



What Drives Post-Adoption Behavior in Relunched Mobile Banking Apps? The Central Role of Satisfaction and the Conditional Effect of Technology Readiness

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ABSTRACT

The rapid growth of digital banking has made mobile banking an important channel for enhancing customer experience and sustaining long-term usage. This becomes increasingly important during the early stage following a mobile banking relaunch, when users must adapt to new features and system environments. This study examines the effects of system quality, information quality, and service quality on user satisfaction, the moderating role of technology readiness, and the influence of satisfaction on word of mouth and continuance intention. Data were collected through an online questionnaire survey involving 329 active users of relaunched mobile banking applications from Indonesian top-tier commercial banks. The data were analyzed using partial least squares structural equation modeling (PLS-SEM). The findings indicate that system quality, information quality, and service quality positively influence user satisfaction, with service quality emerging as the strongest determinant. Technology readiness does not consistently moderate the relationships between quality dimensions and satisfaction, although it demonstrates a limited effect on service quality. In addition, user satisfaction positively influences word of mouth and continuance intention, while word of mouth further strengthens continuance intention. These findings highlight the importance of service quality in supporting user retention during the post-relaunch stage of mobile banking services.

Keywords: Mobile Banking, Technology Readiness, User Satisfaction, Word of Mouth

JEL Classifications: G21, M15, O33, M31

1. INTRODUCTION

The rapid development of digital technology has greatly changed the banking sector, rendering technology-focused services a fundamental approach for improving customer satisfaction and operational effectiveness (Limna et al., 2023). Mobile banking has emerged as a leading digital service, allowing users to efficiently conduct activities like fund transfers, bill payments, and investment management (Phan Chung et al., 2023). The rising adoption of mobile banking not only boosts bank efficiency (Ranjan, 2024) but also enhances users' quality of life as it becomes integrated into daily activities (Zhou et al., 2021). With the increasing volume of digital transactions, the quality of mobile banking services

is essential for ensuring customer satisfaction and retaining a competitive edge in the digital age.

In response to increasing competition, the banks have relaunched their mobile banking applications by improving the system's performance and adding new functionalities. Unlike well-established applications, relaunched systems are in the initial stages and involve a long period of continuous improvements, bug fixes, and feature enhancements (Calciati et al., 2018). Following to the technology adoption life cycle, these applications correspond to the early market, in which adoption is limited to innovators and early adopters and has not yet crossed the chasm to mass adoption (Moore, 2004). At this stage, users encounter a

new system environment, and their reactions are colored by their willingness to accept new technologies.

This empirically investigates the relationship between system quality, information quality, and service quality and user satisfaction, based on the DeLone and McLean information system success model (DeLone and McLean, 2003). According to recent studies on system performance and user experience, these quality dimensions are known to be significant determinants of satisfaction in digital service settings (Amin et al., 2023; Inan et al., 2023; Legramante et al., 2023). User satisfaction is a critical antecedent of post-adoption behavior, positively influencing word-of-mouth and continuance intention (Luu Thi Thuy et al., 2024; Phan Chung et al., 2023; Yang and Tasi, 2024). In addition, this study, technology readiness is introduced into the model as a moderating variable that captures an individual's willingness to accept new technology (Parasuraman, 2000). Technology readiness has been shown to moderate the conversion of perceived service quality into satisfaction, but its role varies according to the context (Nguyen et al., 2023; Prasetyo et al., 2022).

Despite the extensive literature on mobile banking, several research gaps remain. First, most of the studies were carried out in a relatively stable environment on relatively mature applications. The environment in which new applications are relaunched is relatively under-researched. This is because a relaunched application differs from a mature application in that its first period of use is characterized by system changes, feature updates, and user adaptations (Calciati et al., 2018). Second, although much attention has been paid to technology readiness, research has failed to conclusively determine its moderating effect in the relationship between service quality and user satisfaction across different contexts (Nguyen et al., 2023; Prasetyo et al., 2022). Third, post-adoption outcomes, particularly word of mouth, are relatively less studied, whereas they are of crucial importance during the early market phase when user experience drives adoption by the masses (Chamboko, 2024; Moore, 2004). These gaps emphasize the need for greater contextual relevance.

This study fills these gaps by studying the mobile banking application in the context of its relaunch, thus entering a dynamic phase that continues to evolve. It offers three main contributions. It offers three main contributions. First, it extends the DeLone and McLean model by applying it to early-stage mobile banking environments rather than mature systems. Second, it provides a more comprehensive understanding of post-adoption behavior by incorporating word of mouth alongside continuance intention. Third, it re-examines the moderating role of technology readiness in a context characterized by ongoing technological changes. Practically, the findings are expected to provide insights for banks in managing post-relaunch performance and improving user experience. Therefore, this study aims to analyze the effects of system quality, information quality, and service quality on user satisfaction, examine the influence of satisfaction on word of mouth and continuance intention, and investigate the moderating role of technology readiness in these relationships.

