

Research Article

The Influence of Perception, Literacy, and Religiosity on Generation Z's Interest in Islamic Banking

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Abstract

In March 2024, Indonesia's Islamic banking market accounted for just 7% of the country's total banking assets. Given that the majority of Indonesians are Muslims, this scenario demonstrates a discrepancy between the market potential and market share of Islamic banking. The younger generation is one market area with a lot of potential. Generation Z, the millennial generation's offspring, is the youthful generation of today. Critical thinking, creativity, and computer literacy are traits of this generation. This study intends to check how Generation Z's interest in Islamic banking is influenced by perception, literacy, and religion. Quantitative research using a survey approach is the methodology employed. The University of Jember's Generation Z students serve as the research sample, and they were chosen using a rigorous. The study's findings indicate that Generation Z's interest in Islamic banking is significantly influenced by literacy and religiosity. These results highlight how crucial it is to raise Generation Z's awareness of Islamic finance and legislation to pique their interest in Islamic banking.

Keywords: Generation Z, Islamic banking, perception, literacy, religiosity

INTRODUCTION

In the present day, the majority of clients, particularly the younger demographic, utilize digital technologies for conducting transactions and making payments. Hence, the primary objective of banks is to cater to the requirements of customers and effectively deliver the products and services they anticipate. Implementing digital transformation in the banking sector is an unavoidable and prevailing trend (Li et al., 2023). In addition, new technology helps realize breakthrough creative ideas, meet increasingly complex customer needs, and help businesses/banks manage and operate effectively. As a whole, all societal and conventional activities are moving online as a result of the digital transition. Cloud computing, artificial intelligence, the Internet of Things, and big data are the four digital technologies that stand for digital transformation (Naeem & Ozuem, 2021). In other words, this banking model is designed to prioritize immediate connection, and the notion of digitalization guarantees rapid advancements in digital technology (Nga & Tam, 2023; Sharma & Sharma, 2019; Yikun et al., 2023).

The development of Islamic banking products is important for various reasons. First, it enables Islamic banks to effectively address the financial requirements of Muslim individuals and businesses, while maintaining adherence to their religious beliefs. Providing Sharia-compliant products, Islamic banks can expand their customer base and

foster trust in the Muslim community. Second, the advancement of Islamic banking products plays a crucial role in promoting the overall growth and stability of the Islamic finance industry (Shahid et al., 2020). Furthermore, the advancement of Islamic banking products has played a pivotal role in fostering financial inclusion and economic development. Alternative financial services that provide all project funding for investment in businesses that only use syariah-compliant financial services are referred to as sharia banking (Rizvi et al., 2018). This fosters economic expansion, job generation, and equitable wealth distribution within the community (Mansour, 2020).

The Islamic economy of Indonesia may be supported by its 87% Muslim population (Ilmiah, 2019). Indonesia has the largest Muslim population in the world, so Islamic financial institutions there ought to grow more quickly. To be more precise, Islamic banking is a type of alternative financial service provider that helps businesses that only utilize Sharia-compliant financial services raise money for whole projects. However, compared to conventional banking overall, Indonesian Islamic banking still maintains a limited market share despite having been in business for more than 20 years. This is evident in March 2024, when Islamic banking's asset market share in Indonesia only amounted to 7.38% of all banking assets (Islamic Banking Statistics 2024, OJK).

One of the potential market segments that have not been fully reached by Islamic banking in Indonesia is Generation Z. Deloitte (2017) revealed that in the next four years, Generation Z will fill more than 20% of the workforce in organizations. Generation Z, also known as the generation following the millennial generation, is a group of people born after 1995 (Francis & Hoefel, 2018; Linnes & Metcalf, 2017). This generation is not only a new demographic; it is a cohort that will be important and influential in the Indonesian economy in the future. They have distinct traits that set them apart from earlier generations, making them pioneers in the information age. They are regarded as a technologically savvy generation that is also highly conscious of social and ethical principles and critical of the choices made in products and services. This group demands transparency, speed, and alignment with their values in every financial interaction. Islamic banking, with its principles emphasizing fairness, transparency, and prohibition of usury transactions, should naturally appeal to Generation Z who care deeply about the social and ethical impacts of their financial decisions.

