



# The Influence of Islamic Financial Literacy and Religious Motives on the Decision to Become a Customer of an Islamic Bank for Generation Z in Pontianak City

Umami Safiratul Mufidah<sup>1</sup>, Hari Mulyadi<sup>2</sup>, Meta Arief<sup>3</sup>

<sup>1-3</sup>Economic Education Department, Faculty of Economic and Business Education, Universitas Pendidikan Indonesia

Correspondence Email: [ummisafira@upi.edu](mailto:ummisafira@upi.edu)

## ABSTRACT

Islamic banking is a type of financial services that provides banking services based on Islamic principles and values. In this study, the authors intend to conduct research again with the title Influence of Sharia Financial Literacy and Religious Motives on the Decision to Become a Customer of an Islamic Bank for Generation Z in Pontianak City. This study was conducted by collecting data from 97 respondents belonging to Generation Z with the limitation that generation Z taken as the sample of this study was born in 1997-2003. The results of the study showed that the understanding of Islamic financial literacy owned by respondents did not influence someone's decision to a customer in an Islamic bank. It was also found that the religious motives variable has a significant effect on decision making using Islamic banking. Therefore, it can be concluded that individual decisions to choose Islamic banking are influenced by factors, including personal and psychological factors. This study implications is re-evaluated financial literacy campaigns, this study shows the importance of psychological factors and religious motivations in shaping customer decision-making in this context. Islamic banks should focus on the ethical and spiritual dimensions of their services. The study also recommends innovative approaches that integrate religious teachings and financial education to captivate Generation Z.

## ARTICLE INFO

### Article History:

Submitted/Received 12 Sep 2024

First Revised 19 Sep 2024

Accepted 27 Sep 2024

First Available online 30 Sep 2024

Publication Date 30 Sep 2024

### Keyword:

Islamic financial literacy;  
generation Z; religious motives;  
decision.

The presence of Islamic banking within the center of conventional banking in Indonesia offers choice to the banking system and turns into an alternative for Muslims who need or get banking service without the element of usury in the banking system (Antonio, 2011). With this, Islamizing banking has a large market in Indonesia due to the fact this country has the largest Muslim population in the world. Islamic banking is provided by the government to meet the needs of the community, especially those who are Muslim, as a trusted alternative and can fulfill the community's desire for banking services based on Islamic values based on the Quran and hadiths. Islamic banking is a banking system whose operational activities are based on Sharia principles (Kasmir, 2005: 511). With the main principle of partnership and togetherness, both parties between the customer and the bank benefit. Islamic banking aims to support the implementation of national development in order to increase justice, togetherness and equitable distribution of people's welfare (Andrianto and Firmansyah, 2019).

Despite the fact that Indonesia with the Islamic banking system is considered to have a large market share, it turns out that the contribution of the Islamic banking system is still less attractive to the people in Indonesia. This is evidenced by the relatively small population ratio of Islamic banks compared to conventional banks. Financial Services Authority (OJK) showed data in 2021, the market share ratio for conventional banks is 93.48% in comparison with Islamic bank just 6.52% (OJK, 2021). Afterward in 2023, it shows that the market share of Islamic banks only increased by 1 percentage point from 2021, which amounted to 7.27% with total assets reaching IDR 831.95 trillion in September 2023. Of the total 13 Islamic commercial banks and 20 Islamic business units operating in Indonesia, 11 commercial banks and 17 business units only have assets below IDR 40 trillion. This still identifies that the performance of the national Islamic banking industry is still on a small scale so that it is not yet competitive in the national banking industry (Sari & Setiawan, 2023). When viewed from the percentage of Indonesia's Islamic banking market share as of September 2023, it only reached 7.27% consisting of 12 Islamic commercial banks and 20 Islamic business units. Meanwhile, the market share of Islamic banking in Malaysia as of May 2023 has reached 46% of the total number of Islamic banks. Seeing this, of course, there needs to be more active efforts from the Islamic banking sector to catch up with the Islamic financial industry in Indonesia, especially since the total number of Muslim communities in Indonesia is far greater than Malaysia (Halim and Anisa, 2024).

The problems that rise up are caused by the low level of public knowledge about Islamic banking due to the dominance of conventional banking in the community. Because of this, the existence of knowledge or literacy about Islamic finance plays an crucial role in influencing individual behavior in making decisions so they can manage finances and achieve prosperity (OJK, 2017). Financial literacy is an effort to increase public understanding of the financial services sector based on

knowledge, understanding and skills in financial management issues so that they are classified as a well literate group. If the community already has a high level of financial literacy, it can encourage acceleration in the economic growth of a nation (Adiyanto & Setyo, 2021). Therefore, Islamic financial literacy is an important factor in increasing people's decision making to become customers in Islamic banks. This is in line with some of the results of research by Tafsir et al (2020), Rachmatulloh & Solekah (2021) and Thohari & Hakim (2021) which show that Islamic financial literacy has a significant effect on the decision to become an Islamic bank customer.

