The Influence of Sharia Financial Literacy, Digital Marketing, Brand Image, and Word of Mouth on Generation Z'S Interest in Islamic Banking

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ABSTRACT

Purpose: This study aims to explain the influence of Islamic financial literacy, digital marketing, brand image, and word of mouth on Generation Z's interest in Islamic banking.

Design/methodology/approach: The research employs a total sampling method with 107 respondents. Data was gathered through questionnaires using a Likert scale and analyzed using SPSS version 25.

Findings: The findings indicate that Islamic financial literacy does not significantly impact interest. Meanwhile, digital marketing, brand image, and word of mouth have a positive and significant influence on interest.

Theoretical Contribution/Originality: This research provides new insights into the factors influencing interest in Islamic banking, particularly among Generation Z.

Research limitation and implication: Limitations of this study include the small sample size and the poorly distributed respondents, suggesting that future research should include more respondents and a more evenly distributed sample.

Keywords*: Sharia Financial Literacy, Digital Marketing, Brand Image, Word of Mouth, Interest, Generation Z, Islamic Banking.*

JEL Classification: G21, D12, M31, Z12

INTRODUCTION

The growth of Islamic banking in Indonesia from 2020 to 2023 showed a fairly positive trend, although its market share remained relatively small compared to conventional banking. In 2020, the Islamic banking market share was recorded at around 6.18%. Along with various government policies and regulatory strengthening, such as the merger of three state-owned Islamic banks into Bank Syariah Indonesia (BSI) in 2021, the Islamic banking market share continued to increase. Innovation in digital products and services also contributed to the growth in customer numbers and the increase in Islamic banking assets during this period.

According to data from Kemendagri, 244.41 million Indonesians were Muslim by the end of last year. This figure equates to 87.1% of the country's population. This phenomenon indicates that the majority of Muslims in Indonesia still utilize conventional banking services or have not yet switched to Islamic banking. Compared to neighboring countries, such as Malaysia, according to 2017 GIFR data, the country has a market share of Islamic banking of over 28%, despite its smaller Muslim population.

One factor hampering the growth of Islamic banking in Indonesia is the public's lack of understanding of Islamic financial literacy. According to Susilowati & Santoso (2018), Islamic financial literacy refers to the understanding and ability to manage personal finances in accordance with Islamic

principles, which prohibit certain practices such as charging or paying interest (riba) and emphasize risk sharing, ethical investment, and asset-backed financing. According to OJK data in 2019, although 76.19% of the public had utilized financial products and services, only 8.93% truly understood the concept of Islamic financial literacy.

According to a survey by APJII, in early 2024, Generation Z was recorded as the age group with the largest contribution to internet usage, at 34.4 percent, compared to other age groups. Therefore, digital marketing strategies are considered the most effective, considering that the majority of Generation Z actively accesses the internet. Research conducted by Suparno et al. (2023) also shows that digital marketing has a positive and significant influence on Generation Z's interest in banking.

When consumers perceive a brand image positively and are satisfied, they tend to recommend the product to others, creating word of mouth. Word of mouth is positive when consumers have a satisfying experience and a favorable impression of the product. However, if consumers are dissatisfied and have a negative impression, word of mouth tends to be negative. According to Kotler (1998), word of mouth (WOM) is a form of communication carried out by an individual or group of people to build perceptions about a product, with the aim of conveying information, introducing, and even recommending the product to others.

According to Donthu et al. (2021), there are two main factors that influence purchase intention in Islamic banking: brand image and electronic word of mouth (e-WOM). Brand image is defined as a consumer's perception of a brand formed through experience and stored in memory. Meanwhile, word of mouth is a form of communication between individuals that involves the exchange of information, especially positive information, which can influence consumer decisions and contribute to business success (Sijoria et al., 2019). However, contrary to these findings, research by Setyaningsih (2017) shows that elements of word of mouth, such as tools, topics, tracking, talkers, and participation, do not have a significant impact on customer interest.

