Factors influencing e-servicescape on continuance intention: a case study of Blu by BCA digital in Indonesia

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INTRODUCTION

The number of digital banks in Indonesia is very large, resulting in intense competition between each digital bank. The tighter competition for digital banks makes the interest in reusing digital bank users low and makes users tend to switch brands or providers in using digital banks. This study aims to determine the factors that influence e-servicescape on continuance intention mediated by brand image and performance expectancy. This research is categorized as explanatory research. Respondents in this study were users of the Blu by BCA Digital application on the island of Java, determining the number of samples in this study using purposive sampling technique with a total sample size of 249 respondents. The data collection method used a questionnaire, the data was analyzed using PLS-SEM. The results showed that e-servicescape had no significant effect on continuance intention. E-servicescape has a significant effect on brand image, brand image has a significant effect on continuance intention. E-servicescape has a significant effect on performance expectancy; performance expectancy has a significant effect on continuance intention. Brand image and performance expectancy can play a fully mediating role in the relationship between e-servicescape and continuance intention. Although e-servicescape does not have a significant influence directly, it is still part of the customer experience in using the Blu by BCA Digital app. Therefore, Blu by BCA Digital should continue to invest in technology and innovation to improve their e-servicescape. This includes the use of the latest technologies such as artificial intelligence (AI), data analytics, and personalized user experience. The better the e-servicescape, the better the brand image, performance expectancy and continuance intention of customers to keep using the service.

ABSTRACT

The number of digital banks in Indonesia is very large, resulting in intense competition between each digital bank. The tighter competition for digital banks makes the interest in reusing digital bank users low and makes users tend to switch brands or providers in using digital banks. This study aims to determine the factors that influence e-servicescape on continuance intention mediated by brand image and performance expectancy. This research is categorized as explanatory research. Respondents in this study were users of the Blu by BCA Digital application on the island of Java, determining the number of samples in this study using purposive sampling technique with a total sample size of 249 respondents. The data collection method used a questionnaire, the data was analyzed using PLS-SEM. The results showed that e-servicescape had no significant effect on continuance intention. E-servicescape has a significant effect on brand image, brand image has a significant effect on continuance intention. E-servicescape has a significant effect on performance expectancy; performance expectancy has a significant effect on continuance intention. Brand image and performance expectancy can play a fully mediating role in the relationship between e-servicescape and continuance intention. Although e-servicescape does not have a significant influence directly, it is still part of the customer experience in using the Blu by BCA Digital app. Therefore, Blu by BCA Digital should continue to invest in technology and innovation to improve their e-servicescape. This includes the use of the latest technologies such as artificial intelligence (AI), data analytics, and personalized user experience. The better the e-servicescape, the better the brand image, performance expectancy and continuance intention of customers to keep using the service.

INTRODUCTION

Technology has become part of people's daily lives in all parts of the world, rapid technological innovation has provided convenience in various aspects of life. In recent years, the demand for accelerated digital growth is increasingly visible, this is driven by public demands for financial services that are efficient, accessible from anywhere, fast and of course provide security. These conditions have encouraged banks to prioritize digital transformation and can be a strategy to increase competitiveness (OJK, 2021). One of the digital transformation innovations that provide convenience in banking services is digital banking (Riyanto et al., 2018). During 2021 there are many small bank stocks that are transforming into digital banks. Apart from mini banks that are transforming into digital banks, large banks are also participating to create their own digital banks or digital branches (Ramli & Djumena, 2021).

The higher development of the number of digital banks in Indonesia has made competition between business actors increasingly fierce. The increasingly intense competition for digital banks has led to the intention of users to switch brands or providers in using digital banks and reduce users' intention to reuse only one type of digital bank, one of which is Blu by BCA which has experienced this impact. In 2022, the number of active users of Blu by BCA digital decreased from 45% to 40% of active users (Mayasari, 2023). This supports and triggers interest in further researching the continuance intention of Blu by BCA Digital users.

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Many researchers have empirically validated the positive influence of E-servicescape on consumers' behavioral intention to reuse. A study by Teng et al. (2018) explains that e-servicescape significantly influences customers' intention to repurchase, where aesthetic appeal and interactivity significantly increase users' purchase intention in general. In addition, Harris & Goode (2010) also mentioned that Aesthetic Appeal, Layout & Functionality, and Financial Security were found to be significant factors of behavioral intention to reuse a technology. Other research findings by Abrar et al. (2017) show that Online Store Atmosphere has a positive effect on behavioral intention to shop again through the website.

