

## Tracing the Dynamics of Digital Banking in Indonesia: A Review of the Literature

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### **Abstract**

#### **Keywords:**

*digital banking; digital transformation; Technology Acceptance Model (TAM); Unified Theory of Acceptance and Use of Technology (UTAUT); bibliometric analysis; financial inclusion.*

*Digital transformation has significantly reshaped the Indonesian banking industry through the rapid development of digital banking services. The increasing penetration of internet usage, mobile devices, and the growing demand for efficient and convenient financial services have positioned digital banking as a strategic issue within the national financial sector. This study aims to explore the development of digital banking research in Indonesia, identify the dominant research themes, examine the theoretical approaches employed, and highlight future research opportunities. The study adopts a literature review approach combined with bibliometric analysis of 42 Scopus-indexed journal articles published between 2015 and 2025. The analysis focuses on publication trends, author affiliations, journal sources, research variables, theoretical foundations, research methods, data analysis techniques, keywords, and authorship collaboration patterns. The findings reveal a substantial increase in digital banking publications over the past decade, reflecting growing academic interest in this field. The most frequently examined variables are perceived usefulness, behavioral intention, trust, and perceived ease of use, while the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT) emerge as the dominant theoretical frameworks. Quantitative methods and Structural Equation Modeling (SEM) are the most widely applied research approaches. Keyword analysis further indicates that trust, technology adoption, fintech, sharia compliance, and sustainability are the primary themes within the digital banking literature. This study concludes that digital banking in Indonesia has evolved into a multidisciplinary research area with increasing scholarly attention. However, further studies employing qualitative and interdisciplinary approaches are needed, particularly in the areas of financial inclusion, sustainability, and the broader socioeconomic impacts of digital financial transformation.*

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## INTRODUCTION

Digital transformation in the banking sector has become one of the central issues in the development of the global financial industry, including in Indonesia. The development of information and communication technology has encouraged financial institutions to innovate in their products, services, and business processes to improve efficiency, convenience, and competitiveness in the midst of increasingly fierce competition and changing customer expectations. Banking digitalization includes the use of digital technology in the provision of financial services, ranging from mobile banking, internet banking, to the presence of fully digital banks (digital-only banks). This innovation is expected to improve operational efficiency, expand

access to financial services, and meet the expectations of customers who increasingly want convenience and speed.

In Indonesia, the adoption of digital technology in the banking sector has received a strong boost both in terms of market needs and regulatory policies. Bank Indonesia, through its strategic roadmap, emphasizes that digital transformation is an important step towards the excellence of the national financial services industry (Pratama, 2025). This transformation is driven by the increasing use of digital devices, wider internet penetration, and post-pandemic economic dynamics that demand adaptation to remote services (Musyaffi et al., 2022).

The latest phenomenon shows that banking digitalization in Indonesia is experiencing significant growth. Bank Indonesia recorded 3.5 billion digital transactions as of January 2025, growing 35.3 percent (year-on-year), while transaction volumes on mobile and internet applications increased by 29.7% and 19.8% respectively (FINTECHNESIA.COM, 2025). In addition, Bank Indonesia projects that Indonesia's digital transaction growth will increase by 52.3% in 2025, driven by an increase in BI-FAST transaction volume of 34.1% (Suara.com, 2025). However, the adoption rate of digital banking still faces various challenges. Several studies show that perceptions of usability, convenience, and security greatly influence an individual's intention to use digital services (Riantini & Wandrial, 2018). This is reflected in the findings that trust and perceived security are key to the formation of initial trust in digital banking platforms (Musyaffi et al., 2024).

Differences in demographic characteristics also affect adoption patterns. Generation Z is more interested in fast and mobile-friendly services, with a good user experience as one of the main factors (Indriyarti et al., 2023; Windasari et al., 2022). In contrast, older generations such as Gen X tend to be more cautious and need security guarantees and clarity of function (Oktavia et al., 2023). In addition, the security aspect is an important concern. Concerns about personal data protection and system risks are factors that affect the decision to continue using digital services (Sofyani & Darma, 2024). In the context of risk, another study shows that the potential losses due to cyberattacks on digital transactions can be measured through an extreme risk approach (Panji et al., 2022).

Local cultural and religious values also color the dynamics of banking digitalization. The Javanese philosophy-based approach, for example, is used to understand resistance to the adoption of financial technology (Salim, 2021). Meanwhile, in the context of Islamic banking, the aspect of conformity with sharia principles and the level of trust are the main determinants in the use of sharia digital services (Harahap et al., 2023; Mulazid & Muttaqien, 2024). Not only in consumer services, digitalization also has an impact on Islamic microfinance institutions that are now starting to design digital models to strengthen financial inclusion (Ascarya & Sakti, 2022). Digitalization is even referred to as a potential instrument in supporting financial sustainability and inclusion in the small and medium business sector (Toni et al., 2025).

Considering the complexity and diversity of issues that arise, it is important to conduct a systematic literature review to understand how banking digitalization in Indonesia has been researched so far. The study aims to identify the main themes in previous research, the methodologies used, as well as the gaps in the research that still exist. The results of this study are expected to be a foothold in formulating more appropriate policies and strategies in encouraging inclusive, adaptive, and sustainable digital transformation of banking in Indonesia.

