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Beyond Traditional Models: Integrating EUCS, SERVQUAL, and UEQ in SeaBank

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Abstract
Research on digital banking satisfaction remains conceptually fragmented, as End-User Computing Satisfaction (EUCS), SERVQUAL, and User Experience Questionnaire (UEQ) reflect distinct evaluative paradigms that often produce inconsistent results when applied independently. This study develops and validates an integrated model capturing informational, service, system, and experiential determinants of satisfaction in a branchless digital banking context. Data from 212 active SeaBank users were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with a Two-Stage approach. The model explains 76.5% of the variance in user satisfaction. User experience is the strongest predictor, followed by system quality and information quality, while service quality is not statistically significant. The findings indicate an experience-centric evaluation structure, where affective and system-related factors outweigh traditional service dimensions. This study provides a unified empirical validation of EUCS, SERVQUAL, and UEQ, clarifying their hierarchical relationships and indicating the reduced relevance of service quality in fully digital environments. Practically, the results highlight the importance of UI/UX optimization, system reliability, and experiential design for enhancing user retention. The Gen Z-dominated sample and cross-sectional design limit broader generalization, suggesting the need for longitudinal and cross-context validation.

Keyword: information quality; service quality; system quality; user experience; user satisfaction

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INTRODUCTION

Digital banking in emerging markets presents a fundamental paradox. While platform adoption accelerates at an unprecedented pace, theoretical models for measuring user satisfaction have failed to evolve with equal urgency. This study focuses on SeaBank Indonesia as a critical proxy for the broader global shift toward branchless neobanking. The zero-branch and Shopee-integrated architecture of SeaBank echoes the ecosystem-driven models of global entities such as NuBank or Revolut. This platform represents a departure from traditional banking that necessitates a new theoretical baseline. SeaBank exemplifies a vivid contradiction because it records the highest positive sentiment score among competitors at 0.441 yet simultaneously suffers transaction failure rates of 69.7% and system downtime of 42.4% (Purnamasari & Thaha, 2025). This discrepancy is not merely an operational anomaly but a

symptom of a deeper crisis. Existing frameworks were designed for linear service encounters and not for ecosystem-integrated platforms serving Generation Z users who evaluate financial services through lived digital experience rather than transactional utility (Chetioui et al., 2023; Jahan & Shahria, 2022).

The three dominant frameworks in IS satisfaction research rest on incompatible assumptions that require critical synthesis. EUCS treats users as information processors while SERVQUAL and UEQ treat them as service recipients and experiential subjects respectively (Al-Okaily et al., 2025; Balbin-Romero et al., 2022; Kedaton et al., 2024). This study intersects the DeLone and McLean IS Success Model, Service-Dominant Logic, and Experiential Computing theory to provide a robust causal architecture (Bouhlel et al., 2023; Rosa, 2024). Applying these frameworks in isolation has led to empirical contradictions that undermine their predictive reliability. For instance, while EUCS dimensions drive satisfaction in certain m-banking contexts (Syamsuar et al., 2022), they fail in QRIS-based services where only Ease of Use and Timeliness prevail (Angelina et al., 2025). Similarly, UEQ dimensions exhibit instability in financial contexts where cognitive risk-aversion often overrides aesthetic appeal (Prastio et al., 2024; Rejman Petrović et al., 2022).

This epistemic conflict creates a structural and methodological impasse within recent literature. At the structural level, no study has integrated EUCS, SERVQUAL, and UEQ within a single simultaneous causal model, leading to omitted-variable bias that artificially inflates explanatory power (Agarwal et al., 2024; Oktoriani et al., 2025; Sharma et al., 2024). Methodologically, prior sample sizes between 96 and 150 are inadequate for stable second-order PLS-SEM estimation and raise concerns about effect size reliability (Khan & Alhumoudi, 2022). Furthermore, a significant validity deficit persists as UEQ dimensions remain unvalidated in high-stakes financial environments where affective utility operates under fundamentally different conditions. These limitations are cumulative because resolving one without the others produces an incomplete solution.

