

Exploring Gen Z Preferences and Perceptions in Digital Banking: A Comparative Insights and Populix National Survey

Gen Z Preferences and
Perceptions in Digital
Banking

Eka Putri Nur Asyiam^{1*}, Sfenrianto²

^{1,2}Master of Information Systems Management, Faculty of Computer Science, Universitas
Bina Nusantara, Jakarta Barat, Indonesia

*Corresponding Author E-Mail: eka.asyiam@binus.ac.id

983

Submitted:
November 1, 2025

Revised:
November 27, 2025

Accepted:
January 30 2026

Published Online:
January 31, 2026

ABSTRACT

Digital banking has rapidly transformed financial behavior among young consumers, particularly Gen Z, in Indonesia. This study aims to explore the preferences and perceptions of Gen Z towards digital banking services and to compare them with national trends. A quantitative comparative method was employed, combining survey data from respondents with national Populix survey results. The findings show that SeaBank, blu by BCA, and Bank Jago consistently lead both locally and nationally, confirming their strategic influence on Gen Z's digital financial behavior. Gen Z in Greater Jakarta prioritizes system quality, including low transfer fees, transaction speed, and ease of navigation, while nationally, information quality, such as promotions, cashback, and security, receives more attention. QRIS is more frequently used for offline transactions, contrasting with national preferences for e-commerce, and personalization features like savings, investments, and AI-driven insights remain underutilized. These results expand the application of the Information System Success (ISS) Model by mapping user preferences and perceptions, highlighting that sustainable digital banking adoption among Gen Z depends on the balance between technical reliability, information quality, and responsive service.

Keywords: Digital Banking, Gen Z, Information System Success Model, QRIS, User Perceptions.

INTRODUCTION

The banking sector has increasingly integrated Financial Technology (Fintech) to enhance the efficiency, convenience, and speed of service delivery for customers. Beyond traditional electronic banking services such as ATMs and internet banking, the sector has undergone a significant digital transformation, resulting in the emergence of fully application-based digital banks. These banks operate entirely through smartphones, allowing customers to conduct banking activities without visiting physical branches, and providing a more seamless, accessible, and user-friendly experience (Utami & Irwansyah, 2022; Fitriana & Kurniawan, 2023; Amelia & Fitri, 2025). Digital banking services are not only self-contained but are also integrated with broader financial ecosystems, including e-wallets, e-commerce platforms, and investment applications, thereby creating a more interconnected and holistic financial environment for users (Mahfuzh, 2024; Adinugroho et al., 2025). This integration enables customers to manage various aspects of their financial lives through a single platform, reflecting the growing convergence of banking and technology (Raviteja, 2024).

In Indonesia, BTPN's Bank Jenius pioneered the first digital bank in 2016, followed by a rapid expansion of competitors such as Bank Jago, Blu by BCA, Line Bank, SeaBank, and others. The presence of these digital banks is especially relevant for Generation Z, a cohort of digital natives who increasingly demand rapid, convenient, and technologically sophisticated service experiences (Nabila et al., 2023; Wanda, 2023). According to a Populix survey, 60% of digital bank users in Indonesia are dominated by Gen Z and individuals from lower- to middle-class socio-economic backgrounds, suggesting that this

JIMKES

Jurnal Ilmiah Manajemen
Kesatuan
Vol. 14 No. 1, 2026
pp. 983-994
IBI Kesatuan
ISSN 2337 – 7860
E-ISSN 2721 – 169X
DOI: 10.37641/jimkes.v14i1.4504

demographic is both highly engaged and particularly influential in shaping the digital banking landscape. Furthermore, awareness and adoption of digital banking in Greater Jakarta (Jabodetabek) are comparatively higher than in other regions, indicating a stronger openness to digital financial innovations and making this area a particularly suitable context for examining user behavior and preferences. Studying Gen Z in Jabodetabek, therefore, provides a valuable opportunity to compare local usage patterns with national trends captured in the Populix survey, addressing an existing gap in region-specific digital banking research.

Previous studies have frequently applied the Information System Success (ISS) model by DeLone and McLean to explain the adoption of various financial technologies, including credit cards, mobile payments, internet banking, and QRIS (Rahi & Ghani, 2019; Franque et al., 2021; Trinh & Tran, 2024). These studies generally highlight that the quality dimensions of information systems significantly influence user satisfaction and the intention to continue using the services. However, the ISS framework has rarely been employed to investigate user preferences and perceptions, particularly within the Indonesian digital banking context (Sebayang et al., 2024). In addition, prior research is often conducted at a national or cross-country level, with limited direct comparisons between local and national perspectives. This leaves an important gap in understanding how regional variations, such as those between Jabodetabek and the wider Indonesian context, affect digital banking adoption and usage behaviors, as well as the specific factors driving satisfaction and engagement among Gen Z users.

Therefore, this study aims to explore the preferences and perceptions of Generation Z in Greater Jakarta (Jabodetabek) regarding the use of digital banking, and compare them with the results of the Populix national survey. This study contributes to the expansion of research on digital banking. Information System Success (ISS) by shifting the focus from sustainability intentions to an analytical framework for mapping user perceptions and identifying challenges. This research also enriches the literature by comparing local data (Gen Z Jabodetabek) with national data (Populix), providing a new perspective on understanding the segmentation of digital banking behavior in Indonesia.