## **METHODS**

This study is a literature review study with a descriptive qualitative approach. That is the type of research that is carried out by identifying, evaluating, and synthesizing various results of previous research that are relevant to a certain topic. Literature review aims to summarize existing knowledge, identify patterns, find research gaps, and provide direction for future research. The purpose of this study is to identify, classify, and analyze scientific findings related to banking digitalization in Indonesia. This study does not collect primary data, but analyzes secondary data obtained from indexed national and international journal articles relevant to the research topic.

The data in this study came from scientific articles that have been published in reputable journals, which are indexed in the Scopus database. The total articles analyzed in this study amounted to 42 articles, consisting of publications from 2015 to 2025, with the main focus on "digital banking", "e-banking", and digital transformation in the context of banking in Indonesia. In selecting relevant articles, the researcher applies certain inclusion and exclusion criteria to ensure that the quality and focus of the study are maintained.

**Table 1. Inclusion and Exclusion Criteria**

<b>Criteria</b>	<b>Inclusions</b>	<b>Exclusion</b>
Database Source	Scopus	Other than Scopus
Relevance of the topic	Articles discuss digital banking, e-banking, or digital banking technology issues relevant to the research objectives	Articles that don't address research issues
Language	Speaking English	Not speaking English
Publication period	Articles published in the 2015-2025 time frame	Articles less than 2025
Geographical Context	Articles involving context or data from Indonesia	Articles that do not cover the Indonesian context (e.g. case studies only in other countries)
Subject Area	Business, Management, and Accounting, Economics, Econometrics and Finance	Articles from other area subjects unrelated to business, management, economics, accounting, and finance

To describe the systematic process of article selection and identification in this study, the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) approach was used. PRISMA is a guide used in literature review studies that shows the stages of searching, filtering, and including articles analyzed in this study. The process starts from initial identification through various databases, followed by the screening stage, to the final selection of articles that meet the inclusion criteria. In total, this process resulted in 42 main articles that were further analyzed in this study.

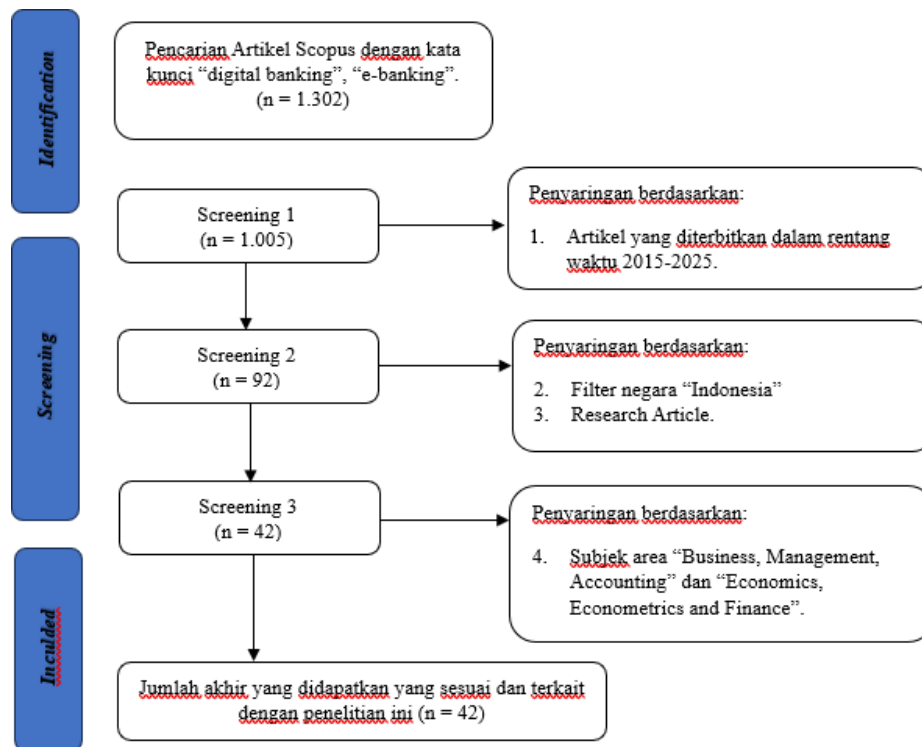


Figure 1. PRISMA Flow Diagram

## RESULTS AND DISCUSSION

This study reviewed 42 articles related to digital banking from 2015 to 2025. Related articles involve context or data from Indonesia. This review is compiled based on the frequency of article distribution according to publication trends, affiliation, research journal analysis, research variables, research theory, research methods, data analysis techniques, research keywords, and research authors.

