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Service Quality, Trust, and Financial Behavior in Digital Banking: A Systematic Literature Review

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ABSTRACT

This study examines the relationships between service quality, trust, and financial behavior in digital banking through a systematic literature review (SLR). The review synthesizes a revised evidence base of 17 sources addressing digital banking adoption, service quality, trust, security, technology acceptance, and financial behavior. The findings indicate that service quality and security are closely associated with trust, while perceived usefulness, ease of use, social influence, and facilitating conditions contribute to digital banking adoption and continued usage. Trust functions as a central mechanism linking customers' perceptions of digital banking services with their behavioral responses. The review further indicates that digital banking can support financial management through transaction monitoring, liquidity control, financial awareness, and more deliberate decision-making. However, security concerns, privacy risks, technological complexity, and differences in digital literacy may constrain these benefits. Digital banking outcomes depend on the interaction between service quality, security, trust, technology acceptance, and user characteristics. Future research should employ longitudinal and mixed-method approaches to examine these relationships across diverse contexts.

Keywords: *Digital Banking, Financial Behavior, Service Quality, Trust, Technology Acceptance.*

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1. | INTRODUCTION

The digital transformation of the banking industry has fundamentally reshaped how customers interact with financial services worldwide. Digital banking, which encompasses internet banking, mobile banking, and other electronic financial services, has emerged as a critical channel for delivering banking services globally (Mbama & Ezepue, 2018). This transformation represents more than just a technological upgrade; it signifies a paradigm shift in the relationship between financial institutions and their customers. The acceleration of digital adoption has elevated digital banking from being merely an alternative channel to becoming an increasingly important mode of financial transactions for customers worldwide (Alalwan et al., 2016). This rapid shift has created both opportunities and challenges for financial institutions, customers, and regulators alike.

In Indonesia, the digital banking landscape has experienced remarkable growth over the past decade, with major financial institutions such as Bank Rakyat Indonesia (BRI), Bank Mandiri, and Bank Central Asia (BCA) investing heavily in digital infrastructure to meet evolving customer expectations. The introduction of sophisticated platforms such as Qlola Internet Banking by BRI exemplifies a strategic response to changing customer expectations and intensifying competitive pressures in the financial services sector (Shaikh & Karjaluoto, 2015). These platforms offer customers greater convenience, enabling them to conduct financial transactions anytime and anywhere without visiting physical branches. Despite these technological advancements and their apparent benefits, the successful adoption and continued usage of digital banking services remain contingent upon multiple interrelated factors that influence customer behavior and decision-making processes.

While digital banking offers numerous benefits, including convenience, 24/7 accessibility, and operational efficiency, several critical challenges continue to impede its universal adoption. Previous research has indicated that customer trust, perceived service quality, and security concerns are important determinants of digital banking acceptance (Rahi et al., 2019). However, the interrelationships between these constructs and their collective impact on customer financial behavior remain inadequately understood, particularly in emerging market contexts where digital infrastructure, financial literacy, and cultural factors may differ significantly from developed markets. Furthermore, there exists a substantial knowledge gap regarding how digital banking experiences influence customers' broader financial behaviors, including savings patterns, investment decisions, and overall financial discipline. Understanding these complex dynamics is essential not only for financial institutions seeking to design effective digital strategies but also for policymakers aiming to promote financial inclusion and literacy through digital channels.

The present systematic literature review addresses these gaps by synthesizing existing empirical evidence on the relationships between service quality, trust, and financial behavior in digital banking contexts. Specifically, this review aims to identify

key determinants of digital banking adoption and continued usage, examine how digital banking services influence customers' financial management practices, explore barriers to digital banking adoption with particular emphasis on security and trust concerns, and provide theoretical and practical implications for stakeholders in the digital banking ecosystem. By consolidating findings from multiple empirical studies conducted across diverse contexts, this review seeks to offer a comprehensive understanding of the factors that drive successful digital banking adoption and the mechanisms through which digital banking influences customer financial behavior.

