



# Analysis Of Consumer Behavior Towards The Adoption Of Digital Platform Use At PT Bank Sulutgo

Nilam Basuki <sup>1)</sup>, Raden Roro Ratna Roostika <sup>2)</sup>

<sup>1,2)</sup> Study Program of Management Faculty Of Economics and Business, Universitas Islam Indonesia

Email: <sup>1)</sup> [21311503@students.uui.ac.id](mailto:21311503@students.uui.ac.id), <sup>2)</sup> [113110409@uui.ac.id](mailto:113110409@uui.ac.id)

## How to Cite :

Basuki, N., Roostika, R, R, R. (2025). Analysis Of Consumer Behavior Towards The Adoption Of Digital Platform Use At PT Bank Sulutgo. EKOMBIS REVIEW: Jurnal Ilmiah Ekonomi Dan Bisnis, 13(2). DOI: <https://doi.org/10.37676/ekombis.v13i2>

## ARTICLE HISTORY

Received [02 February 2025]

Revised [10 March 2025]

Accepted [08 April 2025]

## KEYWORDS

Technology Adoption, User Satisfaction, Digital Platform, Banking.

*This is an open access article under the [CC-BY-SA](#) license*



## ABSTRACT

The development of digital technology requires the banking industry to continuously innovate in providing optimal services to customers. PT Bank SulutGo has implemented various digital platforms to enhance banking transaction efficiency and convenience. This study aims to analyze the adoption level, user satisfaction, and challenges in using PT Bank SulutGo's digital platform. A qualitative research method was employed, utilizing interviews, observations, and documentation during an internship at PT Bank SulutGo. The findings indicate that digital platform adoption is still influenced by customer preferences for conventional banking services. Key factors determining user satisfaction include ease of use, transaction security, and the perceived benefits of digital services. However, some challenges, such as feature limitations, technical issues, and data security concerns, hinder optimal platform usage.

## INTRODUCTION

The advancement of digital technology has reshaped various industries, including banking, by introducing innovative financial services that enhance efficiency and customer convenience (Maulidya & Afifah, 2021). Digital banking platforms provide users with faster and more accessible transaction options, reducing the need for traditional in-person banking. PT Bank SulutGo, a regional bank in Indonesia, has adopted digital platforms to modernize its services and improve customer experience. However, despite these efforts, the adoption rate of digital banking remains uneven, with some customers still relying on conventional banking methods.

Understanding consumer behavior toward digital banking adoption is essential for improving service quality and increasing customer engagement. This study aims to examine the adoption of PT Bank SulutGo's digital platform by analyzing factors that influence user satisfaction and identifying key challenges faced by customers. By investigating these aspects, this research seeks to provide valuable insights into how digital banking services can be optimized to better meet customer expectations (Alidha et al., 2024). A qualitative research approach was employed in this study, utilizing interviews, observations, and documentation collected during an internship at PT Bank SulutGo. Data were gathered from active users of the bank's digital platform to explore their experiences, preferences, and difficulties. This

methodological approach ensures a comprehensive understanding of the factors affecting digital banking adoption within the institution. The findings indicate that ease of use, security, and the perceived benefits of digital banking significantly impact customer satisfaction. Users who find the platform intuitive and reliable are more likely to continue using it, while those facing technical difficulties or security concerns tend to revert to traditional banking services. Additionally, limited features and occasional system disruptions were identified as obstacles to the wider adoption of the digital platform.

By highlighting these issues, this study contributes to the development of more effective digital banking strategies for PT Bank SulutGo. Addressing the identified challenges through improved system stability, enhanced security measures, and expanded service features will help increase adoption rates and customer satisfaction.

## LITERATURE REVIEW

### Technology Adoption

Technology adoption refers to the decision of individuals or organizations to accept and utilize an innovation in their activities (Lina & Permatasari, 2020). In the context of digital banking services, adoption involves the extent to which customers use and integrate digital platforms into their financial transactions. Several key factors influence adoption, including awareness, motivation, and perceived usefulness.

According to (Irsyad et al., 2024), the success of technology adoption in the banking industry is highly influenced by service quality, user experience, and trust in digital systems. High adoption rates can enhance customer loyalty and operational efficiency for banks.