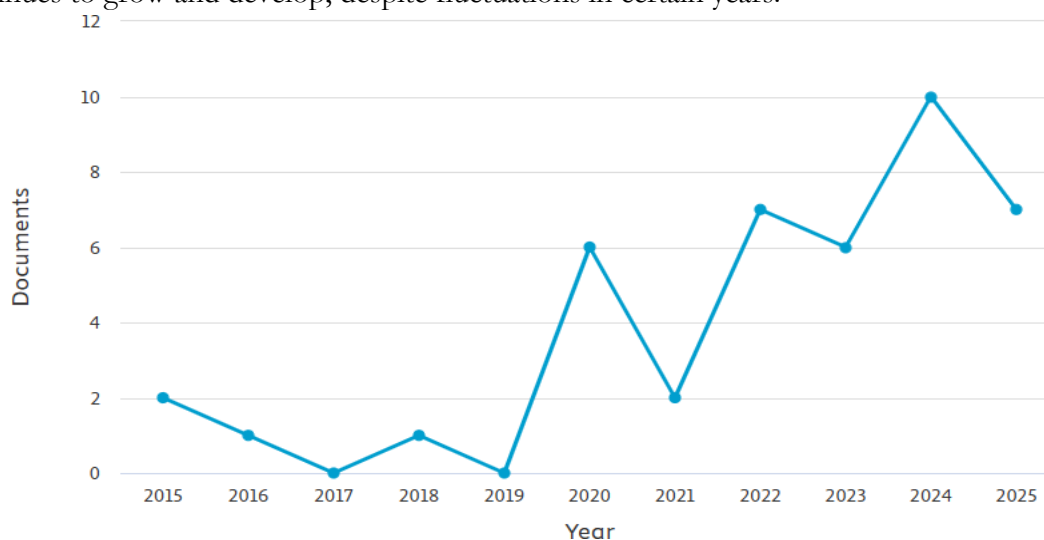
### Publication Trends

The trend of publication of scientific articles related to digital banking in Indonesia shows interesting dynamics during the period 2015-2025. This can be seen in Figure 2 which illustrates the fluctuation in the number of research documents every year. In general, there is a tendency to increase in the number of publications from year to year, especially after 2018. In the early period such as 2015-2017, the number of publications was still very limited. This is understandable because digital banking has not yet become a major phenomenon in the Indonesian financial system and most of the research is still focused on e-banking in general. Starting from 2018-2020, publications began to show an upward trend along with the increasing use of digital technology in banking services and the widespread penetration of the internet and smartphones in Indonesia.

Interestingly, in 2021 there was a decrease in the number of publications compared to the previous year. This decline can be caused by several factors, such as the disruption of research activities due to the ongoing COVID-19 pandemic, a change in research focus to other more urgent fields such as health and economic crises, or limited access to research and data fields. However, this decline is temporary, because in the following years, namely 2022-2024, the number of articles increased quite sharply. This phase is marked as a period of recovery and acceleration of digitalization, where conventional and digital banks begin to actively develop digital channels and various financial technology-based innovations (fintech), including

cooperation with digital startups, implementation of mobile-first services, and cybersecurity systems.

In 2025, there will be a decrease in the number of republications. However, it is important to note that this decline does not reflect the actual trend, as the 2025 data only covers the period up to the middle of the year. It is still open to the possibility that the number of publications this year will increase significantly over time. Therefore, the 2025 data cannot be used as an indicator of the real downward trend, but rather a temporary portrait. Overall, Figure 2 provides an important overview of how academic attention to the topic of digital banking in Indonesia continues to grow and develop, despite fluctuations in certain years.

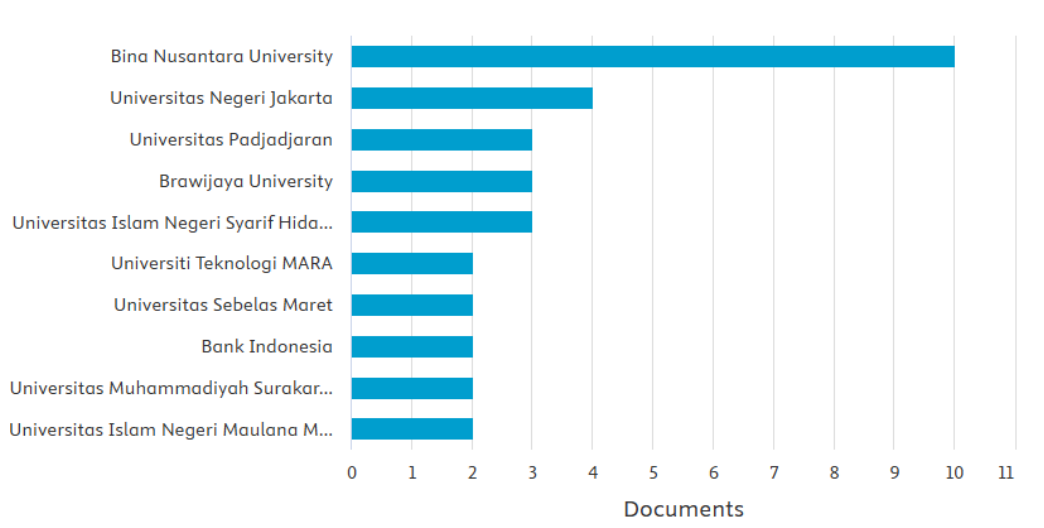


**Figure 2. Research Documents by Year**

### **Affiliates**

Figure 2 shows the top 10 institutions that are most active in publishing scientific articles on digital banking in Indonesia. This visualization shows that Bina Nusantara University is the institution with the most contributions, which is as many as 10 articles out of a total of 42 articles analyzed. This position reflects the consistency and strong research focus of the campus in the field of financial technology and banking digitalization. Furthermore, the State University of Jakarta (UNJ) ranks second with 4 articles, followed by Padjadjaran University, Brawijaya University, and Syarif Hidayatullah State Islamic University Jakarta which each contributed 3 articles. Several other institutions contributed 2 articles each.

