

The influence of financial literacy, digital literacy, digital marketing, brand image and word of mouth on the z generation's interest in Islamic banks

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ABSTRACT

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This study aims to examine the effect of digital literacy, digital marketing, and word of mouth on the interest of the z generation in Islamic banks. Researchers used primary data obtained from distributing questionnaires to students and students with a total sample of 460 respondents. In this study the sample acquisition technique used a purposive sample with the criteria for respondents being in the age range of 17 years to 25 years. The research method uses a quantitative approach and PLS analysis techniques assisted by SmartPLS version 3.0. The variables in this study include exogenous variables in the form of digital literacy, financial literacy, digital marketing, brand image and word of mouth as well as exogenous variables namely interest in Islamic banks. The results of this study indicate that financial literacy, digital marketing and word of mouth have an influence significant to the interest of the z generation in Islamic banks. Meanwhile, digital literacy and brand image have no significant effect on the z generation's interest in Islamic banks. The results of this study can be used as reference material in conducting further research, especially to determine Islamic banking marketing techniques for the z generation. For further research, it is expected to develop this research by adding other variables such as religiosity, location, level of service and other factors as well as other methods of research such as further and in-depth interview techniques with respondents so that more varied information results are obtained.

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1. Introduction

The banking industry can boost Indonesia's economic growth because it contributes to national income and acts as an intermediary for receiving public funds and channeling them into productive economic activities. Digitalization in the banking industry that is moving towards digital banking can support the 2030 Agenda for Sustainable Development, especially in the pillars of economic development. This is in accordance with the goals of digital banks to make it easier for the public to realize quality economic growth through the products they offer compared to conventional banks (Anuj et al., 2023). Digital banking makes it easier for people to carry out various transactions without sacrificing their busy activities. The banking sector as a priority and one of the strategies to increase bank competitiveness. Having good digital and financial literacy will create a good digital banking ecosystem, including for people's understanding of digital banking (Bojuwon et al., 2023). Therefore, the development of the digital financial services industry can be a threat to people with minimal financial literacy and minimal

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digital literacy. It is undeniable that financial literacy in Indonesia is still not evenly distributed. Indonesian people do not fully understand various financial products and services from formal financial service institutions. This shows that financial literacy in Indonesia is still relatively low.

Economic literacy and digital literacy have a significant effect on entrepreneurial behavior by attracting business actors to switch to an integrated digital buying and selling system (Kumar et al., 2023). Digital literacy is the ability to understand and use information in various formats from various sources when presented via computers and, in particular, via internet media (Koomson et al., 2023). Researchers try to use one of the variables, namely digital literacy in researching the interest of the Z generation in Islamic banks, whether increasing the level of digital literacy will be able to attract the interest of potential Z generation customers in Islamic banks (Ginting et al., 2023). According to Jasin et al. (2022), the factors that influence people's interest in saving in Islamic banks are promotional media or digital marketing. According to Bojuwon et al. (2023), digital marketing is defined as a set of techniques developed on the Internet to persuade users to buy products or services. According to Donthu et al. (2021), there are two factors that influence buying interest in Islamic banking, namely brand image and electronic word of mouth or E-WOM. Brand image is defined as the perception of the brand that is reflected by the associated brands stored in memory, word of mouth is communication where individuals exchange information, especially about good things so that they can influence consumer decisions and will make businesses achieve success (Sijoria et al., 2019).

In the modern era, as in today's era, humans can carry out various activities at home or in the office without having to go directly to their destination. According to Rahman et al. (2023), the internet has become so powerful as an information and communication tool that cannot be ignored. With internet technology, humans can do many things such as socialize, greet family, relatives, even distant and close friends, read books online, obtain various information, and even shop online. Technology is currently a tool that can help most human needs and can also be used to make things easier various tasks and jobs. This important role of technology is one of the factors that is considered to influence the increase in customers, namely digital marketing. Digital marketing is a forum that is expected to facilitate every activity of human life in all fields, especially in banking, which avoids the threat of declining margin trends or concerns that become a dilemma. Digital marketing was first recognized in the early 1990s and began to become the main strategy that was widely applied in the business world in 2014. Digital marketing is promotional activities and market search through digital media online by utilizing various means, for example social networking. According to the American Marketing Association (AMA), digital marketing are activities, institutions and processes facilitated by digital technology in creating, communicating, and delivering values to consumers and other interested parties. Digital marketing is part of e-commerce which is a trading system via the internet, where companies can provide product information services that are offered clearly and easily. The use of Digital Marketing has a good impact on the company's progress if this system can run well.