Some other factor behind customer preferences for using banking services is the individual's motivation to avoid the element of usury which directs and encourages behavior to achieve certain goals. A consumer decides to link Islamic banking with a matter of belief, namely the belief as a Muslim to avoid things that contain elements of usury that are contrary to sharia values (Putri et al, 2021). Religiosity is a manifestation of the belief system that has been adopted by living the values that already exist in the religion in substance which has an impact on attitudes and behavior that directs a decision on existing choices (Hasanah, 2019).

The existence of religious motives can be said to have an influence on affecting decisions to use and select Islamic banking services. It can be seen from the results of research by Nurmaeni et al (2020), Rusliani et al (2021), Daga & Indriakati (2022), and Pratiwi et al (2023) which show the influence of religious motives on decision making to become Islamic bank customers. However, in other studies by Rachmatulloh & Solekah (2021) and Rachmawati & Widana's research (2019) show the results that the religious motives variable is insignificant effect on saving decisions at Islamic banks. This shows that there is still a need for further research with the religious motives variable on the research gap that occurred in previous studies.

The existence of generation Z is an important generation in the digitalization of Islamic banking to enter a very potential market because in this generation the level of literacy towards digitization is very high compared to other generations. Based on data from GoodStats, BPS census results show that the population in Indonesia is currently dominated by Generation Z with a total of around 74.93 million people, or 27.94% of the population. In 2020, the number of generation Z in Indonesia reached 75.49 million people or equal to 27.94 percent of the total population of 270.2 million people. Generation Z is categorized by birth from 1997-2012 which shows that some of these groups have entered college, especially those born in 1997-2005. Based on the background previously described and the results of previous studies that show there is a research gap, the authors intend to conduct research again with the title Influence of Sharia Financial Literacy and Religious Motives on the Decision to Become an Islamic Bank Customer for Generation Z in Pontianak City.

### **Research Question**

This research aims to provide answers to the following important questions. Accordingly, there are three questions that can be formulated. First, is there an influence of the Islamic financial literacy on saving decision at sharia banks. Second, is there an influence of the religious motives on saving decision at sharia bank. And third, is there an influence of Islamic financial literacy and religious motives on saving decision at sharia banks. These three questions are expected to be able to give a picture of the existence of Islamic banks in facing economic in Indonesia. The hypotheses in this study consist of H1: Islamic financial literacy affects saving decision at sharia banks. H2: Religious motives affects saving decision at sharia banks. H3: Islamic financial literacy and religious motives affects on saving decision at sharia banks.

## **2. Literature Review**

### ***Islamic Financial Literacy***

The term Islamic financial literacy based on the Financial Services Authority (OJK) is knowledge, abilities and beliefs that impact attitudes and behavior in enhancing the quality of decision making and financial management to achieve prosperity. According to Triani and Mulyadi (2019) Islamic financial literacy is defined as a financial skill as a result of knowledge, understanding and evaluation of information that can affect a person's attitude in making decisions. Islamic financial literacy includes various aspects of finance such as the management of money and property, aspects of financial planning which include aspects of social assistance such as waqf, infaq, sadaqah and zakat. So from several definitions and concepts regarding Islamic financial literacy explained previously, it can be concluded that Islamic financial literacy is the ability of individuals to access, understand and use Islamic banking services in accordance with Islamic principles and values. The indicators of Islamic financial literacy according to Remund (2010) are four indicators there is 1) knowledge; 2) ability; 3) attitude; 4) trust.

### **Religious Motives**

Motivation and motives have a relationship between the two because the term motivation comes from the word motive which is defined as the power that exists in the individual that causes the individual to act or do something (Uno, 2008: 3). Motive is an impulse that has been tied to a goal in an individual that will manifest a goal-directed behavior to achieve a certain satisfaction (Ghufron and Risnawati, 2012). Motivation is the driving force in each individual that encourages him to take actions to fulfill his needs (Schiffman, 2008). The motive of religiosity is basically a measure of religion in each person's life. It provides a perspective on how religion is used to interact with a person's internal and external life (Jennings, 2016). Religious motives is a driving force behind religious belief, religious behavior, and religious belonging (Allport and Ross, 1967).

The existence of Islamic banking aims to apply empathy by applying sharia values to meet the needs of Muslims. The attitude of religiosity is a benchmark for a consumer who has a religious motives so that he prefers a consideration, especially in choosing sharia

compliant banking services (Sunarsih & Wijyantie, 2021). Therefore, the religiosity motives is one of the factors in shaping consumers because of the attitude of individuals, especially a Muslim who applies what are the principles and values in his religion by not choosing prohibited goods as a form of behavior that reflects his relationship with God. According to Glock & Stark quoted by Ancok and Suroso (2011), there are five indicators of religious motives, namely belief, religious practice, experience, religious knowledge, and consequences.