LITERATURE REVIEW

Digital Banking in Indonesia and Generation Z Adoption

Digital banking in Indonesia has evolved from traditional services to fully app-based platforms, where financial activities are conducted online via smartphones through services such as Jenius, blu by BCA, Bank Jago, and Seabank. The growth of digital banks is guided by the Financial Services Authority Regulation (POJK Number 12/POJK.03/2021), which emphasizes security, efficiency, and the effective use of customer data, making digital banking not only an alternative service but also a driver of more inclusive financial access. This transformation reflects a shift in how financial services are delivered and consumed. High smartphone penetration and broader internet access in Indonesia set a strong foundation for digital banking expansion, enabling banks to overcome the geographic barriers that previously limited financial service access in remote areas (Habir & Negara, 2023; Mookerjee et al., 2025). Digital platforms offer greater accessibility, convenience, and cost-effectiveness compared to conventional banking, allowing users to perform transfers, bill payments, and investments without visiting physical branches, while integration with mobile banking and e-wallets expands access to previously unbanked populations (Udohaya, 2025; Nahwan, 2025).

Behavioral intentions to use digital banking are shaped by habit, price perception, performance expectancy, and social influence, highlighting that successful digital banks must deliver value and trust beyond technology alone (Kurniawan et al., 2024). In this context, Generation Z, born between 1995 and 2012 and characterized as digital natives and mobile-first users, has become the largest group of digital bank users in Indonesia, contributing around 60% of the user base (Nabila et al., 2023; Nurahmasari et al., 2023; Populix, 2024). Their adoption is strongly influenced by perceived ease of use, security, and trust, and they value not only technological sophistication but also reliability and user

experience design (Windasari et al., 2022; Sukri et al., 2025). In urban areas such as Jakarta, accessibility and responsive customer service are decisive factors for loyalty and satisfaction (Indriyarti et al., 2023). Therefore, continuous innovation in intuitive technology, strong security, and personalized services is essential to sustain Gen Z engagement and trust in the long term.

User Preferences in Digital Banking

Preferences in this study refer to users' actual tendencies in selecting and utilizing certain features in digital services. This is in line with (ref gen z, ref user preference), which shows that user preferences for digital services are influenced by trust and brand reputation, ease of use, novelty, control, and personalization of services. Gen Z's preference for digital banking is influenced by practical features such as online account opening, fee transparency, real-time budgeting, e-wallet integration, and AI-based financial insights (Addula, 2025). The new Populix (2024) describes the preferences of the Indonesian people towards digital banking, but it does not fully reflect the specific preferences of Gen Z in the Greater Jakarta area. Therefore, comparing Gen Z preferences in Greater Jakarta with the national picture is relevant to identifying similarities and differences in service strategies that need to be developed.

Recent studies show that Generation Z expects personalized, seamless digital experiences in financial services, valuing efficiency, aesthetic design, and data security (Nurahmasari & Silfiyah, 2023). Their behavior is driven by convenience and autonomy, favoring platforms with real-time control and transparent fees (Rithmaya & Ardianto, 2024). Trust is mediated by perceived reliability and technological innovation, including AI-driven financial insights (Supriyadi & Darwanto, 2023). In Jabodetabek, with advanced digital infrastructure, users prefer adaptive interfaces and cross-service integration such as e-wallets and investment features (Zea & Halim, 2024). Understanding these preferences is crucial for developing Gen Z-centered strategies emphasizing trust, personalization, and digital empowerment.

Perceptions toward Digital Banking Services

Perception reflects users' subjective interpretations, beliefs, and evaluations regarding the underlying factors that motivate them to adopt and utilize a particular service. In digital banking, user perceptions play a critical role because they shape satisfaction, usage behavior, and long-term engagement with digital financial platforms. These perceptions can be systematically explained through three core dimensions of the Information System Success (ISS) model, namely system quality, information quality, and service quality (DeLone & McLean, 2003; Annisa & Nor, 2025; Nurhayati & Shiddieq, 2025).

System quality refers to the technical performance and functional capabilities of a digital banking system, encompassing aspects such as system reliability, transaction speed, accessibility across devices, system integration with other financial platforms, and the ease of navigating the application interface (Abdelkader & Sayed, 2022; Iqbal et al., 2022; Iqbal & Rafiq, 2023; Bouhlel et al., 2023). A well-performing system enhances user convenience and reduces perceived risk during financial transactions. Information quality, on the other hand, relates to the characteristics of the outputs produced by the digital banking system, including the accuracy, timeliness, relevance, and completeness of information presented to users. High-quality information supports informed decision-making and strengthens users' confidence in managing their finances digitally (Dzulqarnain, 2023; Kumar et al., 2023; Dewi et al., 2025).

Meanwhile, service quality reflects the effectiveness of support services provided by digital banking institutions, such as responsiveness, empathy, responsibility, and the reliability of customer support in resolving technical or transactional issues (Saadilah et al., 2021; Purwati et al., 2021; Rosa, 2024). Together, these three dimensions provide a comprehensive framework for understanding how users evaluate digital banking services. Therefore, analyzing user perceptions through the lens of information system quality is

essential for identifying critical challenges and developing strategic improvements to enhance user satisfaction and sustain digital banking adoption.

RESEARCH METHODS

This study employed a quantitative design with an exploratory-comparative approach. This approach was chosen to explore Generation Z's preferences and perceptions of digital banking services, while simultaneously comparing regional findings with national data. The research area focused on Greater Jakarta (Jabodetabek), with the primary comparator being the results of the 2024 national Populix Survey. This design allowed researchers to identify usage patterns, preference tendencies, and factors shaping digital banking user perceptions without testing causal relationships between variables.

