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Customer Continuance Usage of Digital Banking: A Systematic Review of Influencing Factors

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Abstract

Customer loyalty plays a crucial role in sustaining banking revenue and long-term growth. This study presents a systematic review that aims to provide insights for future studies about the trends of digital banking continuance usage intention. Using Population-Intervention-Comparison-Outcome-Time-Question (PICOTQ) Framework, this research focuses on journal articles published between 2020 and 2025, written in English, featuring a conceptualized research model, and published in peer-reviewed journals. Twenty-nine relevant articles were selected. The Preferred Reporting Items for Systematic Review (PRISMA) Framework guided the review process, revealing 56 variables used in related models. Among these, satisfaction, privacy and security, user experience, ease of use, and customer service and support were the most frequently significant factors influencing continuance usage. Most studies were conducted in Indonesia, India, and Korea, reflecting a variety of country income levels. The findings confirm that digital banking continuance usage intention remains a promising and prospective area for future investigation. Further exploration using diverse moderating variables and alternative analytical methods is encouraged to enrich understanding. Practically, this research offers valuable insights for digital banking stakeholders to strengthen customer loyalty by improving service quality, particularly by enhancing user satisfaction, strengthening data privacy and security, improving interface usability, and delivering responsive customer support.

Keywords: Continuance usage, customer loyalty, digital banking, key influencing factors, systematic review

1. INTRODUCTION

Nowadays, digital banking is experiencing significant growth and increasing popularity in the global market. The global net interest income in this sector is projected to reach US$1.61 trillion in 2025, with an expected compound annual growth rate (CAGR) of 6.80% from 2025 to 2029, resulting in a market volume of US$2.09 trillion by 2029 (Statista, n.d.). This rapid growth also reflected in Indonesia. In Indonesian context, the COVID-19 Pandemic had a substantial impact on the banking sector. Reduced operational hours and limitations on the number of customers allowed in bank's physical branches led to the unfulfilled

customer's needs [2]. This situation accelerated the emerging of digital banking innovation, branchless bank that rely entirely on digital infrastructures [3]. Even though it has no physical branches, digital bank offers the same services as conventional banks, including account management, money transfers, deposits, loans, insurance, and other conventional banking services [4].

This innovation is in demand among Indonesians for savings and transactions, as evidenced by the increased number of digital banking applications downloaded, rising from 3.8 million in 2019 to 4.1 million in 2020 [5]. In Indonesia, the adoption of digital banking during the pandemic also led to a decline in the number of Automated Teller Machines (ATMs) by the end of 2021 [6]. In March 2022, the number of ATMs per 100,000 adult populations in Indonesia dropped from 51 machines per 100,000 populations in November 2021 to 48 machines per 100,000 populations.

From the academic perspective, digital banking is gaining popularity as evidenced by dozen of recently published empirical papers on this topic [7]. However, fewer studies examined factors influencing customers' intention to continue using digital banking. This is critical to investigate since most prior studies have focused only on the initial adoption [7]. For instance, [8] examined perceived risk using Technology Acceptation Model approach on digital banking adoption while [9] investigated adoption factors using Unified Theory of Acceptance and Use of Technology 2 (UTAUT2). Similarly, another previous research explored digital banking adoption antecedents based on the adoption existing digital payment platform experience using Unified Theory of Acceptance and Use of Technology Theory [10]. However, these studies did not address the continuance usage of digital banking, leaving a gap in understanding what drives customer retention on digital banking. This gap is critical as retention, not just adoption, is essential for the sustainability of the service. Thus, this research aims to provide insights for future studies about the trends of digital banking, focused on its continuance usage intention.

Despite the growing popularities, digital bank continues to face challenges in building trust and establishing strong reputation [1]. Moreover, this is critical as these two significantly affect customer continuance usage intention, or also known as customer loyalty [11], [12]. Customer loyalty plays a big role in companies maintained market share and growth [13]. By encouraging customer to make more transactions, digital banking institutions not only foster repeat business but also drive revenue growth [13].

However, retaining existing customer is more challenging than acquiring new ones, as it requires continuous innovation and service differentiation [14]. Digitalization has actually reduced customer loyalty because customers become more open-

minded about adopting new services and the traditional appeal of obtaining all services from a single provider became less important than before [15]. Previous study examined digital banking brand experience towards loyalty highlighted the challenge to understanding this customer behavior as cross-sectional approach provides limited insight into the temporal dynamics of customer brand interactions over time [16]. To develop effective innovations and service differentiation strategies, banking stakeholders needs to understands which aspects contribute strengthening customer loyalty. Therefore, the findings of this research can provide practical insight for companies and digital banking stakeholders to maintain customer loyalty through targeted service improvements and informed business decision making.

2. METHODS

To collect, evaluate, and synthesize already published studies and research papers on a particular topic or research question, this research used a rigorous and structured method called Systematic Literature Review [17]. A step by step approach in conducting this systematic literature review is presented using a flow diagram in Figure 1, which is adopted from [18].

2.1. Research Questions Definition

In the first phase of this systematic literature review, seven research questions were formulated. These research questions, along with their corresponding references, are presented in Table 1. The overall research process is depicted in Figure 1, which illustrates the Research Methodology Flow Diagram.

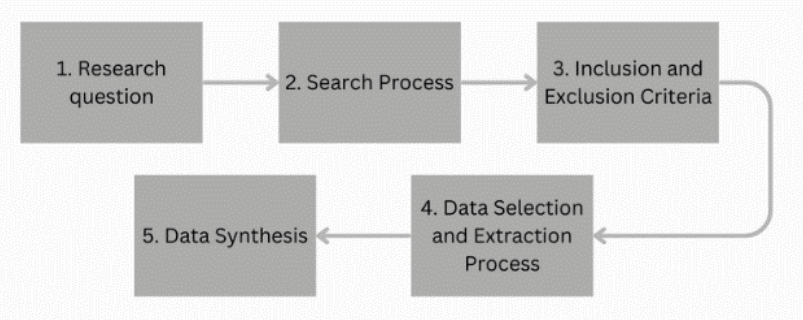

Figure 1. Research Methodology Flow Diagram

Table 1. Research question definition

ID	Research Question	Ref
RQ1	What are the publication trends of digital banking continuance usage intention studies from 2020 to 2025?	[19]
RQ2	Which are the journals with the most publications on this subject?	[18]

ID	Research Question	Ref
RQ3	What variables are most used to build digital banking continuance usage intention models?	[20]
RQ4	What variables significantly affect customer continuance usage intention in digital banking?	[21]
RQ5	What are the most used moderating variables in building digital banking continuance usage intention models?	[20]
RQ6	What is the most widely used method of measuring digital banking continuance usage intention?	[20]
RQ7	Which countries research digital banking continuance usage intention most often?	[22]

2.2. Search Process

The search was done in Scopus, Semantic Scholar, Lens.org, and Web of Science with the help of Publish or Perish Software. Publish or Perish Software is used in retrieving academic papers from online databases. In the search process, several keywords and their synonyms were used to capture more research papers. Table 2 shows the keywords used and their synonyms.