Understanding how this generation views Islamic banking is crucial given the traits of Generation Z and the potential of Indonesia's Islamic banking industry. Although the degree of adoption has not been as anticipated, the tenets and regulations of Islamic banking, which are founded on Islamic values and economic practices, have a great deal of potential to catch Generation Z's attention. Determining the elements that affect Generation Z's interest in Islamic banking services is crucial. This knowledge may be essential for creating a successful plan to boost Indonesia's Islamic banking industry's expansion.

The majority of Muslims in Indonesia supported a sharia banking system as an alternative to the country's current conventional banking system, which is how the Sharia sector got its start. According to Faisal (2016), a customer's decision will be influenced by their knowledge of Sharia banking. Knowledge and information play a significant role in influencing an individual's behavior. People's interest in selecting Islamic banking is also influenced by other variables, religious attitudes can lead people to make decisions based on religious teachings (Aziz & Jayanto, 2021). One of them is currently debating whether or not to take action to save money.

Islam defines religiosity as fully adhering to religious precepts. A person's level of religiosity is determined by how much they adhere to their religion; once they have comprehended and assimilated its teachings, they will affect all of their behavior and perspective on life (Ghufron & Risnawita, 2010). An earlier study by Dianto (2016) remarked that people's interest in Islamic banking is influenced by their level of religiosity. Similarly, Saud et al. (2018) discovered that accessibility and religiosity had a favorable and significant impact on the behavior of conventional banking consumers who switched to Islamic banking.

The goal of this study is to comprehend and close the gap between Indonesia's market share and the potential of Islamic banking. This study focuses on Generation Z, the next generation and the future backbone of the economy. This study intends to develop a more successful plan for boosting Generation Z's interest in Sharia banking by examining the relationship between perception, financial literacy, and religiosity. A prior research by Alfian and Nugrahini (2024) found that religiosity, service and promotion have a positive effect on customer decisions in saving at Islamic banks. This study adds literacy and perception variables to see the interest in saving Generation Z in Islamic banks.

This study focuses on three primary factors—perception, financial literacy, and religiosity—that are believed to have a major impact on Generation Z's interest in Islamic banking. Developing more effective marketing tactics for Islamic banking in Indonesia can be facilitated by a deeper comprehension of the connection between these elements and Generation Z's interest in Islamic banking. This research is expected to provide deeper insights into how perceptions, financial literacy, and religiosity affect Generation Z's interest in Islamic banking. Understanding these factors, it is expected that more effective strategies can be identified to attract the younger generation's interest in Islamic banking products. Exploring the relationship between these variables, it is expected to be a reference for future studies that discuss the influence of other factors on Generation Z's interest in the banking sector, as well as develop further research related to Islamic finance among the younger groups.

The rest of paper is provided the method used in this study. Furthermore, the analysis and discussion are presented in the next sections. The last section provides the conclusion, limitations, and implications.

METHOD

Research Design

This study adopts a quantitative approach with a descriptive survey design. The choice of this method is based on its ease of implementation and its ability to provide an overview of Generation Z's interest in Islamic banking. This type of quantitative research uses a field approach, using data in the form of numbers and statistical analysis.

Population and Sample

The research stage begins with the search for primary data in the form of questionnaire data taken from Generation Z students at the University of Jember. The respondents in this study are students who are mostly 18 to 23 years old, where they meet the criteria as Gen Z, covering born between 1997 and 2012. This study requires a sample of students of the faculty of teacher training and education, namely totaling 150 respondents there were 130 questionnaires can be processed, while the other 20

questionnaires do not meet the criteria, who are willing to fill out the questionnaire and are sufficient to be used as representatives. A total of 20 respondents did not fill in the answers according to the instructions given in the questionnaire, so the results of their filling were considered invalid. This can occur for several reasons, such as a lack of understanding of the questions, a mismatch of answer choices with personal experience, or respondents who do not fill in seriously. The invalidity of these answers means that the data from these respondents cannot be used in the analysis, as it does not reflect accurate and relevant information for the study.

Measurement

The variables used in this research are perception, literacy, and religiosity on Generation Z's Interest in Islamic Banking which can be found using the formula, as shown in Table 1.

