Dynamic Management Journal
Volume 10 No. 4 Tahun 2026 Hal 572-604
DOI: http://dx.doi.org/10.31000/dmj.v10i4.17400 ISSN (Online) 2580-2127

DRIVING DIGITAL BANKING COMPETITIVENESS IN INDONESIA: STRATEGIC ROLE OF TECHNOLOGICAL INNOVATION, SERVICE EXCELLENCE, AND CUSTOMER TRUST

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Artikel History:
Artikel masuk : 09-08-2026
Artikel revisi : 10-10-2026
Artikel diterima : 31-10-2026

Keywords:
Digital Banking, Technological Innovation, Service Excellence, Customer Trust, Competitiveness

ABSTRACT

Digital transformation has reshaped the competitive landscape of the Indonesian banking industry. Mobile and internet banking, digital payment infrastructures, data analytics, application programming interfaces, and artificial intelligence have expanded the ways banks deliver services and interact with customers. Nevertheless, the expansion of digital channels does not automatically create sustainable competitive advantage. Banks must translate technological investment into reliable service experiences and credible relationships with customers. This study examines how technological innovation, service excellence, and customer trust can jointly strengthen digital banking competitiveness in Indonesia. Using a qualitative documentary research approach, the study analyzes regulatory frameworks, official statistics, institutional publications, bank reports, and relevant peer-reviewed literature. The documents are examined through thematic analysis and source triangulation. The analysis identifies three mutually reinforcing strategic capabilities: technology-enabled innovation, customer-centered digital service excellence, and trust-based relationship management. The study proposes an integrated Digital Banking Competitiveness Framework in which technological innovation creates service value, service excellence converts that value into consistent customer experience, and customer trust supports continued use, loyalty, and reputational strength. The framework contributes to digital banking and strategic management literature by integrating technology, service, and relational perspectives in an emerging-market

INTRODUCTION

The banking industry is undergoing a profound transformation as digital technologies alter the design, delivery, and consumption of financial services. Mobile applications, internet banking, cloud computing, artificial intelligence, data analytics,

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digital identity, biometric authentication, and interconnected payment infrastructures have changed how banks acquire customers, process transactions, manage risks, and compete. Digital banking is no longer limited to the migration of traditional transactions to electronic channels. It increasingly involves the redesign of business models, organizational processes, customer interfaces, and ecosystem relationships. In this environment, competitiveness depends on a bank's ability to combine technological capabilities with service quality and customer confidence.

Indonesia provides a relevant setting for examining this transformation. The country has a large population, a growing digital economy, a geographically dispersed customer base, and an increasingly interconnected payment ecosystem. Reported that, the volume of digital payment transactions reached 14.26 billion transactions, increasing by 39.21 percent year on year. Also transactions through mobile banking applications grew by 12.10 percent, while internet banking transactions increased by 15.10 percent and QRIS transactions recorded particularly rapid growth of 139.99 percent year on year (Bank Indonesia, 2026). These figures demonstrate the expanding use of digital financial channels and the growing importance of reliable digital infrastructure. However, digital payment statistics represent the broader payment ecosystem and should not be interpreted as a direct measure of the performance of individual banks or digital banking applications.

The regulatory environment has also placed digital transformation at the center of banking development. The Financial Services Authority (OJK) introduced the Roadmap for the Development and Strengthening of Indonesian Banking (RP3I) 2026–2030, which identifies technology modernization and digital resilience as one of five strategic priorities. The roadmap emphasizes prudent digital transformation, emerging technologies, digital governance, security, and resilience. It also highlights the need to strengthen financial intermediation, develop open banking and open finance, and improve supervisory adaptability (OJK, 2026). This policy direction indicates that digital competitiveness must be pursued together with institutional soundness, risk

management, and consumer protection.

Despite the rapid expansion of digital channels, the relationship between technological innovation and competitive performance is not automatic. A bank may introduce sophisticated applications but still experience service interruptions, confusing interfaces, unresolved complaints, fraud exposure, or weak customer confidence. Technology can improve speed and convenience, but it can also create new vulnerabilities and sources of dissatisfaction. Customers evaluate digital banking not only by the availability of features but also by the accuracy, responsiveness, security, accessibility, and consistency of services. Consequently, digital banking competitiveness requires a broader strategic perspective that connects technological capability with service excellence and trust.

Technological innovation refers to the development and implementation of new or significantly improved products, processes, services, and business models. In banking, innovation may include real-time payments, automated onboarding, biometric verification, personalized financial insights, artificial intelligence-based customer assistance, digital lending, and API-enabled partnerships. The resource-based view suggests that technology creates strategic value when it is embedded in organizational capabilities that are valuable, difficult to imitate, and effectively deployed (Barney, 1991). Dynamic capabilities theory further explains that firms must sense technological and market changes, seize emerging opportunities, and reconfigure resources to sustain competitiveness in changing environments (Teece, 2007). Thus, investment in technology must be accompanied by organizational learning, integration, and strategic renewal.

Service excellence is equally important because customers experience a bank through the actual performance of its digital and human service channels. Digital service quality includes system availability, transaction fulfillment, ease of use, privacy, responsiveness, information quality, and the ability to resolve problems. Parasuraman, Zeithaml, and Malhotra (2005) conceptualized electronic service quality through

dimensions that include efficiency, fulfillment, system availability, and privacy. In digital banking, these dimensions are particularly consequential because service failures can directly affect access to funds, payment completion, and customers' perceptions of institutional reliability. Service excellence therefore requires seamless integration between digital self-service, customer support, branch assistance, and complaint-handling processes.

Customer trust represents another strategic foundation. Banking customers entrust institutions with their money, personal information, transaction records, and financial decisions. Trust is influenced by perceptions of competence, integrity, benevolence, security, transparency, and dependable service. Mayer, Davis, and Schoorman (1995) explain trust through the perceived ability, benevolence, and integrity of the trusted party. In digital banking, customers must also believe that digital systems protect their data, authenticate transactions appropriately, and provide effective remedies when problems occur. Trust is therefore not merely a marketing outcome; it is an institutional asset that supports adoption, continued use, customer retention, and reputational resilience.