There are inconsistencies in the results of previous research that produce differences (Hopkins et al., 2009; King et al., 2016; Tam et al., 2022), being an interesting research gap for further research on how the actual effect of e-servicescape on continuance intention and to overcome the research gap found, this research included mediating variables to bridge the research gap. To close the research gap in this research, brand image and performance expectancy mediation variables were included. Supported by previous research which explains that brand image and performance expectancy mediation variables have significant positive results on continuance intention (Oloveze et al., 2022; Tam et al., 2022; Martins et al., 2014; Rahi et al., 2019; Al-Qeisi et al., 2014).

This study is divided into five parts. The first part is introduction that discusses the background of research, the object of research, and the research gap. The second part discusses the theoretical and conceptual background and also the development of hypothesis. The third part contains the methodology of research. The fourth part contains discussion and result of research. The fifth part discusses conclusion, limitation of research, and suggestion for further research.

**Literature Review**

We comprehensively review the existing knowledge regarding the influence of e-servicescape on continuance intention and how brand image and performance expectancy can bridge the influence of these variables. Our review is organized to present the theoretical and conceptual background, followed by an empirical review that links hypotheses with empirical studies.

**Theoretical and Conceptual Background**

**E-Servicescape**

E-servicescape is very important for companies to see the increasing number of internet users in conducting business activities and transactions (e-commerce). The shift of consumers to carry out real business activities and transactions into online media makes eservicescape a key factor representing companies to consumers (Jeon & Jeong, 2009). According to Savelli et al. (2017) states that the atmosphere on the website (e-servicescape) as an attraction that provides visual comfort plays a role in generating intention to reuse. According to Harris & Goode (2010), there are several dimensions that can measure e-servicescape which consists of Aesthetic Appeal, Layout & Functionality, and Financial Security.

E-Servicescape is a concept that refers to the virtual environment or virtual appearance of a platform or service presented in the online world. In this concept, all elements that make up the digital atmosphere, such as visual design, layout, navigation, color palette, graphics, and other aspects, play an important role in shaping the user experience in the digital environment. Continuance Intention, on the other hand, refers to a user's decision to keep using a service or platform after they have used it before. Regarding the relationship between E-Servicescape and Continuance Intention, it should be noted that the appearance and interactions that users experience on an online platform have a significant impact on whether they will continue to choose to use the service. Research conducted by Ermawati et al. (2022); Ju Teng et al. (2017); Harris et al. (2010); Abrar et al. (2017) states that there is a significant positive relationship between E-Servicescape and Continuance Intention, from the description above, the first hypothesis is formulated as follows:

**Hypothesis 1:** There is a significant influence between e-servicescape on continuance intention

**Brand Image**

According to research from Latif et al. (2016) brand image can be interpreted as the thoughts and feelings of consumers about a brand. According to Zhou et al. (2019) brand image is the general perception and impression of consumers towards brand recognition or symbolic attributes and products. According to Kim & Chao (2019) brand image is the perception of consumers formed in their memories which is reflected in brand associations. According to Martinez et al. (2009) brand image is formed from 3 indicators consisting of Functional Image, Affective Image and Company Reputation.

E-Servicescape is a concept that refers to the online environment in which digital services or products are provided to customers. It includes various elements such as website design, user interface, interactive features, content layout, and other visual elements that affect the customer's experience of interacting with a particular online platform. On the other hand, brand image is the image or perception that customers have about a brand or company. This includes how customers perceive the brand, either positively or negatively, as well as the extent to which the brand meets or exceeds their expectations. For example, if a website or app has a professional look and provides a pleasant experience, customers may perceive the brand as having a commitment to quality and innovation. The ease of interacting with customer service or technical support can also affect customers' perception of the brand. Overall, E-Servicescape plays an important role in shaping the brand image of a company or brand, this is in line with research conducted by Widiani et al (2022); Iskandar et al (2018); Pratiwi et al (2021); Lowry et al (2008); Permatasari et al (2022) which
states that there is a significant positive relationship between E-Servicescape and Brand Image. Therefore, this raises the following hypothesis:

**Hypothesis 2: There is a significant influence between e-servicescape on brand image**

The relationship between brand image and continuance intention is very close. A positive brand image can have a significant impact on a customer's intention to continue using products or services from that brand. For example, a brand image that creates a good reputation for the brand can influence customers' choice of maintaining a relationship with the brand. This is because customers tend to prefer to use products or services from brands that have a positive reputation. This is also in line with research conducted by Tam et al. (2022); Pratiwi et al (2021); Permatasari et al (2022) which states that there is a significant positive relationship between Brand Image and Continuance Intention. Therefore, this raises the following hypothesis:

**Hypothesis 4: There is a significant influence between brand image on continuance intention**

**Hypothesis 6: Brand image mediates the relationship between e-servicescape and continuance intention**

**Performance Expectancy**

According to research from Venkatesh et al. (2003) has defined the Performance Expectancy variable as the extent to which a person believes that performance will improve by using more innovative technology. Another study states that Performance Expectancy is an individual's perception that using the system will improve performance (Jambulingam, 2013). Performance Expectancy is defined as an individual's understanding of the benefits of using technological innovations that produce better results (Zhou et al., 2010). According to Venkatesh et al. (2003) there are several indicators that can measure e-servicescape which consists of Perceived Usefulness, Job-fit, Relative Advantage and Outcome Expectations.

