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The Impact of Banking Digitalization on Customer Satisfaction and Loyalty in BPRs: Systematic Literature Review

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ABSTRACT

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Introduction: This study analyzes the impact of banking service digitalization on customer satisfaction and loyalty in Rural Banks (BPR). Loyalty is a key factor in ensuring business stability in the banking sector, and digitalization plays a strategic role in fostering it. The research aims to explore how digital services influence customer behavior in the context of rural banking. **Method:** This study employs a Systematic Literature Review (SLR) by analyzing 20 Scopus-indexed articles published between 2005 and 2025. The selected literature focuses on digital banking services, customer satisfaction, and loyalty, particularly within the scope of rural banking institutions. **Results:** The findings indicate that the adoption of digital services is significantly influenced by perceived ease of use, perceived usefulness, trust, security, and compatibility with customers' lifestyles. Trust emerges as a key mediating factor in shaping continued usage behavior. Moreover, loyalty is affected not only by technological features but also by emotional, personalized, and locally relevant experiences. **Conclusion:** The study highlights that the main challenge in rural areas is resistance to digitalization due to low digital literacy and concerns over data privacy. It recommends that BPRs prioritize digital literacy programs, ensure system transparency and security, and combine physical and digital services. Strategic partnerships with fintech and other stakeholders are also vital for achieving inclusive and sustainable digital transformation.

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1. Introduction

Technological developments have come a long way in recent years and have had a profound impact on every aspect of human life. Various services that previously could only be done manually by humans are slowly being replaced by digital services, such as artificial intelligence (AI) and the internet of things (IoT). The Covid-19 pandemic has been a catalyst that has accelerated technological developments, prompting various industrial sectors to adopt the benefits of technology to restore their financial stability, such as in terms of data storage, marketing, and other business processes (Chiang & Trimi, 2020; Boufounou et al., 2022; Gomez-Pino et al., 2023). Related to this, various industrial sectors are competing to adapt the business ecosystem to customer lifestyles that increasingly demand speed, accuracy, security, and minimal physical interaction (Verástegui et al., 2025; Salazar-Rebaza et al., 2022).

Today, media technology has a strategic role to build customer loyalty by providing continuous connectivity in a shorter time and allowing companies to reach a wider geographic area, of course, at a more efficient cost. In addition, digitalization in business also opens up new communication channels that allow customers to openly express their preferences and dissatisfaction with a certain product or service. The financial sector is one of the industrial sectors that actively utilizes technological media as the main instrument to develop marketing strategies, reach a wider geographical area and attract new customers (Mayuri-Ramos et al., 2023). Given that competition is getting tougher in attracting customers' attention, the industry needs to develop a strong strategy to differentiate itself from competitors to increase customer trust. The industry is also driving the shift from traditional services to digital services to achieve sustainable customer loyalty (Al-Shorman et al., 2022).

In the banking industry, loyalty is a crucial factor that determines business stability. Loyalty itself is defined as a positive relationship established between customers and the company, which not only encourages repeat purchases of financial products but also generates recommendations and positive feedback that serve as marketing instruments based on customers' personal experiences. Despite its importance, companies must be able to create significant differentiation compared to existing competitors (Balbin-Romero et al., 2022; Vasquez & Naranjo, 2021).

Based on this, the quality of the digital service experience has a strategic role, because digital services not only expand business reach but also affect customer satisfaction directly, which ultimately impacts customer loyalty (Dehnert & Schumann, 2022; Balbin-Romero et al., 2022; Arce-Cruz et al., 2023). In addition, digital financial marketing has a significant impact on customer behavior, with the principles of transparency and validity of information playing an important role in increasing user trust, reputation, and corporate image (Azad et al., 2021).

Research Problem How does digitalization affect BPR customer satisfaction? Many studies show that digitalization through mobile/internet banking, e-services, AI, and CRM increases customer satisfaction in various regional banks, but there is a lack of specific research on the BPR segment. Research Gaps Analytical methods tend to be quantitative questionnaires without meta-analysis Many studies use surveys and SEM/regression, but systematic combined literature (meta-analysis) to measure the strength of the effects of digitalization on satisfaction and loyalty is rare.