The population in this study was Generation Z, namely individuals born between 1995 and 2012 and active users of digital banking applications. Based on Populix Survey data (2024), the number of respondents nationally was 250, with 90 respondents from the Greater Jakarta area. To maintain regional equality and ensure proportional comparison between regional and national data, this study used a sample of 90 Generation Z respondents residing in Greater Jakarta. The sample size was adjusted to the composition of Jabodetabek respondents in the Populix survey so that the comparative analysis results could be carried out in a balanced manner.

The data collection techniques in this study consisted of primary and secondary data. Primary data were obtained through an online questionnaire distributed to Generation Z respondents in the Greater Jakarta area. The questionnaire was designed to explore two main aspects: user preferences and perceptions of digital banking services. Preferences reflect users' actual choices in practice, such as top-of-mind digital banks and most frequently used features. Meanwhile, perceptions describe the reasons behind these choices, identified through the factors driving digital banking usage. Secondary data were obtained from the official report of the 2024 national Populix Survey, which served as a basis for comparison.

The data analysis techniques used included descriptive analysis to illustrate the distribution of respondents' answers. Furthermore, percentage and ranking analyses were used to identify dominant preferences and perceptions. A comparative analysis was conducted by comparing the results of Generation Z respondents in Greater Jakarta (Jabodetabek) with the findings of the Populix Survey at the national level. To map user perceptions, this study employed the Information System Success (ISS) Model through the dimensions of system quality, information quality, and service quality. This approach was used to provide a comprehensive overview of the similarities and differences in preferences and perceptions of digital bank users at the regional and national levels.

RESULTS

This section discusses top-of-mind digital banks as an initial overview of Gen Z's preferences for digital banking applications. The results in Figure 1 were obtained from a survey that allowed each respondent to provide more than one answer regarding the digital bank they remember most. The survey shows that among Gen Z in Greater Jakarta (Jabodetabek), SeaBank tops the list as the most memorable digital bank, followed by Blu by BCA and Bank Jago. These three applications are the dominant players shaping respondents' primary preferences. This pattern also aligns with the results of the Populix national survey, which ranked SeaBank, Blu by BCA, and Bank Jago as the top three digital banks with the highest top-of-mind. This confirms that these three applications have strong brand recall both among Gen Z in Greater Jakarta and nationally.

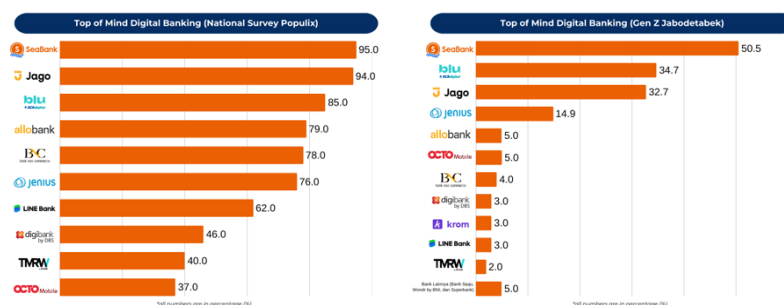


Figure 1. Top of Mind Digital Bank

User preferences are a crucial aspect in understanding Gen Z’s behavior in using digital banking services. Previous literature by Addula (2025) shows that Gen Z preferences are influenced by practical factors such as online account opening, fee transparency, real-time budgeting, e-wallet integration, and AI-based financial insights. These factors are closely related to the need for trust, ease of use, control, and personalization of services (Styarini, 2021).

National Survey Populix													
Most Frequently Used Features (Each respondent was allowed to select multiple answers)	SeaBank	Jago	blu BCAdigital	B.C. bank reo commerce	jenius	allobank	LINE Bank	OCTO mobile	TMRW	Nyala by OCBC	bank raja	me	digibank by DBS
Base (responses)	142	91	85	55	34	29	25	13	13	8	8	8	7
E-Wallet balance top-up	54%	62%	59%	49%	73%	35%	38%	28%	46%	31%	38%	62%	43%
Interbank transfers	49%	58%	42%	49%	64%	32%	34%	56%	31%	31%	38%	50%	43%
Online shopping (E-Commerce transactions)	48%	63%	38%	45%	44%	47%	31%	28%	46%	46%	50%	63%	43%
Intrabank transfer	47%	54%	45%	38%	55%	26%	41%	64%	31%	31%	38%	63%	57%
General transactions	37%	40%	33%	38%	42%	29%	41%	31%	31%	31%	38%	50%	43%
Savings	36%	32%	35%	40%	38%	32%	34%	40%	38%	31%	50%	38%	57%
Mobile data or mobile credit purchase	35%	35%	26%	37%	53%	23%	21%	32%	46%	23%	38%	50%	57%
Offline purchases (via QRIS payment)	33%	26%	25%	40%	22%	44%	45%	56%	38%	23%	38%	50%	57%
Investment or Deposit	33%	27%	36%	32%	34%	23%	38%	32%	38%	15%	38%	63%	71%
Utility bill payment (e.g., electricity)	28%	23%	29%	29%	33%	18%	28%	32%	23%	31%	38%	50%	43%

Figure 2. Frequently Used Features (National Survey Populix)