E-Servicescape is a term that refers to the virtual environment or appearance of a platform or service provided online. It includes elements such as visual design, navigation, layout, colors, graphics, and various other aspects that shape the user experience in a digital environment. On the other hand, Performance Expectancy refers to users' hopes or expectations about the extent to which a system or technology will assist them in achieving a particular performance or goal. The relationship between E-Servicescape and Performance Expectancy is that the appearance and user experience in a digital environment can influence how users perceive the performance or effectiveness of the platform or service. A well-designed and easy-to-navigate E-Servicescape can provide users with a comfortable and intuitive experience. This user-friendly experience can increase users' expectations about the extent to which the service will help them achieve their goals effectively. This is in line with research conducted by Rahi, S. et al (2019); Al-Qeisi et al (2014); Bashir and Madhavaiah (2015) which states that there is a significant positive relationship between E-Servicescape and Performance Expectancy. Therefore, this raises the following hypothesis:

**Hypothesis 3: There is a significant influence between e-servicescape on performance expectancy**

The relationship between Performance Expectancy and Continuance Intention is very close because Performance Expectancy can influence users' intention to continue using If users feel that a service or technology helps them achieve their goals effectively and efficiently, they tend to have a stronger intention to continue using the service. This is in line with research conducted by Oloveze et al. (2022); Gao (2023); Tam et al. (2020); Arahita & Hatamimini (2015); Erwanti et al. (2018) which states that there is a significant positive relationship between Performance Expectancy and Continuance Intention. Therefore, this raises the following hypothesis:

**Hypothesis 5: There is a significant influence between performance expectancy on continuance intention**

**Hypothesis 7: Performance expectancy mediates the relationship between e-servicescape and continuance intention**

**Continuance Intention**

According to Gusti et al. (2017) defines reuse intention as the willingness and action of consumers in reusing products or services, which is caused by the impression of satisfying consumer expectations. According to Blackwell et al. in Arnindita et al. (2016) the definition of repurchase intention is to reflect or reflect whether consumers will buy the same brand in the future. Continuance intention in mobile payment is a decision made by someone to continue using the mobile payment in the future (Raja & Widoatmodjo, 2020).

**Conceptual Framework of the Research**

This research investigates four main constructs consisting of one independent variable (e-servicescape) and one dependent variable (continuance intention). In addition, this study also adds two mediating variables (brand image and performance expectancy). For more details, see Figure 1 below:
Research and Methodology

Participants and Data Collection

The type of research that will be used in this study is explanatory research. Explanatory research is research that intends to explain the position of the variables studied and the relationship between one variable and another (Hussein, 2015). The population in this study are all Blu by BCA Digitals user who live on the island of Java. Sampling was carried out by using the non-probability sampling method. The sample criteria specified in this study were users who are at least 17 years old and have used Blu by BCA Digital digital bank at least once. The number of samples in this study was 249 and sample collection was carried out from December 2023 to December 2024.

Data Analysis

The method of data analysis uses SEM (Structural Equation Modeling) based on Partial Least Square (PLS) that using SmartPLS 3.0 software application.

Measurements

All indicators to measure the four variables were adopted from several previous studies. Indicators of e-servicescape variables were adapted from Harris & Goode (2010) study which consisted of 9 indicators. Continuance intention variables were measured through 1 indicator from Bhattacherjee (2001). Brand image variables were measured through 3 indicators from Martínez et al. (2009). Performance expectancy variables were measured through 4 indicators from Venkatesh et al. (2003).

Findings and Discussions

Findings

Briefly can be seen in table 1. Research respondents based on predetermined respondent criteria, namely residents on the island of Java who are at least 17 years old and have used the Blu by BCA Digital digital bank at least once, then when collecting research data, 249 respondents were obtained. Based on gender distribution, the majority of Blu by BCA Digital users are female, namely 146 respondents or 59%. Based on the age of the respondents, it is known that more of them are in the age range of 17-25 years, namely 104 people or 42%. The statistical results explain that transaction or digital banking activities are dominated by generation Z, which is the generation born between 1997 and 2009.
Table 1: Demographic Respondent

