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Hedonic Experience and Behavioral Control as Predictors of Mobile Banking Continuance: Empirical Evidence from BRImo Users in Indonesia

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Abstract. *Mobile banking has become one of the most transformative innovations in the financial technology landscape, yet sustaining users' continuance intention remains a major challenge for digital banking providers. This study aims to analyze the influence of perceived enjoyment and behavioural control on users' continuance intention to use BRImo, a leading mobile banking application in Indonesia. Employing a quantitative explanatory design, data were collected from 100 BRImo users in Samarinda using a structured Likert-scale questionnaire distributed both offline and online. The instrument passed validity and reliability testing, and data were analyzed using multiple linear regression, accompanied by t-tests, F-tests, and R^2 evaluation. The findings indicate that both perceived enjoyment and behavioural control exert a positive and significant effect on continuance intention ($\beta = 0.346$; $p = 0.002$ and $\beta = 0.404$; $p = 0.000$, respectively). The simultaneous influence of the two variables was confirmed through the F-test ($F = 76.190$; $p < 0.001$). The model demonstrates strong explanatory power, with an R^2 value of 0.603, indicating that the two predictors explain 60.3% of users' continuance intention, while the remaining 39.7% may be attributed to variables such as trust, satisfaction, habit, and service quality. These results highlight the critical roles of hedonic experience and perceived behavioural control in shaping post-adoption behaviour in mobile banking services. The study extends the applicability of TAM and TPB in a post-adoption context and provides practical implications for digital banking providers to enhance user experience, emotional engagement, and perceived control to strengthen long-term usage.*

Keywords: *Mobile banking, perceived enjoyment, behavioral control, continuance intention, BRImo*

1. Introduction

Rapid advances in financial technology (fintech) have changed consumer behaviour and the way banks deliver services around the world. Mobile banking is now one of the most significant innovations because it allows users to make real-time financial transactions through digital platforms (1); (2). In Indonesia, this transformation is evident through the increasing adoption of digital banking applications such as BRImo, developed by Bank Rakyat Indonesia (BRI). This application integrates various transaction features, financial management tools, and digital lifestyle services in one ecosystem. However, in the midst of this growth, maintaining the user continuance intention, which is the willingness of users to continue using mobile banking applications, is an important challenge for banks in maintaining customer loyalty in a competitive digital market (3).

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Previous research in the field of information systems and digital banking adoption has mostly focused on the early adoption stage, rather than the sustainability stage, which precisely determines user engagement in the long term (4). Technology Acceptance Model (TAM) and its derivatives, such as UTAUT, have been widely used to understand user intentions towards technology (5,6). However, recent research emphasizes that emotional and psychological factors, such as perceived enjoyment, play an important role in maintaining user interaction with digital platforms (7). Perceived enjoyment describes the extent to which a person feels pleasure and satisfaction while using a system, beyond the functional benefits obtained. In the context of mobile banking, such fun can come from an attractive interface, transaction speed, interactive features, or easy navigation—all of which contribute to a positive user experience (8) (9).

Meanwhile, perceived behavioural control, which comes from the Theory of Planned Behaviour (9,10), describes an individual's belief in his or her ability to control and use technology. In the context of mobile banking, this concept is related to the level of confidence of users in conducting digital transactions safely and efficiently. Various empirical studies show that behavioural control has a significant effect on continuance intention, as it can reduce the perception of complexity while increasing trust in the system (11); (12). However, the relationship between perceived enjoyment (as a hedonistic factor) and behavioural control (as a cognitive factor) in influencing continuance intention in Indonesia's rapidly growing mobile banking sector is still rarely studied.

This study seeks to fill this gap by analyzing the influence of perceived enjoyment and behavioural control on continuance intention in BRImo application users in Samarinda City, Indonesia. This context is relevant because BRImo is one of the largest mobile banking platforms in Indonesia with a diverse user base in terms of digital literacy and technology trust. By highlighting user experience variables beyond utilitarian factors, this study aims to provide empirical evidence on the importance of integrating emotional and behavioural aspects in the sustainable intention model of mobile banking application use. Thus, this study predicts that perceived enjoyment and perceived behavioural control have a positive and significant effect on continuance intention in the use of the BRImo mobile banking application.

2. Methods

2.1 Research Design

This study uses a quantitative approach with an explanatory design to test the influence of two exogenous variables (13), namely perceived enjoyment and behavioural control, on endogenous variables, namely continuance intention to use the BRImo mobile banking application in Samarinda City. The survey method was chosen as the main data collection technique because it allows researchers to obtain empirical data that accurately represents user perceptions.