The scientific justification for this research lies in advancing understanding of how cognitive, relational, and affective evaluative processes operate simultaneously within digital-native ecosystems. Rather than simply combining constructs, this study conceptualizes user satisfaction as an emergent outcome of these interrelated dimensions, addressing the theoretical fragmentation that has limited a coherent explanation of loyalty formation in neobanking (Ha et al., 2024; Isha & Khurana, 2025). The study contributes by proposing a unified analytical architecture tailored to digital-native users who prioritize seamless ecosystem integration (Ernungtyas et al., 2024; Rosa, 2024). By reconciling these disparate frameworks, the research provides a theoretically grounded explanation for the perception-experience paradox observed in modern fintech platforms.

This study evaluates the concurrent positive influence of information, service, and system quality alongside user experience in predicting user satisfaction within the SeaBank ecosystem. Using Two-Stage PLS-SEM, this research addresses the lack of a validated model for branchless neobanking architectures. The novelty lies in the theoretical justification of why each dimension captures unique variance and its specific focus on the Gen Z demographic. This investigation advances multi-paradigm theory and validates UEQ within a high-stakes fintech context. Ultimately, the findings offer a replicable integrated model for digital-native banking while providing strategic insights into UI personalization and gamification tailored for global ecosystem-driven platforms.

METHOD

This study employs a quantitative cross-sectional survey design to examine causal relationships between information quality, service quality, system quality, and user experience as predictors of SeaBank user satisfaction. The population consists of active SeaBank users in

Indonesia. Purposive sampling was applied with a minimum one-month active use criterion, ensuring respondents possessed sufficient experiential basis to evaluate all constructs (Ahmad & Wilkins, 2025). Sample size was determined using the Lemeshow formula (minimum 96) and validated against the PLS-SEM 10-times rule, targeting 200 respondents for stable second-order estimation. A total of 212 valid responses were collected via Google Form between December 2025 and February 2026. Three variables serving as control variables which is age, duration of use, and transaction frequency.

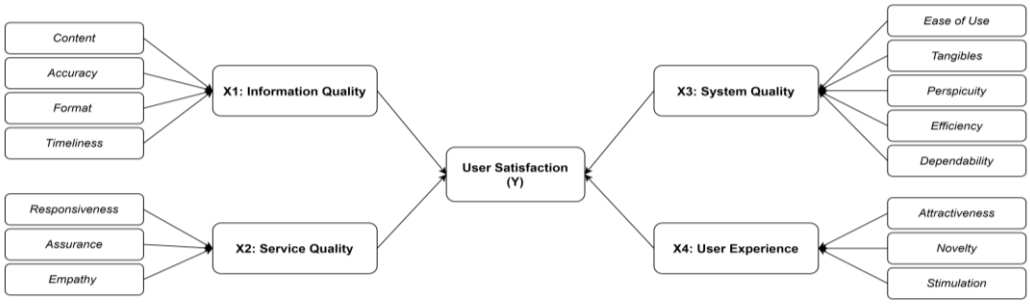

Figure 1. Framework

The 42-item questionnaire was adapted from three frameworks using back translation. Information Quality uses the EUCS dimensions, Service Quality uses the SERVQUAL dimensions reframed for automated digital services, System Quality uses the EUCS and UEQ dimensions, and User Experience is operationalized through the hedonic UEQ dimensions, as shown in Figure 1. All items use a five-point Likert scale. Preliminary testing on 30 respondents confirmed validity ($r > 0.361$) and reliability (Cronbach's Alpha = 0.969).

Data were analyzed using PLS-SEM with a Two-Stage Approach via SmartPLS 4. PLS-SEM was selected over CB-SEM because the model includes second-order constructs, is prediction-oriented, and accommodates non-normal distributions. The Two-Stage Approach produces collinearity-free latent variable scores for more precise second-order path estimation. Outer model evaluation assessed convergent validity (outer loading ≥ 0.70; AVE ≥ 0.50), discriminant validity (HTMT < 0.90), and construct reliability (CR and Alpha ≥ 0.70). Inner model evaluation covered collinearity (VIF $< 5,0$), R^2, effect size (f^2), and bootstrapping with 5.000 resamples (T-statistic ≥ 1.96; $p < 0.05$) (Hair et al., 2022).