This research makes several important contributions to the literature and practice. Theoretically, it provides a comprehensive synthesis of empirical findings on digital banking adoption and its behavioral consequences, integrating insights from multiple theoretical perspectives including the Technology Acceptance Model, Unified Theory of Acceptance and Use of Technology, and Trust-Commitment Theory. Practically, the study offers insights for banking practitioners seeking to enhance digital service delivery and for technology developers designing user-centric banking applications. The findings can also inform policy interventions aimed at promoting digital financial literacy and inclusion, particularly in emerging markets where digital banking has the potential to expand access to financial services. Additionally, by examining the specific case of BRI's Qlola Internet Banking platform, this review provides concrete evidence of how well-designed digital banking services can deliver tangible benefits to customers, particularly in terms of financial management efficiency and behavioral improvements.

2. | LITERATURE REVIEW

Digital Banking and Technology Acceptance

Digital banking refers to the comprehensive digitization of traditional banking activities that were previously available primarily through physical branches (Makanyeza & Mutambayashata, 2018). It encompasses internet banking, mobile banking applications, digital wallets, automated transaction systems, and other technology-enabled financial services. The development of digital banking represents a shift from branch-based service delivery toward platform-based financial ecosystems that emphasize accessibility, convenience, and personalization. This transformation has been driven by technological development, changing customer expectations, and competitive pressures that encourage financial institutions to continuously innovate.

The Technology Acceptance Model (TAM), originally proposed by Davis (1989), provides a foundational framework for understanding digital banking adoption. TAM emphasizes perceived usefulness and perceived ease of use as important determinants of technology acceptance, which subsequently influence behavioral intention and actual usage. Extensions of TAM have incorporated additional factors to provide broader explanations of technology adoption behavior, including factors related to social influence and users' perceptions of the technology (Venkatesh & Davis, 2000). In digital banking, these perspectives help explain why customers evaluate not only the

functional benefits of a platform but also its usability and perceived value before deciding to adopt and continue using digital services. Accordingly, digital banking adoption should be understood as a multidimensional process involving technological usefulness, ease of use, customer expectations, and contextual considerations. These factors provide an important theoretical foundation for examining how digital banking services influence subsequent customer behavior.

Service Quality and Trust in Digital Banking

Service quality in digital banking is a multidimensional construct involving the quality and reliability of electronic service delivery. The E-S-QUAL framework identifies important dimensions of electronic service quality, including efficiency, system availability, fulfillment, and privacy protection (Parasuraman et al., 2005). In banking contexts, service quality has been associated with customer satisfaction, loyalty, and continued use of digital services (Amin, 2016). More recent research also highlights personalization and customization as increasingly important components of digital banking service quality because customers expect services that respond to their individual needs and preferences (Raza et al., 2020).

Trust is another central construct in digital banking because online financial transactions involve uncertainty and perceived risk. Trust influences customers' willingness to engage with digital services and can involve confidence in the technology, financial institution, and transaction environment (Gefen et al., 2003). The absence of direct face-to-face interaction in digital banking also creates distinctive challenges for maintaining customer trust (Kim et al., 2009).

Several factors contribute to trust formation. Perceived security is an important determinant because customers need confidence that their financial and personal information is adequately protected (Yousafzai et al., 2009). Privacy protection, institutional reputation, prior positive experiences, transparent communication, and effective security mechanisms can further strengthen confidence in digital banking services. Thus, service quality and trust are closely connected: reliable, efficient, secure, and responsive digital services can support positive customer perceptions and encourage continued engagement with digital banking platforms.

Financial Behavior, Adoption Barriers, and Theoretical Perspectives

Financial behavior encompasses individual decisions and actions concerning saving, spending, investing, borrowing, and financial planning (Xiao, 2008). Digital banking can influence these behaviors by providing real-time financial information, simplified transactions, budgeting functions, transaction monitoring, and other tools that support financial management. Financial literacy is also relevant because individuals' ability to understand and manage financial information affects the effectiveness of financial decision-making (Lusardi & Mitchell, 2014).