#### 1. Awareness

Awareness is the initial stage in the technology adoption process, reflecting how well users understand the existence and benefits of a digital platform (Erwin et al., 2023). A strong understanding of security, benefits, and potential risks can improve trust and encourage users to adopt new technology.

#### 2. Motivation

Motivation includes both emotional and rational factors that drive individuals to use digital services. (Judijanto et al., 2024) emphasize that hedonic motivation, such as an enjoyable user experience, significantly influences technology adoption. Additionally, (Wardhana, 2023) suggest that social influence and functional needs also play a key role in users' decisions to adopt digital platforms.

### User Satisfaction

User satisfaction is a critical indicator of successful technology adoption (Hanum et al., 2023). Satisfaction is influenced by service quality, ease of use, and transaction security (Susila et al., 2023). A high level of satisfaction fosters loyalty and encourages more frequent use of digital services.

#### 1. Ease of Use

Ease of use refers to how effortlessly users can access and utilize a digital platform. (Bramastuti, 2024) identifies several factors influencing perceived ease of use, including:

- a. Learning ease: how quickly users can understand the system.
- b. Navigation simplicity: the intuitiveness of the interface.
- c. Technical support: availability of assistance in case of issues.
- d. Resource accessibility: availability of internet connectivity and compatible devices.

#### 2. Security

Security is one of the primary factors determining user satisfaction with digital banking services. According to (Sari et al., 2024), cybersecurity risks such as phishing, malware, and

data breaches can hinder digital service adoption. Banks must implement robust security measures and educate users on protecting their personal data.

### 3. Perceived Usefulness

Perceived usefulness describes the extent to which users believe that digital technology facilitates their financial activities. (Radianto et al., 2024) argues that technologies offering tangible benefits such as time savings, convenient access, and enhanced transaction efficiency are more likely to be adopted by users.

## Barriers To Digital Technology Adoption

Despite the many advantages, several barriers hinder the adoption of digital banking technology. (Ningsih, 2024) categorize these barriers into three main types:

- a. Technical barriers: system failures, limited features, and device compatibility issues.
- b. User barriers: low digital literacy and distrust of security measures.
- c. External barriers: economic conditions, regulatory challenges, and reliance on conventional banking services.

These barriers highlight the necessity for banks to address technical issues, enhance digital literacy programs, and improve customer trust to increase adoption rates.

## METHODS

This study employed a qualitative research approach to analyze consumer behavior regarding the adoption of PT Bank SulutGo's digital banking platform (Assyakurrohim et al., 2023).. The methodology was designed to gather in-depth insights into the factors influencing user satisfaction and the challenges faced in digital banking adoption. The following subsections detail the sampling process, data collection methods, and measurement techniques used in the study.

### Sampling

The target population for this study consisted of customers of PT Bank SulutGo who actively use or have interacted with the bank's digital banking platform. The research was conducted in the context of a regional bank operating in Sulawesi, Indonesia, where digital banking adoption varies among different customer segments. The unit of analysis was individual customers, with a focus on their experiences, preferences, and challenges regarding digital banking usage.

A purposive sampling method was used to select respondents who could provide relevant insights into the research objectives. The sample consisted of 10 participants, including both frequent and occasional users of the digital banking platform. The selection criteria included customers who had used the digital banking services for at least three months to ensure they had sufficient experience with the platform. The sample included diverse respondents in terms of age, occupation, and digital literacy levels.

### Data Collection

Data were collected using three primary qualitative techniques: interviews, observations, and documentation.

- Interviews: Semi-structured interviews were conducted with selected customers to explore their perceptions of digital banking adoption. Questions focused on their motivations for using the platform, satisfaction levels, and any difficulties encountered. The interviews lasted between 30 and 45 minutes and were recorded for analysis.
- Observations: The researcher conducted direct observations during the internship at PT Bank SulutGo to assess how customers interacted with the bank's digital platform. This method

provided insights into user behavior, system usability, and common technical issues faced by customers.

- Documentation: Relevant documents, including internal reports from PT Bank SulutGo and customer feedback data, were reviewed to complement the findings from interviews and observations.

