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An Analysis of Factors Influencing Generation Z's Interest in Using Digital Islamic Banking Services in Indonesia

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ABSTRAK

Perbankan syariah digital merupakan salah satu sektor keuangan yang mengalami pertumbuhan pesat seiring dengan transformasi digital dan perubahan demografi penduduk di Indonesia. Generasi Z, yang lahir antara tahun 1997 hingga 2012, mendominasi populasi Indonesia dan menjadi kelompok sasaran yang strategis dalam pengembangan layanan keuangan syariah berbasis digital. Meskipun potensi pasarnya sangat besar, pangsa pasar perbankan syariah nasional masih relatif rendah, sehingga terdapat kesenjangan antara potensi demografis dan tingkat adopsi aktual terhadap layanan tersebut. Penelitian ini bertujuan untuk mengidentifikasi dan menganalisis faktor-faktor yang memengaruhi minat Generasi Z dalam menggunakan layanan perbankan syariah digital di Indonesia melalui pendekatan Systematic Literature Review (SLR). Sebanyak tujuh belas artikel ilmiah yang diterbitkan pada periode 2022–2026 dikumpulkan, diseleksi, dan dianalisis berdasarkan relevansi topik, kualitas metodologi, serta keterkaitannya dengan variabel penelitian. Hasil penelitian menunjukkan bahwa faktor-faktor teknologi, seperti persepsi kemudahan penggunaan (perceived ease of use), ekspektasi kinerja (performance expectations), dan kondisi pendukung (enabling conditions), secara konsisten memberikan pengaruh positif dan signifikan. Pengaruh sosial serta pemasaran digital juga terbukti menjadi determinan eksternal yang kuat. Literasi keuangan syariah, baik secara langsung maupun sebagai variabel moderasi, turut berkontribusi dalam meningkatkan minat penggunaan layanan tersebut. Sebaliknya, bukti empiris mengenai peran religiositas dan citra merek (brand image) masih menunjukkan hasil yang beragam dan belum konsisten antarpenelitian. Temuan ini mengindikasikan bahwa preferensi Generasi Z terhadap perbankan syariah digital lebih banyak didorong oleh nilai fungsional, kepraktisan, serta pengaruh lingkungan sosial dibandingkan semata-mata oleh motif keagamaan. Penelitian ini diharapkan dapat menjadi referensi bagi industri perbankan syariah dan para pembuat kebijakan dalam merancang strategi yang lebih tepat sasaran untuk menarik dan meningkatkan akuisisi nasabah m

Kata Kunci: perbankan syariah digital; Generasi Z; minat dalam penggunaan; literasi keuangan syariah; tinjauan pustaka sistematis

ABSTRACT

Digital Islamic banking is one of the financial sectors experiencing rapid growth in tandem with digital transformation and demographic shifts in Indonesia's population. Generation Z, born between 1997 and 2012, dominates Indonesia's population and represents a strategic target group for the development of digital-based Islamic financial services. Although the market potential is significant, the national market share of Islamic banking remains relatively low, resulting in a gap between demographic potential and the actual adoption rate of these services. This study aims to identify and analyze the factors influencing Generation Z's interest in using digital Islamic banking services in Indonesia through a systematic literature review approach. A total of seventeen scientific articles published between 2022 and 2026 were collected, selected, and analyzed based on topic relevance, methodological quality, and relevance to the research variables. The results of the study indicate that technological factors such as perceived ease of use, performance expectations, and enabling conditions consistently have a positive and significant influence. Social influences and digital marketing were *also found to be strong external determinants. Sharia financial literacy, both directly and as a moderating variable, contributed to increased interest. Conversely, evidence regarding the role of religiosity and brand image remains mixed and inconsistent across studies. These findings indicate that Generation Z's preference for digital Islamic banking is driven more by functional value, practicality, and social environmental influences than solely by religious motives. This study is expected to serve as a reference for the Islamic banking industry and policymakers in designing more targeted strategies for acquiring young customers.*

Keywords: *digital Islamic banking; Generation Z; interest in usage; Islamic financial literacy; systematic literature review*

