

The Effect of Digital Services and Sharia Financial Knowledge on Customer Decisions to Use Islamic Banking Products (Study on Generation Z in Watampone)

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Abstract: The purpose of this study is to examine how Generation Z customers' decisions to use Islamic banking products in Watampone are influenced by digital services, Islamic financial understanding, and both at the same time. The growing digitization of financial services and the significance of Islamic financial literacy in assisting in the making of sharia-compliant financial decisions form the basis of this study. 100 members of Generation Z who are customers of Islamic banks participated in this study, which takes a quantitative approach using a survey method and purposive sample technique. To analyze the data, multiple linear regression was used. The findings indicated that while Islamic financial knowledge significantly influenced consumer decisions, digital services had no discernible impact. Customer decisions are significantly impacted by both digital services and understanding about Islamic finance. These results support the necessity of improving digital services in Islamic banking aimed at Generation Z and the significance of raising Islamic financial knowledge.

Keywords: Digital Services, Sharia Financial Knowledge, Customer Decision, Generation Z, Islamic Banking

Introduction

The advancement of technology has a significant impact on modern living. Human existence and technology are tightly intertwined in many ways, including the banking industry. technological developments in the banking industry that result in new goods and services and generally facilitate consumer transactions. Modern banking innovates to provide clients with services that are useful and effective (Pramesty & Sukardi, 2024).

Digitalization has a significant role in Islamic banking in terms of increasing service effectiveness and reaching a younger audience. Indonesia's Islamic banking sector has grown significantly, according to data from the Financial Services Authority (OJK). In December 2023, OJK published Sharia Banking Statistics, which showed that Indonesia's total Islamic banking assets had grown to IDR 749.3 trillion, an increase of 11.52% from the year before. This expansion indicates a promising future for the Islamic banking sector (OJK, 2019).

However, according to a 2022 poll by the Association of Indonesian Internet Service Providers (APJII), 96.5% of Indonesian internet users are between the ages of 10 and 45, including members of generation Z. Of this age group, 69.7% use the internet for online

banking services, including mobile banking (APJII, 2022). While specific data for generation Z is not available, this figure illustrates the high adoption of digital banking services among the younger generation, including generation Z (Octavia et al, 2022).

Generation Z has its own appeal, especially if they are placed in a strategic position in the sustainability of the life of the nation and state. They are people born between 1997-2012 who have a strong influence in their community due to the exposure to a lot of information from the internet. Their reality is often referred to as a dual reality, namely between the real world and the virtual world, and sometimes they have difficulty distinguishing between the two (Silitonga & Tampomuri, 2024).

In the banking industry, digital services are those that are independently performed by clients utilizing electronic facilities or digital facilities that are controlled by banks. These services allow clients to register, get information, interact directly, establish accounts, conduct bank transactions, and shut accounts (Yasin et al, 2024). The capacity to manage financial resources in accordance with Islamic teachings via the application of financial knowledge, skills, and attitudes is known as Islamic financial knowledge. Furthermore, because it has further ramifications for the achievement of Al-Falah (True success) both here on Earth and in the hereafter, Islamic financial literacy is a religious requirement for all Muslims. The capacity to manage financial resources in line with Islamic teachings via the application of financial knowledge, skills, and attitudes is known as Islamic financial literacy (Safirah, 2022). So that in this study digital services and Islamic financial knowledge are factors that have the potential to influence customer decisions in using Islamic banking products.

The development of digitalization in banking, including Islamic banking, has changed the way customers interact and use financial services. Especially among Generation Z, who grew up in the era of digital technology, technology-based banking services have their own appeal. However, consumers' comprehension of the fundamentals of Islamic finance also plays a role in their decision to adopt Islamic banking products, in addition to the digital services offered. Even though a lot of research has been done on Islamic financial literacy and digital services, there are still some areas that require more study.

In previous research, several studies have discussed the effect of digital services and Islamic financial literacy on customer behavior. Research by Putri, n.d. (2024) also shows that service features have a significant effect on the decision to use the BSI Mobile application. Muhammad Fakhri Rizqullah (2023) states that service quality partially and simultaneously affects the decision to use BSI Mobile.

On the other hand, research on Islamic financial literacy also shows significant results. Dhepril Puradi Rachmatulloh (2020) stated that Islamic financial literacy affects saving decisions and the use of Islamic banking services. Meanwhile, a study by Thohari & Hakim (2021) corroborates that students' financial decisions may be influenced by Islamic financial literacy, however this influence may not always be substantial. Research by Muhammad Arief Rachman Hakim & Muttaqin (2020) The study even found that The choice to establish an account with an Islamic bank is not necessarily directly influenced by one's knowledge of Islamic financial literacy.