### Measures

The study examined three key dimensions related to digital banking adoption:

- Adoption Level: Measured based on the frequency and purpose of digital banking usage, as well as the primary sources of information influencing adoption.
- User Satisfaction: Evaluated using factors such as ease of use, security, perceived usefulness, and service reliability. The respondents provided ratings and qualitative feedback on their experiences.
- Challenges and Barriers: Identified based on recurring themes in interviews and observations, including technical issues, security concerns, and digital literacy gaps.

To ensure the reliability and validity of the findings, data triangulation was applied by cross-verifying insights from different data sources. The combination of interviews, observations, and documentation allowed for a comprehensive understanding of digital banking adoption at PT Bank SulutGo. This methodology enables other researchers to replicate the study in similar banking environments, providing a foundation for further exploration of digital banking adoption in regional financial institutions.

## RESULTS

### Adoption Level

The study found that the adoption of digital banking services at PT Bank SulutGo varied among customers. The primary sources of information about the platform were branch offices (40%), word of mouth from friends and family (30%), social media (20%), and workplace recommendations (10%). In terms of frequency, 40% of respondents used the digital banking platform regularly, 50% used it occasionally, and 10% rarely used it. The most frequently used feature was BSGtouch, which accounted for 80% of transactions, while QRIS payments were used by 20% of respondents. The main reasons for adoption included ease of transactions (60%), time efficiency (20%), and institutional obligations (20%). Despite an increase in adoption, respondents noted that PT Bank SulutGo's digital banking platform still lagged behind other banks in terms of features and user experience. Some users cited a lack of advanced features such as cardless withdrawals and enhanced payment integration as reasons for continued reliance on conventional banking methods.

### User Satisfaction

User satisfaction was assessed based on platform usability, security, and the perceived benefits of digital banking. Navigation and ease of use were rated as adequate by 70% of respondents, with 20% rating them as good and 10% as excellent. Regarding security, 90% of respondents felt safe conducting transactions, while 10% expressed concerns about data protection. A majority (90%) agreed that digital banking helped manage finances efficiently, whereas 10% felt it did not significantly improve their banking experience.

The most commonly used features included fund transfers (50%), bill payments (20%), balance checking (20%), and savings account management (10%). Respondents valued the ability to check salary deposits and conduct transactions without visiting a branch. However, some users expressed frustration over system errors and service downtimes. While most users were

satisfied with the platform's basic functionality, they emphasized the need for service enhancements and additional features.

### **Challenges and Barriers**

Several technical and behavioral challenges affected the adoption and usage of PT Bank SulutGo's digital banking platform. Technical issues included software incompatibility with iPhones, unexpected account blocks, errors in purchasing prepaid services, and frequent system updates. Network instability and login failures were also common concerns.

Response times for issue resolution varied: 50% of respondents rated the bank's customer support as moderately responsive, 30% found it quick, 10% rated it as very fast, while 10% considered it slow. Despite these issues, 100% of respondents found the platform's interface easy to understand, but 20% expressed a need for additional training to fully utilize all features.

External barriers such as internet connectivity problems (80%) and concerns over data security (30%) further discouraged adoption. Additionally, 10% of users preferred traditional banking due to habit and trust issues. Respondents suggested that integrating QRIS into BSGtouch and adding cardless withdrawal features could significantly improve the platform's usability.

### **Summary of Findings**

The results indicate that while PT Bank SulutGo's digital banking platform is gaining adoption, several limitations hinder widespread use. Ease of use, security, and efficiency drive adoption, whereas technical issues, limited features, and security concerns are key barriers. Customers suggested enhancing digital banking features, improving system stability, and offering better support services to increase satisfaction and engagement.

The findings provide valuable insights for strategic improvements in PT Bank SulutGo's digital banking operations, reinforcing the need for continuous innovation and a customer-focused approach to ensure competitiveness in the digital banking sector.

