

## Determinants of Generation Z's Intention to Use Islamic Digital Banking: Extending the UTAUT Model with Islamic Lifestyle

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**Abstract.** *This study aims to examine the factors influencing Generation Z's intention to use digital banking by applying the Unified Theory of Acceptance and Use of Technology (UTAUT) model and investigating the moderating role of Islamic lifestyle. The study employs a quantitative approach using Partial Least Squares Structural Equation Modeling (PLS-SEM) through SmartPLS 4.0. The findings of the study show that the model has a high explanatory power of 78.6%, indicating that the variables in the study are able to influence in Generation Z's intention to use digital banking. The results of this study on habit (0,552) and trialability (0,204) have a positive and significant effect on the intention to use digital banking, while hedonic motivation and price value do not show significant effects. In addition, Islamic lifestyle is not found to moderate the relationship between habit and intention to use digital banking. These results indicate technology habits and the opportunity to try services directly are the main factors driving the adoption of Islamic digital banking. Islamic banks need to prioritize digital marketing to continuously encourage this through trial features and education on Islamic-based services, thereby increasing the trust and interest of Generation Z. This study contributes to the digital banking and Islamic finance literature by extending the UTAUT framework through the inclusion of Islamic lifestyle and by providing empirical evidence on the behavioral determinants of digital banking adoption among Generation Z in the context of Islamic banking.*

**Keywords:** *Generation Z, Intention to Use Digital Banking, Islamic Lifestyle, Sharia Digital Banking, UTAUT*

**Abstrak.** *Penelitian ini bertujuan untuk menganalisis faktor-faktor yang memengaruhi niat Generasi Z dalam menggunakan digital banking dengan menerapkan model Unified Theory of Acceptance and Use of Technology (UTAUT) serta menguji peran moderasi gaya hidup Islami. Penelitian ini menggunakan pendekatan kuantitatif dengan metode Partial Least Squares*

*Structural Equation Modeling (PLS-SEM) melalui SmartPLS 4.0. Hasil penelitian menunjukkan bahwa model memiliki daya jelas yang tinggi yaitu 78,6% menandakan variabel-variabel dalam penelitian mampu mempengaruhi niat Generasi Z dalam menggunakan digital banking. Hasil penelitian ini pada habit (0,552) dan trialability (0,204) berpengaruh positif dan signifikan terhadap niat menggunakan digital banking, sedangkan hedonic motivation dan price value tidak menunjukkan pengaruh yang signifikan. Selain itu, gaya hidup Islami juga tidak terbukti memoderasi hubungan antara habit dan niat menggunakan digital banking. Temuan ini menunjukkan bahwa kebiasaan dalam menggunakan teknologi serta kesempatan untuk mencoba layanan secara langsung merupakan faktor utama yang mendorong adopsi digital banking, bank syariah perlu mengutamakan pemasaran digital untuk mendorong secara berkelanjutan melalui fitur uji coba dan edukasi layanan berbasis prinsip syariah sehingga dapat meningkatkan kepercayaan dan minat Generasi Z. Penelitian ini berkontribusi pada literatur digital banking dan keuangan Islam dengan memperluas kerangka UTAUT melalui penambahan variabel gaya hidup Islami, serta memberikan bukti empiris mengenai faktor-faktor perilaku yang memengaruhi adopsi digital banking pada Generasi Z dalam konteks perbankan syariah.*

**Kata Kunci:** *Generasi Z, Intention to Use Digital Banking, Islamic Lifestyle, Syariah Digital Banking, UTAUT*

## **Introduction**

Advances in Financial Technology (Fintech) have fundamentally changed the global financial industry by accelerating financial transaction processes from conventional banking systems (Marsally et al., 2024). Fintech innovations, such as accessible, responsive, and transparent digital payments and integration of financial systems with mobile devices, have driven significant transformations in the behavior of Generation Z, the majority of digital banking users, in managing their finances in real time (Rahayu & Andriansyah, 2025; Chatrine et al., 2025). These changes create both challenges and opportunities for the banking industry, particularly Islamic banks, to adapt to technological dynamics (Nursiwan, 2023). Islamic banking is required not only to provide products and services compliant with Sharia principles that support halal transactions but also to ensure these services can compete with

innovations offered by conventional Fintech (Rahmah & Fasa, 2024). Digitalization is a crucial aspect for expanding access to Sharia services, particularly for Generation Z, who have a strong preference for technological change in Indonesia. This encourages the convenience of digital transactions, leading to increased literacy, shifting from traditional to modern methods. Strategic collaboration between Sharia banks and fintech players is needed to create competitive, secure, and Islamic-compliant services (Khairunnisa et al., 2024; Yuwono et al., 2023).

