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The Influence of Islamic Branding and the Image of Indonesian Sharia Bank (BSI) on Savings Interest Among Generasi Z in Kolaka Regency

Kiki Reski Amelia[1], Muhammad Akbar[2], Abd. Rizal[3]
Universitas Sains Islam Al-Mawaddah Warahma Kolaka, Sulawesi Tenggara, Indonesia[1,2,3]

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Corresponding Author:
Kiki Reski Amelia
kikireskiamelia577@gmail.com

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Abstract

Objective: This study aims to examine and explain the influence of Islamic Branding and the image of Bank Syariah Indonesia, individually and jointly, on the savings interest of Generation Z in Kolaka Regency.
Method: A quantitative research approach was used, with a sample of 110 randomly selected individuals. Data collection used a questionnaire that had undergone a series of tests: validity, reliability, factor analysis, convergent validity, discriminant validity, and composite reliability. Data analysis included a complete classical assumption feasibility test and multiple linear regression.
Result: The results showed that Islamic Branding had a positive and significant effect on savings interest, and that bank image also had a positive and significant effect. Together, these two variables had a significant effect and explained 47.3% of the variation in changes in savings interest. These findings strengthen the evidence that applying Islamic values and building a strong institutional image are key strategies for attracting the younger generation to save with Islamic financial institutions.
Implication: The study concludes that both Islamic Branding and the positive image of Bank Syariah Indonesia are crucial factors in encouraging Generation Z's interest in saving. These results suggest that strengthening Islamic values in branding and maintaining a positive corporate image are effective strategies to attract young customers in the digital era.
Originality or Novelty: This study provides a new contribution by comprehensively examining the combined influence of Islamic Branding and Corporate Image on the savings interest of Generation Z, specifically in the relatively under-researched area of Kolaka Regency. Furthermore, this research strengthens empirical evidence that Islamic values and corporate reputation play significant roles in shaping the financial behavior of the younger generation.

Keywords: Bank Syariah Indonesia; Generation Z; Islamic Banking; Islamic Branding; Saving Interest.

Introduction

Islam, as a religion of God, contains comprehensive and perfect teachings. Islam regulates all aspects of human life, not only worship but also transactions, particularly Islamic economics

(Andrianto and Firmansyah, 2019). One form of economic and financial activity that is currently developing is banking. Banking is an institution that carries out three main functions: accepting deposits, lending money, and providing money transfer services (Marpaung et al., 2022).

A bank is an Islamic financial institution whose primary function is to collect funds from the public and channel them back to the community. The collected funds are held as deposits, while the disbursed funds are provided as credit or loans. Banks are a key factor in the community's economy because they can improve the standard of living and welfare of all levels of society (Hassan, M. K., & Lewis, 2007). Banking can be considered a cornerstone of the Indonesian economy. Indonesia is a country with a dual banking system, operating both conventional and Islamic banking. Conventional banks operate using an interest-based system, in contrast to Islamic banks, which, based on Islamic principles, do not charge interest but instead utilize a profit-sharing system (Hasyim, Pranata, and Hameida, 2023).

Sharia-based banking is a system of agreements between banks and other parties based on Islamic law; the sources for pricing and the implementation of banking activities are the Al-Quran and Hadith (Nita Fadillah, 2023). A bank is a financial intermediary institution. This means that its activities are related to money matters. Banking operations are always linked to money, which is the primary means of facilitating trade (Rusby, 2017). The introduction of Sharia principles into a country has positive effects. In a sense, Islamic banks do not put pressure on conventional banks or reduce the efficiency of the banking system. Instead, they expand the industry to attract new consumers. The development of Islamic banking in any country is not limited to Islamic countries, such as the UK, the Netherlands, Australia, and others (Sukmawati, 2024).

