

# Gen Z's Interest in Using Sharia Mobile Banking in Aspects of Brand Image and Social Factors

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## ABSTRACT

This research aims to investigate the influence of Brand Image and Social Factors on customers' decisions to become customers of Sharia Mobile Banking. This research method is quantitative using primary data through questionnaires. The research population includes all customers from Generation Z in Pekalongan Regency. Samples were taken using accidental sampling technique, with 160 respondents. Data analysis was carried out using structural equation modeling using the Partial Least Square method. The research results show that Brand Image and Social Factors positively influence the decision to become a customer in Sharia Mobile Banking. The results of this research can complement existing theories and can be a reference in developing Sharia Mobile Banking policies, improving services, and customer interest in Sharia Mobile Banking. In addition, the results of this research also provide valuable insights for future scientific research.

**Keywords:** *Sharia Mobile Banking, Brand Image, Social Factors*

## 1. INTRODUCTION

Generation Z, also known as Gen Z, is a generation group born around the mid-1990s to mid-2010s. They are the first generation to grow up in a strong digital era, and therefore, have different preferences and habits when it comes to using banking services, including sharia digital banks.

Competition in the business world is getting tighter, requiring companies to look for the right way to market their products, especially to Gen Z. In Indonesia, Sharia Mobile Banking continues to develop following developments in sharia finance which has become an inspiration for creating alternatives to the banking system for the majority of the Indonesian Muslim community [1]. Sharia Mobile Banking has a tough challenge, namely having to compete with conventional digital banking to dominate the market share that is currently still held by conventional banks. [2].

Sharia Mobile Banking as part of Sharia Bank developed quite well when it first appeared in 2015, this can be proven by the increase in the number of Sharia Banking networks and sharia business units. Sharia business units in 2020 numbered 392 offices, increasing drastically in 2021, namely 444 offices, this increased in 2022, namely 454 office networks. This will make it easier for people to access and encourage them to be more selective in choosing Sharia Mobile Banking, because there are many choices available. Therefore, competition between Sharia Mobile Banking in attracting consumers is likely to increase as a result of this development, so that consumers have many choices in choosing Sharia Mobile Banking. Previous research has explained that many internal and external aspects have an impact on a person's decision to use a service which states that customer decision making is influenced by Islamic financial literacy, promotions and financial quality[3]. In contrast to previous studies, this research focuses more on aspects such as Brand Image, Social Factors and Brand Image, which are thought to have an impact on a person's decision to become a customer in Sharia Mobile Banking.

The Brand Image aspect is interpersonal communication that occurs directly or indirectly between individuals or groups, so that it tends to influence a person's decision to use goods or services, because they trust suggestions made by people they know or who have direct knowledge about the goods or services. [4]. Previous research conducted by [4] stated that customers' decisions in choosing Sharia Mobile Banking are influenced by Brand Image. However, this is different from the findings of research conducted by [5], which states that customer decisions are not influenced by Brand Image. The next aspect is the Social Factor which is a general description formed from various opinions that develop about a company, which arise as a result of individual knowledge and experience of the company. Therefore, the influence of Social Factors on customers' decisions in choosing the product or service to use has been revealed in research conducted by [6], which states that Social Factors have the ability to influence the decision to become a customer. The next aspect is Brand Image which refers to consumers' views of a company's brand. It also involves evaluating how people perceive or feel about a brand when they remember it. Brand Image can vary in consumer perception and is influenced by external factors, but an effective image influences the character of a product, differentiates it from competitors, and creates emotional power through brand communication and contact [7]. For this reason, Brand Image is thought to influence customers' decisions in choosing Sharia Mobile Banking services. Findings from research conducted by [8], shows that Brand Image can influence the decision making process. Based on previous literature facts, it appears that there are still inconsistencies in research results, so it is deemed necessary to carry out further research with different data and places. Therefore, this research aims to investigate the influence of Brand Image and Social Factors on customers' decisions to become customers of Sharia Mobile Banking.

## **2. STUDY OF LITERATURE**

### ***2.1. Theory of Explanation-Based Decision Making (TEDM)***

This theory states that, when making a decision, individuals first create a summary of relevant affirmations in their minds based on memory. These assertions serve as input for reasons or explanations. This theory also supports the hypothesis that beliefs are a strong predictor of reasoning.