2. LITERATURE REVIEW

2.1. DeLone and McLean Information System Success Model

Information systems are defined as a set of interrelated components that collect, process, store, and distribute information to support decision-making and organizational control (Laudon and Laudon, 2014). The DeLone and McLean information system success model provides a comprehensive framework for evaluating the effectiveness of information systems through dimensions such as system quality, information quality, service quality, user satisfaction, and net benefits (DeLone and McLean, 2003). The model explains that system-related qualities influence user satisfaction, which subsequently affects behavioral outcomes. In the context of mobile banking, this framework is widely used to analyze how system performance shapes user experience and post-adoption behavior.

2.2. Quality of Mobile Banking

The quality of mobile banking encompasses all aspects of performance that the application should render in delivering accurate, timely, and easy-to-use services to customers. It is an integral part of the system, information, and service qualities that determine customers' evaluation of any given application (DeLone and McLean, 2003). System quality relates to usability, reliability, and responsiveness. Information quality reflects the accuracy and relevance of financial information and service quality represents the support and security provided by the bank. Quality mobile banking services will increase customers' experiences and thus positively impact users' satisfaction (Inan et al., 2023; Legramante et al., 2023).

2.3. Technology Readiness

Technology readiness, introduced by (Parasuraman, 2000) and further refined by (Parasuraman and Colby, 2015), is the propensity of individuals to embrace and use new technologies to accomplish goals in their personal and work lives. The technology readiness index (TRI) operationalizes this construct into four dimensions: optimism, innovativeness, discomfort, and insecurity. Optimism and innovativeness are enablers that indicate positive beliefs about technology, while discomfort and insecurity are inhibitors that capture fear, loss of control, and skepticism toward technological systems. Hence, individuals with higher levels of optimism and innovativeness are more open to and confident in their ability to use new technology, while those with higher levels of discomfort and insecurity tend to resist adoption (Ho et al., 2025). In mobile banking, users with high technology readiness are more likely to appreciate advanced features, accept new system updates, and have stable positive evaluations, while those with low technology readiness encounter problems and hesitation. Thus, technology readiness is a crucial factor explaining heterogeneous responses among users and is considered a relevant moderating variable in evaluating digital services.

2.4. Word of Mouth

In this study, word of mouth (WOM) is conceptualized as a form of net benefit in the DeLone and McLean model, representing

the positive or negative outcomes experienced by users based on their satisfaction with a system (Al-Adwan et al., 2021). WOM refers to informal communication among users regarding their experiences with a product or service, which can influence others' perceptions and adoption decisions. Satisfied users tend to share positive recommendations that can attract new users and expand service adoption (Wangenheim and Bayón, 2007). In mobile application contexts, positive experiences such as ease of use, security, and responsive feedback encourage users to disseminate their experiences to others (Rahman et al., 2022). WOM has two primary effects: The quality-revealing effect, which helps potential users evaluate service quality based on others' experiences, and the diffusion-enhancing effect, which accelerates the spread and adoption of services in the market (Brian Lee and Li, 2018). Therefore, WOM represents an important behavioral outcome reflecting the broader impact of user satisfaction.

3. HYPOTHESES DEVELOPMENT

3.1. Quality of Mobile Banking and user Satisfaction

System quality refers to users' overall assessment of how well the technical features of the system meet their expectations of ease of use, reliability, simple and straightforward navigation, and fast response (Delone and McLean, 2003). In mobile banking, a customer interacts directly with the interface and the system, the system quality of the application is, therefore, a key determinant in the mobile banking customer experience. A highly reliable, stable system enhances customer confidence while lessening the time and effort required to carry out transactions, thus increasing overall satisfaction. Conversely, an improperly designed interface, system errors, difficult navigation, and long response time all negatively affect customers' overall satisfaction with mobile banking (Al-Okaily and Al-Kofahi, 2023; Amin et al., 2023). Empirical studies have consistently shown that system quality positively influences user satisfaction in mobile banking services (Luu Thi Thuy et al., 2024; Salim et al., 2021).

Information quality is the accuracy, relevance, completeness, and timeliness of the information provided by the system (Delone and McLean, 2003). In mobile banking, users rely on accurate and timely information to make financial decisions, such as checking balances, transaction histories, and payment details. The higher the quality of information, the more users trust the service and the lower their uncertainty, which increases satisfaction. Previous studies have found that information quality significantly influences user satisfaction with digital services (Almaiah et al., 2022; Amin et al., 2023; Kamboj et al., 2022). While good information quality enables better service comprehension, bad information quality causes an information failure that negatively impacts user experience and trust.

Service quality refers to the extent of support from service providers when customers access the mobile banking services in terms of responsiveness, reliability, security, and assurance (Delone and McLean, 2003). Digital banking service quality is generally well considered when customers face technical issues or when there is a need for support. Under such circumstances,

service quality is an important factor in building customer trust, enhancing the customer experience, and raising satisfaction. Empirically, service quality is an important determinant of satisfaction in mobile banking services. Study by Pokhrel and Anup (2024) conceptualizes service quality as a multidimensional construct, while Ayinaddis et al. (2023) highlight reliability and responsiveness as dominant factors influencing satisfaction. Other studies have also shown that service quality positively influences customer satisfaction (Rahi and Abd Ghani, 2019; Tam and Oliveira, 2017).