Recent developments in Indonesia demonstrate both the opportunities and the complexity of digital banking. The growth of digital payment activity creates opportunities for banks to improve transaction convenience and expand service reach. At the same time, greater digital interconnection increases operational dependencies, cyber exposure, third-party risks, and the need for effective consumer protection. OJK's digital resilience guidance and banking technology governance requirements underline the importance of risk identification, incident response, business continuity, and the management of technology-related dependencies (OJK, 2023, 2024). So, there is the need to ensure that advanced technologies are used responsibly, transparently, and with appropriate accountability (OJK, 2025).

The academic literature has examined technology adoption, electronic service quality, customer experience, trust, and digital transformation from different

perspectives. The Technology Acceptance Model (TAM) emphasizes perceived usefulness and perceived ease of use as determinants of technology acceptance (Davis, 1989). The Unified Theory of Acceptance (UTA) and Use of Technology (UT) integrates performance expectancy, effort expectancy, social influence, and facilitating conditions (Venkatesh et al., 2003). Meanwhile, relationship marketing theory highlights the role of trust and commitment in sustaining long-term exchange relationships (Morgan & Hunt, 1994). Also, digital transformation research emphasizes the strategic and organizational changes that accompany the use of digital technologies (Verhoef et al., 2021). Although these streams offer valuable insights, they are often examined separately. A strategic framework that integrates technological innovation, service excellence, and customer trust as complementary sources of digital banking competitiveness remains useful, particularly in the context of an emerging and rapidly digitalizing market such as Indonesia.

Indonesian studies have also begun to investigate the relationships among digital service quality, trust, customer satisfaction, and loyalty. Sofian and Handoyo (2025) examine trust, satisfaction, experience, and service quality in relation to customer loyalty among digital bank customers in Jakarta. Other recent studies investigate perceived risk, data protection, and digital service quality as factors associated with customer trust in Indonesian digital banking services. These studies contribute empirical evidence at the customer level, but further synthesis is needed to connect such customer-oriented factors with broader strategic capabilities and industry competitiveness. In particular, the strategic question is not only whether customers adopt digital services, but how banks develop a coherent set of innovation, service, and trust capabilities that can be sustained and differentiated over time.

This study addresses that analytical gap by examining the strategic roles of technological innovation, service excellence, and customer trust in strengthening digital banking competitiveness in Indonesia. It adopts a qualitative documentary approach to synthesize policy documents, official statistics, institutional publications, bank

disclosures, and relevant academic literature. The study is guided to answer about what technological and institutional challenges shape digital banking competitiveness in Indonesia, how technological innovation, service excellence, and customer trust contribute to the development of competitive digital banking capabilities and what integrated strategic framework can guide Indonesian banks in strengthening digital banking competitiveness.

The study makes three contributions. Theoretically, it integrates resource-based and dynamic capabilities perspectives with electronic service quality and relationship marketing to explain how digital banking competitiveness can be developed. Practically, it identifies strategic dimensions and diagnostic indicators that banks can use to assess their digital capabilities. From a policy perspective, it highlights the importance of aligning innovation with digital resilience, consumer protection, and inclusive access. The central argument is that digital competitiveness is not achieved by technology adoption alone; it emerges when innovation is translated into excellent service and reinforced by customer trust.

THEORETICAL REVIEW

Digital Banking and Digital Transformation

Digital banking refers to the use of digital technologies to provide, manage, and continuously improve banking products, processes, and customer interactions. It includes mobile and internet banking, digital account opening, electronic payments, digital lending, automated customer service, data-driven personalization, and integration with external platforms. Digital banking should be distinguished from the broader digital payment ecosystem. Payment infrastructure may involve banks, non-bank payment service providers, merchants, and public infrastructure; therefore, national payment growth is an indicator of digital financial activity rather than a direct proxy for bank-level competitiveness.

Digital transformation is more comprehensive than digitization or the automation of existing tasks. Digitization converts analogue information into digital

form, while digitalization uses digital technologies to improve processes. Digital transformation involves changes in organizational structures, strategies, value propositions, capabilities, and relationships with stakeholders. Verhoef et al. (2021) emphasize that digital transformation affects business models, organizational structures, and the broader competitive environment. For banks, this may require new technology architectures, agile product development, data governance, partnerships with fintech firms, and new approaches to customer engagement. The strategic significance of digital banking lies in its potential to reduce transaction costs, improve service accessibility, generate data-driven insights, and create new sources of value. However, these benefits depend on the reliability and integration of digital systems. Fragmented platforms, legacy infrastructure, weak data quality, and inadequate organizational capabilities can limit the value of digital investment. Digital transformation should therefore be treated as a continuing strategic process rather than a one-time technology project.

Technological Innovation

Technological innovation is the creation, adoption, and implementation of new technologies or significantly improved technological applications that generate value for customers and organizations. In banking, innovation includes digital onboarding, biometric authentication, real-time payment capabilities, intelligent fraud detection, AI-enabled service, cloud infrastructure, open APIs, automated credit assessment, and personalized financial management tools. Innovation may be incremental, improving existing services, or more radical, changing the structure of products, delivery channels, and business models. The resource-based view (RBV) explains how internal resources and capabilities can support sustained competitive advantage. Barney (1991) argues that resources create strategic advantage when they are valuable, rare, imperfectly imitable, and organized to capture value. Technology infrastructure alone may not satisfy these conditions because competitors can purchase similar software or hardware. Differentiation emerges when technology is combined with proprietary data,

organizational routines, employee expertise, customer insight, partnerships, and effective governance.

Dynamic capabilities theory extends this argument by emphasizing the ability to integrate, build, and reconfigure resources in response to changing environments (Teece, 2007). Digital banking requires continuous sensing of customer needs and technological developments, seizing opportunities through product and service innovation, and transforming organizational processes. Technological innovation can therefore strengthen competitiveness when banks translate new tools into better customer outcomes, improved operational efficiency, and more resilient service delivery. There five dimensions used in this study namely; digital product and service innovation, process automation and operational integration, data analytics and personalization, platform interoperability and ecosystem collaboration; and responsible adoption of emerging technologies. These dimensions capture both customer-facing innovation and the organizational infrastructure required to sustain it.

Service Excellence in Digital Banking

Service excellence refers to the consistent delivery of reliable, responsive, accessible, and customer-oriented services that meet or exceed customer expectations. In digital banking, service excellence is experienced through the full customer journey, including registration, identity verification, login, information search, transaction execution, problem resolution, and ongoing support. A technically advanced application may still deliver a poor experience if customers encounter failed transactions, unclear instructions, slow response times, or inadequate assistance. The electronic service quality framework developed by Parasuraman et al. (2005) identifies efficiency, fulfillment, system availability, and privacy as central dimensions of electronic service quality. These dimensions are relevant to digital banking because customers expect applications to be easy to navigate, transactions to be completed accurately, systems to be available, and personal information to be protected. Additional banking-specific dimensions include transaction transparency, dispute

resolution, accessibility for customers with different levels of digital literacy, and consistency across digital and physical channels.