This research uses a qualitative method by collecting scientific manuscripts on the Scopus website. The collected journals will be analyzed using *Systematic Literature Review*

or bibliographic *analysis*. Next, scientific journals will be sorted according to topic preferences. This study aims to look at the pattern of the application of digitalization in banking services to customer satisfaction and loyalty in a case study of Bank Perekonomi Rakyat in Indonesia (BPR). In addition, this study will look deeper into the application of digitalization in BPRs by looking at gaps that can be exploited. The selected journals amounted to 20 international journals. This is expected to be a *benchmarking* for implementation by looking at successful examples of the implementation of digitalization in other countries.

2. Theoretical Framework

2.1 Utilization of Technology

In the banking industry, there is a significant shift from physical services to digital services. The changes in the pattern include: from branch office operations to online services; from face-to-face processes to the use of applications such as mobile banking; As well as from manual queuing to receiving digital tokens as a confirmation of transactions that can be done comfortably from anywhere. Given its increasingly popular application as the main transaction method by the public, the development of digital services in the banking industry is increasingly inevitable. However, although in general the public responds positively to digital banking services, there is still a small percentage of people who still show a preference for face-to-face interaction and choose traditional media. The existence of this phenomenon is caused by their discomfort and unfamiliarity with the use of digital service platforms (Ly, 2024; Azad et al., 2021).

To provide a theoretical basis for understanding this behavior, this study adopts the Technology Acceptance Model (TAM). TAM posits that users' acceptance of new technology is primarily influenced by two key factors: perceived ease of use and perceived usefulness. These constructs help explain why some customers are more willing to adopt digital banking services while others remain hesitant. Integrating TAM allows for a clearer analysis of user behavior and the factors that affect the success of digital service implementation in banking (Rakhmawati et al., 2025; Kamalia & Fazizah, 2024; Rakhmawati et al., 2024; Salwa & Ajizah, 2025)

2.2 Digital Transformation

In the banking industry, on the other hand, it makes it easy for customers to directly compare various options such as interest rates, solvency, service quality, time frame, practicality, and promotions offered from various banks. On the other hand, reliance on digital applications also poses risks such as the security of personal data. This is because the use of digital applications cannot be separated from the exchange of data through the internet, so that the company's reputation and credibility can be significantly affected (Pinedo-López et al., 2024; Mesta-Cabrejos et al., 2023).

In this regard, it is necessary to distinguish between customer trust in the functional context of banking and emotional trust. Emotional trust of customers is generally shown through human-to-human interaction and tends to be skeptical of the security offered by technology. On the other hand, functional trust in the banking sector is based on the competencies, capabilities, and credibility of the banking company. Thus, customers will tend to choose and build cooperation with banks that are considered to be able to provide optimal mutual benefits for both parties (Pelgander et al., 2022; Miftah et al., 2025); Purnomo & Purwandari, 2024; Murtadlo & Sulhan, 2023)

According to Gilsanz et al., (2022), currently there are more and more customers who use devices and use digital media to get investment advice regularly or to get information related to their financial position globally. Digital transformation replaces physical services as the main medium of interaction between customers and banks. This transformation allows banks to have greater access to customer information, encourage the creation of products that are more in line with customer needs personally, thereby increasing the bank's attractiveness in the eyes of customers.

On the other hand, the increase in the use of digital media in the banking sector poses new challenges related to consumer protection, especially related to the confidentiality of customers' personal information. In terms of data protection, banks must be able to ensure that consumer data may only be used for transaction purposes that have been agreed by the customer on the assumption that the customer is fully aware of his or her rights and obligations as stipulated in the law. Therefore, every banking institution and other financial sector is obliged to educate the public related to technology and financial literacy applied to each institution's digital products. Education can be in the form of online tutorials, digital advertisements, or direct socialization to ensure the security of customers' personal data and increase awareness of data security protection mechanisms (Anaya & De La Vega, 2022; Pelgander et al., 2022).