Based on these arguments, the following hypotheses are proposed:

- H_1 : System quality positively affects user satisfaction
- H_2 : Information quality positively affects user satisfaction
- H_3 : Service quality positively affects user satisfaction.

3.2. The Moderating Role of Technology Readiness on the Relationship between Quality of Mobile Banking and user satisfaction

Technology shapes perceptions and evaluations of technological systems and new or updated digital services. Users with higher levels of optimism and innovativeness tend to have more positive perceptions of system performance, while lower levels of discomfort and insecurity reduce resistance toward system usage (Parasuraman and Colby, 2015). In mobile banking, system quality such as usability, stability, and responsiveness may be interpreted differently depending on users' readiness toward technology. Indeed, previous studies suggest that technology readiness enhances the positive effect of system quality on user satisfaction, given that users who are more ready to use technology can better use the features of the system and accept the changes made to the system (Kuo, 2013; Prasetyo et al., 2022). Therefore, technology readiness is expected to moderate the relationship between system quality and user satisfaction.

Technology readiness also plays a role in shaping how users interpret and utilize information provided by digital systems. Users with higher readiness are more likely to process, understand, and benefit from information presented in mobile banking applications. In contrast, users with lower readiness may experience difficulties in interpreting information, leading to lower satisfaction. Empirical evidence suggests that technology readiness influences how information quality is translated into user satisfaction, particularly in digital environments where information processing requires a certain level of technological familiarity (Kuo, 2013; Nguyen et al., 2023). Thus, the impact of information quality on user satisfaction is expected to vary depending on users' level of technology readiness.

Service quality in mobile banking involves responsiveness, reliability, security, and support, which are perceived differently depending on users' technological readiness. Users with higher technology readiness tend to be more confident in interacting with digital services, leading to stronger positive evaluations of service quality. Conversely, users with lower readiness may perceive the same level of service quality less positively due to uncertainty or lack of familiarity. Prior studies highlight that

technology readiness strengthens the relationship between service quality and user satisfaction, particularly in technology-intensive services (Nguyen et al., 2023; Prasetyo et al., 2022). This suggests that users' readiness toward technology influences how service quality translates into satisfaction.

Based on these arguments, the following hypotheses are proposed:

- H_4 : Technology readiness moderates the relationship between system quality and user satisfaction
- H_5 : Technology readiness moderates the relationship between information quality and user satisfaction
- H_6 : Technology readiness moderates the relationship between service quality and user satisfaction.

3.3. Post-Adoption Behavioral Outcomes in Mobile Banking

User satisfaction is a key determinant of continuance intention in information systems. According to expectation-confirmation theory, satisfaction arises from the comparison between user expectations and actual system performance, which subsequently influences continued usage behavior (Bhattacharjee, 2001; Oliver, 1980). Users who are satisfied with their experience are more likely to continue using the system, as they perceive lower risk and higher value in maintaining usage. Empirical studies have consistently confirmed this relationship in mobile banking contexts, showing that satisfied users tend to develop trust and continue using the application (Amin et al., 2023; Inan et al., 2023; Kumar et al., 2018; Pokhrel and Anup, 2024).

Word of mouth behavior is closely linked to user satisfaction, as satisfied users tend to share positive experiences with others. WOM represents informal communication that is perceived as more credible than company-generated information (Phan Chung et al., 2023). Positive experiences with system quality and service performance encourage users to recommend the service to others (Luu Thi Thuy et al., 2024). Moreover, satisfaction creates emotional attachment and commitment, which increases the likelihood of WOM behavior (Brown et al., 2005). Empirical evidence confirms that user satisfaction significantly influences WOM in mobile banking services (Luu Thi Thuy et al., 2024; Phan Chung et al., 2023).

Word of mouth not only influences potential users but also reinforces the behavior of existing users. Individuals who actively share positive experiences tend to maintain consistency with their expressed opinions, leading to stronger attachment and continued usage (Lohse and Kemper, 2019). This consistency mechanism explains why WOM can strengthen continuance intention. Empirical studies show that WOM positively influences continuance intention, as users who promote a service are more likely to continue using it (Abu-Taieh et al., 2022; Mehrad and Mohammadi, 2017; Yang and Tasi, 2024; Zarnadze and Pereira, 2021).

Based on these arguments, the following hypotheses are proposed:

- H_7 : User satisfaction positively affects continuance intention
- H_8 : User satisfaction positively affects word of mouth
- H_9 : Word of mouth positively affects continuance intention.

4. METHODOLOGY

This study employs a quantitative research approach using a structured survey method to examine the relationships among system quality, information quality, service quality, user satisfaction, technology readiness, word of mouth, and continuance intention. The research model was developed based on the DeLone and McLean information system success model and technology readiness theory. Data were collected and analyzed to test the proposed hypotheses using structural equation modeling with the partial least squares approach (PLS-SEM).

