
Digital Marketing as a Strategy to Enhance Islamic Financial Literacy and Inclusion among Generation Z

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Abstract

This article examines how digital marketing supports the literacy-inclusion agenda of Islamic finance among young consumers in Indonesia. Although Islamic banking continues to develop, public understanding and actual participation in Sharia-based financial services remain uneven. Generation Z is a relevant group for this issue because its information behavior is closely linked to social media, mobile applications, and visual communication. This study employed a descriptive qualitative design involving students of the Faculty of Sharia and Law, UIN Sultan Syarif Kasim Riau. The data were generated through semi-structured interviews, online observation of digital materials issued by Islamic financial institutions, and review of supporting documents. The analysis involved selecting and organizing empirical material, presenting the findings thematically, and interpreting the relationship between digital exposure, literacy, and service use. The study finds that digital marketing helps students learn key Islamic finance concepts, including riba prohibition, Sharia contracts, and profit-sharing schemes, while also functioning as promotion and two-way communication. Digital exposure also makes students more prepared to use online Islamic financial services, especially Islamic mobile banking. These findings suggest that digital marketing can be used as an educational and access-oriented strategy to improve young consumers' understanding of Islamic finance and encourage their participation in Sharia-compliant financial services

Keywords: *Digital marketing, generation Z, Islamic banking, Islamic financial inclusion, Islamic financial literacy*

Abstrak

Artikel ini mengkaji bagaimana digital marketing mendukung agenda literasi dan inklusi keuangan syariah di kalangan konsumen muda Indonesia. Meskipun perbankan syariah terus berkembang, pemahaman masyarakat dan partisipasi nyata dalam layanan keuangan berbasis syariah masih belum merata. Generasi Z menjadi kelompok yang relevan karena pola informasinya sangat terhubung dengan media sosial, aplikasi mobile, dan komunikasi

visual. Penelitian ini menggunakan desain kualitatif deskriptif dengan melibatkan mahasiswa Fakultas Syariah dan Hukum UIN Sultan Syarif Kasim Riau. Data diperoleh melalui wawancara semi-terstruktur, observasi daring terhadap materi digital lembaga keuangan syariah, serta telaah dokumen pendukung. Analisis dilakukan dengan memilih dan mengorganisasi data empiris, menyajikan temuan secara tematik, serta menafsirkan hubungan antara paparan digital, literasi, dan penggunaan layanan. Hasil penelitian menunjukkan bahwa digital marketing membantu mahasiswa mempelajari konsep utama keuangan syariah, termasuk larangan riba, akad syariah, dan skema bagi hasil, sekaligus berfungsi sebagai media promosi dan komunikasi dua arah. Paparan digital juga membuat mahasiswa lebih siap menggunakan layanan keuangan syariah berbasis online, khususnya mobile banking syariah. Temuan ini menunjukkan bahwa digital marketing dapat digunakan sebagai strategi edukatif dan aksesibilitas untuk meningkatkan pemahaman keuangan syariah serta mendorong partisipasi generasi muda dalam layanan keuangan yang sesuai prinsip syariah.

Kata-kata kunci: Digital marketing, generasi Z, inklusi keuangan syariah, literasi keuangan syariah, perbankan syariah

INTRODUCTION

Islamic banking forms part of Indonesia's wider Islamic economic development. The country's Muslim majority offers a strong demographic base for Sharia-based financial services, yet this potential has not automatically produced equal understanding or consistent use of Islamic financial products. Bank Indonesia reported a national financial literacy index of 66.46% and a financial inclusion index of 92.74%. However, Islamic financial literacy and inclusion continue to lag behind the overall financial sector. This gap indicates that Islamic financial education and access expansion require communication approaches that are closer to the habits of digitally connected communities (Bank Indonesia, 2026a).

The development of Islamic economics is increasingly shaped by the digital transformation of financial services. Bank Indonesia (2026b) positions digital transformation as a strategic agenda for widening access and strengthening the competitiveness of the Islamic economy. In this context, Islamic financial institutions need to treat digital platforms not only as promotional spaces, but also as channels for public education, dialogue, and trust building toward Sharia-compliant products and services.