All companies engaged in the financial sector must ensure the privacy and security of consumer data to build sustainable trust. Increasing literacy in the community has been proven to have a positive impact on the acceptance of the digitalization process in the financial sector. The capabilities of digital technology accompanied by interactive capabilities in real time provide opportunities for banks to understand customer needs (Aslan et al., 2022). Today, millennials are playing an important role in the digital transformation of the financial sector due to their high tendency to adopt the latest technologies as well as their drive towards accelerating innovation in the financial industry.

Furthermore, research by Mateo-La Rosa, Sofia shows that companies that implement digital marketing have a higher growth rate than companies that do marketing traditionally. This is because companies that take advantage of digital transformation have a wide range of consumers. In addition, nowadays customers tend to like digital media because they are able to build curiosity through repetitive marketing strategies on various devices that customers use. Agarwal et al., (2025) affirm that customer experience, satisfaction, and security aspects have a direct relationship with customer loyalty. Therefore, if one of these aspects is not met or provided disproportionately, it has the potential to have a negative impact on the company's reputation and business performance.

2.3 Customer Satisfaction

Customer satisfaction refers to the customer's overall evaluation of their experience with banking services, which includes service quality, ease of use, trust, and personalization. In the context of digital banking, satisfaction is influenced not only by the functional performance of the platform but also by the emotional connection users feel during interactions. A seamless, secure, and responsive digital experience contributes significantly to satisfaction, especially when services are tailored to meet individual needs (Agarwal et al., 2025; Fazizah et al., 2024). High customer satisfaction is crucial, as it serves as a predictor of customer loyalty, influencing whether customers continue using a bank's digital services or switch to competitors. Therefore, continuous improvement in digital service quality, user interface design, and responsiveness to customer feedback becomes essential to maintain

and enhance satisfaction in the evolving digital banking landscape. (Sulistiyawati, 2022; Abdul Hamid et al., 2022; Sinollah, 2022; Adi Neka Fatyandri & Michelle, 2021)

3. Methods

This study applies the Systematic Literature Review (SLR) method. SLR is a way to synthesize scientific evidence by answering specific research questions in a transparent way. SLR treats the literature review process as part of the scientific process by applying the principles of empirical research. The main goal of the implementation of SLR is to minimize the risk of bias and increase transparency at every stage, from the selection and inclusion of studies, the assessment of the quality of the studies involved, to the preparation of the synthesis objectively. By using explicit and systematic methods, SLR allows for a more valid and scientifically accountable review process (Lame, 2019). The analysis will be carried out in April 2025. The database of articles that will be used for research uses the Scopus database. Scopus is the largest indexing platform and has more than 20,000 internationally indexed articles (Fahimnia et al., 2015). The Scopus database provides a variety of article metadata including research titles, authors, abstracts, and keywords.

This study employs the Bibliometrix approach using RStudio with the biblioshiny package to conduct bibliometric analysis based on metadata from the Scopus database. The analysis includes keyword mapping, topic clustering, and thematic evolution to identify research trends related to digitalization, customer satisfaction, and loyalty in banking services. This protocol enhances methodological transparency and allows for better replication in the context of a systematic literature review.

The articles used for the analysis were in the range of 2005 to 2025. The selection of articles used for systematic literature review follows the following process: Identification of keywords and article search. This study aims to find out the factors that affect customer satisfaction and loyalty to digital banking services. Based on this, the requirements for conducting this literature search are to involve the keywords "digital", "service quality", "customer satisfaction", "customer loyalty", "rural", and "bank". The literature search was conducted through the Scopus database. The search results showed 1,396 articles published from 2005 to 2025.