Otoritas Jasa Keuangan (OJK) states that the Sharia banking system and conventional banking synergistically support a broader distribution of public funds to enhance financing capacity for national economic sectors. This development is characterized by an average annual asset growth of over 65% following the enactment of Law UU RI No. 21 Tahun 2008. By 2025, total digital banking transactions are expected to reach IDR 14,26 billion, representing a growth of 39,21%, and QRIS transactions will experience a growth of 139,99% (Bank Indonesia, 2025). The increase in digital banking transactions reflects the high adoption of digital wallets and QRIS-based payments. The national banking industry indicates the potential for the adoption of Sharia digital banking services to be increasingly open to young Muslims, with a total of 96 LPBBTI/Fintech P2PL providers licensed by the Otoritas Jasa Keuangan (2025).

Thus, there is a research gap, namely the lack of comprehensive research to examine the use of Sharia digital banking among Generation Z in Indonesia. The novelty of this growth strengthens the desire to examine what factors influence the Intention to Use Digital Banking, especially among Generation Z, which is demographically the most adaptive and dominant group in the use of new technology. Globally, Islamic banking recognizes that operational sustainability is influenced by the community as users. Therefore, management policies that enhance Sharia values refer to guidelines from various international standards, including principles listed to address various global issues that demand adaptability and innovation to remain competitive with the challenges of harmonizing international Sharia standards that differ from

country to country, One of the international standards widely used in the Islamic finance industry is the AAOIFI (Accounting and Auditing Organization for Islamic Financial Institutions), which provides accounting, auditing, governance, and Sharia compliance guidelines for Islamic financial institutions. This standard plays a crucial role in enhancing the quality and credibility of the Islamic finance industry globally, accounting standards, audit standards, and standards of governance and ethics, thus influencing opportunities for global expansion. Furthermore, public literacy and understanding of Sharia finance still lag behind countries such as Malaysia and the United Arab Emirates, so more intensive educational efforts are needed (Muna, 2020).

However, despite the great potential and strong digitalization, changes in digital sharia banking services cannot be considered automatically smooth. The cause lies in the complexity of factors that influence the intentions and decisions of Generation Z, not only related to technical aspects and convenience, but also religious and cultural values that have been approved by digital Sharia banking services have gained legitimacy through a fatwa from the Dewan Syariah Nasional MUI and oversight by the Sharia Supervisory Board (Dewan Syariah Nasional MUI, 2020). The purpose of analyzing the factors that influence the Intention to Use Digital Banking (IUDB) in Generation Z in Indonesia with an extended UTAUT framework and testing the moderating role of Islamic Lifestyle (IL). This study not only provides theoretical contributions by enriching the technology adoption literature with a religious perspective but also practical contributions to help digital sharia banking service providers by designing marketing strategies, service features, and communication approaches that are appropriate for Generation Z, so that the adoption of digital sharia banking services can increase and be more inclusive of Hedonic Motivation (HM), Price Value (PV), Habit (HB) and Trialability (TR).

## Literature Review

As a basis for analysis, this study applies the Unified Theory of Acceptance and Use of Technology (UTAUT) to explain digital technology usage behavior, a theory built on previous theories, and used to examine the development of Fintech (Dwivedi et al., 2011). Individual intention to use fintech services in digital banking is influenced by various factors related to technology characteristics and user behavior several key variables, namely Hedonic Motivation, Price Value, Habit, and Trialability. Gupta et al. (2023) stated that Hedonic Motivation refers to the pleasure or satisfaction felt by individuals, namely, social influence when using digital banking, thereby increasing individual intention. Price Value reflects a user's assessment of the benefits obtained compared to the costs incurred in using the service, which influences individual intention. Habit reflects an individual's Habits in utilizing Fintech, thus automatically influencing individual intention on an ongoing basis. Meanwhile, Trialability refers to the ability of individuals to try digital banking services before adopting them permanently, which helps reduce risk and increase individual interest in Fintech (Xue et al., 2024). Tarawneh et al. (2023) stated that the UTAUT model is capable of providing a comprehensive understanding of the factors influencing individual digital banking intentions among the public, taking into account cultural aspects and Islamic values.

