

ABSTRACT

The city of Semarang has great potential for the development of digital Islamic finance. In addition, Semarang has a high Muslim population. However, the level of Islamic mobile banking usage among Muslim Generation Z is still low, indicating a gap between market potential and awareness of Islamic finance principles. This study aims to analyze the influence of religiosity, Islamic finance literacy, service features, Fear of Missing Out (FOMO), and lifestyle on the decision of Muslim Generation Z to use Islamic mobile banking.

This study uses primary data obtained through a questionnaire distributed to 141 Muslim Generation Z respondents in Semarang City, selected using purposive sampling. The collected data were analyzed using logistic regression through the SPSS application.

The results showed that the variables of religiosity, Islamic financial literacy, service features, Fear of Missing Out (FOMO), and lifestyle significantly influenced the decisions of Muslim Generation Z in using Islamic mobile banking. This study provides practical implications for Islamic financial institutions in developing mobile banking services that are adaptive to the characteristics of Generation Z, through strengthening Islamic financial literacy, developing relevant service features, and implementing digital marketing strategies that align with the religious values and lifestyle of the younger generation.

Keywords: Sharia Mobile Banking, Generation Z, Religiosity, Sharia Financial Literacy, Fear of Missing Out (FOMO), Lifestyle

