

Exploring the relationship between user perceptions and continuous usage intention of digital banking services among Generation X in Pampanga: A moderated correlational study

David, Lizielle ✉

Holy Angel University, Philippines (lizielledavid07@gmail.com)

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Abstract

This study determined the relationship between user perceptions and the continuous usage intention in digital banking. It utilized both descriptive and correlational research designs to examine the respondents' perceptions in relation to their continuous usage intention of digital banking services. The respondents are the Gen X who are actively engaged in the usage of digital banking services. The survey instrument was distributed online through Google Form link. A total number of 141 valid responses were collected and analyzed through correlational analysis which examine the relationships between the variables in the study. Modified Regression Analysis within Structural Equation Modeling (SEM) was employed to examine the interaction effects of age, gender, income level and digital literacy, between the variables. Descriptive analysis is used in the study to summarize participants' perceptions and frequency of usage of digital banking. The result of the study implies the significant relationship of the user perceptions to the continuous usage intention of digital banking services, although perceived trust implies a weak to moderate relationship. The result implies that age and digital literacy do not significantly change the correlations between variables, although gender moderates the influence of convenience and income level moderates perceived usefulness. The relationships shown significant results and consistent viewpoints of the respondents, thus highlighting a strong, consistent and reliable findings. These will serve as support for banks to focus on strengthening the positive user perceptions and to maintain the beneficial, convenient and reliable digital experiences for the continued usage of digital banking services.

Keywords: digital banking, Gen X, perceived usefulness, perceived ease of use, perceive trust, perceived risk convenience, continuous usage intention

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1. Introduction

We live in an era of rapid technological advancement, with digitalization penetrating all areas of the economy (Ran et al., 2023). These rapid technological advancements together with changing consumer preferences have also significantly transformed the financial industry's landscape. The integration of digital technology into banking operations has led to an essential transformation, giving rise to what is now known as Digital Banking. Digitalization requires the banking industry to adopt new technology to enable substantial business breakthroughs such as improving customer experience and engagement, optimizing operations, and developing new business models (Khin & Ho, 2020).

Digital banking has introduced a new era for consumers, placing convenience, accessibility, and personal experience at the lead. It comprises how banks and financial institutions analyse and meet the needs of their consumers and focusing in delivering the best banking experience to their consumers. Banks must revise their business plans to improve client interactions, optimize middle and back-office operations, preserve competitiveness, and prepare for future challenges (Kitsios et al., 2021). Customers are increasingly inclined to switch to alternative financial institutions if their current banks fail to offer online banking services, highlighting the growing importance of digital access in customer retention (Guru et al., 2003). The banking industry needs to strengthen and ensure the provision of quality web-based technological services to meet the competition while also addressing customer needs (Zaidi & Rupeika-Apoga, 2021). It is apparent that the traditional banking services are no longer sufficient to meet the diverse and changing needs of today's consumers.

With the Philippines' growing economy, digital banking services have gained considerable demand. Banks need to embrace technology advancement to stay competitive in the ever-growing market, where digital providing financial competitors are entering. Banks in the Philippines began adopting electronic banking as early as the year 2000, aligning with the global shift towards financial technology or "fintech" (Mendoza et al., 2020). It facilitated the financial institutions to improve their efficiency, drive growth, and ensure convenience to their consumers and consequently attract new clients. Digital banking introduced innovative and personalize services that caters the ever-changing demands of consumers promoting consumers' sustained usage.

While digital banking is user-friendly, it may not appeal to all age groups. Customers' preferences for digital and Omnichannel banking vary by generation, yet some cherish the personal touch of engaging with a representative at their financial institution (Rodrigues, et al., 2023). Generation X, born between 1965 and 1980, has witnessed the progression of technology, from traditional banking methods to digital platforms. This is one of the main demographics that the banking industry must consider. Many people in this generation are in their prime working years, handling both personal and family finances, which increases their demand for efficient banking solutions. They value the convenience of having access to their financial accounts at any time and from any location, thus digital banking is a practical option. However, Generation X sees internet banking as unsafe because of concerns about online fraud, data security, and difficulties in accessing the platforms and the loss of face-to-face interactions. In a dialogue of BusinessWorld Online (2024) with a 49 years old housewife Irene A. Zapata, she stated that "I prefer going to the bank because it feels safer for my money." "There's also a teller whom I can easily talk to if I have any questions. Online banking seems to have too many steps, and I find that hard." This demonstrates how Generation X values security, simplicity, and human interaction in banking. Concerns about online fraud and the complexity of digital platforms indicate that trust and ease of use remain significant impediments for this demographic.

