

## The Influence of Digital Literacy and Islamic Financial Literacy on Gen Z's Interest in Islamic Banking

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**Abstract.** Since its founding, Indonesia's Islamic banking industry has exhibited encouraging growth. This is closely related to the digital literacy programs initiated by the Otoritas Jasa Keuangan. This development is also supported by the rapid advancement of digital technology. Gen Z, as the largest population of digital technology users in Indonesia, must also master financial literacy. In relation to Islamic banking, not only digital literacy is needed, but also Islamic financial literacy. The purpose of this study is to determine how Gen Z's interest in Islamic banking is influenced by digital literacy and Islamic financial literacy. This quantitative research population consists of students from the D3 Accounting program at Politeknik Negeri Ujung Pandang, who are considered to have a grasp of Islamic financial literacy. Using Slovin's formula, the study's sample was calculated, yielding 95 samples. The study's findings indicate that Gen Z's interest in Islamic banks is positively influenced by digital literacy. Furthermore, Islamic financial literacy has a beneficial impact on Generation Z's interest in Islamic banks. This study also demonstrates that both digital literacy and Islamic financial literacy have a favorable and simultaneous impact on Generation Z's interest in Islamic banks. Digital and Islamic financial knowledge account for 43.6% of the influence on Generation Z's interest in Islamic banks, while 56.4% represents other factors affecting their interest in Islamic banks that were not tested in this study.

**Keywords:** Digital Literacy, Islamic Financial Literacy, Generation Z, Islamic Banking, Financial Behavior, Student Interest

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### INTRODUCTION

Islamic business in Indonesia has shown a positive trend since it was first established. One of the fastest growing Islamic businesses is the Islamic banking business. Islamic banking in Indonesia can still exist and be able to survive during the 1998 monetary crisis (Soraya, 2022). Islamic banks are gaining market share by encouraging customers to use their services, which is one of the key obstacles that have prevented Indonesia's Islamic banking industry from flourishing up to this point (Rahmanto et al., 2023). The development of syariah banking is also marked by the joining of three Syariah Banks owned by BUMN, notably Bank BRI Syariah, Bank BNI Syariah, and Bank Syariah Mandiri to become Bank Syariah Indonesia (BSI) in 2021. As of May 2024, the total assets owned by Bank Syariah Indonesia is 861,595 trillion rupiah which comes from Islamic General Bank and Islamic Business Unit. This amount continues to increase along with the development of only 593,948 trillion rupiahs in 2020 (Otoritas Jasa Keuangan, 2023).

As of June 2024, the number of workers in Islamic banks is 56,298 people. This number is quite significant when viewed from the total number of Islamic banks, which is 2,392 units. Of course, sufficient human resources are also necessary to support the development of Islamic banking, both in terms of number and quality. The truth, however, is that a large number of human resources have worked for Islamic

organizations despite lacking any formal education or real-world Islamic banking experience ((Otoritas Jasa Keuangan, 2024).

Financial Services Authority's financial literacy program is inextricably linked to the growth of Islamic banks. According to the financial literacy survey conducted by Financial Services Authority in 2019, the proportion of financial literacy in the Islamic banking sector is 7.92%. This amount is the highest amount compared to other Islamic financial services sectors ((Otoritas Jasa Keuangan, n.d.)).

**Table 1. Proportion of Internet Users by Age (in percent), 2018-2019**

Age Groups	Proportion of Internet Users by Age (%)	
	2018	2019
<15	22.42	31.23
15-24	77.05	83.58
25-64	38.11	46.83
65+	3.97	5.32

Source: Central Bureau of Statistics, National Socio-economy Survey (SUSENAS) 2015-2019 (Badan Pusat Statistik, n.d.)

Based on data from Central Bureau of Statistics, the most internet users according to the general group are 15-24 years old, which is 83.58% in 2019 and is estimated to increase until now. This age group is commonly called generation Z or Gen Z. From the data it can be seen that Gen Z is very fond of something related to the internet. The development of technology today makes Gen Z able to access various digital media with the help of the internet. The usage of digital media must be accompanied with the user's knowledge and skills (Soraya et al., 2023). The growing usage of information technology in the 4.0 industry era must be supported by mastery of literacy which is commonly called digital literacy. Digital literacy can serve as a foundation for someone to tackle the present digital environment, allowing them to not only access information, but also validate the information they obtain from the original source (Athoillah et al., 2023). Digital literacy can influence and be influenced by various factors. In another study (Jihan & Fatah, 2023) found that digital literacy has a minor impact on the decision to transact utilizing BSI Mobile as a digital payment method. Basic financial literacy and Islamic finance have a positive influence on the financial behavior of the millennial generation (Ningtyas, 2019). QRIS BSI Mobile users are positively and significantly impacted by digital literacy (Uyun; & Qamaruddin, 2024). Using Islamic banking is one way that digital literacy has a direct, beneficial, and significant impact on investing decisions (Shintawati & Budidarma, 2023).