Service excellence also requires an integrated service architecture. Digital self-service should be complemented by accessible human support when customers face unusual transactions, suspected fraud, account restrictions, or technical problems. Omnichannel consistency is important because customers may begin a transaction digitally and seek assistance through a call center, branch, or social media channel. Banks should therefore manage service quality across the entire customer journey rather than optimize individual channels in isolation. This study conceptualizes digital service excellence through five dimensions, namely; reliability and system availability, efficiency and ease of use, responsiveness and problem resolution, personalization and information quality; and accessibility and omnichannel consistency. These dimensions connect the technical performance of digital channels with the customer's perception of service value.

Customer Trust

Customer trust is the willingness of customers to rely on a bank based on expectations that the institution and its digital systems will perform competently, act with integrity, protect customer interests, and provide dependable outcomes. Trust is especially important in banking because services involve financial assets, sensitive personal data, and decisions with potentially significant consequences. In digital channels, customers may have limited direct interaction with employees and must rely on the reliability of technology, the clarity of information, and the institution's reputation. Mayer et al. (1995) identify ability, benevolence, and integrity as important antecedents of trust. Ability refers to the perceived competence of the trusted party; benevolence concerns the belief that the party considers the interests of others; and integrity relates to adherence to acceptable principles. In digital banking, ability is reflected in accurate transactions and secure systems, benevolence in fair treatment and customer-oriented support, and integrity in transparent fees, responsible data use, and

honest communication.

Relationship marketing theory also positions trust and commitment as central to successful long-term relationships. Morgan and Hunt (1994) argue that trust and relationship commitment facilitate cooperation and reduce uncertainty in exchange relationships. For digital banks, trust may support adoption, continued use, willingness to share information, and customer advocacy. Conversely, fraud incidents, privacy breaches, opaque fees, unresolved complaints, and inconsistent communication can erode trust even when the application offers advanced features. In this study, Trust in digital banking is examined by; perceived security and privacy protection, competence and reliability, transparency and fairness, institutional integrity and accountability, and confidence in complaint handling and customer protection.

Digital Banking Competitiveness

Competitiveness refers to an organization's ability to create and sustain value relative to its competitors. In banking, competitive performance may be reflected in customer acquisition and retention, service differentiation, operational efficiency, profitability, innovation capacity, brand reputation, and resilience. Digital banking competitiveness is not equivalent to the number of application downloads or transaction volumes. Those measures can indicate reach and usage, but they do not necessarily reveal service quality, customer trust, profitability, or the sustainability of competitive advantage. The RBV suggests that banks can develop differentiated capabilities through the effective combination of technology, data, human capital, brand, and organizational routines (Barney, 1991). Dynamic capabilities explain how banks renew those resources as customer expectations, regulation, and technologies change (Teece, 2007). From this perspective, digital banking competitiveness is an outcome of coordinated capabilities rather than an isolated technology asset. To measure competitiveness level, , digital banking competitiveness is considered through customer acquisition and retention, perceived service differentiation, operational efficiency and reliability, reputation and market confidence; and adaptive and

sustainable performance. These dimensions are intended as an analytical framework for documentary synthesis, not as a statistically validated measurement scale.

Integrating Technology, Service, and Trust

Technological innovation, service excellence, and customer trust are analytically distinct but mutually reinforcing. Innovation provides new functionality and operational capacity. Service excellence converts that functionality into dependable and meaningful customer experiences. Trust enables customers to rely on digital services and maintain relationships with the institution. A failure in one dimension may weaken the others. For example, an innovative payment feature may not create value if it frequently fails; reliable service may not generate confidence if data practices are opaque; and trust may be difficult to sustain if a bank does not adapt to changing customer needs. The integration can be understood as a capability sequence. First, banks sense customer needs and technological opportunities. Second, they develop and deploy innovations through secure and interoperable platforms. Third, they deliver consistent service across the customer journey. Fourth, transparent governance and effective customer protection reinforce trust. Finally, feedback and performance information are used to renew products, processes, and service standards. The sequence is iterative rather than strictly linear because customer feedback and service incidents inform subsequent innovation.

The proposed integration draws on the technology acceptance literature, service quality research, relationship marketing, RBV, and dynamic capabilities. The Technology Acceptance Model (TAM) explains how perceived usefulness and ease of use influence acceptance (Davis, 1989). Meanwhile, Unified Theory of Acceptance and Use of Tehchnology (UTAUT) adds social influence and facilitating conditions to the explanation of technology use (Venkatesh et al., 2003). These models help explain customer adoption but do not, by themselves, capture the full strategic processes through which banks create and sustain competitive advantage. Integrating them with service and trust perspectives provides a broader analytical lens.

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RESEARCH METHODS

This study adopts a qualitative documentary research design to examine the strategic factors shaping digital banking competitiveness in Indonesia. Documentary research is appropriate when the research problem requires the systematic examination of policy documents, institutional publications, statistical reports, corporate disclosures, and academic literature. Bowen (2009) explains that document analysis involves a structured procedure for reviewing and evaluating documents in order to elicit meaning, develop understanding, and generate empirical knowledge. The study does not collect primary survey data or conduct statistical hypothesis testing. Its purpose is to synthesize available documentary evidence and develop an analytically grounded strategic framework.

The documentary sources comprise several categories of materials. These include regulations, roadmaps, and policy guidance issued by OJK and Bank Indonesia, particularly those addressing banking technology governance, digital resilience, consumer protection, and payment system development. Official statistics and institutional reports are also examined to provide an overview of digital payment trends, mobile and internet banking development, banking conditions, and the national digital financial ecosystem. In addition, annual reports, sustainability reports, and public disclosures of Indonesian banks provide contextual evidence regarding digital products, technology investment, service channels, risk management, and customer initiatives. These sources are complemented by peer-reviewed academic publications addressing digital transformation, technology adoption, electronic service quality, customer trust, relationship marketing, and competitive capabilities.

