



Determinants of Generation Z Interest in Using Bank Jago Syariah: Financial Literacy, Brand Trust, and Price Saving Orientation

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Abstract

Purpose - This study aims to examine the effect of financial literacy, brand trust, and price-saving orientation on Generation Z's intention to use Bank Jago Syariah in Semarang City.

Method - The research method used in this study was quantitative. Data were collected through questionnaires distributed to 100 Generation Z respondents in Semarang using purposive sampling. The data were analyzed using multiple linear regression with SPSS version 26.

Result - The results indicate that financial literacy, brand trust, and price-saving orientation have a positive and significant effect on Generation Z's intention to use Bank Jago Syariah.

Implication - These findings suggest that digital Islamic banks need to enhance financial education, strengthen brand credibility, and provide competitive financial benefits to attract younger users.

Originality - This study contributes to the literature by examining the combined role of financial literacy, brand trust, and price-saving orientation in influencing Generation Z's intention to use Islamic digital banking services.

Keywords: Financial Literacy, Brand Trust, Price-Saving Orientation, Intention to Use, Generation Z



Introduction

The rapid advancement of technology and information has brought major changes to many aspects of human life, forcing individuals and institutions to continuously adapt to these developments. The shift from traditional systems to digital technology is increasingly influencing many areas of daily life, from transactions and shopping to transportation, donations, investments, and other activities (Kusumawardhani & Purnaningrum, 2021). According to data from the Indonesian Internet Service Providers Association (APJII), the number of internet users in Indonesia reached more than 221 million in 2024, indicating the increasing potential for digital financial services adoption (APJII, 2024).

The digital transformation has pushed the banking industry to keep up with current trends. Therefore, the banking industry continues to innovate to provide the best service and meet current customer needs (Al-Ameen & Garry 2025). This innovation is digital banking. Digital banking has changed the way financial institutions provide services and interact with customers by offering more efficient and faster banking transactions.

Financial Services Authority Regulation (POJK) Number 12/POJK.03/2021 concerning Commercial Banks defines a Digital Bank as "an Indonesian Legal Entity Bank (BHI) that provides and conducts business activities primarily through electronic channels without a physical office other than the head office or using limited physical offices" (Otoritas Jasa Keuangan, 2023). Digital banks can operate through the establishment of new Indonesian Legal Entity Banks (BHI) as purely Digital Banks (Linggadjaya et al., 2022). Digital banks emerged as a result of technological advances and changes in consumer behavior. Digital services enable financial transactions to be conducted at the touch of a finger and through applications without the constraints of time and place. The presence of digital banks is not simply an option, but an innovation that addresses the needs of modern customers and plays a crucial role in increasing financial inclusion in Indonesia (Amellya Febriani, 2025).



In Indonesia, the development of digital banking has also been followed by the emergence of Islamic digital banking services. Among the emerging Islamic digital banks, Bank Jago Syariah demonstrates unique characteristics compared to other Islamic banking platforms. Bank Jago Syariah offers a more flexible and personalized financial management system through features such as “pockets” (financial allocation tools), seamless integration with digital platforms, and real-time transaction monitoring.

Generation Z represents a significant segment in the adoption of digital financial services due to their high level of technological familiarity (Khuong et al. 2022). As digital natives, Generation Z tends to adopt digital financial services more quickly compared to previous generations (Rithmaya et al., 2024). However, despite this strong potential, the actual use of Islamic digital banking among Generation Z remains relatively low compared to conventional digital financial services. This indicates a gap between potential and actual adoption, which highlights the importance of understanding the factors influencing their intention to use Islamic digital banking.

Despite this potential, Bank Jago Syariah faces several challenges in attracting Generation Z users. First, the level of financial literacy among young consumers remains uneven, which may limit their understanding of Islamic digital banking products and services. Second, trust remains a critical issue, as users may have concerns regarding data security, system reliability, and platform credibility. Third, Generation Z tends to be highly price-sensitive and actively compares financial benefits across platforms, requiring banks to offer competitive cost advantages. In addition, limited awareness of the unique value propositions of Islamic banking may also hinder adoption among younger users.