Islamic financial knowledge and technology have a significant positive effect on Islamic financial inclusion (Basrowi et al., 2020). Islamic financial knowledge has a significant negative impact on the millennial generation's enthusiasm for using Islamic banking applications (Kholidayah et al., 2023). The government can promote the use of digital Islamic financial literacy by emphasizing that Islamic educational institutions, particularly universities, use Islamic banking in all transactions, from lecturer and employee pay to education expenses and scholarships (Wildan Fawa & Yudha Utama, 2022).

One of the technological advancements in the financial industry that helps people manage their own finances anytime, anywhere is sharia financial technology (Aziz et al., 2023). Islamic financial awareness and student confidence increase interest in saving with Islamic banks (Miftahul, 2022). Islamic financial literacy and digital literacy influence people's willingness to use Islamic banking services (Khayati, 2022). Islamic financial literacy, Islamic financial inclusion, and digital literacy all have a positive and significant impact on interest in using Islamic banks' digital services (Yuliriyanti, 2017). Financial knowledge, digital

marketing, and company image all positively and significantly influence Gen Z's interest in Islamic banking (Hamidah, 2022).

Previous studies have highlighted the crucial yet underexplored relationship between digital literacy and Islamic financial literacy in influencing Gen Z's engagement with Islamic banking. Jihan and Fatah (2023) found that digital literacy had only a minor influence on Gen Z's decision to transact using BSI Mobile, suggesting that digital competence alone does not fully drive Islamic financial adoption. Meanwhile, (Kholidah et al., 2023) reported that Islamic financial knowledge negatively affected millennials' interest in using Islamic banking applications, indicating that awareness does not always translate into behavioral intention. These contrasting findings reveal a research gap concerning how digital literacy and Islamic financial literacy interact in shaping Gen Z's interest in Islamic banking, especially in Indonesia's post-merger Islamic banking landscape (Bank Syariah Indonesia, 2021–2024).

The study aims to (1) analyze the relationship between digital literacy and Islamic financial literacy toward Islamic banking interest, and (2) identify which factor exerts stronger influence on Gen Z's intention to adopt Islamic banking. The expected contributions include providing theoretical insight into behavioral finance from an Islamic perspective and offering practical implications for policymakers, educators, and Islamic financial institutions in designing digital literacy programs and marketing strategies tailored to young consumers.

## RESEARCH METHOD

This study employed a quantitative causal-comparative design. This study's population consists of 124 students from the Accounting Department of Politeknik Negeri Ujung Pandang, D3 Accounting Study Program, class of 2021-2022. This is because students in the Accounting Department of the D3 Accounting Study Program are representatives of Gen Z (born between 1997-2012). The class of 2021-2022 was selected because they had graduated from the Sharia Accounting class, so they were considered to have known the concept of Sharia financial literacy. The Slovin formula determines the number of samples, which can be up to 95.

Variable refers to the attributes of a concept that can be measured in various ways or in other words a concept that can be measured. The concept of changing a variable is called operationalization (Stockemer & Introduction, n.d.). This study employed two variables: one dependent variable (Y) and two independent variables (X). These variables will be included in a questionnaire that uses various indicators that are adapted from various sources by making several changes.

Variables X1 (digital literacy), X2 (Islamic financial literacy), and Y (Gen Z interest in Islamic banking) will be measured using the Likert Scale, with scores ranging from 1 to 5. The Likert scale (Stockemer & Introduction, n.d.) is designed to evaluate attitudes and opinions. Variable indicators are the variables to be assessed while using the Likert scale. Each Likert Scale-based instrument item includes a response ranging from very positive to very negative. For this study, the possible responses to each statement are: 1 = strongly disagree; 2 = disagree; 3 = hesitate; 4 = agree; and 5 = highly agree.