### **Sharia Bank**

Based on Law No. 21 of 2008 concerning Islamic Banking, it is stipulated that Islamic banking is everything related to Islamic banks and Islamic Business Units (UUS) which includes an institution, business activities, as well as how and the process of carrying out its business activities. According to Article 3, Islamic Banking aims to support the implementation of national development increase justice, togetherness and equitable distribution of people's welfare.

Islamic banks are banks that operate in accordance with sharia principles. This implementation is the main differentiator from conventional banks. In essence, the sharia principle refers to Islamic sharia which is guided primarily by the Quran and Hadith. Islam as a religion is a concept that regulates human life comprehensively and universally both in relationships with the Creator and relationships with fellow humans (OJK).

### **Purchasing Decision Making**

Schiffman and Kanuk (2008) define a decision as choosing an action from two or more alternative choices. The decision to purchase a good or service is defined as a decision process through recognizing needs and wants and searching for information (Pasaribu, 2022). Decision making in purchasing a good or service is an attitude that arises from consumer behavior regarding how these individuals choose, buy and use these goods or services according to ideas or experiences that satisfy their needs and desires (Adabi, 2020).

The existence of consumer decision making in buying goods or services is caused by differences in the characteristics of each individual (benefits, needs, past experience values, attitudes and lifestyles) and also in the form of social influences which include family conditions and differences in social class (Putranto, 2019). According to Gstrein and Teufel (2014), the steps in the decision selection process begin with individual need for something, in other words, the emergence of motives for the individual. According to Kotler and Armstrong (2013), there are five stages in the consumer decision-making process there is problem recognition (need), search information, evaluation of alternatives, purchase decision, and post purchase behavior.

### 3. METHODS

The research method used in this study was a survey method, employing a questionnaire as the research instrument for data collection. This approach aims to discover facts about a phenomenon or individual behavior within a group, with the results being utilized as material for planning or decision-making. Population is a generalized area that consists of objects or subjects that have certain quantities and characteristics determined by researchers to study and draw conclusions (Sugiyono, 2013: 126). According to Arikunto (2013) population is the whole of the subject in research. The population taken was generation Z in Pontianak City with the limitation that generation Z taken as the sample of this study was born in 1997-2003. The sample is part of the population that has certain characteristics or conditions that will be studied, because not all data and information will be processed and not all people or objects will be studied but it is sufficient to use a sample that represents it (Riduwan and Kuncoro, 2017). According to Sugiyono (2013:127), a sample is a subset of the population, reflecting its characteristics. If the population size is very large and the researcher cannot ascertain the total population due to limitations, a sample can be drawn using a non-probability sampling technique, specifically purposive sampling. Purposive sampling is a method of selecting samples based on specific criteria relevant to the research objectives. If the population size is unknown, the sample size can be calculated using Cochran's formula (Sugiyono, 2013:136) as follows:

$$n = \frac{z^2 z 2pq}{e^2}$$

$$n = \frac{(1,96)^2(0,5)(0,5)}{(0,10)^2}$$

$$n = 96,04 = 97 \text{ respondents}$$

Description:

$n$  = Sample size

$Z$  = Z-value from the normal distribution curve for a 5% margin of error, with a value of 1.96

$p$  = Probability of success (50% = 0.5)

$q$  = Probability of failure (50% = 0.5)

$e$  = Margin of error (10%)

Based on the result above, the calculated sample size of 96.04 is rounded up to 97 respondents (Sugiyono, 2019:143).

Data was collected using a questionnaire, with variables measured using a Likert scale offering five response options. The questionnaire will be distributed online via Google Forms to respondents meeting the research criteria. Before distributing the questionnaire, a validity and reliability test was conducted on 30 respondents outside the sample to ensure the questionnaire's suitability as a research instrument. The measurement scale employed in this study was the Likert scale, which includes five levels of responses indicating the respondent's agreement with the statements presented through the provided answer options. This study consisted of two independent variables and one dependent variable: X1, Islamic financial literacy, and X2, religious motives, are the independent variables, while Y

represents the decision to turn out to be a customer of an Islamic bank. The data analysis in this study is performed by SPSS version 29, which includes classical assumption tests such as normality, multicollinearity, and heteroscedasticity tests. Following these, multiple regression analysis and hypothesis testing are performed, including t-tests and F-tests. According to Sugiyono (2011), regression analysis is used to determine the influence between two or more variables. The resulting multiple linear regression equation is as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \varepsilon$$

Description:

Y = Predicted value of Y

$\alpha$  = Constant term

$\beta_1, \beta_2, \dots$  = Coefficients of independent variables

X1, X2.. = Independent variables

Hypothesis testing was conducted using the t-test to measure the impact of the independent variables on the dependent variable on this research. This test is performed by comparing the tcount value with ttable. If the tcount > ttable, then H0 is rejected and H1 is accepted, indicating that the variable has a significant effect. Additionally, an F-test (simultaneous test) is conducted to evaluate whether the independent variables have a significant simultaneous effect on the dependent variable. If the calculated fcount < f table then H0 is accepted and H1 is rejected, indicating that the independent variables do not have a significant simultaneous effect.