### ***2.2. Customer Decision***

Consumer decisions and consumer behavior are interrelated, consumer behavior as an examination of how consumers make choices, engage in purchasing, utilize, and obtain satisfaction from goods, services, ideas, or experiences [9]. Consumer decision making involves selecting one or more options from a variety of choices, evaluating those options, and deciding on an attitude towards determining the choice [10]. As a result, potential consumers tend to conduct a thorough search for information about the product or service they want before making a decision. Customer decisions have four indicators, namely need, publication, evaluation and satisfaction [11]

### ***2.3. Brand Image***

Brand Image is a concept that makes consumers appreciate the brand of a product or service in the form of a good or even bad assessment of the brand [12]. Brand Image can also be said to be an impression about a product which is a reflection of customers' memories of that product. A brand is characterized as a recognizable and compelling image that sticks in the minds of consumers. It is very important for companies to maintain a good brand image in the eyes of the public because positive and negative brand images of course have a big influence in increasing the number of consumers or customers. Brand Image can be measured through indicators of brand strength, brand uniqueness and brand originality [13].

Social Factors are the perceptions held by the general public about a company based on personal knowledge and experience. The image is deliberately created so that the company has a good view in the eyes of the public. Social Factors can be categorized as consumers' beliefs, perceptions and ideas about an organization. Perceptions about a company are reflected in the ideas or beliefs that the public has about the goods offered by the company. Social factors can be measured through indicators of personality, reputation, values and corporate identity [14].

### ***2.4. Social Factors***

Social Factors are a mechanism by which someone verbally, in writing, or via electronic media shares information about their experiences in using a product or service. This information is transferred from one individual to another through verbal conversation,

and can include the level of consumer satisfaction with the product, be it feeling very satisfied or disappointed with the product or service they have received. This means that the Social Factor is a phenomenon that occurs when consumers share information regarding what they have experienced with a product or service. This functions as a form of indirect promotion that can attract the attention of other consumers. Social factors can be measured by looking at indicators, namely the extent to which consumers are willing to share their experiences with others, recommend products to others, and encourage friends and family to use certain services. [15]

### ***2.5. Hypothesis Development***

Social Factors (FS) have the potential to spread quickly because this communication is considered important in marketing and is an effective way to attract the interest of potential customers. FS is an experience that other people have had regarding a product or service, and they recommend it to other people, so that it can give confidence to other people and state that the decision to become a customer can be influenced positively by Social Factors.

Based on this, the hypothesis H1 can be proposed: Social factors have a positive influence on the decision to become a customer at a sharia bank. When potential consumers have a positive impression of an organization, their confidence and trust in a product or service they choose will also increase. Social Factors have been proven to have a positive and significant influence on decision making. The research results show that increasing Social Factors can contribute to increasing the number of decisions taken.

Based on this, the hypothesis H2 can be proposed: Brand Image has a positive effect on the decision to become a customer at a sharia bank. One of the most important factors that potential customers consider when deciding which goods or services to buy or use is Brand Image. Brand Image can provide confidence to potential consumers in making decisions about using the brand. Brand Image factors have been proven to have a positive influence on decision making. This positive coefficient shows that increasing Brand Image can encourage an increase in the number of decisions.

## **3. RESEARCH METHODS**

This research applies a quantitative approach, using primary data obtained through distributing questionnaires. The population of this study is Generation Z which consists of generations born around the mid-1990s to mid-2010s, such as college alumni and young workers in Pekalongan Regency and City. Because the population is unknown, sample measurements use the formula Hair et al[16] that is, the number of indicators or statements is multiplied by 10, so that the sample in this study is 100 respondents. Figure 1 shows the distribution of respondents' occupations, while Figure 2 shows the age distribution of respondents based on income (in Rupiah). The sample was selected using accidental sampling technique, and data was collected using a Likert scale. In this research, there are

four latent variables, namely exogenous variables (independent variables) which include Brand Image and Social Factors. Meanwhile, the endogenous variable (dependent variable) is a decision. Data analysis was carried out using the structural equation modeling partial least squares (SEM-PLS) method with the help of analysis tools in the form of Smart-PLS version 4 software. Tests carried out were in the form of measurement models (outer models), structural models (inner models) and hypotheses.