## **DISCUSSION**

This study aimed to analyze consumer behavior regarding the adoption of PT Bank SulutGo's digital banking platform, focusing on adoption levels, user satisfaction, and the challenges faced by customers. The findings provide important insights into the factors influencing digital banking adoption and highlight key areas for improvement to enhance customer engagement. The results reaffirm the significance of digital banking in modern financial services. Ease of use, security, and efficiency emerged as the primary drivers of adoption, aligning with the Technology Acceptance Model (TAM), which emphasizes perceived usefulness and ease of use as key determinants of technology adoption (Yoebrilanti et al., 2022). The study found that while most users appreciated the convenience of PT Bank SulutGo's platform, issues such as limited features and technical problems hindered wider adoption. These findings support previous research by (Shabri, 2022), which emphasizes that system quality, service reliability, and user trust play crucial roles in digital banking adoption.

### **Relation to Previous Research**

The study's findings align with prior research on digital banking adoption. Similar to the study by (Maimuna et al., 2024), the presence of external barriers such as security concerns, lack of digital literacy, and internet connectivity issues were identified as obstacles to adoption. Additionally, concerns over system reliability and service quality are consistent with (Nasution & Nasution, 2021) view that user satisfaction depends on the ability of a service to meet customer expectations. However, while previous studies suggest that digital banking is widely adopted in urban settings, this study highlights that regional banks like PT Bank SulutGo face unique

challenges in promoting adoption, particularly among customers accustomed to traditional banking.

### Unexpected Findings

While security is often cited as a major concern in digital banking, this study found that 90% of users felt secure using PT Bank SulutGo's platform. This contrasts with findings by (Mulyana et al., 2024), which indicate that security concerns often act as a significant barrier to adoption. A possible explanation is that PT Bank SulutGo has implemented adequate security measures, but customer perceptions of security risks may still influence adoption rates indirectly. Additionally, the high dependence on physical bank branches for information about digital banking (40%) suggests that many customers still prefer in-person interactions over digital communication channels, highlighting a gap in digital literacy efforts (Salsabila & Amri, 2025).

### Managerial Implications

The findings have significant implications for PT Bank SulutGo's digital banking strategy. To increase adoption, the bank must enhance its digital marketing efforts, expand customer education initiatives, and develop a more competitive feature set. Specifically:

1. Improving Feature Offerings – Integrating QRIS payments directly into the BSGtouch app, introducing cardless withdrawal options, and expanding payment services could make the platform more attractive to users.
2. Enhancing System Stability – Addressing technical issues such as system errors, account blocks, and service downtimes will improve the overall user experience and increase trust in the platform.
3. Increasing Digital Literacy and Awareness – Given that 40% of users learn about digital banking through physical branches, targeted educational campaigns through digital and social media could help shift customer reliance away from conventional banking.
4. Strengthening Customer Support – Faster response times and more accessible troubleshooting resources will reduce frustration and increase long-term platform retention.

### Limitations And Future Research Directions

This study has several limitations that should be considered when interpreting the results. First, the sample size was relatively small (10 respondents), which may not fully capture the diversity of PT Bank SulutGo's customer base. Future research could expand the sample size and incorporate a more quantitative approach to validate findings. Second, the study focused solely on PT Bank SulutGo, limiting generalizability to other regional banks. A comparative analysis with digital banking adoption at larger commercial banks could provide further insights. Finally, this study relied on qualitative data, which may be influenced by respondent bias. Future research could employ mixed methods, combining surveys with behavioral analytics to obtain a more comprehensive view of digital banking adoption.

In summary, while PT Bank SulutGo's digital banking platform has made significant strides in adoption, challenges remain in feature enhancement, system reliability, and customer awareness. Addressing these issues through strategic digital initiatives and continuous service improvements will be crucial for increasing adoption rates and ensuring long-term customer satisfaction. Future research should explore larger-scale adoption trends and the effectiveness of specific interventions aimed at increasing digital banking engagement in regional banking markets.

### CONCLUSION

This study analyzed consumer behavior in adopting PT Bank SulutGo's digital banking platform, focusing on adoption levels, user satisfaction, and challenges faced by customers. The

findings indicate that ease of use, security, and efficiency are the primary drivers of adoption, while limited features, technical issues, and digital literacy gaps remain key barriers. Despite increasing digital banking adoption, many customers still prefer conventional banking due to concerns over system reliability and a lack of awareness regarding available digital services.