Source selection follows relevance, credibility, recency, and analytical usefulness. Official regulatory and statistical documents are prioritized for statements about policy, supervisory expectations, and national indicators. Peer-reviewed journal articles and foundational academic works are used to establish theoretical concepts and interpret relationships among the study's core themes. Corporate reports are treated as

organizational disclosures rather than independent evaluations of performance. Where a source reports an institutional achievement or customer metric, the analysis distinguishes the reported indicator from independently verified outcomes.

The analysis adopts a thematic procedure informed by Braun and Clarke (2006), involving a systematic examination of documentary materials to identify recurring patterns and meaningful relationships. The documents are reviewed to establish familiarity with their scope, publication context, and principal arguments. Relevant passages are then coded using concepts such as innovation, platform reliability, cybersecurity, service quality, customer experience, privacy, trust, and competitiveness. Related codes are consolidated into broader themes and examined in relation to the research questions and theoretical foundations. These themes are subsequently refined and integrated into a conceptual framework that explains the strategic relationships among technological innovation, service excellence, customer trust, and digital banking competitiveness. The findings are presented through narrative synthesis, comparative tables, and a proposed conceptual model.

Document triangulation is applied by comparing information across regulatory publications, central-bank reports, academic studies, and bank disclosures. This approach reduces dependence on a single institutional perspective and helps identify areas of convergence and tension. For example, national digital payment growth is considered alongside OJK's emphasis on digital resilience and academic research on service quality and trust. The study also distinguishes between ecosystem-level indicators and bank-specific performance measures to avoid making unsupported causal claims.

RESULTS AND DISCUSSION

The Digital Banking Landscape in Indonesia

The documentary evidence indicates that digitalization has become a structural feature of Indonesia's financial system. Growth in mobile and internet banking, QRIS,

BI-FAST, and other digital payment channels has expanded the frequency and reach of electronic transactions. Bank Indonesia's fourth-quarter 2025 report recorded 14.26 billion digital payment transactions, representing annual growth of 39.21 percent. Mobile banking transaction volume increased by 12.10 percent, internet banking by 15.10 percent, and QRIS by 139.99 percent year on year (Bank Indonesia, 2026). These indicators demonstrate a strong shift toward digital channels and create incentives for banks to improve application performance, payment integration, and customer experience. However, the figures require careful interpretation. Digital payment transactions include activity across the broader payment ecosystem and cannot be attributed exclusively to commercial banks. QRIS transactions, for example, involve merchants, acquirers, issuers, and payment service providers. Similarly, the number of transactions does not by itself measure profitability, customer satisfaction, service reliability, or trust. For this reason, the present study uses national payment indicators as contextual evidence of digital ecosystem expansion, while examining competitiveness through a broader set of strategic dimensions.

A clear distinction should be maintained between ecosystem-level digital payment growth and bank-specific competitive performance. National transaction statistics reported by Bank Indonesia reflect the expansion of digital financial activity across multiple participants, including banks, non-bank payment service providers, merchants, and consumers. These figures provide important contextual evidence of market development but cannot independently demonstrate the competitive position or operational effectiveness of an individual bank. At the bank level, competitiveness should instead be assessed through institution-specific indicators, such as active digital customers, customer retention, transaction success rates, service availability, complaint resolution, digital service contribution to revenue, cost efficiency, and customer trust. Accordingly, this study interprets national payment growth as an external market opportunity and contextual driver, while treating bank-level capabilities and outcomes as the appropriate basis for evaluating individual institutional competitiveness.

The OJK RP3I 2026–2030 provides a policy framework for interpreting these developments. Its priority on technology modernization and digital resilience links innovation with governance, security, and institutional capacity. The roadmap also emphasizes open banking and open finance, stronger intermediation, and the development of a supportive digital ecosystem (OJK, 2026). This policy orientation suggests that future competition will involve not only the quality of individual banking applications but also interoperability, data governance, ecosystem partnerships, and resilience. The Indonesian banking landscape is also characterized by differences in institutional scale, digital maturity, customer segments, legacy systems, and organizational resources. Large banks may have greater capacity to invest in platforms, analytics, and cybersecurity, while smaller institutions may face constraints in talent, capital, and technology architecture. These differences imply that a single digital strategy is unlikely to be equally appropriate for every bank. Nevertheless, all institutions must ensure that digital services are reliable, secure, understandable, and responsive to customer needs.

Strategic Challenges in Digital Banking Transformation

Digital banking transformation faces several interconnected challenges that require strategic and organizational responses. One major challenge concerns legacy infrastructure and technology integration. Banks often operate multiple generations of core banking systems, channels, databases, and third-party applications. Integrating these systems while maintaining transaction accuracy and availability requires careful architecture, migration planning, and operational controls. Legacy constraints can slow product development, increase maintenance costs, and complicate the implementation of real-time services. Digital transformation therefore requires more than acquiring new applications; it involves modernizing the underlying architecture and ensuring that systems can exchange information securely and consistently.

Another critical challenge relates to cybersecurity and operational resilience. Increased digital activity expands the potential attack surface and creates dependencies

on networks, cloud providers, software vendors, identity systems, and payment infrastructure. Cyber incidents may affect service availability, data confidentiality, transaction integrity, and institutional reputation. OJK's digital resilience guidance emphasizes the importance of governance, risk assessment, incident response, business continuity, and resilience capabilities (OJK, 2024). These requirements indicate that security should be integrated into technology design and service operations rather than treated as a separate technical function.

Data governance and privacy also represent significant challenges. Digital banks collect and process extensive customer information, including identity details, transaction histories, device information, and behavioral data. Although such information can improve fraud detection and personalization, inappropriate access, weak consent mechanisms, or unclear data use can undermine customer confidence. Banks must establish clear accountability for data quality, access controls, retention, sharing, and customer rights. Responsible data governance is therefore both a compliance requirement and a foundation of customer trust.

The effectiveness of digital transformation is also influenced by organizational capabilities. Successful implementation requires collaboration among technology specialists, risk managers, product teams, compliance officers, service employees, and senior leaders. Traditional organizational silos may slow decision-making and create gaps between product development, cybersecurity, customer service, and regulatory compliance. Banks consequently need cross-functional teams, digital skills, agile processes, and clear accountability for end-to-end customer outcomes. Furthermore, digital inclusion remains an important consideration. Although digital channels can expand access, customers differ in device availability, connectivity, digital literacy, accessibility needs, and confidence in digital transactions. A digital strategy that prioritizes sophisticated features without considering diverse customer capabilities may exclude vulnerable groups. Banks should therefore combine self-service innovation with accessible design, customer education, assisted channels, and effective complaint

mechanisms. Digital competitiveness should be assessed not only through operational efficiency but also through the ability to serve diverse customer groups responsibly.