## **Hypothesis Development**

### **Intention to Use Digital Banking**

Intention to Use Digital Banking is an individual's level of intention, readiness, and commitment to use Sharia-compliant digital banking services in their daily financial activities. An individual's intention to use Sharia-compliant digital banking reflects their trust and desire to utilize Fintech for digital banking due to its convenience, benefits, and alignment with their beliefs (Santosa et al., 2022; Schukat & Heise, 2021). Digital banking in Sharia banks, as studied by Cabanillas et al., is based on individual intention and knowledge, reflecting the extent to which individuals conduct economic activities in

accordance with Sharia principles, such as honesty, fairness, and the prohibition of usury.

### **Habit and Intention to Use Digital Banking**

According to (Amnas et al., 2023; Wu et al., 2021), habit has a significant positive effect on Intention to Use Digital Banking. This reflects the tendency for behavior to be performed repeatedly and automatically without much cognitive consideration, stemming from consistent positive experiences using Sharia digital banking (Boampong et al., 2022; Chan et al., 2021; Hameed et al., 2022; Martinez & McAndrews, 2023) In UTAUT, Habit plays a crucial role in shaping intentions and actual behavior toward Fintech use, as Gen Zers who are accustomed to using Fintech services are more likely to maintain that behavior in the future (Schomakers et al., 2022; Wei et al., 2024) In relation to Sharia digital banking, the more frequently Gen Z uses it, the stronger the Habit, ultimately leading to a higher intention to continue using Fintech in their daily digital financial transactions. Based on these findings, the following hypotheses are proposed :

H<sub>1</sub>: Habit has a positive effect on Intention to Use Digital Banking

### **Hedonic Motivation and Intention to Use Digital Banking**

Hedonic Motivation has a significant positive influence on Intention to Use Digital Banking with the emergence of encouragement arising from the emotional pleasure obtained by Generation Z during modern changes, namely, Fintech (Sebastian et al., 2023; Inder et al., 2022; Schukat et al., 2021). In terms of Sharia digital banking, Hedonic Motivation indicates the pleasant, comfortable, and satisfying experience felt by Generation Z when interacting with digital banking services, which becomes a Habit in increasing the intention to adopt it (Ong et al., 2023; Wei et al., 2024). This hypothesis is strengthened in UTAUT, which confirms that Hedonic Motivation is a high emotional factor towards the pleasure and comfort felt by Generation Z in using Sharia digital banking services (Amnas et al., 2023; Wu et al., 2021). Based on these findings, the following hypotheses are proposed :

H<sub>2</sub>: Hedonic Motivation has a positive effect on Intention to Use Digital Banking

### **Price Value and Intention to Use Digital Banking**

Tarawneh et al. (2023) stated that Price Value has a significant positive effect on Intention to Use Digital Banking, defined as the user's perception of the balance between the benefits obtained from Fintech and the costs incurred when using Sharia-compliant digital banking, such as vouchers and discounts, for Generation Z (Ramayanti et al., 2025). Boampong et al. (2022) stated that in the UTAUT model, Price Value is an effective predictor of Generation Z's adoption of Fintech-based services. Hasibuan et al. (2024), Chaveesuk et al. (2022), Wu et al. (2021) stated that when users assess that the benefits of Sharia-compliant digital banking, such as efficiency in quality, cost, time, and transaction security, outweigh the costs, an intention to use the service will emerge. Based on these findings, the following hypotheses are proposed :

H<sub>3</sub>: Price Value has a positive effect on Intention to Use Digital Banking

### **Trialability and Intention to Use Digital Banking**

Trialability has a significant positive effect on Intention to Use Digital Banking, which refers to the extent to which Generation Z can try a technological innovation before using Fintech (Fahad & Shahid, 2022; Thompson & Hamilton, 2025). Jilani et al. (2022), Mansoor et al. (2024) In the context of Fintech, users' ability to test and try service features without high risk can increase trust and comfort, ultimately strengthening usage intentions, according to UTAUT theory. Therefore, the ease with which Generation Z can try Sharia-compliant digital banking services, for example, through features, trial accounts, or digital education services, can significantly increase their intention to switch to Sharia-compliant financial services (Ali et al., 2024). Based on these findings, the following hypotheses are proposed :

H<sub>4</sub>: Trialability has a positive effect on Intention to Use Digital Banking