One of the objectives of digital banking to support digital transformation is to provide the right products and services to create customer-centric services. One of them is how banks can understand consumer behavior, preferences and consumer needs through the use of consumer data, consumer trust and consumer perceptions of digital banking services. In the digitalization era, do Indonesians understand the content, risks and other aspects of digital banking, or just follow existing phenomena. Many also confuse digital banks with conventional bank products that have an application element. Based on this phenomenon and the research gap and based on previous studies on digital banking in Indonesia, this research will discuss preferences and the extent to which Indonesian people understand this digital bank. The problem in this study is whether the level of financial literacy and digital literacy affects consumer preferences regarding the use of digital banks.

2. Literature Review and Hypotheses Development

2.1 Digital marketing

Digital marketing is promotional activities and market search through various digital media online by utilizing facilities such as social networks. According to Novitasari et al. (2023) digital marketing is a marketing activity that uses internet-based media, thus that all marketing campaign activities that use internet media, both through websites, social media or through mobile applications can be categorized as digital marketing activities. The digital marketing method that is often used by businesses is by using social media, such as marketing products through various social media. According to Then et al. (2021) the marketing strategy used can be through websites, mobile phones, e-mails, blogs, social media and other. The goal of digital marketing is to promote a brand, build preferences, and increase company sales through various digital marketing techniques. Through this digital marketing channel, it is hoped that marketing will offer opportunities to streamline expenses to establish relationships with customers and increase the number of customers. Digital marketing is considered more prospective for potential customers in digging up information related to these products. In other words, digital marketing can reach all people wherever they are, and digital marketing is able to increase the number of consumers and loyalty. Likewise, the marketing approach used is not only marketing products, but reaching customers with relationships built between banks and their customers both before becoming a customer or after becoming a customer. According to Khiong et al. (2022) and Mahadin and Akroush (2019), digital marketing is in great demand from the public, especially consumers because it is considered more flexible. Apart from being flexible, digital marketing can provide convenience, convenience, versatility and faster compared to the others. manufacturers also consider that digital marketing is the most effective tool in reaching their target market. The benefits of digital marketing, especially through social media, is significant since business people can design strategies on

how and steps to increase consumer networks in marketing their products so that business people can increase the excellence of their competitors.

H₁: Digital literacy has a positive and significant effect on the z generation's interest in banks.

2.2 Digital literacy

Digital literacy is the ability to use information and communication technology (ICT) to find, evaluate, utilize, create and communicate content or information with cognitive and technical skills. One study showed that understanding and usefulness influenced interest in using e-money (Purwanto et al., 2023a). This was supported by the results of other studies which stated that digital literacy had a significant effect on the use of e-banking, electronic money transactions. Based on the description on this background, this study aims to determine the effect of user interface, brand image, and digital literacy on interest in using digital banks. Digital literacy is an individual's awareness and ability to use digital tools and facilities appropriately by identifying, accessing, managing, integrating, and evaluating those that can generate new knowledge (Mulyandi & Tjandra, 2022). Digital literacy is not only seen as a relationship involving the ability to use applications or operate digital devices, but digital literacy also includes a set of skills, cognitive, psychomotor, and emotional that are needed by individuals in a digital environment. In addition, digital literacy can also be interpreted as the ability and everyone's skills to manage digital information supported by skills in operating digital devices. Pillay (2021) shows that convenience is part of the scope of digital literacy which has a positive but not significant effect on interest in using e-banking services. In addition, benefits as part of the scope of digital literacy have a positive and significant effect on the interest in using e-banking services. This proves that there is an effect of the level of financial literacy on the interest in using technology-based financial products. A good digital banking ecosystem is realized through good digital and financial literacy. Digital literacy includes public access to digital services and infrastructure that can be a tool for accessing services, as well as public understanding of content, risks and other aspects of digital banking services. Digital literacy is the ability to understand, evaluate, assess, analyze and organize information obtained through digital technology tools. Digital literacy is the ability to utilize technology, information and digital media as needed. Digital literacy requires the ability to create information, the accuracy of the applications used and a thorough understanding of information in digital content. This digital literacy includes the individual's ability to use and utilize existing applications in information technology devices, where each individual is able to use the available features.