Table 2. Search process keywords

Keyword	Synonyms
Digital banking	Branchless bank, Branchless banking [3] Neo bank, neo banking, neobank, neobanking [4], [23] Internet primary bank, Internet primary banking, Inter-net-primary bank, Internet-primary banking [24] Internet only bank, internet only banking, internet-only bank, internet-only banking [3], [23] Direct bank, direct banking [25], [26] Pure play internet bank, Pure play internet banking, Pure-play internet bank, Pure-play internet banking [26] Online only bank, online only banking, Online-only bank, Online-only banking [27] Virtual bank, virtual banking [3], [26], [27, p. 202]
Continuance usage intention	Continue, continuance, continuous, continuously, reuse, reusing, ongoing, retention, loyalty,satisfaction

To integrate all the keywords, the Boolean operators such as OR and AND were used in the strings' construction [18]. OR operator is used to integrate the keywords and their synonyms, while AND operator is used to integrate each keyword. Besides Boolean operators, the asterisk (*) operator is used to perform wildcard searching, a type of search that captures multiple variations of word by representing any number of characters. This practice increases the search coverage by including different word forms with a common root. Because each online

database has its own search string rule, each online database has its own search string as presented in Table 3.

Table 3. Search strings in databases

Database	Search String
Scopus, Semantic Scholar, Web of Science	("Digital bank*" OR "Branchless bank*" OR "Neo*bank*" OR "Internet primary bank*" OR "Internet*only bank*" OR "Direct bank*" OR "pure*play internet bank*" OR "Online*only bank*" OR "Virtual bank*") AND ("continuance" OR "reuse" OR "continuously" OR "reuse" OR "continue" OR "continuous" OR "ongoing" OR "retention" OR "loyal*" OR "satisfaction")
Lens.org	("Digital bank*" OR ("Branchless bank*" OR (Neo*bank* OR ("Internet primary bank*" OR ("Internet*only bank*" OR ("Direct bank*" OR ("pure*play internet bank*" OR ("Online*only bank*" OR "Virtual bank*")))))))) AND (continuance OR (reuse OR (continuously OR (reuse OR (continue OR (continuous OR (ongoing OR (retention OR (loyal* OR satisfaction)))))))))

2.3. Inclusion and Exclusion Criteria Definition

To help filtering papers, inclusion and exclusion criteria were defined using the help of Population-Intervention-Comparison-Outcome-Time-Question (PICOTQ) Framework, as seen on Table 4. Those papers that do not fulfil the criteria will be excluded. Given various digital financial platforms such as mobile payment, mobile banking, electronic banking, internet banking, and any other related services, it is necessary to establish a clear definitional boundaries of digital banking. For the population criteria, this research includes articles that target digital banking customers, which digital banking definition is banks with no physical branches but depend entirely on digital infrastructure to cover all types of transactions [3]. The digital banking mentioned also provides services provided by conventional banks, such as managing accounts, bank transfers, deposits, loans, insurance, and other banking services, though it has no physical branches [4]. Digital banking itself also has many terminologies and nicknames as presented in Table 3, making precise definition is important to ensure consistent study selection and avoid conceptual confusion in the litereture review.

For the intervention criteria, this research examined factors that are identified in the literature. Since all factors are included, there are no exclusion in the intervention criteria. Similarly, there are no inclusion and exclusion in comparison criteria since all identified factors are examined. For the outcome and time criteria, this research includes papers with continuance usage intention outcomes and papers published in the 2020-2025 period to focus only on the latest research since the digital banking innovation emerged. All studies conducted outside this time period or without clear publication dates are excluded.

Additional inclusions are papers that are written in English, provide a conceptualized research model in the article manuscript, conducted as empirical research (including quantitative, qualitative, and mixed methods), and published as articles in an indexed journal. For international journal, indexed journals includes Scopus (as listed in Scimago) and Web of Science. Meanwhile for Indonesian journal, the criteria are published in Sinta Kemdikbud and ranked above Sinta 3. The exclusion criteria accordingly include non-English papers, studies without research models in the manuscript, other document types rather than journal articles (systematic literature reviews / reviews / commentaries / correspondences / preprint articles / books / chapters), conference or proceeding publications, and studies published in unindexed journals.

Table 4. Inclusion and exclusion criteria

Criteria	Inclusion	Exclusion
P	Digital banking customer aligned with the definitions of digital banking by [3] and [4]	Unbanked person Non-digital banking customer such as mobile banking or digital payment customer
I	Factors identified in the literature	-
C	-	-
O	Continuance usage intention	Only on adoption (first intention to use) or behavior use without discussing the continuous usage
T	2020 – 2025	Published before 2020 or no clear publication date
Q	Written in English Provide conceptualized research model Empirical research (quantitative/qualitative/mixed) Published as article journal in indexed journals	Non-English paper Did not provide research model Systematic literature review/review/commentaries/correspondences/preprint articles/book/chapter/other doc rather than article journal Published as conference/proceeding or published in unindexed journal

2.4. Selection Process and Data Extraction

The method used in this research was also guided by the PRISMA Framework. PRISMA stands for Preferred Reporting Items for Systematic Review and Meta-Analyses [17]. Divided into three phases, PRISMA helps to structure the delimitation of the articles found [18]. The three phases are identification, screening, and eligibility assessment. This process is done with the help of Zotero software.

2.5. Data Synthesis

The synthesis phase involved coding and categorizing the extracted data into relevant themes. This enabled the identification of patterns, relationships, and gaps across the reviewed studies, in order to answer the research questions. Coding was conducted by assigning article IDs to each article that passed the inclusion and exclusion process. Meanwhile, categorization was performed by classifying articles based on the journal source from the collection of articles, variables identified in the literature, moderating variables identified in the literature, methods used, and countries where digital banking research was conducted.

