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The Impact of Fintech on Customer Preferences and Banking Service Choice Decisions

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ABSTRACT

The development of financial technology (fintech) has transformed how people access and use financial services and has become an increasingly important factor in shaping customer preferences and banking service selection decisions. This study analyzes the effect of fintech on customer preferences and banking service selection decisions. This study used a quantitative approach based on a survey of 247 respondents in DKI Jakarta and Central Java. The data were analyzed using descriptive statistics, validity and reliability tests, classical assumption tests, simple linear regression analysis, t-tests, and the coefficient of determination (R^2). Cross-tabulation (Crosstab) analysis was also employed to describe the distribution of banking service choices based on respondents' characteristics. The results indicate that fintech has a positive and significant effect on customer preferences and banking service selection decisions. Convenience, efficiency, security, accessibility, and the perceived benefits of fintech use are key factors shaping individuals' evaluations and choices of banking services. However, both models' explanatory power remains limited, indicating that factors beyond fintech account for a substantial share of the variation in customer preferences and banking service selection decisions. This study confirms that fintech represents one relevant dimension in individuals' financial decision-making, but it does not fully explain the complexity of customer preferences and banking service selection decisions. Therefore, future research should consider additional financial, behavioral, service quality, and institutional factors to better understand customer behavior in an increasingly digitalized financial environment.

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■ INTRODUCTION

The development of *financial technology* (fintech) has significantly changed how people access, manage, and use financial services. Digital payments, *fintech lending*, *mobile banking*, and other application-based financial services have provided faster, more convenient alternatives for financial activities. These developments have not only improved transaction efficiency but have also increased public expectations regarding accessibility, security, speed, convenience, and service quality. As technology becomes increasingly integrated into everyday financial activities, banking institutions must adapt their services to changing customer behavior and expectations (Hendratni et al., 2024; Tsakila et al., 2024). The growing adoption of digital financial services is also influenced by customers' perceptions of technological benefits, trust, security, and their overall comfort with technology (Jünger & Mietzner, 2020; Jafri et al., 2024).

The increasing role of technology in financial activities can be explained through the Technology Acceptance Model (TAM) developed by Davis (1989). TAM proposes that individuals' acceptance of technology is primarily influenced by *perceived usefulness* and *perceived ease of use*. When a technology is perceived as useful in supporting an individual's activities and easy to operate, the likelihood of developing a positive attitude toward its use increases. In the financial sector, this perspective is particularly relevant because customers increasingly evaluate financial services by how well technology provides practical benefits, convenience, efficiency, and accessibility. Previous studies have also demonstrated that perceived usefulness, ease of use, trust, and convenience contribute to individuals' intentions to adopt financial technology and digital banking services (Andini & Indrarini, 2024; Dedy et al., 2025; Yusmelia et al., 2024). International evidence further supports this perspective, as FinTech adoption has been found to involve perceived utility, trust, perceived ease of use, attitudes toward FinTech, and social impact (Durak et al., 2024). Similarly, research applying TAM to internet banking indicates that technology-related perceptions remain important in explaining customers' intentions to adopt digital banking services (Ly & Ly, 2022).

The growth of fintech has also transformed competition within the banking industry. The emergence of *digital banking, fintech payments, fintech lending, and other technology-based financial services gives customers more* alternatives for conducting transactions and accessing financial products. Banks therefore no longer compete solely through product features, pricing, or physical branch networks, but also through their ability to provide efficient, accessible, and user-friendly digital services. Pratiwi (2024) showed that digital banking, fintech payments, and fintech lending have become key drivers of transformation in the banking industry. Similarly, technological development has pushed financial institutions to improve operational efficiency and adapt to rising demand for digital financial services. In this context, the quality of customers' experiences with mobile and digital banking services may also influence their subsequent evaluations and behavioral responses. Shahid et al. (2022), for example, found that convenience, trust, and social influence contribute significantly to customers' experiences with mobile banking applications.

These developments are relevant to both Islamic and conventional banking. The two banking systems have different operational principles and financial characteristics. Islamic banking conducts its activities based on Sharia principles and contractual arrangements consistent with Islamic financial principles, whereas conventional banking generally operates through an interest-based financial mechanism. These differences may influence how customers evaluate banking services and form their preferences. However, customer evaluations are not determined solely by differences in banking principles. Practical considerations, such as accessibility, trust, service quality, convenience, financial benefits, and technological capabilities, may also shape customer preferences and banking decisions (Rohim et al., 2023; Sahri, 2024; Shibani & De Fuentes, 2017). The importance of trust and security is also supported by international research, which identifies both factors as central considerations in the adoption of FinTech services within the banking sector (Jafri et al., 2024).

Previous studies show that multiple factors influence customer preferences for banking services. Khusna and Pratama (2021) found that public perceptions regarding the Sharia compliance of Islamic banking are associated with customer preferences. Similarly, Zuhirsyan & Nurlinda (2021) showed that religiosity, perception, and motivation contribute to customers' decisions regarding Islamic banking. Farhan et al. (2024) further identified the roles of attitudes, subjective norms, perceived behavioral control, and religiosity in explaining individuals' intentions to use Islamic banking services. Comparative research by Andriani et al. (2024) also indicated that preferences toward Islamic and conventional banks may involve practical considerations related to accessibility, infrastructure, and customer needs. These findings suggest that banking preferences form through a combination of personal values, perceptions, experiences, and evaluations of the benefits financial institutions provide. In the context of digital financial services, perceived value may similarly shape customer evaluations, as functional, conditional, epistemic, and emotional values have been shown to positively influence mobile payment adoption intentions, with initial trust playing an important role in these relationships (Chakraborty et al., 2022).