<table>
<thead>
<tr>
<th>Variables</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>103</td>
<td>41%</td>
</tr>
<tr>
<td>Female</td>
<td>146</td>
<td>59%</td>
</tr>
<tr>
<td>Age</td>
<td></td>
<td></td>
</tr>
<tr>
<td>17 – 25 Years</td>
<td>104</td>
<td>42%</td>
</tr>
<tr>
<td>26 – 35 Years</td>
<td>92</td>
<td>37%</td>
</tr>
<tr>
<td>36 – 45 Years</td>
<td>48</td>
<td>19%</td>
</tr>
<tr>
<td>46 – 55 Years</td>
<td>5</td>
<td>2%</td>
</tr>
<tr>
<td>Job</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Entrepreneur</td>
<td>52</td>
<td>21%</td>
</tr>
<tr>
<td>Private/State Owned Employee</td>
<td>73</td>
<td>30%</td>
</tr>
<tr>
<td>Civil Servant (ASN)</td>
<td>34</td>
<td>14%</td>
</tr>
<tr>
<td>Students</td>
<td>61</td>
<td>25%</td>
</tr>
<tr>
<td>Housewife</td>
<td>27</td>
<td>11%</td>
</tr>
<tr>
<td>Education</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Senior High School</td>
<td>103</td>
<td>41%</td>
</tr>
<tr>
<td>Bachelor/Diploma</td>
<td>144</td>
<td>58%</td>
</tr>
<tr>
<td>Master</td>
<td>2</td>
<td>1%</td>
</tr>
<tr>
<td>Income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>&lt; Rp1,000,000</td>
<td>28</td>
<td>11%</td>
</tr>
<tr>
<td>Rp1,000,001 - Rp3,000,000</td>
<td>49</td>
<td>20%</td>
</tr>
<tr>
<td>Rp3,000,001 - Rp5,000,000</td>
<td>35</td>
<td>14%</td>
</tr>
<tr>
<td>Rp5,000,001 - Rp7,500,000</td>
<td>40</td>
<td>16%</td>
</tr>
<tr>
<td>Rp7,500,001 - Rp10,000,000</td>
<td>52</td>
<td>21%</td>
</tr>
<tr>
<td>Rp10,000,000 - Rp15,000,000</td>
<td>41</td>
<td>16%</td>
</tr>
<tr>
<td>&gt; Rp15,000,000</td>
<td>4</td>
<td>2%</td>
</tr>
<tr>
<td>Year of Enrollment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2021</td>
<td>104</td>
<td>42%</td>
</tr>
<tr>
<td>2022</td>
<td>73</td>
<td>29%</td>
</tr>
<tr>
<td>2023</td>
<td>72</td>
<td>29%</td>
</tr>
</tbody>
</table>

Source: Author 2023

Based on the latest education, the majority of research respondents are those who have a bachelor's degree / diploma, namely 144 respondents or 58%. Based on monthly income, the majority of respondents are those who have a monthly income of Rp7,500,001 - Rp10,000,000, namely 52 respondents or 21%. Based on occupation, the majority of respondents who use Blu by BCA Digital services are private / state employees, namely 73 respondents or 30%. Based on the year of registration, it shows that most of the respondents in this study are Blu by BCA Digital users who have used the service from 2021 with 104 respondents or 42%.

Table 2 indicates that the scale, magnitude, and statistical concordance have been accepted. The average variance extracted (AVE) value of all latent variables shows a score of 0.655 for the E-Servicescape variable, 0.716 for the Brand Image variable, 0.728 for the Performance Expectancy variable, and 0.724 for the Continuance Intention variable. Cronbach's alpha value for the reliability criteria is quite high; E-Servicescape has the highest cronbach alpha value. Sequentially, the value of the Cronbach alpha coefficient for the four variables used in this study ranged from 0.802 to 0.942, they were acceptable. The value of composite reliability (CR), respectively, 0.95, 0.883, 0.915, and 0.913 (above 0.80). It can be concluded that all constructs were reliable, both according to composite reliability and Cronbach's alpha. The R-square value shows a score of 0.54 for the Brand Image variable, 0.53 for the Performance Expectancy variable, and 0.505 for the Continuance Intention variable, it can be concluded based on R-square that it is classified as a moderate model.