4. Results and Discussion

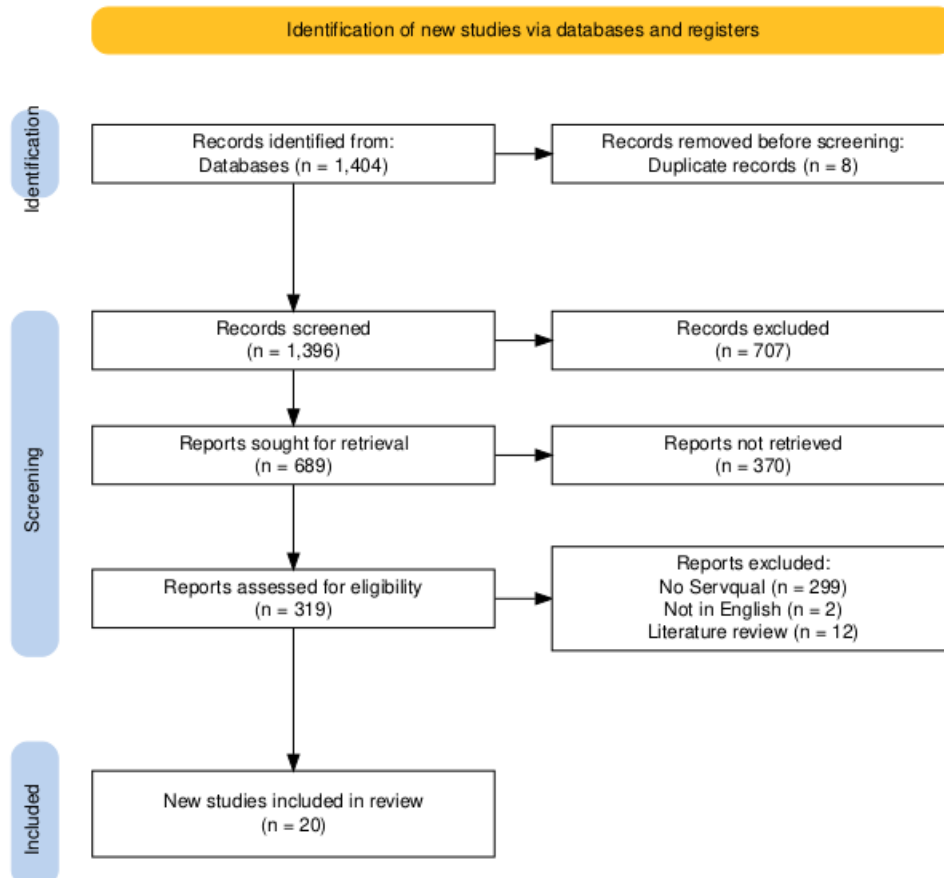
4.1 Results

The impact of digitalization on customer satisfaction and loyalty was analyzed through a systematic literature review to summarize research findings over a certain time frame. The literature search process is focused on publications in the period from 2005 to 2025, including the Covid-19 period, ensuring that the development and dynamics of research can be summarized.

The database used in this study is the Scopus database. This study aims to find out the factors that affect customer satisfaction and loyalty to digital banking services. Based on this, the requirements for conducting this literature search are to involve the keywords "digital", "service quality", "customer satisfaction", "customer loyalty", "rural", and "bank". The search results obtained 1,404 articles published from 2005 to 2025.

Based on the articles obtained, research on digitalization, customer satisfaction, and loyalty consists of various research areas. Therefore, a screening process is needed so that

the articles obtained for systematic literature review are more suitable. The screening process begins with the detection of duplicate articles. Furthermore, in this study, the research selected for the systematic literature review was limited to the type of article. The selected articles are also limited to the fields of business, management, and economics so that articles outside these fields will not be included. The full stages of screening are presented in Figure 1.