LITERATURE REVIEW

Interest

According to Oliver (2014), consumer interest in a product or service emerges through a learning and thinking process, ultimately forming a specific perception of that product or service. This interest will influence an individual's desire to fulfill their needs. According to Ramadhani and Setyono (2022), interest is a feeling of liking and liking for something that arises from personal desire.

According to Assael (2001), customer interest in Islamic financial services is a desire to use banking products and services, reflected in actions or intentions to conduct transactions, and can be measured by the likelihood of customers using those services. Consistent with Slameto's (2010) opinion, interest is defined as an individual's tendency to engage in an activity accompanied by a sense of pleasure, which ultimately provides satisfaction.

Sharia Financial Literacy

According to Rahim et al. (2016), Islamic financial literacy is defined as an individual's ability to utilize knowledge, skills, and attitudes to manage finances in accordance with Islamic sharia principles. Furthermore, Islamic financial literacy is considered an obligation for Muslims because it plays a crucial role in realizing the goal of Al-Falah, namely true well-being in this world and the hereafter.

According to Djuwita and Yusuf (2018), Islamic financial literacy is a development of the concept of financial literacy that encompasses elements consistent with Islamic principles. This literacy encompasses various aspects of finance, including money and asset management, financial planning such as pension funds, investments, and insurance, as well as social aspects such as waqf, infaq, sedekah, and zakat.

Digital Marketing

According to Chaffey (2013), digital marketing is a promotional medium aimed at helping consumers adapt to their needs and broaden their horizons. Meanwhile, Coviello (2001) explains that digital marketing utilizes internet technology to build two-way communication between companies and consumers.

According to Kotler and Armstrong (2010), digital marketing is a type of marketing that utilizes digital technologies such as email, websites, online forums, newsgroups, interactive television, and mobile communications. This technology simplifies product promotion and facilitates transactional interactions between sellers and buyers. Therefore, digital marketing can be understood as marketing activities that utilize digital technology to convey product information to consumers more efficiently and practically.

Brand Image

According to Kotler and Keller (2009), brand image is the perception or impression formed in consumers' minds about a brand, derived from their personal experiences interacting with the brand. This impression then forms the brand's image in consumers' minds. Meanwhile, Roberts and Dowling (2002) state that a positive brand image for customers is demonstrated through the quality of the products and services offered by a company, as well as its ability to build consumer preference and generate optimal financial performance.

According to Saputri and Pranata (2014), brand image is the result of consumers' understanding, trust, and perception of a brand. Brand image represents the overall perception of a brand and is formed based on the interface created and the schema associated with it by consumers. Brand image reflects the trust that consumers associate with the brand and is a collection of information (Khairunnisa and Indana, 2023). Based on this explanation, it can be concluded that brand image is an inherent part of a brand and is formed based on consumers' perceptions of the quality of the products, services, and visuals presented by the brand.

Word of Mouth

According to Silverman (2011), Word-of-Mouth Marketing (WOMM) is described as a form of interaction between consumers who voluntarily and enthusiastically discuss a product, service, or service. Meanwhile, Westbrook (1987) defines WOM as a form of informal communication carried out by consumers regarding their experiences in owning, using, or evaluating the characteristics of a product, service, or seller. Rangkuti (2010) explains that word of mouth is a marketing strategy that utilizes the concept of viral marketing, where consumers voluntarily and enthusiastically discuss, recommend, and promote products or services to other consumers.

RESEARCH METHOD

This study uses a descriptive quantitative method, where statistics are used to analyze data by describing or depicting the collected data without the intention of drawing conclusions. This study aims to examine the influence of independent variables, namely Islamic financial literacy, digital marketing, brand image, and word of mouth, on Generation Z's interest in Islamic banking. The population in this study is Generation Z in Indonesia. The sampling technique chosen in this study is a non-probability sampling method with a purposive sampling method. The research sample is based on several specific considerations aimed at making the data obtained more representative.