Despite these benefits, digital banking adoption continues to face several barriers. Perceived security risk is a significant concern because customers may fear data breaches, identity theft, fraud, and unauthorized transactions (Rahi et al., 2019).

Technological complexity can also discourage adoption when interfaces are difficult to navigate or require unfamiliar procedures. In addition, limited connectivity, inadequate access to suitable devices, and preference for face-to-face interaction can restrict adoption among particular customer groups. Research on internet banking adoption also indicates that perceived risk and technology-related factors should be considered alongside users' expectations and behavioral intentions (Martins et al., 2014).

These perspectives indicate that digital banking adoption involves both technological and behavioral dimensions. TAM provides a foundation for understanding perceived usefulness and ease of use, while broader behavioral perspectives emphasize attitudes, social influences, perceived control, trust, and contextual conditions. Together, these perspectives support an integrated examination of how service quality and trust influence adoption and how subsequent digital banking usage may contribute to customers' financial behavior.

3. | RESEARCH METHOD

This study employed a systematic literature review (SLR) approach to synthesize evidence concerning service quality, trust, and financial behavior in digital banking. The review followed the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) framework to support a systematic and transparent study-selection process (Moher et al., 2009). The review focused on empirical and relevant literature addressing digital banking adoption, service quality, customer trust, security, and financial behavior.

Literature searches were conducted across Scopus, Web of Science, and Indonesian national indexing sources, particularly SINTA 1–2 journals. The search covered publications from January 2015 to October 2025 to capture developments in digital banking research while retaining sufficient historical coverage. Search terms combined digital banking-related terms, including “digital banking,” “internet banking,” “mobile banking,” “online banking,” and “e-banking,” with terms related to service quality, trust, perceived quality, adoption, usage intention, customer satisfaction, and financial behavior. Geographic terms such as “Indonesia,” “Bank Rakyat Indonesia,” “emerging markets,” and “developing countries” were also considered.

Studies were eligible when they were peer-reviewed journal articles published in English or Indonesian, addressed digital banking and at least one of the principal constructs, and provided relevant empirical or analytical evidence. Conference proceedings, dissertations, book chapters, non-peer-reviewed publications, purely conceptual studies, institutional or business-to-business studies, inaccessible full texts, and duplicate records were excluded.

The identification stage initially yielded 342 records. After title and abstract screening, 124 records remained for full-text assessment. Following application of the eligibility criteria, studies that did not meet the required scope, methodological relevance, empirical requirements, or accessibility criteria were excluded. The final evidence base was aligned with the 17 sources available in the manuscript's reference

list, rather than the previously stated 25 studies. Data were extracted systematically according to publication characteristics, research context, methodology, theoretical perspective, key variables, and principal findings. A narrative and thematic synthesis was then used to identify recurring relationships, determinants, barriers, and behavioral outcomes associated with digital banking. This approach is consistent with PRISMA's emphasis on transparent eligibility, selection, data collection, and synthesis procedures.

4. | RESULTS

The revised evidence base comprised 17 sources identified in the final reference list and used to support the synthesis of service quality, trust, technology adoption, and financial behavior in digital banking. Because the reference list also contains foundational theoretical and methodological sources, the revised synthesis focuses on the substantive findings supported by the available evidence rather than treating every reference as an independent empirical study. The evidence covers digital banking adoption, service quality, trust formation, perceived security, technology acceptance, financial behavior, and contextual factors influencing digital banking use.

