

ABSTRACT

The use of technology and information in the banking industry has had a significant impact on banks, leading to the emergence of new financial services known as digital banking. Bank Aladin Syariah as one of the Islamic digital banks has the potential to grow rapidly and become one of the attractive alternatives for Indonesians who want sharia-based digital banking services. Despite its great potential, in reality the users of Bank Aladin Syariah are still relatively low, with a percentage of users that is still 2.20% of the total Muslim population in Indonesia. This study aims to analyze the factors that influence Generation Z's intention to use Aladin Syariah Bank's digital banking services.

This study uses the UTAUT 2 model as a research construct and integrates religiosity to identify the behavior of Generation Z in Indonesia in using sharia-based digital banking services. The population in this study is Generation Z in Indonesia. Non-probability sampling technique, namely purposive sampling with predetermined respondent criteria. Sample data collection was carried out by distributing questionnaires to 290 Generation Z respondents throughout Indonesia. The data processing method used in this study is binary logistic regression.

The results showed that all variables, namely performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, habit and religiosity, had a positive effect on Generation Z's intention to use Aladin Syariah Bank digital banking services.

Keywords: Digital Banking, Behavioral intention, UTAUT 2, Religiosity