H₂: Digital marketing has a positive and significant effect on the z generation's interest in banks.

2.3 Word of mouth (WoM)

Word of mouth (WoM) is a communication process in the form of providing recommendations both individually and in groups for a product or service that aims to provide personal information (Mukhopadhyay et al., 2023). Word of mouth occurs when consumers talk about their opinion of a certain brand, product or service to other people. Opinions that consumers talk about to other people can be in the form of opinions about the advantages or goodness or disadvantages or disadvantages of a product. Word of mouth is considered important in marketing because communication through word of mouth can spread quickly. In addition, word of mouth is considered more effective in attracting consumer interest, considering that word of mouth occurs based on one's experience in using a product or service. According to Mustafa et al. (2023), WoM occurs naturally and honest so that the resulting marketing messages are much better and more reliable than other promotional media. Maduwinarti and Taali (2023) explain that word of mouth is a process in which consumers provide information about a brand or product to other consumers, word of mouth is oral, written and electronic communication between communities that relates to excellence or the experience of buying or using a product or service. From the opinion of these experts, it can be concluded that word of mouth is a communication carried out by consumers regarding the experience of using a product or service to other people so that it has indirectly carried out promotions that can attract other consumer interests. Word of mouth is one source of information used by customers before taking any decision. Besides being easy to obtain information from word of mouth, it can also be trusted because it comes from the closest people who have used the product beforehand (Thangam & Chavadi, 2023).

H₃: Word of mouth on the z generation's interest in Islamic banks.

2.4 Interest

Interest is a situation experienced by a person when he has the desire to carry out activities that can cause him to be attracted to something. Consumer behavior has a desire to buy or choose a product based on their experience in choosing, using and consuming a product, or even wanting the product. Consumer purchases are strongly influenced by cultural, social, personal, and psychological characteristics. According to Abraham et al. (2022), interest is behavior to use a product which can be interpreted as how strong a person's desire or encouragement is to perform that particular behavior. Interest contains the intention to perform certain behaviors. The integration and systematic model developed by Mukhopadhyay et al. (2023); shows a theory that describes individual behavior in using new information technology systems. Thus, interest in use has an almost identical meaning, namely the attitude of individuals who have an interest in something, so that it can encourage individual interest in using certain technologies. In another sense, interest in using (interest in using) is a person's preference

driven by his desire to use technology to meet his needs. Other research states that interest in using something is the desire to use, always try to use, and continue. On the other hand, the measurement of intention to use is the desire to use, always try to use, and continue where to come.

3. Method

The research method is a quantitative survey, the research data was obtained by distributing online questionnaires via social media to 460 z generations as respondents who were determined by the simple random sampling method, the research questionnaire was designed using a Likert scale of 7. The stages of data analysis are validity test, reliability test and significance test. Researchers used primary data obtained from distributing questionnaires to students and students with a total sample of 460 respondents. In this study the sample acquisition technique used a purposive sample with the criteria for respondents being in the age range of 17 years to 25 years. The research method uses a quantitative approach and PLS analysis techniques assisted by Smart PLS version 30. The variables in this study include exogenous variables in the form of digital literacy, financial literacy, digital marketing, brand image and word of mouth as well as exogenous variables namely interest in Islamic banks. Fig. 1 shows the structure of the proposed study.

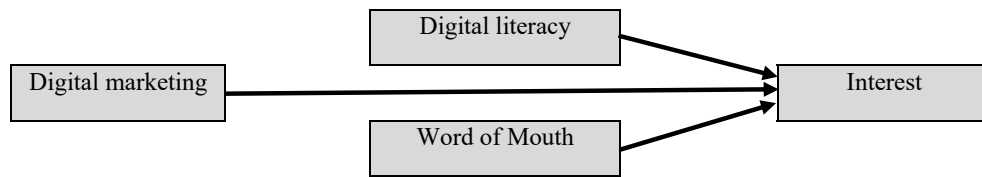


Fig. 1. Research Model

4. Result and Discussion

4.1 Respondent Profile

Respondents in this study were 460 z generation. As for the distribution of respondents, most of the respondents had a senior high school level of education and most of the respondents had worked for 6 - 10 years.