At the same time, the expansion of digital financial services has changed customer expectations toward banking institutions. Customers are increasingly accustomed to accessing financial services through smartphones and other digital devices, making ease of use, transaction speed, security, accessibility, and feature availability important components of the overall banking experience. Yudo et al. (2021) and Garbo & Latifah (2024) highlighted the importance of digitalization and technological innovation in improving banking services. In Islamic banking, digital development may also expand financial access and improve services. Widyandari & Laila (2022) showed that *mobile banking* and financial inclusion are associated with Islamic banking performance in Indonesia. More broadly, financial digitalization has become an important mechanism for improving efficiency, transparency, and financial information management across financial institutions (Hendratni, 2025a). International evidence similarly indicates that digital banking usage is influenced by cognitive and technological factors, including performance expectancy, facilitating conditions, risk, and trust (Tariq et al., 2024).

From a TAM perspective, customers' experiences with technology may extend beyond the decision to adopt a particular application or digital platform. Positive perceptions of usefulness and ease of use may also influence how customers evaluate the financial institutions that provide such services. A banking institution that delivers efficient, convenient, and reliable digital services may generate a more favorable customer evaluation than an institution whose services are perceived as less responsive to technological developments. Previous research shows that perceived ease of use, trust, and convenience contribute to public interest in using technology-based financial services (Andini & Indrarini, 2024; Dedy et al., 2025; Yusmelia et al., 2024). Furthermore, research on FinTech adoption suggests that customers' evaluations are multidimensional, involving not only usefulness and ease of use but also trust, attitudes, and social influences (Durak et al., 2024; Shahid et al., 2022). Evidence from Indonesia also shows that efficacy, credibility, and normative pressure are relevant to mobile banking adoption within the TAM framework (Firmansyah et al., 2022).

Several studies have specifically examined the determinants of fintech adoption. Dedy et al. (2025) found that perceived usefulness, perceived ease of use, and attitudes toward technology positively influence the intention to adopt fintech. Yusmelia et al. (2024) identified Islamic financial literacy, knowledge, trust, and convenience as factors associated with the intention to use *financial technology*. Similarly, Muzakkar et al. (2024) demonstrated the importance of financial literacy, knowledge, and other individual factors in encouraging the use of Sharia-based *peer-to-peer lending* fintech. These findings consistently indicate that individuals' evaluations of technology's benefits and convenience play an important role in shaping technology-related behavior. This is consistent with international evidence showing that trust, financial literacy, transparency, and comfort with new technologies can influence households' propensity to adopt FinTech services (Jünger & Mietzner, 2020). Likewise, Durak et al. (2024) developed a FinTech adoption scale that shows FinTech-related evaluations span several dimensions beyond basic technology acceptance.

However, much of the existing fintech literature has concentrated on technology acceptance, adoption intention, and the use of digital financial services. Although these studies offer important insights into why individuals adopt fintech, they provide limited evidence on whether positive evaluations of fintech also shape customers' broader preferences for banking services and their decision-making when selecting financial services. This distinction is important because customers do not evaluate technology in isolation. Their experiences with digital financial services may become part of their overall assessment of the institutions and services that support their financial activities. Existing international studies similarly tend to focus on adoption, actual usage, or consumer experience with specific digital financial services rather than examining the broader relationship between fintech and customers' banking service selection decisions (Shahid et al., 2022; Tariq et al., 2024).

Research on banking preferences and customer decisions has also developed along a separate line of inquiry. Existing studies have examined the roles of religiosity, perception, trust, motivation, accessibility, and service characteristics in influencing customer preferences and decisions (Andriani et al., 2024; Farhan et al., 2024; Khusna & Pratama, 2021; Zuhirsyan & Nurlinda, 2021). Other studies have emphasized the importance of financial knowledge and customer understanding in shaping preferences toward Islamic financial products and services (Muzakkar et al., 2024; Yusmelia et al., 2024). Nevertheless, the relationship between customers' perceptions of fintech and their broader preferences and decision-making regarding banking services has received comparatively less attention.

This gap reveals a disconnect between two related areas of study. On the one hand, fintech research has primarily focused on the factors that encourage individuals to accept and use financial technology. On the other hand, research on banking preferences and customer decisions has generally emphasized religious orientation, trust, motivation, service quality, accessibility, and product characteristics. The potential role of fintech in shaping both customer preferences and the process of selecting banking services remains insufficiently explored. Therefore, examining fintech solely as an object of technology adoption may overlook its broader influence on customer evaluations and financial decision-making.

This study addresses this gap by positioning fintech as a factor that may influence customer preferences and banking service choice decisions. Drawing on the

Technology Acceptance Model, the study assumes that positive perceptions of fintech, particularly regarding its usefulness, convenience, efficiency, accessibility, and ability to support financial activities, may influence how customers evaluate banking services. When customers perceive digital financial services as capable of facilitating their financial activities, these perceptions may strengthen preferences and influence their decision-making when selecting banking services. This argument also aligns with research showing that technological perceptions, trust, and perceived value shape consumers' responses to digital financial services (Durak et al., 2024; Chakraborty et al., 2022).

The distinction between Islamic and conventional banking remains relevant in this study because the Indonesian banking industry consists of institutions with different operational principles and characteristics. These differences offer customers various banking alternatives and may contribute to different preference patterns. However, this study does not conceptualize the banking service choice decision as a binary regression outcome between Islamic and conventional banks. Instead, Banking Service Choice Decision is treated as a customer decision-making construct reflecting respondents' considerations in selecting banking services. The actual choice of Islamic or conventional banks is examined separately to provide an additional empirical description of respondents' banking choices.

The Indonesian setting provides an appropriate context for examining this issue because the country has experienced rapid growth in digital financial services while maintaining a dual banking system consisting of Islamic and conventional institutions. The increasing integration of technology into financial activities has created a competitive environment in which banking institutions are expected to maintain not only product quality and institutional credibility but also the ability to deliver efficient, accessible digital services. Previous studies have demonstrated differences between Islamic and conventional banks in terms of financial performance, risk characteristics, governance, and operational principles, suggesting that customers may evaluate banking services based on multiple considerations rather than a single factor (Awaliah et al., 2025; Rohim et al., 2023; Shibani & De Fuentes, 2017). Evidence from Indonesia on mobile banking adoption further indicates that technological and credibility-related considerations shape customers' engagement with digital banking services (Firmansyah et al., 2022).