However, the adoption of Islamic digital banking is not solely influenced by general financial literacy, but also by users’ understanding of Sharia principles underlying financial products. Unlike conventional fintech services, Islamic digital banks operate based on specific principles such as the prohibition of interest (riba), profit-sharing mechanisms, and Sharia compliance. Therefore financial literacy is particularly important in the context of Islamic digital



banking compared to general fintech services. Several studies have found that financial literacy has a positive and significant effect on the intention to use digital financial services, as individuals with higher financial knowledge are more confident in making financial decisions (Nugraha & Deni Pandu 2024). However, other studies have reported insignificant or even no effect of financial literacy on the adoption of financial services, suggesting that knowledge alone may not always translate into actual usage behavior. These inconsistent findings indicate that the role of financial literacy in influencing digital banking adoption remains inconclusive and requires further investigation.

In addition to financial literacy, brand trust is considered a crucial factor in influencing users' intention to adopt digital banking services. Trust plays a vital role in digital transactions, as users must rely on the security and reliability of the platform. Several studies have shown that brand trust has a positive and significant impact on user intention, indicating that higher trust leads to greater adoption (Sohn & Kwon 2021). However, some research findings suggest that trust does not significantly influence user intention, particularly when users prioritize convenience and functionality over security concerns. These contradictory results highlight the need for further research to clarify the role of brand trust in digital banking adoption.

Another factor that may influence users' intention is price-saving orientation. Individuals with strong price-saving orientation tend to prefer financial services that offer economic benefits, such as lower transaction costs and financial incentives (Kumar & Dash 2021). Previous studies have found that price-saving orientation has a significant effect on user intention, particularly in digital service adoption. Nevertheless, other studies have reported that price considerations do not significantly influence user behavior, as some users prioritize service quality and usability over cost efficiency. These mixed findings suggest that the effect of price-saving orientation on digital banking adoption is still debatable and requires further empirical examination.

Therefore, this study aims to examine the influence of financial literacy, brand trust, and price-saving orientation on Generation Z's intention to use



Bank Jago Syariah in Semarang City. By addressing the inconsistencies in previous research and focusing on the context of Islamic digital banking, this study is expected to provide a more comprehensive understanding of user adoption behavior.

Literature Review

Theory of Planned Behavior

The Theory of Planned Behavior (TPB) is a follow-up theory to the theory of reasoned action (TRA) developed by Icek Ajzen and Martin Fisbein in 1991 (Marginingsih, 2021). The theory of planned behavior explains that a person's intention to behave is influenced by three main predictors, namely: attitude toward the behavior, subjective norm, and perceived behavioral control (Ulfah, 2018).

Intention to Use

According to Fadzar, intention to use is a condition where someone has an interest in something and has a desire to know and study or prove it further (Tati Haryati et al., 2019). Meanwhile, Davis defines intention to use as a feeling that arises after seeing a product, which then gives rise to a desire to try the product and then a desire to own and buy it (Rodiah & Melati, 2020). So intention to use is a person's interest in using an application service for transactions.

An individual's intention to use depends on the influencing factors; each individual has different interests. Two factors influence an individual's intention to perform a behavior (behavioral intention): the individual's attitude toward the behavior and subjective norms. An individual's attitude is a person's positive or negative behavior in carrying out an action. Subjective norms, on the other hand, are the positive or negative feelings an individual feels about what others think about what they should do (Joan & Sitinjak, 2014). This variable is measured using indicators adapted from Venkatesh,



namely planning to use, interest in using, and continuing to use in the future (Venkatesh, 2008).

Financial Literacy

Based on Financial Services Authority Regulation Number 76/POJK.07/2016 concerning Increasing Financial Literacy and Inclusion in the Financial Services Sector for Consumers and the Community, financial literacy is knowledge, skills, and confidence that influence a person's behavior in making decisions and managing finances to achieve prosperity (Otoritas Jasa Keuangan, 2025).