For variable categorization, variables with similar definitions were grouped together. The grouping process involved careful examination of how each variable was denied across the collection of reviewed studies. Variables that shared similar definition are consolidated in the same category as detailed in Table 5. This is demonstrating how different terminologies can represent the same concept. Moreover, the synthesized findings are reported in Result Section.

Table 5. Variable Grouping and Categorization

Unified Variable	Original terms used	Unified variable	Original terms used
Privacy & Security	Privacy, Security, Privacy & Security, Privacy Concern, Assurance	Risk	Risk, Security Risk, Functional Risk
Ease Of Use	Ease Of Use, Perceived Usability, User Friendliness	Information Quality	Information Quality, Information Content, Discovery
Feature	Feature, Product Portfolio, Service Portfolio, Number Of Services	Accessibility	Accessibility, Ease Of Access, Accessible, Only Suited To The Computer/Internet Literate
Responsiveness	Responsiveness, Transaction Speed	Expectation	Expectation, Expectation Confirmation, Perceived Expectation
Personalization	Personalization, Personal Needs, Customer Centricity, Customization	Transparency	Bank Transparency, Transparent
Customer Service and Support	Customer Service and Support, Empathy, Customer Relationship Management	Enjoyment	Perceived Enjoyment, Perceived Pleasure

Design	Design, Application Design, Perceived Aesthetics, Site Organization	Reputation	Company Image, Brand Perception
Efficiency	Efficiency, Economic Efficiency	Functional Quality	Functional Quality, Utilitarian Value
Privacy & Security	Privacy, Security, Privacy & Security, Privacy Concern, Assurance	Risk	Risk, Security Risk, Functional Risk
Ease Of Use	Ease Of Use, Perceived Usability, User Friendliness	Information Quality	Information Quality, Information Content, Discovery
Feature	Feature, Product Portfolio, Service Portfolio, Number Of Services	Accessibility	Accessibility, Ease Of Access, Accessible, Only Suited To The Computer/Internet Literate

3. RESULTS AND DISCUSSION

3.1. Data Collection Results

The search process was performed on 13th of March 2025, resulted in 693 articles: 193 from Scopus, 120 from Semantic Scholar, 276 from Lens.org, and 104 from Web of Science. Since this number is still too large to be processed in a systematic literature review, further screening was carried out using PRISMA method. As presented in Figure 2, the Identification phase of PRISMA removed 441 records due to duplication, retraction, non-English records, non-journal publication, or unindexed sources. Then, Screening phase excluded 199 articles based on title or abstract misalignment with the inclusion criteria. All remaining full texts were successfully retrieved. During the Eligibility phase, 8 studies were excluded for focusing on other topics (digital payments, mobile banking, green banking, internet banking, and online banking); 10 for incorrect or unclear definition of digital banking stated in the inclusion criteria; 3 for failing to address outcomes related to loyalty, continuance intention, or customer satisfaction; and 2 for examining non-customer populations (e.g., employees). Table 6 summarizes the final selection.

It should be noted that even though this study used systematic methodologies and involved frameworks to select the articles, it does not erase the potential limitations such as possible selection bias during each screening phase. Rather than that, the exclusion of grey literature such as conference and proceeding papers may contain

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relevant findings that could contribute to a more comprehensive understanding in this research.

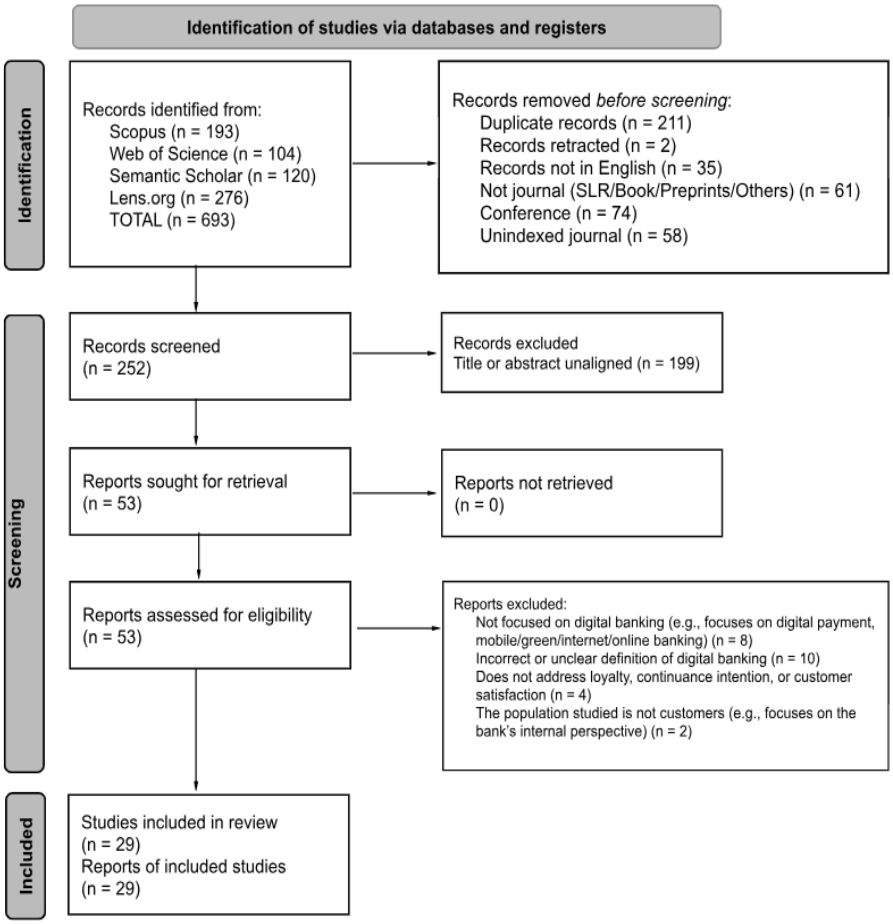

Figure 2. PRISMA Diagram

Table 6. Article included in this study

ID	Title	Ref
1	Consumer satisfaction in branchless Islamic banking and financial inclusion: case for Islami Bank Bangladesh Limited (IBBL)	[28]
2	The Influence of E-Banking Service Quality Dimensions and E-Trust on E-Satisfaction and Its Impact on E-Customer Loyalty through E-Customer Satisfaction as an Intervening Variable in the Bank Jago Application in Indonesia	[12]
3	A study on driving factors for enhancing financial performance and customer-centricity through digital banking	[29]
4	A study on online brand experience in Indian neobanking	[16]

