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GENERATION Z INTEREST IN ISLAMIC BANKING IN THE DIGITAL ERA: EVIDENCE FROM BCA SYARIAH

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Abstract

The rapid advancement of technology and information has driven the banking sector to continuously transform in order to maintain its business sustainability. This quantitative study aims to determine the level of Generation Z's interest in Islamic banking, particularly BCA Syariah. The study involved 115 respondents from Generation Z who actively use banking services. Primary data were collected through structured questionnaires and analyzed using descriptive analysis with the frequency distribution method. The results indicate that, in general, Generation Z's interest in BCA Syariah is relatively high, mainly driven by the ease of access and convenience offered by digital services, such as mobile banking and practical online account opening facilities. However, the study also found a moderate tendency reflected in the dominance of neutral responses. Generation Z still exhibits hesitation to fully switch to Islamic banking due to the comfort and familiarity they have experienced with

conventional banks. These findings suggest that digital service innovation plays an important role in increasing Generation Z's interest in using BCA Syariah.
Keywords: BCA Syariah, Consumer Interest, Digital Services, Generation Z, Islamic Banking

1. Introduction

In a number of year lastly, progress digital technology in Indonesia is experiencing very rapid development. Progress the supported by increasing internet access, usage digital devices and various innovation technology that makes it easier for people to do activities in various field (Danuri, 2019) . According to Association Indonesian Internet Service Providers (APJII) at the beginning in 2024 after the occurrence of covid-19, the number Internet users in Indonesia reached 221.6 million soul or approximately 79.5% of the total population population of Indonesia. This figure show occurrence improvement compared to with the years previously, so that reflect level high adoption to Digital Technology in Society (Prasetiyo, Rehan, Farhat, 2024)

In addition to innovations that make things easier Community activities, Development digital technology also encourages changes in the sector finance and banking. This demand industry banking For Keep going innovate in give easy, fast and practical service to the community. Along with development said, the system banking in Indonesia is experiencing Lots changes and developments, including with emergence Islamic banking as one of the alternative service finance holding sharia principles (Ekonomi et al., 2024) . Since in 1983, the government apply policy deregulation in the sector banking, one of them is give freedom to the bank for determine level interest rates. Policy the implemented with hopes of the banking world become more effective and powerful in support the Indonesian economy. This open opportunity for development system banking alternatives, including draft Sharia banking that uses principle for results (OJK, 2024) .

Efforts to develop Islamic banking in Indonesia are marked with formation group work by the Indonesian Ulema Council in 1990. The results of formation group Work the proven in 1992 with the establishment of Muamalat Bank as the first Islamic bank in Indonesia (Nasar, 2024) . After that, industry Islamic banking begins experience sufficient growth significant, marked with increase amount Islamic finance and its area utilization used by the community. This naturally No off from support government that is proven with various policies that regulate operational Islamic banking, one of them through Constitution Number 21 of 2008 concerning Islamic Banking. With existence support said, the industry Islamic banking continues develop in a way positive, good from side assets, capital, and amount customers (OJK, 2024) . Although Islamic banking is experiencing sufficient development good condition This No as well as immediately make free Islamic banking from various challenges, such as low level Community literacy regarding Islamic finance, competition with banking conventional which has market share and resources more power big (Sartiyah, Asep Sugito &

Supena, 2025) . For face challenge mentioned, Islamic banking needs to do innovation to improve Power competitive and also interesting Public interest. One of them is with create service banking based technology For expand market reach and make it easier for the community to do transaction finance.

In the middle the rise development digital services, Generation Z is one of them generation the closest social with technology in life everyday. As generation that grew and developed in the era of digital development, Generation Z has high expectations to convenience access, practical service and speed in do various activity including use transaction finance through service digital banking (Iqbal & Putri, 2025) . This push various Islamic banks for participate develop innovation based technology For adapt self with the increasing needs of society depend on digital services. Similarly with other sharia banks, BCA Syariah also participated do development digital services that provide various digital services for make it easier customers in do transaction finance (Sharia, 2026) . Presence services that provide convenience the potential increase public interest in service Islamic banking, in particular Generation Z who have level use high technology.

Although service Islamic banking continues experience development, level interest Generation Z towards Islamic banking still need reviewed more continue, especially at BCA Syariah. Because Generation Z has different characteristics compared to with generation previously, especially in use digital technology and services (Oktavia Ramadhani & Khoirunisa Khoirunisa, 2025) . Therefore that, the factors that influence interest Generation Z towards the use of BCA Syariah becomes important For researched. Based on description said, research This aim For analyze interest Generation Z towards use of BCA Syariah in the digital era as well identify factors that influence interest the.