Financial literacy is the primary foundation for every individual to understand the financial system. This financial literacy can manifest itself in consumers' understanding of basic financial concepts, which influences their decision-making. In this study, financial literacy was measured based on indicators of financial knowledge, financial attitudes, and financial behavior (Oseifuah, 2010).

Brand Trust

Brand trust refers to the level of confidence that consumers have in a brand's ability to deliver reliable, secure, and consistent services (2023). In the context of digital banking, brand trust is not limited to brand reputation alone, but also includes several important dimensions, such as perceived security of financial transactions, system reliability, and the quality of the digital application.

According to Garcia's (2024) research, the indicators of trust are : transaction security, this indicator refers to the extent to which users feel their personal data is protected from unauthorized access. Service consistency, this indicator refers to the extent to which the application provides stable, error-free service quality, even when accessed by many users. Application integrity



and reliability, this indicator refers to the extent to which the application keeps its promises, for example, free transfers as advertised.

Price Saving Orientation

Price saving orientation is the orientation or tendency of consumers to look for and compare lower prices when choosing a financial product, especially in application services that offer many choices and discounts (Yeo, 2017). In the context of digital banking, this orientation is manifested through users' preference for services that provide lower transaction fees, free administrative costs, cashback programs, and other financial incentives. In addition, features such as cost transparency and the ability to minimize unnecessary expenses also reflect price-saving behavior.

Price-saving orientation plays a crucial role in increasing users' intention to use in a product. Consumers will compare the costs offered by various financial service providers, and the one offering the most cost-effective pricing will be perceived as more efficient. Price-sensitive consumers will tend to choose the app that offers the best rates, including attractive discounts, and will judge based on the quality of the service (Dewi Sri Woelandari Pantjolo Giningroem et al., 2022).

Hypothesis

The Effect of Financial Literacy on Intention to Use Bank Jago Syariah

Research conducted by Selvy Diana Putri found that financial literacy has a positive and significant effect on users' intention to use Shopee Fintech Payment (Paylater) among students at the Faculty of Economics and Business, Bung Hatta University, Padang. These results indicate that the higher the level of financial literacy of students at the Faculty of Economics and Business, Bung Hatta University, the higher their interest in using Shopee Paylater (Putri, 2021). This research is supported by research conducted by Atia Tillah, Haris Al Amin, and Abdul Halim, which showed that financial literacy has a positive



and significant effect on interest in using Sharia peer-to-peer lending. These results indicate that the higher the financial literacy of students at the Lhokseumawe State Polytechnic of Commerce, the greater the role of this variable in influencing interest in using Sharia peer-to-peer lending (Tillah et al., 2024). Based on the result of the above formulation, the researchers propose the following hypothesis:

H1 Financial Literacy has a positive effect on Intention to Use Bank Jago Syariah.

The Effect of Brand Trust on Intention to Use Bank Jago Syariah

A study conducted by Puput et al. found that trust has a positive and significant effect on Seabank's user interest. This indicates that the higher a user's brand trust in a financial application, the higher their interest in using it (Puput Eka Lestari & Hanif 2025). This study aligns with research conducted by Siti Fatimah Hestiyanti, which found that brand trust has a positive and significant effect on their interest in using BSI services. The trust in the brand built by BSI also plays a role in increasing Gen Z's interest in using its services (Siti Fatimah Hestiyanti, 2025). Based on the result of the above formulation, the researchers propose the following hypothesis:

H2 Brand Trust has a positive effect on Intention to Use Bank Jago Syariah

The Effect of Price Saving Orientation on Intention to Use Bank Jago Syariah

Based on research conducted by Triana Novianti, it states that the variable price saving orientation has a positive and significant effect on Online Food Delivery Purchase Intention. This indicates that the higher the price saving orientation, the greater an individual's interest in making online food purchases. This research is supported by research conducted by Dewi Sri Woelandari Pantjolo Giningroem et al., which stated that price saving orientation has a significant effect on interest in using the Go-Food application.