Local Survey (Gen Z Jabodetabek)												
Most Frequently Used Features (Each respondent was allowed to select multiple answers)	SeaBank	blu BCAdigital	Jago	jenius	allobank	OCTO mobile	B.C. bank reo commerce	digibank by DBS	krom	LINE Bank	TMRW	Others (Bank Saeu, Wondy by BNI, and SuperBank)
Base (responses)	51	35	33	15	5	5	4	3	3	3	2	5
Interbank transfers	59%	65%	49%	59%	56%	100%	100%	75%	50%	100%	100%	80%
E-Wallet balance top-up	52%	51%	59%	54%	44%	60%	80%	75%	25%	67%	33%	60%
Offline purchases (via QRIS payment)	43%	45%	54%	43%	44%	60%	20%	75%	50%	67%	33%	100%
Online shopping (E-Commerce transactions)	41%	44%	35%	41%	16%	60%	40%	0%	25%	0%	67%	0%
General transactions	17%	20%	24%	14%	19%	0%	0%	0%	0%	0%	33%	0%
Intrabank transfer	14%	16%	16%	11%	19%	0%	0%	0%	50%	33%	0%	0%
Savings	12%	11%	19%	11%	19%	0%	0%	0%	25%	0%	0%	0%
Investment or Deposit	11%	11%	14%	14%	13%	1%	40%	75%	0%	33%	33%	0%
Mobile data or mobile credit purchase	5%	4%	0%	5%	6%	0%	0%	0%	0%	0%	0%	0%
Utility bill payment (e.g., electricity)	2%	2%	5%	3%	6%	0%	0%	0%	0%	0%	33%	0%

Figure 3. Frequently Used Features (Gen Z Jabodetabek)

Survey Populix in Figure 2 shows that e-wallet top-ups, interbank transfers, and online shopping/e-commerce are the three dominant features. Meanwhile, the results of a local survey of Gen Z Jabodetabek in Figure 3 show a slightly different order: interbank transfers, e-wallet top-ups, and offline payments via QRIS. This difference indicates that at the national level, digital banks are viewed as enablers of online transactions, while in Jabodetabek, preferences are shifting toward using QRIS for offline transactions, reflecting the penetration of digital banking cashless lifestyle in urban areas (Trianesti & Balqiah, 2025).

The top 3 digital banks’ strengths also show different dynamics. At the national level, SeaBank excels with e-commerce transactions thanks to its relationship with Shopee. However, in Greater Jakarta (Jabodetabek), SeaBank actually excels in interbank transfers. Bank Jago, which is nationally synonymous with e-wallet top-ups, is

consistently chosen for interbank transfers in Greater Jakarta, primarily due to its free cross-bank transfer feature with a certain limit (Amelia & Fitri, 2025). Blu by BCA remains nationally associated with BCA’s reputation for interbank transfers. However, in Greater Jakarta, preference has shifted to e-wallet top-ups, demonstrating Blu’s transformation into an all-rounder that is relevant to the Gen Z lifestyle.

Table 1. Feature–Preference Mapping of Gen Z Digital Banking in Jabodetabek

Feature	Theoretical Preference Factors
Interbank Transfers (59%)	Trust
E-Wallet Balance Top-Up (52%)	Ease of Use
QRIS Offline Payment (43%)	Control & Novelty
E-Commerce Transactions (41%)	Control & System Integration
Savings (12%)	Personalization
Investment or Deposit (11)	Personalization
Mobile Data or Mobile Credit Purchase (5%)	Convenience minor
Utility Bill Payment (e.g., electricity) (2%)	Convenience minor

When Gen Z Jabodetabek preferences are further mapped in Table 1, the dominant features show a strong correlation with the literature framework. Interbank transfers are related to trust, as they involve the security of funds across accounts. E-wallet top-ups reflect ease of use through integration with popular apps (OVO, Gopay, Dana). QRIS and e-commerce emphasize the digital dimension control and novelty, with flexible payment methods and the adoption of digital innovation. On the other hand, low utilization of savings (12%) and investment/deposit (11%) features indicates that this aspect of personalization is still not a priority for Gen Z. Meanwhile, other practical features, such as real-time budgeting or AI-based financial insights mentioned in the literature have not yet emerged as a priority in actual use (Onabowale, 2025). This study confirms that Gen Z Jabodetabek’s preference for digital banking features aligns with national trends, but with a stronger emphasis on offline QRIS and free interbank transfers. This pattern is consistent with literature emphasizing the importance of trust, convenience, and control in digital banking adoption, while also demonstrating that personalization, real-time budgeting, and AI-based financial insights still have significant room for development.

Local Survey (Gen Z Jabodetabek)													
Driver of Digital Banking Usage (Each respondent was allowed to select multiple answers)	SeoBank	blu by BCA digital	Jago	jenius	salo bank	OCTO Mobile	BBC bank baru commerce	digibank by DBS	krom	LINE Bank	TMRW	Others (Bank, Smp, Word by BNI, and Superbank)	
Base (responses)	51	35	33	15	5	5	4	3	3	3	2	5	
Low or free admin and transfer fees	71%	84%	78%	73%	88%	100%	100%	100%	75%	100%	67%	100%	80%
Facilitates daily payments	45%	51%	27%	41%	31%	40%	40%	25%	50%	33%	67%	50%	0%
Simple and easy-to-use application	33%	27%	38%	41%	25%	20%	60%	50%	0%	0%	33%	0%	20%
Provides many promos/discounts/cashback	30%	33%	30%	30%	38%	60%	40%	100%	0%	33%	33%	50%	60%
Fast and smooth application performance	21%	22%	24%	16%	13%	40%	20%	25%	50%	33%	67%	50%	20%
Integration with other financial apps	20%	13%	16%	24%	31%	20%	0%	0%	0%	0%	33%	50%	20%
Helps manage finances better	15%	13%	30%	14%	13%	20%	0%	0%	25%	0%	0%	0%	20%
Guaranteed security	9%	9%	22%	11%	13%	0%	20%	0%	25%	0%	0%	0%	0%
Responsive customer service	2%	0%	3%	3%	0%	0%	0%	0%	0%	0%	0%	0%	0%
High interest rates	0%	13%	8%	0%	13%	0%	0%	20%	0%	0%	0%	0%	20%