ID	Title	Ref
5	Online customer experience in Indian digital banks impacting continuous intention usage: Generation Y and Z perspective	[30]
6	Artificial intelligence features and expectation confirmation theory in digital banking apps: Gen Y and Z perspective	[31]
7	Continuous intention usage of artificial intelligence enabled digital banks: a review of expectation confirmation model	[32]
8	Revolutionizing finance: a comprehensive analysis of digital banking adoption and impact	[33]
9	To leave or retain? An interplay between quality digital banking services and customer satisfaction	[34]
10	Shaping the digital transformation of the retail banking industry. Empirical evidence from Italy	[25]
11	Bridging digital bank and e-commerce: A study on customer experience and reuse intention in integrated digital payment system	[35]
12	A Study on The Effect of Gamification Components on Customer Loyalty Toward A Digital Bank	[36]
13	Electronic customer relationship management and reputation: drivers of customer satisfaction and loyalty in digital-only banking	[13]
14	Analysis of Factors Influencing Continuance Intention Towards Digital Bank Applications	[37]
15	Reshaping the bank experience for GEN Z in France	[23]
16	Digital banking in northern india: The risks on customer satisfaction	[38]
17	Smart customer experience, customer gratitude, P-WOM and continuance intentions to adopt smart banking services: the moderating role of technology readiness	[39]
18	The effect of customer engagement on repurchase intention among Indonesia's digital banks	[40]
19	Determinants of adoption and continuance intentions toward Internet-only banks	[41]
20	Brand bank attachment to loyalty in digital banking services: mediated by psychological engagement with service platforms and moderated by platform types	[42]
21	The influence of social media marketing on brand loyalty and intention to use among young Vietnamese consumers of digital banking	[43]
22	The Role of Service Quality and Customer Satisfaction in Predicting Customer Retention Intention	[44]
23	Customer perceptions of Korean digital and traditional banks	[45]
24	Mediating effect of satisfaction in the relationship between customer experience and intention to reuse digital banks in Korea	[14]
25	Comparison of Customers' Satisfaction and Loyalty between Digital Bank and Traditional Bank: Empirical Evidence from South Korea	[46]
26	The Influence of Electronic Service Quality on Digital Bank Application	[47]
27	Examining Customers' Intention of Continued Use and Cross-Buying on Internet-Only Banks	[7]

ID	Title	Ref
28	Important Factors That Affect Customer Satisfaction With Digital Banks In Indonesia	[48]
29	Reuse Intention of Internet Primary Bank with IT Convergence: An Extended Technology Acceptance Model Study	[24]

3.2. Research Question

1) RQ1: What are the publication trends of digital banking continuance usage intention studies from 2020 to 2025?

From 2020 to 2023, the number of publications on digital banking continuance usage intention remained relatively stable. However, in 2024 there was a notable surge, increasing from 5 studies in 2023 to 14 studies in 2024. This number suggests a growing interest in research in digital banking continuance usage during that period. In contrast with the previous year, in 2025 there is a significant drop. The decline may be due to the data collection of this research was done early in 2025, before many journals had published their 2025 articles. Figure 3 illustrates the publication trends of digital banking continuance usage intention studies from 2020 to 2025.

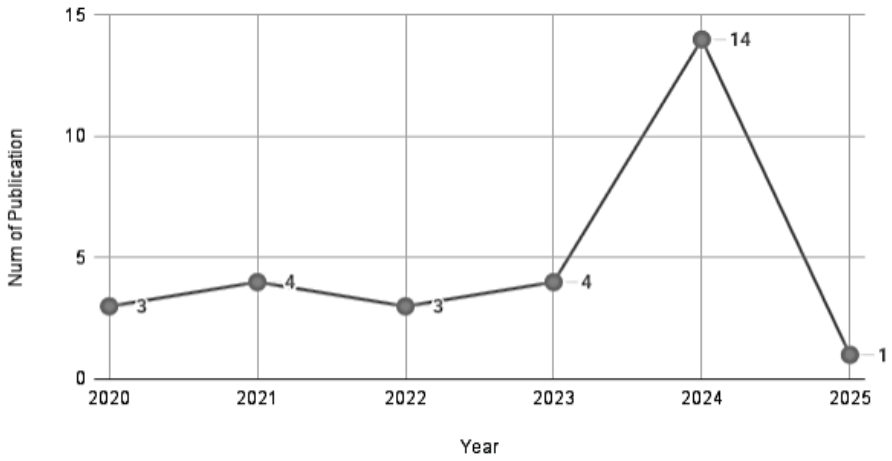

Figure 3. Trend of digital banking continuance usage intention studies from 2020 to 2025

2) RQ2: Which are the journals with the most publications on this subject?

There are 21 journals with at least one publication identified on this subject, presented in Table 7. Out of 21 journals, International Journal of Bank Marketing and Journal of Theoretical and Applied Information Technology are the journal

with the most publications, which is four articles. This finding can be used for future studies to support theoretical and conceptual framework, analyze different contextual practice, and increase the visibility of the studies [13].

Table 7. Article included in this study

Journals	Qty	Article ID	Journals	Qty	Article ID
International Journal of Bank Marketing	4	9, 19, 20, 23	Journal of Information Systems Engineering and Management	1	2
Journal of Theoretical and Applied Information Technology	4	12, 14, 26, 28	Journal of Infrastructure, Policy and Development	1	11
International Journal of System Assurance Engineering and Management	2	4, 8	Journal of Islamic Accounting and Business Research	1	1
Journal of System and Management Sciences	2	25, 29	Journal of Marketing Analytics	1	15
Asia Pacific Journal of Information Systems	1	27	Jurnal Bisnis dan Akuntansi	1	22
European Management Journal	1	10	Jurnal Ekonomi dan Bisnis	1	18
Innovative Marketing	1	21	Management Decision	1	6
International Journal of Quality and Service Sciences	1	3	Risks	1	16
Journal of Enterprise Information Management	1	7	Social Behavior and Personality	1	25
Journal of Financial Reporting and Accounting	1	6	The TQM Journal	1	17
Journal of Financial Services Marketing	1	13			

3) RQ3: What variables are most used to build digital banking continuance usage intention models?

As seen in Table 7, there are 55 variables used in constructing the prior digital baking continuance usage intention model. Among 29 research studies, the six

most frequently employed variables that have been used in constructing digital banking research models are privacy and security, satisfaction, ease of use, usefulness, experience, and reliability. This discussion will focus only on those top six variables.