These results indicate that the higher the price saving orientation, the greater the role of this variable in influencing interest in using the Go-Food application (Wulandari, 2019). Based on the result of the above formulation, the researchers propose the following hypothesis:

H3 Price Saving Orientation has a positive effect on Intention to Use Bank Jago Syariah.

Methods

This research employed quantitative methods. Data were collected December 2025 through the distribution of online questionnaires to Generation Z respondents in Semarang City. The sampling technique used in this study was purposive sampling, with the following criteria: (1) respondents belong to Generation Z, (2) respondents are familiar with digital banking or financial technology services, and (3) respondents are aware of or have basic knowledge of Islamic banking. A total of 100 respondents were selected as the sample. The research instrument uses a Likert scale from 1 to 5 to measure the variables of Financial Literacy, Brand Trust, Price Saving Orientation, and Intention to Use. Data analysis was performed using multiple linear regression analysis using SPSS version 26.

Table 1. Indicators

Variables	Definition	Indicators	Source
Intention to Use	Intention to use a condition where someone has attention towards something and has a desire to know and learn or prove it further.	Planning to use, interested in using, and continued use in the future	(Venkatesh, 2008)



Financial literacy	Financial literacy is knowledge, skills, and confidence that influence a person's behavior in making decisions and managing finances to achieve prosperity.	Financial knowledge, financial attitude, and financial behavior	(Oseifuah, 2010)
Brand trust	Brand trust or brand confidence is a natural action of a consumer to believe in a brand that will be used based on the results of objective analysis and the results of evaluation.	Transaction security, service consistency, and application integrity and reliability	(Peña-García & Nathalie, 2024)
Price saving orientation	Price saving orientation is the orientation or tendency of consumers to look for and compare lower prices when choosing a financial product, especially in application services that offer many choices and discounts.	Discount or promotion sensitivity, search for price information, and utilization of cost savings	(Lichtenstein & Ridgway, 1993)

Results and Discussion

The respondents in this study were Generation Z in Semarang City. Based on descriptive analysis, respondents were classified by gender, age, and status. Based on gender is dominated by women with data 76% female 24% male of



all respondent Generation Z in Semarang. Based on age there are two classifications, namely 17-22 years old and 23-28 years old. Based on status there are 3 classifications, namely students, university students, workers.

Validity and Reliability Test

The validity test is a useful test to see the validity of the questionnaire distributed by considering Rhitung > Rtabel and a significance value of not more than 0.05. The number of samples was 100 respondents. At a significance level of 5%, the Rtabel value is 0.196. The validity test results show that all question items are valid.

Reliability test is used as a tool to measure a variable used by researchers from the questions given. In the reliability test, this can be done by comparing the Cronbach's Alpha value > 0.6. The reliability test results on all question items are reliable.

Classical Assumption Test

A normality test was conducted to determine whether the data analyzed in this study was normally distributed. The test used a one-sample Kolmogorov-Smirnov test, with the stipulation that if the significance value > 0.05, the data can be said to be normally distributed. The results of the one-sample Kolmogorov-Smirnov test on 100 samples showed a significance value > 0.05, as can be seen from the Asymp. Sig (2-tailed) of 0.094. Thus, it can be concluded that the research data is considered normal because it has met the requirements for the normality test.

The multicollinearity test is used to determine whether there is a relationship between the independent variable and other variables. To determine whether multicollinearity exists in a study, the Variance Inflation Factor (VIF) and Tolerance values can be examined. The test criteria are: if the tolerance value is >0.1 or the VIF value is <10, then there are no symptoms of multicollinearity in the processed data. The multicollinearity test shows that all



independent variables, namely Financial Literacy (X1), Brand Trust (X2), and Price Saving Orientation (X3), have a VIF value smaller than 10 and a tolerance value greater than 0.10, so it can be concluded that the model used is free from multicollinearity symptoms.

