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DETERMINANTS OF GENERATION Z INTEREST IN USING DIGITAL BANKING SERVICES: EVIDENCE FROM PT BANK SYARIAH INDONESIA

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Abstract

This study evaluates factors influencing Generation Z's interest in using digital banking services at PT Bank Syariah Indonesia (BSI), using a descriptive quantitative approach with questionnaire data from Generation Z in East Bandung. Results show some respondents chose BSI for its ease of transactions and sharia compliance, while others preferred competitors for more complete features, free transfers, and lower fees. The six main factors driving Generation Z's interest in BSI are: 1. Ease of use 2. Security 3. Service features 4. Perceived benefits 5. Financial literacy 6. Trust. Understanding Gen Z' interest in BSI is an important reference for the bank in designing effective digital strategies. Therefore, BSI must continuously improve its digital service quality, feature innovation, and sharia education to attract Gen Z.

Keywords: Bank Syariah Indonesia, digital banking, Generation Z, Islamic principles, Usage intention

1. Introduction

In the era of globalization, the rapid advancement of information and communication technology has triggered fundamental transformations in various business sectors, including the national banking industry. Digital banking services have emerged as a key manifestation of contemporary financial innovation, revolutionizing the way customers interact with financial institutions, unfettered by the space and time constraints of physical bank offices (Putri et al., 2023). Islamic banking institutions in Indonesia have aggressively responded to the digital shift to maintain industry relevance, one example being PT Bank Syariah Indonesia Tbk (BSI)'s strategic move to optimize the performance of its BSI Mobile platform (Septiawan et al., 2026) . The implementation of digital technology integration in

Islamic banking is crucial, given that Indonesia has the largest Muslim population in the world, requiring efficiency and compliance with Islamic economic law.

The shift in market demographics has positioned Generation Z (Gen Z) as the primary driver of today's financial technology adoption trends. As digital natives, this generation possesses unique characteristics that strongly emphasize speed, convenience, and independent interaction through their smartphones (Khafifa & Aminy, 2025) . Gen Z's interest in using Islamic digital banking services does not emerge instantly, but is influenced by various driving factors that shape their transaction preferences (Lestari, 2023). Understanding the factors that drive these young consumers' purchasing and usage is crucial for the sustainability of the banking industry, enabling it to offer digital financial platforms that align with their modern lifestyles (Septiawan et al., 2026) .

The main determinants influencing the adoption of digital banking technology are based on the *Technology Acceptance Model* (TAM) framework, namely perceived ease *of use* and perceived usefulness *in simplifying* users' daily activities (Khafifa & Aminy, 2025) . In addition to functional ease, personal data security and layered account protection using PIN and *One-Time Password* (OTP) systems are the main pillars of Gen Z's trust amidst the growing threat of cybercrime (Ramadhan & Nafiah, 2024). Social influence *from* family and relatives and the intensity of interactive digital promotions on social media have also been shown to accelerate their decision to adopt banking platforms (Hidayat & Utami, 2023). On the other hand, as part of Islamic banking, the comparative advantages of religiosity, understanding of Islamic financial literacy, and commitment to a riba-free system *(sharia compliance)* provide a strong spiritual appeal for Gen Z seeking inner peace in managing their finances (Elsyarif, 2024) .

Based on the background of the phenomenon described, this study specifically aims to evaluate and empirically analyze the factors that influence Gen Z's interest in using PT Bank Syariah Indonesia (BSI) digital banking services (Fadila & Setiawan, 2024). The main determining variables tested focused on transaction data security assurance, service feature suitability, social environment influence, application system reliability, and sharia compliance principle variables (Khafifa & Aminy, 2025) . The final results of this research study are expected to provide theoretical academic contributions to the development of literature on digital native Muslim consumer behavior (Lestari, 2023). Practically, this study is expected to serve as a strategic evaluation reference for BSI management in optimizing application feature performance, strengthening digital transaction security systems, and formulating an adaptive contemporary sharia education approach (Wardani et al., 2023).

2. Literature review

2.1. Theoretical Analysis and Previous Research

Research into the factors influencing Generation Z's interest in using digital banking services has yielded mixed results, sparking an interesting academic debate worthy of further study. This phenomenon is analyzed using several key variables explored in various previous empirical studies.

Regarding the influence of ease of use, Cupian, Valentino, and Noven (2022) aimed to analyze the factors influencing Generation Z's interest in using Islamic digital banking in Bogor City. The study used a quantitative approach involving 113 Generation Z respondents. The results showed that perceived ease of use did not significantly influence interest in using Islamic digital banking. The researchers explained that Generation Z has become accustomed to using technology in their daily lives, so the aspect of ease is no longer a primary factor in determining service usage decisions (Hisam, 2023) .

In contrast, Apriza Azizi & Umam (2025) found that ease of use actually had a positive and significant effect on Generation Z's interest in using the BYOND by BSI app. This study involved 120 BSI Generation Z customers in Pamekasan Regency. These findings indicate that the easier the app is to understand and operate, the higher the user's interest in using it. These contradictory results indicate that perceived ease of use remains a very interesting and relevant factor worthy of further research.