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INTRODUCTION

Advances in information and communication technology have fundamentally transformed the way people access and use financial services, including Islamic banking services. Digital transformation in the Islamic banking sector has not only changed product distribution channels but has also created new opportunities for Islamic financial institutions to reach a broader customer base, particularly the younger generation that has grown up with digital technology. One demographic segment of primary interest in this context is Generation Z the group of people born between 1997 and 2012. Generation Z dominates Indonesia's demographic structure, accounting for approximately 27.94 percent of the total population, making this group a strategic target for the development and expansion of digital Islamic banking services (Muharromah et al., 2024; Zahra, 2024; Ningrum et al., 2025).

On the other hand, this significant demographic potential has not yet been fully matched by an adequate level of market penetration. The national Islamic banking market share currently remains at around seven percent of total national banking assets a relatively low figure when compared to Indonesia's Muslim population, which is the largest Muslim population in the world (Zahra, 2024; Hidayati et al., 2026). This gap between the vast market potential and the still-limited adoption raises an important question regarding the factors that actually influence the interest of the younger generation particularly Generation Z in using digital Islamic banking services.

Various previous studies have sought to answer this question using diverse theoretical frameworks, ranging from technology acceptance models and the theory of planned behavior to approaches emphasizing religiosity and Islamic financial literacy. Most findings indicate that factors related to technological ease of use, perceived benefits, and digital infrastructure support are consistent determinants influencing the intention to use these services (Kurniawati et al., 2025; Ghoynaqi & Saibil, 2022; Manajemen et al., 2025). However, there are also numerous studies that present conflicting results, particularly regarding the influence of religiosity, brand image, and trust on the intention to use digital Islamic banking services (Muharromah et al., 2024; Kurnianingsih & Setiawan, 2025; Alawiyah & Rosyada, 2025).

The inconsistency of findings across these studies highlights the need for a study capable of systematically summarizing, mapping, and synthesizing the various results of previous research. A systematic literature review is considered appropriate for this purpose because it can provide a comprehensive overview of patterns in findings, research gaps, and directions for theoretical development regarding Generation Z's interest in digital Islamic banking. This approach also allows researchers to identify variables that have consistently been shown to be significant, as well as those that still show weak or conflicting evidence, thereby contributing both theoretically and practically.

Based on this description, this study is designed to answer the main research question: What factors influence Generation Z's interest in using digital Islamic banking services in Indonesia, based on empirical evidence published between 2022 and 2026? The objectives of this study are to identify, categorize, and synthesize these factors into coherent thematic groups, as well as to evaluate the consistency of the empirical evidence for each factor. Academically, this study is expected to enrich the literature on Generation Z's financial behavior in the context of digital Islamic banking. Practically, the results of this study are expected to serve as a basis for consideration by Islamic financial institutions, regulators, and other stakeholders in formulating more targeted marketing and product development strategies for the young customer segment.

The rapid growth of digital technology has significantly changed how individuals interact with financial services. Today, financial transactions are increasingly carried out through digital platforms that offer convenience, speed, and flexibility. This development has encouraged banking institutions, including Islamic banks, to accelerate their digital transformation to meet the changing needs and preferences of consumers. Through digital services, Islamic banks are able to expand their market reach while providing easier access to financial products that comply with Sharia principles.

These changes are particularly relevant for Generation Z, a generation that has grown up alongside digital technology and is highly familiar with internet-based services. Their financial behavior tends to emphasize practicality, efficiency, and seamless digital experiences when choosing products and services. At the same time, Generation Z has access to a wide range of financial service alternatives, including fintech applications, digital wallets, and conventional digital banking platforms. This situation creates both opportunities and challenges for Islamic banking institutions, which are expected not only to provide Sharia-compliant products but also to offer digital services that are secure, convenient, and responsive to users' needs. Therefore, understanding the factors that shape Generation Z's interest in digital Islamic banking services is essential for supporting the sustainable growth and competitiveness of the Islamic banking industry in Indonesia.