Generation Z is a central audience in efforts to advance Islamic financial literacy and inclusion. This cohort has been socialized in a technology-rich environment and commonly searches for information through the internet, social media, and mobile applications. Prensky (2001) refers to young people in this situation as digital natives because digital devices have been integrated into their everyday lives since childhood. Their attention is more easily captured by brief, visual, interactive, and shareable messages, particularly on TikTok, Instagram, and

YouTube (Sutrischastini & Hari, 2026). For Islamic finance, this media habit offers an opportunity to deliver educational messages through digital channels, since social media exposure and digital engagement can shape young people's interest in Islamic financial products (Lutfi & Prihatiningrum, 2023). The Financial Services Authority also states that students tend to adopt technology rapidly, making digital financial literacy relevant for broader financial inclusion (Otoritas Jasa Keuangan, 2026).

Digital marketing is therefore not limited to product promotion. It may also create awareness, form perceptions, and deliver education. Through digital marketing, Islamic banks can explain contract concepts, profit-sharing principles, the prohibition of *riba*, the distinction between Islamic and conventional banking, and the benefits of Sharia-compliant services. Chaffey and Ellis-Chadwick (2019) argue that digital marketing connects organizations with consumers through technology, content, data, and interactive communication. Accordingly, short videos, infographics, customer stories, and hashtag campaigns can translate Islamic financial messages into formats that are simpler and closer to Generation Z's everyday experience.

Previous studies have linked social media and digital marketing with young consumers' financial behavior. Social media supports Islamic financial literacy among youth, Raza et al. (2018) reported that digital marketing may influence interest in Islamic banking products. Nevertheless, relatively few studies examine digital marketing as a single strategy that simultaneously strengthens Islamic financial literacy and Islamic financial inclusion among Generation Z, especially in Islamic higher education. Students are important because they may become prospective customers, users of digital Islamic financial services, and literacy disseminators within their social environments.

Based on this background, the present study analyzes the contribution of digital marketing to Islamic financial literacy and inclusion among Generation Z students at the Faculty of Sharia and Law, UIN Sultan Syarif Kasim Riau. The article is intended to enrich discussions on digital marketing and Islamic finance and to provide practical insight for Islamic financial institutions in designing digital education strategies that are more responsive to young consumers.

LITERATUR REVIEW

Digital Marketing

In this study, digital marketing is understood as the use of digital technology and online media to reach, communicate with, and involve target audiences. The relevant media include internet-based channels, social networking platforms, search engines, mobile applications, and other digital interfaces. Kotler and Keller (2016) explain that contemporary marketing emphasizes interaction, segmentation, and value creation. In digital settings, communication becomes more participatory because consumers can respond to messages, redistribute information, and shape brand meaning. Chaffey and Ellis-Chadwick (2019) further emphasize that digital

marketing needs coordinated planning, implementation, and performance assessment to support sustainable relationships with consumers.

In Islamic banking, digital marketing may appear as educational posts about Islamic products, mobile banking promotions, social-media literacy campaigns, webinars, website articles, short videos, and influencer collaborations. This strategy is important because Islamic financial products require not only technical explanation, but also normative clarification. These explanations include the Sharia permissibility of transactions, fairness in contracts, and avoidance of *riba*, *gharar*, and *maysir* (Raza et al., 2018). Carefully designed digital marketing can therefore help Islamic banks strengthen their competitiveness in the industry 5.0 era.

Islamic Financial Literacy

Islamic financial literacy refers to an individual's capacity to understand the principles, concepts, products, risks, and benefits of financial services that operate according to Sharia. Its scope is broader than familiarity with Islamic banking products because it also covers contracts, profit-sharing arrangements, justice-oriented principles, social responsibility, and ethical conduct in financial transactions. Adequate literacy enables individuals to distinguish Islamic financial practices from conventional ones with stronger rational consideration (Otoritas Jasa Keuangan, 2022).

Islamic financial literacy is a basic requirement for making appropriate financial decisions. People who understand Sharia principles usually have clearer grounds for choosing savings, financing, investment, insurance, or digital Islamic financial services. Conversely, weak literacy may cause hesitation, inaccurate assumptions, or the belief that Islamic banks are similar to conventional banks. Therefore, literacy programs need to be delivered through approaches that are accessible and consistent with the information-seeking behavior of digital society (Zakaria & Fauzi, 2025).

