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Digital-Only Banking Adoption: A Systematic Literature Review on Consumer Trust and Behavioral Patterns

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ABSTRACT

This study presents a systematic literature review (SLR) on the adoption of digital-only banking, emphasizing consumer trust and behavioral patterns. By analyzing empirical and conceptual studies, the review identifies key factors influencing consumers' decisions to adopt digital-only banking services. Findings consistently highlight trust as a central determinant, shaping both customer engagement and spending behaviors. Other influential factors include perceived ease of use, security, service personalization, and technological innovations, which collectively impact the overall user experience in digital banking. The review also uncovers emerging trends in the digital banking landscape, such as increased digital interaction, integration of fintech solutions, and evolving customer expectations in the new economy. This synthesis not only contributes theoretically by consolidating existing evidence on consumer behavior in digital banking ecosystems but also provides practical insights for financial institutions. By understanding the drivers of adoption and engagement, banks can design strategies to enhance trust, improve customer experience, and foster loyalty in the rapidly transforming digital financial environment.

Keywords: *Behavioral Patterns, Consumer Trust, Customer Engagement, Digital-Only Banking.*

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1. | INTRODUCTION

The rapid advancement of digital technology has significantly transformed how people interact with financial services. One of the most prominent innovations in this transformation is the emergence of digital-only banks, financial institutions that operate entirely online without physical branches. This model provides efficiency, accessibility, and convenience for tech-savvy consumers. However, these advancements also bring new challenges regarding consumer trust and behavioral adoption in financial technology (Gefen, 2000; McKnight et al., 2002).

In Indonesia, the growth of digital-only banking has accelerated rapidly with key players such as Jenius (Bank BTPN), Blu by BCA Digital, Bank Jago, SeaBank, and Bank Neo Commerce. These banks operate exclusively through mobile platforms, offering seamless financial experiences without face-to-face interaction. According to data from the Financial Services Authority (OJK/*Otoritas Jasa Keuangan*, 2023) and (Antara News, 2025) digital banking adoption in Indonesia continues to rise alongside internet penetration, which has reached 79.5% or approximately 221 million users. In May 2024, Indonesia's digital banking transactions reached IDR 5,570 trillion, growing 10.82% year-on-year, reflecting the country's rapid shift toward fully digital financial services (Market Research Indonesia, 2024).

Despite this impressive growth, consumer trust remains a crucial determinant of sustainable adoption. Many users still express concerns about data security, system reliability, and the absence of physical interaction, which traditionally reinforce confidence in financial institutions. While Millennial and Gen Z consumers dominate the user base due to higher digital literacy, studies indicate that only 25–50% of customers remain active monthly users, signalling persistent challenges in trust and retention.

The Antara News (2025) identifies SeaBank as Indonesia's most trusted digital bank, followed by Bank Jago and Bank Neo Commerce. Respondents highlighted data security, institutional reputation, and system transparency as the main drivers of trust. These insights align with OJK (2023) findings, which emphasize the need for enhanced cybersecurity and financial literacy to maintain user confidence. Thus, while Indonesia's digital banking industry continues to expand, a significant trust gap remains between providers and consumers.

Research on technology adoption generally explains how users accept and use financial innovations. However, many models overlook critical psychological dimensions such as risk perception, security, and trust. In the context of digital-only banking, trust is strongly influenced by system quality, institutional reputation, and user experience, which play vital roles in shaping adoption behavior among Indonesian consumers.

To address these issues, this study conducts a Systematic Literature Review (SLR) of empirical research from 2015–2025, focusing on consumer trust and behavioral patterns in digital-only banking adoption, guided by the PRISMA framework to ensure

methodological rigor and analytical consistency. Theoretically, this study integrates Technology Acceptance Theory and Trust Theory to explain the key factors influencing trust and behavioral adoption. Practically, it aims to assist Indonesia's digital banking industry in developing strategies that strengthen consumer trust, security, and long-term engagement. By synthesizing prior findings, this study seeks to identify dominant themes, behavioral trends, and research gaps shaping the evolution of digital-only banking in the modern financial ecosystem.