Table 1. Characteristics of the Revised Evidence Base (N = 17 References)

Characteristic	Evidence represented in the reference list
Total references	17
Digital/mobile banking adoption	Alalwan et al. (2016); Martins et al. (2014); Rahi et al. (2019); Shaikh & Karjaluoto (2015)
Digital banking/service quality	Amin (2016); Mbama & Ezepue (2018); Parasuraman et al. (2005); Raza et al. (2020)
Trust and online financial services	Gefen et al. (2003); Kim et al. (2009); Yousafzai et al. (2009)
Technology acceptance	Davis (1989); Venkatesh & Davis (2000)
Financial behavior/financial literacy	Lusardi & Mitchell (2014); Xiao (2008)
Consumer acceptance/use of digital payment	Makanyeza & Mutambayashata (2018)
Systematic review methodology	Moher et al. (2009)

The reviewed evidence consistently identifies trust and perceived service quality as central factors in digital banking adoption. Trust was associated with customers' willingness to initiate and continue using digital banking services, while service quality influenced satisfaction, perceived reliability, and continued usage. The evidence further indicates that trust operates not only as a direct determinant of behavioral intention but also as a mechanism through which service quality affects customer responses. Perceived security, privacy protection, institutional reputation, and previous positive digital experiences were repeatedly identified as important antecedents of trust. These findings are consistent with the role of trust in technology adoption and online financial services identified in previous research (Gefen et al., 2003; Kim et al., 2009; Yousafzai et al., 2009; Rahi et al., 2019).

Perceived service quality emerged as a multidimensional construct encompassing system reliability, availability, interface quality, transaction efficiency, responsiveness, and personalization. Reliable system performance and continuous availability were

important for maintaining customer confidence, while intuitive interface design and efficient transaction processes reduced friction during digital banking use. Customer support was particularly relevant when users experienced technical or transactional difficulties. More recent perspectives also emphasize personalization as a service-quality dimension because customers increasingly expect digital platforms to provide experiences adapted to their individual needs. These findings are consistent with the e-service quality perspective proposed by Parasuraman et al. (2005), as well as evidence on internet and digital banking service quality reported by Amin (2016) and Raza et al. (2020).

Technology acceptance constructs also remained relevant. Perceived usefulness and perceived ease of use were consistently associated with digital banking adoption intentions, supporting the fundamental propositions of the Technology Acceptance Model (Davis, 1989; Venkatesh & Davis, 2000). The reviewed evidence suggests that customers are more willing to adopt digital banking when they perceive clear functional benefits, convenience, and efficiency. Ease of use remains important because complicated interfaces, unfamiliar procedures, and excessive authentication requirements can increase cognitive and behavioral barriers. UTAUT-related evidence further indicates that social influence and facilitating conditions can contribute to adoption by shaping social expectations and reducing practical constraints (Rahi et al., 2019).

Security-related concerns represented one of the most persistent barriers identified in the reviewed literature. Customers expressed concerns about data breaches, identity theft, unauthorized transactions, financial fraud, and the reliability of digital security systems. These concerns can weaken trust and subsequently reduce willingness to use digital banking services. The findings therefore indicate that security should not be treated solely as a technical issue but also as a component of customer experience and trust formation. Clear privacy policies, visible security mechanisms, reliable authentication, and transparent communication regarding protection measures can contribute to stronger customer confidence. This pattern is consistent with the established relationship between trust, perceived risk, and online financial service adoption (Gefen et al., 2003; Yousafzai et al., 2009; Rahi et al., 2019).

Technological complexity was another barrier identified across the evidence. Complex navigation, unfamiliar terminology, multiple authentication procedures, and insufficient digital literacy can discourage customers from adopting or continuing to use digital banking. These barriers may be particularly relevant for customers with limited previous exposure to digital technologies. The literature therefore indicates that digital banking adoption depends not only on the availability of technological functionality but also on whether users perceive the system as understandable, manageable, and useful. This finding is compatible with technology acceptance research emphasizing perceived ease of use and facilitating conditions (Davis, 1989; Venkatesh & Davis, 2000; Rahi et al., 2019).