4.1. Data and Estimation Techniques

The population of this study consists of users of mobile banking applications that were relunched in 2024 by Indonesian commercial banks classified under Indonesia's top-tier large commercial banks. Based on these criteria, there are three mobile banking applications that meet the requirements, namely BYOND (Bank Syariah Indonesia), Permata ME (Permata Bank), and WONDR (Bank Negara Indonesia). Based on the respective 2024 annual reports, the number of users as of December 31, 2024, reached 1,980,000 for BYOND (Bank Syariah Indonesia), 2,485,772 for Permata ME (Permata Bank), and 6,100,000 for WONDR (Bank Negara Indonesia), resulting in a total population of 10,565,772 users. This large population provides a relevant context for examining post-adoption behavior in relunched mobile banking services. Given the large population size, the minimum sample size was determined using the inverse square root method proposed by (Kock and Hadaya, 2016), which is recommended for PLS-SEM analysis. This method considers statistical power, with a power level of 80% and a significance level of 5%. Based on these parameters, the minimum required sample size was approximately 155 respondents.

A purposive sampling technique was employed to ensure that respondents met the predefined criteria, namely active users of mobile banking applications that had been relunched within the last 12 months. This approach was selected to capture user perceptions in the early post-adoption phase. A total of 329 valid responses were obtained, exceeding the minimum sample requirement and ensuring sufficient statistical power for the analysis. The sample size also satisfies the minimum requirement for structural model estimation in PLS-SEM.

Data were obtained through an online questionnaire distributed via Google Forms. The online survey method was selected due to its efficiency in reaching respondents who are active users of digital banking services. The questionnaire consisted of two sections. The first section collected demographic and usage-related information, while the second section measured the research constructs. Responses were screened to ensure completeness and eligibility, and invalid responses were excluded from the analysis. All constructs were measured using multi-item scales adapted from prior studies. A five-point Likert scale ranging from 1 ("strongly disagree") to 5 ("strongly agree") was used.

4.2. Data Analysis Technique

Data were analyzed using partial least squares structural equation modeling (PLS-SEM). This method was selected due to its

suitability for complex models, predictive analysis, and its ability to handle moderation effects. The analysis was conducted in two stages: Measurement model evaluation and structural model evaluation. The measurement model was assessed using indicator reliability (outer loadings >0.708), internal consistency reliability (Cronbach's alpha >0.70), convergent validity (AVE >0.50), and discriminant validity using the HTMT criterion (<0.90). The structural model was evaluated based on collinearity (VIF <5), path coefficients significance ($P < 0.05$ using bootstrapping), coefficient of determination (R^2), effect size (f^2), and predictive relevance (Q^2).

5. RESULTS AND DISCUSSION

5.1. The Measurement Model

The measurement model was evaluated through indicator reliability, internal consistency reliability, convergent validity, and discriminant validity. Table 1 shows that all indicators have loading factor values above the recommended threshold of 0.708, indicating satisfactory indicator reliability. Furthermore, Table 2 demonstrates that all constructs achieve Cronbach's alpha and composite reliability (CR) values above 0.70, confirming internal consistency reliability. All average variance extracted (AVE) values also exceed 0.50, indicating satisfactory convergent validity.

Discriminant validity was assessed using the Heterotrait-Monotrait Ratio (HTMT). As presented in Table 3, all HTMT values are below the recommended threshold of 0.90, indicating that each construct is empirically distinct from the others. Overall, these results confirm that the measurement model satisfies the required reliability and validity criteria.

5.2. Inner Model Evaluation

The structural model was assessed to examine the relationships among constructs and test the proposed hypotheses. The evaluation included path coefficient analysis using the bootstrapping procedure with 5,000 resamples, as well as the assessment of the coefficient of determination (R^2), effect size (f^2), and predictive relevance (Q^2). The coefficient of determination (R^2) results indicate that the model has moderate explanatory power. User satisfaction achieves an R^2 value of 0.614, indicating that system quality, information quality, service quality, and the moderating role of technology readiness explain 61.4% of the variance in user satisfaction. Continuance intention records an R^2 value of 0.607, suggesting that user satisfaction and word of mouth explain 60.7% of the variance in continuance intention. Meanwhile, word of mouth obtains an R^2 value of 0.446, indicating that user satisfaction explains 44.6% of the variance in users' recommendation behavior.

The effect size (f^2) analysis shows that user satisfaction exerts a moderate effect on continuance intention ($f^2 = 0.338$) and a large effect on word of mouth ($f^2 = 0.805$). In addition, word of mouth demonstrates a moderate effect on continuance intention ($f^2 = 0.184$). These findings indicate that user satisfaction plays a central role in shaping post-adoption behavior in mobile banking services, both in encouraging continued usage and stimulating recommendation behavior among users.