The heteroscedasticity test is used to assess whether there is inequality in the variance of the residuals across all observations in a linear regression model. To determine whether heteroscedasticity is present, examine the scatterplot of the regression model. Heteroscedasticity is considered absent if the points are randomly distributed above and below the 0 line (the Y-axis). It can be seen that the points are spread randomly above and below the number 0 on the Y axis and do not form a particular pattern, so it can be concluded that there are no symptoms of heteroscedasticity in the research model.

Partial Test (T-test)

The t-test or partial test is basically carried out to determine the influence of each independent variable partially or individually on the dependent variable. a. If the calculated t value > t table or the significance value < 0.05, H1 is accepted. This means that the independent variable partially influences the dependent variable.

Table 2. T test

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error			
1 (Constant)	6.844	2.001		3.421	.001
Financial Literacy	.180	.088	.200	2.054	.043
Brand Trust	.322	.089	.370	3.627	.000
Price Saving Orientation	.220	.099	.219	2.213	.029

Dependent Variable: Minat Menggunakan Bank Jago Syariah

Source : Primary data processed, 2025



To find out the value of t table, it can be calculated using the formula t table = $t(a/2; n-k-1) = 0.05/2; 100-3-1) = 0,025; 96 = 1,985$.

Financial Literacy (X1) has a calculated t value of 2.054, which is greater than the t table value of 1.984 and has a significance value of 0.043 or $0.043 < 0.05$, so H1 is accepted. Thus, it can be concluded that the Financial Literacy variable has a positive and significant effect on the interest in using Bank Jago Syariah. Brand Trust (X2) has a calculated t value of 3.627 which is greater than the t table value of 1.984 and has a significance value of 0.000 or $0.000 < 0.05$, so H2 is accepted. Thus, it can be concluded that the Brand Trust variable has a positive and significant effect on the interest in using Bank Jago Syariah. Price Saving Orientation (X3) has a calculated t value of 2.213 which is greater than the t table value of 1.984 and has a significance value of 0.029 or $0.029 < 0.05$, so H3 is accepted. Thus, it can be concluded that the Price Saving Orientation variable has a positive and significant effect on the interest in using Bank Jago Syariah.

Test Coefficient of Determination (R Square)

The coefficient of determination test is a statistical test used to measure the extent to which the independent variable (X) can explain the variation in the dependent variable (Y).

Table 3. R Square Test

Model	R	R Square	Adjusted Square	R Std. Error of the Estimate
1	.676 ^a	.457	.440	2.800

a Predictors: (Constant), Price Saving Orientation, Financial Literacy, Brand Trust

Source : Primary data processed, 2025

Based on table 5. shows that the adjusted R-square value is 0.440, or 44%. Therefore, it can be concluded that the independent variables, consisting of Financial Literacy (X1), Brand Trust (X2), and Price Savings Orientation (X3),



collectively contribute 44% to the intention to use Bank Jago Syariah. The remaining 56% is influenced by other variables outside the research model.

Multiple Linear Regression Analysis

Multiple linear regression analysis is used to determine the influence between variable (X) on variable (Y), as well as the direction of the relationship between the independent variable and the dependent variable, whether it has a positive or negative influence.

The regression equation model obtained is :

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

After analysis, the following equation is obtained

$$Y = 6.844 + 0,180X_1 + 0.322X_2 + 0.220X_3 + e$$

Based on the regression model above, the following can be interpreted:

1. Constant Value

The constant value in the regression analysis in this study is 6.844, indicating that if the independent variables (Financial Literacy, Brand Trust, and Price Savings Orientation) are 0, then the value of the dependent variable, interest in using Bank Jago Syariah, is 6.844.

2. Coefficient Value (B1) X1

The regression coefficient value for the Financial Literacy variable is 0.180. This indicates that the Financial Literacy variable has a positive influence on interest in using Bank Jago Syariah (Y). This means that a one-unit increase in the Financial Literacy variable will result in a 0.180 increase in interest in using Bank Jago Syariah.

3. Coefficient Value (B2) X2

The regression coefficient value for the Brand Trust variable is 0.322. This indicates that Brand Trust has a positive influence on interest in using Bank



Jago Syariah (Y). This means that if the Brand Trust variable increases by 1 unit, interest in using Bank Jago Syariah will increase by 0.322.