## RESULT AND DISCUSSION

### Descriptive Statistic

Results of 95 data sets' descriptive statistics are displayed in Table 2. Digital literacy has a minimum score of 54, a maximum score of 90, and an average score of 75.14. The Islamic financial literacy variable has a minimum value of 33, a maximum value of 60, and an average value of 43.89. The average score for variable Interest in Islamic banking is 46.07, with a minimum of 35 and a maximum of 65.

**Table 2. Descriptive Statistics**

	<b>N</b>	<b>Minimum</b>	<b>Maximum</b>	<b>Mean</b>	<b>Std. Deviation</b>
Digital literacy	95	54	90	75.14	8.184
Islamic financial literacy	95	33	60	43.89	5.751
Interest in Islamic banking	95	35	65	46.07	7.100
Valid N (listwise)	95				

Source: Processed data, 2024

**Validity and Reliability Test**

The significant value, the value of the r table, and the r calculation are used as the measurement basis to determine the validity of the measuring tool utilized in the study. All of the statement items are considered true if the significance value is less than 5% and r count > r table. The validity of the study instruments can be inferred from the results of validity testing for variables X1, X2, and Y using the SPSS 26 program, as all of them have significant values less than 5% and r count > r table (0.1698).

Questions that fall under the legitimate category are subjected to reliability testing. The instrument comprises of forty-three statements, each of which has undergone a validity test to determine its validity. The following is the foundation for decision-making in reliability tests:

1. The questionnaire is deemed credible or consistent if the Cronbach's Alpha score is more than 0.60.
2. Meanwhile, the survey or questionnaire is deemed untrustworthy or inconsistent if the Cronbach's Alpha value is less than 0.60.

Based on the data processing results, it can be concluded that all of the research's assertions are trustworthy or consistent, as indicated by the Cronbach's Alpha score of 0.953.

**Classical Assumption Test**

*Normality Test*

The normality test determines if the data from the distributed research is normal or not. To determine this, the Kolmogorov-Smirnov approach was applied using SPSS 26, yielding the following results.

**Table 3. Kolmogorov-Smirnov Test**

		<b>Unstandardized Residual</b>
N		95
Normal Parameters <sup>a,b</sup>		Mean .0000000
		Std. Deviation 5.27531628
Most Extreme Differences	Absolute	.061
	Positive	.061
	Negative	-.035
Test Statistic		.061
Asymp. Sig. (2-tailed)		.200 <sup>c,d</sup>
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

Source: Processed data, 2024

Table 3 reveals that the Asymp. Sig. (2-tailed) value is 0.200, which above the significance limit of 0.05. If the Asymp. Sig. (2-tailed) value is greater than 0.05, the study data can be classified as regularly distributed.

*Multicollinearity Test*

**Table 4. Multicollinearity Test Results**

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Toleranc e	VIF
1 (Constant)	3.750	5.439		.689	.492		
Digital Literacy	.162	.077	.186	2.087	.040	.753	1.328
Islamic Financial Literacy	.687	.110	.557	6.238	.000	.753	1.328

a. Dependent Variable: Interest

Source: Processed data, 2024

The Variance Inflation factor (VIF) value in the statistical test results displayed in Table 4 can be used to decide whether or not there is a perfect correlation among independent variables. When the VIF number falls between 1 and 10, the data is considered to have no perfect correlation. The VIF, which displays a score of 1.328 based on the statistical test findings, indicates that there isn't a perfect connection between the independent variables, or digital literacy and Islamic financial literacy.

*Heteroscedasticity Test*

Heteroscedasticity test can be done in various ways, one of which is by the Spearman method. Table 5 shows that the Sig. (2-tailed) value for each independent variable is 1,000. The Sig. (2-tailed) value must be > 0.05 in order to be used as the basis for determining if heteroscedasticity symptoms are present or absent. It is evident from the Spearman test results that this study model does not exhibit any heteroscedasticity symptoms.

**Table 5. Spearman Test**

		Digital literacy	Islamic financial literacy	Unstandardized Residual
Digital literacy	Pearson Correlation	1	.497**	.000
	Sig. (2-tailed)		.000	1.000
	N	95	95	95
Islamic financial literacy	Pearson Correlation	.497**	1	.000
	Sig. (2-tailed)	.000		1.000
	N	95	95	95
Unstandardized Residual	Pearson Correlation	.000	.000	1
	Sig. (2-tailed)	1.000	1.000	
	N	95	95	95

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Source: Processed data, 2024

### Hypothesis Testing

#### Hypothesis 1

The study's first hypothesis is that digital literacy has a beneficial impact on Generation Z's interest in Islamic banking. The following data were acquired using a basic linear regression analysis performed to test the first hypothesis.