Data collection is carried out directly or indirectly through the distribution of printed questionnaires and Google Form links, making it easier for respondents to participate. The research population includes all users of the BRImo application in the city of Samarinda. The sample determination was carried out by a purposive sampling technique, based on the criteria of BRImo users domiciled in Samarinda. The number of samples was calculated using the Lemeshow formula (14), resulting in a sample size of at least 96 respondents, which was then rounded to 100 respondents.

2.2. Research Instruments

The research instrument is designed to capture the user's perception of the overall research variable. The instrument consists of:

1. **The questionnaire sheet is structured**, containing statement items that measure perceived enjoyment, behavioral control, perceived ease of use, perceived security, and continuance intention to use. All items were measured using a five-point Likert scale (1 = strongly disagree, 5 = strongly agree).
2. **Variable indicator guide**, which is referenced from previous research and has been adapted to the context of BRImo.
3. **The instrument test sheet**, is used to assess validity (using item–total correlation) as well as reliability using Cronbach's Alpha. The instrument is declared valid if the correlation > 0.30 and reliable if the alpha value > 0.70.
4. **Digital documentation**, in the form of screenshots of Google Forms and a cache of respondent data to ensure the authenticity of user participation.

This instrument is developed based on the operational definition of a variable that has been determined, so that each item is directly correlated with the construct indicators of each variable.

2.3. Data Analysis

Data analysis was carried out using a quantitative statistical approach with the help of SPSS software. The stages of analysis include:

1. **Descriptive analysis**, to map the characteristics of respondents based on demographics (gender, age, education, income, and level of use of BRImo) and to describe the distribution of answers for each research variable.
2. **The test of the research instrument**, consisting of an item validity test and a reliability test using Cronbach's Alpha.
3. **Classical assumption tests**, specifically normality tests use Kolmogorov–Smirnov to ensure that the data meet the normal distribution assumptions.
4. **Multiple linear regression analysis**, to test the effect of perceived enjoyment (X1), behavioral control (X2) on continuance intention to use (Y).
5. **Hypothesis testing**, using a t-test for partial influence, an F-test for simultaneous influence, and a determination coefficient (R^2) to measure the model's ability to explain dependent variables.

This analysis aims to provide a comprehensive overview of the factors that affect the sustainability of the use of BRImo in Samarinda City.

2.4. Research Work Procedure

The research procedure is carried out through the following stages:

1. **Preparation of instruments**, by adapting variable indicators from previous research and validating them through expert judgement.
2. **Implementation of instrument trials**, to ensure the validity and reliability of statements in questionnaires.
3. **The distribution of** questionnaires, which was carried out directly and through Google Forms to BRImo users according to purposive sampling criteria.
4. **Data collection**, followed by data feasibility checks (screening), includes completeness of answers and data cleaning.

5. **Data analysis**, including description, assumption test, multiple linear regression, and hypothesis test.
6. **Drawing conclusions**, based on statistical significance and interpretation of empirical findings.

2.5. Data Collection Techniques

Data is collected through several complementary methods:

1. **Questionnaire surveys**, both offline and online through Google Form, with a focus on assessing users' perceptions of research variables.
2. **Documentation**, including BRImo usage report data and relevant supporting information to strengthen the context of the analysis.
3. **Respondent verification** is carried out by ensuring that the respondent is an active BRImo user and meets the criteria that have been set.

This combination of data collection techniques provides depth and accuracy in measuring user perception of research variables.

3. Results and Discussion

3.1 Validity and Reliability Tests

This study involved 100 respondents who used BRImo mobile banking in Samarinda City, with the dominant characteristics of women (71%), aged 21–25 years (77%), and the majority working as private employees (45%).

Respondents were taken as many as 100 students to fill out a user questionnaire in the pilot test to test the validity and reliability of the instrument. The following data was produced:

Table 1. Pilot Test Results (Validity and Reliability)

Item	Correlation values	Information	Alpha Cronbach's	Information
1	0,605	Valid	0,866	Reliabel
2	0,762	Valid		
3	0,688	Valid		
4	0,848	Valid		
5	0,789	Valid		
6	0,737	Valid		
7	0,800	Valid		

Source : Data by the author

The results of the validity and reliability test of the nine items of the student satisfaction questionnaire statement showed that all items had a Corrected Item-Total Correlation value above 0.30, with a range between 0.605 to 0.848, so that all items were declared valid. Cronbach's Alpha value of 0.866 indicates a high level of consistency, exceeding the minimum limit of 0.70, so the instrument is declared reliable. Thus, the questionnaire used in this study has met the criteria of good validity and reliability, and is suitable to be used to measure the influence of perceived enjoyment and behavioral control on continuance intention in the use of the BRImo mobile banking application in Samarinda City.