Security is also a crucial element in the use of digital services because it is directly related to the protection of personal data and the security of customer transactions. (Apriza Azizi & Umam, 2025) stated that security has a positive and significant influence on Generation Z's interest in using BYOND by BSI. The higher the level of security perceived by users, the greater their interest in using the digital service. Generation Z users feel more trust when the application has a strong authentication system and adequate data protection. These findings show that security is one of the main pillars that Generation Z carefully considers before adopting digital banking services.

On the other hand, service features, which encompass various in-app facilities to meet fast transaction needs, have a different impact. Research by Azizi et al. (2025) showed that service features had no significant partial effect on interest in using BYOND by BSI. This indicates that feature completeness does not necessarily increase interest if users feel the currently available features are sufficient to meet their basic transaction needs. Nevertheless, service features still deserve attention because they can contribute to improving the user experience *in* the long term (Mainata, 2021) .

Regarding perceived usefulness, defined as the belief that technology can improve the effectiveness of activities, Cupian et al. (2022) found that perceived usefulness did not significantly influence Generation Z's intention to use Islamic digital banking. This is because the benefits of using digital banking have become

commonplace and ordinary for Generation Z, and are no longer a primary consideration in decision-making. Conversely, other research based on *the Technology Acceptance Model* (TAM) shows that perceived usefulness remains a crucial factor in shaping users' positive attitudes toward digital banking services (Muarrifah & Nur Azizah Rahma Wijaya, 2025) .

Trust, which reflects users' confidence in a service provider's ability to maintain its reputation, also plays a crucial role. Cupian et al. (2022) found that *perceived credibility,* or trustworthiness, has a positive and significant effect on Generation Z's intention to use Islamic digital banking. Users who place high trust in a bank's reputation and integrity tend to have a higher interest in using its digital services. Thus, trust can be a dominant factor in shaping the intention to use Islamic digital banking (Fitriah & Garbo, 2024) .

Sharia financial literacy, which relates to an individual's ability to understand Sharia principles and the products offered, also influences decision-making. Research on the digitalization of the Sharia economy shows that Generation Z with a good understanding of Sharia finance tends to be more receptive to innovative digital Sharia services, including BSI mobile banking. This understanding fosters deep confidence in users that their transactions are fully compliant with applicable Sharia principles. (Roufi et al., 2025) .

Based on the compilation of the results of various previous studies above, several factors have been shown to influence Generation Z's interest in using digital banking services, namely: ease of use, security, trust, perceived benefits, Islamic financial literacy, and service features. The *research gap* between Cupian et al.'s (2022) and Azizi et al.'s (2025) research emphasizes the urgency of conducting this study to reexamine the model.

Table 1. Previous Research

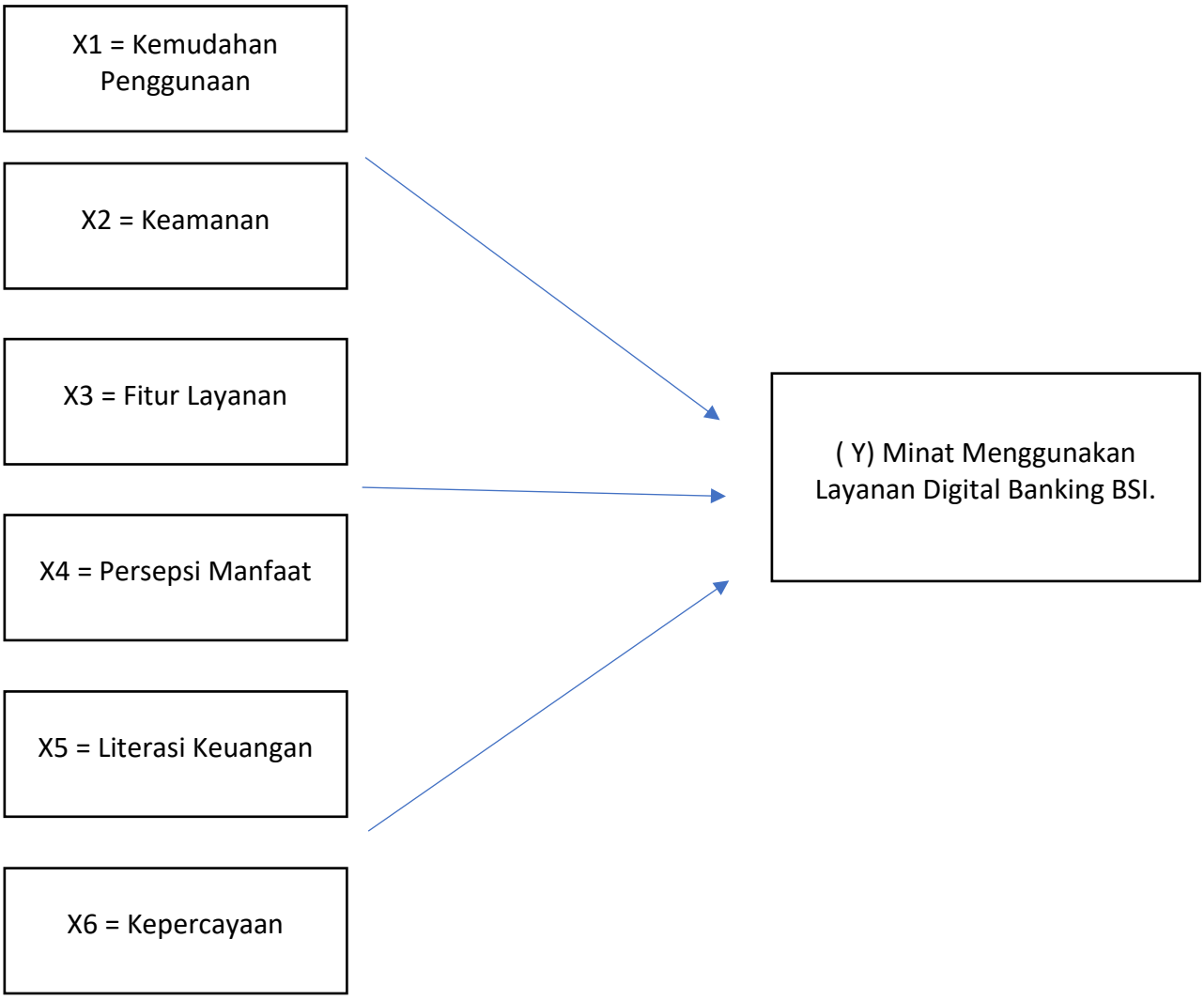
No	Researchers	Method	Sample	Variables	Results
1.	Cupian et al. (2022)	Quantitative	200 Gen Z Bogor	Convenience, benefits, trust, influence, social.	Trust and social influence are significant.
2.	Azizi et al. (2025)	Quantitative	120 BSI Customers	Convenience, security, features.	Significant convenience and security.
3.	Al-Fatih Muhammad (2025)	Descriptive	100 Students	TAM	BYOND recipients are relatively high.
4.	Nursyahda (2025)	Quantitative	100 Gen Z Jabodetabek	Convenience, Security, e-WOM	All variables are significant.
5.	Rahmi et al. (2025)	Quantitative	Gen Z Medan	Sharia Financial Literacy.	Positive influence.