Based on these considerations, this study aims to examine the effect of fintech on customer preferences and banking service choice decisions among individuals residing in DKI Jakarta and Central Java. The study focuses on respondents with experience using banking and digital financial services to empirically understand how fintech relates to customer evaluations and financial decision-making. Accordingly, this study seeks to answer whether fintech significantly influences: (a) customer preferences toward banking services, and (b) customers' banking service choice decisions. Therefore, the theoretical framework and previous empirical findings suggest the following hypotheses:

H1: Fintech has a positive and significant effect on customer preferences.

H2: Fintech has a positive and significant effect on customers' banking service choice decisions.

The findings are expected to contribute to financial management research by extending the discussion of fintech beyond technology adoption and examining its relationship with customer preferences and decision-making in the banking sector. The study also contributes by situating fintech within the broader financial service experience that may shape how customers evaluate and select banking services. From a practical perspective, the findings may offer banking institutions insights into the importance of developing digital services that offer not only technological innovation but also convenience, efficiency, security, and benefits aligned with customer needs. In an increasingly digital financial environment, integrating technological capabilities with customer-oriented banking services may become an important factor in strengthening customer preferences and supporting sustainable competitiveness.

■ METHOD

Research Design

This study employed a quantitative approach using an associative research design. A quantitative approach was appropriate because the study examined the proposed relationships among variables using numerical data from respondents and analyzed them through statistical procedures. Quantitative research enables researchers to systematically test relationships among variables and evaluate hypotheses based on empirical evidence (Creswell & Creswell, 2023; Sekaran & Bougie, 2019). The associative design examined the relationship between fintech and customer preferences, as well as the relationship between fintech and customers' banking service selection decisions (Sugiyono, 2023).

A survey method was used to collect primary data through an online questionnaire. Survey research is appropriate for obtaining information directly from respondents regarding their experiences, perceptions, attitudes, and behavioral tendencies related to a particular research phenomenon (Sekaran & Bougie, 2019; Sugiyono, 2023). The questionnaire consisted of closed-ended questions and statements designed to capture respondents' perceptions, preferences, and decision-making regarding financial technology and banking services. The research employed a five-point Likert scale, ranging from 1 = strongly disagree to 5 = strongly agree. Structured measurement instruments convert respondents' perceptions and evaluations into quantitative data for subsequent statistical analysis (Creswell & Creswell, 2023; Sugiyono, 2023).

This study adopted a non-experimental design because the researchers did not manipulate the research variables but examined respondents' perceptions and experiences based on their actual use of financial and banking services. In non-experimental research, relationships among variables are examined based on naturally occurring conditions without direct intervention or treatment by the researcher (Creswell & Creswell, 2023).

The research model included Fintech (X) as the independent variable and two dependent variables: Customer Preference (Y1) and Banking Service Selection Decision (Y2). The conceptual relationship between fintech and customer responses was developed based on the Technology Acceptance Model (TAM), which emphasizes the role of perceived usefulness and perceived ease of use in shaping individuals' attitudes and behavioral responses toward technology (Davis, 1989). In the context of financial services, positive perceptions regarding the usefulness, convenience, and accessibility of fintech may influence how individuals evaluate and develop preferences toward banking services (Dedy et al., 2025; Yusmelia et al., 2024).

Customer Preference refers to respondents' evaluative tendencies and preferences toward banking services. In contrast, Banking Service Selection Decision refers to the extent to which respondents consider and determine their selection of banking services based on the measurement indicators included in the questionnaire. Both dependent variables were operationalized as composite constructs derived from multiple Likert-scale items rather than being treated solely as dichotomous categorical outcomes. Using multiple indicators provides a broader representation of the underlying constructs and improves measurement consistency (Hair et al., 2022).

Accordingly, the second model did not treat respondents' choice between Islamic and conventional banks as the dependent variable. Instead, the choice of bank was used as a respondent characteristic and descriptive classification variable. The dependent variable, Banking Service Selection Decision (Y2), was measured using multiple statements reflecting respondents' decision-making considerations in selecting banking services. The scores obtained from these items were subsequently used to represent respondents' levels of banking service selection decision.

Therefore, because Customer Preference (Y1) and Banking Service Selection Decision (Y2) were measured as composite scores derived from multiple Likert-scale indicators, the relationships between Fintech and the two dependent variables were examined using regression analysis. Regression analysis is commonly used to estimate the relationship between an independent variable and a continuous or composite dependent variable and to assess the extent to which variations in the independent variable are associated with variations in the dependent variable (Hair et al., 2022; Sekaran & Bougie, 2019). The first model examined the effect of Fintech on Customer Preference, while the second model examined the effect of Fintech on Banking Service Selection Decision.

The study involved respondents residing in DKI Jakarta and Central Java who had experience using banking services and financial technology. Respondents were selected using purposive sampling based on predetermined eligibility criteria. Purposive sampling was appropriate because the study required respondents with specific characteristics and experiences relevant to the research objectives, particularly experience using both banking services and financial technology (Sugiyono, 2023).

Before completing the questionnaire, respondents received information about the study's purpose, the voluntary nature of participation, and how the collected data would be used for academic research. Informed consent was obtained from respondents before they participated in the survey. Participation was voluntary, and respondents were informed that they could discontinue at any time without consequences. Ethical considerations in survey research require researchers to ensure voluntary participation, informed consent, and responsible treatment of participants' information (Creswell & Creswell, 2023; Sekaran & Bougie, 2019).

No personally identifiable information was disclosed in the research report. The collected data, including demographic information such as income and educational background, were treated confidentially and used exclusively for academic research and statistical analysis. These procedures protected respondents' privacy and ensured the research process complied with fundamental ethical principles in social and behavioral research (Creswell & Creswell, 2023).