### **The Role of Islamic Lifestyle as a Moderator between Habit and Intention to Use Digital Banking**

Islamic Lifestyle significantly and positively moderates Habit, which influences Intention to Use Digital Banking, reflecting lifestyle Habits based on Islamic Sharia values and principles in all aspects of life, including financial management (Schomakers et al., 2022). Santosa et al. (2022) stated that Generation Z, with a strong Islamic Lifestyle, tends to form Habits that align with Sharia values, such as avoiding usury, emphasizing fairness, and maintaining trustworthiness in transactions. Personal norms and beliefs can influence Generation Z's behavioral intention to use Islamic digital banking (Abdullah et al., 2022; Hesniati & Limgestu, 2023; Junaidi et al., 2022; Zuhri et al., 2023). Based on these findings, the following hypotheses are proposed :

H<sub>5</sub>: Islamic Lifestyle can strengthen the effect of Habit on Intention to Use Digital Banking

According to the hypothesis explanation, Figure 1 provide the research model used in this study.

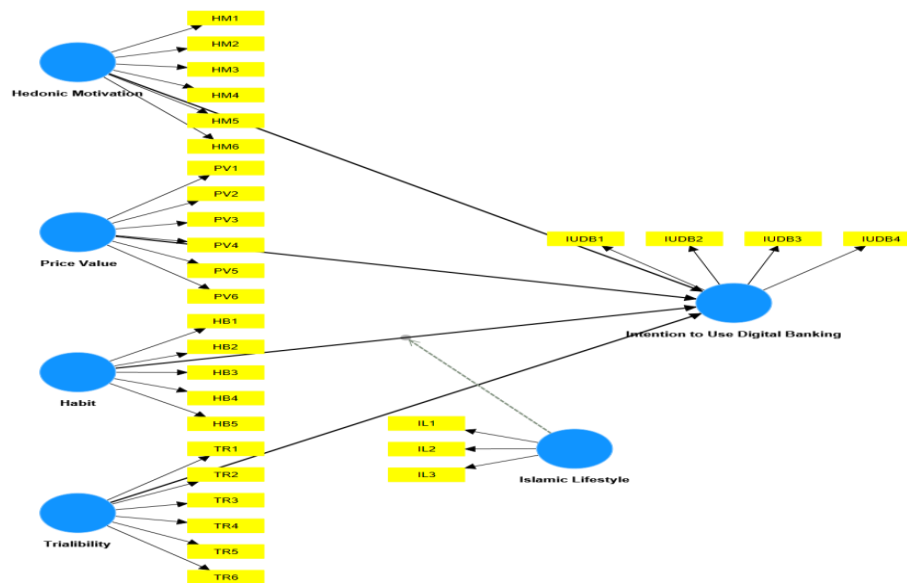


Figure 1. Research Model

## Method

Research implementation requires an appropriate method to facilitate data collection, analysis, and conclusion drawing. The study employed a quantitative approach (Daruhadi & Sopiati, 2024; Pyo et al., 2023; Schoonenboom, 2023; Waruwu et al., 2025). In line with the research objective,

the study examined the causal relationship between the independent variables Hedonic Motivation, Price Value, Habit, and Trialability, and the dependent variable Intention to Use Digital Banking, as well as Islamic Lifestyle as a moderating variable (Nasrudin et al., 2023). This research is explanatory in nature, examining the relationship between variables that strengthen or weaken this relationship (Sari et al., 2022). The subjects of this study were Generation Z in Indonesia who use Sharia digital banking services. Generation Z was chosen because it constitutes the dominant population, numbering 287.198.400, with a sample size of 66.626.200 (Badan Pusat Statistik, 2026). Respondent selection was carried out using a purposive sampling technique by focusing on individuals who met the research age requirements 18-28 years (López, 2023). The primary data in this study were obtained through an online questionnaire distributed using Google Forms with a five-point Likert scale, ranging from "Strongly Disagree" to "Strongly Agree" (Fahlevi et al., 2022). The questionnaire was distributed through social media, while the sample size was determined using the Slovin formula to ensure representativeness of the study population final number of respondents was expected to be in the range of 300–400 people, containing 30 indicators, and the research results had adequate predictive power (Rocha et al., 2023; Tejada et al., 2012).