Table 1: Loading factor

Construct	Item 1	Item 2	Item 3	Item 4
System quality	0.804	0.861	0.848	0.881
Information quality	0.819	0.864	0.826	0.848
Service quality	0.797	0.793	0.825	0.785
Optimism	0.856	0.855	0.845	-
Innovativeness	0.891	0.910	-	-
Discomfort	0.934	0.898	-	-
Insecurity	0.808	0.836	0.826	-
Satisfaction	0.888	0.911	0.901	-
Word of mouth	0.853	0.895	0.883	-
Continuance intention	0.799	0.869	0.879	-

Source: Processed data (2026)

Table 2: Reliability and validity test

Construct	Cronbach's alpha	CR	AVE
System quality	0.870	0.911	0.720
Information quality	0.860	0.905	0.705
Service quality	0.813	0.877	0.640
Optimism	0.811	0.888	0.726
Innovativeness	0.767	0.896	0.811
Discomfort	0.811	0.913	0.839
Insecurity	0.763	0.863	0.678
Satisfaction	0.883	0.928	0.810
Word of Mouth	0.851	0.909	0.769
Continuance intention	0.806	0.886	0.722

Source: Processed Data (2026)

Table 3: Heterotrait-Monotrait ratio (HTMT)

HTMT matrix	SYSQ	INFQ	SERVQ	TR	SAT	WOM	CI
SYSQ							
INFQ	0.822						
SERVQ	0.888	0.888					
TR	0.565	0.616	0.600				
SAT	0.790	0.784	0.856	0.565			
WOM	0.724	0.761	0.736	0.565	0.760		
CI	0.792	0.798	0.836	0.608	0.866	0.822	

Source: Processed Data (2026)

Predictive relevance was assessed using the blindfolding procedure. All endogenous constructs exhibit Q^2 values >0, confirming that the model possesses adequate predictive relevance and is capable of predicting post-adoption behavior in relunched mobile banking applications.

Path coefficient analysis was conducted to evaluate the significance and direction of the relationships among constructs proposed in the hypotheses. The assessment was performed using the bootstrapping procedure, and the results are presented in Table 4. The results indicate that system quality, information quality, and service quality have significant positive effects on user satisfaction, supporting H_1 , H_2 , and H_3 . Among the three quality dimensions, service quality demonstrates the strongest influence on user satisfaction. Regarding the moderating relationships, technology readiness does not significantly moderate the effects of system quality and information quality on user satisfaction, leading to the rejection of H_4 and H_5 . However, technology readiness shows a positive moderating effect on the relationship between service quality and user satisfaction at the 10% significance level, supporting H_6 . Furthermore, user satisfaction significantly

Table 4: Path coefficients and hypothesis testing

Influence between variables	Path coefficient	P- value	Result
H ₁ : System Quality → User Satisfaction	0.247	0.005**	Supported
H ₂ : Information Quality → User Satisfaction	0.184	0.040**	Supported
H ₃ : Service Quality → User Satisfaction	0.374	0.000*	Supported
H ₄ : Technology Readiness × System Quality → User Satisfaction	-0.091	0.302	Not Supported
H ₅ : Technology Readiness × Information Quality → User Satisfaction	-0.057	0.435	Not Supported
H ₆ : Technology Readiness × Service Quality → User Satisfaction	0.143	0.073***	Supported
H ₇ : User Satisfaction → Continuance Intention	0.490	0.000*	Supported
H ₈ : User Satisfaction → Word of Mouth	0.668	0.000*	Supported
H ₉ : Word of Mouth → Continuance Intention	0.361	0.000*	Supported

*P<0.01, **P<0.05, ***P<0.10. Source: Processed data (2026)

Table 5: Significant indirect effects

Indirect effect	Path coefficient	P- value	Result
SERVQ → SAT → CI	0.183	0.000*	Significant
SERVQ → SAT → WOM	0.250	0.000*	Significant
SERVQ → SAT → WOM → CI	0.090	0.000*	Significant
SYSQ → SAT → CI	0.121	0.010**	Significant
SYSQ → SAT → WOM	0.165	0.006**	Significant
SYSQ → SAT → WOM → CI	0.060	0.012**	Significant
INFQ → SAT → CI	0.090	0.042**	Significant
INFQ → SAT → WOM	0.123	0.045**	Significant
INFQ → SAT → WOM → CI	0.044	0.057***	Significant
TR×SERVQ → SAT → CI	0.070	0.077***	Significant
TR×SERVQ → SAT → WOM	0.096	0.077***	Significant
TR×SERVQ → SAT → WOM → CI	0.035	0.095***	Significant

*P<0.01, **P<0.05, ***P<0.10. Source: Processed Data (2026)

influences continuance intention and word of mouth, supporting H₇ and H₈. Word of mouth also demonstrates a significant positive effect on continuance intention, supporting H₉. These findings confirm the central role of user satisfaction in shaping post-adoption behavior in relaunched mobile banking applications.

Beyond the direct relationships examined in H7–H9, the results of the special indirect effect analysis are presented in Table 5. As shown in Table 5, the special indirect effect analysis provides further insight into how mobile banking quality dimensions influence continuance intention through user satisfaction and word of mouth, both with and without the moderating role of Technology Readiness (TR). In the non-moderated model, system quality, information quality, and service quality exhibit significant indirect effects on continuance intention through user satisfaction and word of mouth. These findings suggest that user satisfaction serves as the primary mechanism linking mobile banking quality to post-adoption behavior, while word of mouth acts as a behavioral channel that reinforces users' intentions to continue

using the application. Among the quality dimensions, service quality demonstrates the strongest indirect influence, indicating that service-related experiences play a dominant role in shaping positive post-adoption outcomes.