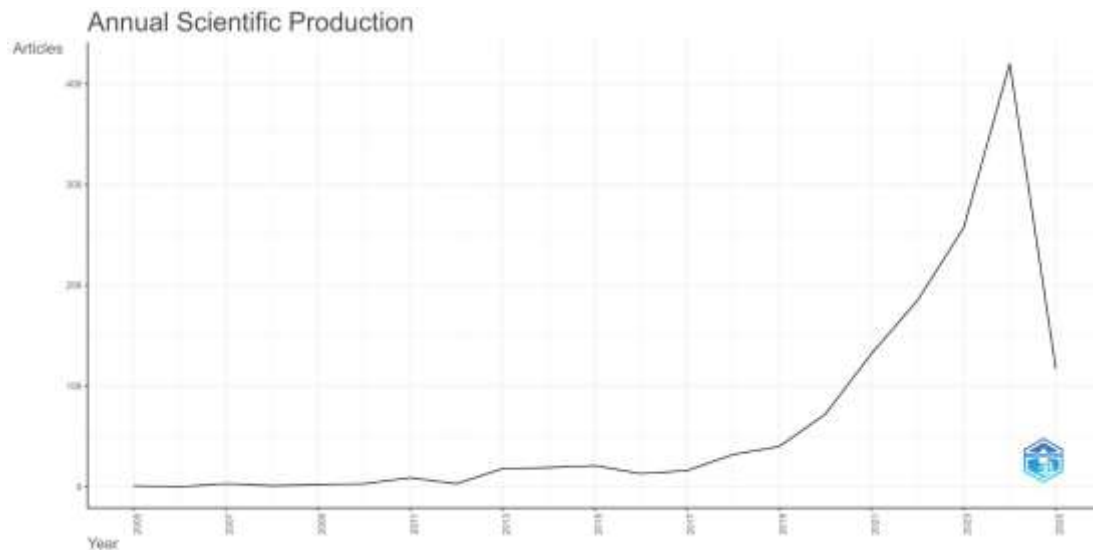


Source: Data derived from Systematic Literature Review (SLR), 2025.

Figure 1. Article Screening Process

In our analysis, we have included 20 papers. After reviewing abstracts and keywords from all 20 papers, we eliminated papers that did not report descriptions of digitization and banking consumer satisfaction and loyalty. We use the following criteria that the paper considers relevant if it specifically discusses digitalization and its impact on customer satisfaction and loyalty (figure 1). Finally, after applying the exclusion criteria, 20 publications remained, and they represented the basis for our further analysis. Next, we extract and encode relevant survey data (e.g. authors, titles, and journals, year of publication, digitization, customer satisfaction, customer loyalty) for our analysis (Figure 1).

Before touching on the 20 selected journals in the systematic literature review process, we delve deeper into additional information related to keywords used to provide insights related to the development of topics related to digitalization and banking consumer satisfaction and loyalty with a case study of BPR. In Figure 2 we present a graph of journal growth related to the 2005-2025 time frame. Figure 2 shows that the development of research has increased dramatically in 2019 and will continue in 2024.



Source: Data derived from Systematic Literature Review (SLR), 2025.

Figure 2. Annual scientific production

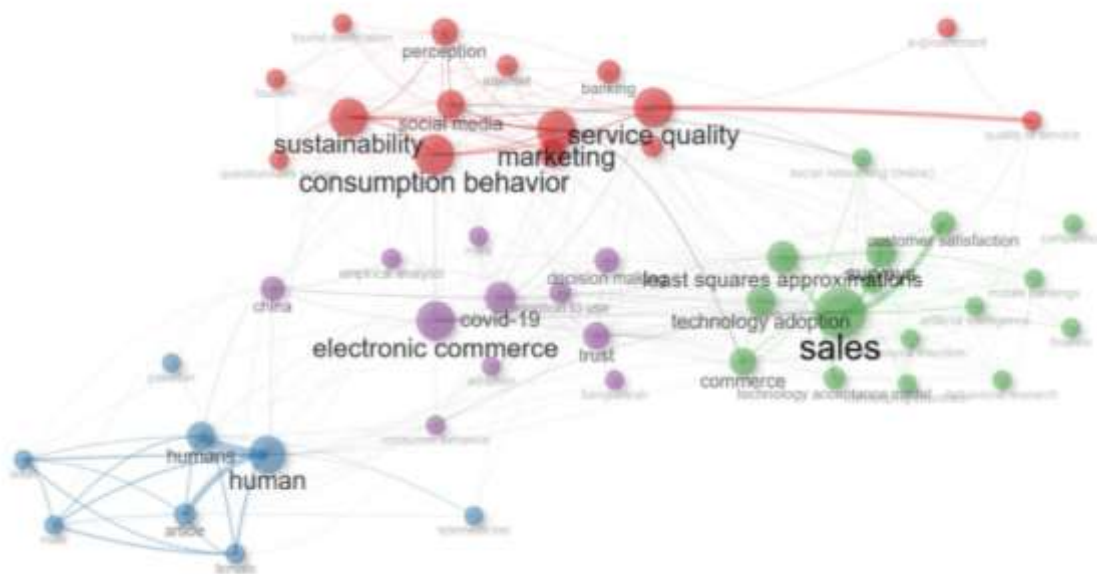
Based on Figure 2, the development of journal production with the topic of digitalization and banking consumer satisfaction and loyalty with the BPR case study shows an increasing trend. If you look deeper, there are 20 productive journals on the topic. Here is a table of the 20 journals with the highest number of journal productions.