Islamic Financial Inclusion

Islamic financial inclusion refers to the extent to which individuals are able to access, use, and benefit from Sharia-compliant financial services safely, affordably, and sustainably. Demirgüç-kunt et al. (2020) emphasize that financial inclusion is important for broadening economic participation and improving welfare. From an Islamic viewpoint, inclusion is not merely about availability of services; it also requires that those services embody justice, blessing, and public benefit.

Digital financial services can make Islamic financial inclusion more practical. Online account opening, mobile banking, digital payments, application-based Islamic investment, and digital consultation channels allow users, including students, to access services without always visiting a physical branch. Raza et al. (2018) argue that digital marketing can increase young consumers' interest in Islamic banking products because product information becomes easier to obtain.

Generation Z and Digital Behavior

Generation Z generally refers to people born from the late 1990s to the early 2010s. Prensky (2001) describes young people who have grown up with technology as digital natives because digital devices have been embedded in their daily routines from an early age. In everyday life, this generation obtains information through social media, short videos, online searches, and algorithmic recommendations.

These digital habits require Islamic financial communication to adapt both message format and language. Explanations that are too formal, lengthy, or technical may not attract Generation Z. By contrast, visual, concise, narrative, and interactive content can make Islamic financial information easier to follow. Zakaria & Fauzi (2025) state that social media can be an effective channel for introducing Islamic financial concepts to young people because it matches their digital communication patterns .

The Relationship between Digital Marketing, Islamic Financial Literacy, and Islamic Financial Inclusion

Digital marketing can directly support Islamic financial literacy because it presents information in formats that are fast, familiar, and compatible with Generation Z's media practices. Educational content about riba, Sharia contracts, profit sharing, Islamic savings, and Islamic mobile banking can strengthen students' early understanding of Islamic finance. From a marketing perspective, continuous digital content can also influence consumers' perceptions, trust, and responses to products (Kotler & Keller, 2016).

Stronger literacy can then encourage Islamic financial inclusion. When students understand a product's benefits, mechanisms, and Sharia values, they may develop greater trust in Islamic financial institutions. Digital marketing can also support inclusion directly through online registration links, account-opening campaigns, application tutorials, and digital promotions that make services easier to try. Thus, in the digital Islamic financial ecosystem, digital marketing can operate as both an educational strategy and a means of improving accessibility (Demirgüç-kunt et al., 2020).

RESEARCH METHOD

Research Design

This study used a descriptive qualitative design to examine how digital marketing shapes Generation Z students' knowledge and behavior in relation to Islamic financial services. This design was selected because the study required contextual understanding of participants' experiences, perceptions, and interpretations of Islamic financial digital content (Creswell, 2018).

Research Site and Research Subjects

The inquiry was conducted at the Faculty of Sharia and Law, UIN Sultan Syarif Kasim Riau, Pekanbaru. Participants were students who belonged to Generation Z,

actively used social media, and had encountered digital content related to Islamic financial institutions. A total of 10 students participated in this study. The participants were selected using a purposive sampling technique, in which informants were chosen based on specific criteria relevant to the objectives of the research. The selection criteria included students who actively used digital platforms such as Instagram, TikTok, or YouTube, had experience accessing digital content related to Islamic banking, and had used or were familiar with digital-based Islamic financial services. The unit of analysis was the role of digital marketing, including educational content, digital campaigns, advertisements, and branding strategies used by Islamic financial institutions to improve Islamic financial literacy and inclusion.

Data Collection Techniques

Data were generated through three techniques. First, semi-structured interviews explored students' experiences in accessing Islamic financial digital content and how such exposure influenced their understanding and use of Islamic financial services. Several interview questions focused on the social media platforms most frequently used by students, their experiences in encountering digital content related to Islamic banking, the types of content that attracted their attention the most, their understanding of concepts such as *riba*, Islamic contracts, and profit-sharing after being exposed to digital content, the influence of digital content on their trust in and intention to use Islamic financial services, their experiences in using Islamic mobile banking services, as well as their views regarding the effectiveness of digital marketing in enhancing Islamic financial literacy and inclusion.