$$n = \frac{N}{(1+N.e^2)}$$

$$n = \frac{66.626.200}{(1+66.626.200 .0.05^2)}$$

$$n = \frac{66.626.200}{166.566,5}$$

$$n = 399,7$$

Data were analyzed using the Smart Partial Least Squares–Structural Equation Modeling (PLS-SEM) method with the SmartPLS 4.0 tool. PLS-SEM is a multivariate statistical analysis that was conducted to spread the influence and relationships between constructs contained in the research model. variables simultaneously in an integrated structural model. Hair et al. (2021) explained that SmartPLS is very relevant for use in consumer behavior and technology adoption research because its main focus is to maximize the model's

predictive ability on the dependent variable. Ghanbar (2024), SmartPLS in this study has two main steps, The analysis process includes testing the measurement model (outer model) as well as evaluating the structural model (inner model), to evaluate the level of significance of the relationship between variables. This study utilized the bootstrapping method, which produces t-statistics and p-values as a basis for making hypothesis decisions. A goodness-of-fit model to predict the extent of the relationship between the variables studied. Descriptive statistics are used in SmartPLS to provide an overview of the characteristics of respondents and the distribution of the data obtained. This analysis includes a description of the respondent profile, such as age, gender, education level, and frequency of use of digital banking services. In addition, descriptive statistics were also used to calculate the average (mean), minimum, and maximum values for each research variable (Subhaktiyasa et al., 2025).

## Results and Discussion

**Table 1.** Descriptive Statistics of Respondents by Age

Category	Criteria	Frequency	Percentage
Gender	Female	292	72,1%
	Male	113	27,9%
Age	< 18 years	15	3,7%
	18 - 22 years	335	82,7%
	23 - 28 years	55	13,6%
Education	Elementary school	-	-
	Junior high school	1	0,2%
	Senior high school/vocational	298	73,6%
	Diploma 3	4	1%
	Diploma 4	6	1,5%
	Bachelor's degree	93	23%
	Master's degree	2	0,5%
	Doctoral degree	1	0,2%
Employment status	Unemployed	185	45,7%
	Self-employed	61	15,1%
	Private employee	150	37%
	Civil servant	9	2,2%
Monthly income	< Rp. 3.623.654	205	50,6%
	Rp. 3.623.654 - Rp. 4.989.600	98	24,2%
	> Rp. 4.989.600	102	25,2%

Experience Using Fintech	< 5 years	321	79,3%
	5 - 10 years	81	20%
	> 11 years	3	0,7%
Frequency of Fintech Use	Rarely	78	19,3%
	Sometimes	125	30,9%
	Often	156	38,5%
	Always	46	11,4%
Islamic Bank User	Yes	248	61,2%
	No	157	38,8%

**Source:** Author (2026)

Respondents in this study were users of Sharia digital banking, so the data obtained were in accordance with the target research sample. In terms of gender, respondents were predominantly female (72,1%), indicating a higher participation of women in the use of digital sharia digital banking compared to men. In terms of age, most respondents were in the 18-22 year range (82,7%), which illustrates the characteristics of Generation Z, which is the main focus of the study. The education level was dominated by high school/vocational high school graduates at 73,6%, followed by bachelor's degree graduates at 23%, indicating that the majority of respondents were still in the education stage or early career. In addition, most respondents were unemployed (45,7%) with incomes below IDR. 3.6 million (50,6%), which reflects that the economic conditions of Generation Z can influence how they view the costs or benefits of digital banking. From the experience of using Fintech, the majority of respondents had less than 5 years of experience, with a percentage of 79,3%, and used Fintech quite frequently. As many as 61,2% of respondents were also users of digital sharia banking, indicating a fairly good level of adoption of the service.

**Table 2.** Common Method Bias

Variable	VIF
Habit	3,794
Hedonic Motivation	3,823
Price Value	4,460
Trialibility	4,384

**Source:** Author (2026)

Jeng (2023), Juarto (2023), Hair et al. (2021) All indicators with Variance Inflation Factor values  $>5$  are not affected by multicollinearity, with most in the range of 3,7-4,4, which is below the threshold. Thus, the variables in the model do not influence each other excessively and are worthy of further analysis.