Technological Innovation as a Source of Competitive Advantage

The analysis identifies technological innovation as the first strategic pillar of digital banking competitiveness. Innovation creates value when it improves the relevance, speed, convenience, personalization, and security of financial services. Digital account opening can reduce onboarding friction; biometric authentication can strengthen identity verification; real-time payment services can improve transaction convenience; data analytics can support tailored product recommendations; and automated monitoring can improve the detection of unusual activities. These applications may strengthen a bank's value proposition when they are reliable and aligned with customer needs. The first dimension is digital product and service innovation. Banks can develop products that respond to changing customer expectations, such as integrated savings and payment features, digital cards, automated budgeting, digital investment access, and embedded financial services. Product innovation should be evaluated through customer usefulness, adoption, accessibility, and service outcomes rather than the number of features released. A crowded application interface may increase complexity if features are not organized around customer tasks.

Process automation and operational integration represent important dimensions of technological innovation. Automation can reduce manual processing, improve consistency, and shorten turnaround times for account opening, payments, customer verification, and selected credit processes. However, automation must be accompanied by effective exception handling, audit trails, human oversight, and clear accountability. Fully automated processes that are difficult to challenge or correct may create customer harm and reputational risks. Data analytics and personalization further strengthen the strategic value of technological innovation. Properly governed data enables banks to identify customer needs, detect fraud patterns, improve service recommendations, and

monitor customer journeys. Personalization can enhance service relevance, but its implementation must remain transparent and proportionate. Customers should understand how their information is used and should not be exposed to manipulative or discriminatory practices. Data quality, model validation, explainability, and privacy controls are therefore essential complements to analytics.

Platform interoperability and ecosystem collaboration enable banks to connect with fintech companies, merchants, digital platforms, and other financial institutions through APIs and open finance arrangements. Such collaboration can extend service reach and create new value propositions. Nevertheless, partnerships introduce third-party risks, data-sharing concerns, service dependencies, and contractual complexity. Interoperability must therefore be supported by security standards, consent management, service-level agreements, and clear liability arrangements.

The strategic adoption of emerging technologies, particularly artificial intelligence and cloud-based services, also creates opportunities to improve banking operations. AI can support customer assistance, fraud monitoring, document processing, risk analysis, and personalization. OJK's guidance on AI governance for Indonesian banking emphasizes the importance of responsible technology development and implementation (OJK, 2025). Banks should therefore assess model risk, bias, explainability, data protection, human oversight, and operational dependencies before deploying AI in decisions that affect customers.

The findings support the RBV and dynamic capabilities perspectives. Technology becomes strategically valuable when it is integrated with organizational routines, skilled employees, data assets, and governance. Dynamic capabilities enable banks to continuously update these resources as technologies and customer expectations change. Thus, innovation contributes to competitiveness not simply because it is new, but because it produces customer value and can be renewed and defended over time.

Service Excellence and the Digital Customer Experience

The second strategic pillar is service excellence. Digital banking customers

evaluate the service through a sequence of interactions rather than a single transaction. The customer journey begins with awareness and onboarding, continues through authentication and routine transactions, and may include service inquiries, complaints, disputes, and recovery from failed transactions. Each interaction contributes to the customer's overall perception of reliability and value. System reliability and availability are foundational. Customers expect banking applications to be accessible when needed and transactions to be processed accurately. Planned maintenance, system outages, delayed notifications, and failed transfers can disrupt customer activity and weaken confidence. Banks should monitor uptime, transaction success rates, processing time, error rates, and recovery time. These indicators should be analyzed together because a high availability rate may still conceal poor transaction completion or slow recovery from incidents.

Efficiency and ease of use are also important. Interfaces should be understandable, navigation should reflect common customer tasks, and instructions should be clear. Excessive steps, repeated authentication without clear rationale, confusing error messages, and inconsistent menu structures can increase effort. The Technology Acceptance Model identifies perceived usefulness and perceived ease of use as important determinants of technology acceptance (Davis, 1989). In practical terms, digital service design should reduce unnecessary effort while preserving appropriate security. Responsiveness and problem resolution distinguish excellent service from basic digital functionality. Customers need timely assistance when transactions are disputed, accounts are blocked, credentials are compromised, or applications malfunction. Automated chat functions may improve response capacity for routine questions, but complex cases require escalation to competent staff. Banks should measure first-contact resolution, complaint response time, complaint recurrence, and customer satisfaction after resolution. A complaint process that is difficult to access can undermine trust even if the application performswell during routine use.

Personalization and information quality can improve service relevance.

Customers benefit from accurate transaction notifications, understandable fee information, timely product information, and insights that support financial planning. Personalization should not overwhelm customers with irrelevant offers or obscure important information. Banks should ensure that communication is accurate, consistent, and understandable across digital and human channels. Accessibility and omnichannel consistency are essential for inclusive service excellence. Digital interfaces should accommodate different levels of digital literacy and accessibility needs. Customers should be able to move between applications, call centers, branches, and other support channels without repeating their problems unnecessarily. The bank's internal systems should provide service staff with sufficient information to resolve issues while respecting privacy and access controls. These requirements show that service excellence is an organizational capability, not merely a user-interface design issue.

The documentary synthesis therefore suggests five service excellence priorities: reliability, efficiency, responsiveness, personalization, and accessibility. Together, they connect digital system performance with customer-perceived service quality. This integrated view is consistent with electronic service quality research, which emphasizes efficiency, fulfillment, system availability, and privacy (Parasuraman et al., 2005).

Customer Trust as a Strategic Asset

The third strategic pillar is customer trust. Trust is essential because customers cannot directly observe many of the systems and controls that protect their money and personal information. They infer institutional reliability from transaction accuracy, authentication processes, communication, complaint handling, reputation, and the bank's response to service incidents. A bank may have sophisticated technology but fail to develop trust if its policies are unclear or customers feel unsupported when problems occur. Perceived security and privacy protection form the first dimension. Customers need confidence that their accounts, credentials, and personal data are protected against unauthorized access and misuse. Banks should communicate security practices in clear language, provide effective authentication, monitor suspicious activity, and make it

easy for customers to report suspected fraud. Security communication should be practical and timely rather than limited to generic warnings.