Table 2: Composite Reliability, Cronbach Alpha, AVE

<table>
<thead>
<tr>
<th>Variables</th>
<th>Cronbach’s Alpha</th>
<th>Composite Reliability</th>
<th>AVE</th>
<th>R-Square</th>
</tr>
</thead>
<tbody>
<tr>
<td>E-Servicescape</td>
<td>0.942</td>
<td>0.95</td>
<td>0.655</td>
<td></td>
</tr>
<tr>
<td>Brand Image</td>
<td>0.802</td>
<td>0.883</td>
<td>0.716</td>
<td>0.54</td>
</tr>
<tr>
<td>Performance Expectancy</td>
<td>0.875</td>
<td>0.915</td>
<td>0.728</td>
<td>0.53</td>
</tr>
<tr>
<td>Continuance Intention</td>
<td>0.872</td>
<td>0.913</td>
<td>0.724</td>
<td>0.505</td>
</tr>
</tbody>
</table>

Source: Author 2023

Table 3 indicates that the direct influence presented, e-servicescape on continuance intention has no significant effect, with a path coefficient of 0.025 and a p-value of 0.874 (more than significance value of 0.05). Based on these findings, it means that e-servicescape has no significant effect on continuance intention. Thus, hypothesis 1 was rejected. The effect of e-servicescape on brand image is known to be significant with a path coefficient of 0.735 and a p-value 0.000 (under the critical value of 0.05). Based on these findings, it means that e-servicescape has a significant effect on brand image. Thus, hypothesis 2 is accepted. The effect of
e-servicescape on performance expectancy is known to be significant with a path coefficient of 0.728 and a p-value of 0.000 (under the critical value of 0.05). Based on these findings, it means that e-servicescape has a significant effect on performance expectancy. Thus, hypothesis 3 was accepted. The effect of brand image on continuance intention was known to be significant with a path coefficient of 0.373 and a p-value 0.016 (under the critical value of 0.05).

<table>
<thead>
<tr>
<th>Hypothesis</th>
<th>Path Coefficient</th>
<th>t-statistic</th>
<th>P-Value</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>H1: E-Servicescape -&gt; Continuance Intention</td>
<td>0.025</td>
<td>0.159</td>
<td>0.874</td>
<td>Not Significant</td>
</tr>
<tr>
<td>H2: E-Servicescape -&gt; Brand Image</td>
<td>0.735</td>
<td>12.438</td>
<td>0.000</td>
<td>Significant</td>
</tr>
<tr>
<td>H3: E-Servicescape -&gt; Performance Expectancy</td>
<td>0.728</td>
<td>10.962</td>
<td>0.000</td>
<td>Significant</td>
</tr>
<tr>
<td>H4: Brand Image -&gt; Continuance Intention</td>
<td>0.373</td>
<td>2.415</td>
<td>0.016</td>
<td>Significant</td>
</tr>
<tr>
<td>H5: Performance Expectancy -&gt; Continuance Intention</td>
<td>0.382</td>
<td>2.309</td>
<td>0.021</td>
<td>Significant</td>
</tr>
<tr>
<td>H6: E-Servicescape -&gt; Brand Image -&gt; Continuance Intention</td>
<td>0.274</td>
<td>2.484</td>
<td>0.013</td>
<td>Significant     (Full Mediation)</td>
</tr>
<tr>
<td>H7: E-Servicescape -&gt; Performance Expectancy -&gt; Continuance Intention</td>
<td>0.278</td>
<td>2.433</td>
<td>0.015</td>
<td>Significant     (Full Mediation)</td>
</tr>
</tbody>
</table>

Source: Author 2023

Based on these findings, it means that brand image has a significant effect on continuance intention. Thus, hypothesis 4 was accepted. The influence of performance expectancy on continuance intention is known to be significant with a path coefficient of 0.382 and a p-value of 0.021 (under the critical value of 0.05). Based on these findings, it means that performance expectancy has a significant effect on continuance intention. Thus, hypothesis 5 was accepted. The indirect influence presented, the role of brand image in mediating the relationship between e-servicescape and continuance intention is known to be significant with a path coefficient value of 0.274 and a p-value of 0.013 (under the critical value of 0.05). These results indicate that brand image can play a role in mediating the relationship between e-servicescape and continuance intention. Thus, hypothesis 6 was accepted. The role of performance expectancy in mediating the relationship between e-servicescape and continuance intention is known to be significant with a path coefficient value of 0.278 and a p-value of 0.015 (under the critical value of 0.05). These results indicate that performance expectancy can play a role in mediating the relationship between e-servicescape and continuance intention. Thus, hypothesis 7 was accepted.

Discussion

The Effect of E-Servicescape on Continuance Intention (H1)

E-servicescape is a factor in the online environment that exists during the service (Harris and Goode, 2010). In this study, e-servicescape is measured using nine indicators adapted from Harris and Goode (2010) which consist of visual appeal, design originality, entertainment value, usability, information relevance, customization, interactivity, perceived security and ease of payment. Based on the calculation of hypothesis testing, e-servicescape has no influence on continuance intention. This is indicated that the T-Statistic is 0.159 and the P-Value is 0.874 more than 0.05. This shows that when customers assess that Blu by BCA Digital has a good e-servicescape, it cannot lead to the intention to continue using Blu by BCA. This may indicate that there are other factors that influence the intention to reuse a digital bank such as trust, satisfaction with previous experiences, or external factors such as promotions or competition in the market. In addition, individual preferences and brand preferences may also play a role in the intention to continue using digital bank services.

