



## ***Analysis of The Influence of Financial Literacy Digitalization, Digital Word of Mouth, Digital Marketing and Brand Image on Z's Generation Saving Intention in Sharia Banking***

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### **Abstract**

*This study aims to ascertain the ways in which Generation Z's interest in Sharia banking is influenced by digital marketing, word-of-mouth, brand image, and financial literacy. Students were the research population used in this study. Purposive sampling and non-probability sampling, totaling 400, were the methods used in this study's sample strategy. By distributing questionnaires, this study employed a quantitative methodology. Using SPSS version 23.0, the acquired data was examined for data quality. Next, statistical data will be analyzed using the Partial Least Square (PLS) variance-based structural equation model. The findings of this study indicate that The interest of Generation Z in Sharia banking is influenced by financial literacy. The findings of this study indicate that interest in Sharia banking among Generation Z is influenced by digital marketing. According to the study's findings, Generation Z's interest in Sharia banking is influenced by brand perception. Based on the research findings, Generation Z's interest in Sharia banking is influenced by word of mouth.*

*Keyword: Brand Image, Digital Marketing, Financial Literacy, Generation Z, Sharia Banking, Word Of Mouth*

### **1. INTRODUCTION**

Until now, Sharia banking in Indonesia has not yet demonstrated its existence. Judging from the growth of sharia bank assets in the last four years, there has been a slowdown in growth. Growth of sharia banking assets in Indonesia from 2016 to 2019, with an average asset percentage growth of 13% per year [1]. Every year there is a slowdown in growth, namely in 2016 there was growth of 20%, in 2017 it was 18%, in 2018 it was 12%, and in 2019 it experienced an increase of only 9% from the previous year [2]. In 2018, the growth of the sharia banking market was quite increasing. Even though in 2015 there was a decline, in the following year there was an increase in market share. Despite the fact that Indonesia is the nation with the world's largest Muslim population [3]. According to this occurrence, the majority of Muslims in Indonesia either have not utilized financial services at all or still use traditional banking services [4]. However, the interest of the Muslim population in Indonesia in sharia financial institutions, especially sharia banks, is still not reflected in the market share of sharia banking, which is currently very far from conventional banks [5].

When compared with neighboring countries, namely Malaysia, in 2017, it had more than 28% of the sharia banking market share, where the Muslim population is smaller than Indonesia. The dearth of financial awareness in Indonesia is the reason behind the sluggish growth of Sharia banks. Financial literacy refers to the set of knowledge, abilities, and convictions that impact attitudes and actions towards attaining wealth through prudent financial management and sound decision-making [6] [7]. Only 38.03% of people in 2019 were able to understand financial literacy, despite the fact that 76.19% of people have used financial products and services. Thus, there is still a lack of knowledge about investing and saving [8]. As of 2019, the level of financial literacy in Indonesia surpassed the 35.03% target set by the government in Presidential Regulation No. 50 of 2017, which is 35%. Despite this, the proportion of financial literacy in Indonesia is still rising [9]. This number has gone up, although it is still low when compared to other ASEAN nations. OJK launched the student savings program (SimPel) nationwide in 2015 in response to the issue of inadequate financial literacy

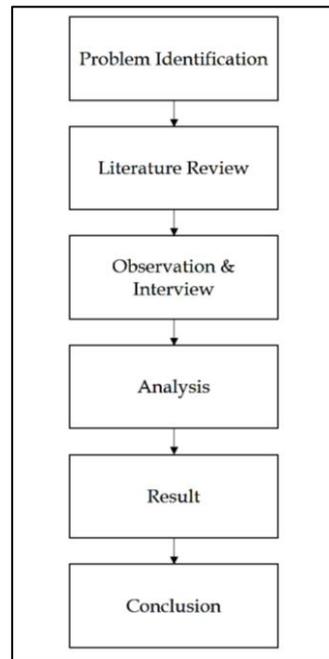
[10]. The program's goal is to develop and promote a culture of saving from an early age, with a focus on students from PAUD through high school. A total of 314 banks have collaborated with schools within the framework of the SimPel program, with a total of 17.2 million accounts recorded. Meanwhile, in BPS (2019), the projected population of Indonesia aged 5–19 years among students is around 69.32 million, or 25.8% of the total population. However, only 24.8% of students have an account [11].

