

Research Article

The Effect of Digital Transformation and Lifestyle on Saving Decisions Mediated by User Satisfaction of KB Star in Jember Regency

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Abstract: This study aims to analyze the influence of digital transformation and lifestyle on saving decisions, with user satisfaction as a mediating variable among users of the KB Star application in Jember Regency. Digital transformation enables financial institutions to offer efficient, fast, and integrated services, while lifestyle reflects customer preferences and behaviors that also shape financial decisions. KB Star, as a digital banking platform by KB Bank, has experienced a significant increase in users; however, not all customers utilize its features to the fullest. This research adopts a quantitative approach using explanatory research methods. Data were collected through questionnaires distributed to 200 respondents who were active users of KB Star. The results indicate that digital transformation and lifestyle significantly influence user satisfaction, and that satisfaction acts as a mediating factor in influencing savings decisions. This study provides implications for the development of digital services oriented toward customer satisfaction and lifestyle needs as a strategy to enhance loyalty and financial decision-making in the digital era.

Keywords: Digital transformation, lifestyle, user satisfaction, saving decisions, KB Star.

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1. INTRODUCTION

The era of *society* 5.0 has a huge impact on digital change. This very rapid change includes innovations that can change the world through social interactions and personal

relationships. The banking financial industry plays an important role in the world of digitalization. This is because almost all transaction activities in the financial market are controlled by the banking world, as a major role holder in the banking financial market, transformation is needed to support the digitalization of the financial system. The role of technology is used to run company operations by providing the best services for customers, services provided by banks in addition to direct services can also be through facilities provided by banks to get customer convenience in transactions and satisfaction obtained from their services (Abdel-Hamid *et al.*, 2022).

The decision to save on bank products is influenced by digital transformation. According to Lahtinen *et al.*, (2023) digital transformation is the use of digital technology to change the way organizations operate and to create new value for customers, employees, and other stakeholders. The use of *financial technology* can also expand access to saving decisions. There are five steps to accelerate digital transformation, namely: expanding

access and improving digital infrastructure, digital transformation blueprint, national data center integration, digital HR, regulation, funds, and financing. Digitalization makes customers' needs increasingly met with appropriate products, facilitates the interaction process between customers and banks, so that it can indirectly influence customer decisions (Putri & Purwanto, 2023)

The next factor that can influence customers' savings decisions is lifestyle. According to Albrecht *et al.*, (2023) lifestyle is a way of life chosen by individuals or groups based on their preferences, values, and resources, which are influenced by factors such as gender, race, social class, and geographic location. Lifestyle needs to be known because lifestyle patterns related to money will influence the decision to save. In addition to a person's personality and the environment around them, the factor that greatly influences a person's lifestyle is the income a person has (Baldangombo, 2023) .

Customer satisfaction is a very important factor for companies to maintain good relations between customers and the company. According to Bhattacharyya, (2023) customer satisfaction is the level of a person's feelings after comparing the performance/results felt with expectations. When customers have a good experience when saving, customers will continue to use the product or use the company's services repeatedly. Customer satisfaction in saving activities based on the features offered must be according to customer needs. (Maney & Mathews, 2021) .

The decision to save is an action that requires a desire in a person to set aside and store their money in the bank. Saving requires intention so that a person's behavior is directed at that activity (saving). In an effort to attract customer decisions to want to save at the bank, various company strategies are carried out through banking digitalization and understanding customer lifestyle patterns. Decisions are a process of approaching problem solving consisting of recognizing problems, seeking information, several alternative studies, making purchasing decisions and post-purchase behavior that customers go through (Setyowati, 2022) .

KB star is a one-stop digital solution service to meet the banking needs of KB Bank customers. KB star comes with the latest features including E-KYC onboarding with *Liveness Identification, Plus Account, Online Time Deposit, Planning Account* . Transfer money up to 1 billion, safe and convenient with various methods: BI Fast, RTOL, SKN or RTGS. Transfer money to friends faster with Pay Contact, just search for their name in your mobile phone contact list. The higher the balance, the more benefits of free service fees, such as transfer fees, E-Wallet top up fees and various other services.