While much of the existing study on digital banking is aimed at younger generations, it is also important to understand what motivates Generation X to continue utilizing these services. Key factors such as perceived usefulness, ease of use, trust, risk, and convenience determine not only initial acceptance but also long-term usage. This study will concentrate on Gen X in the Philippines, looking at how these characteristics influence their intention to continue using technology. It will explore into how Gen X consumers perceive and respond to these features, with the goal of revealing trends and insights that can assist banks and financial institutions in improving their digital services to better suit the demands of this demographic.

Objectives of the Study - The research aims to examine the factors related to consumers' intention to continue using digital banking services. As digital banking becomes progressively more prevalent, it is necessary for banks and financial institutions to understand the key factors that encourage sustained usage. This research focuses on five critical variables: perceived usefulness, perceived ease of use, perceived trust, perceived risk, and convenience. The study of the relationships among these variables will identify how they are associated with consumers' intention to use digital banking services and will provide valuable insights into what motivates users to continue engaging with digital banking services. This may enable the financial institutions to address potential challenges and will help identify strategies to build customer confidence and boost customer satisfaction. Through this study, banks or financial institutions can better understand how to maintain significant user groups particularly the Gen X. Since the Gen X group are typically on their prime earning and spending years, the banks will fully understand their perceptions on digital banking services through this study. Banks can modify their digital offerings to meet the specific concerns and expectations of the Gen X, and this will help banks to make their platforms more desirable and trustworthy for them. Through this, financial institutions can improve customer loyalty, satisfaction, and promote long-term adoption of digital banking services.

2. Methods

Research Design - This study utilized both descriptive and correlational research designs to examine the respondents' perceptions in relation to their continuous usage intention of digital banking services. The correlational research design determined the relationship of independent variables namely, perceived usefulness, perceived ease of use, perceived trust, perceived risk and convenience with the dependent variable continuous usage intention of digital banking services. It identified and measured the degree and direction of correlations between these independent and dependent variables. Structural Equation Modeling (SEM) was also utilized to assess the interaction effects between user perception variables and the moderating variables, allowing for an assessment of whether these demographic and psychographic factors influenced the strength or direction of the relationships among the variables.

Data Collection - This study focused on the residents of Pampanga, specifically the Gen X individuals, ages 45-60 years old, who actively use digital banking services within the province, and they served as the primary participants. Participants were chosen using convenience sampling, with the online survey link distributed via social media platforms and email. A total number of 141 valid responses were collected and analyzed, which justified the minimum sample size requirement for the statistical techniques employed in this study, including correlation and structural equation modeling (SEM). A normality test was conducted to assess whether the data followed a normal distribution. The results indicated that the data were not normally distributed, confirming the non-parametric nature of the dataset. Given this, Spearman's rho correlation was employed to examine the strength and direction of relationships between the study variables.

Survey Instrument - Data of the study was measured using a survey questionnaire that was developed using various literatures. The first three independent variables Perceived Usefulness, Perceived Ease of Use, and Perceived Trust, all have 4 constructs (Ly, B. & Ly, R, 2022), the independent variable Perceived Risk (Lee, 2009) and (Hanafizadeh & Khedmatgozar, 2012) contains 3 items that were used in the study. Additionally, Convenience with three indicators (Shahid Iqbal et al., 2018) were used in the study. The dependent variable intention to use digital banking system (Anouze & Alamro, 2019) was utilized in the study. The questionnaire that was being

utilized in this study was adopted from previously validated studies to ensure the relevance and accuracy of the items in measuring the key constructs. The initial part of the questionnaire includes the demographic and psychographic profiles of the respondents specifically the age, gender, income level and digital literacy. The second part of the instrument covers the perception of the respondents on the constructs identified in the study. The survey questionnaire has been modified to align with the current study, focusing specifically on the parameters related to the use of digital banking systems.

Data Analysis - Correlational analysis was accomplished to examine the relationships between the correlated independent and dependent variables in the study. Correlation coefficients were estimated and analyzed to provide a clear understanding of the direction and strength of the relationships among the variables. Data were gathered through an online survey using a four-point Likert scale, where 1 represented strongly disagree and 4 represented strongly agree. The Shapiro–Wilk normality test was accomplished to determine the appropriate statistical process for the study. The results implied that the data were not normally distributed, therefore, Spearman’s rank correlation was employed to examine the strength and direction of the relationships between the variables.