Cited in 15 articles, privacy and security appears as the most common variable used in research models, includes security, assurance, and privacy concerns. Then, satisfaction and ease of use are the second and third-ranked variables, both of which are mentioned in 11 articles. The term ease of use here encompasses several conceptually similar variables: perceived usability and user friendliness, as they both refer to the degree that an individual believes that using a system would be free of effort [49].

The fourth most widely used variable is usefulness, which was cited in 9 articles. This variable is aligned with performance expectancy which defined as the degree an individual believes that using the system will help them to attain gains in job performance [49]. Lastly, the fifth and sixth most widely used variables are experience and reliability. These top six factors can be used to develop a research model for future studies. Future studies are also suggested to adopt rarely used variables rather than the top six to gain more understanding of digital banking continuance usage intention.

Table 7. Variables used

Variable	Qty	Article ID	Variable	Qty	Article ID
Privacy & Security	15	3, 6, 9,10, 11, 13, 14, 15, 16, 18, 22, 23, 24, 25, 26	Enjoyment	2	5, 29
Satisfaction	11	2, 4, 6, 9, 11, 12, 13, 14, 18, 24, 26	Service charges	2	9, 22
Ease of Use	11	2, 3, 4, 8, 9, 19, 11, 14, 18, 22, 26	Reputation	2	13, 28
Usefulness	9	5, 8, 11, 14, 23, 24, 25, 28, 29	Intelligence	2	6, 7
Reliability	8	2, 9, 11, 15, 16, 22, 26, 29	Anthropomorphis	2	6, 7
Experience	7	1, 3, 4, 6, 7, 11, 17	Online communication	2	12, 13

Variable	Qty	Article ID	Variable	Qty	Article ID
Customer service & support	7	4, 10, 15, 16, 18, 26	Commitment	1	18
Feature	6	9, 10, 14, 15, 19, 22	Functional quality	2	4, 12
Responsiveness	6	2, 9 16, 18, 22, 26	Performance	1	1
Personalization	6	2, 3, 4, 10, 13, 15	Disconfirmation	1	1
Trust	5	2, 5, 14, 19, 27	Gamification	1	3
Convenience	5	5, 19, 23, 24, 25	Intention to use	1	8
Design	5	2, 4, 18, 20, 26	Animacy	1	6
Engagement	4	18, 23, 24, 25	Hedonic	1	12
Efficiency	4	2, 9, 19, 22	Tangibility	1	16
Risk	3	3, 11, 19	Customer gratitude	1	17
Rewards and benefits	4	10, 13, 27, 28,	Cold/detached	1	10
Information quality	4	4, 5, 18, 20	Control	1	3
Loyalty	3	5, 6, 22	Social media marketing	1	21
Confirmation	3	6, 7, 27	Attachment	1	20
Value	3	3, 11, 15	Civic orientation	1	20
Accessibility	2	10, 13	Identity	1	20
Interaction	3	7, 13, 20	Quests	1	12
Interoperability	3	9, 22, 28	Virtual goods	1	12
Social influence	2	14, 29	Levels	1	12
Service quality	2	4, 5	Critical mass	1	19
Expectation	2	1, 10	Actual use	1	28
Transparency	2	10, 15			

4) RQ4: What variables significantly affect customer continuance usage intention in digital banking?

From a total of 56 variables influencing digital banking continuance usage intention, not all of them had a significant influence. This study reveals that there are 41 variables that have a significant influence on continuance usage intention in digital banking, as seen in Table 8. However, not all research studies included in this research placed continuance usage intention as the primary outcome; some of them used the variable as a mediating factor. Thus, this paper only includes variables that affect continuance usage intention, not the primary outcome if there's any. It is revealed that satisfaction is the most frequently cited variable that is reported to have a significant effect, which is 10 articles. The second and third

places go to privacy and security and experience variable. Both of them are cited in six articles. The next are ease of use and customer service and support variables, each one cited in five articles.

Privacy and security, combined with ease of use, are proven to significantly impact satisfaction through customer experience, ultimately determining the continuance usage of digital banking customers [34]. Similarly, privacy and security are grouped with ease of use as service quality dimensions, with research demonstrating that both also significantly impact customer retention through satisfaction [29]. Meanwhile, customer service and support are closely related to brand experience in influencing satisfaction [16]. Other research has also found that customer service support directly affects satisfaction [40]. Therefore, it is reasonable that these variables emerge as the most frequently significant factors in digital banking continuance usage intention, as they align with consistent findings across previous studies. These findings can be valuable for researchers in estimating which variables significantly influence digital banking continuance usage, leading to the development of a more robust research model. Moreover, it also helps researchers to filter out irrelevant variables.

Table 8. Significant variables

Significant Variable	Qty	Article ID	Significant Variable	Qty	Article ID
Satisfaction	10	2, 6, 9, 11, 12, 13, 14, 18, 24, 26	Transparency	1	10
Privacy & Security	6	10, 22, 23, 25, 26	Hedonic	1	12
Experience	6	1, 3, 4, 5, 7, 17	Functional quality	1	10
Ease of Use	5	8, 10, 18, 22, 26	Value	1	15
Customer service & support	4	10, 16, 18, 26	Tangibility	1	16
Usefulness	4	8, 23, 25, 29	Customer gratitude	1	17
Responsiveness	4	16, 18, 22, 26	Convenience	1	19
Trust	3	2, 19 27	Risk	1	19
Reliability	3	16, 22, 26	Attachment	1	20
Engagement	2	18, 23	Interaction	1	20
Rewards & benefits	2	27, 28	Design	1	20
Interoperability	2	22, 28	Identity	1	20
Efficiency	2	19, 22	Civic orientation	1	20
Commitment	1	18	Social media marketing	1	21
Information quality	2	18, 20	Loyalty	1	21
Reputation	2	13, 28	Service charges	1	22

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Significant Variable	Qty	Article ID	Significant Variable	Qty	Article ID
Feature	2	19, 22	Actual use	1	28
Disconfirmation	1	1	Enjoyment	1	29
Intention to use	1	8	Social influence	1	29
Cold/detached	1	10	Performance	1	1
Personalisation	1	10			

5) RQ5: What are the most used moderating variables in building digital banking continuance usage intention models?