2.2. Research Thinking Framework

Source: *Processed by researchers based on previous research (2026).*

Based on previous research, several factors are suspected to influence Generation Z's interest in using PT Bank Syariah Indonesia's digital banking services. These factors include ease of use, security, service features, perceived benefits, Islamic financial literacy, and trust.

The differences in previous research findings indicate that the relationship between these factors and interest in using digital banking services still requires further investigation. Therefore, this study develops a conceptual framework to illustrate the relationship between the independent variables and the dependent variable, namely Generation Z's interest in using PT Bank Syariah Indonesia's digital banking services. (Lestari et al., 2024) .



2.3 Research Hypothesis

Based on previous journal reviews, the research hypothesis is formulated as follows:

H1: Ease of use (X1) influences Generation Z's interest in using PT Bank Syariah Indonesia's digital banking services (Y).

H2: Security (X2) influences Generation Z's interest in using PT Bank Syariah Indonesia's digital banking services (Y).

H3: Service features (X3) influence Generation Z's interest in using PT Bank Syariah Indonesia's digital banking services (Y).

H4: Perceived benefits (X4) influence Generation Z's interest in using PT Bank Syariah Indonesia's digital banking services (Y).

H5: Sharia financial literacy (X5) influences Generation Z's interest in using PT Bank Syariah Indonesia's digital banking services (Y).

H6: Trust (X6) influences Generation Z's interest in using PT Bank Syariah Indonesia's digital banking services (Y).

H7: Ease of use, security, service features, perceived benefits, Islamic financial literacy, and trust simultaneously influence Generation Z's interest in using PT Bank Syariah Indonesia's (Y) digital banking services.

3. Research methods

To answer the question of why the younger generation is interested in using Islamic financial technology, this study uses a systematic approach. The interplay of latent constructs formed by empirical indicators in the field is assessed in depth. Quantitative methods are employed in this study, employing explanatory descriptive analysis techniques. Primary data collected directly from the research subjects served as the primary data source. This data collection was conducted through a structured digital questionnaire distributed online via the Google Forms platform to broaden the geographic reach of respondents.

Research Design and Sample

This study focuses on all groups of young people, especially Gen Z, who actively utilize internet technology and have direct access to Indonesia's digital banking ecosystem. This study uses a *purposive sampling technique,* which is a non-probability sampling technique based on the research objectives. The selected sample consists of people who actively use digital transaction applications and are within the productive age range of Gen Z. The results of field data collection indicate that a total of 113 active users meet the validity and eligibility requirements for filling in the final sample.

Operational Definition of Variables

The research variables were structured through adaptation of *the Technology Acceptance Model* (TAM) indicators and Islamic banking compliance attributes tailored to the behavioral preferences of the digital generation. To measure the level of empirical agreement from respondents' answers, the primary questionnaire measurement model used a three-point ordinal scale: "Agree," "Neutral," and "Disagree." The main variables of this operational instrument were divided into the following empirical measurement dimensions:

1. Data and Transaction Security (X_1): assesses respondents' perceptions of protection and their level of trust in digital identity confidentiality, encryption reliability, and the convenience of layered security features through a combination of PIN numbers and *One-Time Password* (OTP) codes.
2. Suitability of Service Features (X_2): assesses the level of fulfillment of daily functional needs of digital adoption users through the availability of varied and applicable transaction menu options.
3. Social Environmental Influence (X_3): measures how much the use of digital banking by the closest social group (family, coworkers, colleagues) influences an individual's interest in adopting the platform.
4. Application System Reliability (X_4): assesses the technical stability of mobile application performance in reducing network disruptions *(down time),* system constraints, or errors when transactions are executed.