Second, online observation focused on the social media accounts of Islamic financial institutions, especially posts containing educational messages, promotional information, hashtag campaigns, and digital service tutorials. Third, document review was conducted by examining reports from the Financial Services Authority, Bank Indonesia publications, books, and other relevant documents.

Data Analysis Technique

The data were analyzed using the framework of Miles and Huberman (2014) which includes data condensation, data display, and conclusion drawing. During condensation, information from interviews and online observations was selected, organized, and focused according to the research objectives. The data were then presented in thematic narratives and in a table showing the relationships among the main concepts. Conclusions were developed by relating empirical findings to digital marketing, Islamic financial literacy, and Islamic financial inclusion.

Data Validity

Credibility was strengthened through triangulation of sources and techniques. Interview data were compared with online observation results and documentary

evidence. The researchers also revisited the meanings of the data to ensure that the interpretation remained aligned with the context of the informants' statements.

RESULTS

Forms of Exposure to Islamic Financial Digital Marketing among Generation Z

The interviews and online observations show that students encountered Islamic financial information through several digital marketing formats. The most visible format was short educational video content distributed through TikTok, Instagram Reels, and YouTube Shorts. These videos commonly discussed practical issues, including the distinction between interest and profit sharing, the risks of *riba*, procedures for opening an Islamic bank account, and the benefits of Islamic mobile banking. Because the messages were brief and visual, students were able to follow the explanations more easily. One participant explained that short videos on TikTok and Instagram helped them understand the difference between interest and profit sharing because the explanations were delivered in a concise and visual manner (Participant 3, personal communication, April 16, 2026).

A second format was infographics and Instagram carousel posts. These visual materials helped students understand terms that they previously considered difficult, such as *murabahah*, *ijarah*, *wadiah*, *mudharabah*, and *gharar*. Another format was hashtag-based campaigns, including campaigns on financial hijrah or halal transactions. Such campaigns did not only provide information; they also constructed a social identity in which the use of Islamic financial services was framed as part of a financial lifestyle consistent with Islamic values. Participant stated that Instagram carousel posts made Islamic financial terms such as *murabahah*, *mudharabah*, and *wadiah* easier to understand because the information was presented through simple illustrations and short explanations (Participant 7, personal communication, April 20, 2026).

The final form identified was the promotion of digital services through Islamic mobile banking applications. Several students learned from digital content that account opening, fund transfers, bill payments, and other transactions could be completed through mobile applications. This information reduced the assumption that Islamic banking services are complicated or must always be accessed through branch offices. One student mentioned that digital content about Islamic mobile banking changed their perception that Islamic banking services were complicated, since many banking activities could already be carried out through mobile applications without visiting branch offices.

The Role of Digital Marketing in Improving Islamic Financial Literacy

The findings indicate that digital marketing helps students understand basic Islamic finance concepts. Informant stated that digital content made *riba*, halal contracts, profit-sharing systems, and the distinction between Islamic and conventional banking easier to understand (Participant 1, personal communication, April 16, 2026). One informant explained that the meaning of *riba* became clearer

after watching short videos that used everyday examples. This response shows that simple digital formats can translate abstract concepts into information that is more understandable for students (Participant 4, personal communication, April 16, 2026).

Digital content that uses examples from everyday financial activities also appears to be more effective. Students find Islamic principles easier to understand when the content discusses familiar situations such as saving, transferring money, paying instalments, making payments, or investing. In this way, digital marketing not only introduces financial products but also develops students' initial knowledge of the values and principles underlying Islamic finance. One informant mentioned that information about online account opening and Islamic mobile banking services encouraged them to start using Islamic banking applications for fund transfers and bill payments because the procedures appeared simple and accessible through smartphones (Participant 9, personal communication, April 20, 2026).

The Role of Digital Marketing in Enhancing Islamic Financial Inclusion

Digital marketing also encouraged students to consider using Islamic financial services. Information on online account opening, Islamic mobile banking, digital payment features, and service promotions made Islamic services appear more accessible and attractive. One informant reported that opening an Islamic bank account could be done through a mobile phone by completing an online form and uploading an identity card (Participant 2, personal communication, April 16, 2026).