Population and Sample

The population consisted of people residing in DKI Jakarta and Central Java who use banking services and have experience using fintech. These respondents were considered relevant because they had direct experience with digital financial services and could therefore provide information on their perceptions of fintech, preferences for banking services, and decisions about the type of bank they use. The study employed non-probability sampling with a purposive sampling technique. Respondents were selected according to predetermined criteria: (1) residing in DKI Jakarta or Central Java; (2) being at least 17 years old; (3) having or using a bank account; (4) having experience using fintech services; (5) having conducted digital financial transactions; and (6) being willing to complete the questionnaire. Based on the data collection process, 247 respondents met all the specified criteria and were included in the analysis.

Data Collection

Primary data were collected through an online questionnaire distributed using Google Forms. The questionnaire contained questions regarding respondent characteristics and statements measuring fintech, customer preference, and bank choice. Respondent characteristics included domicile, gender, age, educational background, occupation, monthly income, frequency of digital transactions, Islamic education since primary education, and the type of bank selected.

The measurement items were developed from the theoretical framework and previous studies on fintech and banking preferences. Statements measuring perceptions and attitudes used a five-point Likert scale, where 1 represented strongly disagree, 2 disagree, 3 neutral, 4 agree, and 5 strongly agree (Sugiyono, 2023). Prior to analysis, the collected data were examined for completeness and consistency. Only responses that met the predetermined criteria were included in the final dataset. The final dataset consisted of 247 valid responses.

Data Analysis

The data were analyzed using IBM SPSS Statistics 27. The analysis was conducted in several stages. First, validity and reliability tests evaluated the research instrument's quality. The validity test assessed whether each questionnaire item adequately measured the intended construct, while the reliability test examined the instrument's internal consistency (Creswell & Creswell, 2023; Sekaran & Bougie, 2019). The reliability of each construct was evaluated using Cronbach's alpha, with a value of 0.70 or higher indicating acceptable internal consistency (Hair et al., 2022).

Descriptive statistical analysis then summarized respondents' demographic characteristics and the distribution of responses across the research variables. This analysis described the general profile of respondents and provided an initial understanding of their experiences and evaluations of fintech and banking services (Sugiyono, 2023).

Before hypothesis testing, the researchers conducted classical assumption tests to assess whether the data met the requirements for regression analysis. The tests included normality and heteroscedasticity assessments for each regression model. The normality test examined whether the regression residuals were approximately normally distributed, while the heteroscedasticity assessment determined whether residual variance remained relatively constant across observations (Hair et al., 2022; Sekaran & Bougie, 2019).

The relationships between fintech and the two dependent variables were then examined using simple linear regression. The first regression model analyzed the effect of Fintech (X) on Customer Preference (Y1), whereas the second model examined the effect of Fintech (X) on Banking Service Selection Decision (Y2). Both dependent variables were operationalized as composite scores derived from multiple Likert-scale measurement items. Therefore, the regression analysis focused on variations in respondents' customer preferences and banking service selection decisions rather than treating the type of bank selected as a binary dependent variable.

The t-test evaluated the significance of each regression coefficient at the 5% significance level. A significance value below 0.05 indicated that fintech had a statistically significant effect on the respective dependent variable. In addition, the coefficient of determination (R^2) was used to assess the proportion of variation in Customer Preference and Banking Service Selection Decision explained by Fintech (Hair et al., 2022; Sekaran & Bougie, 2019).

In addition to regression analysis, cross-tabulation (*Crosstab*) was used to provide a descriptive comparison between selected respondent characteristics and the type of banking service chosen, namely Islamic or conventional banking. In this analysis, the type of bank selected was treated as a categorical classification variable and was not included as the dependent variable in the regression models. The cross-tabulation analysis described the distribution and proportion of respondents across categories, including gender, domicile, and Islamic educational background, by their choice of banking service. Therefore, the *Crosstab* analysis was intended to provide a descriptive overview of patterns in banking choices rather than to test statistically significant associations between variables.

Overall, this analytical procedure was designed to provide a comprehensive understanding of respondents' preferences and banking service selection decisions. Simple linear regression examined the effect of fintech on the composite measures of Customer Preference and Banking Service Selection Decision. In contrast, cross-tabulation analysis provided a descriptive comparison of respondents' characteristics based on their categorical choice between Islamic and conventional banking services.

■ RESULTS AND DISCUSSION

Descriptive Analysis of Respondents

Descriptive analysis provided an overview of the research sample's characteristics. These characteristics were used to assess the respondents' suitability based on the predetermined research criteria and to provide an initial description of the population represented in the study.

Table 1 presents the demographic and socioeconomic characteristics of the 247 respondents included in this study. Overall, the sample shows a relatively balanced geographical and gender distribution, with respondents primarily representing the economically active and digitally engaged population. The largest proportion of respondents were aged 21 to 30, held a bachelor's degree, and worked in the private sector, indicating that the study predominantly captured individuals with relatively high exposure to financial and digital services. Their frequent use of digital transactions further supports the sample's relevance to the study's investigation of fintech and banking preferences. In addition, although most respondents reported receiving Islamic education since primary school, conventional banks remained the more frequently chosen banking service. This pattern suggests that banking preferences and decisions may be shaped by a combination of technological experience, practical considerations, individual backgrounds, and other factors, providing an appropriate basis for further analysis of the relationship between fintech, customer preferences, and banking choice decisions.

Research Instrument Testing

The research instrument test was conducted to ensure the instrument could measure the research variables validly and reliably. The instrument testing in this study included validity and reliability tests of the statement items for the Fintech (X), Customer Preference (Y1), and Banking Service Selection Decision (Y2) variables. The test results were subsequently used to determine the feasibility of the research instrument before conducting further data analysis.

Based on the validity test conducted with 247 respondents, all 45 statement items across the Fintech (X), Customer Preference (Y1), and Bank Choice Decision (Y2) variables obtained r-count values greater than the r-table value of 0.125, with significance values below 0.05. Therefore, all statement items were declared valid and were suitable for use in the subsequent stages of the research analysis. Moreover, the Fintech (X), Customer Preference (Y1), and Banking Service Selection Decision (Y2) variables obtained Cronbach’s Alpha values above the minimum threshold of 0.70. Therefore, all three research instruments were considered reliable. The 45 statement items demonstrated strong internal consistency, indicating that the instruments were sufficiently reliable for subsequent data analysis.