3.2 Loading Factor

Table 2. Loading Factor Variabel Perceived Enjoyment

Indicator	Statement	Value	Information
P1	I feel comfortable when using BRImo Mobile Banking in transactions	0,651	
P2	I feel that this BRImo Mobile Banking application feels interesting to me	0,663	
P3	I feel the experience of using the app BRImo Mobile Banking is fun	0,702	
P4	I feel like I enjoy using the app Mobile Banking BRImo	0,731	Strong

Source : Data processed by the author

Table 3. Loading Factor Variabel Behavioral Control

Indicator	Statement	Value	Information
P1	I can control my finances by using BRImo Mobile Banking	0,689	
P2	I fully control my Mobile Banking account My BRImo	0,623	
P3	With BRImo Mobile Banking, I can control the cash flow of my financial transactions	0,718	Strong

Source : Data processed by the author

The results of the loading factor analysis showed that all indicators in the perceived enjoyment and behavioral control variables had values above 0.60, making them valid in representing the measured construct. In the perceived enjoyment variable, the indicator "enjoying using the BRImo application" (0.731) was the largest contribution, followed by the indicators of feeling pleasant (0.702), attraction (0.663), and comfort (0.651). This shows that the emotional aspect—especially the enjoyment of the experience of using the app—is the most dominant dimension in shaping users' perceptions of pleasure. Meanwhile, in the behavioral control variable, the largest contribution came from the indicator of the ability to control transaction cash flow (0.718), followed by the ability to manage finances through BRImo (0.689) and full control of the BRImo account (0.623). These findings indicate that user perception of the ability to control financial activities is the most powerful element in building a sense of control over application usage. Overall, these results confirm that the sustainability of using BRImo is largely determined by a positive emotional experience and a sense of control over users in managing financial transactions through the application.

4.3 Hypothesis Test

Table 4. T Test Results

Coefficientsa						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Itself.
		B	Std. Error	Beta		
1	(Constant)	.166	1.403		.118	.906
	Perceived Enjoyment (X1)	.413	.130	.346	3.167	.002
	Behavioral Control (X2)	.549	.135	.404	4.076	.000
a. Dependent Variable: Total Y						

Source : Data processed by the author

The results of the Perceived enjoyment hypothesis test on Continuance intention to use in BRImo mobile banking users in Samarinda City had a positive and significant effect. It can be proven because Sig < 5% (0.05). If the Sig X1 Perceived enjoyment is 0.002 smaller than 0.05, it can be said that Perceived enjoyment has a significant effect. A standardized beta coefficient value of 0.346 means that perceived enjoyment has a positive effect. It can be concluded that perceived enjoyment has a significant positive effect on the Continuance intention to use BRImo in Samarinda City.

The testing of the Behavioral control hypothesis on Continuance intention to use in BRImo mobile banking users in Samarinda City had a positive and significant effect. It can be proven because Sig < 5% (0.05). Sig X2 Behavioral control, which is 0.000 smaller than 0.05, Behavioral control has a significant effect. With a standardized beta coefficient value of 0.404, it means that Behavioral control has a positive effect. It can be concluded that Behavioral control has a significant positive effect on the Continuance intention to use BRImo in Samarinda City.

Next, the F Test was carried out, which aimed to determine whether all independent variables in the research model collectively had a significant influence on the dependent variables. The basis for decision-making in the F test is that if Sig < 0.05 and f counts > f table, then this indicates that the independent variables together have a significant influence.

Table 5. F Test Results

Model	Sum of Squares	df	Mean Square	F	Itself.
Regression	404.572	2	202.286	76,109	.000b
Residual	257.538	97		2.655	
Total	662.110	99			

Dependent Variable: Continuance Intention to Use
Predictors: (Constant), Behavioral Control, Perceived Enjoyment.

Source: primary data processed, 2024

Table 6. Determination Test Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.782a	.611	.603	1.629

a. Predictors: (Constant), x2, x1

Simultaneously, the results of the F test showed that the two independent variables, Perceived Enjoyment and Behavioral Control, had a significant influence on continuance intention to use, with an F value of 76.190 > F table 3.090 and Sig. 0.000 < 0.05. So it can be interpreted that simultaneously Perceived Enjoyment (X1), Behavioral Control (X2) have a significant effect on Continuance Intention to Use (Y). Meanwhile, the determination coefficient (R^2) of 0.603 indicates that 60.3% of the variation in the sustainability intention of using BRImo can be explained by these two variables, while the remaining 39.7% is influenced by other factors such as trust, satisfaction, and attitude toward technology.