One participant explained that information shared through social media made Islamic banking services appear more practical because account registration could be completed online without visiting a branch office (Participant 5, personal communication, April 16, 2026). Another participant stated that tutorials on Islamic mobile banking applications increased their confidence in using digital financial services, especially for fund transfers and bill payments through smartphones (Participant 6, personal communication, April 20, 2026).

Furthermore, one informant mentioned that promotional content and explanations regarding digital payment features encouraged them to consider using Islamic financial services because the applications were perceived as accessible, simple, and suitable for daily transactions (Participant 8, personal communication, April 20, 2026). After receiving this information, the informant began using Islamic mobile banking for transfers and bill payments.

This statement indicates that Islamic financial inclusion is shaped not only by service availability, but also by the clarity of information on how to access those services. Tutorials, testimonials, and digital promotions can reduce psychological and technical barriers to using Islamic financial services. For Generation Z, smartphone-based access is an important consideration in choosing financial products.

The Relationship Pattern among Digital Marketing, Islamic Financial Literacy, and Islamic Financial Inclusion

Based on the empirical findings, the relationship between digital marketing, Islamic financial literacy, and Islamic financial inclusion is presented in Table 1.

Table 1
Relationship Pattern of Digital Marketing, Islamic Financial Literacy, and Islamic Financial Inclusion

Relationship	Pathway	Field indication	Observed effect
Digital marketing - Islamic financial literacy	Educational pathway	Posts and short videos translate riba, Sharia contracts, and profit sharing into simple examples.	Students obtain a clearer initial understanding of Islamic finance.
Literacy - Islamic financial inclusion	Trust pathway	Better conceptual understanding reduces doubt and builds confidence in Islamic products.	Students become more open to opening accounts and using Islamic services.
Digital marketing - Islamic financial inclusion	Access pathway	Promotions and app tutorials show concrete steps for using digital services.	Students are more likely to use Islamic mobile banking.

Source: Processed data, 2026.

Table 1 demonstrates two routes through which digital marketing operates. The first is an educational route, where digital content strengthens literacy and improved literacy later supports inclusion. The second is an access route, where digital marketing directly explains how Islamic financial services can be used, thereby encouraging students to try those services.

DISCUSSION

The empirical pattern suggests that digital marketing fits the way Generation Z learns about finance. For the students involved in this study, social media did not operate simply as a place for entertainment, it became a daily learning arena where banking messages were encountered, compared, saved, and shared (Alalwan, 2018). This interpretation is supported by Fitri et al. (2025) who reported that attractive and educational social media marketing can strengthen Islamic financial literacy and show that Instagram's visual and interactive features, including Reels, comments, and live sessions, may turn the platform into an engaging learning space for young users.

The findings also indicate that educational content is more persuasive when it combines explanation, emotion, and religious meaning. A financial hijrah narrative, for instance, does not only inform audiences about a product; it frames financial choice as part of spiritual commitment and ethical self-management. Such framing helps students see Islamic financial services as more than banking facilities. They are

understood as instruments that align daily transactions with Islamic values. This interpretation is consistent with Indah and Syahbudi (2025) who show that Islamic bank educational videos can represent Sharia values through the Maqasid Shariah Index perspective.

This result is also consistent with the broader argument in digital marketing scholarship that content should create value before asking consumers to make a transaction. Hollebeek and Macky (2022) explain that digital content marketing supports engagement, trust, value formation, and longer relationships with consumers. In Islamic financial services, this relational dimension is especially relevant because product acceptance is shaped not only by functional benefits, but also by religiosity, trust, and perceived value, as shown by Jamshidi and Hussin (2016).

Another important point is the mediating role of literacy. Students who can explain the meaning of *riba*, Sharia contracts, and profit-sharing logic are more likely to view Islamic banking products with confidence. This means that inclusion cannot be understood only as the presence of applications or online services. It also depends on whether users know why the service is different, how it works, and why it is religiously and ethically relevant. This position is consistent with Antara et al. (2016) who emphasize the role of Islamic financial literacy in shaping attitudes toward Islamic financing. Al-Awlaqi and Aamer (2023) also connect Islamic financial literacy with Islamic bank selection, while Wardana et al. (2021) highlight the importance of attitudes, subjective norms, and product perceptions in the intention to use Islamic financial products. Akmalana and Riza (2025) further confirm the influence of digital marketing on Generation Z's intention to use Islamic banking services