**Table 3.** Outer Loading

Variable	Question	Outer Loading	Conclusion
Habit	Using the Sharia Digital Banking application has become a habit for me.	0,861	Valid
Habit	I support or favor the use of the Sharia Digital Banking application.	0,831	Valid
Habit	I feel the need to use the Sharia Digital Banking application as a new habit.	0,808	Valid
Habit	Using the Sharia Digital Banking application has become something that feels natural to me.	0,859	Valid
Habit	I find it difficult to break the habit of using the Sharia Digital Banking service.	0,836	Valid
Hedonic Motivation	Using the Sharia Digital Banking service is a pleasant experience.	0,843	Valid
Hedonic Motivation	I enjoy exploring the innovative features and functionality offered by the Sharia Digital Banking service.	0,845	Valid
Hedonic Motivation	I feel very entertained when using the Sharia Digital Banking service.	0,827	Valid
Hedonic Motivation	I am motivated to use the Sharia Digital Banking service because it provides a sense of adventure in managing my finances.	0,812	Valid
Hedonic Motivation	I feel excited when using the Sharia Digital Banking application.	0,838	Valid
Hedonic Motivation	I feel satisfied when I can customize my financial experience when using the Sharia Digital Banking application.	0,859	Valid
Intention to Use Digital Banking	My overall experience will improve if I use the Sharia Digital Banking service.	0,850	Valid
Intention to Use Digital Banking	I will recommend the Sharia Digital Banking service to my family and colleagues.	0,837	Valid
Intention to Use Digital Banking	I intend to use a Sharia Digital Banking application within the next 6 months.	0,850	Valid
Intention to Use Digital Banking	I am motivated to explore and adopt new Sharia Digital Banking solutions as they become available.	0,806	Valid

Price Value	I expect that the benefits I gain from Sharia Digital Banking services will outweigh the fees or charges associated with them.	0,799	Valid
Price Value	I believe that using a Sharia Digital Banking application is a cost-effective way to manage my finances.	0,792	Valid
Price Value	I find the prices of Sharia Digital Banking services competitive compared to traditional financial options.	0,823	Valid
Price Value	I believe the prices of Sharia Digital Banking services are reasonable considering the value they provide.	0,787	Valid
Price Value	I will compare more than one Sharia Digital Banking service provider to find a lower price.	0,750	Valid
Price Value	I believe that Sharia Digital Banking services should offer discounts and promotions.	0,738	Valid
Trialibility	I have adequate access to technology related to the Sharia Digital Banking payment system.	0,808	Valid
Trialibility	If Sharia Digital Banking is beneficial for my needs, I am willing to try it.	0,758	Valid
Trialibility	I have adequate access to services related to the Sharia Digital Banking payment system.	0,829	Valid
Trialibility	Using Sharia Digital Banking for financial gain will enhance my learning experience.	0,822	Valid
Trialibility	I know where I can easily go to try out the Sharia Digital Banking app.	0,801	Valid
Trialibility	Before deciding whether to use the Sharia Digital Banking app, I can try it out first.	0,756	Valid

**Source:** Author (2026)

Hair et al. (2021) stated that the outer loading test results showed that all indicators had values  $>0,7$ , indicating they met the convergent validity criteria, with a range of 0,738 to 0,889. The Habit variable had a loading between 0,808 and 0,861, Hedonic Motivation between 0,812 and 0,859, Intention to Use Digital Banking between 0,806 and 0,850, Price Value between 0,738 and 0,823, and Trialibility between 0,756 and 0,829.

**Table 4.** Construct Reliability and Validity

Variable	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Habit	0,895	0,896	0,923	0,704
Hedonic Motivation	0,915	0,916	0,934	0,701
Intention to Use Digital Banking	0,856	0,858	0,903	0,699
Price Value	0,873	0,875	0,904	0,612
Triability	0,884	0,888	0,912	0,634

**Source:** Author (2026)

All indicators met the convergent validity criteria according to Nabila et al. (2023), so no indicators needed to be eliminated, and all adequately represented the construct and allowed for further analysis. The reliability test results showed that the Cronbach's Alpha value ranged from 0,856 to 0,915. Composite Reliability (rho\_c) values ranged from 0,858 to 0,934, indicating excellent internal consistency. Furthermore, the Average Variance Extracted (AVE) values ranged from 0,612 to 0,704. All these values met the criteria (Hair et al., 2021). (Alpha > 0,7, CR > 0,7, AVE > 0,5), thus confirming that the constructs in this study were reliable and had met convergent validity.

