

ABSTRACT

The development of digital technology in the banking sector has driven significant transformation, including in mobile banking services. Bank BJB, as a regional development bank, has responded to this trend by launching the Digi by Bank BJB application. This study aims to examine how Fintech Service Quality and Sustainable Investment Literacy influence Bank Sustainable Performance, as well as the mediating role of Continuance Intention in this relationship. The research is motivated by the gap between user expectations and the quality of services received, along with the generally low level of user understanding regarding sustainability concepts, particularly in sustainable investment literacy. Using a quantitative approach and data analysis through questionnaire distribution, this study is expected to provide a clearer picture of the importance of improving digital service quality and sustainability literacy education in supporting the performance of digital banking. The findings are anticipated to offer strategic input for the development of Digi by Bank BJB and digital banking services in general, in order to be more competitive and aligned with user needs in the digital era.

Keywords: *Fintech Service Quality, Sustainable Investment Literacy, Bank Sustainable Performance, Continuance Intention.*