**Table 6. Hypothesis 1 Test Result**

Model		Unstandardized Coefficients		Standardized	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	15.888	6.026		2.636	.010
	Digital Literacy	.402	.080	.463	5.038	.000

a. Dependent Variable: Interest in Islamic banking

Source: Processed data, 2024

Table 6 produces a simple regression equation  $Y = 15.888 + 0.402 X_1$ . The coefficient value of digital literacy in this regression equation is positive, at 0.402, indicating that Gen Z is more interested in Islamic banking the more proficient they are in digital literacy. The t-test findings on the regression equation above reveal a value of 5.038, which is more than 1.986. This indicates that digital literacy proficiency has an impact on Gen Z's interest in Islamic banking. The R square value from the statistical test results is 0.214, which suggests that 21.4% of Gen Z's interest in Islamic Banking is impacted by digital literacy while the remaining 78.6% is influenced by other factors.

#### Hypothesis 2

This study's second hypothesis holds that Gen Z's interest in Islamic banking is positively impacted by Islamic financial knowledge. The following data were obtained via a basic linear regression analysis that was done to evaluate the second hypothesis.

**Table 7. Hypothesis 2 Test Results**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	10.879	4.309		2.525	.013
	Islamic financial literacy	.802	.097	.649	8.237	.000

a. Dependent Variable: Interest

Source: Processed data, 2024

A simple regression equation,  $Y = 10.879 + 0.802 X_2$ , is generated via Table 7. The coefficient value of Islamic financial literacy in this regression equation is positive, at 0.802. This indicates that Gen Z is more interested in Islamic banking the more proficient they are in Islamic financial literacy. The regression equation above yielded a t-test result of 8.237, which is more than 1.986. This suggests that mastery of

Islamic financial literacy influences Gen Z's interest in Islamic banking. Based on the statistical test results, the R square value is 0.422. This indicates that 42.2% of Gen Z's interest in Islamic banking is impacted by Islamic financial literacy, with other factors accounting for the remaining 57.8% of the influence.

*Hypothesis 3*

The third hypothesis posits that there exists a positive correlation between Gen Z's interest in Islamic banking and their level of digital literacy and Islamic financial literacy. Multiple linear regression analysis was performed in order to evaluate the third hypothesis, and the resulting data were as follows.

**Table 8. Multiple Regression Test Results**

Model		Unstandardized Coefficients		Standardized	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.750	5.439		.689	.492
	Digital literacy	.162	.077	.186	2.087	.040
	Islamic financial literacy	.687	.110	.557	6.238	.000

a. Dependent Variable: Interest in Islamic banking

Source: Processed data, 2024

The multiple linear regression test findings, which are displayed in Table 8, lead to the regression equation  $Y = 3.750 + 0.162 X1 + 0.687 X2$ . The coefficient value of digital literacy and Islamic financial literacy, as indicated by this regression equation, is 3.750, which is positive. This implies that Gen Z's interest in Islamic banking will increase with their level of proficiency in both digital literacy and Islamic financial literacy.

**Table 9. F Test Results**

Model		Sum of		Mean Square	F	Sig.
		Squares	Df			
1	Regression	2122.562	2	1061.281	37.324	.000 <sup>b</sup>
	Residual	2615.922	92	28.434		
	Total	4738.484	94			

a. Dependent Variable: Interest

b. Predictors: (Constant), Islamic Financial Literacy, Digital Literacy

The computed t value for the Digital Literacy variable is 2.087, according to the statistical t-test. Given that this value is higher than the t table's value of 1.986, it can be said that Gen Z's interest in Islamic banking (Y) is positively impacted by the digital literacy variable (X1). The computed t value for the Islamic financial literacy variable (X2) is 6.238, according to the statistical t-test results displayed in Table 8. Given that this value is higher than the t-table value (1.986), it can be said that Gen Z's interest in Islamic banking is positively impacted by the Islamic financial literacy variable (X2). A value of 37.324 is shown by the statistical F test findings in Table 9. This value exceeds the value in the F table (3.092). This indicates that the Gen Z interest variable in Islamic Banking (Y) is positively and simultaneously influenced by the digital literacy variables (X1) and Islamic financial literacy (X2).