#### 4. RESULTS AND DISCUSSION

**Table 1. Skewness and Kurtosis Normality Test Result**

	N	Skewness		Kurtosis	
		Statistic	Std. Error	Statistic	Std. Error
X1	97	.064	.245	.571	.485
X2	97	-.320	.245	.045	.485
Y	97	-.364	.245	.415	.485
Valid N (listwise)	97				

As shown in Table 1, the data analysis in this study employed the skewness and kurtosis normality tests, which consist of statistical values and standard errors. The normality of the data is determined when the skewness and kurtosis statistics are divided by the standard error of skewness and kurtosis. The results showed that the skewness ratio for the X1 variable, Islamic financial literacy, was  $0.064/0.245 = 0.26$ , and for the X2 variable, religious motives, it was  $-0.320/0.245 = -1.31$ . Furthermore, the kurtosis ratio for the X1 variable, Islamic financial literacy, was  $0.571/0.485 = 1.18$ , and for the X2 variable, religious

motives, it was  $0.045/0.485 = 0.09$ . These findings indicate that the ratio values were between -2 and +2, meaning that the data were normally distributed.

**Table 2. Multicollinearity Test Result**

		Coefficients <sup>a</sup>					Collinearity Statistics	
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Tolerance	VIF
		B	Std. Error	Beta				
1	(Constant)	15.019	9.572		1.569	.120		
	X1	.147	.125	.118	1.171	.245	.840	1.191
	X2	.617	.160	.388	3.859	<.001	.840	1.191

a. Dependent Variable: Y

Based on the data analysis presented in Table 2 above, this study employed the multicollinearity test. The multicollinearity test results indicated that the VIF value was  $1.191 < 10$  and the tolerance value was  $0.840 > 0.1$ , suggesting that there is no multicollinearity between the two variables.

**Table 3. Heteroscedasticity Test Result (Glejser Method)**

		Coefficients <sup>a</sup>					Collinearity Statistics	
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Tolerance	VIF
		B	Std. Error	Beta				
1	(Constant)	.094	.123		.766	.446		
	X1	.003	.002	.180	1.629	.107	.840	1.191
	X2	-.003	.002	-.184	-1.668	.099	.840	1.191

a. Dependent Variable: Abs\_RES

Data analysis in this study which was carried out using the Glejser method for the heteroscedasticity test showed that the X1 variable, Islamic financial literacy, had a significance level of  $0.107 > 0.05$ , and the X2 variable, religious motives, had a significance level of  $0.99 > 0.05$ . This implies that the significance levels for both the X1 variable, Islamic financial literacy, and the X2 variable, religious motives were greater than 0.05, indicating that heteroscedasticity was not present.

Based on the statistics analysis, which indicated the effect of Islamic financial literacy and religious motives on the decision to become an islamic bank customer in generation Z in Pontianak City, t-tests and F-tests were conducted using SPSS version 29, with a significance level of 5% or 0.05. The t-test results are presented in Tables 4 and 5 as follows:

**Table 4. T-Test Result of Islamic Financial Literacy and Religious Motivation**

		Coefficients <sup>a</sup>					Collinearity Statistics	
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Tolerance	VIF
		B	Std. Error	Beta				
1	(Constant)	15.019	9.572		1.569	.120		
	X1	.147	.125	.118	1.171	.245	.840	1.191
	X2	.617	.160	.388	3.859	<.001	.840	1.191

a. Dependent Variable: Y

The analysis indicated that the first variable, Islamic financial literacy, had a significance value of  $0.245 > 0.05$  and a t-value of  $1.171 < 1.985$ , indicating that H1 was



rejected, meaning there was insignificant effect of the X1 variable, Islamic financial literacy, on the Y variable, the decision to become a customer of an Islamic bank. Furthermore, the X2 variable, religious motives, had a significance value of  $0.001 < 0.05$  and a t-value of  $3.859 > 1.985$ , leading to the conclusion that H2 was accepted, meaning there was a significant effect of the religious motives on the someone's decision to become a customer of an Islamic bank.

**Table 5. F-Test Result of Islamic Financial Literacy and Religious Motivation**

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1357.646	2	678.823	11.843	<.001 <sup>b</sup>
	Residual	5387.838	94	57.317		
	Total	6745.485	96			

a. Dependent Variable: Y

b. Predictors: (Constant), X2, X1

Based on Table 5 above, the significance value for the effect of Islamic financial literacy (X1) and religious motives (X2) on the decision to become a customer of an Islamic bank (Y) is  $0.001 < 0.05$ , and the calculated F-value is 11.843, which is greater than the critical F-value of 3.09. This evidence leads to the rejection of H03 and the acceptance of H3. It can be concluded that there is a significant effect of the Islamic financial literacy variable (X1) and the religious motives variable (X2) on the decision to become a customer of an Islamic bank.