The data sources used in this study used primary and secondary data. Where, the primary data uses questionnaires obtained from the object of research and secondary data obtained from previous research and journals related to this research. This research uses likert scale 1-5, collected by quistionaire and the data were analyzed through SPSS version 25.

Table 1. Likert Scale

Answers	Score
Strogly Agree	5
Agree	4
Slightly Disagree	3
Disagree	2
Strongly Disagree	1

Source: Sugiyono, 2017

The analysis method used in this research is descriptive statistics, validity and reliability tests, classical assumption tests and hypothesis analysis to process and present data based on the results that have been obtained from research. The statistical descriptive test is carried out to see a general description related to the characteristics of the respondents obtained from the research data. The next stage is carried out an instrument test consisting of validity and reliability tests of the instrument so that the results of the analysis in this study can be trusted and further researched.

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The next test is the classical assumption test which is carried out to see whether the model used in the estimation test is accurate, consistent and unbiased. This classic assumption test consists of normality test, heteroscedasticity test and multicollinearity test. In the last test, hypothesis testing is carried out which consists of the t test and the coefficient of determination and uses multiple linear regression models to determine the research objectives.

RESULTS AND DISCUSSIONS

Research Instrument Test

The research instrument test is conducted to assess the reliability and validity of the questionnaires used in this study, ensuring that the data collected is accurate and trustworthy. This process is crucial to ensure that the results of the analysis reflect genuine insights and not errors or biases. By verifying the reliability, which refers to the consistency of the instrument over time, and the validity, which ensures the instrument accurately measures what it is intended to measure, this test aims to guarantee that the findings are credible and can be confidently relied upon for drawing meaningful conclusions. This step helps to enhance the overall quality and integrity of the research, providing a solid foundation for any subsequent interpretations or recommendations based on the study's outcomes.

Validity Test

Table 2. Validity Test

Variable	Item	Corrected Item Correlation	R Table	Desc.
Sharia Financial Literacy (X1)	X1.1	0,746	0,1900	Valid
	X1.2	0,679	0,1900	Valid
	X1.3	0,735	0,1900	Valid
	X1.4	0,715	0,1900	Valid
	X1.5	0,733	0,1900	Valid
Digital Marketing (X2)	X2.1	0,835	0,1900	Valid
	X2.2	0,791	0,1900	Valid
	X2.3	0,836	0,1900	Valid
	X2.4	0,845	0,1900	Valid
	X2.5	0,899	0,1900	Valid
	X2.6	0,829	0,1900	Valid
	X2.7	0,865	0,1900	Valid
	X2.8	0,834	0,1900	Valid
Brand Image (X3)	X3.1	0,842	0,1900	Valid
	X3.2	0,920	0,1900	Valid
	X3.3	0,875	0,1900	Valid
	X3.4	0,830	0,1900	Valid
	X3.5	0,841	0,1900	Valid
	X3.6	0,863	0,1900	Valid
Word of Mouth (X4)	X4.1	0,555	0,1900	Valid
	X4.2	0,763	0,1900	Valid
	X4.3	0,750	0,1900	Valid
	X4.4	0,749	0,1900	Valid
	X4.5	0,695	0,1900	Valid

	X4.6	0,790	0,1900	Valid
	X4.7	0,844	0,1900	Valid
	X4.8	0,834	0,1900	Valid
	X4.9	0,792	0,1900	Valid
	X4.10	0,753	0,1900	Valid
Interest (Y)	Y.1	0,897	0,1900	Valid
	Y.2	0,855	0,1900	Valid
	Y.3	0,900	0,1900	Valid
	Y.4	0,860	0,1900	Valid
	Y.5	0,901	0,1900	Valid
	Y.6	0,902	0,1900	Valid
	Y.7	0,892	0,1900	Valid
	Y.8	0,896	0,1900	Valid

Source: SPSS Validity Test Results (processed, 2025)

Based on the table above, it is known that this study results of the calculated r value whose value is greater than the value in the r table so that the data in this study can be said to be valid and can be tested in the field.