2. | LITERATURE REVIEW

Digital-only banking marks a paradigm shift in modern financial services, replacing physical interactions with fully online systems. This innovation, driven by FinTech growth, emphasizes accessibility, efficiency, and personalized experiences. In Indonesia, digital-only banks such as Jenius, Blu, and Bank Jago have grown rapidly, supported by increasing digital literacy and government policies encouraging financial inclusion. Despite this progress, consumer trust remains a major concern, as users often question data security, institutional reliability, and service transparency.

Consumer trust represents a central determinant in digital banking adoption. According to Trust Theory (Gefen, 2000; McKnight et al., 2002), trust acts as a psychological mechanism that reduces uncertainty in online environments. In digital-only banks, where all transactions occur virtually, the absence of physical presence intensifies the need for trust in both technology and institutions. Studies by (Yousafzai et al., 2003) dan (Zhou, 2011) emphasize that perceived security, privacy protection, and brand reputation strongly influence users' trust and willingness to engage in online banking.

From a behavioral perspective, adoption is often explained using technology acceptance frameworks. The Technology Acceptance Model (TAM) (Davis, 1989) identifies perceived usefulness and ease of use as key predictors of user behavior, while UTAUT (Venkatesh et al., 2003) adds elements such as social influence and facilitating conditions. In the context of digital banking, several studies (Martins et al., 2014) show that users' behavioral intentions are shaped by their trust, risk perceptions, and perceived benefits. When consumers view digital banking as secure and reliable, adoption increases significantly; conversely, low trust or fear of cyber threats hinders adoption.

Integrating Trust Theory with adoption models provides a more comprehensive understanding of digital banking behavior. Trust not only mediates the effect of perceived usefulness on behavioral intention but also moderates the relationship between perceived risk and adoption (Lee, 2009). High trust encourages users to focus on service benefits, while low trust magnifies security concerns. This dynamic is particularly relevant in emerging markets like Indonesia, where rapid technological adoption coexists with varying levels of institutional confidence.

Empirical data support this relationship. According to Financial Services Authority (OJK/*Otoritas Jasa Keuangan*, 2023), Indonesia's digital banking transactions

continue to grow, but user trust and engagement remain uneven. The (Antara News, 2025) survey ranks SeaBank, Bank Jago, and Bank Neo Commerce as the most trusted digital banks, emphasizing data protection and transparency as key trust drivers. However, only a fraction of registered users remains consistently active, suggesting that trust-building requires sustained technological reliability and customer-centered strategies.

In synthesis, the reviewed literature shows that consumer trust and behavioral intention are interdependent factors driving digital-only banking adoption. Trust functions as both an antecedent and a stabilizer of adoption behavior, while technology acceptance models explain how attitudes, usefulness, and perceived risk interact to form behavioral patterns. Despite growing evidence, research focusing specifically on digital-only banking in Indonesia remains limited. Thus, this study systematically reviews empirical findings from 2015–2025 to map how trust and behavioral patterns shape the adoption of digital-only banks, offering theoretical and practical implications for sustainable digital transformation.

3. | RESEARCH METHOD

This study employs a Systematic Literature Review (SLR) approach to synthesize existing empirical findings on consumer trust and behavioral patterns in digital-only banking adoption. The use of an SLR is justified by its ability to provide methodological transparency, reproducibility, and comprehensive insight into the current body of knowledge (Tranfield et al., 2003). The research process adheres to the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) framework to ensure rigor and consistency throughout the selection and screening stages.