The study contributes to the understanding of digital banking adoption in regional financial institutions, emphasizing the need for strategic improvements. PT Bank SulutGo can enhance adoption rates by expanding digital literacy programs, improving platform stability, and introducing additional features such as QRIS integration and cardless withdrawals. Strengthening customer support and increasing digital marketing efforts could further encourage customers to transition from traditional banking to digital services. However, this study has certain limitations. The small sample size (10 respondents) may not fully represent the broader customer base, and the qualitative approach may have introduced subjective biases. Future research should consider a larger and more diverse sample, incorporating quantitative methods and behavioral analytics to validate findings. Additionally, a comparative study between PT Bank SulutGo and larger commercial banks could provide deeper insights into best practices for digital banking adoption. Despite these limitations, this study provides valuable insights into the opportunities and challenges faced by regional banks in digital transformation. Addressing the identified barriers will be essential for PT Bank SulutGo to enhance customer satisfaction and strengthen its position in the evolving digital banking landscape. Future research should explore longitudinal studies on digital adoption trends and the effectiveness of targeted interventions in promoting digital banking engagement.

## LIMITATION

This research has several limitations that should be acknowledged to ensure a comprehensive understanding of the findings. Firstly, the study relies on qualitative methods, including interviews, observations, and documentation, which may limit the generalizability of the results to a broader population. The sample size was relatively small, consisting of only 10 respondents, which might not fully represent the diverse range of users of PT Bank SulutGo's digital platform. Secondly, the study primarily focused on user adoption, satisfaction, and challenges without conducting an in-depth quantitative analysis to measure the exact impact of these factors on platform usage. This limitation suggests that future research could benefit from integrating quantitative methodologies to enhance the validity and reliability of findings.

Thirdly, due to the constraints of the research timeframe, long-term behavioral changes and evolving user preferences toward digital banking services could not be fully captured. The study provides a snapshot of user experiences at a particular moment, and therefore, future studies should consider longitudinal research to observe trends over time. Additionally, external factors such as regulatory changes, technological advancements, and competitive market influences were not extensively analyzed in this research. These external elements could play a significant role in shaping user adoption and satisfaction, which means future research should incorporate these aspects for a more holistic view. Despite these limitations, the findings of this study provide valuable insights into the factors influencing digital platform adoption at PT Bank SulutGo. Recognizing these constraints allows future research to build upon the existing work by adopting more extensive methodologies and broader scopes of analysis.

## REFERENCES

- Alidha, M., Sari, A. P., Sopiattunnisa, R., Azzahra, A., & Nurhalizah, L. (2024). Analisis Dampak Digitalisasi Layanan Perbankan terhadap Loyalitas Nasabah di Era Revolusi Industri 4.0. *Contemporary Journal of Applied Sciences*, 2(3).
- Assyakurrohman, D., Ikham, D., Sirodj, R. A., & Afgani, M. W. (2023). Metode studi kasus dalam