## Coefficient of Determination Test

**Table 10. Results of Determination Coefficient Test**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.669 <sup>a</sup>	.448	.436	5.332

a. Predictors: (Constant), Islamic Financial Literacy, Digital Literacy

b. Dependent Variable: Interest in Islamic Banking

Source: Processed data, 2024

The Adjusted R square value in Table 10 illustrates the relationship between the variables of digital literacy (X1) and Islamic financial literacy (X2) and the variable of Gen Z's interest in Islamic banking (Y). The figure of 0.436 indicates that Gen Z's interest in Islamic banking (Y) is positively and concurrently influenced by the factors of digital literacy (X1) and Islamic financial literacy (X2). This indicates that digital literacy and Islamic financial literacy have a 43.6% influence on Gen Z's interest in Islamic banking. There are 56.4% more variables that affect Gen Z's inclination toward Islamic banking but were not examined in this research.

### Digital Literacy Has a Positive Influence on Gen Z's Interest in Islamic Banking

The computed t value suggests that the findings of the digital literacy hypothesis test have a favorable impact on Gen Z's interest in Islamic banking. The partial impact of the independent variable on the dependent variable is displayed by the computed t value. The statistical test results show a computed t-value of 5.038. The fact that this value is higher than the t table value of 1.986 indicates that Gen Z's interest in Islamic banking is significantly influenced by digital literacy. The coefficient of 0.402 indicates that the significant effect value of the digital literacy variable (X1) is positive, so this indicates that hypothesis 1 can be accepted. If Gen Z's literacy mastery is higher, then Gen Z's interest in Islamic Banking will be higher. The interest of Gen Z in Islamic Banking is influenced by digital literacy by 21.4%. The equation  $Y = 15.888 + 0.402 X1$  illustrates that if the independent variable digital literacy (X1) is equal to 0, then the dependent variable Gen Z's interest (Y) is 15.888. The Gen Z interest variable will increase by 0.402 and have a positive value for every 1 point increase in the digital literacy variable, according to the value of 0.402. This implies that Gen Z will be more interested in Islamic banking the more proficient they are with digital literacy. Proficiency in digital literacy will raise Gen Z's knowledge of doing business with Islamic banks.

### Islamic Financial Literacy Has a Positive Influence on Gen Z's Interest in Islamic Banking

This study supports the findings of Yuliriyanti's research (Yuliriyanti, 2017) that indicates interest in utilizing digital services offered by Islamic banks is significantly positively impacted by Islamic financial literacy. These findings are also consistent with a study by Jannah (Miftahul, 2022), which found that students' interest in saving at Islamic banks is positively and significantly influenced by their knowledge of Islamic finance. This is consistent with studies by Dafiq, Hidayati, and Habib (Dafiq et al., 2022), which indicates that Gen Z's interest in Islamic banking increases with financial literacy understanding. Furthermore, the interest of Gen Z in Islamic banking is strongly influenced by financial literacy in addition to other factors (Suparno et al., 2023).

## Digital Literacy and Islamic Financial Literacy Have a Positive and Simultaneous Influence on Gen Z's Interest in Islamic Banking

The findings confirm Jihan and Fatah's (Jihan & Fatah, 2023) research, which suggests that increasing Islamic financial literacy and digital literacy can lead to an increase in the use of mobile banking. Furthermore, this study is consistent with the findings of Hamidah (Hamidah, 2022), who found that financial literacy characteristics, when combined with other variables, had a favorable and substantial effect on Gen Z's interest in Islamic banking.

## CONCLUSION

Based on the research hypothesis test results, it is possible to conclude that digital literacy and Islamic financial literacy have a positive and simultaneous influence on Gen Z's interest in Islamic banking. Digital and Islamic financial literacy affect up to 43.6% of Gen Z's interest in Islamic banking. Other factors influencing Gen Z's interest in Islamic banking that were not tested in this study include 56.4%. The limitation of this research is that it only discusses two variables that can influence Gen Z's interest in Islamic Banking. For future researchers, it is hoped that they will add other variables not covered in this research. Thanks to the Ujung Pandang State Polytechnic and the Center for Research and Community Service (P3M) for the financial support provided so that this research could be carried out.

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