Korea Best Bank (KB Bank) Jember Branch is one of the private banks in Indonesia that continues to evaluate and improve, especially in the areas of service, product development, marketing functions and office network development. The evaluation and improvement are aimed at enabling KB Bank Tbk to realize its vision as a

trusted bank in financial services. The function, position and role of KB Bank Tbk in the midst of a strategic society, so the importance of measuring its health level becomes very important so that in the future KB Bank Tbk can be more accepted by the community.

The number of KB Star Jember users experienced significant growth from 22,500 in December 2024 to 35,500 in March 2025, or an increase of 58%. This shows that KB Star Jember is increasingly accepted by the community. This shows that KB Star Jember is increasingly trusted by customers to save and manage their funds, but not all KB Bank customers in Jember Regency use the KB Star application due to several factors that are obstacles in using the KB Star application.

by KB Bank application is driven by the integration of the KB Financial Group ecosystem. This reflects the trend of modern banking that prioritizes convenience, efficiency, and a digital lifestyle. KB Star has more complete features compared to previous digital services, including the Liveness/e-KYC feature for opening online accounts, e-commerce payments, and various attractive promos. KB Star is claimed to have a *user interface* (UI) and *user experience* (UX) better, so customers feel easier and more comfortable in using the application. KB star is integrated with various services, such as *e-commerce payments*, so customers do not need to bother *copying and pasting virtual account numbers*. With these advantages, KB star is an attractive choice for customers who want to experience a more complete, easy, and comfortable digital banking experience.

Research gap in this study conducted by Ramli *et al.*, (2021) shows that satisfaction does not affect consumer decisions. However, Azhar *et al.*, (2021) shows that digital transformation affects consumer decisions. Maney & Mathews, (2021) shows that lifestyle affects consumer decisions. Setyowati, (2022) shows that lifestyle affects consumer decisions through satisfaction. Abdel-Hamid *et al.*, (2022) shows that digital transformation affects consumer satisfaction. Andranurviza *et al.*, (2022) shows that digital transformation affects consumer decisions. Putri & Purwanto, (2023) shows that lifestyle affects consumer satisfaction. Baldangombo, (2023) shows that lifestyle affects consumer decisions. Ilham *et al.*, (2023) shows that digital transformation affects consumer decisions through satisfaction. Viorentina & Santoso, (2023) shows that lifestyle affects consumer decisions. Based on the phenomenon and *research gap* related to digital transformation and lifestyle on saving decisions through customer satisfaction, further research is needed. So it is important to conduct research related to the influence of digital transformation and lifestyle on saving decisions through KB Star user satisfaction in Jember Regency.

2. RESEARCH METHODS

Based on the background and formulation of the problem, the characteristics of the problem studied in this study are categorized as *Explanatory Research*, namely research used to show the position of the variables studied and the influence between one variable and another (Sugiyono, 2019). Population is a generalization area consisting of objects or

subjects that have certain quantities and characteristics determined by researchers to be studied and then conclusions drawn (Sugiyono, 2019) . The population in this study were KB Star users in Jember Regency.

The sampling technique in this study used the *Non-Probability Sampling technique* , meaning that it does not provide the same opportunity or chance for each member of the population. While the method used in this study is *Purposive Sampling* . The *Purposive Sampling technique* is a sampling technique using certain considerations (Sugiyono, 2019) . The special requirements to be a sample in this study are a. Active customers saving in the last 6 months. B. Active customers with a minimum balance of 5 million rupiah because these criteria meet the assumption that customers who actually use and experience KB Star services continuously. Determination of the number of samples used in this study is based on the Malhotra formula which states that the size of the number of samples in the study is according to the number of indicators then multiplied by at least 5 to 10 with the number of indicators in this study as many as 14 indicators using a number of 10 times the indicator, but to anticipate if there is an incomplete or damaged questionnaire, the number of samples to be used in this study is 200 respondents.