5. Sharia Principles and Compliance (X_5): indicates the spiritual desire and intrinsic motivation of customers to transact using schemes that produce fair results, are free from usury, and comply with Islamic economic law.
6. Continued Usage Intention (Y): measures Gen Z's desire, commitment, and long-term plans to maintain their account and use the app platform in the future.

Data Analysis Techniques

Descriptive statistical analysis was used to process primary quantitative data from accumulated respondent responses. This method aims to explain the demographic profile features of respondents and illustrate the frequency distribution and percentage of answer choices for each indicator. To calculate the percentage proportion of the data distribution groups from the questionnaire tabulation results, the standard mathematical formulation used is as follows:

$$s=NF\times100\%$$

Where s is the empirical percentage value of the measured item, F is the cumulative frequency of a particular answer choice chosen by the respondents, and N is the total number of respondents involved in the study, which was 113 respondents. A complete summary of the instrument grid and adaptation of reference literature from eight relevant journals is presented in Table 2.

Table 2. Functions of the BSI bank digital questionnaire instrument

No	Research Variables	Empirical Indicators of Question Items	Reference Adaptation Source
11	Security (X_1)	Personal data security, PIN features, and OTP codes during transactions	Journal of Islamic Banking and Finance (2024)
2 2	Service Features (X_2)	Completeness of financial transaction menu, ease of access, and usability of features	Journal of Islamic Banking Research (JRPS) (2023)
33	Social Influence (X_3)	Intensity of use and recommendations of digital banking by people around	Scientific Journal of Islamic Economics (2023)

No	Research Variables	Empirical Indicators of Question Items	Reference Adaptation Source
44	System Reliability (X_4)	Operational stability of the application and frequency of network errors	Journal of Sharia Banking (JPS) (2024)
55	Sharia Principles (X_5)	Interest in aspects of interest-free regulation, compliance, and religious values	Margin: Journal of Islamic Banking (2023) / Ar-Rihlah Journal (2024)
66	Interest in Use (Y)	Plans for continuity of use and future app loyalty	Journal of Economics & Banking Studies (2023)

Qualitative descriptive analysis of respondents' responses to open- *ended questions* was combined with previous quantitative data processing as part of the integrated analysis. To draw conclusions about Gen Z behavior, this method was used to further explore respondents' reasons for choosing the usury-free Islamic financial ecosystem over conventional banking, including comparisons between efficient monthly administration fees, ease of access without physical restrictions, and the value of peace *of mind.*

4. Results and Discussion

4.1. Results

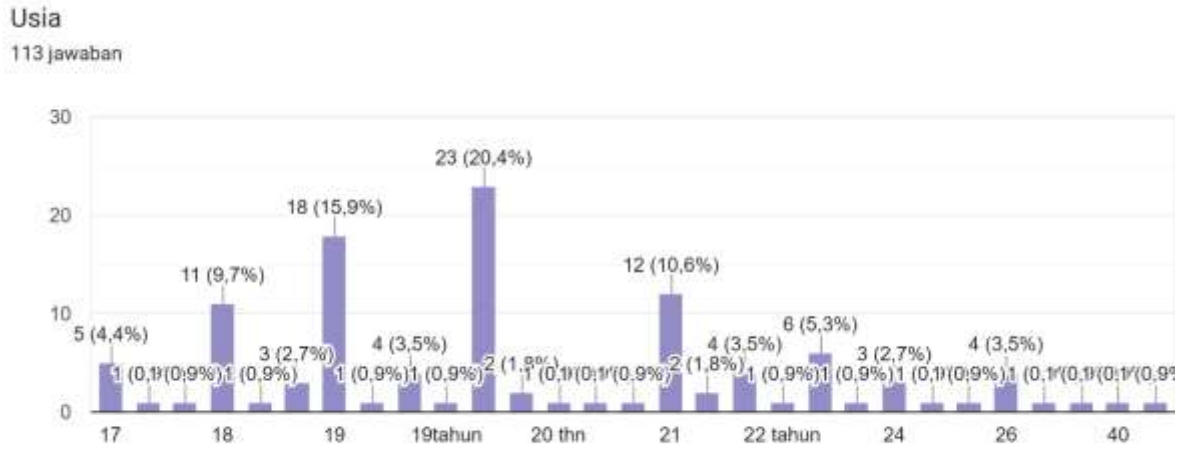


Figure 1. Age of respondents

The study results showed that of the 113 people surveyed, the majority of mobile banking users were from the young and productive age group. The largest number of respondents was 23 years old (20.4%), and the second largest was 19 years old (15.9%). The average age range of respondents ranged between 17 and 26 years. This indicates that Generation Z is familiar with advances in digital technology. This finding suggests that the younger generation uses mobile banking more, which tends to be more flexible with the development of digital banking services.