6. DISCUSSION

6.1. Effect of System Quality on User Satisfaction

The findings confirm that system quality positively influences user satisfaction in relaunched mobile banking applications. This result indicates that technical aspects such as ease of use, system responsiveness, application stability, and compatibility with users' devices remain important determinants of satisfaction in digital banking services. In the context of newly relaunched applications, users are required to adapt to updated interfaces and features, making system performance a critical factor in shaping their experience. A stable and responsive system reduces user effort during transactions and increases confidence in using the application.

These findings are consistent with previous studies by Luu Thi Thuy et al. (2024) and Salim et al. (2021), which highlight the importance of system quality in increasing user satisfaction within mobile banking environments. Prior studies also explain that technical reliability and user-friendly system design improve overall user experience and reduce frustration during application usage (Al-Okaily and Al-Kofahi, 2023; Almaiah et al., 2022). Compared to previous studies that mainly focused on mature mobile banking systems, this study extends the discussion by demonstrating that system quality remains a significant determinant of satisfaction even during the early post-relaunch stage, where users are still adapting to system changes and updated functionalities.

6.1.1. Effect of information quality on user satisfaction

The results indicate that information quality has a positive effect on user satisfaction. This finding suggests that the completeness, clarity, relevance, and timeliness of information play important roles in helping users understand and utilize mobile banking services effectively. In relaunched applications, information quality becomes increasingly important because users need clear guidance regarding updated features, transaction procedures, and system changes.

This finding supports prior studies by Almaiah et al. (2022), Amin et al. (2023), Legramante et al. (2023), and Rahi and Abd Ghani (2019), which demonstrate that high-quality information, which demonstrate that high-quality information enhances satisfaction in digital service environments. Accurate and understandable information reduces uncertainty and simplifies decision-making processes for users. Conversely, poor information quality may create confusion and reduce trust in the application. Unlike prior studies that mostly examined stable digital systems, this research specifically highlights the importance of information quality during the transitional phase following application relaunch, where users require more adaptive and understandable information support.

6.1.2. Effect of service quality on user satisfaction

Among all quality dimensions, service quality is found to have the strongest impact on user satisfaction. This result indicates that security, responsiveness, available customer support, and the service provider's reputation largely determine the users' attitudes toward relaunched mobile banking apps. In newly relaunched applications, users not only evaluate technical functionality but also seek reassurance regarding transaction security and responsive assistance when experiencing difficulties. High service quality lowers the perceived risk and increases the trust placed in the service provider. These findings are consistent with prior studies by Ayinaddis et al. (2023), Pokhrel and Anup (2024), Rahi and Abd Ghani (2019), Tam and Oliveira (2017) which emphasize the importance of service quality in digital banking satisfaction. Compared to previous studies, this research demonstrates that service quality becomes even more critical during the early post-relaunch phase, where users are more sensitive to support responsiveness and perceived security due to ongoing adaptation to new systems and features.

6.1.3. Moderating effect of technology readiness on the relationship between system quality and user satisfaction

The findings indicate that technology readiness does not significantly moderate the relationship between system quality and user satisfaction. This suggests that the effect of system quality on satisfaction remains quite similar regardless of the technology readiness level. It seems that all mobile banking users, regardless of their technology readiness level, take ease of use, responsiveness, stability, and compatibility as prerequisites for an app.

This finding is consistent with Wang et al. (2017), which reported that Technology Readiness does not significantly moderate the relationship between technology quality and user satisfaction. The study explains that evaluations of technology-based quality are generally grounded in objective functional attributes, making them less dependent on individual readiness toward technology. In the context of mobile banking, users with both high and low technology readiness similarly expect applications to operate smoothly, remain error-free, and provide reliable system performance as minimum service standards. However, this finding contrasts with Nguyen et al. (2023) and Prasetyo et al. (2022) which suggest that technology readiness strengthens the relationship between quality dimensions and user satisfaction. The inconsistency across studies indicates that the moderating role of technology readiness may depend on the specific technological context and the type of quality dimension being evaluated. In relaunched mobile banking applications, system quality appears to function more as a universal expectation rather than a differentiating factor shaped by users' readiness toward technology.

6.1.4. Moderating effect of technology readiness on the relationship between information quality and user satisfaction

Technology readiness does not moderate the relationship between information quality and user satisfaction. That is, regardless of differences in technology readiness, users always appreciate and prefer clear, relevant, and easy-to-understand information. That is, regardless of differences in technology readiness, users always appreciate and prefer clear, relevant, and easy-to-understand

information. In this sense, information quality in mobile banking services is an operational dimension that does not vary with the users' technological characteristics.

This is in line with the study by Wang et al. (2017), that users evaluate technology-related quality dimensions according to the objective functional performance rather than personal psychological technology readiness. Therefore, information completeness, clarity, and accuracy are considered minimum expectations to be fulfilled across the user base. Likewise, users with varying Technology Readiness expect mobile banking applications to provide updated, accurate, and easy-to-understand information to assist their transaction activities. This is a slight deviation from the findings of Nguyen et al. (2023) and Prasetyo et al. (2022) where Technology Readiness was reported to have significant moderating effects on the quality-satisfaction relationship. This study argues that technology readiness does not moderate all quality dimensions. In the case of information quality, users of newly relaunched mobile banking applications considered it a minimum required function, thus weakening the impact of technology readiness on its effects on satisfaction.