It is interesting to note that Bank Indonesia, as the national financial regulatory institution, is also active in academic research activities in this field. As the highest monetary authority in Indonesia, BI's participation signifies that scientific studies on digital banking have not only become a concern for academics, but have also become part of the evidence-based policy strategy developed by regulators. Meanwhile, the presence of Universiti Teknologi MARA shows the involvement of researchers from abroad in studies relevant to the Indonesian context, both through cross-institutional cooperation and through comparative studies. This suggests that the issue of digital banking in Indonesia is not only interesting for domestic researchers, but also a topic that is starting to pay attention globally, especially in the Southeast Asian region which has similar challenges and opportunities in the digital transformation of the financial sector.



**Figure 3. Mosr Documents by Affiliation**

Thus, figure 3 not only reflects the quantitative distribution of institutional contributions, but also provides an overview of the quality and breadth of knowledge networks in digital banking studies. This mapping is important in identifying potential research centers, encouraging collaboration between institutions, and strengthening synergies between academics, regulators, and industry players to accelerate the inclusion and efficiency of banking digitalization in Indonesia.

**Table 2. Most Documents by Source**

Institutions	Number of Articles
Bina Nusantara University	10
State University of Jakarta	4
Padjadjaran University	3
Brawijaya University	3
Syarif Hidayatullah State Islamic University Jakarta	3
MARA University of Technology	2
Sebelas March University	2
Bank Indonesia	2
University of Muhammadiyah Surakarta	2
Maulana Malik Ibrahim State Islamic University	2

### Journal Analysis

Table 3 presents an analysis of the top 10 journals that are the publication of scientific articles related to digital banking in Indonesia during the period 2015–2025. This table not only shows the name of the journal and the number of articles published, but also provides an overview of the scientific direction, author preferences, and characteristics of the journals that are most often used by academics to share research results in this field. The journal that contains the most articles related to digital banking is the Journal of Islamic Marketing, with a total of 6 articles. The dominance of this journal indicates that many studies of digital banking in Indonesia

are conducted in the context of Islamic banking and the approach to Islamic values. This shows that religious aspects and adherence to sharia principles are still important elements in the study of digital technology adoption in the financial sector, especially in a country with a Muslim majority population like Indonesia.

In positions 2 and 3 are Banks and Bank Systems and the Journal of System and Management Sciences, which each contain 3 articles. These two journals indicate the tendency of researchers to publish the results of digital banking studies in journals that focus on banking systems and system- and technology-based managerial approaches. This shows that an interdisciplinary approach between finance, management, and information systems is key in understanding the dynamics of banking digitalization. Furthermore, there are several journals that each contain 2 articles. The diversity of journal types in Table 3 also shows that digital banking research is not boxed into one discipline only. These articles are published in journals that focus on Islamic marketing, banking systems, strategic management, financial law, to accounting and social humanities. This means that the topic of digital banking has multidisciplinary appeal and can be analyzed from various perspectives: consumer behavior, public policy, banking regulation, Islamic finance, and financial performance.

In addition, the existence of international journals such as *Pertanika Journal and Corporate Ownership and Control* shows that research results from Indonesia are also beginning to penetrate the international academic stage, especially in the context of the globalization of digital financial transformation. Overall, this table provides an important understanding that research on digital banking in Indonesia has been spread across various publication channels with diverse characteristics and focuses. This reflects that digital banking has become a major theme that breaks through disciplinary boundaries and begins to form a wide network of literature, both at the national and international levels. Knowledge of these publication channels can help new researchers in choosing the right journal for future publications, as well as showing the development of scientific thinking on the issue of digital transformation in Indonesia's banking sector.

**Table 3. Most Documents by Source**

Research Journal	Number of Articles
Journal Of Islamic Marketing	6
Banks And Bank Systems	3
Journal Of System And Management Sciences	3
Journal Of Central Banking Law And Institutions	2
Pertanika Journal Of Social Sciences And Humanities	2
Academy Of Strategic Management Journal	1
Accounting	1
Monetary and Banking Economics Bulletin	1
Corporate Ownership And Control	1
Economics Innovative and Economics Research Journal	1



Figure 4. Most Documents by Source

### Research Variables

Table 4 summarizes the twenty research variables that most often appear in studies related to digital banking in Indonesia during the period 2015 to 2025. This table presents the variables used in the 42 articles analyzed, while reflecting the researchers' main focus in exploring the factors influencing the adoption, use, and impact of digital banking services. The most dominant variables were Perceived Usefulness (PU) and Behavioral Intention (BI), each appearing in 10 articles. This shows that most digital banking studies in Indonesia adopt a user behavior approach with an emphasis on the perception of the usefulness of digital services and the user's intention to use them. Both are core variables in the Technology Acceptance Model (TAM) model which has proven to be relevant in measuring the acceptance of new technologies in various contexts, including banking.