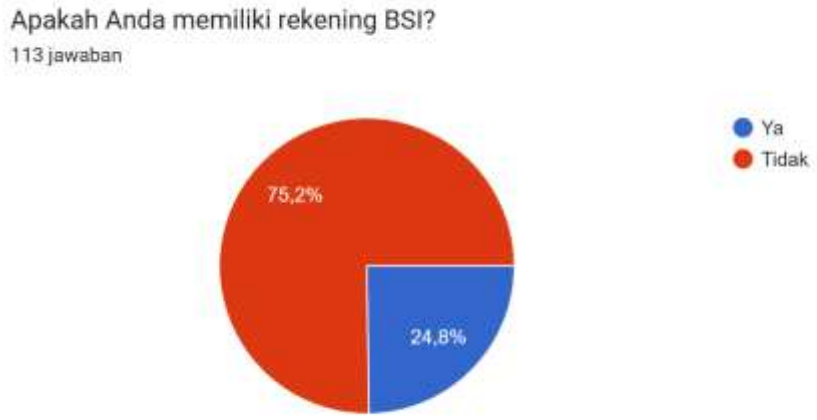


Figure 2. BSI account ownership

The results of the study showed that the majority of 113 respondents who answered did not have a PT Bank Syariah Indonesia (BSI) account. A total of 75.2%

of those who answered did not have a BSI account, while only 24.8% of those who answered did. These results indicate that the level of BSI account ownership among Generation Z is still low. This condition indicates that Generation Z has not utilized BSI digital banking services, even though they are available and continue to develop. Several factors can contribute to the low ownership of BSI accounts. These include the use of other banks due to work needs, the impact on the environment, and the preference for digital banking services that are perceived to have more complete features or lower administration fees. As a result, BSI is less attractive to Generation Z.



Figure 3. Experience using the BSI mobile or BYOND by BSI application

The study results showed that of the 113 respondents, 74.3% stated that they had never used BSI's BSI Mobile and BYOND applications. Meanwhile, only 25.7% of people answered that they had used one of BSI's digital banking applications. This finding is in line with the fact that respondents do not have many BSI accounts. This condition indicates that Generation Z still uses BSI's digital services only minimally. There are several reasons for this, such as not having a necessary need, lack of experience using BSI services, or a preference for other digital banking applications that are considered more suitable to the respondents' needs and habits.

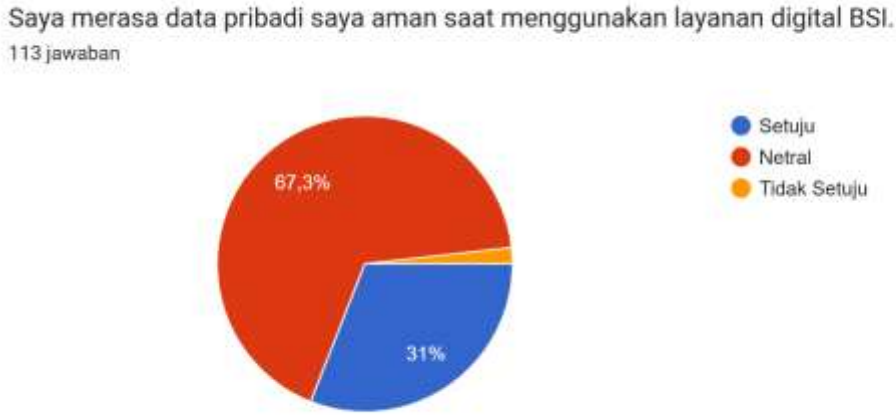


Figure 4. Personal data security on BSI digital services

The results of the study showed that of the 113 respondents, the majority chose to be neutral regarding the statements made about the security of personal data in BSI's digital banking services. 67.3% of them stated neutral, and 31% of them agreed that they believed their personal data was secure when using the service. Only a few people said they disagreed. The results indicate that most respondents do not have strong confidence in the level of personal data security in BSI's digital banking. This could be due to a lack of user experience, unfamiliarity with the security system used, or a lack of understanding of the available data protection features.



Figure 5. The influence of security features on transaction convenience

The results showed that of the 113 people who participated in the study, most considered security features such as PINs and *One-Time Passwords* (OTPs) to be very important when using digital banking services. The majority of respondents (67.3%) agreed that having a PIN and OTP makes transactions more convenient and secure. Only a few disagreed, and 30.1% of respondents chose a neutral response.

These findings indicate that security features play a significant role in increasing user confidence and comfort. With this security system, respondents believe the possibility of account misuse can be minimized, allowing transactions to be conducted with peace of mind.

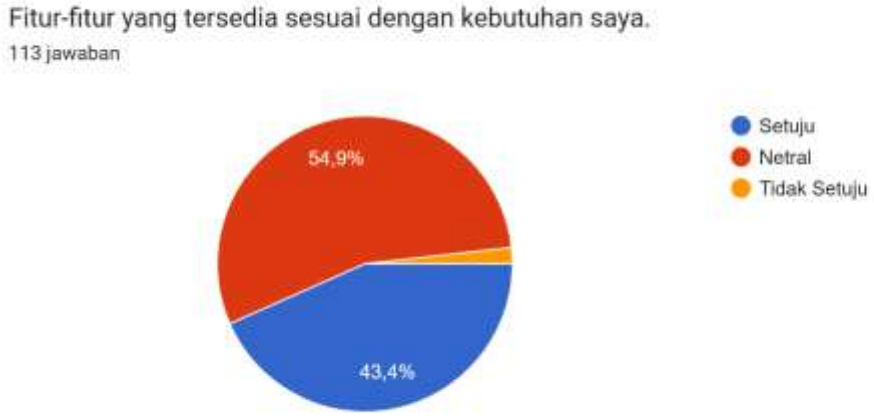


Figure 6. Suitability of features to user needs

The results from 113 respondents showed that the majority, 54.9%, gave a neutral response regarding the suitability of BSI's digital banking service features to their needs. Meanwhile, 43.4% of respondents agreed that the features met their daily transaction needs, with only a small number disagreeing. The results indicate that while BSI's digital banking features were considered adequate by some respondents, some users were still dissatisfied with the available features.