Common method bias was addressed statistically via Harman's single-factor test and the marker variable technique. Non-response bias was confirmed negligible through early versus late responder t-tests (all $p > 0.05$). Data screening removed 6 multivariate outliers and excluded 10 straight-lining cases, yielding a clean final sample of 196 respondents. Participation in this study is voluntary. Ethical clearance was observed throughout data collection. Respondents participated voluntarily with full awareness of the study purpose, and all data were used exclusively for academic research with no identifiable risk to participants.

RESULTS AND DISCUSSION

Result

The sample, as presented in Table 1, is dominated by Generation Z users aged 20 to 24 (70.1%), mostly using SeaBank several times per week (57.1%). This composition directly conditions the pattern of findings, as this user group evaluates mobile applications primarily through hedonic and experiential lenses rather than conventional service criteria, explaining why user experience and system quality dominate satisfaction while service quality fails to reach significance.

In Measurement Model (Outer Model) at stage I, reliability and validity were confirmed across all 15 lower-order dimensions, with full details presented in Table 2. Four indicators

with loadings below 0.70 were retained on the basis that construct-level AVE values remained within acceptable bounds, preserving convergent validity at the dimension level. Low Cronbach's Alpha values observed in three two-item constructs are attributable to a well-documented statistical artifact of short scales and do not indicate substantive reliability failure; Composite Reliability values confirm the adequacy of all constructs.

Table 1. Summary of respondent characteristics

Category	Sub-category	N	%
Age	≤ 20 years old	39	18.5
	20–24 years old	148	70.1
	25–29 years old	18	8.5
	≥ 30 years old	6	2.9
Duration of Use	< 1 year	109	55.6
	1–2 year	50	25.5
	> 2 years	37	18.9
Frequency of Use	Every Day	37	18.9
	Several times a week	112	57.1
	Several times a month	47	24.0

Table 2. Result AVE, cronbach's alpha, and composite reliability (stage I)

Dimension	AVE	Cronbach's Alpha	Composite Reliability (rho c)
Accuracy	0.666	0.514	0.798
Assurance	0.729	0.629	0.843
Attractiveness	0.676	0.524	0.806
Content	0.597	0.327	0.747
Dependability	0.506	0.755	0.836
Ease of Use	0.596	0.353	0.741
Efficiency	0.549	0.589	0.785
Empathy	0.537	0.566	0.775
Format	0.611	0.364	0.758
Satisfaction	0.523	0.771	0.845
Novelty	0.666	0.749	0.856
Perspicuity	0.684	0.540	0.813
Responsiveness	0.757	0.681	0.862
Stimulation	0.810	0.766	0.895
Tangibles	0.534	0.563	0.774
Timeliness	0.682	0.534	0.811

At Stage II, convergent validity was established for all four higher-order constructs, with indicator loadings uniformly meeting or exceeding the 0.70 threshold (Table 3). User Experience attained the highest AVE among all constructs, indicative of superior internal coherence across its constituent hedonic dimensions. Comprehensive reliability and validity statistics for the higher-order constructs are reported in Table 4.

Three construct pairs exceeded the HTMT threshold of 0.85, as shown in Table 5, most notably System Quality and Service Quality. This overlap reflects conceptual proximity arising from their shared digital service quality base, rather than a measurement failure. Importantly, all values remain below the liberal threshold of 0.95, and User Experience consistently produced markedly lower HTMT values against all other constructs, confirming its discriminant distinctiveness as a hedonic construct.