Classical Assumption Test

The classical assumption tests were conducted to ensure the analytical models met the required statistical assumptions before hypothesis testing. In this study, the tests included normality and heteroscedasticity tests for two research models: the relationship between Fintech (X) and Customer Preference (Y1), and between Fintech (X) and Banking Service Selection Decision (Y2). The results were used to assess whether the residuals were normally distributed and whether the regression models were free from heteroscedasticity.

Based on the results, both regression

Table 1. Respondent characteristic

No.	Respondent Characteristics	Category	Frequency	Percentage (%)
1	Domicile	DKI Jakarta	128	51.8
		Central Java	119	48.2
		Total	**247**	**100**
2	Gender	Male	116	47.0
		Female	131	53.0
		Total	**247**	**100**
3	Age	17–20 years	35	14.2
		21–25 years	82	33.2
		26–30 years	67	27.1
		31–40 years	43	17.4
		>40 years	20	8.1
		Total	**247**	**100**
4	Highest Educational Attainment	Senior High School/Vocational High School	71	28.7
		Diploma	18	7.3
		Bachelor's Degree	137	55.5
		Master's/Doctoral Degree	21	8.5
		Total	**247**	**100**
5	Occupation	Student	55	22.3
		Private-Sector Employee	106	42.9
		Civil Servant	28	11.3
		Entrepreneur	42	17.0
		Homemaker	16	6.5
		Total	**247**	**100**
6	Monthly Income	< IDR 3,000,000	52	21.1
		IDR 3,000,000–5,000,000	83	33.6
		> IDR 5,000,000–8,000,000	70	28.3
		> IDR 8,000,000	42	17.0
		Total	**247**	**100**
7	Frequency of Digital Transactions per Month	1–5 times	36	14.6
		6–10 times	61	24.7
		11–20 times	87	35.2
		>20 times	63	25.5
		Total	**247**	**100**
8	Islamic Education Since Primary Education	Yes	159	64.4
		No	88	35.6
		Total	**247**	**100**
9	Type of Bank Selected	Islamic Bank	103	41.7
		Conventional Bank	144	58.3
		Total	**247**	**100**

models satisfy the normality and heteroscedasticity assumptions. The residuals in both models are normally distributed, and the scatterplots show no systematic pattern. Therefore, both models are considered appropriate for further hypothesis testing.

Hypothesis Testing

Hypothesis testing examined the effect of Fintech (X) on Customer Preference (Y1) and Banking Service Selection Decision (Y2). The hypotheses were tested using the partial t-test at a 5% significance level. In addition, the

Table 2. Validity testing

Variable	Number of Items	Range of r-count	r-table	Conclusion
Fintech (X)	15	0.681–0.802	0.125	All items are valid
Customer Preference (Y1)	15	0.836–0.926	0.125	All items are valid
Bank Choice Decision (Y2)	15	0.804–0.914	0.125	All items are valid
Total	45	0.681–0.926	0.125	All items are valid

coefficient of determination (R^2) was used to assess the extent to which Fintech explains variation in each dependent variable.

The hypothesis testing results indicate that fintech has a positive and significant effect on customer preference. This finding suggests that customers increasingly consider digital financial capabilities when evaluating banking services. Fintech is not merely a supporting transaction facility but has become part of the overall value a banking institution offers. The availability of convenient, efficient, secure, and beneficial digital financial services can therefore strengthen customers' preference for banking services perceived as better able to accommodate their financial activities. This finding is consistent with the Technology Acceptance Model, which suggests that perceptions of usefulness and ease of use can shape individuals' attitudes and behavioral evaluations toward technology-enabled services.

The findings also show that fintech significantly influences customers' decisions when selecting banking services. In practical terms, customers may increasingly incorporate digital service capabilities into their decision-making process when determining which banking services best suit their needs. A financial institution's ability to provide accessible, efficient, and reliable technology-based services may therefore be an important competitive consideration alongside traditional factors such as product characteristics, trust, service quality, and personal preferences.

Furthermore, the explanatory power of the two models indicates that fintech represents a meaningful, although not exclusive, factor in shaping customer preferences and banking service selection decisions. This suggests that technological development should not be viewed as the sole determinant of customer behavior. Rather, fintech operates alongside other financial, behavioral, and service-related considerations. Therefore, banking institutions should integrate digital innovation with broader efforts to strengthen service quality, customer trust, accessibility, and overall customer value.

Cross-Tabulation Analysis (*Crosstabs*)

Cross-tabulation analysis (*Crosstabs*) was conducted to describe the frequency distribution between the research variables and respondents' banking choices. This analysis aims to identify patterns of association across categories. In this study, respondent characteristics were cross-tabulated with the decision to choose an Islamic or conventional bank. With a total sample of 247 respondents, the cross-tabulation results provide an overview of the distribution of respondents across the respective categories. The observed distribution was then used to examine whether significant associations existed between respondent characteristics and the choice of Islamic or conventional banks.

The visualization reveals clear differences in banking choices across respondent characteristics. Female respondents and those residing in Central Java show a stronger preference for conventional banks. In contrast, male respondents and respondents living in DKI Jakarta demonstrate a greater tendency to choose Islamic banks. Meanwhile, respondents with an Islamic educational background exhibit a relatively balanced distribution between the two banking options, unlike those without such a background, who are more strongly concentrated in conventional banking. Overall, these patterns suggest that gender, domicile, and Islamic educational background are associated with differences in respondents' banking choices.