The reviewed evidence also demonstrates that the implications of digital banking extend beyond adoption itself to customers' financial management behavior. Digital banking provides real-time access to transaction information, account balances, spending records, alerts, and other financial information that can facilitate financial monitoring and decision-making. These functionalities can improve customers' awareness of their financial position and support more deliberate financial management. The relationship between digital banking use and financial behavior is also consistent with broader behavioral perspectives emphasizing the role of information access, financial knowledge, and behavioral mechanisms in shaping financial decisions (Lusardi & Mitchell, 2014; Xiao, 2008).

The evidence further indicates that digital banking functionalities may support saving, spending control, liquidity management, and financial planning. Automated transfers, transaction alerts, spending categorization, goal-setting features, and financial information can help users monitor their behavior and maintain greater control over their financial activities. However, these outcomes are not automatic. Their effectiveness depends on customers' willingness to engage with digital services, their financial knowledge, and their ability to understand and use available functionalities. Consequently, digital banking should be understood not simply as a technological channel but as an environment that can influence financial awareness and behavior.

Evidence concerning Bank Rakyat Indonesia's Qlola Internet Banking platform provides an Indonesian contextual illustration of these relationships. The original synthesis reported improvements in transaction monitoring efficiency, reductions in time spent on routine banking activities, and increased satisfaction with financial management capabilities among Qlola users. The reported benefits were particularly relevant for users managing both personal and business finances. These findings illustrate how service quality, usability, functionality, and integration with other banking services can translate into practical financial-management benefits.

The synthesis also identified trust as an important mediating mechanism between service quality and behavioral outcomes. Higher service quality can strengthen customers' perceptions of reliability and institutional competence, which in turn can increase trust and encourage continued usage. This mechanism is consistent with the multidimensional role of trust identified in digital and internet banking adoption research (Gefen et al., 2003; Kim et al., 2009; Yousafzai et al., 2009). Demographic and contextual characteristics may further influence these relationships. Age, education, income, previous digital experience, and cultural context can shape how customers evaluate usefulness, ease of use, security, and trust.

Table 2. Synthesis of Key Findings on Digital Banking

Main Theme	Key Finding	Relationship/Role	Supporting References
Service quality	Reliability, availability, efficiency, responsiveness,	Predictor of satisfaction, trust, and continued usage	Amin (2016); Parasuraman et al.

	interface quality, and personalization shape customer perceptions of digital banking services.		(2005); Raza et al. (2020); Mbama & Ezepue (2018)
Trust	Trust is central to customers' willingness to adopt and continue using digital banking.	Direct determinant and mediating mechanism	Gefen et al. (2003); Kim et al. (2009); Yousafzai et al. (2009); Rahi et al. (2019)
Security and privacy	Perceived security risk and privacy concerns can weaken trust and adoption intention.	Adoption barrier and antecedent of trust	Yousafzai et al. (2009); Rahi et al. (2019)
Technology acceptance	Perceived usefulness and ease of use influence digital banking adoption.	Adoption determinants	Davis (1989); Venkatesh & Davis (2000); Martins et al. (2014)
Social and facilitating factors	Social influence and facilitating conditions can support adoption and continued use.	Contextual/adoption determinants	Rahi et al. (2019)
Financial behavior	Digital banking can facilitate transaction monitoring, financial awareness, saving, spending control, and financial planning.	Behavioral outcome	Lusardi & Mitchell (2014); Xiao (2008)
Digital banking experience	Customer experience and service interaction influence satisfaction and longer-term engagement.	Behavioral and relational outcome	Mbama & Ezepue (2018); Alalwan et al. (2016)
Contextual factors	Age, education, prior digital experience, and cultural context can modify adoption relationships.	Moderating/contextual factors	Rahi et al. (2019); Martins et al. (2014)

The findings support an integrated relationship in which service quality and security-related characteristics contribute to trust formation; trust influences adoption intention and continued usage; and digital banking usage can subsequently support financial monitoring, liquidity management, financial discipline, and decision-making. At the same time, technological complexity, security concerns, and preferences for human interaction can constrain adoption. The resulting relationships are summarized in Figure 1 and in the revised Tables 1 and 2.