Although a number of studies have been conducted, there are still gaps that need further research, especially in the context of the combination of digital services and Islamic financial knowledge in influencing Generation Z customers' decisions. Thus, the purpose of this study is to partially and concurrently examine how digital services and Islamic financial knowledge influence Generation Z customers' decisions to utilize Islamic banking products in Watampone.

The urgency of this research lies in three things. First, Generation Z as a potential market in the Islamic banking industry has different characteristics and preferences, so it is important to understand their behavior in using digital services. Second, in order to make financial decisions that align with Islamic values, Islamic financial literacy is crucial. Third, in order to stay competitive and draw in younger customers, Islamic banks are being encouraged by the worldwide trend of digitization to keep improving their digital offerings. It is anticipated that the findings of this study would help Islamic banks create marketing and service plans that better suit the demands and traits of Generation Z.

Methodology

A questionnaire is used as a data gathering tool in this survey research study, which takes a quantitative approach. The study was carried out for one month (03-12-2024 to 03-01-2025) in Watampone, Bone Regency, South Sulawesi, which includes the Tanete Riattang, Tanete Riattang Barat, and Tanete Riattang Timur sub-districts. Using numerical data collected from respondents, a quantitative technique was selected to evaluate hypotheses.

The research population is generation Z (born in 1997-2012) who are Islamic banking customers, with a focus on individuals aged 18-28 years. The sample was taken using nonprobability sampling technique with purposive sampling method, involving about 100 respondents who met the criteria of age, location (Watampone), use of Islamic banking services at least once in the last 6 months, and grouped based on their level of Islamic financial knowledge.

The dependent variable, Generation Z customer decisions (Y), and the independent factors, service digitization (X1) and Islamic finance awareness (X2), make up the research variables. A questionnaire with a check list style that included both closed and open-ended questions was used to gather data, and respondents were free to reply as needed.

Data analysis employs traditional assumption tests, such as the heteroscedasticity test (using scatterplot graph and Glejser test), multicollinearity test (examining tolerance and VIF values), and normality test (using normal probability plot graph and Kolmogorov-Smirnov technique). To make sure the data utilized complied with the specifications for multiple linear regression analysis, this test was carried out.

The causality hypothesis is tested by evaluating the effect of the independent variable on the dependent variable using multiple linear regression analysis. This test employs the partial t test to assess the influence of each independent variable, the simultaneous F test to assess the impact of all independent variables combined on the dependent variable, and the coefficient of determination (R^2) to assess the size of the independent variables' contribution at a significance level of 0.05 or 5% (Priadana & Sunarsi, 2021).

Result and Discussion

1. Research Instrument Test Results

a. Validity Test

Table 1. Validity Test Results

Question Items	R Tabel	R Hitung			Interpretation
		X1	X2	Y	
1	0,1654	0,442	0,537	0,621	Valid
2	0,1654	0,547	0,558	0,681	Valid
3	0,1654	0,542	0,577	0,628	Valid
4	0,1654	0,540	0,647	0,663	Valid
5	0,1654	0,555	0,634	0,667	Valid
6	0,1654	0,529	0,659	0,582	Valid
7	0,1654	0,562	0,632	0,594	Valid
8	0,1654	0,547	0,650	0,671	Valid
9	0,1654	0,563	0,528	0,409	Valid
10	0,1654	0,628	0,637	0,629	Valid
11	0,1654	0,535	0,620	0,668	Valid
12	0,1654	0,608	0,567	0,600	Valid
13	0,1654	0,558	0,695	0,672	Valid
14	0,1654	0,526	0,599	0,521	Valid
15	0,1654	0,614	0,634	0,642	Valid
16	0,1654	0,651	0,632	0,588	Valid
17	0,1654	0,661	0,667	0,668	Valid
18	0,1654	0,639	0,651	0,553	Valid
19	0,1654	0,604	0,618	0,667	Valid
20	0,1654	0,599	0,674	0,629	Valid

Source: SPSS Output Data processed in 2025

All of the variable instruments, X1, X2, and Y, have r counts larger than r tables, according to the data in the above table. This suggests that the instrument is considered valid and appropriate for application in research data collection.

b. Reliability Test

Table 2. Reliability Test Results

Variabel	Reliability Limit	Cronback Alpha	Interpretation
Layanan Digital	0,60	0,888	Valid
Pengetahuan Keuangan Syariah	0,60	0,914	Valid
Keputusan Nasabah Bank Syariah	0,60	0,911	Valid

Source: SPSS Output Data processed in 2025

It is evident from the reliability test results in the above table that each variable's Cronbach's Alpha value is higher than 0.60, indicating that all of the question items are deemed trustworthy.