Furthermore, the variables Trust and Perceived Ease of Use (PEoU) appeared in 9 articles each, strengthening the argument that trust and ease of use are two very important aspects in shaping a positive perception of digital banking services. Trust is especially crucial in the digital context because users do not physically interact with banking institutions, so factors such as data security, service provider reputation, and user experience become decisive. Other variables that are also widely used include Performance Expectancy, Intention to Use, and Effort Expectancy, which appear in 5–7 articles each. This shows that many studies combine elements of the more comprehensive UTAUT (Unified Theory of Acceptance and Use of Technology) model in explaining technology adoption based on expectations of results, effort, and social influence.

Interestingly, some variables that reflect local and religious contexts also appear in fairly high frequencies, such as Sharia Compliance. Other variables that also appear, although in smaller numbers, are still significant. This shows that in addition to focusing on adoption behavior, a number of studies have also begun to explore the long-term impact of digital banking, both in terms of bank financial performance, increased customer satisfaction, business sustainability, and the strategic role of digital banking in expanding access to financial services.

Table 4. Most Variables in This Research

Research Variables	Number of Articles
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Perceived Usefulness (PU)	10
Behavioral Intention (BI)	10
Trust	9
Perceived Ease of Use (PEoU)	9
Performance Expectancy	7
Intention to Use	7
Effort Expectancy	5
Perceived Risk	5
Sharia Compliance	5
Social Influence	5
Habit	5
Financial Performance	4
Sustainability	3
Price Value	3
Facilitating Conditions	3
FinTech	3
Security (SEC)	3
Reward (REW)	3
Customer Satisfaction	3
Financial Inclusion	2

Table 5 shows the most frequently used theories in digital banking research in Indonesia. The most dominant theory is the Technology Acceptance Model (TAM), used in 13 articles, showing the main focus of researchers on the perception of usability and convenience as key factors in the adoption of digital banking services. Followed by UTAUT (Unified Theory of Acceptance and Use of Technology) which is used in 7 articles, this theory adds social elements and supporting conditions in understanding the intention to use technology.

Several other theories such as Customer Value Theory, Consumer Behavior Theory, and Theory of Planned Behavior (TPB) are used in smaller numbers, indicating that the behavioral approach and customer satisfaction are also a concern. Interestingly, more contextual theories such as Sharia Compliance, Corporate Reputation Theory, and Financial Innovation Theory have also emerged, which show that religious aspects, institutional reputation, and innovation are also beginning to be integrated in the study of digital banking.

**Table 5. Research Documents by Research Theory**

Research Theory	Number of Articles
Technology Acceptance Model (TAM)	13
Unified Theory of Acceptance and Use of Technology (UTAUT)	7
Customer Value Theory	2
Consumer Behavior Theory	2
Consumption Theory	1
Environmental economic theory	1

Growth theory	1
Customer Satisfaction Theory	1
Financial Innovation Theory	1
Consumer resistance theory	1
Service quality model	1
Corporate reputation theory	1
Relationship marketing theory	1
Theory of planned behavior (TPB)	1
Technology readiness (TR)	1

Table 6 presents the research methods used in digital banking studies in Indonesia. The results showed that the quantitative approach was very dominant, used in 38 of the 42 articles analyzed. This reflects the tendency of researchers to test the relationships between variables statistically, especially in the study of user behavior and technology adoption. Meanwhile, only 2 articles used a qualitative approach, which generally focused more on an in-depth exploration of experience, perception, or social context. In addition, there are 2 other articles that use the mixed-method, which combines quantitative and qualitative data to provide a more comprehensive understanding.

Table 6. Research Documents by Research Method

Research Methods	Number of Articles
Quantitative	38
Qualitative	2
Mixed-method	2

Table 7 shows the data analysis techniques used in digital banking research in Indonesia. The most dominant technique is Structural Equation Modeling (SEM), used in 24 articles, reflecting a strong focus on testing relationships between latent variables in behavioral models, such as in TAM and UTAUT. Several other statistical techniques such as panel data regression and multiple regression were used in 3 articles each. In addition, there are specialized methods such as PROCESS (by A. Hayes), Necessary Condition Analysis (NCA), as well as extreme risk techniques such as Peaks Over Threshold (POT) and Generalized Pareto Distribution (GPD), suggesting that some studies are starting to lead to more specific and in-depth approaches.