Apart from using regular variables, there are four prior studies (13.3%) that used moderating variables while the rest 26 studies (86.7%) did not. Looking at the unbalanced numbers, this study suggests future research to conduct research using moderating variable. The moderating variables used in prior research are customer innovativeness, age, customer optimism, and platform type, as shown in Figure 4.

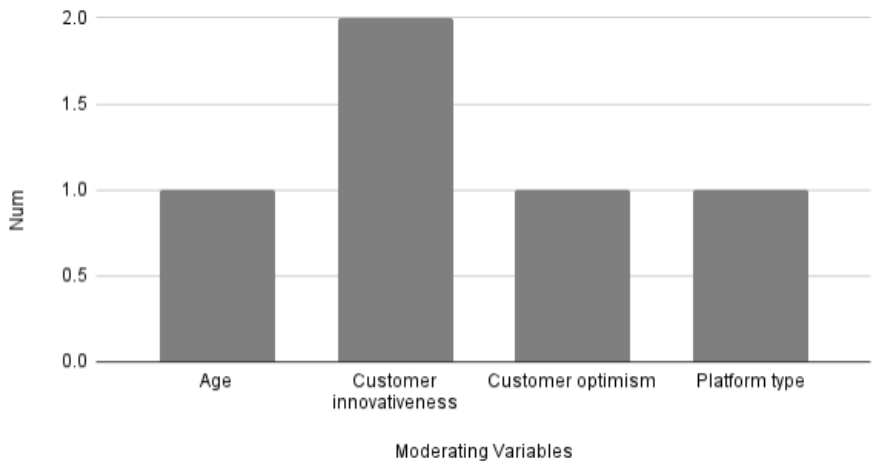

Figure 4. Frequency of moderating variables used

Age as moderating variable is used to determine whether there are differences in digital banking loyalty between Generation Y and Generation Z [30]. Another moderating variable is customer innovativeness, which is used to determine whether variations in customer level of innovativeness influence digital banking loyalty [7]. Meanwhile, customer optimism as moderating factor are examined to assess whether the degree of optimism influence the strength of the relationship between self-concept enrichment and outcomes such as continuance intention, positive word of mouth, and customer gratitude [39]. Lastly, the moderating variable platform type is used to investigate whether the type of platform used affects digital banking loyalty [42]. Among all mentioned moderating variables,

customer innovativeness is the most frequently used, appearing in two articles. The other moderating variable each cited in one article.

6) RQ6: What is the most widely used method of measuring digital baking continuance usage intention?

This research found that there are two kinds of study design used in prior research, 23 research (10.3%) used mixed methods and the 26 rests (89.7%) are used quantitative method. All of them used cross sectional approach. Meanwhile, there are several methodologies used to measure the digital banking continuance usage intention. From Table 9, it can be concluded that there are 16 statistical method used in the collection of literature that is used as material in this systematic literature review.

Nineteen research used SEM-PLS to measure continuance usage intention of digital banking, followed with SEM which used in 4 research. The other methodology is Descriptive statistics, which used in 3 research. Some methodologies CB-SEM, Inferential statistics, T-Test, one-way ANOVA, Ordinal regression analysis, and moderation analysis with interact that is used in two article each. Another methodology is mean-centering, multiple regression analysis, regression analysis, shapley value regression analysis, unrotated factor analysis, exploratory factor analysis, and single factor harman test are used in one article each.

Some authors employed a combination of methodologies to enhance the depth and rigor of their research. For instance, unrotated factor analysis was combined with SEM-PLS [28] while others integrated descriptive statistics, inferential statistics, and SEM-PLS in their analysis [12]. Another study used a combination of t-test, single-factor harman test, and SEM-PLS [31]. In other cases, descriptive statistics and inferential statistics were paired with CB-SEM [33]. Some researchers applied descriptive analysis, t-test, and multiple regression analysis [41], while others used one-way ANOVA, ordinal regression analysis, moderation analysis with interaction terms, and mean-centering [45]. A similar approach was taken in studies that combined one-way ANOVA, ordinal regression analysis, and moderation analysis with interaction terms [14]. Finally, exploratory factor analysis was also used in conjunction with regression analysis [24]. Future researchers are encouraged to consider a wider variety of methodological approaches to deepen the understanding of causal relationships and long-term behavioral trends. It is also important to acknowledge the future studies to look acknowledge the existence of alternative approaches in the research landscape [20].

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Table 9. Method for measuring digital banking continuance usage

Measurement method	Qty	Article ID	Measurement method	Qty	Article ID
SEM-PLS	19	1, 2, 3, 4, 5, 6, 7, 9, 12, 13, 14, 16, 17, 18, 21, 22, 26, 27, 28	Moderation analysis with interact	2	23, 24
SEM	3	15, 20, 25	Mean-centering	1	23
Descriptive statistics	3	2, 8, 19,	Multiple regression analysis	1	19
CB-SEM	2	8, 11	Regression analysis	1	29
Inferential statistics	2	2, 8	Shapley Value regression analysis	1	10
T-Test	2	6, 19	Unrotated factor analysis	1	1
One way ANOVA	2	23, 24	Exploratory factor analysis	1	29
Ordinal regression analysis	2	23, 24	Single factor harman test	1	6

7) RQ7: Which countries research digital banking continuance usage intention most often?

Of the 29 papers, there was 1 paper that did not inform where the study was conducted. Additionally, there was 1 study conducted in 2 countries. In total, there were 14 countries where the studies were conducted. As seen in Figure 5, the fourteen countries identified in the reviewed studies are geographically distributed across four continents: Asia, Africa, Europe, and North America. Asian countries dominate the dataset, including India, Indonesia, Korea, Bangladesh, Iran, Israel, and Vietnam, indicating a strong interest in digital banking research within the region. From Africa, two countries represented are Egypt and Ghana. Then, the European continent is represented by France and Italy, while the United States and Canada represent North America. However, no studies were found from South America or Australia. Future research is recommended to explore these underrepresented regions to provide a more comprehensive understanding of global digital banking behavior.

In addition, these countries are also classified based on their income level according to [50]. The three classifications are as follows: high income, upper-middle income, and lower middle income, as seen seen in Table 10. Among the fourteen countries, six countries are classified as high-income economies: Korea, France, Israel, Italy, the United States, and Canada. Then, Indonesia and Iran are

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categorized as upper-middle income while the remaining six countries fall into the lower-middle income group.