Table 1
Operational definition of variables

Variables	Variable Concept	Indicator	Measurement	Source
Perception	Perception is a formation process in absorbing and interpreting information into each individual.	1. Knowledge Products		(Nurohman & Qurniawati, 2022)
		2. Knowledge Purchase		
		3. Knowledge Usage		
Literacy	Sharia financial literacy is awareness, knowledge, attitudes, and behavior in making decisions related to one's specific banking activities or one's knowledge about banking.	1. Knowledge of basic management finance	Measured by distributing questionnaires using a ratio scale	(Pangestuti, 2022)
		2. Management of savings		
		3. Investment		
Religiosity	Religiosity is a spiritual activity that is represented by an attitude of worship.	1. Confidence		(Supriyanto et al., 2023)
		2. Religious practice		
		3. Knowledge religion		
		4. Consequences		

Data Analysis

This research model of perception, literacy and religiosity, as factors that influence Generation Z's interest in using Islamic banking services. The use of regression in data analysis is appropriate because this technique allows researchers to understand the relationship between independent (predictor) and dependent variables. Through regression analysis, we can see how much influence one or more independent variables have on the dependent variable, as well as measure the strength and direction of the relationship. Regression also allows prediction of the value of the dependent variable based on changes in the value of the independent variable, which is particularly useful in

studies that aim to predict outcomes or identify important factors that influence those outcomes. In addition, this method can be adapted to different types of data and distributions, and provides more in-depth results than other analytical methods, making it a good choice in research that involves analysis relationships and influences between variables.

RESULT

Description of Respondent Characteristics

The characteristics of the respondents in this study were active students of economic education at the University of Jember. The questionnaire was distributed on October 9, 2024 to October 15, 2024. Based on the responses, it can be observed that understanding the concept of syariah banking has not yet caught up with Generation Z. As illustrated in Table 1, the majority of respondents were students in the age < 20 (82%) with the dominant of female respondents (87%). Most students in the age <20 know the difference between Islamic banks and conventional banks (65.6%). In addition, some respondents believe that that Islamic banks are more in accordance with their religious values, and agreed that carrying out financial activities must be in accordance with Islamic sharia.

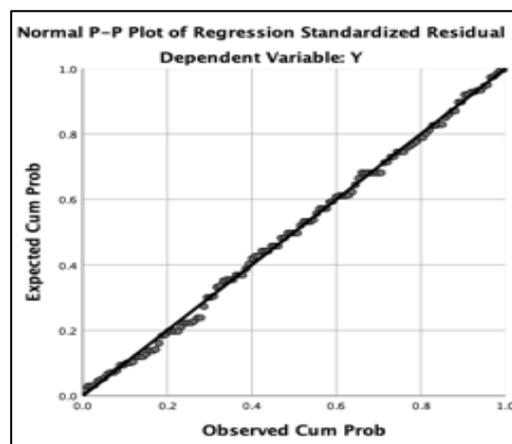
Table 2
Sample characteristics

Information	Category	Percentage
Gender	Male	13
	Female	87
Age	<20	82
	20-25	18

Normality Test

The normality test using graphical analysis is to look at the distribution of points on the normal probability plot diagram. The data used is generally dispersed if the points are scattered around the diagonal line. Since the points in Figure 2 are spread about the diagonal, it may be said that the data used is normally distributed.