Table 7. Resarch Documents by Data Analysis Techniques

Data Analysis Techniques	Number of Articles
Structural Equation Modeling (SEM)	24
Regression Data Panel	3
Multiple Regression Analysis	3
Path Analysis	1
Content analysis and interpretation	1
Asymmetric Autoregressive Distributed Lag (ARDL)	1

Customer Satisfaction Index (CSI)	1
Importance-Performance Analysis (IPA)	1
Fixed Effect Regression	1
Efficient GMM Model	1
Analytic Network Process (ANP)	1
Thematic Analysis	1
Moderation Regression Analysis	1
Peaks Over Threshold (POT)	1
Generalized Pareto Distribution (GPD)	1
Maximum Likelihood Estimation (MLE)	1
Robability Weighted Moments (PWM)	1
PROCESS procedures by A. Hayes	1
SPSS	1
Multivariate Analysis of Variance (MANOVA)	1
Necessary Condition Analysis (NCA)	1

### Keywords Co-Occurrence

Figure 5 shows the results of the analysis of co-occurrence keywords using the VOSviewer software, which maps the relationship between keywords in scientific articles related to digital banking in Indonesia. Of the total 191 keywords identified in 42 articles, only 38 keywords were chosen to be visualized based on the frequency of occurrence and the strength of the relationship between the keywords. This visualization of the network shows that "digital banking" is the main node in the network with the highest number of occurrences and link strength, reflecting that the entire article does focus on this topic as a central issue. Other keywords that have a strong connection with "digital banking" include "trust", "fintech", "TAM" (Technology Acceptance Model), "technology adoption", and "sharia compliance". This connection shows that most of the articles highlight aspects of user trust, technology adoption, and the context of sharia in the implementation of digital banking in Indonesia.

In addition, keywords such as "sustainability", "e-banking", "technology readiness", "behavioral intention", and "perceived risk" also appeared, which reinforced the finding that digital banking studies not only focus on technology, but also aspects of user behavior, risk, customer satisfaction, and even sustainability. These patterns of interconnectedness describe clusters of topics that support each other, such as technology adoption clusters, Islamic finance clusters, and consumer behavior clusters. These results not only show the dominant themes, but also the direction of research development, the relationships between concepts, and the opportunities for the integration of new topics into future digital banking studies.

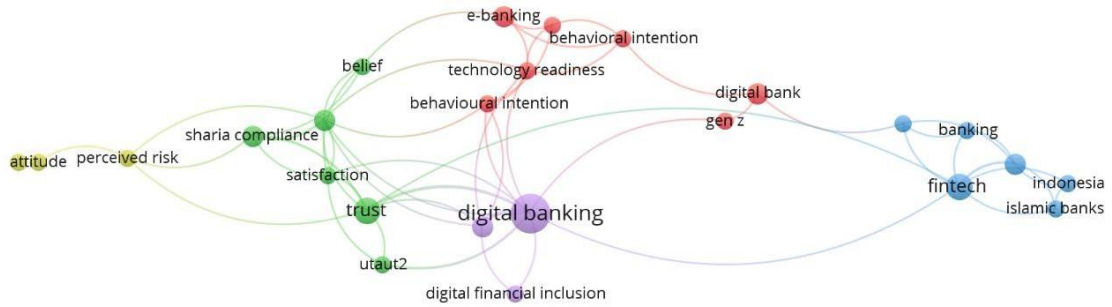


Figure 5. Co-occurrences Network Analysis

Figure 6 shows the visualization of selected keywords from the 191 keywords analyzed, with 38 keywords that met the criteria to be visualized using VOSviewer. The keyword "digital banking" emerged as the most dominant, followed by "trust", "fintech", "TAM", and "sharia compliance". This map shows the interconnectedness between key topics such as technology adoption, trust, and sharia context, and illustrates research clusters that are active in the digital banking literature in Indonesia.