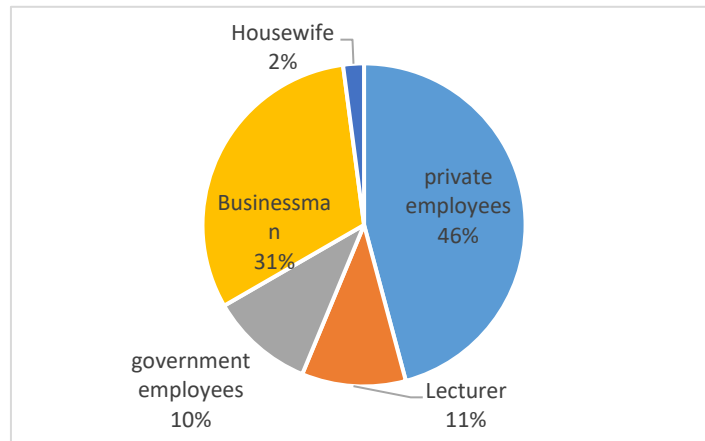


Figure 1. Respondent's Job Profile

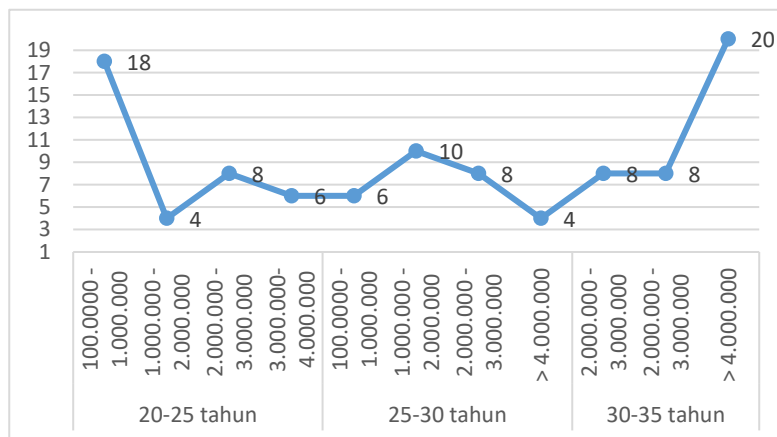


Figure 2. Age distribution of respondents based on monthly income (in Rupiah)

Figure 1 shows that more respondents work as private employees (46%) followed by entrepreneurs (31%). Meanwhile, Figure 2 shows that the majority of respondents were aged between 30-35 years (36%) with 20 respondents having salaries above 4 million a month.

#### 4. RESULT AND DISCUSSION

The main objective of this research is to investigate the influence of Brand Image and Social Factors on the decision to become a Sharia Mobile Banking customer. Before carrying out data analysis, it is very important to ensure the quality and reliability of the data collected

by testing the validity and reliability of the data, namely on the measurement model (outer model).

#### 4.1. Measurement Model (Outer Model)

External models equipped with hypothesis measurements are evaluated based on convergent validity and descriptive validity for the indicators forming the latent construct, as well as composite reliability and Cronbach alpha [17], testing in the outer model can be seen in Figure 3.

Figure 3 explains that each parameter of the latent variable has an outer loading value of more than 0.7 and is declared valid. So, it has a high level of validity and can be declared to meet convergent validity. To find out more comprehensive details of the results, see Table 1.