The novelty of this study lies in its comprehensive synthesis of the factors influencing Generation Z's interest in using digital Islamic banking services in Indonesia through a systematic literature review of empirical studies published between 2022 and 2026. Unlike previous studies that primarily focus on individual determinants or employ a single theoretical perspective, this study integrates technological, social, marketing, and Islamic financial factors into a unified conceptual framework. Furthermore, this study categorizes these determinants based on the consistency of empirical evidence into three groups: factors with strong and consistent evidence, factors with mixed evidence, and factors with weak or inconsistent evidence. By highlighting both the dominant determinants and the areas of inconsistency in previous findings, this study provides a more comprehensive understanding of Generation Z's adoption of digital Islamic banking services and offers practical directions for future research and policy development in the Islamic banking sector.

This study has several limitations that need to be noted. First, the number of articles analyzed is relatively limited seventeen in total so any generalizations of the findings must be made with caution. Second, most of the articles analyzed were drawn from research conducted in Indonesia across diverse regions but do not fully represent all regions of the country; consequently, the findings may not be fully generalizable to other countries with different demographic characteristics and regulations.

Third, the diversity of operational definitions and measurement tools across studies particularly regarding the variables of religiosity and belief also contributes to inconsistencies in the findings that are difficult to control for in a systematic literature review approach. Fourth, this review only includes articles published between 2022 and 2026, and thus does not cover research developments on this topic before or after that period. These limitations should be taken into account by future researchers when designing follow-up studies, whether through a quantitative meta-analysis approach to measure the magnitude of the effect more precisely or through primary research with a broader and more representative geographic scope.

METHOD

Research Design

This study employs a systematic literature review approach aimed at identifying, evaluating, and synthesizing the results of previous research in a structured and methodologically sound manner. This approach was chosen because it minimizes the researcher's subjective bias in the literature selection process and allows for replication by other researchers in the future. The research stages generally follow the process of identification, screening, eligibility assessment, and inclusion of articles, as commonly used in guidelines for reporting systematic literature reviews.

Data Sources and Search Strategy

The data sources for this study consist of scientific articles published in nationally and internationally indexed journals between 2022 and 2026. The literature search was conducted using a combination of keywords, including "Generation Z interests," "digital Islamic banking," "Islamic financial literacy," and "intention to use Islamic banking," along with their synonyms. The databases used included academic search engines that index journals on Islamic economics and finance, with searches conducted on article titles, abstracts, and keywords.

Inclusion and Exclusion Criteria

Articles included in this study must meet several criteria, namely: (1) directly discuss Generation Z's interest, intention, or decision to use Islamic banking services, whether digital or conventional services that have undergone digital transformation; (2) be the result of empirical research that publishes both quantitative and qualitative findings; (3) published between 2022 and 2026; and (4) written in Indonesian or English. Articles were excluded from the study if they consisted solely of opinions, conceptual reviews without empirical data, or did not specifically address the Generation Z segment or the context of Islamic banking.

Article Selection Stages

The article selection process consisted of four main stages. During the identification stage, an initial search was conducted using predetermined keywords to identify a number of potentially relevant articles. In the screening stage, these articles were filtered based on the alignment of their titles and abstracts with the research topic. The eligibility assessment stage involved reading the full texts to ensure compliance with the established inclusion and exclusion criteria. The final stage is inclusion, in which articles that have passed all previous stages are selected as the final articles for further analysis. Through this process, seventeen final articles that met all criteria were identified and served as the basis for analysis in this study

RESULT AND DISCUSSION

General Characteristics of the Studies Analyzed

Figure 1. Wordcloud

Figure 1 describe based on the selection process described earlier, seventeen articles and 93 article jurnal flom scopus were identified as the basis for analysis in this study. These articles were generally published between 2022 and 2026, with the majority of publications originating from 2025 and 2026, indicating that this topic is a relatively new and evolving issue in the Islamic finance literature. Most of the studies employed a quantitative approach using survey methods targeting Generation Z respondents in various regions of Indonesia, although some studies also utilized mixed-methods approaches and sentiment analysis.