4. Coefficient Value (B3) X3

The regression coefficient value for the Price Savings Orientation variable is 0.220. This indicates that Price Savings Orientation has a positive influence on interest in using Bank Jago Syariah (Y). This means that if the Price Savings Orientation variable increases by 1 unit, interest in using Bank Jago Syariah will also increase by 0.322.

The Effect of Financial Literacy on Intention to Use Bank Jago Syariah

Based on the results of the hypothesis test, the partial test (T test) shows that the calculated t value is $2.054 > t$ table 1.984 and the significance value is $0.043 < 0.05$. From these results, it can be concluded that the Financial literacy variable (X1) has a positive and significant effect on the interest in using Bank Jago Syariah (Y). Therefore, H1 is accepted, meaning that the hypothesis stating that Financial Literacy has a partial and significant effect on the interest in using Bank Jago Syariah is accepted.

This finding can be explained using the Theory of Planned Behavior (TPB), which posits that behavioral intention is influenced by attitude and perceived behavioral control. In this context, the most important aspects of financial literacy for Generation Z include understanding sharia-compliant financial features, awareness of digital security, and the ability to manage personal finances effectively. These aspects shape a more positive attitude toward digital Islamic banking and enhance users' confidence in using the service, thereby increasing their intention to adopt Bank Jago Syariah.

In addition, the sharia element adds an important dimension of trust, as it reflects principles such as transparency, fairness, and the prohibition of interest (riba). For Generation Z, the perception that a banking service complies with Islamic principles enhances its credibility and ethical value. When users perceive that a banking application is not only reliable and secure but also aligned with sharia principles, their confidence in using the service



increases. Therefore, stronger trust in both the brand and its sharia compliance encourages Generation Z to adopt Bank Jago Syariah as part of their financial activities.

The results of this study support previous analysis by Lucyana Widiawati et al., (2023) which found that financial literacy has a positive and significant effect on interest in saving at Islamic banks (BSI). This indicates that the higher a student's financial literacy level, the higher their interest in saving at Bank Syariah Indonesia (BSI).

These findings suggest that Bank Jago Syariah should enhance financial literacy among Generation Z through practical and technology-based approaches. One effective strategy is to integrate financial education features within the mobile banking application, such as interactive learning modules, budgeting tools, and personalized financial insights. In addition, Bank Jago Syariah can utilize digital platforms, including social media, to deliver educational content in the form of short videos, financial tips, and interactive campaigns that are tailored to the preferences of Generation Z. Collaborations with influencers and digital creators may also help increase engagement and improve financial awareness. By implementing these strategies, Bank Jago Syariah can not only improve users' financial literacy but also strengthen their intention to use digital Islamic banking services.

The Effect of Brand Trust on Intention to Use Bank Jago Syariah

Based on the results of the hypothesis test, the partial test (T test) shows that the calculated t value is $3.627 > t$ table 1.984 and the significance value is $0.000 < 0.05$. From these results, it can be concluded that the Brand Trust variable (X2) has a positive and significant effect on the interest in using Bank Jago Syariah (Y). Therefore, H2 is accepted, meaning that the hypothesis stating that Brand Trust has a partial significant effect on the interest in using Bank Jago Syariah is accepted.

The findings reveal that brand trust is the most dominant variable influencing Generation Z's intention to use Bank Jago Syariah. This result can



be explained using the Theory of Planned Behavior (TPB), where intention is influenced by attitude and perceived behavioral control. In this context, brand trust contributes to forming a positive attitude toward digital banking services, as users perceive the platform as secure, reliable, and trustworthy. (Rashmi Yadav, Sangeeta Sharma, 2022). Moreover, higher trust reduces perceived risk and increases users' confidence in their ability to use the service, thereby strengthening perceived behavioral control. As a result, Generation Z individuals who have greater trust in the brand are more likely to develop stronger intentions to adopt Bank Jago Syariah. Therefore, compared to other variables, brand trust plays a more dominant role in influencing behavioral intention.