**Table 5.** Path Coefficient

Variable	Coefficient	Standard deviation	T statistics	P values	2.5%	97.5%
HB -> IUDB	0,552	0,059	9,294	0,000	0,424	0,656
HM-> IUDB	0,049	0,055	0,894	0,371	-0,054	0,161
PV -> IUDB	0,025	0,055	0,450	0,653	-0,077	0,137
TR -> IUDB	0,204	0,071	2,879	0,004	0,064	0,343
IL x HB -> IUDB	-0,017	0,023	0,744	0,457	-0,054	0,036

**Source:** Author (2026)

### The Effect of Habit on Intention to Use Digital Banking

The test results show that Habit has a positive and significant effect on Intention to Use Digital Banking, and the hypothesis is accepted (Amnas et al., 2023). The original sample value was 0,552, the t-statistic was 9,294, and the p-value was 0,000. Based on Hair et al. (2021), these values indicate a strong and significant relationship, thus accepting the hypothesis. This suggests that Habit is a among Generation Z. When they feel satisfied and can adapt to their experience using Fintech, their intention to use Sharia digital banking increases,

and this is in line with UTAUT (Boampong et al., 2022; Hameed et al., 2022). In the context of this study, the majority of respondents were aged 18-22 (82,7%) with less than 5 years of Fintech experience (79,3%), thus, it can be concluded that the use of Sharia digital banking has become part of their daily routine. This indicates that Generation Z no longer rationally considers each use, but rather relies on automatic Habits when conducting digital transactions, islamic banks also need to prioritize the development of digital marketing features that make applications easy to use every day and provide rewards for regular use.

### **The Effect of Hedonic Motivation on Intention to Use Digital Banking**

The test results show that Hedonic Motivation has a positive and insignificant effect on Intention to Use Digital Banking, and the hypothesis is rejected with an original sample value of 0,049, a t-statistic of 0,894, and a p-value of 0,371 (Hair et al., 2021; Hariyanto & Ie, 2023). This indicates that pleasure or emotional satisfaction are not the primary factors driving the intention to use Sharia digital banking among Generation Z (Ong et al., 2023; Wei et al., 2024). This finding does not fully align with UTAUT, which states that Hedonic Motivation can increase intention to use. However, the majority of respondents, the majority of whom were Generation Z, characterized by practical and efficient users, digital banking use was driven more by functional needs than pleasure. Furthermore, Generation Z tends to use Sharia digital banking services due to their convenience, speed, and their daily transaction needs as novice Fintech users who are still in the basic stages of their operations.

### **The Effect of Price Value on Intention to Use Digital Banking**

The test results show that Price Value has a positive and insignificant effect on Intention to Use Digital Banking, thus rejecting the hypothesis with an original sample value of 0,025, a t-statistic of 0,450, and a p-value of 0,653 (Hair et al., 2021). This indicates that perceptions of costs and benefits are not a major factor influencing intention to use Sharia digital banking. This finding is inconsistent with UTAUT, which states that Price Value can influence usage intention. However, in the context of Generation Z, respondents with incomes

below IDR 3.6 million (50,6%) and novice Fintech users do not consider costs as much because digital banking services are generally considered cheap or even free. Generation Z believes that using Sharia digital banking applications is a cost-effective way to manage their finances (Ramayanti et al., 2025).

### **The Effect of Trialability on Intention to Use Digital Banking**

The test results show that Trialability has a positive and significant effect on Intention to Use Digital Banking, 0,204 for the original sample, a t-statistic of 2,879 and a p-value of 0,004. According to Hair et al. (2021), these results indicate that the hypothesis is accepted. This means that the greater the opportunity to try Fintech services in digital banking, the higher Generation Z's intention to use them. This finding aligns with UTAUT, where Trialability plays a role in reducing uncertainty about new technology (Mansoor et al., 2024; Thompson & Hamilton, 2025). With the majority of respondents having less than 5 years of experience, the ability to try service features such as Sharia-compliant digital banking that is free from *riba*, *gharar*, and *maisir*, as well as transparent contractual agreements within the application and risk-free account opening simulations, is crucial in building initial trust, thus increasing the intention to use it continuously.

### **The Effect of Islamic Lifestyle as a Moderator on the Intention to Use Digital Banking**

The test results show that Islamic Lifestyle, as a moderating variable, has a negative and statistically insignificant effect on the relationship between Habit and Intention to Use Digital Banking, an original sample of -0,017, a t-statistic of 0,744, and a p-value of 0,457. According to Hair et al. (2021), these results indicate that the moderation hypothesis is rejected. While the Islamic Lifestyle was expected to strengthen the influence of Habit on Intention to Use Digital Banking, this was not proven in this study because Generation Z rarely attends seminars, workshops, conferences, or exhibitions related to Sharia digital banking. This can be explained by the characteristics of Generation Z, who tend to use technology based on Habit and convenience, rather than solely on religious values. Even if someone has an Islamic Lifestyle, if they are

accustomed to using Sharia digital banking, this Habit will persist without being significantly influenced by religious factors. This also indicates that Generation Z's behavior in using Sharia digital banking is more practical and adaptive (Harahap et al., 2023; Hesniati & Limgestu, 2023).