Table 1
Respondent Profile

	Criteria	Total	%
Gender	Male	321	70%
	Female	139	30%
Education	Senior High School	165	36%
	Diploma	156	34%
	Bachelor Degree	102	22%
	Master's degree of Science	23	5%
	Doctor	14	3%
Work Experiences	< 5 Years	123	27%
	6 - 10 Years	165	36%
	11-15 Years	89	19%
	> 16Years	83	18%

4.2 Reliability and Average Variance Extracted (AVE)

Reliability of each variable show the high coefficient in term Cronbach's Alpha and Composite Reliability (more than 0.700) and also Average Variance Extracted (AVE – measured the convergent validity) of each variable have met the criteria of validity (more than 0.500) as described in the table below.

Tabel 2
Reliability and AVE Testing

No	Variables	Cronbach's Alpha	Composite Reliability	AVE
1	Digital literacy	0.832	0.931	0.654
2	Digital marketing	0.924	0.914	0.714
3	Word of mouth	0.832	0.918	0.632
4	Interests	0.909	0.998	0.724

Path Coefficients

Path Coefficients on Research Framework of Acievement Motivation can be described in figure below.

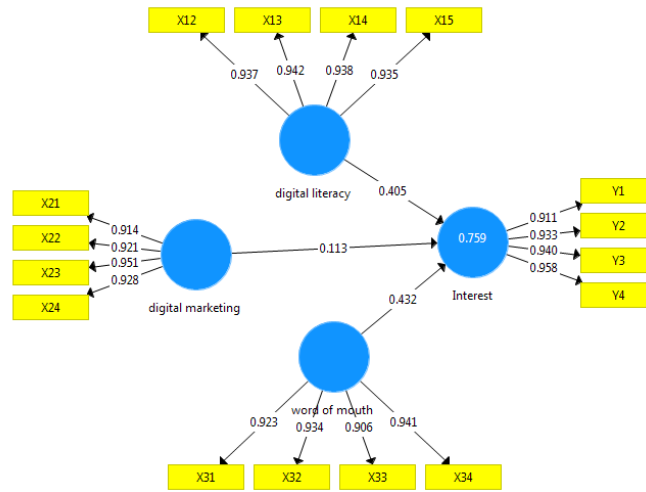


Fig. 2. Validity Testing

Inner model test

The inner model test contains an explanation of the R-Square, while the R-square value in this study is as follows:

Table 3
The results of the R Square

Variable	R-Square	Adjusted R-Square
Interest	0.759	0.703

From the R square table, it can be concluded that 75.9 % of interest is influenced by Digital literacy; Digital marketing; Word of mouth , while the remaining 24.1% % is influenced by other variables outside the study. .

Research Hypotheses Tested

Based on the path coefficients mentioned above it can be found that all research hypotheses were tested as described on the Table 4 below.

Table 4
Hypotheses Testing

No	Hypotheses	Path Coefficients	Significant Level	Results
1	digital literacy → interest in banks	0.405	p<0.050	Accept the Hypothesis
2	digital marketing has→ interest in banks	0.133	p<0.050	Accept the Hypothesis
3	word of mouth → interest in banks	0.432	P<0.050	Accept the Hypothesis

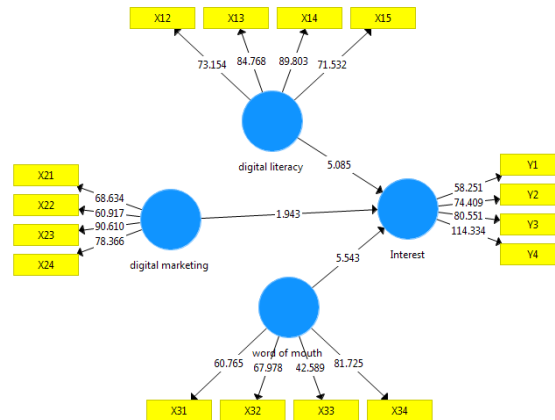


Fig. 3. Hypotheses Testing

f² Effect Sizes Evaluation

Hair et al. (2012) describe that the guidelines for assessing f^2 are that values of 0.02 (= small), 0.15 (= moderate), and 0.35 (= large), respectively, represent small, medium, and low effects. large (Hair et al. 2020).