The moderating variables, which included demographic and psychographic characteristics such as age, gender, income level, and digital literacy, were examined to determine their effects on the strength of the relationship between the independent variables namely perceived usefulness, perceived ease of use, perceived trust, perceived risk, and convenience and the dependent variable, continuous usage intention of digital banking services. These moderating variables were perceived to either strengthen or weaken the relationships between the independent and dependent variables.

To analyze the interaction effects of the moderating variables, Modified Regression Analysis within Structural Equation Modeling (SEM) was employed to examine the interaction effects between user perception variables and the independent variable, continuous usage intention of digital banking services. This approach enabled the analysis to determine whether demographic and psychographic factors influenced the strength or direction of the relationships among the study variables. This method also helped evaluate whether different user groups experienced digital banking differently and which factors were most significant in promoting continued usage.

Ethical Considerations - The researcher strictly complied with ethical guidelines to protect participants’ rights, privacy, and well-being. Before participating in the study, respondents were clearly informed of its objectives and procedures. Only eligible participants were included, and involvement was completely voluntary. Electronic informed consent was secured prior to completing the online survey, and no coercion was applied. The research was classified as low risk. While some questions may have caused minor discomfort, no physical harm was anticipated. Participants were also advised that they could withdraw from the study at any time without any negative consequences. All collected information was handled with strict confidentiality and used exclusively for research purposes, in accordance with Republic Act No. 10173, or the Data Privacy Act of 2012. Participants had the option to decline future storage or use of their data. The results may be shared in academic presentations or publications, and respondents may request a summary of the findings. The researcher maintained integrity by ensuring that data were neither fabricated nor misrepresented and that all sources were properly acknowledged.

3. Results

The results of the data analysis were conducted to examine the relationships among users’ perceptions of digital banking services and their continuous usage intention. The analysis employed a descriptive–correlational research design, wherein descriptive statistical techniques were used to summarize respondents’ demographic characteristics and perception measures. Spearman’s rank-order correlation analysis was applied to determine the strength and direction of the relationships among the key study variables. Furthermore, moderation analysis using regression-based interaction terms within a structural equation modeling (SEM) framework was conducted to assess whether respondent characteristics, specifically age, gender, income level, and digital literacy, influence the relationships between user perceptions and continuous usage intention. The findings provide practical validation

on both the direct connections and the conditional effects that influence continuous usage intention in digital banking.

Profile of the Respondents - About 75.2% of the respondents are between the ages of 45 and 50. This is followed by those aged 51-55 years old at 19.1%, with only 5.7% being 56 years or older. The result shows that almost of the participants are in the middle age range. The gender profile of the respondents which shows that most of the participants are female representing 73.8% of the samples, while the 26.2% are males. There are no respondents from the LGBT. The study indicates that the study is largely represented by female respondents. The result for the monthly income level of the respondents shows that a significant number of the respondents, which is about 41.1% earn between Php 31,000.00 and 40,000.00 per month. The 22% of the respondents have an income ranging from Php 21,000.00 to 30,000.00, the same with the earners of Php 41,000.00 to 50,000.00 per month. Only 5% earn less than Php 20,000.00 per month, while the 9.9% of the respondents earned Php 51,000.00 or more. This indicates that most of the respondents are in the middle income group.

The result frequency of usage of the respondents shows that most respondents use digital banking on a regular basis, with 45.39% indicating frequent use and 33.33% stating that they always use it. About 20.57% utilize it on instances, while only 0.71% use digital banking services rarely. This shows that the respondents have significant level of reliance on digital banking services. The result on the confidence in the usage of digital banking services of the respondents shows that 56.74% of the respondents agreed and 43.26% strongly agreed that they were confident in their usage of digital banking services. The result of the respondents' familiarity with the online security services of the digital banking services. The 60.99% of the respondents agreed, likewise 39.01% strongly agreed that they are familiar with online security services, this indicates a high degree of security awareness among the users.