The data used in this study is quantitative data. Quantitative research is a research method based on the philosophy of positivism, which is used to research a certain population or sample, where data collection uses research instruments, and data analysis is quantitative, and aims to test the established hypothesis (Sugiyono, 2019) . In this study, the data used comes from internal data from within the company that describes the current situation. In this study, the data sources come from 2 (two) data sources, namely primary data is data obtained directly through field research which is a personal response from respondents. In this study, the primary data taken is related to the identity of the respondent, the opinion of the respondent. In this study, the data collection method uses a questionnaire. A questionnaire is a method of collecting data by providing a set of questions to be answered by respondents (Sugiyono, 2019) . The type of questionnaire distributed is a closed questionnaire. The measurement is compiled using a Likert scale, namely by measuring attitudes where the subject is asked to identify the level of agreement or disagreement with each question, where each question uses a score with alternative choices of 1 to 5.

3. RESULTS AND DISCUSSION

1. Digital transformation has a significant influence on KB Star user satisfaction in Jember Regency. This can be explained through several important aspects of digital transformation that directly improve service quality and user experience, namely:
 - a. Ease of Access to Financial Services, Through digitalization, users can access KB Star services anytime and anywhere. This increases user convenience and flexibility, which contributes positively to their satisfaction.

- b. Transaction Speed and Efficiency, Digital transformation allows transaction processes, balance checks, and financial records to be carried out in real-time. This speed is one of the main indicators in the perception of user satisfaction.
 - c. Innovation in System Features and Security, Development of features such as transaction notifications, digital savings history, to integrated security systems also increase users' sense of security and trust.
 - d. Personalization and User Experience (UX), Easy-to-understand interface and user-friendly user experience make KB Star digital applications or services more popular with the public, especially the millennial and Gen Z generations.
 - e. Technology-Based Customer Service Support, Responsive customer service such as chatbots or live chat also supports user satisfaction in interacting with the KB Star system.
2. Lifestyle has a significant influence on KB Star user satisfaction in Jember Regency. This is because lifestyle reflects individual values, habits, and preferences in using financial services, including digital products such as KB Star. Some reasons underlying this influence:
- a. Digital Lifestyle Orientation: People who have a modern and technology-based lifestyle tend to prefer digital financial services . They consider services such as the KB Star application as a practical solution that supports a fast and efficient lifestyle.
 - b. Need for Efficiency and Mobility: Highly mobile individuals (workers, students, entrepreneurs) value digital features that support their activities. The more the service fits their lifestyle needs, the higher the level of satisfaction .
 - c. Consumptive Preferences and Financial Management: Lifestyle is also related to an individual's ability to manage their finances . Users who are aware of the importance of saving and managing expenses (financially literate) tend to be satisfied using services that support this.
 - d. Social Image and Lifestyle Trends: In certain societies, the use of digital financial applications has also become part of a social lifestyle . They feel more modern, up to date, and connected to the times when using platforms such as KB Star.
3. Digital transformation has a significant impact on savings decisions at KB Star in Jember Regency. Digital transformation in the context of financial services allows the savings process to be easier, more efficient, safer, and in accordance with the needs of modern society , thus having a direct impact on individual decisions to start or continue saving. Reasons Why Digital Transformation Affects Saving Decisions:
- a. High Accessibility: Digital transformation allows users to save anytime and anywhere, without having to come to a physical office. This increases the intention and frequency of saving , especially among young people who are familiar with technology.
 - b. Automation and Notification Features: Digital services often provide features such as auto-debit, reminders, and savings simulations. These innovations encourage consistent saving behavior .