Table 3. Reliability testing

Variable	Cronbach's Alpha	Number of Items	Conclusion
Fintech (X)	0.944	15	Reliable
Customer Preference (Y1)	0.976	15	Reliable
Banking Service Selection Decision (Y2)	0.974	15	Reliable

Table 4. Classical assumption test results

Model	Assumption Test	Indicator/Result	Criterion	Conclusion
X → Y1	Normality (*Kolmogorov-Smirnov*)	0.06	Sig. > 0.05	Normally distributed
	Heteroscedasticity	Scatterplot points are randomly distributed and do not form a specific pattern.	No specific pattern	No heteroscedasticity
X → Y2	Normality (*Kolmogorov-Smirnov*)	0.08	Sig. > 0.05	Normally distributed
	Heteroscedasticity	Scatterplot points are randomly distributed and do not form a specific pattern.	No specific pattern	No heteroscedasticity

Effect of Fintech on Customer Preference

Based on the hypothesis testing results, fintech has a positive and significant effect on customer preference. This finding indicates that more favorable perceptions of fintech are associated with stronger preferences toward banking services. In this context, the convenience, efficiency, accessibility, and perceived benefits of digital financial services appear to shape how customers evaluate the financial services they use.

This effect can be understood through changes in financial behavior. Fintech enables payments, transfers, financing applications, and transaction management through digital devices, reducing customers' dependence on physical banking services. This convenience adds value because customers can complete financial activities with less time and effort. This pattern aligns with the Technology Acceptance Model, which explains that individuals are more likely to develop favorable evaluations of technology when they perceive it as useful and easy to use (Davis, 1989).

The broader digital transformation of financial services has also encouraged banking institutions to redesign their service delivery and innovation strategies in response to changing customer expectations (Tsakila et al., 2024). As customers increasingly interact with financial services through digital platforms, their evaluations of banking institutions may extend beyond conventional attributes and include the quality and convenience of digital experiences.

The findings are consistent with Dedy et al. (2025), who found that perceived usefulness, perceived ease of use, and attitudes toward technology positively influence behavioral intentions to use fintech. Similarly, Yusmelia et al. (2024) emphasized the importance of financial literacy, knowledge, trust, and convenience in shaping the intention to use financial technology. Muzakkar et al. (2024) also demonstrated that knowledge, ability, attitude, and trust influence individuals' intentions to use Sharia-based *peer-to-peer* lending fintech. Collectively, these studies suggest that the acceptance and evaluation of digital financial services are shaped by both technological benefits and users' confidence in the service.

The characteristics of respondents in this study further support this explanation. A substantial proportion of respondents conducted digital transactions regularly, indicating that digital financial activities have become part of their routine. Frequent interaction with digital services may encourage users to develop evaluations based on their experiences, particularly regarding speed, convenience, security, and efficiency.

From a financial management perspective, digital financial services can reduce the time and transaction costs associated with conventional financial activities while improving accessibility and flexibility. However, these benefits must be accompanied by adequate security and risk management. Integrating advanced digital technologies into banking services has also created opportunities to improve customer service quality and operational responsiveness (Garbo & Latifah, 2024). Therefore, security, reliability, and digital systems' ability to meet customer needs

Table 5. Hypothesis testing result

Model	Variable	B	t-statistic	Sig.	R²	Conclusion
X > Y1	Fintech > Customer Preference	0.575	7.245	<0.001	0.176	Significant
X > Y2	Fintech > Banking Service Selection Decision	0.576	8.667	<0.001	0.235	Significant

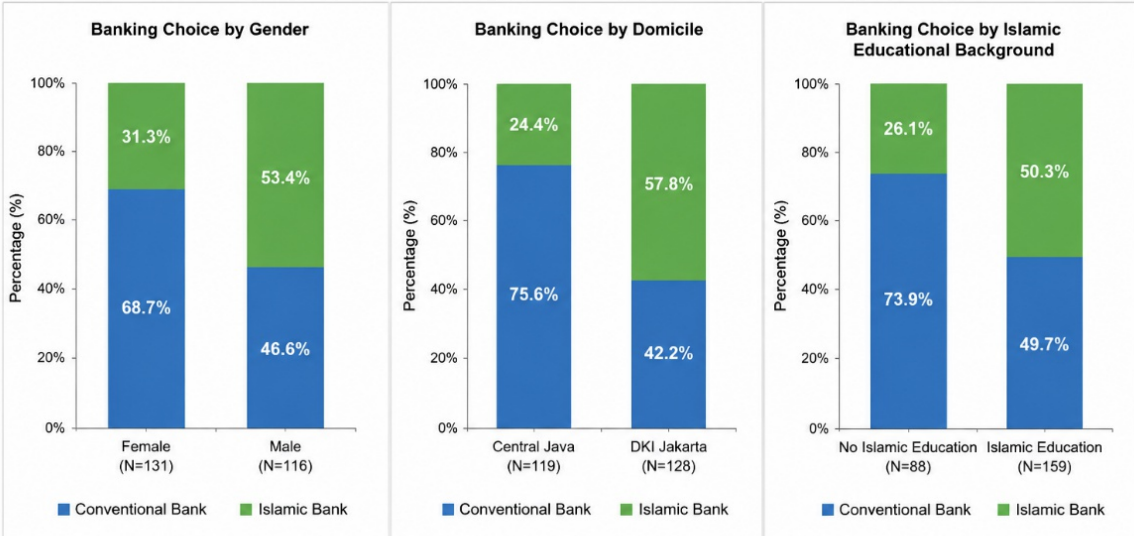

Figure 5. Distribution of banking choices by respondent characteristics

remain important components of the overall financial service experience.

The model's explanatory power also suggests that fintech should not be seen as the sole determinant of customer preference. Other factors, including service quality, costs, institutional reputation, trust, product variety, and previous experiences, may also contribute to how customers evaluate banking services. In addition, customer preferences may be influenced by perceptions regarding institutional characteristics and the extent to which banking operations correspond with customers' values and expectations (Khusna & Pratama, 2021). Therefore, fintech represents an important, but not exclusive, factor in shaping customer preference.

Overall, the findings support H1 and suggest that digital technology quality should be positioned as part of the banking industry's strategy for maintaining and strengthening customer preferences. Therefore, banks should continuously improve ease of use, efficiency, security, accessibility, and system reliability to support positive customer experiences.