2. Literature review

Generation Z

According to Aziz Noordion, Gen Z is generation that was born from the beginning Possible has know technology and internet. They are too a generation that is thirsty for technology (Kumparan, 2023) . Generation Z usually consists of of people who were born between 1997 and 2012. They followed Generation Millennials and before Generation Alpha. (Reza, nd) . Consequences pattern different behavior with generation Previously, Generation Z often face challenge in reception social. This is caused by the tendency they For use up more Lots time use gadget than interact in a way direct with other people. (Novia Syahrani1, nd)

Islamic banking

Islamic banks are a type of institution banking operations based on principles of Islamic sharia and not depends on the interest system. As institution finance, Islamic banks function For collect and distribute funds to public as well as provide various service finance and systems operated payments in accordance with Sharia principles. (M. Guffar Harahap, SE & Al-Washliyah Muslim Nusantara University, nd) Islamic banking uses various type contract For operate transaction finance. First, the contract wadiah is agreement made by the owner For protect asset or

treasure they to parties who can trusted with objective guard asset the safe and consistent. Second, the contract mudharabah is connection Work between shahibul mal (capital owner) and mudharib (manager) business). The capital owner provides all capital, and mudharib responsible answer For operate effort. If not caused by negligence, error, or violation agreement by the manager, loss borne by the capital owner. Profit shared in accordance with the agreement listed in agreement. Third, the contract musharakah is type Work The same a business in which two or more party give capital contribution to operate activity business certain. Fourth, the contract murabahah is type transaction sell where to buy the price purchased items buyer mentioned and the agreed profit margin second split party. Fifth, the contract regards is type agreement sell purchases made through system booking goods. Type of agreement This involving prepayment and delivery goods done at the time and conditions that have been agreed. Sixth, the contract istisna is the contract made between Mustashni, the orderer, and Shani, the maker or seller, based on agreed specifications and conditions together. Seventh, the ijarah contract is type agreement leases that provide right to somebody For utilise goods or service certain For term time certain without change right ownership goods or the service.eighth The Ijarah Muntahiyah Bit Tamlik (IMBT) agreement is type contract rent that has option For move ownership goods to tenant after the rental period end in accordance with provisions that have been set in addition from all there it is contract qardh, which is type loan funds provided to client with obligation for recipient loan For return the funds in amount and term the time that has passed decided previously. (Muchamad Bagus Satrio Wibowo, Muhammad Iqbal Perbanas Institute, Indonesia bw31190@gmail.com, nd)

Digital Banking

According to Regulation Financial Services Authority (OJK) Number 12/POJK.03/2018 concerning organization service Digital banking by commercial banks, Digital banking is defined as as service banking developed electronics For optimize utilization of customer data in frame give more services effective, efficient and appropriate with need user. Service This allows For access and perform various transaction in a way independent with still put forward aspect data security and protection. (Ismail, nd)

Generation Z Interests

(Anjani et al., 2022) Explain that Generation Z 's Interest is One of component very important psychological in influence behavior generation z today make decision. This interest can also be functioning as the driving force somebody For do action certain appropriate with needs and wants they.

3. Research methods

Data and Data Collection Techniques

Types of research used in study This is quantitative descriptive approach quantitative chosen Because analysis focuses on numerical data (numbers) and processing statistics For test trend or pattern behavior respondents (Abdullah, Jannah, Aiman, 2022) . Data used is primary data, collected by researchers in a

way direct from source First or object field. The data obtained through distribution questionnaire structured digitally through social media and applications communication to target respondents.

Population in study This covers all over Generation Z who doesn't known amount what we can be certain of is in a way specific Because its coverage wide. Considering limitations time and range, retrieval sample done use non-probability sampling techniques, in particular purposive sampling method. This technique set sample based on criteria specific in line with objective study (Sadiah & Puspa, 2024) . The characteristics designated respondents includes :

- Come in category Generation Z (range age 10-27 years).
- Know or use service Islamic banking in the digital era.

Referring to the rules general size sample study representative quantitative For analysis statistics simple, amount ideal minimum sample be in range dozens until hundreds respondents. Based on results distribution online questionnaire in the field, researcher succeed collected a total of 115 respondents, of which 101 valid respondents were selected as sample a fulfilling ending all over criteria inclusion and assessment representative For analyzed more carry on.