2. Classical Assumption Test Results

a. Normality Test

Table 3. Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	4.54609455
Most Extreme Differences	Absolute	.114
	Positive	.114
	Negative	-.069
Test Statistic		.114
Asymp. Sig. (2-tailed)		.003 ^c
Exact Sig. (2-tailed)		.140
Point Probability		.000
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Source: SPSS Output Data processed in 2025

The test statistic value and the Asymp. Sig value are both more than 0.05, the normality assessment conducted using the Kolmogorov-Smirnov Test, as shown in the table above, reveals that the data follows a normal distribution. This conclusion is supported by the obtained p-value of 0.140, which exceeds the threshold of 0.05, confirming that the data exhibits normal distribution characteristics.

b. Multicollinearity Test

Table 4. Multicollinearity Test Results

Coefficients ^a		
		Collinearity Statistics
Model		Tolerance VIF
1	(Constant)	
	Layanan Digital	.666 1.501
	Pengetahuan	.666 1.501
	Keuangan Syariah	

Source: SPSS Output Data processed in 2025

Analysis of the multicollinearity assessment shows that the VIF value falls below the critical threshold of 10 (specifically $1.501 < 10$), while the tolerance values for both variables exceed the minimum requirement of 0.1 ($0.666 > 0.1$). These findings confirm the absence of

multicollinearity between the digital services variable and the Islamic financial knowledge variable.

c. Heteroscedasticity Test

Table 5. Heteroscedasticity Test Results

Coefficients ^a					
		Unstandardized Coefficients		Standardized Coefficients	
Model		B	Std. Error	Beta	t Sig.
1	(Constant)	4,125	3,248		1,270 ,207
	Layanan Digital	,095	,044	,262	2,172 ,032
	Pengetahuan Keuangan Syariah	-,105	,045	-,284	-2,361 ,020

a. Dependent Variable: ABSRES

Source: SPSS Output Data processed in 2025

Table 5 indicates that the digital service variable (0.32) and Islamic financial knowledge have significance values of $0.20 > 0.05$, indicating that the model is free of heteroscedacity and appropriate for use as testing material for regression tests.

3. Hypothesis Test Results

a. Multiple Linear Regression Test

Table 6. Multiple Regression Analysis Test Results

ANOVA ^a					
Model		Sum of Squares	Df	Mean Square	F Sig.
1	Regression	4712,009	2	2356,005	111,696 ,000 ^b
	Residual	2046,031	97	21,093	
	Total	6758,040	99		

a. Dependent Variable: Keputusan Nasabah
b. Predictors: (Constant), Pengetahuan Keuangan Syariah, Layanan Digital

Source: SPSS Output Data processed in 2025

Based on the multiple linear regression analysis presented in table 4.11, the model demonstrates predictive capability for the variables under study. Specifically, the F-statistic value of 111.696 with a significance level of 0.00 (which is less than 0.05) confirms that digital service (X1) and customer decision (X2) variables significantly influence the customer decision variable (Y). This statistical evidence supports the conclusion that the derived equation model demonstrates good fit and is appropriately specified for analytical purposes.

b. Coefficient of Determination (R^2)

Table 7. Determination Coefficient Test Results (R^2)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,835 ^a	,697	,691	4,593
a. Predictors: (Constant), Pengetahuan Keuangan Syariah, Layanan Digital				

Source: SPSS Output Data processed in 2025

The analysis reveals an R-square value of 0.697, suggesting that digital service factors and Islamic financial literacy collectively account for 69.7% of the variance in Islamic banking customers' decision-making processes. The remaining 31.3% of variance can be attributed to external factors not incorporated within the current research framework or analytical model.

c. Partial Regression Test (T Test)

Table 8. Partial Regression Test Results (T Test)