Figure 2
Normality test with normal p-plot



Linearity Test

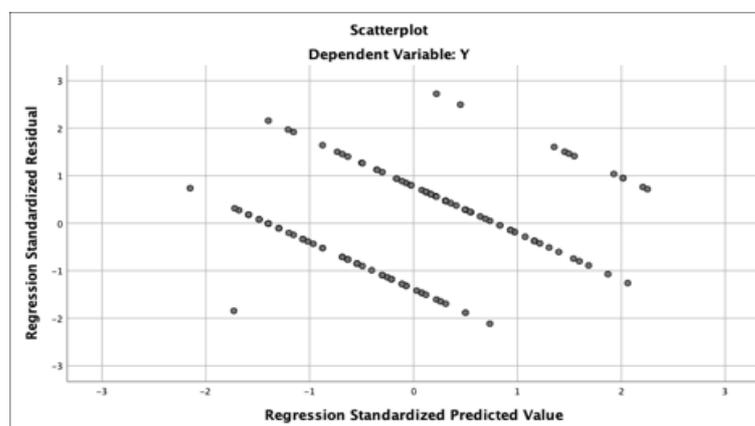
The linearity test of the first table explains that between the independent variable X1 (Perception) and Y (Generation Z's interest in Islamic banking) has a linear relationship, this can be seen in the Deviation from Linearity column table which shows a number above 0.05, namely 0.191. As shown in the Table, linearity test explains that between the independent variable X2 and Y has a linear relationship, this can be seen in the deviation from linearity column table which shows a number above 0.05 (0.251). The linearity test of the third table explains that between the independent variable X3 (Religiosity) and Y has a linear relationship, this can be seen in the deviation from linearity column table which shows a number above 0.05, namely 0.317 (see Table 3).

Table 3
Anova test

			Sum of Squares	df	Mean Square	F	Sig.
Y * X1	Between Groups	(Combined)	2.703	3	.901	2.225	.088
		Linearity	1.344	1	1.344	3.318	.071
		Deviation	1.359	2	.680	1.678	.191
	Within Groups		51.434	127	.405		
Total		54.137	130				
Y * X2	Between Groups	(Combined)	19.535	6	3.256	11.667	.000
		Linearity	17.663	1	17.663	63.297	.000
		Deviation	1.872	5	.374	1.342	.251
	Within Groups		34.602	124	.279		
Total		54.137	130				
Y * X3	Between Groups	(Combined)	28.116	10	2.812	12.966	.000
		Linearity	25.822	1	25.822	119.0	.000
		Deviation	2.294	9	.255	1.175	.317
	Within Groups		26.021	120	.217		
Total		54.137	130				

The distribution of points above and below the 0 (zero) axis in Figure 3 illustrates the linear relationship between the independent variables (X1, X2, and X3) and the dependent variable (Y).

Figure 3
Point spread



Multicollinearity Test

The results in Table 4 explain that the data is free from multicollinearity, this can be seen from the results of correlations which are not more than 0.7, including -0.104; -0.659; and -0.038, respectively.

Table 4
Multicollinearity test table

		Coefficient Correlations ^a			
Model		X3	X1	X2	
1	Correlations	X3	1.000	-.104	-.659
		X1	-.104	1.000	-.038
		X2	-.659	-.038	1.000
Covariances	X3	.001	-9.104E-5	-.001	
	X1	-9.104E-5	.001	-5.411E-5	
	X2	-.001	-5.411E-5	.001	

a. Dependent Variable: Y

Autocorrelation Test

When the independent variable (k) has a value of 3 and there are 131 respondents (n), the Durbin Watson table shows that the dL value is 1.6682 and the dU value is 1.7617. The autocorrelation test uses the Durbin Watson value of 1, 857. The 4-dU and 4-dL values that were found at 2.2383 and 2.3318 can be computed. The data's lack of autocorrelation is explained by the Durbin Watson value, which falls between dU and 4-dU (Table 5).

Table 5
Autocorrelation test

Model	R	R Square	Adjusted R Square	Std. Error	Durbin-Watson
1	.707 ^a	.500	.488	.462	1.857

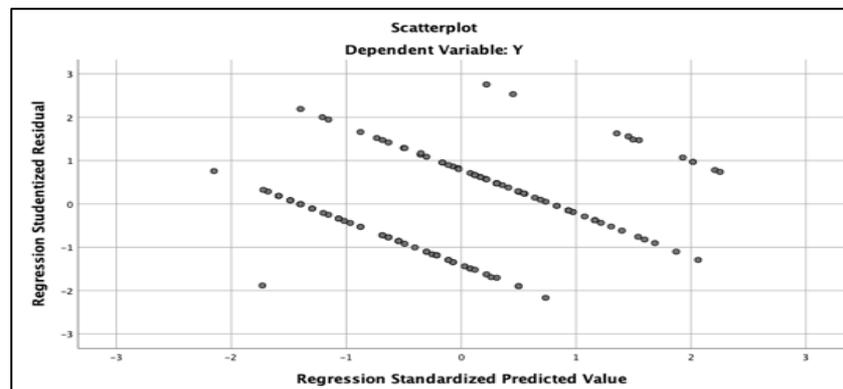
a. Predictors: (constant), X3, X1, X2

b. Dependent variable: Y

Heteroscedasticity Test

The data employed in the study does not exhibit heteroscedasticity symptoms, as indicated by the graph analysis heteroscedasticity test, which reveals that the points are dispersed above and below the zero axis (see Figure 4).