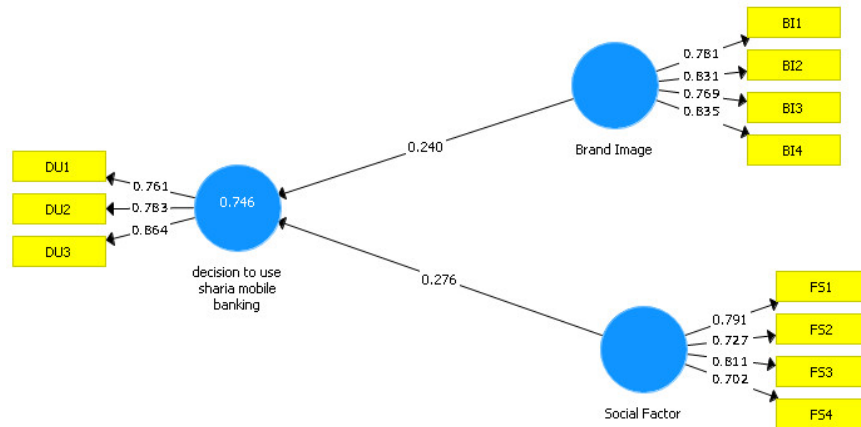


Figure 3. Outer Model

Table 1. Outer Loading

Variable	Statement	Outer Loading	Information
<b>Brand Image</b>	BI1	0.781	valid
	BI2	0.831	valid
	BI3	0.769	valid
	BI4	0.835	valid
<b>Social Factor</b>	FS1	0.791	valid
	FS2	0.727	valid
	FS3	0.811	valid
	FS4	0.702	valid
<b>Decision to Use</b>	DU1	0.761	valid
	DU2	0.783	valid
	DU3	0.864	valid

Based on Table 1, it can be seen that each manifest variable has an outer loading value  $> 0.7$ , indicating that each indicator is valid. so that all variables are declared to meet convergent validity. This model is also acceptable if it has an AVE value  $> 0.5$ , which is a test for the average variance extracted (AVE) as shown in Table 2.

*Table 2 Average Variance Extracted (AVE) Value*

Variabel	Ave	Information
<b>Brand Image</b>	0.67	valid
<b>Social Factor</b>	0.56	valid
<b>Decision to Use</b>	0.71	valid

Table 3 shows that all AVE values are  $> 0.5$ , so that each variable can be stated in accordance with convergent validity (valid) criteria. Next, the reliability test is used to see whether the variables used are reliable or show consistent results in testing a phenomenon at different times.

*Table 3 Composite Reliability Values*

Variabel	CR	CA	Information
<b>Brand Image</b>	0.854	0.765	Reliable
<b>Social Factor</b>	0.869	0.755	Reliable
<b>Decision to Use</b>	0.822	0.768	Reliable

Table 3 shows that the value of composite reliability (CR) and Cronbach alpha (CA) of all latent variables is  $> 0.7$ , so it can be stated that each manifest variable in calculating the latent variable in the estimated model is reliable, therefore testing the structural model (Inner model) can be passed. Normality testing is used to evaluate whether the data in the regression model has a normal distribution or not. The normality measurement is used if the Monte Carlo sig value exceeds 5% (0.05), then the variables in the Kolmogorov-Smirnov test are considered normally distributed. [18]. Based on the Kolmogorov-Smirnov test, it can be seen that the Monte Carlo Sig value is 0.089, which means the data is normally distributed because it is greater than the level of significance of 0.05.

#### **4.2. Structural Model (Inner Model)**

Structural models are used to assess the relationships between latent variables. The t test scores are assessed using a bootstrapping process to determine whether there is a causal relationship. Before carrying out the t test, determinant coefficient and effect size tests can be carried out to determine the magnitude of the influence of exogenous variables on endogenous ones, either simultaneously or partially. In this study, the R-Square value was 0.711, this value is classified as strong, meaning that 71.1% of the decision to become a customer is influenced by Brand Image and Social Factors, while the remaining 28.9% is

influenced by other factors that cannot be observed in this research. Next, to see how strong the influence of exogenous variables is on the structural model, use an effect size assessment.

*Table 4 Effect Size ( $F^2$ )*

Variabel	F-Square	Effect Size
<b>Brand Image</b>	0.114	Intermediate
<b>Social Factor</b>	0.220	Intermediate

Based on Table 4, it can be seen that Brand Image has an FSquare value of 0.114, which indicates that it has a medium influence on the decision to use sharia mobile banking. Social Factors have an F-Square value of 0.220 which shows that they have a stronger influence on customer decisions. Meanwhile, to see the significance, namely through the t test or hypothesis test obtained through the bootstrapping process. When testing a hypothesis, a variable can be accepted if the t-statistic value is  $> t$ -table (1.96) and the p-value is  $< 0.05$ . If each hypothesis has a t-statistic value  $> t$ -table and a p-value  $< 0.05$ , then the hypothesis can be accepted or proven. The results of the hypothesis test can be seen in Table 5.