Table 3. Outer loading (stage II)

Indicator	Variable	Outer Loading
Content	Information Quality	0.768
Accuracy	Information Quality	0.779
Format	Information Quality	0.768
Timeliness	Information Quality	0.770
Responsiveness	Service Quality	0.733
Assurance	Service Quality	0.824
Empathy	Service Quality	0.866
Ease of Use	System Quality	0.703
Tangibles	System Quality	0.767
Perspicuity	System Quality	0.735
Efficiency	System Quality	0.852
Dependability	System Quality	0.900
Attractiveness	User Experience	0.853
Novelty	User Experience	0.879
Stimulation	User Experience	0.865

Table 4. Result AVE, cronbach's alpha, and composite reliability (stage II)

Variable	AVE	Cronbach's α	CR (rho c)	Note
Information Quality	0.595	0.773	0.855	Reliable
Service Quality	0.655	0.738	0.850	Reliable
System Quality	0.632	0.852	0.895	Reliable
User Experience	0.749	0.833	0.900	Reliable

Table 5. Result htmt stage II

Variable	User Satisfaction	User Satisfaction	Service Quality	System Quality
Information Quality	0.781			
Service Quality	0.814	0.860		
System Quality	0.878	0.903	0.934	
User Experience	0.879	0.745	0.852	0.881

Table 6. Result R^2, R^2 Adjusted, Q^2predict, SRMR

Construct	R^2	R^2 Adjusted	Q^2predict	SRMR
User Satisfaction	0.765	0.765	0.743	0.070

Structural Model (Inner Model). As detailed in Table 6, the structural model demonstrated strong explanatory and predictive power alongside acceptable model fit. The R^2 value indicates that the predictor constructs collectively account for a substantial proportion of variance in user satisfaction, while the Q^2predict value confirms strong predictive relevance beyond the training data. The SRMR value falls within the acceptable threshold, indicating that the proposed model adequately represents the observed covariance structure.

As show in Table 7, the PLS-SEM RMSE value is marginally higher than the LM RMSE, indicating that the linear model produces slightly lower prediction error than the PLS-SEM model on this dataset. However, the difference is negligible, suggesting that the structural relationships captured by PLS-SEM are not substantially more complex than a linear baseline.

This result supports the interpretability of the model without compromising its predictive credibility.

Table 7. Result PLS RMSE, LM RMSE

Construct	PLS-SEM RMSE	LM RMSE	Difference
User Satisfaction	0.510	0.503	0.007

Table 8. Multicollinearity assessment

Independent Variable	VIF
Information Quality	2.319
Service Quality	2.669
System Quality	3.770
User Experience	2.419

As reported in Table 8, all VIF values fell below 5.0. with the highest value recorded for System Quality, confirming the absence of multicollinearity among the predictors. Information Quality, User Experience, and Service Quality all remain well within acceptable bounds. These results confirm that each construct contributes independently to the explanation of user satisfaction, without redundancy or inflated path coefficients caused by overlapping variance.

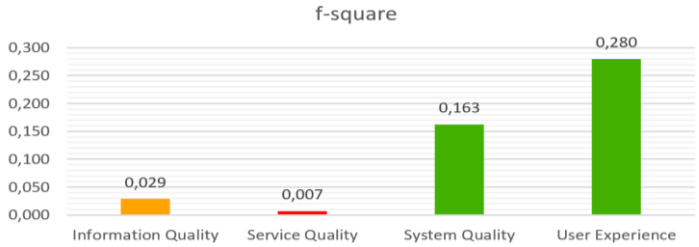

Figure 2. f^2 diagram

Figure 2 provides a visual summary of the effect size distribution across all four predictor constructs, clearly illustrating a two-tier structure: user experience and system quality emerge as the dominant influences on user satisfaction, whereas information quality and service quality contribute negligible practical effects. This pattern reinforces the interpretation that hedonic and technical dimensions are the primary drivers of satisfaction among digitally native user.