**Table 6. Coefficient of Determination Analysis Results**

Model Summary <sup>b</sup>					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	
1	.449 <sup>a</sup>	.201	.184	7.57083	

a. Predictors: (Constant), X2, X1

b. Dependent Variable: Y

The coefficient of determination (R Square) value of 0.201 indicates that simultaneously, the variables and X2 influence the decision to become a customer of an Islamic bank by 20.1%, while the remaining 79.9% is influenced by other variables.

**Table 7. The Result of Multiple Linear Regression Analysis**

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	15.019	9.572		1.569	.120
	X1	.147	.125	.118	1.171	.245
	X2	.617	.160	.388	3.859	<.001

a. Dependent Variable: Y

Based on the multiple linear regression analysis calculations, the regression equation can be derived as follows:

$$Y = 15.019 + 0,147 + 0,617$$

Description:

Y = Decision to become a customer

X1 = Islamic Financial Literacy

X2 = Religious Motives

The value of  $a=15.019$  represents the constant or the condition when the decision to become a customer of an Islamic bank was not influenced by other variables, namely, Islamic financial literacy (X1) and religious motives (X2). The value of  $b_1$  (the regression coefficient of X1) was 0.147, indicating that Islamic financial literacy has a positive effect on the decision to become a customer of an Islamic bank. This means that for every unit increase in Islamic financial literacy, the decision to become a customer increases by 0.147, assuming other variables are not considered in this study. The value of  $b_2$  (the regression coefficient of X2) was 0.617, showing that religious motives has a positive effect on the person's decision to become a customer of an Islamic bank. This implies that for every unit increase in religious motives, the decision to become a customer increases by 0.617, assuming other variables are not considered in this study.

## Discussion

This study was conducted by collecting data from respondents belonging to Generation Z, born between 1997 and 2012. In relation to this, the researcher narrowed the scope of respondents to those born between 1997 and 2001. Based on the demographic results, respondents were aged between 22 and 27 years, falling within the productive age group. Thus, many respondents were aware of the information and knowledge needed to make decisions, including choosing an Islamic bank. Out of a total of 97 respondents, 50 were female, and 47 were male.

The demographic results regarding the respondents' educational background show that the majority of them hold a bachelor's degree. This indicates that education is an external factor influencing an individual's thought process in obtaining information, especially information related to Islamic banking. The more knowledge and information an individual possesses about Islamic banking, the higher the likelihood of engaging with an Islamic bank.

Based on the results of the t test, it was found that the Islamic financial literacy variable is  $t_{count} > t_{table}$  or  $1.171 < 1.661$  and a significant value of  $0.245 > 0.05$ ,. so it can be concluded that H1 was rejected, because of this can concluded that there was no influence on variable X1 financial literacy on variable Y of choice making to become an Islamic bank customer. This can be interpreted that if a person's understanding of Islamic financial literacy increases, it will not necessarily increase the decision of generation Z to become Islamic bank customers.

According to Rahim (et al., 2016) mention Islamic financial literacy is a concept related to one's ability to utilize financial knowledge, skills, and attitudes to manage financial resources according to Islamic principles. Up to now, Generation Z's Islamic financial literacy and understanding of Islamic financial institutions, products, and services remain relatively low, coupled with a stagnant inclusion in the Islamic financial sector, with the latest data showing the level of Islamic financial inclusion in 2022 was only 12.12%. This is one of the reasons why not all decisions to become Islamic bank customers are influenced by the level of understanding of Islamic financial literacy.

Referring to these findings, it is evident that Islamic financial literacy does not affect the decision to save in Islamic banks. This could be because respondents do not consider financial literacy as a primary factor in deciding to save in Islamic banks. This suggests that the higher an individual's Islamic financial literacy, the less likely they are to choose an Islamic bank. The lack of understanding of Islamic financial literacy is partly due to various perceptions in society that Islamic banking operations are seen as similar to conventional banks, with only terminology differences. According to Hanum et al (2022), consumers experience cognitive dissonance, a psychological conflict between two or more simultaneously held beliefs that are not consistent. The main cause of this is the perception among consumers that conventional banks offer better financial benefits or better service access than Islamic banks. According to Sharma (2014) consumers tend to rationalize their decisions to reduce the discomfort caused by cognitive dissonance. In relation to Islamic financial institutions, customers rationalize their decision by believing that the financial benefits from conventional banks are more significant than the moral impact of not using an Islamic bank. This has an impact on consumers will continue to feel that conventional banks alone provide greater benefits. Antonio (2001) states that constraints that arise in connection with the development of Islamic banks is the lack of public understanding of the activities of operations of Islamic banks, banking regulations haven't fully accommodate the operations of Islamic banks, the network of Islamic bank office that are not yet extensive and human resource who have expertise in Islamic banking are still few. The misunderstanding of Islamic banking and other Islamic financial institutions indicates that the socialization of Islamic banking information and other Islamic financial institutions has not been evenly distributed. Many people do not really understand what Islamic financial institutions are, the system used, the types of products, and the advantages of Islamic financial institutions compared to conventional financial institutions (Antonio, 2011). Based on all the descriptions, it can be concluded that individuals' decisions to choose Islamic banking are influenced by factors, including personal and psychological factors. According to Kotler (2008:25), psychological factors influencing individual purchasing choices include motivation, perception, belief, stance, and learning.

