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## ANALYZING GENERATION Z'S BEHAVIORAL INTENTION TOWARD ISLAMIC BANKING PRODUCTS

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### Abstract :

Aims of this study want to analyze influence of social environment, trust, religiosity, and islamic financial literacy on the generation z interest in surabaya using islamic banking products. A quantitative approach combined with an explanatory research method used in this study. The population research is generation z surabaya, with using purposive sampling as a sampling technique and a total of 109 respondents. Data collection in this study was conducted through an online questionnaire distributed with google forms, and the way used to analyze data was performed using partial least square (pls) method with help of smartpls 4.0 software. This study found that variables of trust, islamic financial literacy, and religiosity had a positive and significant effect on interest generation z' surabaya using islamic banking products. Conversely, the social environment did not have a significant effect. These findings indicate that trust in islamic financial institutions, understanding of islamic-based financial concepts, and levels of religiosity are the main factors in driving young people's interest in islamic banking product. Meanwhile, the social environment influence of the around individuals is not strong enough to shape the islamic financial behavior of generation z in surabaya.

**Keywords :** *social environment, trust, religiosity, islamic financial literacy, interest, generation z, sharia banking.*

### INTRODUCTION

The Islamic finance sector in Indonesia has recorded rapid expansion in recent years, successfully breaking into the global top ten (Nabila & Fasa, 2025). The growth of Islamic banking in Indonesia continues to show a positive trend that has been sustained from year to year (Ihsan et al., 2025). One of the main indicators is the resilience of Islamic banking, which tends to be stronger than conventional banks, especially when facing various economic shocks, both internal and external. This development can be seen in the total assets in the table below.

**Tabel 1 total growth of Indonesian Islamic banking assets (in billions of rupiah)**

Type	2021	2022	2023	2024
Sharia Commercial Bank	441 789	531 860	594 709	664 611
Sharia Business Unit	234 947	250 240	274 277	290 652

Source: (OJK,2025)

There are several factors that influence this development, including social aspects, beliefs, religiosity, and the level of literacy among the community (Firdaus, 2025). Therefore, this study aims to examine the influence of the social environment, beliefs, religiosity, and islamic financial literacy on the community's interest in using sharia banking products (Maharani Putri et al., 2025). As a member of the Surabaya community, I feel it is important to research the interest of Surabaya's Generation Z in using Islamic banking products, because there are still few previous studies that specifically discuss Generation Z in Surabaya, especially in this context, and even if there are, they only discuss interest in saving, not in using Islamic banking products. Of course, as an Islamic economics academic and a resident of Surabaya, I hope that the results of this study will help increase public interest in Islamic banking products, which will make Islamic banking more advanced, especially in the city of Surabaya.

Research conducted by (Wibowo & Ayuningtyas, 2024) reveals various factors that underlie customers' decisions in choosing Islamic banking services. From the internal side of banking, employees consider the halal aspect of products, the absence of usury, and the availability of promotional programs to be the main attractions (Pusvisasari et al., 2023). Regarding the limited number of branch offices and ATMs, the bank stated that this was a strategy to minimize the potential for transactions that were not in accordance with sharia law (Adyaputri & Surawan, 2025). Meanwhile, from the users' point of view, their main motivation was to avoid usury and take advantage of free administration facilities that kept their savings balances intact (Sugari & Hilalludin, 2025). On the other hand, conventional bank customers are still reluctant to switch because they consider the ease of physical access to offices and ATMs to be more evenly distributed (Ariek Nur Indarti1, 2024). These findings indicate that aspects such as religiosity, financial literacy, trust, and environmental influences are not yet dominant factors, so further analysis is needed regarding the influence of these variables on the interest of the people of Surabaya in using Islamic banking products.

Stroz, as referenced in the study (Septian et al., 2024), explains that the social environment encompasses all external conditions that surround a person and have the potential to shape their behavior and development process. Meanwhile, Peppers and Rogers in (Dinanti & Nesner, 2024) define trust as a form of belief in the integrity, reliability, and resilience of another party in an interaction. On the other hand, Islamic financial literacy is an individual's competence in understanding and implementing Islamic economic principles to

manage financial resources in order to achieve certain goals (Babul Bahrudin & Silviyana, 2024). Religiousness is viewed as the level of a person's religious commitment that underlies every decision they make in order to be in harmony with spiritual values (Cahyasari, 2024).