- penelitian kualitatif. *Jurnal Pendidikan Sains Dan Komputer*, 3(01), 1–9.
- Bramastuti, W. R. (2024). *PENGARUH LITERASI DIGITAL, KEMUDAHAN PENGGUNAAN, PROMOSI DAN PERSEPSI RISIKO TERHADAP MINAT TERUS MENGGUNAKAN BANK DIGITAL DI KALANGAN GENERASI MILENIAL INDONESIA*. STIE Bank BPD Jateng.
- Erwin, E., Pasaribu, A. W., Novel, N. J. A., Thaha, A. R., Adhicandra, I., Suardi, C., Nasir, A., & Syafaat, M. (2023). *Transformasi Digital*. PT. Sonpedia Publishing Indonesia.
- Hanum, F., Rambe, B. H., Harahap, N. J., Prayoga, Y., & Pohan, M. Y. A. (2023). The Important Role of Adopting the Use of Technology in Universities after COVID-19: Application of the Technology Acceptance Model. *ECOBISMA (Jurnal Ekonomi, Bisnis Dan Manajemen)*, 10(1), 74–80.
- Irsyad, F. R., Siregar, F. A., Marbun, J., & Hasyim, H. (2024). Menghadapi Era Baru: Strategi Perbankan Dalam Menghadapi Perubahan Pasar Dan Teknologi Di Indonesia. *Transformasi: Journal Of Economics And Business Management*, 3(2), 29–46.
- Judijanto, L., Destiana, R., Sudarmanto, E., Suprpti, I. A. P., & Harsono, I. (2024). Analisis Pengaruh Adopsi Teknologi Finansial, Kepercayaan Nasabah, dan Regulasi Terhadap Penggunaan Layanan Keuangan Digital. *Jurnal Akuntansi Dan Keuangan West Science*, 3(01), 20–28.
- Lina, L. F., & Permatasari, B. (2020). Social media capabilities dalam adopsi media sosial guna meningkatkan kinerja UMKM. *Jembatan: Jurnal Ilmiah Manajemen*, 17(2), 227–238.
- Maimuna, F. F., Roroa, N. A. F., Misrah, M., Oktavianty, O., & Agit, A. (2024). Transformasi Digital dalam Kewirausahaan: Analisis Faktor Penghambat dan Pendorong Perkembangan Ekonomi Digital. *Prosiding Seminar Nasional Pembangunan Ekonomi Berkelanjutan Dan Riset Ilmu Sosial*, 1(1), 187–198.
- Maulidya, G. P., & Afifah, N. (2021). Perbankan dalam era baru digital: menuju bank 4. 0. *Proceeding Seminar Bisnis Seri V*, 282.
- Mulyana, I., Hamid, A., & Syaripudin, E. I. (2024). Tantangan Dan Peluang Penggunaan Fintech Dalam Perbankan Syariah. *Jurnal Hukum Ekonomi Syariah (JHESY)*, 2(2), 60–69.
- Nasution, S. M. A., & Nasution, A. E. (2021). Pengaruh Kualitas Pelayanan, Faktor Emosional, Biaya Dan Kemudahan Terhadap Kepuasan Konsumen Pada Pengguna Aplikasi Jasa Gojek Di Medan. *Prosiding Seminar Nasional Kewirausahaan*, 2(1), 142–155.
- Ningsih, E. P. (2024). Implementasi Teknologi Digital dalam Pendidikan: Manfaat dan Hambatan. *Journal EduTech*, 1(1), 1–8.
- Radianto, W. E. D., Efrata, T. C., & Dewi, L. (2024). *Peran Value Congruence Dan Value In Use Untuk Meningkatkan Penggunaan Fintech*. Penerbit Mithra.
- Salsabila, T. S., & Amri, A. (2025). Peran Literasi Keuangan dan Literasi Keuangan Digital terhadap Inklusi Keuangan: Studi pada Nasabah Bank Syariah di Kota Tangerang dengan Media Sosial sebagai Moderator. *Jesya (Jurnal Ekonomi Dan Ekonomi Syariah)*, 8(1), 526–543.
- Sari, K. I., Abigael, M. C., & Putri, A. K. (2024). PERLINDUNGAN HUKUM NASABAH TERHADAP BOCORNYA RAHASIA DATA M-BANGKING DI ERA DIGITAL. *Jurnal Multidisiplin Ilmu Akademik*, 1(6), 335–347.
- Shabri, H. (2022). Transformasi digital industri perbankan syariah Indonesia. *El-Kahfi| Journal of Islamic Economics*, 3(02), 228–234.
- Susila, N. S. A., Putra, K. E. S., & Khalik, I. (2023). Pengaruh Citra Merek dan Kemudahan Penggunaan yang Dirasakan terhadap Kepuasan Pelanggan pada Pengguna Mobile Banking BCA. *Prospek: Jurnal Manajemen Dan Bisnis*, 5(2).
- Wardhana, A. (2023). Perilaku Konsumen Di Era Digital. *Purbalingga: Eureka*.
- Yoebrilianti, A., Nurhyani, N., & Ikhsan, K. (2022). M-Payment and Covid-19: Understanding the Determinants of Consumers Adopting and Recommending Digital Payment System. *Jurnal Manajemen Dan Kewirausahaan*, 10(1), 58–70.