Figure 4
Heteroscedasticity test



Regression Analysis

It is evident from the test results that the regression equation in the data, $Y = 3.322 + 0.093 X$, has a sig value of 0.072, which is greater than 0.05. These findings demonstrate that generation Z's interest in Islamic banking is not significantly impacted by the perception variable. Therefore, it can be said that generation Z's interest in Islamic banking will not be impacted by how they perceive it, whether positively or negatively (see Table 6).

Table 6
Coefficient table (partial)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.322	.185		17.986	.000
	X1	.093	.052	.158	1.812	.072
1	(Constant)	.684	.377		1.813	.072
	X2	.252	.032	.571	7.904	.000
1	(Constant)	.752	.270		2.788	.006
	X3	.189	.017	.691	10.846	.000

a. Dependent Variable: Y

As shown in Table 7, generation Z's Islamic financial literacy variable (X2) achieved a high value. 0.000 using the data's regression equation, $Y = 0.684 + 0.252 X$. The results of the sig value $<0.05 = 0.0000 <0.05$ are statistically demonstrated. Thus, it can be said that generation Z's interest in Islamic banking (Y) is significantly influenced by the financial literacy variable (X2). Islamic financial literacy has a positive regression coefficient, which indicates that it is directly proportional to or in the same direction as Generation Z's interest in utilizing Islamic banking products, according to the findings of the simple linear regression test. The interest of Generation Z in Islamic banking products was influenced by the Islamic financial literacy variable by 62.8%. The test results, which show that the degree of religiosity has an impact on Generation Z in Islamic banking, support the hypothesis of the religiosity variable (X3). The regression equation in the data is $Y = 0.752 + 0.189 X$, and the sig value is $0.000 < \alpha (0.05)$.

Table 7
Coefficient table of X1, X2, and X3

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.237	.342		.693	.489
	Perception (X1)	.020	.038	.034	.537	.592
	Literacy (X2)	.087	.037	.197	2.338	.021
	Religiosity (X3)	.151	.023	.553	6.531	.000

a. Dependent Variable: Y

The regression equation in the data is $Y = 0.237 + 0.020 X1 + 0.087 X2 + 0.151 X3$.

The perception variable received a sig value, according to the results. While the literacy and religious variables received a sig value, the variable does not significantly

affect variable Y, as seen by the 0.592 sig value, which is greater than 0.05. Less than 0.05, namely 0.021 and 0.000, illustrates that both variables have a substantial impact on Y. This indicates that students are more engaged in Islamic banking and have greater levels of literacy and religiosity regarding Islamic banks. It can be explained as follows: (1) the constant value of 0.237 with a positive sign indicates that if the variables of perception, literacy, and religiosity are taken into consideration as constant, the value of Y is 0.237; (2) the regression coefficient value of the perception variable (X1) of 0.020 with a positive sign indicates that if the level of perception increases by one unit, assuming other independent variables remain constant, Generation Z's interest in Islamic banking will increase by 0.020; (3) the regression coefficient value of the literacy variable (X2) of 0.087 with a positive sign indicates that if the level of literacy increases by one unit, assuming other independent variables are constant.

DISCUSSION

The purpose of this study is to ascertain how generation Z's interest in Islamic banking is influenced by perception, literacy, and religion. The first finding indicates that perception has an impact on Generation Z's Interest in Islamic Banking. This study supports the preliminary work by Nurohman and Qurniawati (2022) in this linkage. After socialization is done gradually, customers have limitations regarding the products offered at Islamic banks. According to Generation Z, the types of products offered by Islamic banks and conventional banks are generally not that different, so this does not affect customer interest in using Islamic banks. According to the results of the Generation Z survey about their opinions of Islamic banking, 46.5% of respondents indicated that they were aware with the concept. When selecting a bank, 49.56 percent of Generation Z bases their decision on sharia principles.