These four elements are strongly suspected to be drivers of public interest in Islamic banking, thus requiring comprehensive empirical testing. As a theoretical basis, this study applies (Tinambunan et al., 2024) Theory of Planned Behavior (TPB), which postulates that human behavior is triggered by attitudes, subjective norms, and perceptions of behavioral control (Ramadhan et al., 2024). In this context, social environment variables represent subjective norms, beliefs are closely related to attitudes, while religiosity and Islamic financial literacy are related to behavioral control. In addition to TPB, this study also adopts consumer behavior theory. (Alya et al., 2024) defines consumer behavior as a series of individual activities in obtaining and utilizing products or services, including the decision-making phase that precedes it (Alfarizi & Ngatindriatun, 2022). Referring to the thoughts of William J. Stanton as quoted by Kurniati, there are two main forces that shape consumer actions, namely psychological influences and socio-cultural factors (Muhammad Dhia Luthfi Ramadhan & Tresna Wiwitan, 2024).

Although there have been many studies discussing similar topics, there are still a number of research gaps that require further analysis. Previous studies often provide inconsistent results or have limited scope, so further study is crucial to fill these gaps in the literature (Azlan Azhari et al., 2025). Previous studies have contributed greatly to the development of knowledge about Islamic banking, but there are several weaknesses, including: on average, the case studies only discuss a small scope, namely the scope of students at one university, or only within the scope of one branch of an Islamic bank (Haryati, 2024). It is very rare to find articles that discuss Islamic banking in a large scope such as cities, provinces, or countries in Indonesia, and no previous studies have discussed the simultaneous influence of the social environment, trust, religiosity, and Islamic financial literacy (Sa'adah & Rusydi, 2023). This study offers novelty in the form of a new case study on Generation Z in the city of Surabaya, as well as combining four variables that are rarely studied together in one article.

To date, no previous studies have been found that test these four research variables simultaneously (Laelasari et al., 2025). However, several literatures have studied these variables separately. For example, research by proves that religiosity has a positive and significant correlation with public interest in Islamic banking products. These findings show that the stronger a person's level of religiosity, the greater their interest in adopting Islamic banking services (Anjelika et al., 2025).

Furthermore, (Ferrina Ermalina Rumbik et al., 2024) tested Islamic financial literacy and trust. The results show that both factors have a significant effect on customer interest, both when tested independently (partially) and together (simultaneously). In addition, a study by (Judijanto et al., 2025)

evaluated the variables of financial literacy, lifestyle, and social environment collectively. Their study concluded that social environment and financial literacy have a real impact on the financial behavior of students (Anita & Suratnoaji, 2025).

There are several reasons why this research is important; first, social and cultural aspects are considered to have an important influence on people's financial behavior, but have not been studied in depth in the context of Islamic banking in Surabaya. Second, the variables of social environment, trust, religiosity, and Islamic financial literacy have not been widely studied together in an integrated model, even though all four—based on TPB theory—have the potential to strongly influence interest in and behavior regarding the use of Islamic banking products (Junanda et al., 2025). Third, previous studies have mostly focused on small samples, such as university students or a single Islamic bank branch, and therefore do not provide a sufficiently representative picture of the context of large urban areas (Meerangani, 2023). This study is unique in that there are no previous articles that discuss the three variables simultaneously, and there are no studies that use Generation Z in Surabaya as the subject of research in studying interest in Islamic banking products. The research question in this study is whether the social environment, trust, Islamic financial literacy, and religiosity influence people's interest in using Islamic banking products. Thus, the purpose of this study is to analyze and determine the extent to which the social environment, trust in Islamic banks, and Islamic financial literacy influence the interest of Generation Z in Surabaya in using Islamic banking products.