Table 3. Production of the 20 Most Journals

No	Sources	Articles
1	Sustainability (Switzerland)	64
2	International Journal Of Bank Marketing	30
3	Cogent Business And Management	23
4	Journal Of Retailing And Consumer Services	20
5	Journal Of Financial Services Marketing	16
6	Journal Of Open Innovation: Technology, Market, And Complexity	16
7	Journal Of Islamic Marketing	15
8	Frontiers In Psychology	12
9	Sage Open	12
10	International Journal Of Consumer Studies	11
11	Heliyon	10
12	International Journal Of Data And Network Science	10
13	Studies In Systems, Decision And Control	10
14	Technological Forecasting And Social Change	10
15	Journal Of Quality Assurance In Hospitality And Tourism	9
16	Studies In Computational Intelligence	9
17	International Journal Of Information Management	8
18	Journal Of Risk And Financial Management	8
19	Technology In Society	8
20	Journal Of Science And Technology Policy Management	7

Source: Data derived from Systematic Literature Review (SLR), 2025.

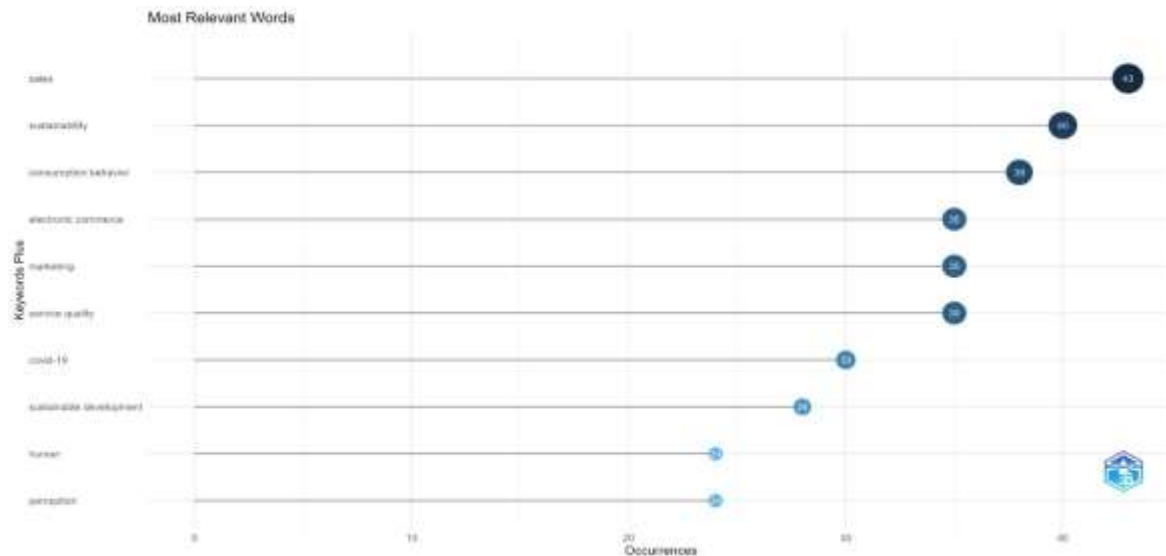
Keywords in metadata downloaded through Scopus are able to give an idea of the characteristics of a particular study or study. In Scopus metadata itself, keywords are divided into 2, namely author keywords and index keywords. The author's keyword is a keyword written by the author himself, while the index keyword is a keyword that emerges from the Scopus system. The most keywords written by the author can be seen in Figure 3. The keyword network was analyzed using Rstudio software with a biblioshiny package as shown in Figure 3. Furthermore, keywords that appear frequently will be manifested in the form of a circle where the larger the circle will indicate the more keywords appear. In addition, the color in the network describes the scope of the field of study or study cluster of each keyword. Here is an overview of keyword network analysis.