Data collection was conducted using the Watase Uake platform, which compiles indexed and peer-reviewed publications from the Scopus database to ensure source reliability. The search focused on empirical studies published between 2015 and 2025 concerning digital-only banks, neo-banks, or mobile banking, with particular emphasis on consumer trust, behavioral adoption, and customer engagement. Boolean keyword combinations such as “digital-only bank trust”, “neo-bank engagement,” “challenger financial engagement,” and “consumer trust” were applied during the search process.

4. | RESULTS

The results of the systematic literature review are summarized in the PRISMA 2020 flow diagram above. As illustrated, a total of 189 records were initially identified from the Scopus database through the Watase Uake platform. After removing 86 duplicate records, 26 were excluded by automation tools, and 8 were removed for other reasons, resulting in 69 records for screening. Following the screening of titles and abstracts, 37 studies were excluded due to irrelevance, leaving 32 reports for eligibility assessment. Twelve of these could not be retrieved in full text. Consequently, 20 studies met the inclusion criteria and were retained for final synthesis. In addition, seven further records were identified through citation searching. Overall, 20 studies comprising 27 reports

were included in the final review, forming the empirical foundation for subsequent analysis and discussion.

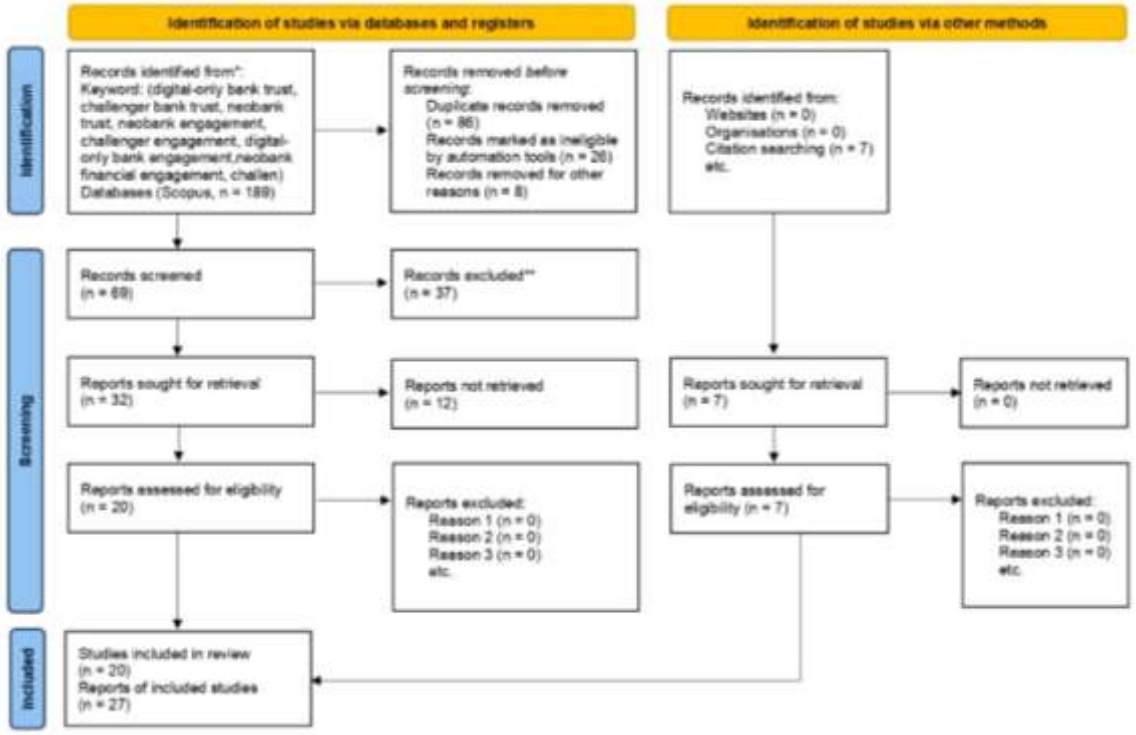


Figure 1. Prisma Analysis Report

Of the total 27 studies included in this review, one study was published in 2018, three studies in 2021, two studies in 2022, and three studies in 2023. Meanwhile, the year 2024 recorded the highest number of publications, with eleven studies, followed by seven studies published in 2025. This section presents the findings derived from twenty-seven studies selected through the systematic literature review process. Each study was analyzed in terms of its main research focus, methodological approach, and findings related to consumer trust and behavioral patterns within the context of digital-only banking adoption. The synthesized results aim to highlight the key similarities, differences, and emerging directions across the literature concerning consumer trust and behavioral responses toward digital-only banks.