6.1.5. Moderating effect of technology readiness on the relationship between service quality and user satisfaction

The results indicate that the moderating effect of Technology Readiness on the relationship between service quality and user satisfaction is positive but slight. In other words, users with a positive attitude toward technology and a high degree of innovativeness are more likely to express higher satisfaction with mobile banking when perceiving good service quality. Unlike system and information quality, service quality reflects users' subjective experience and perceptions of security, responsiveness, trust, and customer support.

Unlike system quality and information quality, service quality is more closely associated with users' subjective experiences, including perceptions of security, responsiveness, trust, and customer support availability. These service-related experiences are more likely to be interpreted differently depending on users' confidence and readiness in interacting with digital services. Users with high Technology Readiness are generally more open to utilizing technology-based services and therefore more capable of appreciating the benefits of responsive support, reliable security, and effective service assistance. In contrast, users with lower readiness toward technology may remain more cautious and skeptical, limiting the positive influence of service quality on satisfaction.

This finding is consistent with Nguyen et al. (2023) and Prasetyo et al. (2022) which demonstrate that Technology Readiness strengthens the relationship between service quality and user satisfaction in self-service banking technologies. The present study extends prior findings by showing that this moderating effect also appears in the context of newly relaunched mobile banking applications, where users are still adapting to technological and service-related changes. These results suggest that Technology Readiness plays a more important role in experience-based quality dimensions, particularly those related to interpersonal trust, responsiveness, and perceived service assurance.

6.1.6. Effect of user satisfaction on continuance intention

The findings confirm that user satisfaction has a positive and significant effect on continuance intention in mobile banking usage. This result indicates that the higher the level of user satisfaction, the stronger the intention of users to continue using mobile banking services. In this study, satisfaction reflects users' evaluations of the application's ability to meet their needs, provide effective services, and deliver reliable system performance throughout the usage experience. When users perceive that a mobile banking application performs according to or beyond their expectations, they are more likely to maintain long-term usage of the service.

This finding is consistent with previous studies by Almaiah et al. (2022), Inan et al. (2023), Rahi and Abd Ghani (2019) which demonstrate that user satisfaction is one of the primary determinants of continuance intention in mobile banking services. Continuance intention represents post-adoption behavior in which users' decisions to continue using a service are strongly influenced by their previous experiences. Kumar et al. (2018) further explain that satisfied users tend to develop stronger loyalty and lower switching intentions toward competing services. Compared to prior studies, this research specifically highlights continuance intention within the context of relaunched mobile banking applications, where users are still adapting to updated systems and features. The findings suggest that maintaining satisfaction during the post-relaunch stage is essential for sustaining long-term user retention in digital banking services.

6.1.7. Effect of user satisfaction on word of mouth

The findings suggest that user satisfaction has a positive effect on word of mouth behavior regarding mobile banking services. This discovery indicates that pleased users tend to share favorable experiences, highlight service benefits, and advise others to use mobile banking apps. Pleasant experiences motivate users to willingly share positive feedback about the services they utilize.

This finding is consistent with previous studies by Phan Chung et al. (2023) and Luu Thi Thuy et al. (2024), showing that user satisfaction positively influences word-of-mouth behavior in mobile banking. Users who are pleased with the service often become willing promoters who share their experiences with others. Moreover, study by Brian Lee and Li (2018) indicates that word-of-mouth communication is frequently regarded as more reliable and credible than promotional messaging created by companies. In the context of relaunched mobile banking applications, ositive word-of-mouth communication is critical in the early stage of the relaunching of a mobile banking app, where new users' recommendations can help further speed up diffusion and build public trust in the newly updated app. Compared to previous studies, this study considers word-of-mouth communication as one of the post-adoption consequences of service experiences that users face during the post-relaunch transition period.

6.1.8. Effect of word of mouth on continuance intention

The findings reveal that word of mouth positively and significantly influences continuance intention in mobile banking usage. This result indicates that users who actively share positive experiences and recommend mobile banking services to others also tend to develop stronger intentions to continue using those

services. Recommendation behavior indirectly reinforces users' commitment toward the application they use.

This finding is consistent with previous studies by Abu-Taieh et al. (2022), Mehrad and Mohammadi (2017), Yang and Tasi (2024), and Zarnadze and Pereira (2021) which demonstrate that word of mouth positively affects continuance intention across various digital service contexts. Word of mouth not only contributes to the diffusion of service adoption through information sharing, but also strengthens user loyalty and behavioral consistency toward the service.

Lohse and Kemper (2019), further explain that when users publicly communicate positive experiences regarding a service, they tend to maintain consistency between their communicated opinions and their actual behavior. In the context of relaunched mobile banking applications, this mechanism may become increasingly relevant because users who recommend the application to others are more likely to sustain their own usage behavior as part of maintaining consistency and trust toward the service.