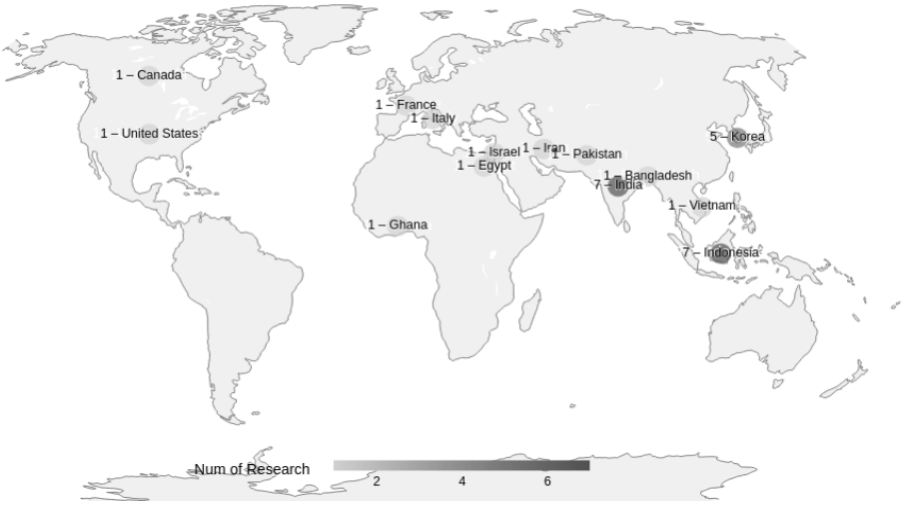

Figure 5. Geographical distribution of research in digital banking continuance usage intention

The wide geographical coverage demonstrates the global relevance of digital banking continuance usage, indicating that it is a significant research topic across both developed and developing economies. However, notable differences emerge in how variables affect continuance usage across different regions, especially between developed and developing markets. In high-income countries, the most frequently cited significant variables are Privacy & Security, Usefulness, and Trust. In contrast, upper-middle-income countries show different priorities, with Satisfaction, Ease of Use, Responsiveness, and Customer Service & Support being the most cited significant variables. Meanwhile, lower-middle-income countries focus primarily on Experience and Satisfaction as the most significant variables.

These regional findings reveal that country economic level influence customer priorities in continue using digital banking. Higher income customer tends to expect secure transaction and personal data protection that impacts on their willingness to use the service [51], as well as fast and efficient service [52]. Meanwhile, as economies develop, upper-middle income countries exhibit higher expectations on service quality. Enhancing service quality through improved administrative management and innovation enables upper-middle income countries to strengthen governance, build public trust, and boost their competitiveness in global markets economies develop [53]. In contrast, lower-middle-income countries are more focused on fundamental experiential factors as technology adoption in these regions is primarily driven by the need to fulfill basic

communication, education, healthcare, and financial inclusion needs; making these core elements essential for achieving meaningful digital inclusion and customer satisfaction [54].

Given these regional differences and their underlying economic drivers, several implications emerge for future research. Future studies need to explore digital banking loyalty in upper-middle income country as it is the most least frequently researched country despite its growing importance. Furthermore, considering the wide geographical coverage, the significance of factors explained in Research Question 4 may not be fully representative due to the uneven distribution of studies, with South Korea, Indonesia, and India having substantially more studies compared to other countries. This imbalance number in geographical aspect suggest that future research should consider implementing geographical limitations in variable analysis to ensure more balanced and representative findings.

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Table 10. Country where the digital banking continuance research conducted

Economy Level	% Economy Level	Country	Qty	Article ID
High Income	46.2%	Korea	5	19, 23, 24, 25, 29
		France	1	15
		Israel	1	20
		Italy	1	10
		United States	1	27
		Canada	1	27
Upper-middle income	15.4%	Indonesia	7	2, 12, 14, 18, 22, 26, 28
		Iran	1	13
		Vietnam	1	21
Lower-middle income	38.5%	India	7	3, 4, 5, 6, 7, 8, 16
		Bangladesh	1	1
		Egypt	1	2, 17
		Ghana	1	9

3.3. Discussion

The results of this systematic literature review provide important insights into the factors influencing digital banking continuance usage intention, particularly focusing on variables, research trends, and regional differences. This section will discuss the key findings from the data collection and their implications for future research.

A total of 693 articles were initially identified across four academic databases. Following the PRISMA screening process, the number of articles was significantly reduced to 29, ensuring that only the most relevant studies were included in this review. The removal of 441 records during the Identification phase was necessary

to eliminate duplicates, non-English publications, and irrelevant sources. The Screening and Eligibility phases further refined the dataset, removing studies that did not align with the research focus on digital banking continuance usage intention. Despite the systematic nature of the methodology used, it is important to acknowledge that potential selection bias could have occurred during the screening phases. While the process was thorough, the exclusion of grey literature, such as conference papers and proceedings, may have led to the omission of valuable insights. Grey literature often presents early-stage findings that could contribute to a deeper understanding of the topic. Thus, future studies should consider incorporating a broader range of sources to provide a more comprehensive view.

The publication trend analysis (RQ1) reveals an interesting pattern in the research landscape of digital banking continuance usage intention. Between 2020 and 2023, the number of publications remained stable, indicating a steady but unremarkable interest in the topic. However, a notable surge in 2024, with 14 studies compared to just 5 in 2023, suggests a growing interest in the field, likely driven by the rapid digital transformation of the banking sector. The decline in publications in 2025 could be attributed to the timing of the data collection, which occurred early in the year before many journals had published their 2025 issues. This highlights the dynamic nature of research in this area and suggests that the topic is gaining traction among scholars.

RQ2 examines the journals that have published the most research on digital banking continuance usage intention. Notably, the International Journal of Bank Marketing and the Journal of Theoretical and Applied Information Technology lead with four publications each. These journals play a crucial role in shaping the theoretical and practical frameworks for digital banking studies. The consistent presence of articles in these journals demonstrates their significant contribution to the ongoing discourse on digital banking. The findings suggest that future studies could benefit from targeting these and other high-impact journals to increase the visibility and impact of their research.

The analysis of variables used in prior studies (RQ3) revealed that there are 55 variables used in constructing models to measure digital banking continuance usage intention. Among them, privacy and security, satisfaction, ease of use, usefulness, experience, and reliability were the most commonly cited. These variables have become central to understanding the factors that drive customers to continue using digital banking services. Privacy and security were the most frequently used variables, appearing in 15 articles. This finding aligns with previous research emphasizing the importance of secure transactions and data protection in building customer trust in digital banking. Satisfaction and ease of use also ranked high, with both factors being cited in 11 studies. This suggests that user experience,

including how easy and satisfying the digital banking services are to use, plays a significant role in determining continuance usage intention. Interestingly, future research could benefit from exploring variables that are less frequently used, such as customer gratitude, rewards, and social influence. These variables may offer novel insights and enhance the depth of research on digital banking continuance usage intention by broadening the theoretical models.