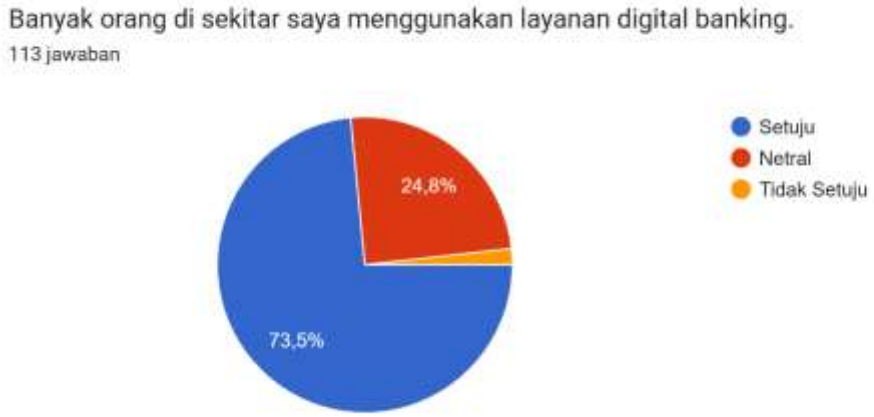


Figure 7. Use of Digital Banking Services in the Surrounding Environment

The results of the study showed that the majority (73.5%) of the 113 respondents agreed that digital banking services have been significantly used by the community around them. Meanwhile, 24.8% of respondents gave a neutral response,

indicating that they do not yet have a clear understanding of the level of digital banking service usage in their environment. These results indicate that the presence of digital banking users in the social environment can influence people's perceptions, acceptance, and interest in using digital banking services, especially among Gen Z.

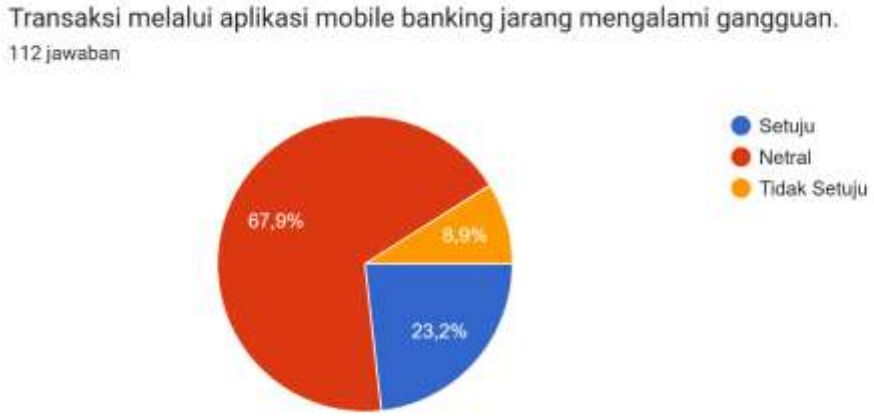


Figure 8. Transaction Stability

Perceptions about the stability of digital banking applications varied based on data processing results from 113 respondents. The vast majority of respondents (67.9%) gave neutral answers, meaning the majority of respondents did not have a clear assessment of the stability of the applications they use. Furthermore, 23.2% of respondents stated they agreed, indicating that they considered digital banking applications to have fairly stable performance and rarely experienced problems with transactions. Meanwhile, 8.9% disagreed, stating that they had experienced problems while making transactions. Overall, these findings indicate that in efforts to improve the quality of digital banking services, the aspect of application stability remains a concern going forward.

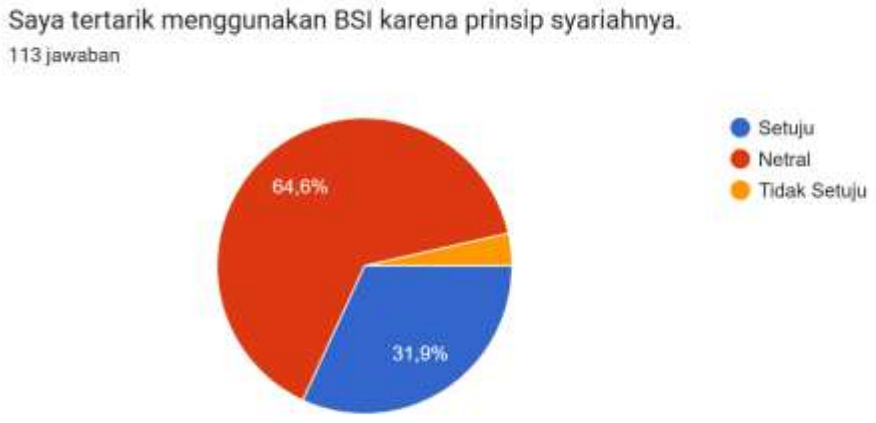


Figure 9. Interest in using BSI due to sharia principles

The analysis of 113 respondents showed that perceptions regarding the influence of sharia principles on interest in using Bank Syariah Indonesia's (BSI) digital banking services tended to be neutral. Sixty-four percent of respondents chose the neutral option, indicating that the majority of the sample did not consider sharia principles a primary determinant in adopting these services. Nevertheless, these findings overall suggest that sharia principles remain relevant in influencing user interest, although the impact has not yet been significantly seen among Generation Z respondents.