## RESEARCH METHOD

This study adopts a quantitative approach with an explanatory research design. The use of this method is considered appropriate to answer the study objectives, which are to conduct an in-depth analysis of the influence and relationship between independent variables—including social environment, trust, religiosity, and Islamic financial literacy—on the dependent variable, namely interest in utilizing Islamic banking products. Philosophically, this quantitative research is based on the positivism paradigm. According to (Agnes Elsalonika, 2025), this view believes that reality is objective and can be measured scientifically without being influenced by the research process itself. The choice of quantitative techniques is considered relevant because the data requirements cover a broad population, namely Generation Z in the city of Surabaya, in order to obtain a representative overview, even though it is not qualitative-in-depth (Hidayat et al., 2024).

The operational definitions of the research variables were developed by taking into account all theoretical considerations and empirical contexts so that each variable could be measured clearly and objectively (Mariana et al., 2025). The social environment was operationalized as the way an individual interacts with their family, school, and community. This was based on the assumption that social factors play a crucial role in influencing a person's attitudes and

behavior, including the decision to use Islamic banking products (Indragiri et al., 2025). Thus, indicators of family, school, and community environments are considered relevant for measuring the extent to which social factors influence individual interest. Furthermore, the variable of trust is operationally defined as an individual's belief in the credibility, competence, and integrity of Islamic banking institutions. Trust is important because it is the main foundation in long-term relationships between customers and financial institutions. Therefore, indicators such as benevolence, competency, and integrity were chosen to comprehensively describe the dimensions of trust. The variable of Islamic financial literacy is operationalized as the community's understanding of Islamic banking and its benefits. The justification for this definition is that the level of literacy will affect an individual's ability to make financial decisions in accordance with Islamic principles (Agusti et al., 2025). By focusing on product knowledge and understanding of its benefits, the indicators used are expected to be able to accurately measure the level of literacy. Finally, the variable of interest is operationalized as the tendency of the public to choose Islamic banking products. Interest is considered a psychological factor that is a strong predictor of actual behavior. Internal drive, social motivation, and emotional motivation indicators were selected to assess the factors that drive this interest. Thus, the operational definition of these variables is able to describe the potential behavior of the community in using Islamic banking products (Siregar & Pratiwi, 2024).

This study was conducted in the city of Surabaya, East Java, which is known as the region with the highest regional minimum wage (UMR) in the province. This economic characteristic is an attractive factor for evaluating whether high income levels significantly affect the research variables related to interest in using Islamic banking products. The series of research activities is scheduled to take place over five months, from August to December 2025, covering the preparation phase, questionnaire design, field data collection, and result processing.

The data collection tools in this study are divided into several main categories. The initial category focuses on collecting demographic data on respondents, including their age, gender, occupational background, and education level. In addition, this section also identifies respondents' experiences related to their use and initial understanding of Islamic banking product terminology. In the next section, the instruments were arranged in a series of statements to evaluate each research variable (Elsalonika & Ida, 2025). The measurement was carried out by assessing the level of agreement or disagreement of the subjects with the available question items. For this purpose, a five-point Likert scale was used. The answer choices range from the lowest to the highest scale, namely: Strongly Disagree (SD), Disagree (D), Somewhat Agree (SA), Agree (A), Strongly Agree (SA). A shift in assessment to the right reflects a stronger intensity of agreement, while the opposite direction indicates a higher level of rejection of the statement (Sari et al., 2024).

To ensure data quality, the researchers conducted a pilot test with 30

respondents before the questionnaire was distributed widely. This step was crucial to verify the clarity of the questions and ensure the reliability of the instrument. As explained by methodology experts, the validity and reliability of measurement results depend not only on the quality of the instrument itself, but are also influenced by the characteristics of the subjects being studied and the objectivity of the instrument users in processing the data. Therefore, before an instrument is used, validity and reliability tests must always be carried out (Sulistyaningrum et al., 2025).

This study focuses on Generation Z living in Surabaya, East Java. In determining the sample, the researcher applied a non-probability sampling method using purposive sampling, in which respondents were selected based on specific criteria so that the data produced would be more accurate and relevant. The requirements for participants in this study included a) being a Muslim residing in Surabaya, b) falling within the Generation Z age range, c) having knowledge or experience in using Islamic banking services, and e) being willing to participate voluntarily. Based on theoretical calculations with a five percent margin of error, a minimum sample target of one hundred respondents was set. To ensure geographical representation of the data, sampling was carried out across four main areas, namely West, East, South, and North Surabaya, thus obtaining a varied demographic base to support the validity of the findings.