Based on the results of descriptive analysis, it is known that the indicator "Blu by BCA display is creative compared to other applications" with the highest value. This item represents that Blu by BCA Digital as a digital bank has a creative appearance design and is different from most other digital banks, where it is known that Blu by BCA Digital has a design using animated characters that replace or represent employees from the bank and Blu by BCA also always embeds the word "blu" in all its products, both loan, savings and investment products. However, referring to the descriptive analysis, it can be seen that item X4, namely "I enjoy the banking transaction process at Blu by BCA" has the lowest average value, this can be an early indication that customers do not enjoy the transaction process. Blu by BCA Digital is expected to conduct regular market tests to understand the customer experience firsthand and identify areas where convenience can be improved. User testing will help gain valuable feedback from actual users. Also, Blu by BCA Digital must be able to ensure the application runs smoothly and responsively. Slow load times or poor performance can reduce user convenience and affect the intention to continue using Blu by BCA Digital.

The results of this study are in accordance with the statements found by previous research from Hopkins et al., (2009); King et al., (2016); Tam et al., (2022) which shows that e-servicescape is not able to significantly increase the continuance intention of application users.
The Effect of E-Servicescape on Brand Image (H2)

E-servicescape is a factor in the online environment that exists during the service (Harris and Goode, 2010). In this study, e-servicescape is measured using nine indicators adapted from Harris and Goode (2010) which consist of visual appeal, design originality, entertainment value, usability, information relevance, customization, interactivity, perceived security and ease of payment. Based on the hypothesis calculations carried out, it shows that e-servicescape has a positive and significant effect on brand image. This is indicated by the T-Statistic value of 12.438 and the P-Value of 0.000. This shows that the higher the e-servicescape felt by customers will increase the Blu by BCA Digital brand image. This is supported by the attractive visual design and good functionality of the Blu by BCA Digital application which can give a positive impression to customers. The use of creative design elements, easy navigation, and a user-friendly user interface can create a professional and sophisticated brand image of Blu by BCA Digital. As well as Blu by BCA Digital's ability to be responsive to customer inquiries, 24/7 customer support, and the ability to solve problems quickly and efficiently can strengthen the brand image as a digital bank that cares about customer needs.

However, based on the results of descriptive analysis, there is an item that has a low average score, namely "The quality of this digital bank service is better than its competitors.", which can be an early indication of a decline in customer perceptions of the quality of Blu by BCA Digital. Blu by BCA Digital is expected to implement several strategies to maintain its brand image, such as ensuring overall application availability and reliability to minimize down time and disruptions, continuing to develop and introduce new features that meet customer needs and desires and continuously monitoring customer feedback and analyzing data to identify areas where improvements are needed.

The results of this study are in accordance with the statement found by previous research from Widiani et al (2022) which states that there is a significant influence between e-servicescape on brand image, and other studies state that web design with good service and communication will make an impression on the minds of customers and have an impact on the company's image (Iskandar et al, 2018). According to Pratiwi et al (2021), stating that E-servicescape on brand image can have a significant influence because users feel that the design of the application is good, customer service staff are willing to help and the application layout is easy to understand so that it succeeds in making users feel that the company provides a good E-servicescape. Users feel comfortable when using or transacting through the application so that it can improve or create a good brand image in the minds of consumers. Other research from Lowry et al (2008) and Permatasari et al (2022) which states that there is a significant positive influence between E-Servicescape on Brand Image which shows that e-servicescape is able to significantly improve the brand image of application users.

The Effect of E-Servicescape on Performance Expectancy (H3)

E-servicescape is a factor in the online environment that exists during the service (Harris and Goode, 2010). In this study, e-servicescape is measured using nine indicators adapted from Harris and Goode (2010) which consist of visual appeal, design originality, entertainment value, usability, information relevance, customization, interactivity, perceived security and ease of payment. Based on the hypothesis calculation, it shows that e-servicescape has a positive and significant effect on performance expectancy. This is indicated by the T-Statistic value of 10.962 and the P-Value of 0.000. This shows that the higher the e-servicescape felt by customers will increase customer performance expectancy for Blu by BCA Digital. This is supported by the Blu by BCA Digital application which is easy to use and attractive, which can help customers feel more efficient in using Blu by BCA Digital services. This customer convenience increases customer Performance Expectancy for the Blu by BCA Digital bank. And based on the results of descriptive analysis, it can be seen that respondents feel they benefit in terms of transaction costs where this is supported by Blu by BCA Digital services that exempt customers in terms of monthly admin fees and discounts that Blu by BCA Digital often gives to customers in conducting banking transactions at merchants that are quite numerous and relate to Blu by BCA Digital customers.