Data collection technique

Data collection in the study This use instrument closed questionnaires (surveys) that are distributed online via Google Forms. Questionnaire This arranged based on indicators derived variables from dimensions theoretically, then realized in form grains statement structured so that respondents can choose the answer that has been provided in a way practical (Rizki1, 2025) . For measure interest, factors drivers, as well as perception respondents, a Likert Scale with 5 levels was used alternative answer. Usage scale This aim For see gradation trend attitude or perception respondents in a way measurable (Putri et al., 2024)

Table 1. Likert Scale Answer Values

Information	Weight
SS: Strongly Agree	5
S: Agree	4
N: Neutral / Fair	3
TS: Disagree	2
STS: Strongly Disagree	1

Operationalization Variables

Operationalization variables load explanation draft abstract study to in indicator empirically measurable variables main in study This is level interest, factors drivers, as well as perception Generation Z towards adoption service Islamic digital banking (FIKRI, 2023)

Table 2 Operational Variables

Variables / Concepts	Indicators / Dimensions	Item Statement Questionnaire	Scale
Interest Generation Z (Study on BCA Syariah)	1. Interest in Use 2. Future considerations	I am interested in use service Islamic banking. I consider BCA Syariah as choice service future finances.	Likert
Driving Factors & Perception (Digital Era)	1. Level of Knowledge 2. Accessibility Technology	I know the existence of BCA Syariah. Convenience access *mobile banking* influence choice I in using a bank.	Likert

Data Analysis Methods

All data from 101 respondents valid data collected, data processing is carried out using statistical techniques descriptive quantitative. This model used For mapping, presenting, and explaining in a way systematic fact field about distribution preference answer respondents based on presentation (Rizki1, 2025)

Data obtained from Google forms analyzed with use formula presentation frequency simple (distribution frequency) at each statement with the formula as following :

$$\% = (f / n) \times 100\%$$

Information :

% = Percentage frequency group answer certain.

F = Frequency (number respondents who chose choice answer certain).

n = Total of all valid respondents in research (101 samples).

Calculation results presentation This will served in form table distribution frequency in chapter results and discussion. Researchers furthermore do withdrawal conclusion based on trend presentation score highest (mode) chosen by the majority respondents Generation Z for describe perception they to BCA Syariah digital services

4. Results and Discussion

Respondent Data

Questionnaire has spread to respondents as many as 115 people, which is a number respondents the is Generation Z members who have bank accounts. The following characteristic data is summarized in the following table:

Respondent Data	Amount	Percentage
Age		
17- 21	99	86.09%
22 - 27	16	13.91%
Have a Bank Account		
Yes	101	98.26%

No	14	1.74%
Mobile Banking Used (You can choose more than 1)		
Seabank	38	37.60%
BCA (BCA + BCA Syariah)	43	42.60%
Other Islamic Banks	13	12.90%
BRI (Combined) all BRI's answer)	18	17.80%
BTN (Combined) all BTN answer)	16	15.80%
Independent (Combined) all answer Independent)	11	10.90%
Blu by BCA	7	6.90%
Jago Bank	3	3.00%
BNI (Joint all BNI's answer)	9	8.90%
BSI	3	3.00%
Permata Bank	1	1.00%
Bank BJB	1	1.00%
Funds / e-wallet	3	3.00%
Bank Muamalat	0	0%

characteristics respondents

Study This collected 115 respondents through distribution online questionnaire to Generation Z. Of the 115 respondents sent, 101 met the requirements. criteria research and use in analysis, as many as 14 respondents did not own bank account no including in sample researcher ian.

Based on age, respondents range between 17 and 27 years old ; the most from they is 19 years old. This shows that majority respondents originate from Generation Z, which is active use service finance and digital technology.

1. **Generation Z's level of interest in Islamic banking**



Questionnaire results show that majority respondents give answer neutral to the statement "I am interested" use service banking sharia", with percentage 44.6%. There were also respondents who agreed by 31.7% and strongly agree by 11.9%, while there are also respondents who do not agree as big as around 3.0% and very less agree by 8.9%.