Effect of Fintech on Banking Service Selection Decision

The second hypothesis testing result indicates that fintech has a positive and significant effect on customers' banking service selection decisions. This finding suggests that favorable perceptions of fintech are associated with stronger considerations when customers evaluate and select banking services. Digital capabilities have therefore become part of the broader set of attributes customers use to assess banking services.

The development of fintech has expanded the considerations involved in selecting banking services. Banking institutions are no longer evaluated solely based on savings products, financing facilities, administrative costs, or branch availability, but also on their ability to provide digital services that support customers' everyday financial activities. Mobile banking applications, digital transfers, payments, purchases, and access to account information have become increasingly integrated into customers' banking experiences.

This finding relates to Andriani et al. (2024), which showed that practical factors such as accessibility and infrastructure are important considerations in customers' banking preferences. Similarly, the growing importance of digital banking is evident in Islamic banking, where mobile banking and financial inclusion have become central to the development and performance of banking services (Widyandari & Laila, 2022). These findings indicate that customers increasingly consider both institutional characteristics and the practical ability of banking services to meet their financial needs.

Zuhirsyan and Nurlinda (2021) also support these results, showing that religiosity, perception, and motivation contribute to Islamic banking decisions. Farhan et al. (2024) similarly emphasized the roles of attitudes, subjective norms, perceived behavioral control, and religiosity in explaining intentions to use Islamic banking services. These findings suggest that banking service selection decisions emerge from a combination of technological, behavioral, social, and individual considerations.

In relation to this study's findings, fintech can be understood as a factor that connects customers' practical financial needs with the services banks provide. Customers who prioritize speed, convenience, and accessibility may place greater importance on a bank's ability to provide effective digital services. At the same time, customers who consider Sharia principles may evaluate whether Islamic banking institutions can combine Sharia compliance with competitive digital services.

The second model's explanatory power also shows that fintech is only one component of banking service selection decisions. Other factors outside the research model may include financial benefits, service quality, trust, promotion, physical accessibility, institutional reputation, and individual characteristics. Thus, although fintech makes a meaningful contribution, banking service selection remains multidimensional.

The descriptive results further show that conventional banks remain the more commonly selected banking type among the respondents, while Islamic banks also represent a substantial proportion. This pattern suggests that Islamic banks can strengthen their competitiveness by improving the quality, accessibility, and convenience of their digital services. Mutiara & Muchlis (2024) explained that fintech offers Islamic banking institutions opportunities to improve accessibility and efficiency through digital innovation while also creating challenges related to digital transformation. This perspective aligns with the present findings because technological development can expand banking institutions' capacity to meet customer needs while also increasing pressure for continuous innovation.

For Islamic banks, technology can therefore strengthen competitive advantages while maintaining Sharia principles. Customers should not have to choose between Sharia-compliant financial services and practical digital experiences, as accessible, secure, user-friendly digital applications and ecosystems can integrate both. Meanwhile, conventional banks need to maintain and continuously improve their digital service capabilities as technological quality, transaction speed, security, and service integration increasingly contribute to the overall customer experience.

Overall, the findings support H2 and demonstrate that fintech represents an important consideration in customers' banking service selection decisions. However, the model's relatively limited explanatory power also confirms that technological factors alone cannot explain banking decisions. Future studies should therefore incorporate additional determinants, such as financial benefits, promotion, service quality, trust, and physical accessibility, to provide a more comprehensive understanding of customer banking behavior.

Customer Preferences for Islamic and Conventional Banks

The findings indicate that conventional banks remain the predominant choice among respondents, although Islamic banks also account for a substantial proportion of banking choices. This pattern aligns with Andriani et al. (2024), who found conventional banks dominated despite respondents' awareness of differences between Islamic and conventional banking systems.

This pattern suggests that knowledge of the distinctive characteristics of Islamic and conventional banks does not automatically translate into choosing Islamic banking. Customers may continue to evaluate practical considerations, including accessibility, service quality, product variety, network coverage, and the overall transaction experience. In this context, banking preferences appear to be shaped by a combination of value-based considerations and a bank's perceived ability to meet customers' everyday financial needs.

The findings of Khusna & Pratama (2021) are also relevant to explaining this condition. Their study showed that public perceptions of Sharia compliance are associated with preferences for Islamic banking. However, awareness of Sharia principles alone may not determine banking choices, as customers may also consider how those principles are reflected in the quality and characteristics of the services they receive.

Setiawan (2023) further supports this argument, showing that Islamic financial literacy, trust, and the image of Islamic banks influence customers' decisions to become Islamic bank customers. These findings suggest that banking choices are not determined solely by an individual's religious knowledge but also by the extent to which customers trust the institution and develop favorable perceptions of its reputation and services.

The present findings can also be viewed in relation to respondents' educational backgrounds. A considerable proportion of respondents reported having received Islamic education since primary school. Interestingly, respondents with an Islamic educational background showed a relatively balanced distribution between Islamic and conventional banks, whereas respondents without such a background showed a stronger tendency toward conventional banking.

This pattern suggests that an Islamic educational background may shape customers' banking considerations, but it does not determine their final decisions. Rather, banking choices appear to involve broader evaluations of whether a particular institution can provide products and services that correspond to customers' financial needs and daily transaction activities.

This interpretation is consistent with Zuhirsyan & Nurlinda (2021), who found that religiosity, perception, and motivation are associated with customers' decisions to choose Islamic banking. Similarly, Farhan et al. (2024) emphasized the role of attitudes, subjective norms, perceived behavioral control, and religiosity in shaping intentions to use Islamic banking services. Sudarsono et al. (2022) likewise found that factors related to compatibility, customer awareness, and religiosity contribute to customers' intentions to adopt Islamic mobile banking in Indonesia. These findings reinforce the view that banking preferences are multidimensional and cannot be explained solely by religious orientation.