Coefficients ^a					
		Unstandardized Coefficients		Standardized Coefficients	
Model		B	Std. Error	Beta	T
1	(Constant)	12,696	4,905		2,588
	Layanan Digital	,055	,066	,057	,828
	Pengetahuan Keuangan Syariah	,787	,067	,801	11,700

a. Dependent Variable: Keputusan Nasabah

Source: SPSS Output Data processed in 2025

It may be inferred from the t test findings in the preceding table that:

- 1) It is known that the t count is $0.828 < 1.661$ derived from the formula $(a: n-k)$ got the results $(0.05: 100-3)$, and the sig value for the digital service variable on Islamic banking customer decisions is $0.410 > 0.05$. As a consequence, the t table value is 1.661. Because the significance value achieved is higher than the significance level of 0.05 and the value of $t_{count} < t_{table}$, this indicates that the digital service variable has no discernible impact on consumer decisions. Consequently, H_0 is approved and H_1 is denied.
- 2) The t count is $11.700 > 1.661$ derived from the formula $(a: n-k)$ yielded the findings $(0.05: 100-3)$, and the sig value for the digital service variable on Islamic banking customer decisions is known to be $0.000 < 0.05$. As a consequence, the t table value is 1.661. Given that the $t_{count} > t_{table}$ value and the significance value obtained is less than the significance level of 0.05, this indicates that the Islamic financial knowledge variable has a substantial and noteworthy impact on consumer decisions. Consequently, H_0 is rejected and H_2 is approved.

d. Regression Coefficient Test

Table 9. Regression Coefficient Test Results

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	4712,009	2	2356,005	111,696	,000 ^b
	Residual	2046,031	97	21,093		
	Total	6758,040	99			
a. Dependent Variable: Keputusan Nasabah						
b. Predictors: (Constant), Pengetahuan Keuangan Syariah, Layanan Digital						

Source: SPSS Output Data processed in 2025

Examination of the simultaneous test results displayed in the table above reveals that the calculated F-value of 111.696 exceeds the critical F-table value of 3.0902 (determined using the formula where $df_1 = k-1$ and $df = k$). Additionally, the significance value of 0.000 falls below the threshold of 0.05. These statistical indicators collectively confirm the significance of the simultaneous relationship.. This demonstrates how Islamic banking clients' decisions are influenced by both digital service factors and their understanding of Islamic finance. H3 is therefore approved.

Result and Discussion

A discussion that offers more specific information about the study's findings and the ways in which each variable influences the others will be held in light of the analysis's findings. The decision of Islamic banking clients (Y) is the dependent or bound variable in this study, whereas digital services (X1) and Islamic financial understanding (X2) are the independent or independent factors. The findings of the SPSS analysis are used to evaluate hypotheses between the independent and dependent variables. Additionally, a debate about each of the following theories is conducted:

A. The Effect of Digital Services on Customer Decisions to Use Islamic Banking Products

Analysis of the first hypothesis test results demonstrates that digital service offerings do not exert a statistically significant impact on Generation Z customers' decisions regarding Islamic banking product utilization in Watampone. This conclusion is supported by the observed significance value of 0.410, which exceeds the established significance threshold of 0.05. These findings suggest that alterations or improvements to digital service features do not produce a statistically meaningful effect on Generation Z consumers' adoption decisions concerning Islamic banking digital services within the parameters of this research investigation.

This finding seems to contradict a number of previous studies that show a significant influence of digital services on customer decisions. For example, research conducted by Muhammad Hafidz Kurniawan (2023) found that the use of digital services (mobile banking) affects customer decisions to make cardless transactions at Bank BJB Syariah with an effect of 27.15%.

The difference in the results of this study with several previous studies can be explained by various factors. First, it turns out that there are still some respondents who have not utilized digital services for transactions due to certain reasons such as students who do not have complex financial needs that require the use of mobile banking, such as routine payments, large transfers and others. Their transaction needs are still simple, namely saving or withdrawing cash which can be done manually.

It can be concluded that although digital services are available and considered adequate by most respondents, various obstacles such as limited use, security concerns, technical problems, dissatisfaction with assistance services, and uncertainty of transaction information, cause digital services not to be able to have a significant influence on the decision of generation Z in Watampone to use Islamic banking products. Therefore, efforts are needed to improve the overall quality of digital services to build trust and increase adoption among the younger generation.