The primary data collection process was conducted online using the Google Forms platform, which was disseminated through social media such as WhatsApp, Instagram, and TikTok, given that this method is very effective in reaching Generation Z's communication patterns. Furthermore, the collected data was processed using the Partial Least Square (PLS) analysis technique with the help of SmartPLS version 4.0 software. The PLS method was chosen based on its robustness, as it does not require strict multivariate normal distribution assumptions. Referring to the thoughts of (Husna et al., 2025), this analysis model is very flexible because it can integrate various measurement scales, ranging from categorical to ratio, and still provide reliable results even when applied to limited sample sizes.

## RESULTS AND DISCUSSION

### Results

In proving the proposed hypothesis, this study applied the Partial Least Square (PLS) method operated through SmartPLS 4.0 software. This technique uses a variance-based structural equation modeling approach to process research data. The analysis procedure is divided into two main stages, namely outer model and inner model evaluation. The outer model evaluation was conducted to ensure the quality of the instruments through validity and reliability tests. The validity aspect was measured based on the outer loadings parameter, Average Variance Extracted (AVE) value, and discriminant validity. Meanwhile, the reliability dimension of the instruments was confirmed through Cronbach's Alpha and Composite Reliability (CR) values to ensure the

consistency of the respondents' answers (Rahma et al., 2024). Next, the researchers conducted an inner model analysis to assess the predictive power and relationships between variables. This stage focused on testing the R-square value to see the contribution of independent variables to dependent variables, and concluded with hypothesis testing to draw conclusions about the effects studied.

### Evaluation of the measurement model (outer model)

The evaluation of the measurement model in this study was conducted through three fundamental analysis procedures to ensure the quality of the data collected. These stages included testing convergent validity to see the extent to which the indicators of a variable are interrelated, as well as discriminant validity to ensure that each construct has a significant difference from other constructs. In addition, a construct reliability test was also conducted to verify the consistency and reliability of the research instrument in measuring the phenomenon under study.

### Convergent validity test

The assessment of convergent validity in this study was based on two main parameters, namely the Average Variance Extracted (AVE) value and the outer loading. Referring to the testing standards proposed by (Oktaviani et al., 2023), an indicator is considered to meet the validity requirements if its outer loading score exceeds 0.70 and the AVE value is above the threshold of 0.50. Through analysis using SmartPLS 4.0, the data showed that the majority of indicators exceeded the minimum limit of 0.70. Although certain indicators were found, such as LS4 with a value of 0.655 and R1 of 0.699, both were still included in the research model. This decision was made because these values are still within the tolerable range and close to the required threshold.

**Tabel 3 Convergent Validity Score**

	X1	X2	X3	X4	Y
X1. 1	0.711				
X1. 2	0.818				
X1. 3	0.757				
X1. 4	0.655				
X2. 1		0.913			
X2. 2		0.896			
X2. 3		0.912			
X2. 4		0.917			
X2. 5		0.877			
X3. 1			0.708		
X3. 2			0.892		
X3. 3			0.881		
X3. 4			0.835		
X4. 1				0.699	
X4. 2				0.799	
X4.3				0.865	

X4.4	0.815
X4.5	0.785
Y 1	0.770
Y 2	0.868
Y 3	0.832
Y 4	0.927
Y 5	0.868
Y 6	0.843

**Tabel 4 average variance extracted (ave)**

Average variance extracted (ave)	
x1	0.544
x2	0.816
x3	0.693
x4	0.631
y	0.727

From the table above, it can be seen that outer loading and ave have values > 0.5 for each construct. Based on this, it can be stated that the values of each construct can be declared valid.