Financial literacy is an important factor in increasing interest in using Sharia banks, especially for young people who are the nation's next generation [12]. Today's youth have very poor financial management with high levels of consumption and low levels of savings, and they will later become a consumerist generation. As a result, since generation Z is the current generation, researchers are interested in studying them. As members of Generation Z were born between 1995 and 2012, their ages currently span from 8 to 25 [13]. Students are used as research items by researchers while they are in the pupil and student age group. The research subject of Generation Z will be introduced to upper secondary students in Jakarta, the nation's capital, ethnically diverse, and the hub of the nation's economy [14]. It is believed that society, and students in particular, have a high awareness of saving as a result of this diversity. High school is a prime example of Generation Z because it is one of the programs' focus areas and because pupils there are thought to possess a more developed capacity for critical thought and decision-making. Features of Generation Z: This generation was reared at the era of the internet's existence [15]. Because of their increased intelligence and strong tolerance, members of Generation Z are inseparable from the internet. Aside from that, it is quite receptive to information and cultures, both domestically and internationally [16]. Therefore, using digital media to introduce sharia banking to Generation Z is the proper approach. based on a 2018 survey about the penetration of internet usage carried out by APJII (Association of Indonesian Internet Service Providers). With 91% of Indonesians aged 15 to 19 and 88.5% of Indonesians aged 20 to 24 being members of generation Z, these age groups are the most internet-savvy in the country. Given that the majority of Generation Z has access to the internet, it is believed that the digital marketing approach is the most suitable [17].

Digital marketing is a two-way marketing communication bridge between companies and consumers. So that digital marketing reaches consumers more easily and quickly, consumers will know the product and its advantages [18]. A variety of digital media, including websites, social media, online ads, email marketing, video marketing, search engine marketing, and other digital media, are included in digital marketing. The utilization of digital marketing as a means of promotion facilitates customers' access to a company's range of items [19]. The power of content, design, and attractive persuasive sentences can encourage consumers to be interested in a product being offered and also create a positive response through reviews from customers, so that it can be one of the influences on consumers making their choice. Creating positive responses has been considered important in marketing so that it can form a good perception among consumers. What is meant by forming consumer perceptions is brand image [20]. Brand image is the first thing that appears in consumers' minds about a product when they want to buy it. The characteristics or uniqueness of a brand are represented through unique packaging, an attractive logo, and shapes and colors that make it easy for consumers to remember it so that they can easily recognize it and quickly differentiate between one product and another [21]. When consumers assess the brand image as positive and feel satisfied, they will recommend the product to other consumers so that word of mouth is formed. Word of mouth will be positive if consumers feel satisfied and give a positive impression of the product they have used, and it will be negative if consumers do not feel satisfied and have a negative impression of the product they have used [22]. Word-of-mouth communication (WOM) is the process of forming perceptions made by individuals or groups about a product with the aim of conveying information about the product, either by introducing or even recommending it.

## **2. MATERIALS AND METHOD**

In order to accurately state whether an object is a part of the population or not, researchers have previously determined its characteristics. The population used in this research is generation Z, who are students. Non-probability sampling approaches are used in this study's sampling methodology. 400 student samples were collected as part of the primary data collection process by the researchers using purposive sampling. In this research, the author uses quantitative research. Quantitative data is based on the analysis of respondents' responses, with the results presented in numerical form (numbers), which are then processed using statistical methods. Then it produces the significance of differences between groups or the significance of relationships between variables whose data has been processed. Researchers obtain supporting data related to research by searching for and collecting theories through books, journals, articles, and the like.



**Figure 1.** Research Method

This research started with problem identification, then researcher conducted a literature review to find and explore relevant and update journal to support the research. Researcher conducted a survey to respondents, did some analysis, processed the data and made a conclusion regarding the result of processed data. The researcher obtained the main data using a questionnaire distribution instrument that the researcher had created and indirectly distributed to the first party via an online Google form. In this study, the research subjects were Generation Z, in this case, students attending schools in the Jakarta area. The questionnaire data compiled by the researcher used a Likert scale as a measurement reference. Following the collection of data from all respondents or other data sources, the data analysis process is implemented. Data analysis tasks include organizing data according to variables and respondent type, tabulating data according to variables from all respondents, presenting data for every variable examined, performing computations to address the formulation of the problem, and performing computations to verify the proposed hypotheses. By utilizing a Likert scale assessment and distributing questionnaires to a sample of respondents, this study employs a quantitative methodology. Utilizing Microsoft Excel 2010 and SPSS software version 23.0, the quality of the acquired data was examined. A table displaying the outcomes of the tested processing will be provided. Next, use the Partial Least Square (PLS) structural equation model, which is based on variance, to examine statistical data.