Figure 4. Driver of Digital Banking Usage (Gen Z Jabodetabek)

User perceptions of digital banking services can be reflected in user assessments of the quality of systems, information, and services through the Information System Success Model framework (Correia, 2024). A local survey of Gen Z in Greater Jakarta in Figure 4 showed that low/free transfer fees, ease of daily transactions, and simple app navigation topped the list of positive perceptions. These three aspects reflect a high system quality. Apart from low/free transfer fees, the survey results Populix in Figure 5 add the perception of promotion/cashback as part of the information quality (the value of relevant information), while transaction security is seen as an important indicator of information quality (assurance & integrity). This confirms the difference in perception focus, with Gen Z Jabodetabek focusing more on system quality, while the national focus more on information quality.

National Survey Populix														
Driver of Digital Banking Usage (Each respondent was allowed to select multiple answers)		SeaBank	Jago	blu BCAdigital	BC bank neo commerce	jenius	allobank	LINE Bank	OCTO Mobile	TMRW	Nyala by ocbc	bank soju	me	digibank by DBS
Base (responses)		142	91	65	55	34	29	25	13	13	8	8	8	7
Low or free admin and transfer fees	56%	65%	61%	51%	62%	44%	35%	52%	39%	62%	50%	37%	50%	57%
Provides many promos/discounts/cashback	52%	55%	43%	48%	64%	62%	66%	44%	62%	38%	38%	50%	25%	43%
Guaranteed security	50%	44%	53%	58%	47%	44%	41%	52%	62%	46%	75%	37%	50%	100%
Simple and easy-to-use application	49%	51%	43%	51%	42%	41%	45%	52%	69%	61%	75%	50%	38%	71%
Facilitates daily payments	47%	50%	39%	49%	44%	47%	48%	44%	54%	38%	63%	75%	50%	57%
Fast and smooth application performance	44%	46%	38%	40%	42%	41%	48%	44%	61%	46%	63%	37%	25%	71%
Integration with other financial apps	39%	42%	49%	35%	22%	41%	41%	28%	46%	38%	50%	37%	25%	57%
Helps manage finances better	37%	31%	36%	48%	40%	29%	38%	32%	46%	46%	50%	75%	25%	57%
High interest rates	35%	39%	29%	28%	38%	32%	45%	32%	23%	31%	38%	75%	25%	43%
Responsive customer service	33%	25%	27%	49%	25%	26%	55%	28%	46%	54%	63%	50%	25%	43%

Figure 5. Driver of Digital Banking Usage (National Survey Populix)

A comparison of the results of the Populix national survey with the Greater Jakarta Gen Z survey shows a shift in priorities in perceptions of the top three digital banks. SeaBank consistently excels in the dimension of system quality, particularly through transaction cost efficiency, ease of use, and integration with the Shopee ecosystem that supports a digital lifestyle. Meanwhile, the indicators' information quality, like guaranteed security and promotional clarity, is more noticeable by national-level users compared to Gen Z. Then, Blu by BCA Digital emerged as the bank that was most successful in combining system quality with information quality through financial management features such as BluSaving, Blu Gether, and budgeting insights, with the ease of application navigation provided. This feature is relevant for Gen Z, who want real-time, visual data-driven financial control that's easy to understand. Bank Jago excels in this area of system quality through a simple system, easy daily transactions, and free cross-bank transfers, which is felt by Gen Z but has not been felt by Bank Jago users at the national level. These three banks demonstrate that although system quality is the foundation of positive perceptions in digital banking adoption. However, customer service is still perceived as low for all brands, indicating that service quality needs to be considered. Studies confirm that without improving service quality, such as responsiveness, empathy, and reliability, digital banks are at risk of losing users even though their systems are superior (Saadilah et al., 2021; Rosa, 2024).

Table 2. Mapping of Gen Z Jabodetabek Digital Banking Perceptions to ISS Dimensions

Perceptions	ISS Dimensions
Low or free admin and transfer fees (71%)	System Quality
Facilitates daily payments (45%)	System Quality
Simple and easy-to-use application (33%)	System Quality
Provides many promos/discounts/cashback (30%)	Information Quality
Fast and smooth application performance (21%)	System Quality
Integration with other financial apps (20%)	System Quality
Helps manage finances better (15%)	Information Quality
Guaranteed security (9%)	Information Quality
Responsive customer service (2%)	Service Quality
High interest rates (0%)	Information Quality

Table 2 shows that if the perception of Gen Z Jabodetabek towards digital banking services is mapped on three dimensions of information system quality (DeLone & McLean, 2003), it can be seen that system quality becomes the most dominant factor, showing this generation's orientation towards reliability, speed, ease of navigation, and integration of features that support daily transactions (Abdelkader & Sayed, 2022; Bouhleb et al., 2023). Information quality also plays a crucial role, particularly regarding the accuracy, relevance, and completeness of information that influences perceptions of promotion, security, and financial management (Dzulqarnain, 2023; Vaddhano, 2023). Meanwhile, service quality tends to be less prominent, reflecting that direct interaction with digital customer service is not a top priority for Gen Z, who are accustomed to

technology-based self-service. These findings underscore that strategies to improve digital banking services for Gen Z should focus on strengthening system and information quality while maintaining responsive customer service standards.