Based on the analysis of twenty-seven studies, trust emerged as the most dominant factor influencing the adoption, usage, and continued engagement with digital-only banking services. Most studies revealed that system security, information transparency, ease of use, and institutional reputation play critical roles in fostering consumer trust toward digital-only banks (Windasari et al., 2022; Garteiz-goxeascoa, 2024; Ndlovu et al., 2024; Shan & Choi, 2025). Conversely, perceived risk and technological uncertainty were identified as major barriers that reduce trust and weaken consumers' intention to adopt. Concerns about data privacy, information misuse, and loss of control over financial data were highlighted as key deterrents to digital banking adoption (Au, 2024; Bhatnagr et al., 2024; Saif et al., 2024).

Several studies also emphasized the social and ethical dimensions of trust. Religiosity and environmental concern were found to enhance consumer confidence and intention, particularly within the context of Islamic and green digital banking models (Saif et al., 2022; Alam et al., 2025). Additionally, social influence and interpersonal communication among users played an important role in shaping attitudes toward digital-only banks, either by encouraging adoption or reinforcing resistance (Nel & Boshoff, 2020; Nel & Boshoff, 2021; Soelasih et al., 2025).

From a behavioral perspective, findings indicated that trust not only drives initial adoption but also contributes to loyalty, user retention, and continued usage behavior. Customers with higher levels of trust showed stronger intentions to remain within digital ecosystems and engage in cross-buying financial products (Mohamad, 2024; Tsui et al., 2024; Puente-Cavazos et al., 2025). In contrast, distrust and satisfaction with traditional banks often emerged as significant reasons for consumers' reluctance to switch to digital-only platforms (Nel & Boshoff, 2022). Although the majority of studies reported a positive association between trust and adoption, some evidence pointed to behavioral resistance even among users who expressed trust. Factors such as inertia, habitual reliance on traditional banking, and persistent concerns over data security continued to influence resistance toward digital-only services (Kusnawi et al., 2023; Schmidt-Jessa, 2023).

Furthermore, several conceptual papers underscored the importance of institutional trust and governance mechanisms as foundational elements for the success of digital banking ecosystems. Collaboration between traditional banks and FinTech firms was shown to strengthen systemic trust, which is essential for maintaining stability and public acceptance in the digital financial environment (Coetzee, 2018; Larsson et al., 2023; Seifert, 2025). Overall, the synthesis of findings demonstrates that consumer trust in digital-only banking is multidimensional, encompassing technological, social, ethical, and institutional aspects that collectively shape consumer behavioral patterns throughout the stages of adoption and continued use.

5. | DISCUSSION

The findings of this study reaffirm that trust is a fundamental determinant in explaining consumer behavior toward the adoption and use of digital-only banking services. This result aligns with previous studies (McKnight et al., 2002; Gefen et al., 2003), which identified trust as a mediating mechanism between perceived ease of use, perceived usefulness, and risk in shaping behavioral intention. In the context of digital-only banks, trust assumes an even more crucial role due to the absence of physical interaction between consumers and financial institutions.

From a theoretical standpoint, these findings extend the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT) by positioning trust not merely as an additional factor but as a central construct linking technological perception to actual behavioral intention. This indicates that the

acceptance of financial technology depends not only on its functionality but also on perceptions of integrity, transparency, and security of the service provider.