Figure 10. Plans for Using BSI Digital Banking in the Future

Data processing of 113 respondents showed that the majority held a neutral attitude regarding the intensity of their continued use of Bank Syariah Indonesia (BSI) digital banking services in the future, with a percentage reaching 70%. This finding indicates that most users have not yet made a definite commitment to continuing to use the service. Although a small number of respondents agreed and others disagreed, overall, these results underscore the need to strengthen long-term loyalty. This effort can be accelerated through improving service quality and product innovation that adapts to user needs.

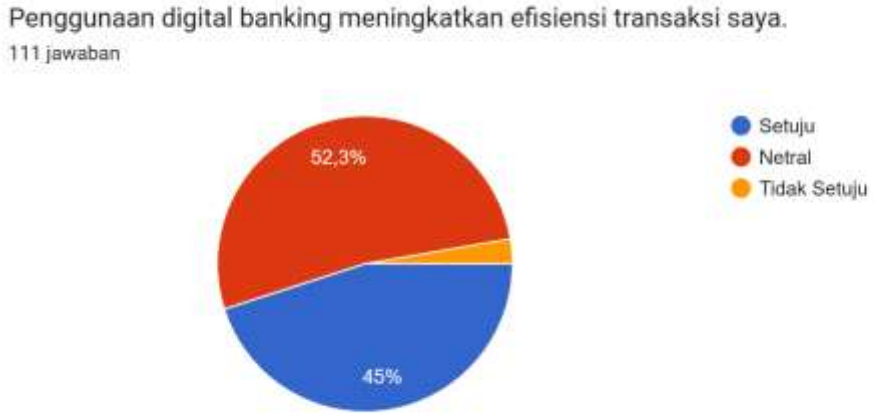


Figure 11. Impact of Digital Banking on Transaction Efficiency

An analysis of 113 respondents revealed a relatively balanced polarization of views regarding the impact of digital financial services on transaction efficiency. Fifty-two percent of respondents were neutral or undecided, indicating that this group has not yet experienced increased efficiency or cannot yet definitively assess its benefits. Conversely, 45 percent of respondents agreed that implementing digital banking can improve transaction efficiency. This finding confirms that while practical benefits such as convenience and time efficiency are beginning to be internalized by some users, the acceleration of perception of these benefits is not uniform across the sample. Overall, digital banking is considered to still have strong potential to accelerate customer transaction processes.

4.2. Discussion

BSI Mobile is a mobile banking application owned by Bank Syariah Indonesia that allows customers to conduct various banking transactions digitally via smartphone, from transfers and payments to purchasing sharia-compliant products and services. As the largest digital sharia banking service in Indonesia, BSI Mobile has enormous market potential, particularly among Generation Z, born between 1997 and 2012 and raised in a digital ecosystem (Handika & Syarofi, 2026) .

The survey results of 113 Generation Z respondents showed that the majority of respondents, namely 75.2%, do not have an account at Bank Syariah Indonesia (BSI), and 74.3% of them have not used the BSI Mobile application. This finding indicates that only about a quarter of the respondent population has actually adopted these digital services, even though Generation Z is generally known as a group familiar with digital technology. This condition is in line with the finding that the level of Islamic financial literacy nationally is still relatively low compared to conventional financial literacy, thus contributing to the low participation of the younger generation in using Islamic-based financial products and services. (Laelasari et al., 2025) (Krisnanto, 2025) The low level of literacy is thought to explain why interest in opening an account

or operating BSI Mobile among young people is not optimal, because understanding the benefits and mechanisms of sharia services is an important prerequisite before the decision to adopt a financial product is fully formed.

Regarding security, the majority of respondents expressed a positive perception, with 67.3% agreeing that their personal data is secure when using BSI Mobile, and the same proportion also agreed that the One-Time Password (OTP) feature makes transactions more convenient. This finding is interesting when compared with research on active BSI Mobile users in the Greater Jakarta area, which found that the privacy dimension had no significant effect on user satisfaction, as customers who had made intensive transactions felt they had not received adequate data security assurance from the bank (Fadhliah & Putra, 2024) . This difference in results indicates a gap between the perceptions of potential users and the actual experiences of users who have made regular transactions. Trust in system security tends to be high in the initial stages of interest, but has the potential to decline after individuals encounter technical obstacles or actual experience in using the service.