6.1.9. Importance performance map analysis (IPMA)

The results of the importance performance map analysis (IPMA) (Table 6) indicate that user satisfaction constitutes the most critical construct in shaping post-adoption outcomes in mobile banking. Satisfaction exhibits the highest importance in explaining word of mouth (total effect = 0.668) and continuance intention (total effect = 0.731), underscoring its role as the central mechanism linking usage experience to advocacy behavior and continued usage. With a performance score of 84.12 user satisfaction demonstrates relatively strong performance; however, given its dominant explanatory role, further improvement remains strategically relevant.

Building on the central role of satisfaction, the IPMA further identifies the key antecedents driving user satisfaction. Service quality emerges as the most important determinant (total effect = 0.374), followed by system quality (0.247) and information quality (0.184). Despite its high importance, service quality score lower (82.55) than system quality (84.63), indicating a performance gap. This finding suggests that enhancing service quality particularly in terms of security, responsiveness, and support mechanisms offers the greatest potential leverage for improving user satisfaction, which in turn strengthens word of mouth and continuance intention. Overall, the IPMA results highlight service quality as the primary managerial priority in optimizing post-adoption performance of mobile banking applications. In contrast, information quality exhibits the lowest performance score (82.21) and the lowest importance (total effect = 0.184) among the quality dimensions, indicating that it is not a primary driver of user

Table 6: results importance performance map analysis (IPMA)

Construct	Performance	Importance (Total Effect)		
		SAT	WOM	CI
INFQ	82.21	0.184	0.123	0.134
SERVQ	82.55	0.374	0.250	0.273
SYSQ	84.63	0.247	0.165	0.180
SAT	84.12	–	0.668	0.731
WOM	80.84	–	–	0.361

satisfaction in newly relaunched mobile banking applications. This result suggests that users regard accurate, comprehensive, and up-to-date information as baseline functional expectations rather than as attributes that differentiate satisfaction levels. Consequently, variations in information quality performance are less likely to generate substantial changes in satisfaction. From a managerial perspective, this positioning implies that improvement efforts should prioritize quality dimensions with stronger explanatory power, particularly service quality.

7. CONCLUSION, IMPLICATIONS AND RECOMMENDATIONS

This study examines post-adoption behavior in relaunched mobile banking applications by analyzing the effects of system quality, information quality, and service quality on user satisfaction which, in turn, drive word of mouth and continuance intention. This study further modeled the moderating effect of Technology Readiness on these relationships. The results show that system, information, and service quality all positively and significantly affect user satisfaction, with service quality being the strongest determinant.

These results highlight the importance of security, responsiveness, and service support in driving user satisfaction in the early stages after the relaunch of mobile banking applications. The findings also demonstrate that user satisfaction plays a central role in encouraging post-adoption behavior. Satisfied users are more likely to engage in positive word-of-mouth communication and continue using mobile banking services. This indicates that positive user experience at the post-relaunch adaptation stage will be instrumental in sustaining long-term use and stimulating further adoption of the services.

However, technology readiness plays a moderating role only in selected quality dimensions. Technology readiness does not moderate the relationships between system quality and user satisfaction and between information quality and user satisfaction, but shows relatively limited moderating effects in the relationship between service quality and user satisfaction. These results suggest that users generally perceive system quality and information quality as basic functional expectations that the service provider should meet, regardless of the user's technology readiness. On the other hand, issues related to service quality, such as trust, responsiveness, and user interaction, are more sensitive to the user's level of technology readiness.

Theoretically, this study contributes to the digital banking and post-adoption literature by extending the DeLone and McLean information system success model through technology readiness to a relaunched mobile banking application context. The findings confirm that user satisfaction serves as the primary mechanism linking mobile banking quality to post-adoption outcomes such as word of mouth and continuance intention. In addition, the study evidenced that the moderating role of technology readiness is context-specific and, therefore, not generally applicable across quality dimensions. More specifically, it plays a stronger role in the case of service-related experiences compared to functional system and information attributes.

From a practical perspective, the results highlight that banks should pay attention to the quality of services offered via relaunched mobile banking apps, in particular, those related to security, responsiveness, reliability, and customer support. Banks should also ensure that relaunched applications meet users' basic functional expectations in system performance and information quality, such as the stability of applications, ease of use, and clear information. Since user satisfaction strongly influences continuance intention and positive word of mouth, banks can use post-relaunch user experience improvement measures as additional support for customer retention and accelerate broader service adoption.

This research has various constraints. Initially, the study concentrates exclusively on the reintroduced mobile banking apps from Indonesia's top-tier large commercial banks, potentially restricting the applicability of the results to other banking sectors or nations. Secondly, the research utilizes a cross-sectional design, restricting the capability to monitor alterations in user perceptions and behavior over time throughout the post-relaunch adjustment period. Third, Technology Readiness is regarded as a higher-order construct, hindering a more in-depth analysis of the separate impacts of optimism, innovativeness, discomfort, and insecurity. Future studies are recommended to delve deeper into the contextual influence of technology readiness in digital financial services by analyzing its components individually or by incorporating additional constructs like trust, perceived risk, and digital literacy. Longitudinal methods are also suggested to more effectively track alterations in user behavior and satisfaction during various phases of mobile banking adoption and after the relaunch.

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