Technology and Ease of Use as Determinants of Interest

A synthesis of the seventeen analyzed articles shows that factors related to technology are the most consistent determinants influencing Generation Z's interest in using digital Islamic banking services. Perceptions of ease of use have repeatedly been shown to have a positive and significant effect on the intention to use these services across various research contexts, whether for digital wallet services within mobile Islamic banking apps, specific Islamic banking apps, or digital Islamic banking services in general (Muharromah et al., 2024; Ghoynaqi & Saibil, 2022; Management et al., 2025). These findings align with the characteristics of Generation Z, who have grown up with digital technology and thus tend to have high expectations regarding ease of navigation, transaction speed, and user-friendly app interfaces (Muharromah et al., 2024).

In addition to perceptions of ease of use, expectations regarding performance or perceived benefits have also consistently been shown to be significant predictors of behavioral intent in the use of digital Islamic banking services within the UTAUT model and its extensions (Kurniawati et al., 2025; Meiranto et al., 2026). This variable describes the extent to which users believe that using a particular service will provide tangible benefits for the productivity and efficiency of their financial management. The greater the perceived benefits among Generation Z, the stronger their tendency to intend to use the service on an ongoing basis.

Enabling conditions which include the availability of technological infrastructure, telecommunications network support, and the compatibility of users' devices have also been shown to drive both the intention and actual usage behavior of digital Islamic banking services (Kurniawati et al., 2025; Kurniawati et al., 2026; Meiranto et al., 2026). These findings confirm that technical factors beyond individual perceptions such as internet network quality and the availability of supporting devices continue to play a crucial role in determining the level of digital service adoption, particularly in regions with uneven digital infrastructure.

Security aspects also serve as a positive and significant factor influencing Generation Z's interest, given that digital financial transactions are highly vulnerable to the risks of data breaches and misuse of personal information (Muharromah et al., 2024). In line with this, risk perception was also found to influence, simultaneously with Islamic financial literacy, the decision to use mobile Islamic banking services (Ardiah et al., 2026). These two findings indicate that Generation Z, although known as a tech-adaptive group, remains highly sensitive to security and risk issues in digital transactions.

Interestingly, there is one finding that deviates from this general pattern: perceived usefulness actually has a negative effect on Generation Z's intention to open a digital Islamic account (Permata & Aruman, 2025). This finding suggests that, in certain contexts, symbolic factors such as corporate image and institutional reputation are actually more dominant than the functional features of the service itself. This provides an important insight: digital Islamic banking marketing strategies cannot rely solely on technical superiority but must also focus on building the institution's image and reputation in the eyes of the younger generation.

Social Influence and Digital Marketing as External Factors

In addition to internal factors related to individuals' perceptions of technology, external factors such as social influence and digital marketing have also been shown to play a significant role in shaping Generation Z's interest in digital Islamic banking. Social influence, stemming from family, peers, and the community, significantly affects Generation Z's intention to adopt these services (Kurniawati et al., 2026; Ningrum et al., 2025; Nusantari et al., 2025). These findings reflect the characteristics of a young generation that is highly socially connected, both through direct interaction and social media, making recommendations and experiences from those closest to them a key consideration before deciding to use a financial service.

Digital marketing has also proven to be a strong external factor in increasing Generation Z's interest in becoming customers of Islamic banks (Zahra, 2024; Alawiyah & Rosyada, 2025; Wiyadi & Sasongko, 2025). Marketing strategies that leverage social media, creative content, and approaches relevant to the younger generation's digital lifestyle are considered more effective than conventional marketing strategies. This aligns with Generation Z's tendency to spend most of their time on digital platforms, meaning exposure to digital marketing content is directly linked to their level of awareness and interest in Islamic banking products.

Service quality was also found to positively contribute to Generation Z's decision to use Islamic banking services (Alawiyah & Rosyada, 2025; Wiyadi & Sasongko, 2025). Service quality in this context includes response speed, system reliability, and the quality of customer support provided by service providers. However, brand image did not show a significant partial effect in several of the analyzed studies (Alawiyah & Rosyada, 2025; Wiyadi & Sasongko, 2025), indicating that for Generation Z, service experience and functionality have a more direct influence than brand perception alone. This finding is quite interesting given that brand image is generally considered a key factor in marketing literature; however, in the context of digital Islamic banking for Generation Z, this factor is not necessarily the primary determinant.