RQ4 explores which variables have a significant impact on digital banking continuance usage intention. Satisfaction emerged as the most frequently cited significant variable, appearing in 10 studies. Privacy and security and experience were also identified as significant factors, cited in six studies each. These results underscore the critical role of trust, user experience, and customer satisfaction in fostering continued usage of digital banking platforms. Privacy and security, combined with ease of use, significantly impact customer satisfaction and, consequently, the continuance usage intention in digital banking. This is consistent with prior studies that highlight the importance of a secure and user-friendly digital banking environment in maintaining customer loyalty. Furthermore, customer service and support, which were cited in four studies, also emerged as an important factor, directly affecting customer satisfaction and retention. These findings emphasize the need for digital banking providers to prioritize factors such as security, ease of use, and customer support in their service offerings to ensure sustained engagement and usage.

While moderating variables were less frequently used in the studies reviewed (RQ5), they provide valuable insights into how specific customer characteristics influence continuance usage intention. Customer innovativeness, age, customer optimism, and platform type were identified as the primary moderating variables. Of these, customer innovativeness was the most commonly used, appearing in two studies. This suggests that customer innovation levels may play a significant role in how different customer segments engage with digital banking services. Age was also explored as a moderating variable, specifically focusing on generational differences between Generation Y and Generation Z. This research indicates that younger customers may have different expectations and behaviors regarding digital banking platforms compared to older generations. Understanding these differences can help digital banking providers tailor their services to meet the specific needs of different age groups, enhancing customer satisfaction and retention.

The most widely used methodology for measuring digital banking continuance usage intention was Structural Equation Modeling (SEM), with 19 studies employing this technique (RQ6). This suggests that SEM is a preferred method for analyzing complex relationships between variables and understanding the causal mechanisms that drive continuance usage intention in digital banking. Other

methods, such as descriptive statistics and multiple regression analysis, were used less frequently. Interestingly, some studies combined multiple methodologies to enhance the robustness of their findings. For example, SEM was integrated with factor analysis or descriptive statistics to gain deeper insights into the data. This suggests that future research could explore a wider variety of methodological approaches to examine digital banking continuance usage intention, potentially leading to a more nuanced understanding of the factors influencing customer behavior.

RQ7 examines the geographical distribution of studies on digital banking continuance usage intention. The analysis reveals that Asia dominates the research landscape, with India, Indonesia, and South Korea being the most frequently studied countries. This is consistent with the growing adoption of digital banking in these regions, where mobile banking and digital payment systems are rapidly transforming the financial services industry. The findings also show that high-income countries such as South Korea, France, and the United States tend to focus on variables such as privacy and security, trust, and usefulness. In contrast, upper-middle-income countries prioritize service quality and customer satisfaction. Lower-middle-income countries, on the other hand, emphasize experiential factors such as ease of use and customer experience. These regional differences highlight the importance of contextualizing digital banking research within the economic and social landscape of each country. Future studies should consider regional variations in customer preferences and behaviors to provide a more comprehensive understanding of digital banking continuance usage intention across diverse global markets.

This systematic literature review provides valuable insights into the factors influencing digital banking continuance usage intention. The results highlight the importance of variables such as satisfaction, privacy and security, ease of use, and customer service in determining continued engagement with digital banking platforms. Additionally, the review underscores the need for further exploration of moderating variables and alternative methodologies to enhance the understanding of customer behavior in the digital banking sector. Future research should also consider the regional differences in digital banking adoption and usage, particularly in underrepresented regions, to ensure a more global perspective on this rapidly evolving field.

4. CONCLUSION

Aiming to provide comprehensive insights into digital banking continuance usage intention, this study conducts a systematic examination of prior literature. The analysis explores publication trends from 2020 to 2025, leading journals, variables influencing continuance usage intention, moderating factors, research

methodologies, and geographical distribution. The findings reveal that 2024 is the peak with 14 studies; meanwhile, the leading journal is the International Journal of Bank Marketing and the Journal of Theoretical and Applied Information Technology. The most significant variables affecting digital banking continuance usage intention are satisfaction, privacy and security, user experience, ease of use, and customer service; meanwhile, the use of moderating variables was limited. Rather than that, the most commonly employed analytical method was Structural Equation Modeling using Partial Least Squares (SEM-PLS). Geographically, most studies were conducted in South Korea, Indonesia, and India.

However, this study acknowledges several limitations including the absence of a formal tool such as CASP of JBI checklist to do quality assessment, limited generalizability across different cultural context since the most studies are from certain countries, and subjectivity in variable grouping. Despite that, from this research, it can be concluded that digital banking continuance usage intention remains a promising and prospective area for future investigation. The upward trend in publications, particularly the surge in 2024, indicates growing academic interest, which is likely to continue in the coming years. Future studies would benefit from further exploration using a wider variety of moderating variables, as their use has so far been limited. Exploring alternative methodological approaches beyond SEM-PLS may also offer deeper understanding and richer perspectives in this field. Additionally, this research practically offers valuable insights for digital banking stakeholders to strengthen customer loyalty by improving service quality, particularly by enhancing user satisfaction, strengthening data privacy and security, improving interface usability, and delivering responsive customer support.

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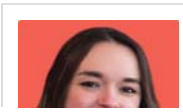
- 
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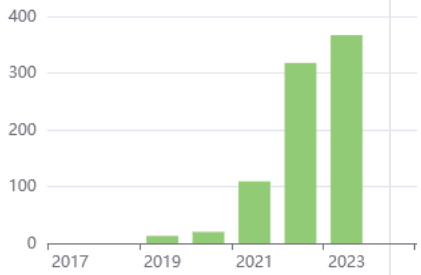

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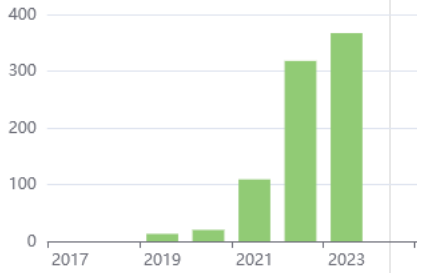

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