Empirical evidence from the reviewed studies highlights that system security and information transparency are the core determinants of consumer trust. This supports the work of Pavlou (2003), who demonstrated that perceived security enhances belief in the reliability of online banking systems. However, in the case of digital-only banks—where interactions are entirely virtual consumers evaluate trustworthiness solely based on digital experience and data protection mechanisms, making these dimensions more critical than in hybrid or traditional models. Moreover, the review reveals that social and ethical dimensions of trust significantly shape consumer perceptions. Social influence, subjective norms, and value congruence were found to affect consumers' willingness to adopt digital banking services, consistent with the Theory of Planned Behavior (Ajzen, 1991) and trust transfer theory (Stewart, 2003). In such cases, trust is not only transferred from institutional reputation but also constructed through peer communication and community experiences.

In specific contexts such as Islamic and green digital banking, trust is further reinforced by religiosity and environmental concern (Saif et al., 2022; Alam et al., 2025). These findings suggest that moral and spiritual alignment functions as a trust catalyst, broadening the literature on value-based trust, which remains underexplored in digital banking research. From a behavioral perspective, trust operates beyond the initial stage of adoption, serving as a key driver of loyalty, retention, and continued usage behavior. This result aligns with the trust loyalty relationship model (Morgan & Hunt, 1994), which posits that long-term consumer relationships in digital environments are built upon sustained trust. Trust mitigates perceived risks and fosters emotional assurance, thereby encouraging deeper engagement in the digital financial ecosystem.

Nevertheless, not all studies confirmed a purely positive association between trust and adoption. Some evidence points to behavioral resistance among consumers who already possess high trust levels (Nel & Boshoff, 2021; Kusnawi et al., 2023). This indicates that trust, while necessary, is not sufficient to trigger actual behavioral change. Factors such as inertia, status quo bias, low digital literacy, and limited regulatory clarity may hinder behavioral conversion, supporting Ajzen (1991) notion of perceived behavioral control as a critical determinant of technology use. On a broader scale, several conceptual studies emphasized the importance of institutional trust and digital governance. Works by Coetzee (2018) and Larsson et al (2023) demonstrated that the success of digital banking ecosystems depends not only on micro-level trust between users and technology but also on systemic trust, established through institutional legitimacy and regulatory assurance. Collaboration between traditional banks and FinTech firms thus serves as a mechanism to enhance long-term public confidence and ecosystem stability.

Taken together, the discussion highlights that trust in digital-only banking is a multidimensional construct, encompassing technological, social, ethical, and institutional dimensions. The integration of these layers provides a comprehensive understanding of consumer behavior variations across adoption, continued use, and loyalty stages. Moreover, the synthesized evidence extends traditional models of technology adoption by incorporating moral trust and institutional assurance as key factors shaping digital financial behavior in the modern banking landscape.

6. | CONCLUSION

Based on the synthesis of twenty-seven studies, this review concludes that trust is the most influential factor shaping the adoption, use, and continued engagement with digital-only banking services. Trust is primarily formed through perceptions of security, transparency, and institutional reputation, and is further strengthened by social, ethical, and religious dimensions that shape users' positive attitudes toward digital banking. However, the findings also indicate that a high level of trust does not always translate into actual adoption behavior, as barriers such as inertia, status quo bias, low digital literacy, and regulatory uncertainty continue to limit behavioral conversion. Therefore, trust can be considered a necessary but not sufficient condition for explaining consumer behavior toward digital-only banks.

This study's limitation lies in its reliance on secondary literature, which varies in methodological approaches and contextual scope, potentially affecting the generalizability of results. Nevertheless, these limitations do not alter the core conclusion that trust remains central to understanding consumer behavior in digital banking contexts. Future research is encouraged to adopt cross-country and qualitative approaches to explore the social and psychological dimensions of trust more deeply. Ultimately, the success of digital banking transformation depends on the ability of financial institutions to build long-term consumer trust through security, transparency, and ethical governance.

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Conflict of Interest Statement

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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