Competence and reliability form the second dimension. Trust increases when customers experience accurate transactions, stable systems, consistent information, and competent support. Repeated errors or unresolved service failures can signal a lack of institutional capability. Banks should therefore treat service recovery as an opportunity to demonstrate competence and accountability. Transparency and fairness are the third dimension. Customers should receive understandable information about fees, interest, product conditions, transaction status, data use, and complaint procedures. Opaque charges or unclear product explanations can undermine trust even if the technology operates correctly. Fairness also requires that customers are not disadvantaged by inaccessible design or inappropriate automated decisions.

Institutional integrity and accountability form the fourth dimension. Banks should demonstrate that customer interests, regulatory requirements, and ethical standards are embedded in governance. This includes responsible data use, clear accountability for technology decisions, controls over third-party providers, and timely communication during incidents. Trust depends not only on technical protection but also on the belief that the institution will act responsibly. Confidence in complaint handling and customer protection is the fifth dimension. Customers need accessible channels to report errors, fraud, or dissatisfaction and should receive clear explanations of the steps taken. Effective complaint resolution can help restore trust after a failure. Conversely, slow responses, repeated transfers between departments, and unclear responsibility can intensify dissatisfaction.

The relationship marketing perspective explains why trust has strategic value. Morgan and Hunt (1994) argue that trust and commitment facilitate durable relationships. In digital banking, trust can encourage continued usage, reduce customer uncertainty, support customer retention, and strengthen positive reputation. Trust should therefore be monitored as a strategic outcome and managed through

technology, service, governance, and communication.

Regulatory and Institutional Enablers

Digital banking competitiveness is shaped by the regulatory and institutional environment. OJK's RP3I 2026–2030 provides a strategic direction that links technology modernization with digital resilience, institutional integrity, market development, and adaptive supervision (OJK, 2026). This integration is important because innovation without sound governance may create risks that undermine both customers and financial stability. OJK's regulatory framework for the application of information technology by commercial banks establishes expectations for technology governance, risk management, security, and the management of information technology (OJK, 2022). OJK's digital resilience guidance further emphasizes the importance of organizational preparedness and the ability to withstand and recover from technology-related disruptions (OJK, 2024). These policies provide a basis for treating resilience as a core dimension of digital service quality and institutional trust.

Bank Indonesia plays a complementary role through payment system policy and infrastructure development. The growth of digital payment transactions and the expansion of interoperable payment services demonstrate the importance of reliable national infrastructure. Bank Indonesia's reports emphasize the need for secure, seamless, and reliable payment systems as digital activity expands (Bank Indonesia, 2026). Banks therefore operate within an ecosystem in which their own platforms must interact with payment networks, other financial institutions, merchants, and service providers. The institutional environment also includes data protection, consumer protection, competition, and cybersecurity expectations. Banks must translate regulatory requirements into operational policies, technology controls, employee responsibilities, and customer-facing practices. Compliance should not be treated only as a minimum legal obligation. Effective governance can strengthen reputation and customer confidence, while weak compliance can create financial, legal, and reputational consequences.

Dynamic Management Journal
Volume 10 No. 4 Tahun 2026 Hal 572-604
DOI: http://dx.doi.org/10.31000/dmj.v10i4.17400 ISSN (Online) 2580-2127

Strategic Diagnostic Matrix

To translate the documentary findings into managerial practice, the study proposes a strategic diagnostic matrix on Table 1. The matrix connects the three core capabilities with observable practices, possible indicators, and the competitive contribution expected from each capability. The indicators are illustrative management measures and should be adapted to the bank's business model, customer segments, regulatory obligations, and data availability.

Table 1. Strategic Diagnostic Matrix for Digital Banking Competitiveness

Capability	Strategic Dimensions	Illustrative Indicators	Expected Contribution
Technological Innovation	Digital product innovation; process automation; data analytics; interoperability; responsible AI implementation	Ratio of product launches to adoption; digital account-opening completion rate; automation level; API availability; AI model validation coverage	Product differentiation, service speed, efficiency, and adaptive capabilities
Service Excellence	Reliability; ease of use; responsiveness; personalization; accessibility	System availability; transaction success rate; average complaint resolution time; repeat complaint rate; accessibility testing	Customer experience, service consistency, and customer retention
Customer Trust	Security and privacy; competence; transparency; integrity; confidence in complaint handling	Number and financial losses from fraud; security incident response time; privacy complaints; clarity of information disclosure; satisfaction with complaint resolution	Customer confidence, reputation, continued service usage, and stronger customer relationships
Digital Competitiveness	Customer acquisition and retention; differentiation; efficiency; reputation; adaptive performance	Number of active digital customers; retention rate; cost-to-serve per customer; contribution of digital services; customer trust index	Sustainable market positioning and improved organizational performance

Source: Developed by the authors based on documentary analysis

The matrix highlights the need to avoid relying on a single performance indicator. Application downloads may overstate active usage; transaction growth may reflect ecosystem-wide activity rather than bank-specific value; and customer

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satisfaction may not capture trust in data protection or complaint handling. Banks should use a balanced set of operational, customer, risk, and business indicators. The matrix is diagnostic rather than prescriptive: it supports internal assessment and strategic discussion but does not establish universal performance thresholds.

The application of the diagnostic matrix should reflect differences in business models, organizational structures, and resource configurations. Traditional brick-and-mortar banks can use the matrix to evaluate how effectively their existing branch networks, legacy core banking systems, digital channels, and human service capabilities are integrated. Their priorities may include legacy system modernization, seamless omnichannel service, employee digital capability development, and the coordination of branch-based and digital customer support. For these institutions, service excellence should be assessed not only through application performance but also through the consistency of customer experiences across branches, call centers, and digital platforms.