**Table 6.** R Square, PLSpredict LV summary, CVPAT

Variable	R <sup>2</sup>	Q <sup>2</sup> Predict	PLS loss	IA loss	Average loss difference	t value	p value
Intention to Use Digital Banking	78,6%	0,778	0,425	0,918	-0,493	10,055	0,000

**Source:** Author (2026)

The goodness of fit model provided in table 6. The R<sup>2</sup> value for the Intention to Use Digital Banking variable, 0,786, indicates that the model has strong explanatory power. This means that 78,6% of the variance in usage intention can be explained by the variables in the model, while the remaining 21,4% is influenced by factors outside the study. Based on Hair et al. (2021), the criteria, this value is considered strong and is accepted (Ozili, 2023). The Q<sup>2</sup> Predict value of 0,778 indicates that the model has a high predictive relevance of 0,1. The higher the Q<sup>2</sup> value, the better the model's ability to predict observational data, indicating that the research model is highly relevant with strong predictive power. Furthermore, the PLSpredict results show a PLS loss of 0.425, which is smaller than the IA loss of 0,918.

According to Hair et al. (2021) guidelines, if the error value in the PLS model is lower than the benchmark linear regression (IA) model, the PLS-SEM model has better predictive power. This is reinforced by the Average Loss Difference value of -0,493, which is negative, indicating that the PLS model's prediction error is smaller than that of the comparison model. Furthermore, the t-value of 10,055 with a p-value of 0,000 proves that the research model has significant predictive ability and is suitable for use in explaining the relationship between variables in digital sharia banking research. Overall, these test results indicate that the research model has a strong, accurate, and reliable

level of goodness of prediction in explaining Intention to Use Digital Banking in Generation Z.

**Table 7.** F Square (Effect Size)

Variable	f-square	Kategori
HB -> IUDB	0,381	Large
HM -> IUDB	0,003	Small
PV -> IUDB	0,001	Small
TR -> IUDB	0,045	Medium
IL x HB -> IUDB	0,002	Small

**Source:** Author (2026)

According to Althubaiti (2023), the results of the effect size test are small, medium, and large ( $f$ -square = 0.02, 0.15, and 0.35). This table shows that Habit has an  $f^2$  value of 0,381, which is categorized as large. Trialability has a value of 0,045, which is categorized as medium. Meanwhile, Hedonic Motivation (0,003), Islamic Lifestyle (0,014), Price Value (0,001), and moderation (0,002) are categorized as small. This indicates that Habit makes the largest and most dominant contribution to the model in this study.

**Table 8.** SRMR

	Original sample (O)
Saturated model	0,049
Estimated model	0,048

**Source:** Author (2026)

The SRMR values for the saturated model were 0,049 and for the estimated model were 0,048, both of which are below the 0,08 threshold. This indicates that the model has good goodness of fit and can adequately represent the relationships between variables (Cheah et al., 2026).

## Conclusion

This study shows that the use of Sharia digital banking among Generation Z in Indonesia is more influenced by technology habits and direct experience in trying digital services than by pleasure or cost considerations. Habit is the most dominant factor driving the intention to use Sharia digital banking, followed by Trialability, which can increase users' trust and comfort with digital services. On the other hand, the Islamic Lifestyle has not been able

to strengthen this relationship, indicating that Generation Z tends to be more adaptive to the practical aspects, efficiency, and ease of technology in daily financial activities. These findings suggest that Islamic banking needs to focus its service development strategy on fostering user habits through improved user experience, ease of access, and integration of digital services into daily transaction activities. Furthermore, Islamic digital banking providers should expand trial features, transaction simulations, and simple digital education so that potential users can directly experience the benefits of the service before fully adopting it. However, this study still has limitations in terms of variables, as the research model only explains 78.6% of the variation in Intention to Use Digital Banking, leaving 21.4% of the variation likely influenced by other unexplored factors, such as trust, perceived risk, financial literacy, social influence, and religiosity. The respondents were also limited to Generation Z. Therefore, future research is expected to develop a research model with a broader range of variables to enrich the study of Sharia digital banking in Indonesia.

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