### 3. RESULTS AND DISCUSSION

The financial literacy variable has seven statements, which researchers presented to 400 respondents. The following is data on respondents' responses regarding financial literacy: there were no respondents who said they strongly disagreed with this statement, so the frequency and percentage were 0, then there were 4 respondents who said they disagreed, 26 respondents who said they were neutral, 71 respondents who said they agreed, and 282 respondents who said they strongly agree. So the majority of respondents, 74%, stated that they strongly agreed and were aware that finances needed to be well planned. There was 1 respondent who said strongly disagreed, 11 respondents said disagreed, 58 respondents said they were neutral, 126 respondents said they agreed, and 187 respondents said they strongly agreed. Based on the responses to this statement, the majority of participants, or 49%, indicated that they would strongly agree to think about buying something. According to the response to the statement "setting aside money for savings and investments," 84 respondents said they were neutral, 146 respondents stated they strongly agreed, 134 respondents agreed, and 2 respondents strongly disagreed. The presentation's outcomes indicate that 38% of respondents, or 146 people, strongly agreed, making up the majority of respondents. Based on the respondents' statements regarding "able to control financial expenditures," there were 5 respondents who said they strongly disagreed, 32 respondents said they disagreed, 131 respondents said they were neutral, 134 respondents said they agreed, and 81 respondents said they strongly agreed. From the results of this explanation, the majority of respondents stated that they agreed with their ability to control financial expenses, namely with a percentage of 35%.

Respondents' responses regarding "designing and managing finances well" were 2 respondents who said they strongly disagreed, 21 respondents said they disagreed, 126 respondents said they were neutral, 144 respondents said they agreed, and 90 respondents said they strongly agreed. From this explanation, the majority

of respondents agreed that it was necessary to design and manage finances well, with a percentage of 38%. Responses to the question "making financial expenditure records" were from 121 respondents who said they were neutral, 131 respondents who agreed, 96 respondents who strongly agreed, and 6 respondents who disagreed. Based on this justification, the majority of respondents 34 percent agreed that they maintain track of their out-of-pocket spending. Respondents' responses regarding "setting aside some money for urgent needs" included 1 respondent who strongly disagreed, 8 respondents who disagreed, 53 respondents who said they were neutral, 122 respondents who agreed, and the majority of respondents who strongly agreed with 199, or 52%, that they set aside some money for urgent needs.

There are seven statements in the digital marketing variable that researchers presented to 348 respondents. The following is data on respondents' responses regarding digital marketing: Regarding responses from a number of respondents regarding "digital marketing can shorten transaction times," there was 1 respondent who said strongly disagreed, 12 respondents said disagreed, 65 respondents said they were neutral, 140 respondents said they agreed, and 165 respondents said they strongly agreed. So the majority of respondents, namely 43%, stated that they strongly agreed that digital marketing was able to shorten transactions. Responses from a number of respondents regarding "digital marketing makes it easier for consumers to communicate with sharia banks": there were 2 respondents who said they strongly disagreed, 11 respondents said they disagreed, 56 respondents said they were neutral, 148 respondents said they agreed, and 166 respondents said they strongly agreed. So the majority of respondents, namely 43%, stated that they strongly agreed that digital marketing makes it easier for consumers to communicate with sharia banks. responses from a number of respondents regarding "digital marketing helps consumers submit complaints to sharia banks." There were 3 respondents who said they strongly disagreed, 10 respondents said they disagreed, 63 respondents said they were neutral, 150 respondents said they agreed, and 157 respondents said they strongly agreed. So the majority of respondents, 41%, stated that they strongly agreed that digital marketing was able to help consumers submit complaints to sharia banks.

Responses from a number of respondents regarding "digital marketing helps provide information about Sharia banks clearly to consumers." There were 2 respondents who said they strongly disagreed, 13 respondents said they disagreed, 72 respondents said they were neutral, 147 respondents said they agreed, and 149 respondents said they strongly agreed. The statements agree and strongly agree have almost the same percentage, namely 38% and 39%. However, the majority of respondents stated that they strongly agreed that digital marketing was able to provide clear information about sharia banks. responses from a number of respondents regarding "digital marketing makes it easy for consumers to receive explanations of sharia bank products," there was 1 respondent who said he strongly disagreed, 10 respondents said he disagreed, 67 respondents said they were neutral, 160 respondents said they agreed, and 145 respondents said they strongly agreed. So the majority of respondents, 42%, agreed that digital marketing makes it easier for consumers to receive explanations of bank products. responses from a number of respondents regarding "the design of the sharia bank website appearance is attractive." There were 14 respondents who said they disagreed, 112 respondents said they were neutral, 143 respondents said they agreed, and 114 respondents said they strongly agreed. So the majority of respondents, 37%, agreed that the design of the sharia bank website was attractive. However, quite a few choose to be neutral towards this statement, so sharia banks need to pay attention to the appearance and design of their website to make it more attractive. responses from a number of respondents regarding "the design of the sharia bank website menu is neatly arranged," there were 14 respondents who said they disagreed, 99 respondents said they were neutral, 147 respondents said they agreed, and 123 respondents said they strongly agreed. So the majority of respondents, 38%, agreed that the design of the sharia banking website menu was neatly arranged.