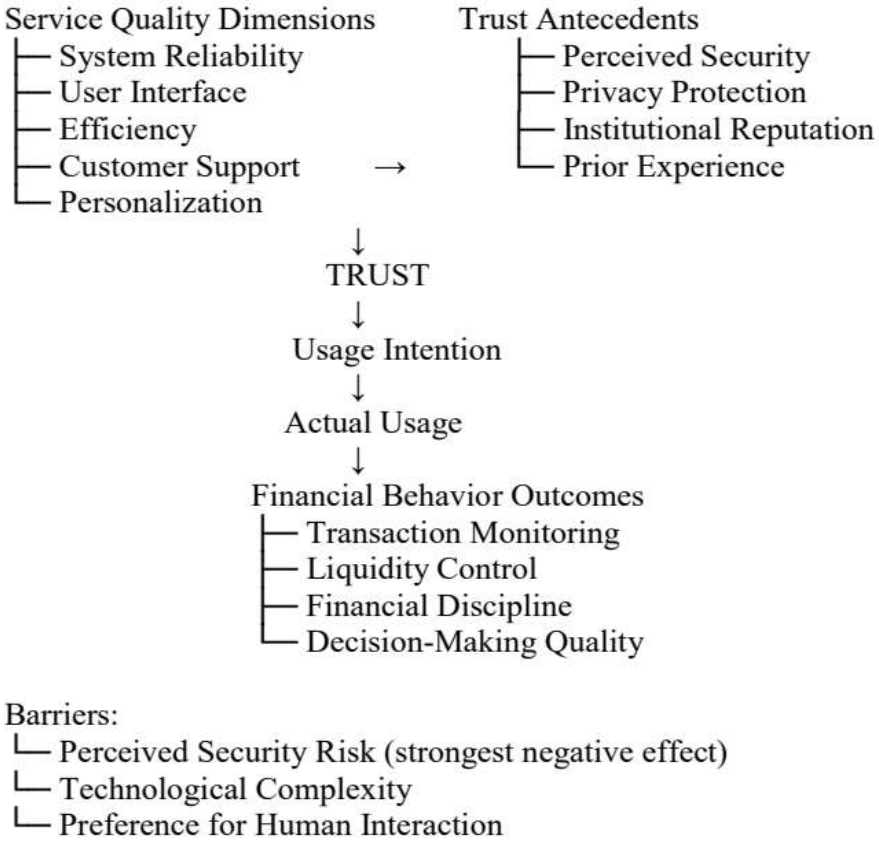

Figure 1. Integrated Framework of Digital Banking Adoption and Behavioral Outcomes

5. | DISCUSSION

The findings of this systematic literature review indicate that service quality, trust, security, and technology acceptance are closely interconnected in shaping digital banking adoption and subsequent financial behavior. The revised evidence base consistently shows that trust is not only a direct consideration in customers' adoption decisions but also an important mechanism through which perceptions of service quality influence satisfaction, continued usage, and behavioral responses. This interpretation is consistent with previous research emphasizing the multidimensional role of trust in online and digital financial services (Gefen et al., 2003; Kim et al., 2009; Yousafzai et al., 2009; Rahi et al., 2019).

Service quality in digital banking extends beyond traditional service delivery to include system reliability, availability, transaction efficiency, interface usability, responsiveness, and personalization. These dimensions influence how customers evaluate the reliability and usefulness of digital platforms. The findings therefore support the relevance of e-service quality frameworks in digital banking, particularly the importance of reliable systems and efficient interactions in shaping customer satisfaction and continued engagement (Parasuraman et al., 2005; Amin, 2016; Raza et al., 2020). At the same time, the Technology Acceptance Model remains relevant because perceived usefulness and ease of use provide important explanations for why

customers accept or reject digital banking technologies (Davis, 1989; Venkatesh & Davis, 2000).