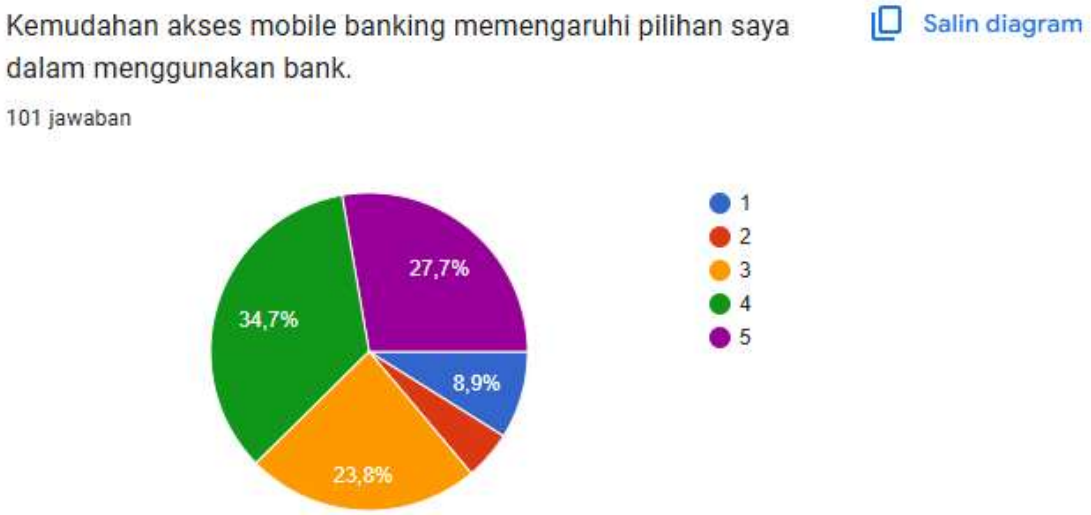
The results show that majority respondents No own significant interest to service Islamic banking. However Thus, 43.6% of respondents state agree (agree and strongly agree), indicating that Generation Z may interested in the service Islamic banking. Conditions This show that education and socialization about profit Islamic banking is necessary improved For attracting Gen Z.

Although Generation Z predominantly responded neutrally, their level of interest in Islamic banking showed a fairly positive trend. The statement that Islamic banking is a better choice than conventional banking also showed similar results. A total of 44.6% of participants gave a neutral response, while 43.6% agreed or strongly agreed. This indicates that Generation Z largely has a good understanding of Islamic banking, but some individuals do not yet have a strong opinion of the service.

For increase Gen Z's interest and understanding of service Islamic banking, dominance answer neutral show that Still required improvement education and socialization about concepts, advantages and benefits Islamic banking.

Findings This in line with research that states that literacy Islamic finance has an impact positive to interest Generation Z uses Islamic banking (Sugiarti, 2023) .

2. Driving Factors Interest Generation Z's attitude towards BCA Syariah



This study found that one of the factors influencing Gen Z's preference for banking services is the ease of digital access. Regarding the question of how easy access to banking services through digital apps influences bank choice, 34.7% of respondents agreed, and 27.7% strongly agreed. Thus, the total number of respondents who gave a positive response reached 62.4%. This result indicates that ease of access to banking services through digital apps is an important factor for Gen Z when choosing a bank.

Another very important factor is the ease of opening an account online. Thirty-one-seven percent of respondents agreed, and 15.8% strongly agreed, that the increased desire to use Islamic banks is due to the ease of opening an account online. However, 40.6% of respondents remained neutral. This indicates that while digital services are crucial, some respondents still consider other factors when choosing Islamic banking services.

Overall, the study shows that the convenience of BCA's digital services, particularly online account opening and mobile banking, plays a significant role in attracting Generation Z to BCA Syariah services. This finding aligns with research explaining that Generation Z prefers easily accessible, practical, and technology-based financial services, making digital service innovation a key strategy in increasing interest in Islamic financial products (Supriana et al., 2024) .

The large number of respondents who agreed that digital services are easily accessible indicates that technology is a significant factor in banking decisions. These results align with research that found that digital literacy influences Generation Z's interest in using Islamic banking (Bahru Ilmi Dafiq, 2022).

3. Perception Gen Z towards BCA Syariah



Based on the research results, Generation Z demonstrated a fairly positive level of knowledge and perception of BCA Syariah. When asked whether they were aware of BCA Syariah, 44.6% of respondents stated they either agreed or strongly agreed, while 29.7% responded neutrally and 25.8% responded negatively.

Furthermore, regarding the ease of obtaining information about BCA Syariah through digital media, 49.5% of respondents agreed and strongly agreed, 33.7% were neutral, and 16.8% were negative. The results indicate that online media has become one of the most effective methods for introducing BCA Syariah to Generation Z.

Overall, Generation Z's interest in BCA Syariah and their ability to obtain information about it tended to be positive. However, the high percentage of neutral responses suggests that further efforts are needed to make BCA Syariah services more widely known to the public, especially Generation Z.