Reliability Test

Table 3. Reliability Test

Variable	Reliability Coefficient	*Cronbach Alpha*	Description
Sharia Financial Literacy (X1)	5 Item	0,768	Reliable
Digital Marketing (X2)	8 Item	0,941	Reliable
Brand Image (X3)	6 Item	0,931	Reliable
Word of Mouth (X4)	10 Item	0,915	Reliable
Interest (Y)	8 Item	0,962	Reliable

Source: SPSS Reliability Test Results (processed, 2025)

Based on the table above, it is known that each instrument on the research question items when tested with the reliability test shows that all question items on each variable have results that show a Cronbach's alpha value greater than 0.6 so that all question items on each variable can be declared reliable.

Classical Assumption Test

The classic assumption test is a test to ensure that the data used meets the requirements in regression analysis. This test is carried out through normality, heteroscedasticity and multicollinearity tests, the results of which are described as follows:
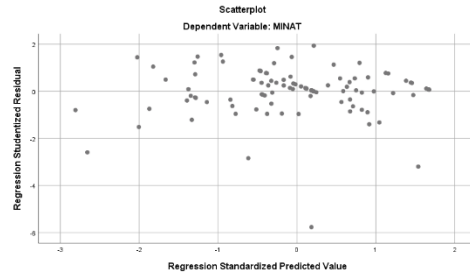
Normality Test

Table 4. Normality Test

Kolmogorove-Smirnov	Monte Carlo Sig.	Asymp.Sig	Criteria	Description
0,097	0,104	0,001	> 0,05	Normal

Source: SPSS Normality Test Results (processed, 2025)

The results shown from the table that the Asymp and Monte Carlo significance values are 0.001 and 0.104 where these results are > 0.05 so, indicating that the data is normally distributed.

Heteroscedasticity Test

Source: SPSS Heteroscedasticity Test Results (processed, 2025)

Figure 1. Heteroscedasticity Test Results

Based on Figure 1., it appears that the points are randomly distributed without forming a clear pattern, and are evenly distributed above and below the zero line on the Y axis. Thus, it can be concluded that the regression model does not experience symptoms of heteroscedasticity.

Multicolinearity Test

Table 5. Normality Test

Variable	Tolerance	VIF
Sharia Financial Literacy	0,600	1,666
Digital Marketing	0,409	2,442
Brand Image	0,469	2,132
Word of Mouth	0,443	2,256

Source: SPSS Normality Test Results (processed, 2025)

From the table, it can be seen that all variables have a Tolerance value> 0.10 and a VIF value < 10, indicating that the data does not occur multicollinearity.

Multiple Linear Regression Analysis Test

Table 6. Multiple Linear Regression Analysis Test

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1,993	2,678		0,744	0,459
Sharia Financial Literacy	-0,246	0,151	-0,126	-1,634	0,105
Digital Marketing	0,326	0,103	0,296	3,167	0,002
Brand Image	0,271	0,136	0,174	1,996	0,049
Word of Mouth	0,446	0,080	0,499	5,551	0,000

Source: SPSS Multiple Linear Regression Analysis Results (processed, 2025)

From the table, the regression equation is obtained as follows:

$$y = 1.993 - 0.246x_1 + 0.326x_2 + 0.271x_3 - 0.446x_4$$

Based on the regression equation, it can be interpreted as follows:

1) The constant value obtained is 1.993, which means that if the independent variable has a value of 0 (constant), the dependent variable will have a value of 1.993 with a large significance effect of 0.459> 0.05, which means insignificant.

2) The regression coefficient value of the Sharia Financial Literacy variable is negative (-) of 0.246, which means that if sharia financial literacy increases, then generation z not interest in sharia bank and vice versa. However, it is known that the significance level of the sharia financial literacy variable shows a value of 0.105 which is greater than 0.05 so it can be concluded that sharia financial literacy has no effect on generation z's interest in Islamic banks or it can be said that H1 is **rejected**.