*Table 5 Hypothesis Test Results*

Hipotesis	Original Sample	T Statistic	P Values	Information
<b>H1 : Brand Image -&gt; Decision to use Digital Syaria Banking</b>	0.316	3.404	0.00	Accepted
<b>H2 : Social Factor -&gt; Decision to use Digital Syaria Banking</b>	0.443	3.615	0.00	Accepted

Table 5 shows that the Brand Image variable has a t-statistic value of 3,404  $> 1.96$ , p-values 0.000  $< 0.05$  and a positive contribution of 0.316, so H1 is accepted, meaning there is a significant positive influence between Brand Image and the decision to use sharia mobile banking. Social Factors have a t-statistic value of 3,615  $> 1.96$ , p-value 0.000  $< 0.05$  and a positive contribution of 0.443, so H2 is accepted, meaning there is a significant positive influence between Social Factors and the decision to use sharia mobile banking.

#### ***4.3. The Influence of Brand Image on the Decision to Use Sharia Mobile Banking***

The research results show that Brand Image has a positive influence on the decision to become a customer at a sharia bank. This indicates that the better the company's image in the eyes of the public, the higher the tendency for people to decide to become customers at sharia banks. Brand Image reflects the reputation and credibility of Islamic banks in the



eyes of the public. If the company has a good reputation, the public will believe that the products or services offered by the company are of high quality. On the other hand, if the company's reputation is bad, people will tend to think the products and services offered are of low quality. Moreover, the Brand Image is related to sharia which is a special attraction because people increasingly believe that the Sharia Mobile banking application is free from usury practices. The results of this research are in accordance with TEDM which states that in making decisions, individuals tend to look for explanations that are relevant and available to support their choices. In this context, company image is a relevant explanation for individuals considering using Sharia Mobile Banking. The public believes that the company's image reflects the company's reputation and credibility, so it can influence their decisions in choosing banking services. These results are consistent with previous research conducted by [19] who found that company image has a favorable impact on consumers' choice to become clients, customers' decisions to choose savings products are influenced by company image, company reputation influences people's decisions to use its services.

#### ***4.3. The Influence of Social Factors on the Decision to Use Sharia Mobile Banking***

The research results show that Social Factors have a positive influence on the decision to use Sharia Mobile Banking. This indicates that the more the intensity of Social Factors increases, the greater the possibility that someone will choose to use Sharia Mobile Banking. This is due to positive information heard by potential application users regarding this sharia bank. This positive information can influence the customer's decision to choose that bank. Conversely, if there is negative information, the possibility of customers choosing that bank will be smaller. Social factors are a form of communication that occurs spontaneously and honestly between individuals. Information conveyed through social factors has a higher level of effectiveness compared to other media. This communication can also build good reciprocal relationships, because prospective customers tend to ask for opinions or experiences regarding the quality of products or services before they decide to use them. Therefore, Social Factors have great potential to influence individual decisions in choosing products or services. The results of this research support TEDM which explains that in making decisions, a person will use their knowledge and experience, and look for additional information to deepen that understanding. In terms of the decision to use Sharia Mobile Banking in the district and city of Pekalongan, the influence of Social Factors can be interpreted as the process by which prospective customers collect and evaluate additional information to deepen their understanding and experience before making a decision. Information received through Social Factors shapes this knowledge and experience, which in turn influences potential customers' decisions in using Sharia Mobile Banking. The results of this study are consistent with previous research conducted by [20] which states that Social Factors have a positive and significant influence on decision making. These results are also in line with research conducted by [21], which also states that Social Factors can influence decision making.

## 5. CONCLUSION

Based on the research findings, it can be concluded that Brand Image and Social Factors positively influence customers' decisions in using Sharia Mobile Banking as a service provider. Recommendations and word of mouth promotion play an important role in influencing potential customers' trust in the company. A good company image influences customer judgment in making decisions. A strong and positive brand image has an impact on the trust, loyalty and preferences of potential customers. Banks need to improve service quality and pay attention to these factors to attract potential customers. The results of this research can complement existing theories and can be a reference in developing sharia banking policies, improving services, and customer interest in using Sharia Mobile Banking. In addition, the results of this research also provide valuable insights for future scientific research. This research is limited to Gen Z in Pekalongan City and Regency and does not consider other factors that may have an influence. Therefore, further research needs to be carried out by adding other variables, such as using mediating variables, to find out the direct or indirect influence on decisions, for example by adding variables of trust, interest or other variables which are thought to strengthen the influence of customers in making decisions.

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