DISCUSSION

The results of this study provide a nuanced understanding of Gen Z digital banking behavior in Greater Jakarta by integrating top-of-mind awareness, feature preferences, and perception drivers within established theoretical frameworks. The dominance of SeaBank, followed by Blu by BCA and Bank Jago, as the most memorable digital banks among Gen Z in Jabodetabek, reinforces the national findings reported by Populix. This consistency suggests that strong brand recall among Gen Z is not merely a local phenomenon but reflects broader ecosystem-level positioning. Similar to prior studies on Gen Z digital banking adoption, brand salience appears to be shaped by daily transactional relevance rather than by traditional banking attributes such as interest rates or long-term savings products (Windasari et al., 2022).

Feature usage patterns further extend this insight. While national-level users emphasize e-wallet top-ups and e-commerce transactions, Gen Z in Jabodetabek prioritizes interbank transfers and QRIS-based offline payments. This finding aligns with the argument by Franque et al. (2021) that mobile financial services are adopted primarily to support habitual, high-frequency transactions. The stronger orientation toward QRIS among urban Gen Z reflects the deep integration of digital banking into offline consumption, with urban Indonesia as a key driver of the diffusion of a cashless lifestyle. SeaBank's strong performance in local interbank transfers, despite its national association with e-commerce via Shopee, suggests that functional efficiency can outweigh ecosystem branding when users evaluate banks based on daily needs.

Mapping these preferences to theoretical constructs reveals clear alignment with prior literature. Interbank transfers are strongly associated with trust, echoing findings by Styarini (2021) and Sukri et al. (2025), which emphasize security and reliability as foundational for Gen Z adoption. Ease of use, reflected in e-wallet top-ups, supports Addula (2025), who found that perceived convenience and cost efficiency significantly shape Gen Z mobile banking behavior. Meanwhile, the relatively low utilization of savings and investment features confirms observations by Nurahmasari et al. (2023) that Gen Z tends to prioritize transactional autonomy over long-term financial planning, despite high digital literacy.

From a perception standpoint, the results strongly validate the Information Systems Success Model proposed by DeLone and McLean (2003). System quality emerges as the most dominant dimension for Gen Z Jabodetabek, consistent with Abdelkader and Sayed (2022) and Bouhleb et al. (2023), who argue that speed, reliability, and ease of navigation are critical determinants of perceived system success. In contrast, national-level users place greater emphasis on information quality, such as promotions and security assurance, supporting Vaddhano (2023) and Rosa (2024). This divergence implies that urban Gen Z users, who are more digitally immersed, may take information availability for granted and instead focus on seamless system performance.

Importantly, service quality remains the weakest dimension across all banks. This finding corroborates Saadilah et al. (2021), who warn that strong system quality alone is insufficient to sustain long-term user satisfaction. The implication for research and practice is clear: digital banks targeting Gen Z must move beyond transactional efficiency by integrating responsive, empathetic, and reliable customer service into their digital ecosystems. This study contributes to the literature by demonstrating that while Gen Z digital banking preferences in Jabodetabek largely align with national trends, urban contextual factors intensify the importance of system quality, trust, and control, leaving personalization and advanced financial insights as areas with significant potential for future development.

CONCLUSION

This study examines Gen Z's preferences and perceptions of digital banking in Greater Jakarta and compares them with the national findings of Populix. The results show that SeaBank, blu by BCA, and Bank Jago consistently dominate both contexts, confirming their strategic role in shaping Gen Z's digital financial behavior. Gen Z Jabodetabek prioritizes system quality, particularly low transfer fees, transaction speed, and ease of navigation, whereas national users place greater emphasis on promotions, cashback, and security assurance, highlighting the need for digital banks to balance technical reliability with information transparency to sustain trust.

Feature usage patterns reveal a shift from nationally dominant e-commerce transactions toward QRIS-based offline payments among urban Gen Z, reflecting the penetration of a cashless lifestyle. Meanwhile, personalized features such as savings, investments, and AI-driven insights remain underutilized, indicating significant potential for future innovation. The study confirms that sustainable digital banking adoption among Generation Z is driven by the interplay between system quality, information quality, and service responsiveness. These findings extend the information system success model while offering practical guidance for digital banking development strategies in Indonesia.

These results reinforce and extend the information system success model, emphasizing system quality as the primary driver of adoption among urban Gen Z, with information and service quality as complementary dimensions. Digital banks should balance technical reliability with transparent information and improve service responsiveness to sustain long-term engagement. The study's limitations include its cross-sectional design, focus on a single urban area, and reliance on self-reported data, which may affect generalizability and introduce response bias. For future research, longitudinal studies could examine how Gen Z preferences evolve as financial maturity increases, while experimental or qualitative approaches may explore strategies to increase the adoption of personalization, savings, and AI-driven financial features.

FUNDING STATEMENT: This research did not receive any specific grant from funding agencies in the public, commercial, or not - for - profit sectors.

CONFLICTS OF INTEREST: The author declares no conflict of interest.