3) The regression coefficient value of the Digital Marketing variable is positive (+) at 0.326, which means that the more digital marketing increases, the more interest generation z has in islamic banks and vice versa. Also, when viewed from the significance value of the digital marketing variable, it is known to be 0.002, which means that digital marketing has a positive effect on generation z's interest in Islamic banks or it can be said that H2 is **accepted.**

4) The regression coefficient value of the Brand Image variable is positive (+) at 0.271, which means that the more brand image increases, the more interest generation z has in islamic banks and vice versa. Also, when viewed from the significance value of the brand image variable, it is known to be 0.049, which means that brand image has a positive effect on generation z's interest in Islamic banks or it can be said that H3 is **accepted.**

5) The regression coefficient value of the Word of Mouth variable is positive (+) at 0.446, which means that the more word of mouth increases, the more interest generation z has in islamic banks and vice versa. Also, when viewed from the significance value of the word of mouth variable, it is known to be 0.000, which means that word of mouth has a positive effect on generation z's interest in Islamic banks or it can be said that H4 is **accepted.**

T-Test

Table 7. T-Test

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	**Std. Error**	**Beta**		
(Constant)	1,993	2,678		0,744	0,459
Sharia Financial Literacy	-0,246	0,151	-0,126	-1,634	0,105
Digital Marketing	0,326	0,103	0,296	3,167	0,002
Brand Image	0,271	0,136	0,174	1,996	0,049
Word of Mouth	0,446	0,080	0,499	5,551	0,000

Source: SPSS T-test Results (processed, 2025)

Based on the table above, it can be explained as follows:

1) The significance value of the Sharia Financial Literacy Variable is 0.105> 0.05 and the t value is -0.1634 < 1.983 t table, it can be said that Sharia Financial Literacy has no effect on the Interest variable.

2) The significance value of the Digital Marketing Variable is 0.002 less than 0.05 and the t value is 3.167> 1.983 t table, it can be said that Digital Marketing has a significant effect on the Interest variable.

3) The significance value of the Brand Image Variable is 0.049 less than 0.05 and the t value is 1.996> 1.983 t table, it can be said that Brand Image has a significant effect on the Interest variable.

4) The significance value of the Word of Mouth Variable is 0.000 less than 0.05 and the t value is 5.551> 1.983 t table, it can be said that Word of Mouth has a significant effect on the Interest variable.

Coefficient of Determination

Table 8. Coefficient of Determination

Model	R	R Square	Adjusted R Square	Std. Error of the estimate
	0,797	0,635	0,621	4,107

Source: SPSS Coefficient of Determination Results (processed, 2025)

Based on this table, it is known that the Adjusted R Square value is 0.621 which is seen in the assessment criteria, namely $0 \leq 0.621 \leq 1$, it can be concluded that the contribution of the influence of the independent variables, namely the influence of sharia financial literacy, digital marketing, brand image and word of mouth on interest simultaneously is 62.1%.

CONCLUSION AND RECOMMENDATION

The Effect of Sharia Financial Literacy on Interest

Based on the results of the research conducted on the influence of Sharia Financial Literacy on Interest, it can be concluded that by looking at the results of the study which show that Sharia Financial Literacy does not have a significant influence on Interest. The significance value of Sharia Financial Literacy is 0.105 which is greater than 0.05. while the calculated t is -1.634 which is smaller than the t table of 1.983. This indicates that H_0 is accepted and H_a is rejected. Then it can be concluded that Sharia Financial Literacy does not have a strong negative influence on Interest.

Even if someone has a high level of Islamic financial literacy, this does not necessarily automatically increase their interest in using Islamic financial products. This is because interest is shaped not only by knowledge but also by various other factors such as service convenience, perceived quality, social influence, trust in institutions, and personal experience. In some cases, individuals prefer conventional financial services due to practicality, broad reach, or because Islamic products are perceived

as less competitive. Wulandari (2022) stated that although respondents were aware of the concept of Islamic finance, they were not interested in using Islamic products because they did not see any direct benefits or added value compared to conventional products.