Table 5
 f^2 Effect Sizes Evaluation

	Interest
Digital literacy	0.49
Digital marketing	0.35
Word of mouth	0.34

For the Digital literacy variable, the f^2 value of 0.49 represents a big effect, for the Digital marketing variable, the f^2 value of 0.35 represents a large effect, for the Word of mouth variable, the f^2 value of 0.34 represents a large effect.

Q² Evaluation

Q^2 value is greater than 0 indicates that the model has predictive relevance for certain endogenous constructs. Conversely, values of 0 and below indicate a lack of predictive relevance (Hair et al. 2012).

Table 6
 Q^2 Evaluation

Construct	Q^2
Interest	0.589

The value of Q^2 for the interest variable is $0.589 > 0.000$, meaning that this variable has predictive relevance. Based on the results of the study, the direct influence test and the hypothesis the research aims to answer whether the proposed hypothesis can be accepted or rejected. The results of testing the direct effect hypothesis can be explained as follows:

Based on the results of data processing, the p value < 0.050 was obtained, so it was concluded that digital literacy has a positive and significant effect on the z generation's interest in banks. These results are in line with Mahadin and Akroush (2019) and Munir et al. (2023) that digital literacy has a positive and significant effect on interest. Digital literacy variable has no significant effect on interest. This means that the level of digital literacy has no effect on the level of interest of Generation Z in Islamic banks (Purwanto et al., 2023b). This is possible since the distribution of internet access is not very evenly distributed and the quality of internet speed at some points is still low, which has an impact hampering the process of distributing digital information.

Based on the results of data processing, the results obtained a p value < 0.050 , so it was concluded that digital marketing has a positive and significant effect on the z generation's interest in banks. This result is in line with Ye et al. (2023) and Zanubiya et al. (2023), Rizvanović et al. (2023), Saura et al. (2023) and Román et al. (2023). This means that the greater the level of digital marketing, the greater the level of interest of Generation Z in Islamic banks. The results show that the z generation is also very concerned about digital marketing techniques from Islamic banking, whether they offer many products, conveniences, or other superior features compared to conventional banks.

Based on the results of data processing, the results obtained a p value < 0.050 , so it was concluded that word of mouth has a positive and significant effect on the z generation's interest in banks. This result is in line with Donthu et al. (2021), Kumar et al. (2023) and Koomson et al. (2023) that word of mouth has a positive and significant effect on interest. This means that the greater the level of word of mouth, the greater the level of interest of Generation Z in Islamic banks. The results show that the interest of the z generation in Islamic bank products is because they are recommended through word of mouth which can be sourced from the closest people such as family, friends to influencers on social media platforms and the internet.

5. Conclusion

Based on the results of data processing, it was concluded that digital literacy has a positive and significant effect on the z generation's interest in banks, digital marketing has a positive and significant effect on the z generation's interest in banks, word of mouth has a positive and significant effect on the z generation's interest in banks. Word of mouth has a positive and significant effect on interest and in line with Then and Felisa (2021) that word of mouth has a positive and significant effect on interest. Based on the results of the discussion and analysis of the data it is known that the variables of financial literacy, digital marketing and word of mouth have a significant positive effect on the interest of the z generation in Islamic banks. Meanwhile, the digital literacy and brand image variables have no significant effect on the z generation's interest in Islamic banks. The digital literacy variable has no effect on the interest variable, which is possible since the distribution of internet access is not very even and the quality of internet speed at some points is still low, which has an impact on hampering the process of spreading digital information. The brand image variable has no effect on the interest variable, which is possible

because the number of Islamic banks is still small and access to the location of Islamic banks is quite far so that they are only of interest to certain communities. The results of this study can be used as reference material in conducting further research, especially to determine marketing techniques for Islamic banking in generation z. For further research, it is expected to develop this research by adding other variables such as religiosity, location, level of service and other factors as well as other methods of research such as further and in-depth interview techniques with respondents so that more varied information results are obtained.

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