The inclusion effect of digital marketing appears through the reduction of access uncertainty. For Generation Z, a service becomes more attractive when the process of opening an account, using an application, paying fees, and securing transactions is explained clearly. Digital tutorials and promotional messages make Islamic banking appear usable, not merely available. Fintech implementation in Bank Syariah Indonesia, particularly through BSI Mobile, broadens access to Islamic financial services (Azizah et al., 2025). Ozili (2018) who argues that digital finance can expand financial inclusion by lowering access barriers. In mobile banking studies, adoption is also influenced by performance expectancy, effort expectancy, hedonic motivation, price value, and trust Alalwan et al. (2017) as well as perceived usefulness, ease of use, perceived risk, and trust (Shaikh & Karjaluoto, 2025).

Within digital Islamic banking, the same pattern can be observed. Suhartanto et al. (2020) indicate that mobile banking adoption in Islamic banks is affected by perceived usefulness, ease of use, satisfaction, and religiosity. Raza et al. (2020) show that internet banking service quality contributes to satisfaction and loyalty. Muflih et al. (2024) add that loyalty toward Islamic mobile banking is shaped by service fairness, religiosity, satisfaction, and trust. These studies help explain why digital marketing must communicate not only features, but also reliability, fairness,

and Sharia-based assurance.

Overall, the findings point to a movement from passive literacy toward applied literacy. Students are not only exposed to Islamic financial concepts; they also begin to connect those concepts with daily transactions. Digital marketing therefore acts as a bridge between knowledge, confidence, and action. Raza et al. (2018) support this view by stating that digital strategies in Islamic banking can increase interest in product use while strengthening service competitiveness.

The study offers a practical implication for Islamic financial institutions: digital education should be designed as a sequence rather than as isolated posts. Introductory content can first clarify basic concepts such as *riba*, contracts, and profit sharing. The next layer may show concrete procedures, including how to open an account, activate mobile banking, check fees, and maintain transaction security. A final layer can invite interaction through question-and-answer sessions, live discussions, short quizzes, or student community engagement. This layered design is useful because students do not only need information; they also need reassurance that the service is understandable, accessible, and consistent with Islamic values.

For universities, the findings indicate that Islamic financial literacy programs can be integrated with the digital habits of students. Campus-based literacy activities do not have to rely only on seminars or printed brochures. They can be supported by short videos, carousel posts, collaborative content with student organizations, and guided simulations of digital Islamic banking services. This approach allows students to encounter the same message repeatedly through different channels, making Islamic finance easier to understand and more relevant to daily financial practices.

The findings also imply that digital marketing should be evaluated not only by the number of viewers, likes, or followers. For Islamic financial institutions, the more meaningful indicator is whether digital content changes the audience's understanding, reduces misconceptions, increases trust, and encourages responsible service use. In this sense, digital marketing becomes part of a broader literacy ecosystem. It connects religious values, financial knowledge, and digital access in a way that is suitable for Generation Z.

CONCLUSION

This study shows that digital marketing contributes to Islamic financial literacy and inclusion among Generation Z. As an educational channel, digital marketing helps students understand essential concepts in Islamic finance, including the prohibition of *riba*, the principles of Sharia contracts, and profit-sharing systems. Digital content that is visual, concise, and interactive is easier for students to accept because it matches the communication preferences of digital natives.

Besides supporting literacy, digital marketing also contributes to Islamic financial inclusion by providing information about accessible digital services, such as Islamic mobile banking and online account opening. Islamic financial literacy functions as an intermediary mechanism that strengthens students' confidence in

Islamic financial products and services. Thus, digital marketing can be considered an effective strategy for encouraging young consumers to adopt Islamic financial services.

This study is limited by the small number of informants and by its research setting, which was restricted to students of the Faculty of Sharia and Law, UIN Sultan Syarif Kasim Riau. Future research should consider quantitative or mixed-methods designs with larger samples so that the relationship among digital marketing, Islamic financial literacy, and Islamic financial inclusion can be tested more systematically. Further studies may also examine influencer marketing, electronic word of mouth, trust, and perceived ease of application use as variables influencing Islamic financial inclusion among Generation Z.

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