Table 7. Presents a summary of the Hypothesis Testing Outcomes

Hypothesis	Statement	Result
H1	perceived enjoyment has a significant effect on the continuance intention to use in users of the BRImo Mobile banking application in Samarinda City.	accepted
H2	behavioral control has a significant effect on the continuance intention to use in users of the BRImo Mobile banking application in Samarinda City.	accepted
H3	perceived enjoyment and behavioral control simultaneously had a significant effect on the continuance intention to use in users of the BRImo Mobile banking application in Samarinda City.	accepted

Based on the results of hypothesis testing, all three research hypotheses are acceptable. First, perceived enjoyment has been shown to have a significant effect on continuance intention to use, which shows that a pleasant user experience directly increases the desire of users to continue using the BRImo mobile banking application. Second, behavioral control also has a significant effect on continuance intention, indicating that users' perceptions of their ability to control and utilize application features also strengthen the intention to continue use. Third, simultaneous testing showed that perceived enjoyment and behavioral control together had a significant influence on continuance intention to use. These findings confirm that users' decisions to maintain the use of BRImo are the result of a combination of emotional aspects and perceptions of behavioral control in the context of digital banking services.

4.4 Discussion

The results of the study confirm that perceived enjoyment is the main determinant in forming continuance intention for the BRImo mobile banking application. These findings are consistent with the results of an international study (3,16), which shows that the pleasure and

comfort felt by users when interacting with digital systems play an important role in maintaining user loyalty. Pleasant positive experiences—such as an engaging interface, transaction speed, and intuitive app design—build an emotional attachment that encourages users to keep using BRImo. With the highest loading factor value in the indicator of "enjoying use" (0.731), this study confirms that the hedonistic aspect is a significant driver of post-adoption behaviour in the context of digital banking in Indonesia.

The behavioural control factor was also shown to have a significant positive effect on continuance intention, with a value of $\beta = 0.404$. This shows that user perception of their ability to control and utilize the features of the BRImo application has a great contribution to the sustainability of use. These results support the Theory of Planned Behaviour (16) which states that the perception of behavioural control reinforces an individual's belief to continue certain behaviours. With the highest loading factor value in the indicator "ability to control transaction cash flow" (0.718), this finding confirms that digital confidence and technological competence are the keys to the sustainability of mobile banking services (9.17).

The perceived enjoyment and behavioural control simultaneously had a significant influence on the continuance intention to use the BRImo application, as shown by the significance value of 0.000 (< 0.05) and the value of F calculated 76.190, which far exceeded the F of the table of 3.090. These findings confirm that users' decisions to maintain the use of mobile banking are not the result of a single factor, but rather a multidimensional interaction between the emotional aspect (comfort and enjoyment of use) and the cognitive-behavioural aspect (the user's ability to control his or her financial activities). In other words, the sustainability of using BRImo is formed from users' perception of a pleasant digital experience while providing a sense of personal control, thus strengthening internal motivation to continue using the service in line with research (19) (19). This is in line with the post-adoption behaviour literature, where emotional aspects and behavioural control are often stronger predictors than perceptions of ease (21)

The value of the determination coefficient (R^2) of 0.603 gives a strong indication that the 60.3% variation in sustainability intentions in the use of BRImo can be explained by two main variables—perceived enjoyment and behavioural control. This constitutes a high proportion in the study of technological behaviour, which is usually influenced by many psychological and situational factors. These findings show that the model used has strong predictive capabilities and is relevant in the context of mobile banking in Indonesia. The remaining 39.7% were explained by variables outside the model, such as trust, satisfaction, habit, self-efficacy, or attitude toward technology, which are theoretically known as strong predictors in the post-adoption behaviour research literature. The absence of these factors in the model indicates the opportunity for further research to build a more comprehensive prediction model.

From a practical perspective, these results confirm the need for banks, especially BRI, to focus on strategies to improve user experience based on positive emotions, personalization of features, and educational support that increases users' digital confidence. In an academic context, this study contributes to the literature on digital consumer behaviour in developing countries by showing that the dynamics of continuance intention in mobile banking are not universal, but are strongly influenced by socio-cultural contexts, digital literacy levels, and users' emotional perceptions of technology.

Conclusions

This study concludes that perceived enjoyment and behavioural control have a significant effect on user continuance intention in using the BRImo application. These findings confirm that emotional satisfaction and perception of control have a dominant role in maintaining user engagement with digital banking services. Thus, the sustainability of BRImo use is shaped by the multidimensional user experience, including emotional, cognitive, and risk perception aspects.

The findings of this study expand the application of the Technology Acceptance Model (TAM) and Theory of Planned Behaviour (TPB) models in the post-adoption context by showing that hedonistic factors and behavioural control are more influential than utilitarian aspects for young digital users. In practical terms, the results of this study indicate that banks need to prioritize improving user experience, developing interactive features, and providing financial management tools to strengthen long-term engagement.

Further research can consider additional variables such as trust, habits, or service quality to build a more comprehensive model of sustainability in the use of mobile banking in the context of developing countries.

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Conflicts of Interest

The authors declare no conflict of interest.

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