Table 9. Result robustness check

Relation	User Satisfaction				
	β (202)	p (202)	β (196)	p (196)	Status
Information Quality	0.222	0.004	0.125	0.029	remains significant
Service Quality	0.153	0.131	0.068	0.416	remains insignificant
System Quality	0.225	0.022	0.379	0.000	remains significant
User Experience	0.378	0.000	0.399	0.000	remains significant

Verifying the stability of these findings, a re-estimation was conducted on the full dataset prior to outlier removal (n=202). As detailed in Table 9, the robustness checks yielded consistent results: user experience, system quality, and information quality remained significant predictors, while service quality remained non-significant. These findings confirm that the results are not an artifact of data screening.

Multi-group analyses (MGA) across age, duration of use, and usage frequency further validated that service quality consistently failed to reach significance across all subgroups (Table 10). Older users exhibited stronger effects for system quality relative to user experience,

while long-term users prioritized user experience as the sole significant factor. This suggests that sustained engagement narrows satisfaction evaluation toward experiential dimensions as functional expectations become the baseline.

Table 10. Result multi-group analyses

Predictor	Information Quality	Service Quality	System Quality	User Experience	R^2
Full sample	0.135	0.081	0.347	0.410	0.759
Age ≤ 22	0.171	0.084	0.236	0.492	0.775
Age > 22	0.102	0.102	0.477	0.283	0.742
Duration <1yr	0.214	0.089	0.281	0.381	0.712
Duration 1-2yr	0.024	0.020	0.483	0.463	0.803
Duration >2yr	0.121	0.228	0.272	0.372	0.821
Freq. daily	0.089	-0.166	0.468	0.532	0.812
Freq. weekly	0.124	0.100	0.275	0.471	0.713
Freq. monthly	0.297	0.212	0.258	0.250	0.820

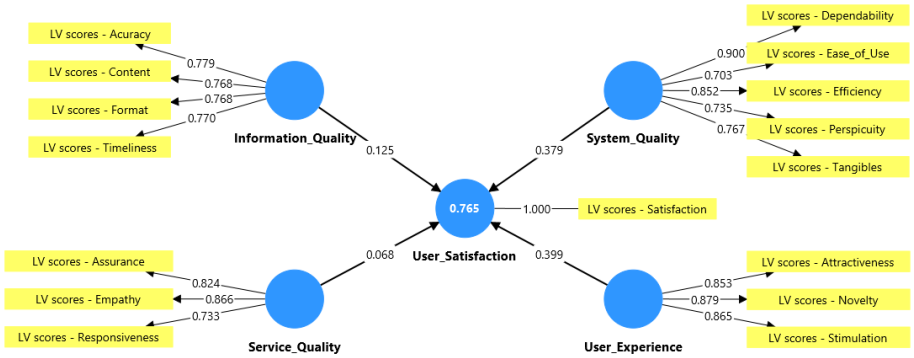

Figure 3. Structural model diagram

Figure 3 presents the complete structural model diagram, including all path coefficients, indicator loadings at both stages, and the R^2 value for the endogenous construct. The diagram visually confirms the hierarchical structure of the model: user experience and system quality carry the strongest paths to satisfaction, while service quality produces the weakest and non-significant path, consistent with the bootstrapping results reported in Table 11.

Table 11. Hypothesis test results (bootstrapping)

Hypothesis	Path Coeff. (O)	T-Stat	P-Value	2,5%	97,5%	Note
H1	0.125	2.178	0.029	0.013	0.239	Significant
H2	0.068	0.813	0.416	-0.095	0.231	Not significant
H3	0.379	4.127	0.000	0.210	0.566	Significant
H4	0.399	5.987	0.000	0.254	0.517	Significant

Bootstrapping results with 5,000 resamples support three of four hypotheses (Table 11). H1 is supported: information quality has a significant but modest effect, which diminishes alongside system and experiential factors. H2 is not supported: service quality lacks significance, as responsiveness and empathy carry little weight in a fully automated environment. H3 is supported: system quality is a strong predictor, showing that reliability and interface coherence drive satisfaction. H4 is the dominant finding: user experience has the

highest effect size, confirming that attractiveness and stimulation are key drivers beyond functional quality.