Source: Data derived from Systematic Literature Review (SLR), 2025.

Figure 3. Keyword Network

Based on Figure 3, there are 4 clusters that appear, each of which has a keyword that appears frequently. In the blue cluster, the most common keyword that appears is "human". In the purple cluster, the keyword that often appears is "electronic commerce". In the green cluster, the most frequently appearing keywords are "sales". Meanwhile, in the red cluster, the keyword that often appears is "consumption behavior". The most appearances in Figure 3 prove that a lot of research has been done on these keywords, while the appearance of slightly different keywords concludes otherwise. The following is also attached an analysis of *the most relevant keywords* in the bibliographic analysis.

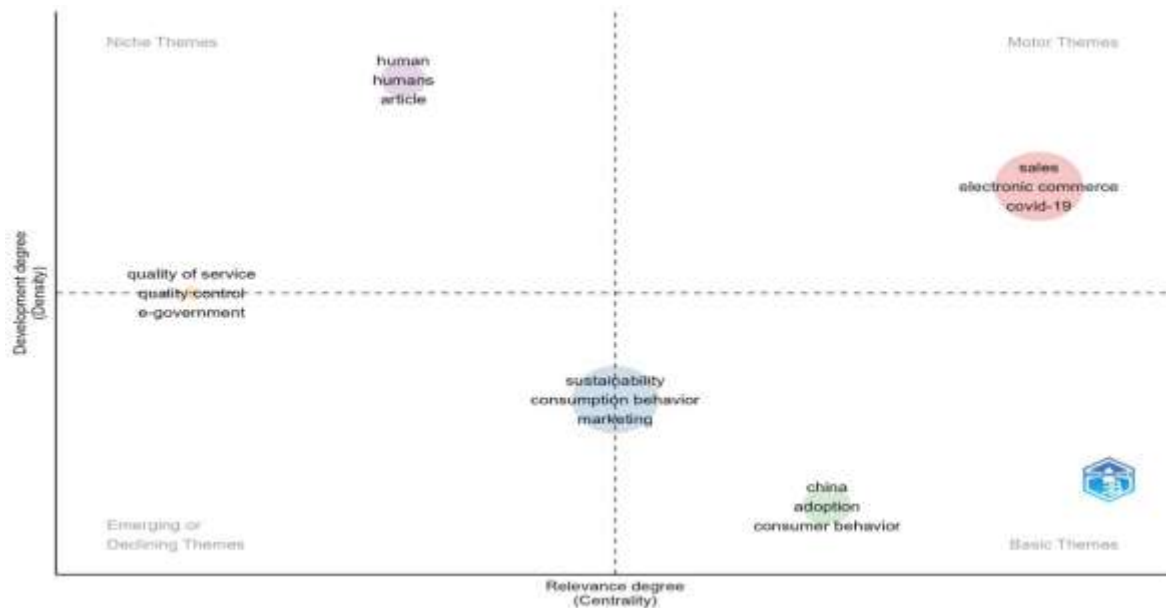


Source: Data derived from Systematic Literature Review (SLR), 2025.

Figure 4. Most Relevant Keywords

Based on Figure 4, journals with the keyword "sales" are cited as many as 43 times a year. Furthermore, journals with the keyword "sustainability" are cited as many as 40 every year. Furthermore, journals with the keyword "consumption behavior" are cited as many as 38 every year. In addition, journals with the keywords "Marketing", "electronic commerce", "service quality" are cited as many as 35 every year. There are still other keywords such as "covid-19", "sustainability development", "human", "perception" which are included in the keywords of journals that are often cited.