In this dimension, respondents' responses were predominantly neutral, with 54.9% responding to feature suitability to needs, 68.1% responding to application stability, and 52.2% responding to mobile banking transaction efficiency. This predominance of neutral attitudes is understandable considering that most respondents had never used the application directly and were therefore unable to provide a firm assessment of the system's performance. This pattern aligns with the finding that, among all dimensions of e-service quality tested, the system's efficiency and availability variables were shown to have a positive and significant impact on user satisfaction, while the dimensions of fulfillment, responsiveness, compensation, privacy, and contact did not show a significant influence (Fadhliah & Putra, 2024) . This reinforces the indication that assessments of system efficiency and stability tend to be based on direct experience, rather than just initial perceptions. Therefore, Generation Z respondents in this study preferred to withhold judgment until they actually tried the service directly.

Social environmental factors were shown to have a strong influence on respondents' interest, as evidenced by 73.5% of respondents agreeing that their environment significantly influenced their interest. Conversely, interest based purely on sharia principles was relatively lower, with 64.6% of respondents being neutral and only 31.9% agreeing. This pattern is consistent with findings among Generation Z customers in other regions, which show that interest and opinion variables, reflecting perceptions of the ease, security, and usefulness of a service, have a positive and significant influence on the decision to use mobile banking, while activity variables have no significant influence (Kurniadi, 2025) . These findings are also in line with research showing that the social environment has a positive and significant influence on the intention to save at Islamic banks among Generation Z (Krisnanto, 2025) . Thus, it can be concluded that social influences and perceptions of practical aspects tend to be

more dominant than purely religious motivations in shaping Generation Z's interest in digital Islamic banking services.

Regarding continued use, only 31.9% of respondents agreed that they would continue using BSI Mobile in the future, while 64.6% chose a neutral stance. This high proportion of neutral attitudes illustrates the tendency of respondents to delay full commitment until they are certain about service quality. This condition is in line with the finding that ease of access and service quality significantly influence Generation Z's decision to become Islamic bank customers, while religiosity has no significant influence in this age group. In line with this, research on the addition of Automated Teller Machine (ATM) units and ease of access also shows that ease of access has a more dominant influence on customer satisfaction than simply increasing the number of facilities (Lubis et al., 2025) . Furthermore, perceived ease and benefits have also been shown to be the main factors driving Generation Z's interest in adopting QRIS-based digital payment instruments through the BSI Mobile application, while knowledge and trust factors have no significant influence (Sari et al., 2026) . These findings strengthen the argument that Generation Z's retention of BSI Mobile is determined more by tangible evidence of convenience, system reliability, and ease of access, rather than by emotional ties or religious values alone.

These findings demonstrate a relatively consistent pattern across studies, namely that Generation Z tends to be pragmatic in evaluating Sharia-compliant digital financial services. Functional factors, such as efficiency, system availability, ease of access, and service quality, have repeatedly been shown to be more influential on user decisions and satisfaction than normative factors such as religiosity or a genuine interest in Sharia principles (Fadhliah & Putra, 2024). (Sari et al., 2026) (Mawaddah et al., 2024) (Lubis et al., 2025) . The survey results in this study reinforce this pattern, as indicated by the relatively low penetration rate of BSI Mobile among Generation Z (25.7%), a relatively positive perception of security, but a neutral assessment of features, stability, and system efficiency, and a yet-to-be-firmed intention to retain customers. These findings indicate that a more effective strategy for Bank Syariah Indonesia in reaching the Generation Z segment is to concretely strengthen user experience aspects, particularly system stability, transaction speed, and ease of access, rather than relying solely on the narrative of sharia values as the main attraction. This implication also emphasizes the need for a more intensive and digital-based sharia financial literacy education strategy, so that the younger generation's understanding of the principles and benefits of sharia services can grow along with improvements in the quality of technical services (Laelasari et al., 2025) .

5. Conclusion and Suggestions

5.1 Conclusion

A study of 113 respondents showed that Gen Z adoption of BSI's digital banking services (BSI Mobile and BYOND) remains relatively low, as most do not yet have active accounts or use the applications. This low interest is influenced by three

main pillars: technical-functional factors, where users remain neutral and critical in evaluating the stability and completeness of application features, even though trust in data security has slowly recovered following the 2023 ransomware incident. Furthermore, from a socio-perceptual perspective, environmental influences such as friends and family are the primary drivers of Gen Z's use of BSI, outpacing religious motivations. Finally, the education-literacy factor revealed that sharia principles have not yet become the primary reason for choosing this service due to low sharia financial literacy, resulting in many Gen Z not understanding the concept of profit-sharing or its fundamental differences from conventional banks. In conclusion, this low adoption occurs because Gen Z is still in the stage of critically evaluating system reliability and is driven more by social influences than religious awareness.

5.1 Suggestions

Based on the results of the research that has been conducted, the suggestions that can be given are as follows:

1. PT Bank Syariah Indonesia needs to improve the stability, speed, ease, and efficiency of the BSI Mobile application to meet the expectations of Generation Z.
2. BSI needs to optimize community-based marketing, social media, and word of mouth because the social environment greatly influences Generation Z's interests.
3. Sharia financial literacy programs need to be expanded through seminars, social media, and educational features in apps to help Generation Z better understand the advantages of Islamic banking.
4. BSI needs to provide responsive customer service that suits Generation Z's characteristics, such as live chat, chatbots, and quick assistance via social media.
5. Further researchers are advised to use quantitative analysis to test and determine the in-depth influence of each factor on user interest.
6. Future research needs to expand the number of respondents and coverage area so that the results are more representative in describing the conditions of Generation Z in Indonesia.

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