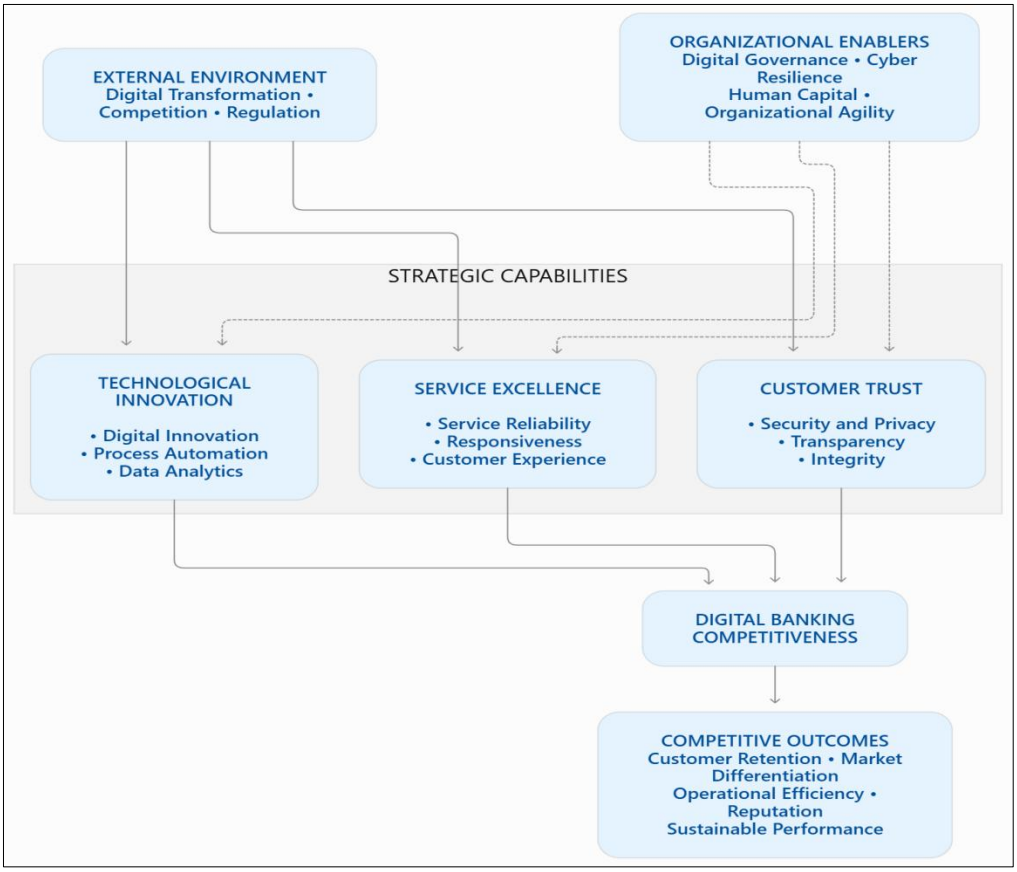
In contrast, pure-play digital banks generally rely more heavily on digital channels, automated processes, platform architecture, and technology-based customer acquisition. Their diagnostic priorities may therefore emphasize system scalability, application availability, cybersecurity, automated service quality, customer acquisition costs, digital customer retention, and third-party technology risk. They should also ensure that automated customer interactions are supported by effective human escalation and complaint-resolution mechanisms. Although the emphasis differs, both types of institutions must integrate technological innovation, service excellence, and customer trust. The matrix therefore provides a common strategic assessment structure while allowing indicators and managerial priorities to be adapted to each bank's institutional characteristics.

Proposed Digital Banking Competitiveness Framework

Based on the thematic synthesis, this study proposes an integrated Digital Banking Competitiveness Framework (Figure 1.). The framework positions technological innovation, service excellence, and customer trust as three

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complementary strategic capabilities that contribute to digital banking competitiveness. Digital governance, cybersecurity, data protection, organizational capability, and regulatory alignment operate as cross-cutting enabling conditions



Source: : Developed by the authors based on documentary analysis

Figure 1. Proposed Digital Banking Competitiveness Framework

The framework should not be interpreted as a statistically tested causal model. The feedback loop operates through the continuous use of competitive outcomes as inputs for subsequent strategic renewal. Improvements in customer acquisition, retention, transaction reliability, service efficiency, and customer trust provide banks with information about the effectiveness of their existing digital capabilities. These outcomes, together with customer complaints, usage patterns, service failures, and emerging market expectations, help management identify capability gaps and prioritize

further technological investment. For example, an increase in customer complaints regarding transaction delays may encourage a bank to upgrade its payment infrastructure, improve system integration, or redesign transaction monitoring processes. Similarly, customer feedback concerning application usability may stimulate interface redesign and more personalized digital services. Thus, competitive outcomes do not represent the final stage of the framework; they generate organizational learning that informs subsequent innovation, service improvement, and trust-building initiatives. This feedback mechanism makes the framework dynamic and continuous rather than a one-directional sequence.

It represents a conceptual sequence derived from documentary evidence and theoretical synthesis. The relationship is iterative: customer feedback, service failures, fraud patterns, and regulatory changes inform subsequent innovation and service redesign. Technological innovation can improve service capability, but only if systems are reliable and customer needs are considered. Service excellence can strengthen trust, but trust also depends on governance, transparency, and protection. Customer trust, in turn, supports continued use and provides banks with a stronger basis for developing differentiated digital services. Technological innovation represents the bank's capacity to identify emerging opportunities and deploy appropriate digital solutions to strengthen its operational and competitive capabilities. Service excellence reflects the ability to transform technological resources into consistent, reliable, and valuable customer experiences.

Customer trust concerns the institution's ability to demonstrate competence, integrity, security, and accountability in managing customer relationships and delivering digital services. These three strategic components jointly contribute to digital banking competitiveness, which reflects a bank's capacity to retain customers, differentiate its services, improve operational efficiency, and sustain a credible market position. The cross-cutting enablers are critical. Digital governance provides accountability for technology investment and decision-making. Cyber resilience

protects the availability and integrity of services. Data protection supports responsible information use. Human capital enables innovation, service delivery, and risk management. Organizational agility allows the bank to respond to changing needs. Regulatory alignment ensures that innovation remains prudent and consistent with consumer and system stability objectives.

Theoretical Implications

The proposed framework contributes to the RBV by emphasizing that digital technology alone is rarely a sufficient source of sustained competitive advantage. Strategic value emerges when technology is combined with organizational routines, data assets, employee capabilities, customer knowledge, and governance mechanisms. This interpretation reinforces the importance of organizing resources effectively, rather than treating technology acquisition as a direct route to superior performance (Barney, 1991). The framework also extends the application of dynamic capabilities theory to digital banking. Banks must continuously sense changes in customer expectations, technology, regulation, and threats; seize opportunities through innovation and partnerships; and transform systems, processes, and competencies. Digital banking competitiveness is therefore a dynamic outcome that depends on ongoing organizational renewal (Teece, 2007). A further contribution concerns the integration of service quality and relationship marketing. Electronic service quality research explains how customers evaluate digital interactions, while relationship marketing explains the role of trust in durable relationships. By connecting service excellence with customer trust, the framework highlights how operational reliability and responsive problem resolution can become relational assets. Trust is not treated as a purely psychological variable; it is linked to observable institutional practices such as security, transparency, accountability, and complaint resolution.