The second finding shows that literacy and religiosity variables have a significant effect on Generation Z's interest in Islamic banking. This is in accordance with the results of research by Astuti et al. (2020); Maharani et al. (2021) which state that the religiosity variable has a significant effect on interest in saving at Islamic Banks. Indeed, the result supports preliminary studies by Firdiana and Fikria (2021); Dafiq et al. (2022) which remark that the literacy variable has a significant effect on interest in saving at Islamic Banks.

Accordingly, the degree of religiosity impacts Generation Z's interest in Islamic banking. We can conclude that the more religiously inclined Generation Z is, the more interested they are in using Islamic banking products. The results of this study are consistent with those of Fauzi et al. (2024) which concluded that Generation Z's interest in adopting Islamic banking products is influenced by the religiosity variable. Individual preferences and choices regarding banking goods can be significantly influenced by one's level of religiosity. Because the products supplied and religious beliefs are compatible, a person's interest in using Islamic banking services may be influenced by their level of religiosity. Islamic banks function according to the precepts of Islam, which forbid usury (interest), fairness in business, and Sharia-compliant investments.

Individuals with high religiosity usually have a strong belief in institutions that are based on religious values. They believe that Islamic banks, which follow the principles of their religion, can provide fairer and higher quality financial solutions. In addition, since Islamic banks avoid practices that are prohibited in Islam, such as speculation and investment in sectors that are considered unethical, people with high

levels of religiosity feel safer and more comfortable utilizing items from Islamic banks. The results of this study are consistent with those of Fauzi et al. (2024), who came to the conclusion that generation Z's interest in adopting Islamic banking products is influenced by the religiosity variable. Individual preferences and choices regarding banking goods can be significantly influenced by one's level of religiosity. The effect of the three variables simultaneously is significant for literacy and religiosity variables and insignificant for perception variables. Based on these findings, it can be explained that the perception variable has a weak correlation relationship to Generation Z's interest in saving at Islamic banks. Literacy and religiosity variables have a stronger relationship to Generation Z's interest in saving at Islamic banks. Generation Z's interest in saving in Islamic banks is more strongly influenced by literacy and religiosity variables when compared to perception variables.

CONCLUSION

It is evident that there is a favorable correlation between generation Z's interest in Islamic banking and literacy and religion. However, generation Z's interest in Islamic banking is not much impacted by the perception factor. Given that Generation Z makes up the majority of Indonesians, Islamic banks may want to pay particular attention to this market segment in order to boost interest in using Islamic bank services and products. Currently Generation Z is an active workforce that has the potential to use Islamic bank services and products. One of the characteristics of generation Z has a priority to save, so it can provide more intense socialization through the use of information technology. Islamic banks need to improve financial literacy and inclusion for generation Z to be more interested and interested in using the services and products offered.

Implications for Economic Education

Curriculum development for economic education study programs can benefit from the findings of this study. Educational institutions can create more engaging and pertinent instructional materials, including elements of Islamic finance, by comprehending how perception, literacy, and religiosity affect the interests of Generation Z. The findings can also be utilized to create educational initiatives that raise Generation Z's knowledge and comprehension of Islamic banking. This comprises lectures, workshops, or advertising campaigns that emphasize the advantages and fundamental ideas of Islamic banking.

Limitation and Future Directions

The study's disadvantage is that it only includes samples from one or a few colleges, meaning that the findings cannot be applied to Indonesia's whole generation Z population. The data's representativeness could be impacted by this restriction. It is unable to reflect the subtleties and depth of Generation Z's comprehension of Islamic finance because it just employs quantitative approaches. Qualitative research can yield more profound understanding. Future studies could examine Generation Z's perceptions and comprehension of Islamic banking in greater detail by combining quantitative and qualitative techniques, such as focus group discussions or in-depth interviews. Study Generation Z in various nations to compare and contrast their interest in Islamic banking and to learn about the cultural factors that influence it.

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