In Figure 5 there are 4 quadrants that describe the categories of a study based on keywords that have been determined based on metadata taken from Scopus. In the figure above, there is *density* (abscis) and *centrality* (ordinate), where *density* shows the number of studies that have been conducted on the *keyword*, while *centrality* shows how much the research has affected other studies globally or in other words how much the research has been cited by other researchers. There are several studies that are considered emerging, this is reflected in the keywords that appear in quadrants 2 and 3. Emerging research is research that is crawling and has the potential to be further developed. The following research keywords are considered emerging such as sustainability, consumption behavior, marketing, China, adoption, and consumer behavior.



Source: Data derived from Systematic Literature Review (SLR), 2025.

Figure 5. Thematic Map

Finally, 20 selected journals were obtained from the results of systematic literature review analysis. The following are attached to the twenty journals. The selected journals were obtained from the results of the systematic literature review analysis. The list of these twenty journals is attached below

Table 4. Thematic Synthesis of Selected Studies on Fintech and Mobile Banking Adoption Behavior

Key Studies	Articles Sources	Findings Summary
Factors influencing mobile/fintech adoption	(Ali et al., 2021; Chawla & Joshi, 2019; Foroughi et al., 2019; Liébana-Cabanillas et al., 2014)	Perceived usefulness, ease of use, trust, and compatibility are major drivers; age and cultural values moderate the relationship in some cases.
Role of trust and perceived risk	(N. Kaur et al., 2020; Lee & Kim, 2020; Malaquias & Hwang, 2016)	Trust significantly influences adoption, while perceived risk can hinder it. Trust often moderates risk–intention relationships.
User behavior and post-adoption intention	(Daragmeh et al., 2021; Shahid Iqbal et al., 2018; Zhang et al., 2018)	Satisfaction, continued usefulness, and positive user experience increase long-term use; emotional and hedonic factors are also relevant.
Role of social norms and internal factors	(Flavian et al., 2020; Grover & Kar, 2020; Hernandez et al., 2023)	Social media engagement and subjective norms influence behavioral intention; mindfulness and attitudes shape adoption and continued usage.
Organizational/digital transformation	(S. J. Kaur et al., 2021; Sánchez-Torres et al., 2018; Schumann et al., 2012)	Branch-based strategies, government support, and service mediation by technology play important roles in institutional efforts to boost digital use.

Source: Data derived from Systematic Literature Review (SLR), 2025.

4.2 Discussion

In the era of digitalization, the adoption of digital banking services such as mobile banking and e-wallets has been the main focus of various researches. One of the studies by (Liébana-Cabanillas et al., 2014) entitled *Antecedents of the Adoption of the New Mobile Payment Systems* revealed that the perception of ease of use and usability has a significant effect on user attitudes, which in turn influences the intention of adoption. The study also highlights that age is a factor in moderation, with a stronger influence of digital adoption on younger age groups. These findings are relevant in the context of BPR (People's Credit Bank) that serves rural and cross-generational populations, where the digitalization approach needs to consider these demographic factors.

Furthermore, (Chawla & Joshi, 2019) in their study in India examined the adoption of digital wallets and found that trust, security, and lifestyle compatibility are important factors in shaping usage intentions. For BPRs who are developing digital platforms, building digital trust is the key to increasing customer satisfaction and loyalty.

A study by (Malaquias & Hwang, 2016) emphasizes that trust is influenced by the integrity and capabilities of service providers, which then determines the intention of mobile banking adoption. The importance of educational background, especially in technology, is also considered as a moderating factor. This shows that BPRs need to conduct digital education to customers to facilitate more equitable technology adoption.

In the context of omnichannel banking, (Bris et al., 2021) conducted a literature review and concluded that consumer decisions in using digital banking services are influenced by cognitive (knowledge), affective (emotion), and conative (intention) aspects. This reinforces the importance of a holistic digital marketing strategy by BPR, which focuses not only on functionality but also user experience.

5. Conclusion

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