Table 12. Summary of model indicators

Indicator	Value	Interpretation
R^2	0.765	Strong
Adjusted R^2	0.760	Strong
Q^2 predict	0.743	Strong predictive relevance
Dominant predictor	User Experience (β=0.399)	Medium effect (f^2=0.280)
Non-significant predictor	Service Quality (β=0.068)	Negligible effect (f^2=0.073)

Discussion

The integration of the EUCS, SERVQUAL, and UEQ frameworks confirms that satisfaction with neobanking services is a multi-layered construct. The analysis demonstrates that the integrated model accounts for 76,5% of the variance in user satisfaction, which surpasses the results of previous studies that utilized only a single framework. These findings suggest that for branchless digital banks like SeaBank, experiential and systemic reliability have effectively replaced traditional interpersonal service.

These results are theoretically grounded in the Computational Theory of Experience, where digital native users evaluate financial services through an affective lens. Information Quality (β = 0.125, p = 0.029) remains a significant predictor, which supports the End User Computing Satisfaction theory regarding accuracy and timeliness. System Quality (β = 0.379, p = 0.000) shows a stronger influence, which supports the DeLone and McLean IS Success Model (Rosa, 2024). Most notably, the high significance of User Experience (β = 0.399, p < 0.001) confirms that attractiveness and stimulation are primary drivers for modern users (Bouhlel et al., 2023; Rosa, 2024), aligns with research by Rejman Petrović et al. (2022), which highlights the growing role of hedonic dimensions in enhancing mobile banking satisfaction.

The most noteworthy unexpected finding is the complete insignificance of Service Quality (β = 0.068, p = 0.416) across all subgroups. This result contradicts the foundational assumptions of SERVQUAL, which treats responsiveness and empathy as universal satisfaction drivers (Isha & Khurana, 2025). This outcome is academically explained by an automated trust substitution mechanism where users in a branchless ecosystem replace the need for human empathy with system dependability and visual engagement.

The findings generally confirm prior research while indicating a shift in the structure of satisfaction determinants. Information quality remains significant, consistent with EUCS-based studies (Syamsuar et al., 2022; Angelina et al., 2025), but now functions mainly as a baseline rather than a differentiator (Al-Okaily et al., 2025). System quality shows a strong influence, aligning with the DeLone and McLean IS Success Model (Bouhlel et al., 2023; Rosa, 2024), with a more central role in digital environments. User experience emerges as the dominant factor, extending prior findings (Rejman Petrović et al., 2022; Chetioui et al., 2023) by positioning experiential attributes as the core driver of satisfaction. In contrast, service quality is not significant, diverging from SERVQUAL-based studies (Balbin-Romero et al., 2022; Sharma et al., 2024), indicating reduced relevance in branchless banking. Overall, unlike previous models that treat variables as parallel, this study reveals a layered hierarchy where information quality serves as a baseline, system quality as the driver, and user experience as the dominant determinant, with service quality effectively absorbed into system and experiential dimensions.

Digital banking providers should shift investment from traditional customer support toward UI/UX innovation and high-availability systems. This finding aligns with Angelina et al. (2025), highlighting technical efficiency as a key driver of trust in digital-first interactions.

Stakeholders should integrate functional performance with hedonic experience to sustain user loyalty. However, this study is limited to a single platform and a Gen Z-dominant sample, which may affect generalizability. Future research should adopt longitudinal designs, incorporate trust and perceived security as moderating variables, and extend the model across multi-country branchless banking contexts.

CONCLUSION

This study shows that digital banking satisfaction is primarily experiential, with user experience as the dominant predictor and the integrated EUCS, SERVQUAL, and UEQ model explaining 76.5% of variance, while service quality is not significant. The study contributes by providing a unified empirical validation of these frameworks, indicating a shift from service-driven to experience-driven evaluation and questioning the relevance of SERVQUAL in branchless contexts. However, the Gen Z-dominant sample and cross-sectional design limit generalizability. Future research should adopt longitudinal and cross-country approaches and include trust and perceived security as moderating variables. Practically, platforms should prioritize UI personalization, gamification, and system responsiveness over traditional service expansion.

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