**Construct reliability test**

The internal reliability of a construct is measured using Cronbach's Alpha and Composite Reliability (CR) parameters. Based on the data processing that has been carried out, all variables in this study show a very high level of consistency. This is evidenced by Cronbach's Alpha scores that exceed the threshold of 0.7 and Composite Reliability values above 0.8. These findings confirm that each item of the instrument used is able to measure variables in a stable and consistent manner. The details of the reliability values for each construct are as follows:

**Tabel 5 cronbach's alpha**

Cronbach's alpha	
X1	0.719
X2	0.943
X3	0.852
X4	0.856
Y	0.924

Based on the data presented in the table, all research constructs show Cronbach's Alpha values that exceed the minimum standard of 0.7. In detail, the trust variable recorded the highest score of 0.943, followed by interest with a value of 0.924. Meanwhile, religiosity and Islamic financial literacy scored 0.856 and 0.852, respectively, while social environment remained above the threshold with a score of 0.719. The consistency of the results above the 0.7 criterion confirms that the data used has a solid level of reliability. This reflects that all latent variables have excellent internal stability, making this research instrument suitable and reliable for use in further structural model analysis.

**Tabel 6 composite reliability**

	Composite reliability
X1	0.826
X2	0.957
X3	0.899
X4	0.895
Y	0.941

The data presented in the table confirms that all constructs have composite reliability (CR) scores exceeding 0.8. In detail, the trust variable recorded the highest value of 0.957, followed by interest at 0.941. Furthermore, Islamic financial literacy and religiosity obtained scores of 0.899 and 0.895, respectively, while the social environment continued to show strong reliability with a score of 0.826. Achieving a score above the threshold of 0.8 confirms that the instruments in this study have excellent internal consistency. Thus, it can be concluded that all data have met the reliability criteria required through composite reliability testing.

#### **Discriminant validity test (HTMT)**

Discriminant validity evaluation was conducted using the Heterotrait-Monotrait Ratio (HTMT) approach to ensure that each construct has a unique empirical identity. Based on this parameter, a model is considered to meet the discriminant validity requirement if the HTMT value between variables is below the threshold of 0.90. Achieving a score below this value indicates that each construct has a significant difference from one another and there is no overlap in measurement, so that each latent variable is able to represent different phenomena in the research model.

**Table 7 heterotrait-monotrait ratio htmt**

	Bi	K	Lks	Ls	R
Bi					
K	0.779				
Lks	0.695	0.703			
Ls	0.564	0.639	0.596		
R	0.610	0.586	0.682	0.269	

Referring to the HTMT test results presented above, it is known that all correlations between constructs are in the range of 0.269 to 0.779. No single number exceeds the critical limit of 0.90, so it can be confirmed that this research model has passed the discriminant validity test. This proves that each variable has strong distinguishing criteria and is empirically proven to be unique compared to other constructs in the model.

#### **Evaluation of the structural model (inner model)**

The evaluation of the structural model or inner model in PLS analysis was carried out by reviewing the calculation results in the R-square table. This parameter is used to measure the extent to which independent variables can explain the variance of dependent variables in the research model. The values obtained in this study are presented as follows:

**Table 8 R Square Test Results**

	R square
Y	0.601

Based on the data presented in the table, the interest variable produced an R-square (R2) value of 0.601. This result shows that the independent variables in this model simultaneously contributed 60.1% in explaining or influencing the variance in the interest variable. Meanwhile, the remaining 39.9% is influenced by other factors outside the scope of this research model. The next step in the analysis is to evaluate the model's feasibility by calculating the Q-square (Q2) or predictive relevance value. This value serves to assess how well the model predicts the observed data. The formulation and procedure for calculating the Q2 value are as follows:

Interest in using:

We enter the value:

$$Q^2 = 1 - (1 - r^2)$$

$$Q^2 = 1 - (1 - 0.601)$$

$$Q^2 = 1 - (0.399)$$

$$Q^2 = 0.601$$

The calculation results show that the consumer decision variable has a Q-square (Q2) value of 0.601. This figure indicates that the research model has a strong predictive relevance, where the independent variables are able to explain or influence the variance of the decision variable by 60.1%. Meanwhile, the remaining portion is influenced by other external factors that are not included in this research framework.