In addition, respondents own perception positive towards BCA Syariah because convenience get information through digital platforms. Perception customer formed by the process of acceptance and interpretation information environment, opportunities For develop perception positive to goods or service increase along with convenience get Research results information show that majority participant own positive perception towards BCA Syariah. Perception positive This show that participant know the existence of BCA Syariah and understanding principles main Islamic banking. These results in line with research that found that part big Generation Z has perception positive to Islamic banking services. However Thus, research the find that Still There is doubt about innovation products and convenience digital services, so that required improvement education and development more services in accordance with need Generation Z. In addition, literacy Islamic finance is one of the factor important role in form perception positive Generation Z towards Islamic banking. (Supriana et al., 2024)

4. Interest in Using BCA Syariah in the Future



The results of the study show that Generation Z is still dominated by neutral answers when asked whether they want to open an account at BCA Syariah in the future, with 56.4% of respondents giving neutral answers and 23.7% giving positive answers.

The statement of willingness to recommend BCA Syariah to others also produced similar results, with 54.5% of those who responded stating they were neutral, while 27.7% stated they agreed and strongly agreed.

Furthermore, when asked whether they would choose BCA Syariah as their financial service provider in the future, the majority (47.5%) of respondents gave a neutral response. This suggests that despite the attractiveness of Islamic banking services and BCA Syariah, most people are still considering and have not yet made a firm decision about becoming a customer.

The results show that to attract Generation Z in the future, more education and communication about the advantages of BCA Syariah products and services is needed.

Research result show that part big respondents own interest For use BCA Syariah services in the future, even though Still there is respondents who provided answer neutral. Condition This show that decision For use service Islamic banking is influenced by various consideration before somebody truly decide become customers. Findings This in line with research that states that interest Generation Z in using Islamic digital banking is influenced by **perceived credibility (perception) credibility)** and **social influence (influence) social).** This means that the more tall level trust towards Islamic banks and more big influence environment around, then the more high interest Generation Z for use service sharia banking. (Valentino et al., 2022)

5. Obstacles or Reasons for Not Using Islamic Banks

Respondents indicated that there are several main reasons why Generation Z has not used Islamic banking services, especially BCA Syariah.

Many people answered that they were used to using conventional banks, such as BCA, BRI, BNI, and other digital banks, so they did not need to switch to a sharia bank.

Another significant factor is the lack of understanding and literacy regarding Islamic banking. Several respondents stated that they did not understand how Islamic banks work, were unaware of the differences between Islamic and conventional banks, and felt they had received insufficient education or information about Islamic banking

products and services. This indicates that Generation Z still needs to improve their knowledge of Islamic finance.

An additional factor is the belief that Islamic banking practices are no different from conventional banking. Several respondents also cited issues such as limited ATM networks, branch availability, and ease of transactions compared to conventional banks. These findings indicate that Generation Z places a high value on practicality, convenience, and ease of access to banking services, in addition to religious factors.

This research aligns with research that suggests the intention to switch from conventional to Islamic banks is influenced by a combination of factors. Therefore, strategies that increase public understanding and provide more attractive services are needed to increase switching interest. (Habibullah & Canggih, 2025)

5. Conclusion and Suggestions

1. Conclusion

Research result This show that Generation Z is still There is interest For using Islamic banking, especially BCA Syariah in the digital era. The level of interest This considered moderate or dominated by attitude neutral. Although most of Generation Z today This already very used to it with digital banking services, Generation Z still consider For open account new or switch fully to BCA Syariah because doubts and comfort that have they enjoy from conventional banks. Data shows that Generation Z views BCA Syariah as Power pull mainly That is convenience digital access, such as mobile banking features and speed opening online accounts. In addition, research this also found obstacle systemic like lack of literacy and understanding deep about profit Islamic banking operations compared with conventional banks. Generation Z believes that Islamic banking does not different with banking conventional. There are also complaints about infrastructure limited physical facilities, such as ATMs and offices branch. Emotional factors No necessarily become encouragement main Because characteristic Generation Z who really prioritize practical, speed and convenience transact. Therefore that, the increase digital awareness among Generation Z has not yet comparable with amount active customers join with institutions Islamic banking.

2. Suggestion

Based on the conclusion above, then BCA Syariah management must strengthening education and outreach strategies to Generation Z with innovative, interactive and appropriate way with method Generation Z communicates through social media with digital platforms. Education does not only focusing on sharia labels. Generation Z must also capable explain in a way rational and clear How system different from conventional banks road matter justice contract, transparency cost operational, and results. For give experience superior and competitive users, BCA Syariah must Keep going do innovation sustainable For increase quality and capability ecosystem digital. Improvement feature free mobile banking application obstacle that is with integration service with various e-wallet platform, and simplification of the verification process opening online account full must become priority main Generation Z, so that interest Generation Z towards practicality technology. In addition, the

limitations network physique can overcome with maximize integration digital facilities with network conventional BCA parent company. With Thus, the constraints accessibility complained about by candidates customer young can be overcome without need investment infrastructure large physique.

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