This finding is supported by several studies that show that Islamic financial literacy has no significant impact on interest. Melisa (2021) stated that Islamic financial literacy had no significant impact on interest; respondents understood Islamic principles but showed no interest in Islamic products. Furthermore, Apriana (2024) found that Islamic literacy did not influence interest. Patricia (2024) also noted similar results, indicating that Islamic financial literacy had no significant impact on interest.

The Effect of Digital Marketing on Interest

Based on the results of research on the influence of Digital Marketing on Interest, it can be concluded that by looking at the results of the study which show that Digital Marketing has a significant effect on Interest. The significance value of Digital Marketing is 0.002 which is smaller than 0.05. while the calculated t value is 3.167 which is greater than the t table of 1.983. This proves that H_0 is rejected and H_a is accepted. Then it can be concluded that Digital Marketing has a significant effect on Interest.

Based on respondents' responses to digital marketing variables, the majority of respondents expressed positive attitudes and agreed with various aspects of digital marketing implemented by Islamic banks. These findings support the belief that effective digital marketing strategies, encompassing cost, user interface, service features, and social media communication, significantly contribute to increasing Generation Z's interest in using digital Islamic banking services.

Several studies have shown that digital marketing strongly influences interest. Pambudiantono and Fitriyah (2023) found that digital marketing significantly contributes to increasing interest. A similar finding was found by Az-Zahra and Sukmalengkawati (2022), whose analysis showed a significant positive relationship between digital marketing and interest. Meanwhile, Nurmalia and Qolbi (2024) found, through a study of Gen Z, that digital marketing simultaneously had a positive and significant effect on interest.

The Effect of Brand Image on Interest

Research on the influence of Brand Image on Interest, it can be concluded that by looking at the results of the study which shows that Brand Image has a significant influence on Interest. The significance value of Brand Image is 0.049 which is smaller than 0.05. while the calculated t value is 1.996 which is greater than the t table of 1.983. This proves that H_0 is rejected and H_a is accepted. Then it can be concluded that Brand Image has a significant influence on Interest.

Brand image influences interest because a positive consumer perception of a brand can foster trust, emotional appeal, and confidence in the quality of the product or service. When consumers have a strong and positive brand image, such as perceiving the brand as modern, trustworthy, or aligned with their lifestyle, they are more likely to try, purchase, or even recommend the product.

According to Andini and Lestari (2021), brand image strongly influences interest. Similar results were demonstrated by Santoso et al. (2019), who found that brand image significantly influenced interest.

Meanwhile, Fauziah and Mubarok (2024) demonstrated that brand image has a positive and significant effect on consumer interest.

The Effect of Word of Mouth on Interest

Based on the results of the study regarding the influence of Word of Mouth on Interest, it can be concluded that by looking at the results of the study which show that Word of Mouth has a significant effect on Interest. The significance value of Word of Mouth is 0.000 which is smaller than 0.05. while the calculated t value is 5.551 which is greater than the t table of 1.983. This proves that H_0 is rejected and H_a is accepted. Then it can be concluded that Word of Mouth has a significant effect on Interest.

Word of mouth (WOM) influences interest because the information conveyed through WOM usually comes from the direct experiences of other consumers, making it perceived as more honest and convincing than official promotions or advertisements from companies. Recommendations or testimonials from friends, family, or trusted individuals can build trust and a sense of security, ultimately triggering interest in trying or purchasing a product. Furthermore, WOM creates emotional and social bonds, where individuals feel more confident in making decisions because they are supported by the opinions of others who are considered relevant or experienced.

Warpindyastuti et al. (2022) showed that WOM has a positive and significant effect on interest. Kalele et al. (2015) also stated that WOM has a significant effect on interest. Research by Sahrir et al. (2021) also showed that WOM has a positive and significant effect on interest.

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