### Path coefficient

Hypothesis verification in this study was conducted through a bootstrapping procedure on the structural model to produce original sample parameters, t-statistics, and p-values. Each parameter has a specific analytical role: the original sample is used to identify the direction of the relationship between constructs (positive or negative), while t-statistics and p-values are used in conjunction to determine the significance level of the influence. In determining the significance of the influence, the t-statistics value must exceed the specified t-table value. If this condition is met, the p-value will automatically show a significant result at a certain level. Overall, the evaluation of the inner model, which reflects the strength of the relationship between variables and a value (R2) of 0.632, is presented in detail in the table below:

**Table 9 Path coefficient test results**

	Original sample (o)	T statistics	P values
X1 -> y	0.083	1.008	0.314
X2 -> y	0.479	4.794	0.000
X3 -> y	0.185	2.062	0.039
X4 -> y	0.167	2.050	0.040

### Interpretation of Hypothesis Testing Results

Based on bootstrapping data covering the original sample, t-statistics, and p-values, the summary of the hypothesis testing results is presented as

follows:

**The Influence of Social Environment on Interest (Hypothesis 1)** The first hypothesis suggests a positive and significant influence of the social environment on the interest of Generation Z in Surabaya in using Islamic banking products. However, the results of the SmartPLS 4.0 data analysis show that the social environment only has an insignificant positive effect on interest. This is evidenced by a beta coefficient of 0.083, a t-statistic score of 1.008 (lower than the threshold of 1.960), and a p-value of 0.314 (above 0.05). Thus, it can be concluded that the social environment factor is not a major determinant of interest in this sample group.

**The Influence of Trust on Interest (Hypothesis 2)** Testing of the second hypothesis confirmed that trust has a positive and significant effect on the interest of Generation Z in Surabaya. This finding is supported by a beta coefficient of 0.201 and a very strong t-statistic value of 4.794 (exceeding 1.960). In addition, a p-value of 0.000 ( $< 0.05$ ) confirms that the respondents' level of trust has a direct and significant correlation with increasing their interest in Islamic banking.

**The Influence of Islamic Financial Literacy on Interest (Hypothesis 3)** The analysis results show that Islamic financial literacy has a positive and significant contribution in encouraging interest in using Islamic banking products. With a beta coefficient value of 0.185 and a t-statistic of 2.062 ( $> 1.960$ ), this variable is empirically proven to have a real influence. The p-value score of 0.039 (below the standard of 0.05) indicates that the better Gen Z's understanding of Islamic finance, the more their interest will increase significantly.

**The Effect of Religiosity on Interest (Hypothesis 4)** In line with the fourth hypothesis, religiosity was found to have a positive and significant effect on interest. The data shows a beta coefficient of 0.167 with a t-statistic value of 2.050, which is above the critical value of 1.960. The p-value of 0.040 ( $< 0.05$ ) validates that religiosity plays an important role in influencing the financial behavior decisions of Generation Z in Surabaya regarding Islamic banking products.

## Discussion

### The Influence of Social Environment on Behavior Intention

In social life, obtaining information is a crucial aspect that is most effectively achieved through interaction and discussion between individuals. As social beings, humans naturally depend on communication with others to fulfill various needs and desires in life. Based on the results of the analysis in this study, it was found that the social environment has a positive but insignificant influence on the interest of Generation Z in Surabaya in using Islamic banking products.

This finding indicates that even though the social circle around the respondents—such as family, friends, or colleagues—provides encouragement or positive responses to Islamic banking services, this support is not strong

enough to be the main factor that drives their interest in a tangible way. In other words, external influences from the environment have not been able to provide sufficient social pressure or motivation for Generation Z in Surabaya in their financial decision-making.

The results of this study are in line with a previous study conducted by (Awalia & Zulkarnaini, 2025), which also found that social environmental factors have a positive impact but do not contribute significantly to interest in saving, particularly in a case study of educators at Darussalam Gontor University in 2021. This reinforces the premise that in the context of Islamic banking, the influence of the social environment is often passive in nature but is not the main stimulus in shaping interest.

### **The Influence of Trust on Behavior Intention**

Trust is the main foundation in a relationship, which includes one party's belief in the reliability, integrity, and resilience of the other party. Conceptually, trust is also seen as a form of individual hope that is maintained through the commitment and promises of parties who are considered credible. The findings in this study confirm that trust has a positive and significant influence on the interest of Generation Z in Surabaya in utilizing Islamic banking products.