Finally, the framework brings customer adoption theories into a broader strategic context. TAM help explain the conditions under which customers accept and use technology (Davis, 1989; Venkatesh et al., 2003). The present framework

complements these models by examining how banks translate adoption into competitive outcomes through service quality, trust, and organizational capabilities. This integration is particularly relevant in markets where digital adoption is expanding rapidly but institutions must still strengthen resilience and consumer confidence.

Practical and Policy Implications

For bank management, the findings suggest that digital strategy should be organized around customer outcomes rather than technology deployment alone. Investment decisions should be assessed through their contribution to service reliability, customer effort, transaction accuracy, security, and business value. Product teams, technology units, risk functions, compliance officers, and customer service departments should share responsibility for the end-to-end customer journey. Banks should establish a balanced digital performance dashboard. The dashboard should combine technology measures such as system availability and incident recovery; service measures such as transaction success and complaint resolution; trust measures such as privacy complaints and customer confidence; and business measures such as active customer retention, cost-to-serve, and digital channel contribution. The use of balanced measures can reduce the risk of optimizing one metric at the expense of other outcomes.

Human capital development is another priority. Digital banking requires skills in software engineering, cybersecurity, data analytics, product management, customer experience, risk management, and regulatory compliance. Banks should develop cross-functional teams and continuous learning programs that connect technical capability with customer and business understanding. Leadership should encourage experimentation while maintaining clear risk ownership and control standards. For regulators, the analysis reinforces the need to maintain a proportionate framework that supports responsible innovation while strengthening resilience and consumer protection. Regulatory guidance should encourage transparent customer communication, effective complaint handling, third-party risk management, incident reporting, and responsible AI deployment. Supervisory approaches should recognize

that banks differ in scale and business model while maintaining consistent expectations for customer protection and system stability. For the broader financial ecosystem, interoperability and collaboration should be developed with clear governance. Banks, fintech firms, payment providers, telecommunications companies, and technology vendors should define responsibilities for data protection, incident response, service continuity, and customer redress. Ecosystem expansion should not create gaps in accountability where customers are uncertain about which institution is responsible for resolving a problem.

The findings also imply that digital inclusion should remain a strategic objective. Banks should assess whether their services are usable by customers with different levels of digital literacy, connectivity, age, and accessibility needs. Assisted service channels, educational initiatives, clear language, and accessible design can help prevent digital transformation from widening service gaps. A competitive banking system should be innovative and efficient while remaining accessible, trustworthy, and resilient.

CONCLUSION AND RECOMMENDATIONS

This study examined the strategic roles of technological innovation, service excellence, and customer trust in strengthening digital banking competitiveness in Indonesia. Based on qualitative documentary analysis of regulatory documents, official statistics, institutional publications, and academic literature, the study finds that digital competitiveness cannot be explained by technology adoption or transaction growth alone. It depends on the ability of banks to convert technological resources into reliable services and credible customer relationships. Technological innovation contributes to competitiveness through digital product development, process automation, data analytics, interoperability, and responsible use of emerging technologies. These innovations can improve convenience, efficiency, personalization, and service reach when supported by sound architecture, skilled employees, and effective governance. Service excellence translates technological capability into customer value through reliability, ease of use, responsiveness, personalization, accessibility, and consistent

problem resolution. Customer trust reinforces the relationship by reflecting confidence in security, privacy, competence, transparency, integrity, and customer protection.

The study proposes an integrated Digital Banking Competitiveness Framework that connects these three capabilities with the outcome of sustainable digital banking competitiveness. Digital governance, cyber resilience, data protection, human capital, organizational agility, and regulatory alignment operate as cross-cutting enablers. The framework emphasizes an iterative process in which customer feedback, service performance, incidents, and regulatory developments inform continuous innovation and service improvement. The findings offer theoretical, managerial, and policy contributions. Theoretically, the study integrates RBV and dynamic capabilities with electronic service quality and relationship marketing. Managerially, it proposes a diagnostic matrix and a balanced set of indicators for assessing digital capability. From a policy perspective, it highlights the need to align technology modernization with resilience, consumer protection, interoperability, and inclusion.

Several limitations should be acknowledged. The study relies on secondary documentary evidence and does not include interviews, customer surveys, or bank-level econometric analysis. Publicly available indicators also vary across institutions and may not permit direct comparisons. Furthermore, national payment statistics cover the broader payment ecosystem and should not be interpreted as bank-specific performance. The proposed framework is conceptual and requires empirical validation. Future research may test the framework through comparative case studies of Indonesian banks, surveys of digital banking customers, or quantitative models examining the relationships among technological innovation, service excellence, customer trust, and competitive performance. Research may also compare conventional banks, digital banks, and regional development banks to identify differences in capability development and customer outcomes. Such studies would help determine how the proposed framework performs across different institutional contexts and customer segments.

Indonesian banks should adopt an integrated digital competitiveness strategy that links technology investment to measurable customer and business outcomes. Banks should prioritize technology modernization and interoperability, ensuring that innovation is supported by secure architecture, effective data governance, and appropriate third-party risk controls. Service excellence should be embedded in product design and operational management through clearly defined service standards, continuous customer journey assessment, reliable transaction processing, and effective complaint resolution. Strengthening customer trust also requires transparent communication, robust privacy protection, responsible data use, fair treatment, and timely responses to security incidents.

In addition, banks should develop balanced performance measurement systems that integrate digital activity with service quality, customer trust, operational resilience, and sustainable business outcomes. Regulators are expected to continue promoting prudent innovation while reinforcing digital resilience, consumer protection, and the responsible adoption of emerging technologies. Collaboration between financial institutions and ecosystem partners is equally important to improve interoperability, enhance digital literacy, and expand inclusive access to digital banking services. These recommendations represent strategic directions derived from documentary analysis and should be adapted to the size, business model, risk profile, and customer base of each financial institution.

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