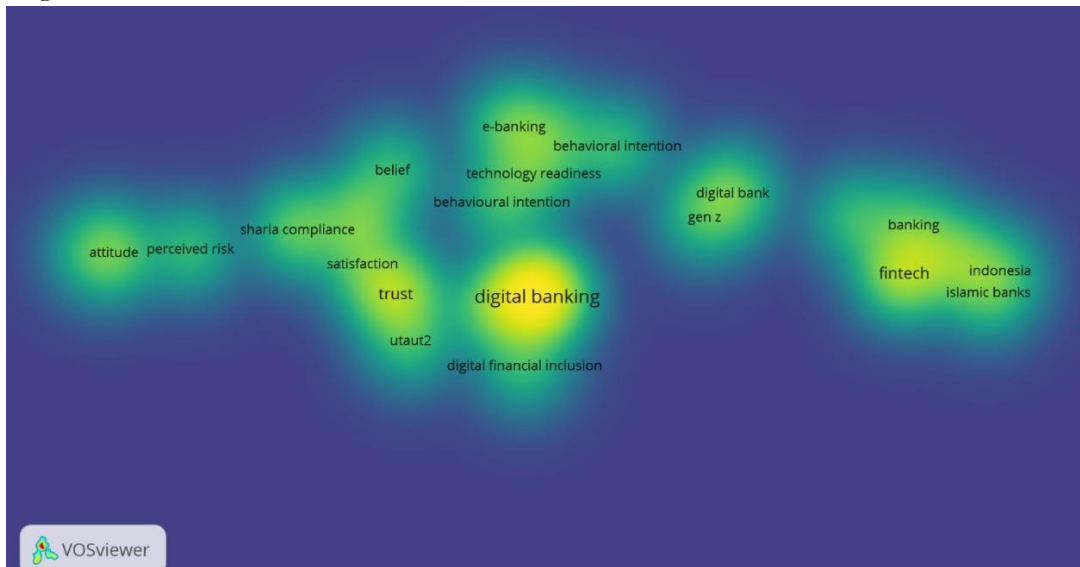


Figure 6. Keywords Visualization

Table 8 shows the 15 most frequently used keywords in digital banking research in Indonesia. "Digital banking" occupies the top position with 11 appearances and a total link strength of 15, indicating the main focus of the research. Other keywords that also often appear are "trust" and "fintech" (5 times each), as well as "TAM", "technology adoption", and "sharia compliance" and so on.

Table 8. Most Used Keywords

Keywords	Occurrences	Total Link Strength
Digital banking	11	15

Trust	5	11
Fintech	5	8
TAM	3	10
Technology adoption	3	8
Sharia compliance	3	7
Sustainability	3	6
E-banking	3	4
Technology readiness	2	7
Satisfaction	2	6
Behavioural intention	2	5
Behavioral intention	2	4
Belief	2	4
Financial services	2	4
Perceived risk	2	4

### Keywords Co-Authorship

Figure 7 shows the author's collaborative network in digital banking research in Indonesia based on co-authorship analysis using VOSviewer. This visualization illustrates the relationship between authors who have worked together on one or more publications. It can be seen that there are several clusters of author collaborations, with central figures such as Musyaffi A.M., Johari R.J., and Mulazid A.S., who are connected to other writers in a strong network. This indicates that most research is conducted through academic collaboration, both between institutions within the country and with foreign researchers. This network helps identify active research communities as well as potential collaborators for further research in the field of digital banking.