The results of this study are in accordance with the statement found by previous research from Rahi, S. et al (2019) which states that there is a significant positive influence between E-Servicescape on Performance Expectancy. Al-Qeisi et al (2014) state that if people believe that they will benefit from a high-quality online banking website, they will not only use the website, but they will also increase their evaluation of its usefulness. According to (Bashir & Madhavaiah, 2015), states that if users perceive that internet banking has a pleasant design, it will generate a desire to spend more time on Internet banking, which in turn can lead to the development of positive beliefs about the usefulness of internet banking.

The Effect of Brand Image on Continuance Intention (H4)

Brand image is the image or perception that a brand or brand has in the eyes of consumers. It includes all associations, thoughts, feelings, and judgments associated with the brand. In this study, brand image is measured by indicators adapted from Martinez et al. (2009) which consists of functional image, affective image and reputation. Based on the hypothesis calculations carried out, it shows that brand image has a positive and significant effect on continuance intention. This is indicated by the T-Statistic value of 2.415 and the P-Value of 0.016. This shows that the higher the brand image of Blu by BCA Digital will increase customer continuance intention to use Blu by BCA Digital. A strong brand image can build customer trust in digital banks. When customers feel confident that the digital bank can provide reliable, safe and quality services, they tend to continue using the service. A good brand image and positive reputation can influence customers' overall perception of digital banks. Customers tend to choose digital banks that have a good reputation and positive brand image, and they are more likely to continue using the service because of the belief that they are choosing...
the best. Based on the results of descriptive analysis, it can be seen that the average value of the Blu by BCA Digital brand image is 4.04. It can be concluded that Blu by BCA Digital has a good brand image in the eyes of customers who are research respondents.

The results of this study are in accordance with the statement found by previous research from Pratiwi et al (2021) which states that there is a significant positive influence between brand image on continuance intention. According to Tam et al. (2022), brand image plays an important role when consumers make their choices by associating their needs with the purpose of a brand, the more positive the brand image, the greater the consumer's desire to use and continue using the brand's products/services and their attributes. User confidence and trust in a product can be described by its reputation. The greater the reputation of a brand, the greater the user's desire to reuse the same brand compared to other brands. Different images have the most significant impact on shaping brand image, which in turn affects reuse intentions. Customers make repurchase decisions based on brand first, then price (Permatasari et al, 2022).

The Effect of Performance Expectancy on Continuance Intention (H5)

Performance Expectancy is the level of individual confidence that through the use of systems and technology can help him obtain performance benefits in his activities (Venkatesh et al. 2003). In this study, performance expectancy is measured by indicators adapted from Venkatesh et al. (2003) which consists of perceived usefulness, job-fit, relative advantage and outcome expectations. Based on the hypothesis calculations carried out, it shows that performance expectancy has a positive and significant effect on continuance intention. This is indicated by the T-Statistic value of 2.309 and the P-Value of 0.021. This shows that the higher the performance expectancy felt by customers will increase customers' continuance intention to use Blu by BCA Digital. This is supported by Blu by BCA Digital which has features that offer better performance than traditional banking methods, such as ease of access, transaction speed, and wider service availability, which can make customers more motivated to continue using Blu by BCA Digital. And if the digital bank is able to provide an efficient and effective experience in completing banking transactions, such as transferring funds, paying bills, tracking transactions, investing, and so on, customers will rate it as a digital bank that is a one stop solution that is very useful and valuable to use on an ongoing basis. Based on the results of descriptive analysis, it can be seen that the average value of Blu by BCA Digital performance expectancy is 4.07. It can be concluded that Blu by BCA Digital has succeeded in providing benefits or advantages in the eyes of customers who are research respondents.

The results of this study are in accordance with the statements found by previous research from Gao (2023); Arahita & Hatamimi (2015); Erwanti et al. (2018) which states that there is a significant positive influence between performance expectancy on continuance intention. According to Tam et al. (2020), the intention to continue using mobile applications is directly influenced by the performance expectations of using their mobile applications. Performance expectancy is an important variable that influences the intention to continue using the application. This result confirms the importance of the benefits that users expect from these innovations, especially in conducting online banking activities through mobile phones connected to the internet. If they cannot ascertain the difference in benefits between m-banking and offline banking activities, the sustainability of adoption will be affected (Oloveze et al, 2022).