- c. Trust in Digital Systems: Transparent, fast, and error-free digital systems increase user trust, making them more likely to save on platforms they consider credible .
 - d. Ease of Monitoring and Reporting, Digital applications allow users to view savings history in real-time. This adds motivation and a sense of achievement , which ultimately strengthens the decision to continue saving.
 - e. Convenient User Experience: If the KB Star application or platform is easy to use, attractive, and hassle-free, then users will be more interested in using it as a means of saving.
4. Digital transformation has a significant effect on saving decisions through customer satisfaction as a mediating variable for KB Star users in Jember Regency. This means that the influence of digital transformation is not only direct , but also indirect through increasing user satisfaction , which then drives the decision to save. Explanation of the Mediation Flow:

- a. Digital Transformation → Customer Satisfaction: Digital transformation increases convenience, ease, security, and speed of service. This creates customer satisfaction with KB Star services.
- b. Customer Satisfaction → Saving Decision: Customers who are satisfied with digital services will feel confident, comfortable, and encouraged to continue or increase their saving activities . This satisfaction strengthens their decision to use KB Star services continuously.
- c. Digital Transformation → (via Satisfaction) → Saving Decision: So, satisfaction acts as a mediator variable . Without satisfaction, the influence of digital transformation on saving decisions may not be optimal. However, when users are satisfied, digital transformation becomes more effective in shaping their financial decisions. Statistical Illustration (if tested):

Path Analysis or Structural Equation Modeling (SEM) can be used. The indirect effect test shows that:

- o Digital Transformation → Satisfaction: Significant
- o Satisfaction → Saving Decision: Significant
- o Digital Transformation → Saving Decision (direct): May be weak/insignificant, but becomes indirectly significant through satisfaction .

So, if the p-value < 0.05 and the indirect effect value is significant, then mediation is stated to have occurred.

5. Lifestyle has a significant effect on saving decisions through customer satisfaction as a mediating variable on KB Star users in Jember Regency. This means that a modern and digital-savvy lifestyle increases user satisfaction with KB Star services , which then influences their decision to save. Mediation Explanation:
- a. Lifestyle → Customer Satisfaction: Individuals with active, efficient, and technology-based lifestyles are more adaptable to the digital features provided by KB Star. They feel more comfortable and satisfied using the service.

- b. Customer Satisfaction → Saving Decision: Satisfaction with KB Star services has an impact on the user's confidence and comfort to continue saving through the application. Satisfaction becomes a reinforcement of the decision to save .
- c. Lifestyle → (via Satisfaction) → Saving Decision: Lifestyle not only directly influences saving decisions, but is more effective when mediated by user satisfaction . A lifestyle that is compatible with digital services will increase satisfaction , which in turn strengthens the decision to save.

4. CONCLUSION

Digital transformation has been proven to have a significant influence on user satisfaction and savings decisions on KB Star services in Jember Regency. Technological innovations in digital financial services, such as ease of access, automation features, and comfortable user experiences, contribute directly to increasing customer satisfaction. This satisfaction ultimately drives stronger decisions to save, both through direct and indirect influences (mediation). Thus, digital transformation is not only a transaction tool, but also an important strategy in increasing customer loyalty and participation in savings activities.

In addition, the increasingly modern and technology-based lifestyle of society also plays a significant role in the satisfaction of KB Star digital service users. Individuals with an active, efficient, and digital lifestyle feel more suited to the features of KB Star services, so they are more satisfied and tend to continue using them. This satisfaction then becomes an important mediating factor in influencing the decision to save. This means that a modern lifestyle encourages more positive financial behavior, especially if supported by financial services that are in accordance with the needs and character of today's society.

Overall, both digital transformation and lifestyle have a strong influence on savings decisions, both directly and through user satisfaction as a mediating variable. This finding confirms that financial institutions such as KB Star need to continue to improve the quality of digital services and pay attention to user lifestyles as a strategy to strengthen relationships with customers and encourage increased savings activities in the community. This study supports the importance of a digital approach that is oriented towards customer satisfaction in financial decision making in the modern era.

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