These results imply that the higher the level of confidence that Generation Z has in the reputation and services of Islamic banks, the stronger their desire to become customers. Data security, transaction transparency, and institutional integrity are determining factors that encourage this group to switch to using the Islamic financial system. The conclusion of this study is in line with a study conducted by (Irfan Ridha et al., 2025), which states that trust is a dominant factor that significantly influences public interest, especially within the Muslim community in Indonesia.

### **Islamic Financial Literacy and Behavior Intention**

Islamic financial literacy can be understood as a person's capacity to internalize knowledge related to Islamic principles and laws in order to make the right financial decisions to achieve economic prosperity. The findings in this study prove that Islamic financial literacy has a positive and significant influence on the interest of Generation Z in Surabaya in using sharia banking services.

This data illustrates that a deep understanding of the profit-sharing system, the prohibition of usury, and Islamic contracts is directly proportional to an increase in individuals' enthusiasm for choosing Islamic banking products. In other words, the more extensive Generation Z's understanding of Sharia-based finance, the stronger their inclination to transact with Islamic financial institutions. This conclusion is reinforced by the results of a study (Nasywa & Nisa, 2024) which shows that Islamic financial literacy competence is the main driver of public interest in Bandar Piarkland, Klang, Malaysia in interacting with Islamic banks.

### **Religiosity and Behavior Intention**

Religiosity reflects a deep belief that serves as a compass for

individuals in aligning their worldly behavior with their spiritual orientation as a form of approaching God. A person with a strong level of religiosity tends to ensure that every aspect of their life, both in terms of worship and social interaction, is always in line with the guidelines of their religious teachings. The findings in this study confirm that religiosity has a positive and significant influence on the interest of Generation Z in Surabaya in using Islamic banking products.

These results provide a strong indication that the stronger a person's religious commitment, the higher their tendency to choose financial products that comply with Islamic law. For Generation Z in Surabaya, the use of Islamic banks is not merely a financial choice, but also a manifestation of the religious values they adhere to. This conclusion is in line with research conducted by (Widiaty et al., 2025), which states that religiosity is a major driving factor that significantly influences Generation Z's decision to save with Islamic banking institutions.

## CONCLUSION

Based on the series of analyses presented, it can be concluded that the variables that partially have a significant influence on the interest of Generation Z in Surabaya in using Islamic banking products are trust, Islamic financial literacy, and religiosity. On the other hand, social environment variables were found to have a positive relationship but did not have a significant impact. This indicates that although social interaction provides a good direction for interest growth, its strength is not yet dominant enough to be the main driver in decision making.

The findings of this study provide empirical validation of the Theory of Planned Behavior (TPB) framework. In this context, behavioral interest is shaped through three main pillars: 1. Attitude: Represented by Islamic financial literacy. 2. Subjective Norm: Represented by the social environment. 3. Perceived Behavioral Control: Represented by the factors of trust and religiosity. The insignificance of the social environment factor indicates that external social pressure or norms have not been able to strongly shift people's financial behavior. Conversely, the strengthening of internal values such as understanding Islamic economics (literacy) and spiritual commitment (religiosity) has proven to be more effective in ensuring the formation of stable interest.

In practical terms, this study is expected to serve as an empirical reference for the development of Islamic economics at the local level. Strategies to increase the penetration of Islamic banking products should focus on strengthening customer trust, expanding Islamic financial literacy education, and fostering religious values within the community. This study is not without limitations that can be areas for improvement in future studies. First, the sample size used in this study was limited to 109 respondents, which is categorized as a relatively small sample size. Therefore, future studies are recommended to increase the sample size by expanding the geographical

coverage to improve the generalization of the research results.

Second, this research model only involved four independent variables in explaining consumer interest. To obtain a more comprehensive understanding, future researchers can develop a research framework by integrating other relevant variables. In addition, the use of intervening (mediating) and moderating variables is highly recommended to reveal more complex and in-depth relationships between variables in the Islamic banking ecosystem.

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