The results of this study align with research conducted by Siti Fatimah Hestiyanti (2025), which found that brand trust has a positive and significant influence on interest in using BSI services. Trust in the brand built by BSI also plays a role in increasing Gen Z's interest in using its services. Digital banking involves privacy and security risks, particularly for Generation Z users who are highly active in digital environments. Therefore, enhancing financial and digital literacy is crucial to ensure safe and responsible usage of banking services.

The Effect of Price Saving Orientation on Interest in Using Bank Jago Syariah

Based on the results of the hypothesis test (T test) show that the calculated t value is $2.213 > t \text{ table } 1.984$ and the significance value is $0.029 < 0.05$. From these results, it can be concluded that the Price Saving Orientation variable (X3) has a positive and significant effect on the interest in using Bank Jago Syariah (Y). This proves that the motivation to minimize transaction costs is crucial for Gen Z to adopt Bank Jago Syariah services. Therefore, H3 is accepted, meaning that the hypothesis stating that Price Saving Orientation partially has a significant effect on the interest in using Bank Jago Syariah is officially accepted.

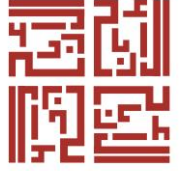


The results of this study indicate that price saving orientation has a significant effect on Generation Z's intention to use Bank Jago Syariah. This finding can be explained using the Theory of Planned Behavior (TPB), in which behavioral intention is influenced by attitude and perceived behavioral control. (Moon, 2021). In this context, price saving orientation shapes a positive attitude toward digital Islamic banking services, as Generation Z perceives financial benefits such as low administrative fees, transaction cost efficiency, and incentives like cashback or rewards as valuable advantages. Furthermore, affordable and cost-efficient services enhance users' perceived behavioral control, as they feel more capable of accessing and using the service without financial burden. Therefore, individuals who place greater importance on cost savings are more likely to develop stronger intentions to adopt Bank Jago Syariah.

Research conducted by Triana Novianti found that price-saving orientation has a positive and significant effect on online food delivery purchase intention. This indicates that the higher the price-saving orientation, the greater an individual's interest in making online food purchases. This research is supported by research conducted by Dewi Sri Woelandari Pantjolo Giningroem et al., which found that price-saving orientation significantly influences interest in using the Go-Food application. Findings from studies on food delivery services, such as GoFood, are relevant because they reflect Generation Z's preference for digital platforms that offer convenience, efficiency, and cost-saving benefits. Similar to digital banking, food delivery applications provide promotional programs, lower transaction costs, and ease of use, which shape users' perceptions of economic value. Therefore, these findings help explain why Generation Z is more likely to adopt digital financial services, as they are already familiar with and influenced by similar value propositions in other digital platforms.

Conclusion

Based on the results of research on the influence of Financial Literacy, Brand Trust, and Price Saving Orientation on the Intention to Use Bank Jago



Syariah among Generation Z in Semarang City, the following conclusions can be drawn. This study concludes that financial literacy, brand trust, and price-saving orientation significantly influence Generation Z's intention to use Bank Jago Syariah in Semarang City. Higher levels of financial literacy increase users' ability to understand digital financial services, while stronger brand trust enhances confidence in the security and reliability of the banking application. In addition, the presence of cost-saving features also encourages Generation Z to adopt Bank Jago Syariah as a preferred digital banking platform. Based on the result of the analysis and conclusions, several recommendations can be made, including : Bank Jago Syariah is advised to improve financial literacy education, especially for Generation Z, through social media, webinars, campus workshops, and easy-to-understand educational content. Bank Jago Syariah needs to continuously maintain and enhance brand trust by strengthening its data security system, providing information transparency, and improving service quality. Furthermore, offering rewards such as cashback, loyalty points, profit-sharing bonuses, or appreciation programs for active customers can be a strategy to strengthen the emotional bond between customers and the brand. Bank Jago Syariah is advised to promote its superior feature, namely free administration fees, through its official website or content.

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