Therefore, Islamic banks need to strengthen their competitiveness by combining Sharia compliance with service quality and technological capability. Sharia principles may represent an important source of differentiation, but customers also increasingly expect banking services to be convenient, efficient, secure, and responsive to their financial needs. This condition highlights the importance of integrating value-based differentiation with improvements in the overall customer experience.

Fintech as Part of Changes in Financial Management Behavior

Taken together, the findings suggest that fintech is an important driver of changes in how individuals manage their financial activities. Customers no longer interact with banking institutions solely through conventional activities such as depositing or withdrawing money; instead, they increasingly conduct transactions, payments, transfers, and other financial activities through digital devices.

This development is consistent with previous studies on fintech adoption. Dedy et al. (2025) demonstrated that perceived usefulness, perceived ease of use, and attitudes toward technology play important roles in fintech adoption. Similarly, Muzakkar et al. (2024) found that factors such as financial literacy, knowledge, attitude, and trust are associated with the intention to use Sharia-based fintech. Yusmelia et al. (2024) also identified Islamic financial literacy, knowledge, trust, and convenience as relevant factors in individuals' intentions to use financial technology. Sudarsono et al. (2022) provided similar evidence by examining the adoption of Islamic mobile banking services in Indonesia using an extended Technology Acceptance Model. Their findings indicate that technological adoption in Islamic banking is also associated with factors beyond a service's basic technological characteristics, including customer awareness, institutional reputation, and the quality of the digital environment. This suggests that successful digital transformation requires banks to consider both technological functionality and customers' broader perceptions of the institution providing the service. Harahap et al. (2023) also examined Indonesian Islamic banking customers' intentions to use digital banking services through the UTAUT2 framework. Their study highlights the relevance of factors such as performance expectations, effort expectations, facilitating conditions, habits, and spiritual motivation in explaining customers' intentions toward digital banking. These findings show that adopting digital financial services involves not only perceptions of technological benefits but also behavioral and contextual factors tied to customers' financial activities. Collectively, these studies indicate that financial technology adoption is not determined solely by the availability of digital applications. Users are more likely to engage with financial technology when they perceive tangible benefits, understand how the technology works, trust the service provider, and feel confident about the security and convenience of digital transactions. This perspective also aligns with the Technology Acceptance Model proposed by Davis (1989), which emphasizes perceived usefulness and perceived ease of use as key determinants of technology acceptance.

Widyaputri & Gunanto (2023) also highlight additional factors in digital financial adoption, finding that reputation, perceived risk, Islamic financial literacy, and social influences were associated with customers' decisions to use Islamic mobile banking. This evidence indicates that technological features alone may not be sufficient to encourage adoption. Customers also evaluate the institution's credibility, the risks associated with digital transactions, and their ability to understand and use financial services.

This study extends the discussion by considering fintech beyond the decision to adopt a particular technology. The findings suggest that perceptions of fintech may also be linked to broader customer preferences and decisions about banking services. In other words, digital financial experiences may become part of the criteria customers use to evaluate financial institutions and determine which banking services best suit their needs.

This development has important

implications for financial management because banking institutions must increasingly align their resource allocation and technological investment with changes in customer behavior. Investment in digital infrastructure is expected not only to improve operational efficiency but also to generate meaningful value for customers. Digital services that are difficult to use, frequently experience disruptions, or fail to provide adequate security may weaken the potential benefits of technological investment for customer relationships.

This argument aligns with Hendrati (2025), who highlighted the importance of digitalization in improving efficiency, transparency, and financial information management. Likewise, Garbo & Latifah (2024) demonstrated the potential of technological innovation to improve customer services within Islamic banking. These studies support the view that technological development should be understood as part of a broader transformation in how financial institutions manage services, information, and customer relationships.

Furthermore, Kiong & Keni (2023), although not specifically focused on fintech, demonstrated that banking-related decisions can be influenced by multiple considerations, including service quality, requirements, relationships, promotion, and financial costs. This finding reinforces the multidimensional nature of financial decision-making. Fintech may represent an increasingly relevant factor in contemporary banking behavior, but its role should still be considered alongside other economic, service-related, technological, and individual factors.

Importantly, the relatively limited explanatory power of the models in this study also supports this interpretation. Fintech explains only part of the variation in customer preferences and banking service selection decisions, indicating that substantial variation remains associated with factors beyond the present research model. Evidence from previous studies also suggests that banking and digital financial decisions may involve additional factors, including financial literacy, trust, bank reputation, perceived risk, service quality, accessibility, religiosity, social influence, and facilitating conditions. Therefore, future studies could incorporate these variables, along with profit-sharing margins or interest rates, promotional activities, physical proximity to banking facilities, and product characteristics, to better understand the factors shaping customer preferences and banking service selection decisions in an increasingly digital financial environment.

■ CONCLUSION

Based on the study's findings, fintech is significantly associated with customer preferences and banking choice decisions. The results suggest that digital financial services may influence how customers evaluate banking services, particularly in terms of convenience, efficiency, security, accessibility, and support for financial activities. However, the explanatory power of the models remains limited, indicating that fintech represents only one of several factors involved in shaping customer preferences and banking decisions.

The findings further suggest that technological considerations alone cannot explain the choice of banking services. Although fintech contributes to customers' evaluations and decisions, a substantial proportion of the variation remains associated with other factors beyond the scope of this study. These factors may include financial considerations such as profit-sharing margins or interest-related benefits, promotional activities, service quality, trust, physical accessibility, institutional reputation, and other individual or contextual characteristics. Therefore, fintech should be understood as a complementary factor within a broader customer decision-making process.

Overall, this study contributes to the financial management literature by extending the discussion of fintech beyond technology adoption and linking it to customer preferences and banking choice decisions. From a practical perspective, both Islamic and conventional banks should continue to develop secure, efficient, accessible, and user-oriented digital services while recognizing that digital capability alone may not be sufficient to determine customer choices. Future research is therefore encouraged to incorporate additional variables, such as profit-sharing margins, promotional strategies, physical accessibility, service quality, trust, and other relevant behavioral or financial factors, to develop a more comprehensive understanding of the determinants of customer banking preferences and choices.

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