DECLARATION OF GENERATIVE AI STATEMENT: During the preparation of this work, the author used Turnitin, Grammarly, and ChatGPT to improve sentence structure and overall clarity. All content was then reviewed, edited, and refined by the author, who takes full responsibility for the accuracy, integrity, and originality of the final publication.

REFERENCES

- [1] Abdelkader, A. F., & Sayed, M. H. (2022). Evaluation of the Egyptian knowledge bank using the information systems success model. *The Journal of Academic Librarianship*, 48(2), 506-512.
- [2] Addula, S. R. (2025). Mobile banking adoption: A multi-factorial study on social influence, compatibility, digital self-efficacy, and perceived cost among generation Z consumers in the United States. *Journal of Theoretical and Applied Electronic Commerce Research*, 20(3), 192-198.
- [3] Adinugroho, Mahyuni, & Priantara. (2025). A systematic literature review and bibliometric analysis of green marketing communication and customer experience in digital banking adoption. *Jurnal Ilmiah Manajemen Kesatuan*, 4(5), 78-84.
- [4] Amelia, C., & Fitri, H. S. (2025). Pengaruh persepsi kemudahan, persepsi manfaat, dan fitur pada minat menggunakan bank digital seabank. *RIGGS: Journal of Artificial Intelligence and Digital Business*, 4(2), 6884-6891.
- [5] Annisa, R., & Nor, W. (2025). User satisfaction and net benefits of regional government information system: A mixed-method study based on the DeLone and McLean framework. *Jurnal Ilmiah Akuntansi Kesatuan*, 2(4), 56-59.

- [6] Bouhlel, O., Garrouch, K., & Mzoughi, M. N. (2023). Assessing the success of mobile banking in Saudi Arabia: Re-specification and validation of the DeLone and McLean model. *International Journal of E-Services and Mobile Applications*, 15(1), 1–24.
- [7] Correia, M. P. (2024). *Data quality and user perception in the banking sector: A demonstration entity in a Portuguese bank* (Master's thesis). Lisboa: Universidade NOVA de Lisboa
- [8] DeLone, W. H., & McLean, E. R. (2003). The delone and mclean model of information systems success: a ten-year update. *Journal of Management Information Systems*, 19(4), 9–30.
- [9] Dewi, N. R., Wijoyo, S. H., & Herlambang, A. D. (2025). Analisis hubungan antara confirmation, system quality, dan information quality terhadap continuance intention pengguna alfagift. *Jurnal Pengembangan Teknologi Informasi dan Ilmu Komputer*, 9(8), 95-99.
- [10] Dzulqarnain, S. (2023). *Analisis niat keberlanjutan penggunaan aplikasi flip menggunakan extended expectation confirmation model (ECM)*. Jakarta: UIN Syarif Hidayatullah Jakarta (Bachelor's thesis).
- [11] Fitriana, D., & Kurniawan, D. (2023). Analisis faktor-faktor yang memengaruhi niat penggunaan bank digital seabank menggunakan modifikasi UTAUT2 dengan security, privacy, dan trust. *The Indonesian Journal of Computer Science*, 12(6), 45-49.
- [12] Franque, F. B., Oliveira, T., & Tam, C. (2021). Understanding the factors of mobile payment continuance intention: empirical test in an African context. *Heliyon*, 7(8), 45-49.
- [13] Habir, M., & Negara, S. D. (2023). *The digital transformation of indonesia's banking sector: current trends and future prospects*. New York: ISEAS-Yusof Ishak Institute.
- [14] Indriyarti, E. R., Christian, M., Yulita, H., Aryati, T., & Arsajah, R. J. (2023). Digital bank channel distribution: predictors of usage attitudes in Jakarta's Gen Z. *Journal of Distribution Science*, 21(2), 21-34.
- [15] Iqbal, M., & Rafiq, M. (2023). Determinants of overall user success in an academic digital library environment: validation of the integrated digital library user success (IDLUS) model. *The Electronic Library*, 41(4), 387-418.
- [16] Iqbal, M., Rafiq, M., & Soroya, S. H. (2022). Examining predictors of digital library use: an application of the information system success model. *The Electronic Library*, 40(4), 359-375.
- [17] Kumar, P., Pillai, R., Kumar, N., & Tabash, M. I. (2023). The interplay of skills, digital financial literacy, capability, and autonomy in financial decision making and well-being. *Borsa Istanbul Review*, 23(1), 169-183.
- [18] Kurniawan, Y., & Vionita, K. (2024). Examining the factors driving digital banking adoption in Indonesia: a modified technology acceptance model approach. *J. Libr. Inf. Sci. Stud*, 11(6), 442-459.
- [19] Mahfuzh, M. R. S. (2024). *Analisis faktor-faktor penerimaan pengguna bank digital menggunakan UTAUT2 extended (studi kasus: SeaBank)* (Bachelor's thesis). Jakarta: UIN Syarif Hidayatullah Jakarta.
- [20] Mookerjee, J., Bhuriya, M. K., Josphin, R., & Radhakrishnan, G. V. (2025). Digital banking and financial inclusion in rural economies. *South Eastern European Journal of Public Health*, 26(3), 954-963.
- [21] Nabila, L. N., Utama, F. P., Habibi, A. A., & Hidayah, I. (2023). Aksentuasi literasi pada gen-z untuk menyiapkan generasi progresif era revolusi industri 4.0. *Journal of Education Research*, 4(1), 28-36.
- [22] Nahwan, D. (2025). The role of financial technology adoption on financial inclusion among unbanked populations. *jurnal ilmiah akuntansi kesatuan*, 13(6), 1725-1736.
- [23] Nurahmasari, M., Silfiah, S. N., & Pangaribuan, C. H. (2023). The intention to use digital banking services among Gen Z in Indonesia based on technology acceptance model (TAM). *Jurnal Manajemen dan Bisnis Madani*, 5(1), 15-31.
- [24] Nurhayati, D., & Shiddiq, D. F. (2025). Seabank apps: niat penggunaan berkelanjutan berdasarkan extended expectation confirmation model dan delone & mclean model. *Jurnal Teknologi Informasi dan Ilmu Komputer*, 12(5), 1095-1106.
- [25] Onabowale, O. (2025). AI and real-time financial decision support. *International Journal of Advance Research Publication and Reviews*, 2(6), 329-350.
- [26] Populix. (2024). *Studi analisis ekosistem dan persepsi terhadap bank digital di Indonesia*. Retrieved on July 7, 2025, from <https://info.populix.co/data-hub/reports/digitalbanking2024>
- [27] Purwati, A. A., Mustafa, Z., & Deli, M. M. (2021). Management information system in evaluation of BCA mobile banking using DeLone and McLean model. *Journal of Applied Engineering and Technological Science (JAETS)*, 2(2), 70-77.
- [28] Rahi, S., & Ghani, A. M. (2019). Integration of DeLone and McLean and self-determination theory in internet banking continuance intention context. *International Journal of Accounting & Information Management*, 27(3), 512-528.
- [29] Raviteja, N. (2024). Financial technology (fintech) and banking industry transformation: A symbiotic evolution into the digital era. *Transactions*, 1(2), 23-29.
- [30] Rithmaya, C. L., Ardianto, H., & Sistiyaning, E. (2024). Gen Z and the future of banking: An analysis of digital banking adoption. *Jurnal Manajemen Dan Kewirausahaan*, 26(1), 64-78.
- [31] Rosa, G. D. (2024). Trust and satisfaction in digital banking in the philippines-integrating delone and mclean information system success model. *Journal of Economics, Finance and Accounting Studies*, 6(4), 31-36.
- [32] Saadilah, M. R., Hurriyati, R., & Dirgantari, P. D. (2021). Determination of user satisfaction in mobile banking services using the information systems success model (ISSM) perspective. In *5th Global*