Furthermore, the religious motives is considered to have an influence on the decision to use Islamic banking. According to the results of research by Utami & Rachman (2015), 95% of religiosity factors influence customer decisions to save at Islamic banks. The results of other studies that show similar results are Rusliani's research (et al., 2022), and Nurmaeni

(et al., 2020). The results of this study also show that the religious motives variable has a significant effect on decision making using Islamic banking. It is known that the X2 variable of religious motives with a significant value of  $0.001 < 0.05$  and the value of  $t_{count} > t_{table}$  of  $3.859 > 1.661$  so that it can be concluded that H2 is accepted, which means that there is an influence on the X2 variable of religious motives on the Y variable of decision making to become an Islamic bank customer. Based on the test results on SPSS, the significance value of the religious motives variable is  $<0.001$ , which is interpreted that the possibility of these results occurring by chance is very small if the null hypothesis is correct. In other words, there is very strong evidence that the religious motives variable has a significant influence on the dependent variable, namely the decision to become an Islamic bank customer. So it can be interpreted that the greater the level of individual religious motives, the greater the decision to become an Islamic bank customer.

## 5. CONCLUSION

The results of this research concluded a significant influence of religious motives on the person's decision to become Islamic bank customers in generation Z in Pontianak City. And the variable of Islamic financial literacy shows that it has insignificant effect on the decision to become an Islamic bank customer for generation Z in Pontianak City. This study highlights some significant implications. First, Islamic financial literacy campaigns need to be re-evaluated as Islamic financial literacy does not influence customer decisions. Second, psychological factors and religious motivations are important in customer decision-making, suggesting the need to align marketing strategies with religious and cultural values. Third, Islamic banks need to emphasize ethical and spiritual dimensions in their services to resonate more with Generation Z. Fourth, banks can develop products that meet the religious needs of Generation Z. Fifth, innovative approaches that integrate religious teachings and financial education need to be developed to connect with the Generation Z demographic. Finally, policymakers should consider utilizing religious institutions or community leaders to influence decision-making through trusted networks. With a better understanding of Generation Z's behavior and preferences, future strategies can reflect their unique priorities.

## 6. REFERENCES

- Allport, G., & Ross, J. M. (1967). Personal Religious Orientation and Prejudice. *Journal of Personality and Social Psychology*, 5, 432-443.  
<http://dx.doi.org/10.1037/h0021212>
- Ancok, D., Suroso, F.N. (2011). *Psikologi Islami: Solusi Islam Atas Problem-Problem Psikologi*. Yogyakarta: Pustaka Pelajar.