The Effect of E-Servicescape on Continuance Intention Through Brand Image as a Mediating Variable (H6)

Based on the hypothesis calculations carried out, it shows that e-servicescape has a positive and significant effect on continuance intention through brand image. This is indicated by the T-Statistic 2.484 and the P-Value is 0.013. The results show that brand image can perfectly mediate (full mediation) the influence between e-servicescape on customer continuance intention, thus it can be interpreted that the e-servicescape owned by Blu by BCA Digital is able to increase customer continuance intention by first improving brand image. This means that customers' perception of the brand formed by the e-servicescape influences their decision to continue using the service through the mediation of their perception of the brand. Thus, a digital bank that provides an e-servicescape that has a good design, is easy to use, and provides a positive experience can improve brand image, which can indirectly increase customers' continuance intention to continue using the digital bank.

This shows that it is important for Blu by BCA Digital to not only focus on developing its application e-servicescape but also to be able to create a good brand image for its customers. This good brand image can be created by improving the quality of Blu by BCA Digital services in order to minimize the occurrence of errors in services, which can make customers not disappointed and can form customer perceptions that Blu by BCA Digital is the best brand in the digital bank sector.

This is in line with the results of research conducted by Widiani, E. et al (2022) which states that there is a significant positive influence between E-Servicescape and Continuance Intention through Brand Image as a mediating variable. According to Ketut (2018), it is argued that improving product or service quality can help improve brand image and improving brand image is necessary to increase the desire to reuse. According to Permatasari et al (2022), if the e-servicescape of an application has a high value in the eyes of consumers, they will associate this with its brand image, this indicates that the brand image is good and can increase the desire to reuse.

The Effect of E-Servicescape on Continuance Intention Through Performance Expectancy as a Mediating Variable (H7)

Based on the hypothesis calculations carried out, it shows that e-servicescape has a positive and significant effect on continuance intention through performance expectancy. This is indicated by the T-Statistic of 2.433 and the P-Value is 0.015. The results show that performance expectancy can perfectly mediate (full mediation) the influence between e-servicescape on customer continuance intention through performance expectancy.
intention, thus it can be interpreted that the e-servicescape owned by Blu by BCA Digital is able to increase customer continuance intention by first increasing performance expectancy. This means that a good digital bank e-servicescape can increase customer performance expectancy, which in turn can increase customer continuance intention to continue using digital banks. In other words, performance expectancy facilitates the relationship between e-servicescape and customer continuance intention.

This shows that it is important for Blu by BCA Digital to not only focus on developing the application's e-servicescape but also to be able to improve customer performance expectancy. The development of e-servicescape by Blu by BCA Digital must be able to provide added value for customers compared to other applications, where Blu by BCA Digital must be able to make it easier for customers to carry out their banking transactions such as the speed of the Blu by BCA Digital application in making transactions, because if the application is too heavy it can slow down transactions which reduce customer performance expectancy, and the features and promos provided must be able to provide more benefits than when customers transact at conventional banks. All of these things can increase customer performance expectancy for Blu by BCA Digital.

This is in line with the results of research conducted by Rahi, S. et al (2019); Gao et al (2023) which states that there is a significant positive effect between E-Servicescape and Continuance Intention through Performance Expectancy as a mediating variable. According to Amjad-ur-Rehman, M. et al (2019), states that performance expectancy mediates the influence of e-servicescape online shop and continuance intention, where with performance expectations, when performance expectancy is high, the influence between e-servicescape online shop and continuance intention becomes stronger. Website quality has an indirect impact on user behavior, which is expressed by the frequency of use of internet banking. This indirect effect is mediated by the performance expectancy factor (Bacik, R. et al, 2021). According to Al-Qeisi et al (2014), website design quality features such as access, navigation, and speed are determinants of expected benefits and intention to reuse an m-banking.

Conclusions

The results of this study can be concluded that e-servicescape cannot affect continuance intention directly, it must go through the mediating variable brand image or performance expectancy. Consumers will consider the e-servicescape capabilities provided by Blu by BCA Digital then from the e-servicescape capabilities whether it can increase continuance intention, and from the e-servicescape capabilities whether Blu by BCA Digital can provide more benefits in conducting online transactions with users. Then, whether the e-servicescape is able to create a positive brand image so that it can increase user continuance intention in using Blu by BCA Digital services.

Although e-servicescape does not have a significant influence directly, it is still part of the customer experience in using the Blu by BCA Digital app. Therefore, digital banks still need to ensure that their digital interface is user-friendly, easy to navigate, and does not hinder the transaction process or customer interaction. Blu by BCA Digital should continue to invest in technology and innovation to improve their e-servicescape. This includes the use of the latest technologies such as artificial intelligence (AI), data analytics, and personalized user experience. The better the e-servicescape, the better the brand image, performance expectancy and continuance intention of customers to keep using the service.

This study has several limitations, where this study focused on Blu by BCA Digital consumers in Java, Indonesia, so the results obtained in this study may not be fully generalizable to consumers in other countries or regions and not fully generalizable to other digital banks. Thus, research is needed in a wider area or across digital banks to determine the generalizability of the findings.

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