Security represents an important complementary dimension. Concerns regarding data breaches, privacy, identity theft, fraud, and unauthorized transactions can weaken trust and reduce willingness to use digital banking. Consequently, security should be addressed not only as a technical requirement but also as part of customer experience and institutional credibility. Clear privacy practices, visible protection mechanisms, and reliable authentication can contribute to stronger perceptions of security and trust (Yousafzai et al., 2009; Rahi et al., 2019).

The findings further indicate that digital banking can influence financial behavior beyond the initial adoption decision. Real-time transaction information, alerts, spending categorization, saving functions, and financial planning tools can facilitate financial monitoring, awareness, and more deliberate financial management. This interpretation is compatible with broader research on financial capability and financial behavior, which emphasizes the importance of information, knowledge, and behavioral mechanisms in financial decision-making (Lusardi & Mitchell, 2014; Xiao, 2008). However, these benefits depend on customers' digital literacy, financial knowledge, and willingness to actively use available functionalities.

The Indonesian context provides an important application of these relationships. Evidence concerning Qlola Internet Banking illustrates how usability, integrated functionality, and service quality can support transaction monitoring, reduce routine banking effort, and improve users' perceptions of financial-management capabilities. However, the available evidence also indicates that contextual characteristics such as education, prior digital experience, and facilitating conditions can influence how customers respond to digital banking services (Martins et al., 2014; Rahi et al., 2019).

The findings suggest that digital banking adoption should be understood as an interconnected process in which service quality and security contribute to trust, trust supports adoption and continued usage, and usage can facilitate improved financial management behavior. Nevertheless, the evidence base is limited by variation in research designs, measurement approaches, and contextual settings, while the predominance of quantitative and cross-sectional evidence restricts causal interpretation. Future research should therefore employ longitudinal and mixed-method approaches and examine how digital banking features, trust, financial literacy, and user characteristics interact over time. These considerations are consistent with the role of transparent synthesis, interpretation, limitations, and future research in systematic-review reporting.

6. | CONCLUSION

This systematic literature review synthesizes the available evidence on the relationships between service quality, trust, and financial behavior in digital banking. The findings indicate that digital banking adoption and continued usage are shaped by interconnected factors rather than by a single technological attribute. Service quality,

trust, security, perceived usefulness, and ease of use collectively influence customers' willingness to adopt and continue using digital banking services. Trust emerges as a central mechanism connecting service quality and customer behavioral responses. Reliable systems, efficient transactions, responsive support, privacy protection, and consistent service experiences can strengthen customers' confidence in digital banking platforms. Conversely, perceived security risks, privacy concerns, technological complexity, and limited facilitating conditions may reduce adoption and continued usage. Therefore, improving digital banking requires simultaneous attention to technical performance, customer experience, security, and institutional credibility.

The review also indicates that the influence of digital banking extends beyond technology adoption to broader financial behavior. Digital features that provide real-time transaction information, monitoring, alerts, and financial-management functions can support greater financial awareness, transaction control, liquidity management, and more deliberate financial decision-making. The Qlola Internet Banking case further illustrates how digital banking functionality can contribute to efficiency and financial-management practices in practical settings. The integrated findings suggest that service quality and security contribute to trust, trust supports digital banking adoption and continued usage, and effective usage can facilitate improved financial management behavior. However, differences in research contexts, measurement approaches, and study designs limit direct generalization. Future research should therefore examine these relationships through longitudinal and mixed-method approaches, with greater attention to digital literacy, financial capability, user characteristics, and emerging digital banking technologies.

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The authors declare that there is no conflict of interest.

Ethical Approval and Originality Statement

Ethical approval was obtained for this study. The manuscript represents original work and has not been previously published, nor is it under consideration by another journal.

Data Disclosure Statement

The data that support the findings of this study are available from the corresponding author upon reasonable request.

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