On securing their digital banking applications, the majority of respondents, about 70.92% agreed and 28.37% strongly agreed to know how to take precautions in securing their online banking apps, while 0.71% strongly disagreed. This indicates that majority of the respondents are aware in keeping their digital banking services app secure. More than half of the respondents about 52.48% believe they can address problems on their own likewise about 3.55% strongly agreed, the result indicates that many users are confident in their ability to handle regular concerns. These shows a reasonable level of self-reliance and familiarity with the digital technologies. Conversely, a considerable percentage of responders of 43.26% lack confidence in handling technical disputes on their own, same with the 0.71% who strongly disagree that they can handle technical disputes on their own. The study also identified and stated the digital banking products which were most frequently used by the respondents. This additional information as illustrated in Table 9 was included to strengthen the study thru the practical insight into the respondents' actual digital banking behavior. The identified frequently used products helped support the interpretation of perception and usage intention results. This ensures that the findings were supported in respondents' real usage experiences rather than their perceptions alone.

According to the data gathered, the respondents primarily utilize digital banking for routine and necessary tasks. The most frequent activities are transferring money (96.5%), paying bills (93.6%), and checking account balances (85.8%). This indicates that most consumers utilize the internet to finish short and regular transactions that were previously completed when visiting a physical branch. Since these are primary banking needs, it clearly appears that mostly everyone frequently uses these functions. Mobile wallet top-ups (57.4%) and transaction record tracking (51.8%) are moderately used services. These activities are still essential, but not everyone needs them on a regular basis. Some users may only top up their mobile wallets when needed, while others may not check their transaction history frequently except when unusual transaction occurs.

Loan management is the least used service (24.1%). This could be because many of the responders do not have active loans. For those who do, some may choose to go to the branch or speak directly with bank officials about loans, which include larger financial considerations and more detailed requirements. Loan services in digital banking may be limited or unfamiliar to users.

Descriptive Analysis of User Perceptions and Continuous Usage Intention of Digital Banking Services -

The descriptive analysis of each study variables was conducted to provide an overview of respondents' perceptions and usage intentions toward the digital banking services. Descriptive statistics, including the mean and standard deviation, were used to summarize respondents' level of agreement with the survey items consistent to perceived usefulness, perceived ease of use, perceived trust, perceived risk, convenience, and continuous usage intention measured using a four-point Likert scale. Mean scores were interpreted based on the following scale: 3.25–4.00 (Strongly Agree), 2.50–3.24 (Agree), 1.75–2.49 (Disagree), and 1.00–1.74 (Strongly Disagree). The analysis indicates a general understanding of the average and variability of responses and will serve as basis for subsequent correlational and moderation analyses.

The results indicate that respondents have generally positive views of digital banking services. Perceived usefulness noted the highest mean score ($M = 3.63$, $SD = 0.37$), the results show that respondents generally view digital banking as helpful, convenient, and capable of improving how the respondents manage their financial activities. Perceived ease of use also obtained a positive score ($M = 3.37$, $SD = 0.414$), suggesting that respondents consider digital banking platforms easy to understand and operate. Perceived trust scored a mean score of 3.06 and SD of 0.31, believe that the digital banking system is trustworthy and can keep their privacy and financial data safe, however, their responses scale to agree level which means respondents are still cautious of the digital banking system and desire robust security reassurance. Perceived risk had a mean of 3.24 and SD of 0.485, respondents generally agreed that using digital banking systems does not involve high risk. Instead, they believe that the digital banking system provides enough security and support from the bank to make them at ease on their financial transactions. Continuous usage intention showed a positive mean score ($M = 3.38$, $SD = 0.407$), suggesting that respondents are willing to continue using digital banking services for their everyday financial activities. Overall, the findings reveal positive and consistent perceptions across all variables.

Correlation Matrix of User Perception Variables and Continuous Usage Intention of Digital Banking Services - In this study, the correlation strength is ranked using the guidelines established by Schober and Schwarte (2018). Coefficients ranging from 0.40-0.69 suggest a moderate correlation, while values greater than or equal to 0.70 indicate a strong correlation, and those below 0.40 suggest weak relationships. This model is consistent with how the current study perceived the strength of the relationships between digital banking users' perceptions and their continuous usage intention. The results as shown in Table 1 below imply that all independent variables have a significant positive relationship with continuous usage of digital banking services among Gen X users, with p-values less than .001. Perceived usefulness ($\rho = 0.65$) and perceived ease of use ($\rho = 0.625$) both demonstrated moderate positive correlations with continuous usage intention. Perceived trust ($\rho = 0.394$) showed a weak-to-moderate positive relationship, while perceived risk ($\rho = 0.519$) showed a moderate positive relationship. In this study, perceived risk reflects users' sense of safety and confidence rather than exposure to threats. Convenience recorded the strongest relationship ($\rho = 0.759$), indicating a strong positive correlation with continuous usage intention.