- Andrianto., Firmansyah, M Anang. (2019). *Manajemen Bank Syariah (Implementasi Teori dan Praktek)*. Surabaya: CV Penerbit Qiara Media.
- Adabi, N. (2020). Pengaruh citra merek, kualitas pelayanan dan kepercayaan konsumen terhadap keputusan pembelian indihome di witel telkom depok. *Jurnal Manajemen*, 12(1), 32–39. Retrieved from <http://journal.feb.unmul.ac.id/index.php/JURNALMANAJEMEN>
- Adiyanto, M. R., Purnomo, D., & Setyo, A. (2021). Dampak Tingkat Literasi Keuangan Syariah Terhadap Minat Menggunakan Produk Keuangan Syariah. *Jurnal Administrasi Kantor*, 9, 1-12.
- Antonio, Muhammad Syafi'i. (2011). *Bank Syariah Dari Teori Ke Praktek*. Jakarta: Gema Insani Press.
- Arikunto, Suharsimi. 2013. *Prosedur Penelitian Suatu Pendekatan Praktik*. Edisi Revisi. Jakarta: PT. Rineka Cipta.
- Daga, Rosnaini., Indriakati, Andi Jenni. (2022). Religiosity, Social And Psychological Factors On Purchase Decisions And Consumer Loyalty: *Jurnal Manajemen*/Volume XXVI, No. 03, October 2022: 469-491 DOI: <http://dx.doi.org/10.24912/jm.v26i3.941>.
- Ghufron, M. Nur., Risnawita, Rini. (2012). *Teori-Teori Psikologi*. Yogyakarta: Ar-Ruzz Media.
- Gstrein, M., & Teufel, S. (2014). The changing decision patterns of the consumer in a decentralized smart grid. 11th International Conference on the European Energy Market (EEM14), 1–5.
- Halim, Fikri., Aulia, Anisa. (Januari, 2024). *Punya Penduduk Muslim Terbesar, Kenapa Keuangan Syariah RI Masih Kalah dari Malaysia?*. <https://www.viva.co.id/bisnis/1677106-punya-penduduk-muslim-terbesar-kenapa-keuangan-syariah-ri-masih-kalah-dari-malaysia?page=2>
- Hanum, Aliyah Nur'aini., dkk. (2022). Disonansi Kognitif Masyarakat Kalimantan Barat Akibat Banjir Informasi Covid-19. *Ekspresi dan Persepsi: Jurnal Ilmu Komunikasi* Vol. 5, No.1. <http://ejournal.upnvj.ac.id/index.php/JEP/index>
- Hasanah, F. (2019). Pengaruh Tingkat Religiusitas, Pengetahuan, Kualitas Produk dan Kualitas Pelayanan Terhadap Preferensi Menabung Mahasiswa Universitas Muhammadiyah Palembang Pada Bank Syariah. *BALANCE Jurnal Akuntansi dan Bisnis*, 4(1), 485. <https://doi.org/10.32502/jab.v4i1.1815>
- Jennings, J. T. (2016). Mixed Reactions: How Religious Motivation Explains Responses to Religious Rhetoric in Politics. *Political Research Quarterly*, 69(2), 295-308. <https://doi.org/10.1177/1065912916636690>
- Kasmir. (2005). *Bank & Lembaga Keuangan Lainnya*. Jakarta: RajaGrafindo Persada.
- Kotler, P., & Keller. (2008). *Manajemen Pemasaran*. Indonesia: PT. Macanan Jaya Cemerlang.
- Kotler, P., & Armstrong, G. (2013). *Principles of Marketing*. New Jersey: Pearson Education Limited.
- Nurmaeni, Rokhmania., Hasana, Siti., Widowati, Mustika. (2020). Analisis Pengaruh Hedonisme, Religiusitas, Motivasi, Dan Promosi Terhadap Keputusan Menabung Pada Bank Syariah (Studi Kasus Pada Pt Bank Bri Syariah, Tbk Kantor Cabang Pembantu Majapahit Semarang). *Jurnal Tabarru' : Islamic Banking and Finance* Volume 3 Nomor 2.
- Otoritas Jasa Keuangan. 2021. *Laporan Perkembangan Keuangan Syariah Indonesia Tahun 2021*. <https://ojk.go.id/id/kanal/syariah/data-dan-statistik/statistik-perbankan-syariah/Pages/Statistik-Perbankan-Syariah---Desember-2021.aspx>