The brand image variable has five statements that were presented by researchers to 400 respondents. The following is data on respondents' responses regarding brand image: Respondents' responses regarding "sharia banks have a positive brand image": there was 1 respondent who said they strongly disagreed, 5 respondents said they disagreed, 54 respondents said they were neutral, 144 respondents said they agreed, and 179 respondents said they strongly agreed. From this explanation, the majority of respondents, namely 47%, stated that they strongly agreed that respondents considered the brand image of sharia banks to be positive. Respondents' responses regarding "sharia banks are known for caring about consumer needs": There were 4 respondents who said they strongly disagreed, 7 respondents said they disagreed, 77 respondents said they were neutral, 154 respondents said they agreed, and 141 respondents said they strongly agreed. From this explanation, the majority of respondents, namely 40%, agreed that respondents considered that sharia banks are known to care about consumer needs. Respondents' responses regarding "sharia bank products have benefits and provide solutions to financial problems": There were 2 respondents who said they strongly disagreed, 12 respondents said they disagreed, 84 respondents said they were neutral, 132 respondents said they agreed, and 147 respondents said they strongly agreed. From this explanation, the majority of respondents, namely 38%, agreed that respondents had the perception that Sharia banks have benefits and provide solutions to financial problems.

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Respondents' responses regarding "the services provided by sharia banks are very friendly and fast." There was 1 respondent who said they strongly disagreed, 7 respondents who said they disagreed, 114 respondents said they were neutral, 127 respondents said they agreed, and 134 respondents said they strongly agreed. From this explanation, the majority of respondents, namely 35%, stated that they strongly agreed that respondents considered the services provided by sharia banks to be friendly and fast. Respondents' responses regarding "sharia banks have the advantage of implementing sharia principles compared to conventional banks": There were 6 respondents who strongly disagreed, 12 respondents said they disagreed, 76 respondents said they were neutral, 114 respondents said they agreed, and 175 respondents said they strongly agreed. From this explanation, the majority of respondents, namely 46%, stated that they strongly agreed that respondents considered sharia banks to have advantages in implementing sharia principles compared to conventional banks.

The word-of-mouth variable has eight statements, which the researcher presented to 400 respondents. The following is data on respondents' responses regarding word of mouth: Respondents' responses regarding "Information regarding Sharia Bank Products through Local People": there were 5 respondents who said they strongly disagreed, 26 respondents said they disagreed, 73 respondents said they were neutral, 124 respondents said they agreed, and 155 respondents said they strongly agreed. From this explanation, the majority of respondents, namely 41%, stated that they strongly agreed that respondents got information about sharia banking products from people around them. Respondents' responses regarding "knowing that sharia banks have quality products from users of these products" were 9 respondents who said they strongly disagreed, 23 respondents said they disagreed, 119 respondents said they were neutral, 114 respondents said they agreed, and 118 respondents said they strongly agreed. From this explanation, almost the same number of answers were obtained, namely neutral, agree, and strongly agree, totaling 119, 114, and 118. However, the most answers, 31.1%, stated that they were neutral, meaning that respondents knew that sharia banks had quality products from users of sharia bank products. Respondents' responses regarding "recommended by someone who has used products at a sharia bank" were 33 respondents who said they strongly disagreed, 45 respondents said they disagreed, 96 respondents said they were neutral, 111 respondents said they agreed, and 98 respondents said they strongly agreed. According to this explanation, 29% of respondents said they agreed, although there was a 4% discrepancy between the findings of the comments indicating neutrality and strong agreement, which were 26% and 25%, respectively. Respondents' responses regarding "someone provides information and tells positive things about sharia banks": There were 8 respondents who said they strongly disagreed, 32 respondents said they disagreed, 89 respondents said they were neutral, 131 respondents said they agreed, and 123 respondents said they strongly agreed. From this explanation, the majority of respondents, namely 34%, agreed that someone provides information and says positive things about sharia banks.