Table 1

Relationship Analysis of User Perceptions and User's Continuous Usage Intention

CSR Dimensions		CU	Analysis
PU	Spearman's rho	0.65	Moderate Correlation
	Sig. (2-tailed)	< .001	
PEOU	Spearman's rho	0.625	Moderate Correlation
	Sig. (2-tailed)	< .001	
PT	Spearman's rho	0.394	Weak Correlation
	Sig. (2-tailed)	< .001	
PR	Spearman's rho	0.519	Moderate Correlation
	Sig. (2-tailed)	< .001	
CON	Spearman's rho	0.759	Strong Correlation
	Sig. (2-tailed)	< .001	

Moderation Analysis of the User Profiles on the Relationship of User Perceptions and Continuous Usage Intention of Digital Banking Services - Based on the moderation results as shown in Table 2, the interactions terms involving age have p-values greater than 0.05 and z-values below ± 1.96 , thus, age does not influence the user perceptions for continuous usage intention of digital banking.

Table 2
Age - Moderation Estimate

Indicators	Estimate	Z	p
PU * Age:	-0.08091	-0.6917	0.49
PEOU * Age:	0.0894	0.8790	0.38
PT * Age:	-0.0672	-0.5200	0.6
PR * Age:	-0.0174	-0.1840	0.85
CON * Age:	0.112	1.3109	0.19

The moderation results involving gender as shown in Table 3 imply that it partially moderates the relationship between user perceptions and continuous usage intention of digital banking services particularly convenience. All other user perceptions and continuous usage intention of digital banking services were not statistically significant, suggesting that gender does not moderate these relationships.

Table 3
Gender - Moderation Estimate

	Estimate	Z	p
PU * Gender:	-0.244	-1.64	0.1
PEOU * Gender:	-0.0524	-0.37	0.712
PT * Gender:	0.206	1.02	0.305
PR * Gender:	-0.034	-0.265	0.791
CON * Gender:	-0.264	-2.53	0.011

Based on the moderation results shown in Table 4 below, the interaction terms involving income level indicates that it partially moderates the relationship between user perceptions and continuous usage intention of digital banking services specifically perceived usefulness. All other user perceptions and continuous usage intention of digital banking services were not statistically significant, suggesting that income level does not moderate these relationships.

Table 4
Income Level (Monthly) - Moderation Estimate

	Estimate	Z	p
PU * Income Level (Monthly):	-0.1389	-2.13	0.033
PEOU * Income Level (Monthly):	0.0252	0.424	0.672
PT * Income Level (Monthly):	0.0531	0.818	0.414
PR * Income Level (Monthly):	0.0118	0.213	0.831
CON * Income Level (Monthly):	-0.0429	-0.896	0.37

Based on the moderation results as shown in Table 5, the interactions terms involving digital literacy have p-values greater than 0.05 and z-values below ± 1.96 , thus, digital literacy does not moderate the relationship between user perceptions and continuous usage intention of digital banking services.

4. Discussion

The results show that among the Gen X users, perceived usefulness has a statistically significant and moderately positive connection with continued usage of digital banking services. The result indicates that if the user perceives the digital banking services to be useful and beneficial, it will strengthen their intention of continuous usage of digital banking services. The users' willingness to keep using digital banking services becomes more encouraging when they believe that the services improve their financial tasks. This is confirmed in the study

of Davis et al. (1989), in which a person believes that adopting to a given system will increase their performance. It is also aligned with the Technology Acceptance Model (TAM) in the study of Davis (1989), which is stated that perceived usefulness is a key determinant for the adoption and continued usage of technology, moreover, users are more inclined to embrace and continuously use a system when they believe it enhances their performance. Usage of digital banking services helps them transfer money faster, pay bills conveniently, and monitor finances without going to the bank, therefore making them more committed to using it in the long run. This is confirmed in the study of Keni (2020), where it was stated that customers see technology as an advantage for the usefulness of a service.

The analysis demonstrates a moderately positive correlation between perceived ease of use and intention to use continuously. This suggests that the users tend to maintain their intention of usage of the digital banking services when they feel that the digital banking system is easy to use, clear and easy to navigate. This shows that Gen X users are more likely to stick with digital banking services if the system is simple to learn, understand, and operate. The study of Komulainen & Saraniemi (2019) support the results that when users find an application straightforward and easy to manage, they are more likely to engage with it constantly and develop a positive view on its use. Also to confirm the results of the study, Usman et al. (2021), stated that customers will seek solutions that are easy to learn to perform certain tasks with essentially the same activities.