- Otoritas Jasa Keuangan. 2023. Laporan Perkembangan Keuangan Syariah Indonesia Tahun 2023. <https://ojk.go.id/id/kanal/syariah/data-dan-statistik/laporan-perkembangan-keuangan-syariah-indonesia/Documents/Laporan%20Perkembangan%20Keuangan%20Syariah%20Indonesia%20Tahun%202023.pdf>
- Pasaribu, Delimah. 2022. Pengaruh Citra Merek dan Kualitas Produk Terhadap Keputusan Pembelian Sepeda Motor TVS. *Business Management Journal*, 18(1). 40.
- Pratiwi, Ratih., Dharmawan, Donny., Anwar, M., Abdul, Elfis Mus., Judijanto, Loso. 2023. The Role of Motivation, Promotion And Religiosity On Customer Decisions To Use Savings With Trust As An Intervening Variable: *International Journal of Economics Development Research*, Volume 4(3), 2023 pp. 1685-1702.
- Putranto, M. Z. N. (2019). Pengaruh Kualitas Pelayanan, Lokasi dan Promosi Terhadap Keputusan Mahasiswa Menjadi Nasabah di Bank Syariah. Universitas Muhammadiyah Malang.
- Putri, Saskia., Fasa, Muhammad Iqbal. (2021). Pengaruh Produk, Pelayanan Dan Motivasi Menghindari Riba Terhadap Keputusan Mahasiswa Menjadi Nasabah Bank Syariah. *Jurnal Kajian Ekonomi dan Perbankan Syariah* Volume 2 Nomor 1 Juni 2021 E-ISSN: 2722-5615.
- Rachmatulloh, Dhepril Puradi., Solekah, Nihayatul Aslamatis. (2021). Antecedents of Saving Decision at Sharia Banks: Islamic Financial Literacy, Religiosity and Service Quality (Studies on Millennial Generation). *Al-Tijary Jurnal Ekonomi dan Bisnis Islam* 2021, Vol. 6, No. 2, 97 –111 doi:<http://dx.doi.org/10.21093/at.v6i2.2669>.
- Rachmawati, Afrian., Widana, Gusti Oka. 2019. Pengaruh Consumer Knowledge, Brand Image, Religiusitas, Dan Lokasi Terhadap Keputusan Menjadi Nasabah Pada Bank Syariah. *Jurnal Liquidity* Vol. 8, No. 2.
- Rahim, et.al. (2016) Islamic Literasi Keuangan and Its Determinants among University Student: An Exploratory Factor Analysis (*International Journal of Economics and Financial Issues*, 6).
- Rainer, Pierre. Agustus 2023. Sensus BPS: Saat ini Indonesia Didominasi oleh Gen z. GoodStats. <https://data.goodstats.id/statistic/sensus-bps-saat-ini-indonesia-didominasi-oleh-gen-z-n9kqv>
- Remund, D.L. (2010). "Financial Literacy Explicated: The Case for a Clearer Definition in an Increasingly Complex Economy". *The Journal of Consumer Affairs* (Vol. 44(2)).
- Riduwan., Kuncoro, Engkos Achamad. 2017. Cara Menggunakan Dan Memakai Path Analysis (Analisis Jalur). Bandung: Alfabeta.
- Rusliani, Hansen., Rafidah., Syam, Nur., Suryani., Ghozali, Muhammad Lathoif., Kholis, Nur., Ritonga, Iskandar., Subagiyo, Rokhmat. 2021. The Influence of Religiosity Toward Customers Decision Making in Choosing Bank Riau Kepri Sharia Tembilahan Kota, Indonesia. *ICIIS and ICESTIIS* DOI 10.4108/eai.20-10-2021.2316455
- Sari, Haryanti Puspa., Setiawan, Sakina Rakhma Diah. (November, 2023). OJK: Kinerja Perbankan Syariah Positif, Total Aset Capai Rp 831,95 Triliun Per September 2023. *Kompas.com*. <https://money.kompas.com/read/2023/11/27/200808526/ojk-kinerja-perbankan-syariah-positif-total-aset-capai-rp-83195-triliun-per?page=all>
- Schiffman, Leon., Kanuk, Leslie Lazar. 2008. *Perilaku Konsumen*. Edisi Ketujuh, Jakarta: Penerbit PT. Indeks.
- Setiawan, A.B. (2006). Perbankan Syariah: Challenges dan Opportunity Untuk Pengembangan di Indonesia. *Jurnal Kordinat*, 8(1), 1-42.
- Sugiyono. (2013). *Metode Penelitian Pendidikan, Pendekatan Kuantitatif, Kualitatif dan R&D*. Bandung: Alfabeta.

- Sunarsih, U., & Wijyantie, M. N. (2021). Penentuan Keputusan Mahasiswa untuk Menabung di Perbankan Syariah. *Jurnal Akuntansi Dan Manajemen*, 18(02), 91–102. <https://doi.org/10.36406/jam.v18i02.477>.
- Tafsir, Muhammad., Bahrin, Retno Budiarti., Sari, Dian., Fahreza, Muhammad. (2020). Pilihan Menjadi Nasabah Bank Syariah: Mengukur Pengaruh Modal Intelektual Dan Literasi Bank Syariah. *Jurnal Mirai Management Terakreditasi Nasional Volume 5(1)*. <https://doi.org/10.37531/mirai.v5i1.795>
- Triani, Ani., Mulyadi, Hari. 2019. PENINGKATAN PENGALAMAN KEUANGAN REMAJA UNTUK LITERASI KEUANGAN SYARIAH YANG LEBIH BAIK. (2019). *I-Finance: A Research Journal on Islamic Finance*, 5(1), 9-22. <https://doi.org/10.19109/ifinance.v5i1.3714>
- Thohari, Cindy Claudia., Hakim, Luqman. (2021). Peran Religiulitas Sebagai Variabel Moderating Pembelajaran Perbankan Syariah, Literasi Keuangan Syariah, Product Knowledge Terhadap Keputusan Menabung Di Bank Syariah. *Jurnal Pendidikan Akuntansi (JPAK)*, Vol.9(1).
- Uno, H. B. (2010). *Teori Motivasi & Pengukurannya—Analisis di Bidang Pendidikan*, Jakarta. Penerbit Bumi Aksara.
- Utami, Wahyu., Sangen, Marijati., Rachman, M. Yudy. (2015). ANALISIS PENGARUH RELIGIUSITAS, KELOMPOK REFERENSI DAN MOTIVASI TERHADAP KEPUTUSAN MENABUNG DI BANK SYARIAH (Studi Pada Nasabah Bank Syariah Di Kota Banjarmasin). *Jurnal Wawasan Manajemen*, Vol. 3, Nomor 1.