

## **SHIFTING HABITS: HOW DIGITAL BANKING SERVICES TRANSFORM CONSUMER BEHAVIOR IN INDONESIA**

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**Abstract** – This study examines the impact of digital banking services—particularly QRIS and mobile banking—on consumer behavior in Indonesia. A qualitative method is employed, using a literature review approach. Drawing from previous studies, it is noted that earlier research utilized primary data collected through questionnaires distributed to 45 active users. The current study explores behavioral shifts and user perceptions regarding the convenience of digital banking. The findings reveal a dual impact: while digitalization significantly enhances transaction efficiency—as acknowledged by 84.4% of respondents—it also introduces behavioral risks. A majority (60%) reported an increase in impulsive purchasing, while 42.2% noted a decline in spending awareness. Moreover, the study identifies a generational gap, with age and digital literacy levels influencing the adoption of digital banking services. The research concludes that alongside technological advancement, there is an urgent need for targeted digital financial literacy programs. Such initiatives are essential to empower consumers to fully leverage the benefits of digital efficiency and accessibility, while mitigating risks related to poor financial control and impulsive spending behaviors in the digital era.

**Keywords:** Banking Digitization, QRIS, Consumer Behavior, Mobile Banking

### **I. INTRODUCTION**

The development of digital technology has become a turning point for significant transformation across various aspects of life, including the banking services sector. Amid rapid globalization and the Fourth Industrial Revolution, digitalization has become an unavoidable necessity for financial institutions to remain relevant, efficient, and competitive. Along with the widespread use of the internet, the increasing adoption of smartphones, and the growth of the financial technology (fintech) ecosystem offering various conveniences and innovative services, the digitalization of banking services has also experienced rapid acceleration. According to the Governor of Bank Indonesia, Perry Warjiyo, the performance of national digital payments is projected to increase significantly by 52.3% year-on-year in 2025, encompassing transactions through mobile and internet applications (Bloomberg Technoz, 2025).

In this context, Bank Indonesia has also introduced and promoted the use of QRIS (Quick Response Code Indonesian Standard) as a standardized digital payment method to integrate various payment systems into one platform. Since its implementation in 2019, QRIS has significantly contributed to expanding digital transaction accessibility, especially for MSMEs (micro, small, and medium enterprises), and has become a key instrument in encouraging a cashless society. The ease of use, interoperability, and security features of QRIS have increasingly attracted consumers, thus reshaping their daily transaction habits.

With the availability of services such as mobile banking, internet banking, and digital payment systems like QRIS, customers can now conduct transactions more easily and quickly, thereby enhancing customer satisfaction and loyalty (Wirantana & Adfi, 2022). These banking services have become an integral part of the public's economic activities, replacing conventional methods that required physical presence to carry out banking transactions. Activities such as checking account balances, paying bills, and making investments can now be conducted online. This transformation is not merely technical but also reflects a fundamental change in consumer (customer) behavior in accessing and utilizing available services. Various studies indicate that the digitalization of banking services has altered consumer behavior patterns in accessing and using financial services. According to Priyono et al. (2020), "digital technologies have enabled the firm to reach customers more easily, diversify its product lines, and shorten the product life cycles. Also, the firm realizes that new technology often makes business processes easier, faster, and cheaper." Based on this view, from the banking perspective as a 'business actor', digital technology can be utilized to reach customers more efficiently, broaden the variety of digital financial services, and accelerate transaction cycles. Meanwhile, from the customer's perspective, digital technology shortens process time and reduces costs, thereby creating a more efficient and convenient transaction experience. This reflects a shift in consumer preferences that now prioritize speed, convenience, and comfort in using banking services. This phenomenon encourages financial institutions to continuously innovate through various digital platforms to provide customers with easier, faster, and more flexible transaction options.

The digital transformation in the banking sector has brought significant implications for the dynamics of consumer behavior in accessing and utilizing financial services. With the increasing preference among customers for services that offer speed, convenience, and flexibility compared to conventional systems, it is essential to conduct an in-depth study of the impact of digitalization on consumer habits and behavior patterns in the context of banking services in Indonesia. This study aims to explore how digital banking services are reshaping consumer habits and behavior within the Indonesian banking context, by examining dimensions of preference, usage intensity, as well as the driving and inhibiting factors.