Respondents' responses regarding "someone says that sharia banks have polite service": There were 8 respondents who said they strongly disagreed, 13 respondents said they disagreed, 79 respondents said they were neutral, 135 respondents said they agreed, and 148 respondents said they strongly agreed. From this explanation, the majority of respondents, namely 39%, stated that they strongly agreed that respondents who received information about sharia banks had polite service. Respondents' responses regarding "someone says that sharia banks have a strategic location" were 9 respondents who strongly disagreed, 35 respondents who said they disagreed, 136 respondents who said they were neutral, 111 respondents who said they agreed, and 92 respondents who said they strongly agreed. From this explanation, the majority of respondents, namely 36%, stated that they were neutral and that sharia banks have a strategic location. Respondents' responses regarding "someone conveying sharia bank information through social media" were 22 respondents who strongly disagreed, 30 respondents who disagreed, 124 respondents who stated they were neutral, 109 respondents who agreed, and 98 respondents who strongly agreed. From this explanation, the majority of respondents, namely 32%, stated that they were neutral about getting information from someone via social media. Respondents' responses regarding "someone conveyed information about Sharia banks when they were gathering": There were 20 respondents who said they strongly disagreed, 44 respondents said they disagreed, 119 respondents said they were neutral, 107 respondents said they agreed, and 93 respondents said they strongly agreed. From this explanation, the majority of respondents, namely 31%, stated that they were neutral about getting sharia banking information from someone when they were gathering.

The variable of interest has five statements, which the researcher presented to 348 respondents. The following is data on respondents' responses regarding interest: Respondents' responses regarding "having the desire to use sharia banks" were 7 respondents who said they strongly disagreed, 25 respondents said they disagreed, 103 respondents said they were neutral, 116 respondents said they agreed, and 132 respondents said they strongly agreed. According to this explanation, 35% of respondents, or the majority, strongly agreed that they wanted to utilize a sharia bank. According to the respondents' answers, 8 said they disagreed vehemently, 11 said they disagreed, 65 said they were indifferent, 109 said they agreed, and 190 said they strongly agreed. According to this justification, 49.6% of respondents, or the majority, strongly agreed that sharia was applied because the transactions complied with Sharia law. 3 respondents indicated they severely disagreed, 19 said they disagreed, 85 said they were neutral, 108 said they agreed, and 168 said they strongly agreed, according to the respondents' responses. Based on this justification, 44% of respondents, or the majority, said that they

strongly agreed to save at sharia banks because they thought the banks operated in accordance with sharia principles. Responses from the respondents indicated that 10 said they severely disagreed, 38 said they disagreed, 118 said they were neutral, 121 said they agreed, and 96 said they strongly agreed. Based on this justification, the vast majority of participants 32 percent agreed that they were seeking details regarding sharia-compliant financial products. Eight people strongly opposed, sixteen disagreed, 83 said they were indifferent, 129 said they agreed, and 147 said they strongly agreed, according to the respondents' comments. Based on this rationale, the vast majority of participants 38% said they firmly agreed that they were seeking affirmative data to persuade themselves to utilize Sharia banks.

### **3.1 The Effect of Financial Literacy on Interest**

The study's findings demonstrate the validity and reliability of each statement indicator used to gauge financial literacy. All of the statements' loading factor values result in a figure greater than 0.50, indicating the validity of the indicator. The LK1 statement has the lowest indicator value (0.5) for the financial literacy variable. The reliability assessment is then evident from the composite reliability and Cronbach's alpha values, which are 0.82 and 0.7, respectively. Since these values are more than 0.7, it is considered reliable to utilize the financial literacy variable. Testing the first hypothesis leads to the acceptance of Ha1 and the rejection of H01. The statistical value for the financial literacy construct on interest is over 1.96, or 4.3, according to the output path coefficient, indicating a considerable influence of financial literacy on the interest construct. The latent variable of financial literacy has a coefficient value of 0.3 on the output route coefficient, indicating a 30% positive influence on the construct of interest. The study's findings support earlier studies that found that students' interest in saving at sharia banks is influenced by their financial literacy, which covers topics like understanding financial products, budgeting, saving and planning, borrowing and debt literacy, and safeguarding oneself from financial risks. Because understanding financial literacy will help individuals manage their finances intelligently, thereby impacting their interest in placing funds in sharia banks.