Islamic Financial Literacy and Religiosity

Islamic financial literacy is one of the most frequently studied variables in the context of Generation Z's interest in digital Islamic banking. Various studies indicate that Islamic financial literacy has a positive effect on this interest, either acting directly or as a moderating variable that strengthens the relationship between other variables and the interest in using such services (Kurniawati et al., 2025; Astuti et al., 2025; Zahra, 2024; Ardiah et al., 2026). The higher Generation Z's understanding of Islamic financial principles, contracts, and products, the greater their tendency to choose Islamic banking services over conventional ones.

The simultaneous combination of digital literacy and Islamic financial literacy can even explain up to 43.6 percent of the variation in Generation Z's interest in Islamic banking (Astuti et al., 2025). A significant contribution in the context of financial behavior research. This finding underscores the importance of enhancing dual literacy that is, digital literacy and Islamic financial literacy simultaneously as a strategy to promote the adoption of digital Islamic banking services among the younger generation. Furthermore, a halal lifestyle and advancements in digital technology have also been shown to influence Generation Z's decisions when choosing Islamic banking services (Mingka et al., 2024), indicating that preferences for halal products and services are not limited to the food sector but extend to the financial sector as well.

In contrast to Islamic financial literacy, which has consistently shown a positive influence, the evidence regarding the role of religiosity in shaping Generation Z's interest is mixed. Several studies have found that religiosity significantly influences interest in saving at Islamic banks (Zahra, 2024; Kurnianingsih & Setiawan, 2025), which aligns with the general assumption that the higher a person's level of religiosity, the greater their tendency to choose financial institutions that adhere to Sharia principles. However, other research has found that religiosity does not significantly influence Generation Z's interest in using digital Islamic banking services (Muharromah et al., 2024).

The inconsistency in findings regarding religiosity can be explained from several perspectives. First, there may be differences in the measures of religiosity used in each study, resulting in differing findings. Second, there may also have been a shift in Generation Z's motivations for choosing Islamic financial services from being purely driven by religious motives to being more driven by functional considerations and the practicality of the digital services themselves. Third, the varying regional and sociocultural contexts of the study's respondents also influenced the strength of the relationship between religiosity and interest in using digital Islamic banking services.

Factors with Weak or Inconsistent Evidence

In addition to the factors described above, there are also a number of variables that have been tested in various studies but have not consistently shown a significant influence. Expectations regarding the effort required, for example, did not significantly influence behavioral intent in one study using the UTAUT model framework (Kurniawati et al., 2025). Similarly, the awareness variable was not found to influence Generation Z's intent to adopt Islamic banking products (Ningrum et al., 2025).

Financial literacy in general which differs from Islamic financial literacy specifically also yielded inconsistent results across studies. One study found that financial literacy did not significantly influence Generation Z's interest in saving in a specific context, although the same variable proved significant in another study with a different context (Kurnianingsih & Setiawan, 2025). Furthermore, product quality was not found to have a significant effect on Generation Z's interest in saving in one study (Zahra, 2024), nor was the role of Islamic financial literacy as a mediating variable between awareness, social influence, or ease of use and adoption intention found to be significant in another study (Ningrum et al., 2025).

Trust, as one of the variables commonly studied in the consumer behavior literature, was also not found to have a significant effect on Generation Z's interest in saving in one study (Kurnianingsih & Setiawan, 2025). Similarly, the social environment in general was not found to have a significant effect on interest in saving in another study (Zahra, 2024). This pattern of findings contrasts with more specific social influence variables, such as encouragement from family and peers, which were found to be significant in several other studies (Kurniawati et al., 2026; Ningrum et al., 2025; Nusantari et al., 2025), suggesting that differences in the definition and measurement of constructs can lead to differing findings.