The results for the relationship between perceived trust and continuous usage intention among the Gen X users implies that perceived trust has a weak correlation but statistically significant positive correlation with continued usage intention of digital banking services. This indicates that the users may tend to continue using digital banking system if they find it reliable. The result on the significant role of trust is supported in the study of Hanaysha (2022), where it was stated that users with higher levels of trust are more inclined to accept and engage with digital banking services due to reduced uncertainty and increased confidence in system security. In the study of Zhou (2011), it was stated that, the role of trust changes overtime, while trust is very important during the initial adoption stage, its influence on continuous usage diminishes as users gain experience and familiarity with the system.

The results reveal a moderate positive relationship between perceived risk and continuous usage intention among Gen X users. This indicates that if the users perceived lower risk in the usage of digital banking system, they likely would feel less unease that their finances are at stake, therefore, it encourages them for continuous usage. While a positive relationship between perceived risk and continuous usage intention may initially appear contradictory, this result is justified by the way perceived risk is specified in the study. Specifically, higher perceived risk scores indicate reduced perceptions of risk and increased confidence in the security, reliability, and safety of digital banking systems. This enhanced sense of security encourages users to maintain their continued use of digital banking services. Therefore, greater user confidence is associated with a higher intention to continue using digital banking services. To support this finding, Aldammagh et al. (2021) reported that lower perceived risk significantly increases the usage and acceptability of digital banking services, as users are more willing to adopt and continue using such services when they feel secure and confident in the system.

The results show that convenience has a strong positive connection with continuous usage intention. It has the strongest relationship with the continuous usage intention of the respondents and the effective influence of long-term usage. This indicates that the users are encouraged to use digital banking services if they feel that they save time and effort when use and when it provides easy navigation and it supports fast financial transactions. The studies of Shankar et al., (2021) and Khan et al., (2022), states that customers value time savings, mobility, less effort, and overall efficiency, making online convenience an appealing prospect for the banking business, thus strengthening the findings of the study. The selective moderation effects found in this study are consistent with Yoon and Steege (2013) findings which stated that adoption of Internet banking is mostly driven by users' perceptions, with demographic and personal attributes only having an impact in certain situations. This explains why among Gen X users, age and digital literacy do not significantly change the correlations between the key user perceptions and continuous usage intention, although gender moderates the influence of convenience and income level moderates perceived usefulness.

5. Conclusion and recommendation

This research has provided a practical understanding of why users continue to use digital banking services, which can be valuable for banks or financial institutions, or anyone interested in how technology features, user benefits, and perceived security shape customers' financial decisions. Correlation analysis demonstrates that all observed user perception variables are significantly associated with the continuous usage intention of digital banking services among Gen X users. The moderation analysis of the study indicates that the continuous usage intention of digital banking services is primarily driven by perceptual factors, with demographic characteristics influencing only specific aspects rather than uniformly shaping user behavior. The study reveals that the Gen X users are more likely to use basic and routine digital banking services including fund transfers, bill payments, and account balance inquiries. This usage pattern supports the study's results that convenience and usefulness are the most important elements that encourages continued usage intention.

Based on the findings, the following were recommended: Banks should provide robust importance on improving the usefulness and maintain the simplicity of the digital banking application for the Gen X users. Banks should be able to provide to its users the capability to view and monitor their balances real time, transfer funds from one account to another, pay their bills faster without going to the payment centers, and other financial transactions that can be done only in the physical bank branches before. To maintain and improve these beneficial features, banks should be able to stay up to date on the recent trends and features other banks offers and these offerings may be adopted to stay viable. Banks should ensure that all the services they offer work consistency and reliably as they have promised, with reduced errors and service interruptions, and the transactions are processed on time. Banks must maintain consistent compliance with regulatory bodies' rules and policies by incorporating the regulatory requirements into their system structure, security controls, and operational procedures. To ensure the customers feel secure and comfortable on their financial interests while using digital banking services, banks must maintain the reliability of the services. Banks also should have constant system monitoring which requires banks to conduct regular system audits and maintain incident response plans. Future researchers are encouraged to extend this study by using a larger and more diverse sample to strengthen the generalizability of the results. Studying different age groups or comparing Gen X with younger or older users may provide deeper insights into the differences in their continuous usage behavior. Future studies may also adopt longitudinal research designs to observe how user perceptions and intentions change over time.

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