## II. LITERATURE REVIEW

The digital transformation of Indonesia's banking sector has progressed substantially in recent years, primarily influenced by the COVID-19 pandemic, which served as a catalyst for the widespread adoption of digital financial services. Barquin et al. (2021) highlight that nearly 80% of consumers intend to sustain or increase their engagement with digital channels, such as mobile banking, in the post-pandemic era—reflecting a structural shift in consumer behavior. The Blueprint for the Indonesian Payment System 2025 (BSPI 2025), initiated by Bank Indonesia, has also been a key driver in the development of an inclusive and efficient digital payment ecosystem, directly influencing the shift toward more digital and cashless transactions among the Indonesian population. According to POJK No. 12/POJK.03/2018, digital banking services are electronic banking services developed by optimizing the use of customer data to serve customers more quickly, easily, and according to their needs, and can be done independently by customers while considering security aspects. According to Bank Indonesia Regulation No. 19/12/PBI/2017, fintech is the use of technology in the financial system that produces new products, services, technologies, and/or business models and can impact monetary stability, the financial system, and payment system efficiency. Sardana & Singhania

(2018) emphasize that digital banking leverages technology to conduct banking transactions in an easy and convenient manner, and is a key to success in competing in a constantly changing market.

Quick Response Code Indonesian Standard (QRIS) is a national QR code standard developed by Bank Indonesia and the Indonesian Payment System Association (ASPI) to facilitate easier, faster, and safer digital payment transactions. QRIS also enables the public to make payments using digital wallet apps or mobile banking simply by scanning a single type of QR code that is valid for all payment service providers. The objective of developing QRIS is to enhance the efficiency of the payment system by adopting a simpler, unified QR code standard without the need for different apps, encouraging the public and businesses, such as SMEs and others, to transition to more practical and transparent digital transactions, and supporting transaction security. According to POJK No. 21/2023, mobile banking is one form of electronic banking service that enables banking transactions to be conducted without spatial or temporal limitations. Mobile banking also supports innovations such as opening bank accounts independently (self-service), making payments, checking balances, and transferring funds anytime and anywhere.

Therefore, the digitization of banking and the introduction of QRIS have had a significant impact on consumer behavior in Indonesia, changing the way people transact and manage their finances. The impact of banking digitalization on consumer behavior includes people increasingly shifting from physical banking services to digital ones. Consumers are increasingly abandoning cash, as it is perceived as less practical and less secure; many people no longer carry cash at all. The ease and speed of digital transactions, such as through mobile banking, have fueled impulsive and consumptive behavior. Consumers are more likely to purchase items that were not previously planned.

### III. METHODS

This research was conducted using a qualitative method with a library research approach. Khatibah (2011) states that library research is a systematic activity carried out to collect, process, and conclude data using specific methods or techniques in order to seek answers to problems through the examination of relevant literature (as cited in Sari & Asmendri, 2020). The data and information used in this study were obtained through a literature review from academic databases such as Google Scholar and ResearchGate. The publication range of the referenced sources spans from 2020 to 2025, covering a period of five (5) years. The selection of literature was conducted systematically by considering the recency, topic relevance, and academic validity of the sources, using keywords such as "digitalization of banking services" and "consumer behavior." The data analysis technique employed in this research is descriptive qualitative, carried out through a process of identifying themes, then comparing and filtering research findings from various literature sources.

### IV. RESULTS AND DISCUSSION

The digitalization of banking services refers to the utilization of information and communication technologies by financial institutions to deliver financial services online in a fast and efficient manner. Digital banking services encompass various platforms, including

mobile banking, internet banking, digital wallets, and QR code-based payment systems. This evolution has emerged in response to the growing public demand for flexible access to financial services, particularly following the COVID-19 pandemic, which significantly influenced consumer behavior.

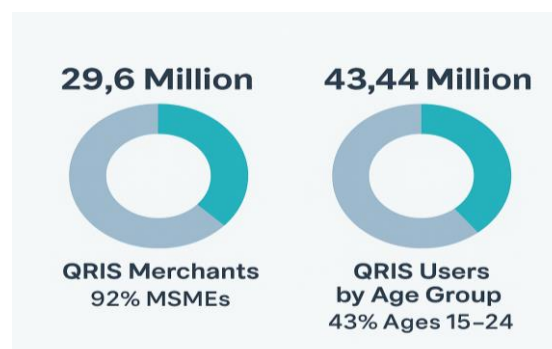
One of the key drivers behind the shift in financial transaction habits is the introduction of the Quick Response Code Indonesian Standard (QRIS). QRIS is a standardized QR code-based digital payment system launched by Bank Indonesia and the Indonesian Payment System Association (ASPI). Its primary goal is to simplify diverse non-cash payment methods by integrating them into a unified code compatible across platforms. Since its implementation in 2019, QRIS has grown significantly. By October 2023, over 29.6 million merchants had adopted QRIS, with 92% of them from the MSME sector (Bank Indonesia, 2023). Additionally, around 43% of active QRIS users are aged 15–24, indicating the dominant role of youth in the adoption of digital payments (Tempo.co, 2023).