The inconsistency within this group of variables indicates that the influence of these factors is likely contextual and highly dependent on respondent characteristics, the research region, and the theoretical models employed by individual researchers. Therefore, generalizing findings regarding this group of variables must be done with caution, and further research with a more controlled design is still very much needed to arrive at more convincing conclusions.

Synthesis and Conceptual Framework

Overall, the results of the synthesis of the seventeen articles analyzed in this study indicate that Generation Z's interest in digital Islamic banking in Indonesia is influenced by a combination of technological, social, and marketing factors, as well as Islamic financial literacy factors, with varying levels of evidence consistency across these factor groups. Technological factors which include perceptions of ease of use, performance expectations, enabling conditions, and security exhibit the most consistent pattern of influence across all the studies analyzed. Social and digital marketing factors also show relatively consistent patterns, although the brand image variable is an exception, with evidence that tends to be nonsignificant.

Sharia financial literacy occupies a unique position within the framework of these findings, as it has been shown to influence interest both directly and as a moderating variable, but is inconsistent when positioned as a mediating variable. This indicates that sharia financial literacy is more appropriately treated as a prerequisite or enhancer of the relationship between other variables and interest, rather than as a single connecting pathway between one variable and another. Meanwhile, religiosity and several other psychological variables, such as trust and awareness, showed the most inconsistent evidence, thus requiring more in-depth examination in future research.

Based on this synthesis, a conceptual framework can be developed that groups the factors influencing Generation Z's interest in digital Islamic banking into three main categories, namely: (1) primary determinants with strong and consistent evidence, including perceived ease of use, performance expectations, facilitating conditions, social influence, digital marketing, and Islamic financial literacy; (2) determinants with mixed evidence, including religiosity and a halal lifestyle; and (3) determinants with weak or inconsistent evidence, including effort expectations, awareness, trust, brand image, product quality, and the general social environment. This framework is expected to serve as a reference for future researchers in designing more integrated research models regarding Generation Z's behavior toward digital Islamic banking.

These findings also provide important practical implications for the Islamic banking industry. Islamic financial institutions need to prioritize investments in developing user-friendly application interfaces, enhancing system security, and expanding Islamic financial literacy education programs integrated with digital literacy. In addition, digital marketing strategies that leverage social media and Generation Z communities need to be continuously developed, given that social influence has proven to be a key determinant in shaping this generation's interests.

CONCLUSION

This study aims to identify and synthesize the factors influencing Generation Z's interest in using digital Islamic banking services in Indonesia through a systematic literature review of seventeen scientific articles published between 2022 and 2026. The results of the study indicate that technological factors including perceptions of ease of use, performance expectations, enabling conditions, and security are the most consistent determinants influencing these interests. Social influence and digital marketing have also been shown to be strong external factors, while Islamic financial literacy plays a significant role both directly and as a moderating variable. Conversely, evidence regarding the roles of religiosity, brand image, trust, and awareness still shows mixed and inconsistent results across studies.

These findings indicate that Generation Z's preference for digital Islamic banking is driven more by functional considerations, technological practicality, and social environmental influences than solely by religious motives or brand reputation. This is an important finding that Islamic financial institutions should take into account, given that marketing strategies that emphasize Islamic aspects without considering the functional quality of services may be less effective in reaching the Generation Z segment.

Based on these findings, several recommendations can be proposed. For Islamic financial institutions, it is recommended to continue improving the quality of app interfaces, service speed, and digital security systems, while simultaneously strengthening digital marketing strategies that leverage Generation Z's social media networks. For regulators and policymakers, it is recommended to promote large-scale Islamic financial literacy education programs integrated with digital literacy, given that the combination of these two forms of literacy has proven to significantly contribute to Generation Z's interest. For future academics and researchers, it is recommended to conduct primary research with a broader geographical scope and to use more standardized measures of religiosity and trust in order to draw more convincing conclusions regarding the roles of these two variables. In addition, future research is also advised to further explore the finding regarding the negative influence of perceived usefulness on the intention to open a digital Sharia account, given that this finding differs from the general pattern observed in most other studies, thus requiring further investigation to understand the underlying mechanisms in greater depth

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