- conference on business, management and entrepreneurship (GCBME 2020) (pp. 257-263). New York: Atlantis Press.
- [33] Sebayang, T. E., Hakim, D. B., Bakhtiar, T., & Indrawan, D. (2024). The investigation of preference attributes of Indonesian mobile banking users to develop a strategy for mobile banking adoption. *Journal of Risk and Financial Management*, 17(3), 109-118.
- [34] Styarini, F. (2021). *Analisis pengaruh customer trust terhadap keputusan menggunakan mobile banking melalui perceived risk dan perceived usefulness sebagai variabel intervening (Studi pada pengguna aplikasi mobile banking Bank BRI di Kantor Cabang Kebumen)* (Doctoral dissertation). Kebumen: Universitas Putra Bangsa.
- [35] Sukri, N. N., Azar, M. A. S., & Shoimah, S. (2025). Unlocking digital banking adoption: The role of ease of use, security, and trust in Generation Z. *Proceedings of the International Conference of Islamic Economics and Business (ICONIES)*, 11(1), 1365–1370.
- [36] Supriyadi, F. T., & Darwanto, D. (2023). Investigating drivers of digital banking adoption of Gen Z in Indonesia. *Jurnal Ekonomi Bisnis dan Kewirausahaan*, 12(2), 257-275.
- [37] Trianesti, G., & Balqiah, T. E. (2025). UTAUT2 model in increasing the intention to use digital payment of QRIS. *Jurnal Ilmiah Manajemen Kesatuan*, 13(4), 2839–2852.
- [38] Trinh, N. H., & Tran, H. H. (2024). Determinants of continuance intention to use credit cards in vietnam: A model integrating stimulus-organism-response, perceived risk, and information system success. *Journal of Logistics, Informatics and Service Science*, 11(9), 219-236.
- [39] Udohaya, N. (2025). Financial inclusion. In *Impact Investing and Financial Inclusion: Examining the Innovations that Empower the Underserved* (pp. 323-445). Cham: Springer Nature Switzerland.
- [40] Utami, R. A., & Irwansyah, I. (2022). Faktor-faktor yang mempengaruhi penggunaan aplikasi e-wallet dana di Kota Samarinda. *Jurnal Bisnis Dan Pembangunan*, 11(2), 60-70.
- [41] Vaddhano, N. (2023). Continuance Intention of mobile banking applications in Indonesia: integrated tam-delone and mclean model. *International Journal of Economics, Business and Management Research*, 7(12), 01-22.
- [42] Wanda, E. M. (2023). Pengaruh literasi digital pada generasi Z terhadap pergaulan sosial di era kemajuan ilmu pengetahuan dan teknologi. *Jurnal Sosial Teknologi*, 3(12), 1035-1042.
- [43] Windasari, N. A., Kusumawati, N., Larasati, N., & Amelia, R. P. (2022). Digital-only banking experience: Insights from gen Y and gen Z. *Journal of Innovation & Knowledge*, 7(2), 100-108.
- [44] Zea, D. A. F., & Halim, R. E. (2024). Behavioral intention among gen z an analysis of digital banking adaptation factors in Jabodetabek. *Journal of Entrepreneurial Economic*, 1(2), 118-128.