In this case, QRIS is positioned as a concrete representation of financial service digitalization, directly impacting consumer behavior. The convenience, speed, and accessibility offered by QRIS have driven the widespread adoption of digital financial services. However, these benefits are accompanied by emerging challenges related to individual consumption control.

This case applies a qualitative approach, employing open-ended reflective questionnaires distributed to respondents who actively use mobile banking and QRIS. The primary objective is to explore behavior patterns and perceptions related to the ease of digital banking services. According to data cited by Antaranews (2023), a total of 45% of the distributed reflections were successfully collected. The key findings are summarized in Table 1 and Figure 1.

**Table 1.** Summary of Reflections on Consumption Behavior due to QRIS Usage

| Identified Themes                     | Number of Responses | Percentage (%) |
|---------------------------------------|---------------------|----------------|
| Increase in impulsive purchases       | 27                  | 60.0           |
| Decrease in spending awareness        | 19                  | 42.2           |
| Improvement in transaction efficiency | 38                  | 84.4           |
| Concerns about digital spending       | 22                  | 48.9           |



**Figure 1.** User Perceptions of the Impact of QRIS on Financial Behavior

**Note:** The figure presents a donut chart comparison, indicating that 43% of users are aged 15–24 years, and 92% of merchants are classified as micro, small, and medium enterprises (MSMEs), based on data from Bank Indonesia (BI).

To ensure the validity and reliability of the data, triangulation was conducted by comparing respondents' narratives with existing literature and national reports (Bank Indonesia, 2023). The findings reveal that the ease of using QRIS and mobile banking significantly reshapes consumer behavior, especially among younger users. Respondents reported that the simplicity of digital transactions triggered more spontaneous purchases. This result is consistent with prior research by Priyono et al. (2020) and Suryanto and Santoso (2022), who argue that the speed and convenience of digital financial services often obscure consumer awareness of real-time expenditures. For example, 60% of participants acknowledged being more prone to impulsive buying, particularly in food and lifestyle categories. This behavioral shift may be linked to the psychological distance from physical money, a concept supported by behavioral economics theories. Furthermore, 42.2% of respondents indicated a decline in their awareness of daily expenditures, suggesting a trade-off between convenience and financial control.

The study also identifies generational and regional gaps in adoption. Respondents over 40 years old or from rural areas expressed reluctance to use QRIS due to limited digital literacy and concerns about data security. These findings reinforce the conclusions of Rahmawati and Putri (2022), who emphasize that the adoption of digital financial services is significantly shaped by perceived digital risk and technological literacy.

These insights highlight how digital finance tools, while offering convenience, also introduce new behavioral patterns and risks that warrant greater attention. The findings enrich the discourse on financial digitalization in Indonesia by offering user-based qualitative evidence. They not only reinforce existing knowledge but also raise new concerns regarding consumer behavior in the digital economy. Consequently, there is a pressing need for targeted financial literacy campaigns and innovative tools, such as spending alerts and digital budgeting apps, to mitigate emerging behavioral risks. In connection with the introduction, this study enriches the discourse on financial digitalization in Indonesia by offering user-based qualitative evidence. The findings not only reinforce existing knowledge but also raise new concerns regarding consumer behavior in the digital economy. Consequently, there is a pressing need for targeted financial literacy campaigns and innovative tools, such as spending alerts and digital budgeting apps, to mitigate emerging behavioral risks.

## V. CONCLUSION

The digitization of banking services in Indonesia—particularly through mobile banking and QRIS—has significantly transformed consumer behavior. While 84.4% of users acknowledged increased transaction efficiency, this convenience also carries behavioral risks. About 60% of respondents reported more impulsive purchases, and 42.2% experienced reduced awareness of daily spending, a phenomenon linked to the psychological distance from physical money. The study also reveals adoption gaps among older users and rural communities, driven by limited digital literacy and data security concerns. These findings underscore the urgent need for targeted digital financial literacy programs to help users harness technological benefits without compromising financial discipline.

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