B. The Effect of Sharia Financial Knowledge on Customer Decisions to Use Islamic Banking Products

Findings from the investigation indicate that Islamic banking customers' decisions are significantly influenced by their understanding of Islamic finance. The resulting significance value of 0.000 is significantly less than the 0.05 significance level. This indicates that customers' decision to adopt Islamic banking products and their degree of Islamic financial knowledge are strongly and significantly correlated. Additionally, the t table value of 1.661 is greatly outweighed by the computed t value of 11.700. Strong statistical support is provided by this comparison to support the alternative hypothesis, which claims there is an effect, and reject the null hypothesis, which claims there is no impact.

This result is consistent with a number of earlier investigations. Dhepril Puradi Rachmatulloh's (2020) research indicates that saving decisions at Islamic banks are significantly influenced by Islamic financial literacy. But not every study yields the same findings. The choice to create an Islamic bank account is not necessarily influenced by Islamic financial literacy, according to research by Muhammad Arief Rachman Hakim (2020).

In the context of Generation Z, these findings suggest that a good understanding of the principles of Islamic finance is crucial in influencing their decisions. Adequate knowledge can increase trust in Islamic products, eliminate doubts, and strengthen the belief that these products are in line with their values. Therefore, Islamic banks need to strengthen financial education and literacy strategies, especially those aimed at the younger generation so that they are able to fully understand the benefits and advantages of Islamic products. Another aspect that needs to be considered is that a low level of financial literacy can be an obstacle for generation Z in optimally utilizing Islamic banking services. Therefore, Islamic banks need to increase financial education and literacy programs aimed specifically at the younger generation so that they better understand the benefits and advantages of Islamic products compared to conventional products.

C. The Effect of Digital Services and Sharia Financial Knowledge on Customer Decisions to Use Islamic Banking Products

The purpose of this study is to ascertain how Generation Z consumers' decisions to utilize Islamic banking products in Watampone are influenced by digital services. The analysis's findings indicate that, in part, digital services have not had a noteworthy impact on consumer choices. The choice to utilize Islamic banking products is significantly influenced by both variables when evaluated concurrently with Islamic financial knowledge. This is demonstrated by the F test's significance value of 0.000 (less than 0.05) and the R-squared value of 0.697, which indicates that the two variables together account for 69.7% of the variance in consumer decisions.

This research shows that Watampone's generation Z has not yet fully included digital services into their decision-making process when it comes to using Islamic banking products. Despite their availability and growth, digital services like internet and mobile banking are not powerful enough to independently affect decisions. However, the importance of digital services increases when paired with a solid understanding of Islamic finance. This suggests that if users are sufficiently knowledgeable about the tenets and workings of Islamic banking, digital services may be a useful tool.

This research aligns with the conclusions presented by Rifani Jihan & Dede Abdul Fatah (2023) who determined that when examined collectively, Islamic financial literacy and digital literacy significantly influence consumers' decisions to adopt Islamic digital banking services such as BSI Mobile within the Jabodetabek region. Similarly, in the Watampone context, evidence suggests that when consumers possess sufficient Islamic financial understanding coupled with appreciation for digital service convenience, these combined factors effectively drive Generation Z customers' decision-making processes regarding Islamic banking product adoption.

In addition, this research is also reinforced by the findings of Muhammad Hafidz Kurniawan (2023) who found Digital services' impact on consumer transaction choices. This highlights how decisions to utilize Islamic banking applications are significantly influenced by digital service characteristics. Even yet, the impact of digital services in this study is only marginally significant, it does not rule out the possibility that the effect will increase along with the increasing understanding of generation Z towards Islamic financial values.

Thus, it is important for Islamic banking in Watampone to not only provide innovative and user-friendly digital services, but also to educate and increase Islamic financial literacy targeting Generation Z. This effort aims to make the younger generation not only provide innovative and user-friendly digital services, but also to educate and increase Islamic financial literacy targeting Generation Z. This effort aims to make the younger generation not only see the convenience of technology, but also understand the values underlying the sharia products and services they use. Education and technology utilization carried out simultaneously will encourage an increase in trust and decisions to use Islamic banking products in a sustainable manner among Generation Z.

Conclusion

Watampone's Generation Z clients' decisions to use Islamic banking products are not significantly impacted by digital banking services. Watampone's Generation Z clients' decisions to use Islamic banking products are greatly influenced by their understanding of Islamic finance. The decisions made by Generation Z clients in Watampone regarding the use of Islamic banking products are significantly influenced by both digital services and understanding of Islamic finance. With a significant value of 0.000 (<0.05) in the analysis findings, it can be said that these two elements work together to affect the decision to utilize Islamic banking products.

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