### **3.2 The Influence of Digital Marketing on Interest**

The research results show that all statement indicators that measure digital marketing are valid and reliable. All of the statements' loading factor values result in a figure greater than 0.50, indicating the validity of the indicator. values of indicators for variables in digital marketing. The Cronbach's alpha and composite reliability values, which are 0.8 and 0.87, respectively, indicate the reliability assessment; as a result, the digital marketing variable is deemed dependable for use when these values are greater than 0.70. Testing the second hypothesis leads to the acceptance of Ha2 and the rejection of H02. The statistical value for the digital marketing construct on interest is over 1.96, or 2.7, according to the output route coefficient, indicating a considerable influence of digital marketing on the interest construct. With a coefficient value of 0.16 for the latent variable of digital marketing on the output route coefficient, the construct of interest is positively influenced by 15.5%. The study's findings support earlier research, which discovered that consumers' growing use of digital media particularly that of the younger generation has a favorable effect on sales. The young generation in all aspects of their activities cannot be separated from the internet, so the ease of accessing sharia banks digitally with fast service, good information delivery, and attractive design displays can influence consumer interest in sharia banks.

### **3.3 The Influence of Brand Image on Interest**

The study's findings demonstrate the validity and dependability of each statement indicator used to gauge brand image. All of the statements' loading factor values result in a figure greater than 0.50, indicating the validity of the indicator. values of the brand image variables' indicators. The reliability assessment is then evident from the composite reliability and Cronbach's alpha values, which are 0.9 and 0.8, respectively. Since these values are more than 0.70, it is considered reliable to use the brand image variable. Testing the second hypothesis leads to the acceptance of Ha3 and the rejection of H03. The result of the path coefficient indicates that the statistical value of the brand image construct on interest is greater than 1.96, specifically 2.4. This indicates that the impact of brand image on the interest construct is noteworthy. The path coefficient output's brand image latent variable coefficient value is 0.14, indicating a 14% positive influence on the relevant construct. The present study's findings are consistent with other studies indicating that consumers tend to purchase products from well-known brands. People are more at ease with recognized items because they believe that well-known brands are dependable, easily accessible, always there, and of unquestionable quality. Consumer interest in a service or product will increase when the brand is recognized for its positive attributes related to packaging, logos, customer service, and product distinctiveness.

### **3.4 The Influence of Word of Mouth on Interest**

According to the study's findings, every statement indicator used to gauge word-of-mouth is accurate and dependable. All of the statements' loading factor values result in a figure greater than 0.50, indicating the

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validity of the indicator. value of the word-of-mouth variable indicator. The word-of-mouth variable is therefore considered reliable for usage based on the reliability assessment, which is demonstrated by the Cronbach's alpha and composite reliability values, which are 0.8 and 0.89, respectively, and which are greater than 0.70. Testing the second hypothesis leads to the acceptance of Ha4 and the rejection of H04. The output path coefficient demonstrates that word-of-mouth has a considerable impact on the interest construct since the statistical value for the word-of-mouth construct on interest is above 1.96, or 5,5. The word-of-mouth latent variable's coefficient value in the output path coefficient is 0.3, indicating a 30% positive influence on the construct of interest. The findings of this study are consistent with earlier research, which demonstrates that word-of-mouth influences customer decisions through other consumers, so positively impacting interest and enabling the business to make money without having to pay for advertising. One of the strong influences in word of mouth is the influence of consumers who recommend to other consumers the experience of a product so that it is felt that the message conveyed appears honest, forming the resulting marketing message that is much better so that a person's interest in sharia banking arises.

#### 4. CONCLUSION

The study's findings indicate that interest in sharia banking among Generation Z is influenced by financial literacy. The study's findings indicate that Generation Z's interest in sharia banking is influenced by digital marketing. The study's findings indicate that Generation Z's interest in sharia banking is influenced by brand image. The study's findings indicate that Generation Z's interest in sharia banking is influenced by word-of-mouth. Future studies are hoped to be able to investigate more variables with a larger sample size in order to better represent the population. The strength or weakness of a direct relationship between the independent variable and the dependent variable can then be determined using moderating variables. Based on the age range of the respondents, who are primarily 15–19 years old and have frequent internet access, it is recommended that sharia banks offer a range of visually appealing, user-friendly digital marketing services to entice customers to use their services. Based on research results, financial literacy among students influences interest in sharia banking, so it is recommended for banks to more massively introduce the importance of saving from an early age to educational institutions.

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