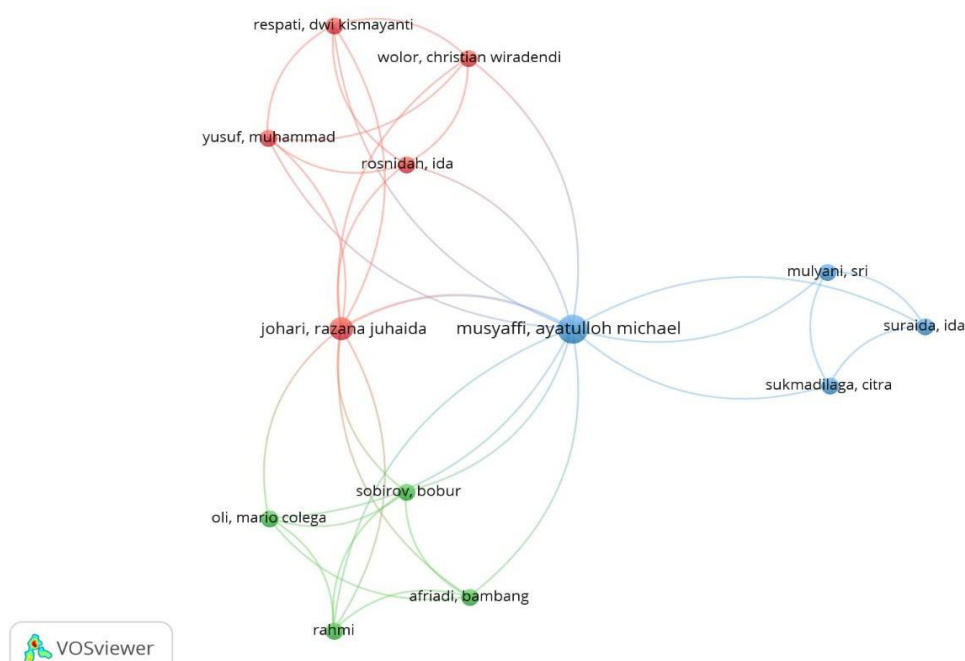


Figure 7. Co-authorship Network analysis

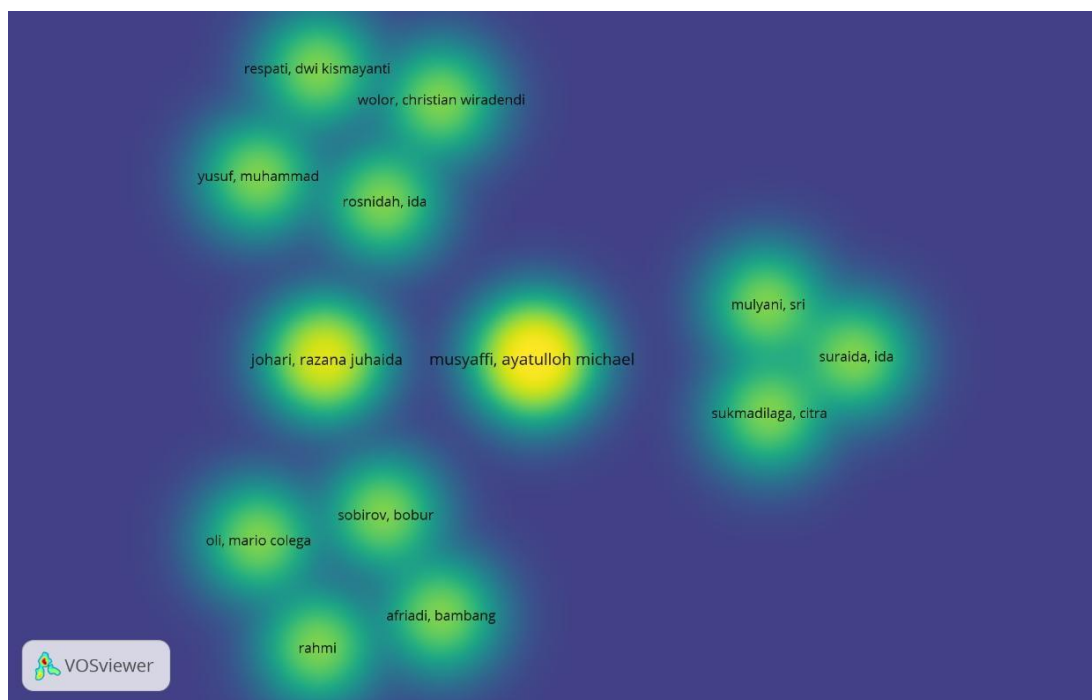


Figure 8. Authorship Visualization

Table 9 shows the list of the 15 most prolific authors in digital banking research in Indonesia based on the number of documents and the total link strength in the collaboration network. Musyaffi, Ayatollah Michael occupies the top position with 3 documents and a total link strength of 52, showing that he is not only active in writing, but also has an important role in cross-institutional or cross-country research collaborations. Other authors such as Johari, Razana Juhaida, Mulazid, Ade Sofyan, and Saharuddin, Desmadi, each have 2 publications and a fairly high level of connection, signifying their contribution in strengthening the digital banking literature, especially in the field of user behavior and Islamic banking. The existence of authors from different academic and geographical backgrounds in this table shows that digital banking research in Indonesia is collaborative and is beginning to develop in a structured manner. Although it is still focused on a few key figures, this data shows the potential for the formation of a solid scientific community in the field of digital banking, which can strengthen the quality and reach of future research.

Table 9. Most Productive Author

Keywords	Documents	Occurrences	Total Link Strength
Musyaffi, Ayatollah Michael	3	52	13
Johari, a Juhaida race	2	30	10
Mulazid, ade sofyan	2	5	8
Saharuddin, Desmadi	2	5	8
Wicaksono, Ahmad Tibrizi Soni	2	5	8
Afandi, Ahmad	2	9	6
Yours truly, Dwight	2	9	6
"Come on, try mahondra	2	9	6

Afriadi, Bambang	1	6	5
Al shraah, ata	1	14	5
Alromaihi, Abdullah	1	14	5
Du, Qiang	1	14	5
Fatmawati, fatmawati	1	2	5
Fauzan, Fauzan	1	2	5
Young, Iskandar	1	14	5

## CONCLUSION

The results of a bibliometric analysis of 42 scientific articles discussing digital banking in Indonesia during the period 2015 to 2025 show that this topic has undergone significant development and has become an important concern in academic studies. The increase in the number of publications reflects the increasing awareness and urgency of digital transformation in the national financial sector, driven by rapid technological developments, changes in consumer behavior, and demands for efficiency and accessibility of banking services. Research in this field focuses a lot on factors that influence the adoption of technology, such as perception of usability, ease of use, trust, and behavioral intent. This shows that the dimension of user behavior is the center of attention in understanding how digital services are received and utilized by society.

In addition, the emergence of variables such as sharia compliance, risk, security, and sustainability shows that digital banking is not only seen as a technological innovation, but also as part of a broader socio-economic value system, regulation, and sustainability. The most research contributions come from well-known higher education institutions and national financial institutions, indicating the synergy between academics and practitioners in encouraging knowledge development. Various theories have been used in this study, especially technology acceptance models such as TAM and UTAUT, combined with consumer behavior and value approaches. Most studies use quantitative methods, showing a strong focus on testing relationships between variables with complex statistical approaches.

Analysis of keywords and authors' collaborations shows that there are thematic groups formed, such as technology adoption, fintech, Islamic finance, and sustainability. Certain authors appear as major contributors with a wide network of cooperation, indicating the formation of an established academic community in this field. Overall, this study shows that digital banking has developed into a multidimensional issue involving aspects of technology, behavior, trust, sharia, and public policy. Although there has been considerable progress, there are still opportunities for more in-depth research, especially in the context of qualitative, cross-disciplinary approaches, and the influence of digitalization on financial inclusion and certain economic sectors such as MSMEs and communities in remote areas. This study is expected to be the foundation for the development of more inclusive, adaptive, and sustainable digital banking policies, innovations, and strategies in the future.

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