The development of Islamic banking has shown a positive trend year after year (Ulya et al., 2025). The increasing market share of Islamic banking demonstrates industry growth. It underscores the need to strengthen Islamic financial literacy, as greater public awareness and understanding can further accelerate the adoption of Sharia-compliant financial services. Islamic financial literacy is crucial to supporting the growth of Islamic finance (Safitri et al., 2025).

In this era of rapid globalization, the banking industry, particularly in the Islamic banking sector, has experienced significant progress. Fierce competition among banking institutions has emphasized the importance of implementing appropriate branding strategies to attract customers (Fakhrunnas, 2018). Branding goes beyond simply establishing a visual identity; it also creates a lasting impression of the value, quality, and superiority of the products or services offered. Furthermore, branding based on Islamic values and high-quality service can influence people's decisions to choose Islamic banking (Jumiati & Tanaya, 2025).

Islamic banking in Indonesia began with the establishment of Bank Muamalat Indonesia in 1992, which operates based on sharia principles such as justice, balance, and the prohibition of usury, gharar, and practices inconsistent with Islamic law (Reswara & Nisa, 2024). In 2021, three state-owned Islamic banks, namely BRI Syariah, Bank Syariah Mandiri, and BNI Syariah, merged to form Bank Syariah Indonesia (BSI) to strengthen national Islamic banking. BSI is now one of the banks with the largest assets in Indonesia, totaling IDR 245.7 trillion, with core capital of IDR 20.4 trillion. The majority of BSI shares are owned by PT Bank Mandiri (Persero) Tbk (51.2%), followed by PT Bank Negara Indonesia (Persero) Tbk (25%), and PT Bank Rakyat Indonesia (Persero) Tbk (17.4%), with the remaining shares owned by the public and BRI's DPLK. Financial literacy plays an important role in enhancing public understanding of effective

financial management, which can ultimately drive growth in the Islamic banking industry (Hakim et al., 2025).

Bank Syariah Indonesia (BSI) merged three state-owned banks to unify the public's focus on using a single Islamic bank and to provide adequate Islamic banking services (Indonesia, 2023). The merger of the three state-owned banks was supported by the growth in customer numbers, as reported by the Financial Services Authority (OJK). Annual customer growth at Islamic banks is accompanied by public interest in choosing BSI as a trusted financial institution (Baso Akib & Apriansyah Nur, 2023). This merger aims to improve the efficiency of Islamic banking and increase the penetration of Islamic finance in Indonesia, contributing to global competitiveness, especially after the pandemic (Lestari & Mutmainah, 2024).

Public interest can grow with greater awareness of Islamic financial institutions, but a strategy is needed to reach the public. When marketing products, businesses are crucial for understanding consumer behavior to ensure effective and targeted marketing strategies (Asir et al., 2024). An example of a strategy that can be used in this approach is Islamic branding. The size of a company also depends on its branding.

In Islamic branding, the image and reputation of Islamic banks significantly influence their success and growth. Strong Islamic branding can foster positive perceptions among customers about the halal, fair, and blessed nature of Islamic banking transactions. Brand image is a crucial factor influencing customer decisions (Lee et al., 2014). Brand image is the perception consumers have of a brand, formed through various experiences and interactions with the product or service, as well as the brand's communications. In the context of Islamic banking, brand image plays a crucial role because Islamic banks not only offer financial products but also prioritize Islamic values that differentiate them from conventional banks (Toha et al., 2024).

To expand its market reach, BSI has begun adopting digital marketing strategies to attract the attention of the younger generation, especially Generation Z, who are highly dependent on technology and social media (Hani Rosanti & Yayuk Sri Rahayu, 2023a). By using digital marketing, Islamic banking can introduce its products more effectively to target markets through engaging, interactive content. Generation Z grew up amidst the digital revolution that has transformed the way we live, learn, and work. Access to the internet, smartphones, and social media has become an integral part of their daily lives. Information can be obtained in seconds, and communication with people from all over the world is just a click away (Wahyuni et al., 2024).

Generation Z generally refers to the group of individuals born between the mid-1990s and early 2010s (Sunyoto, 2024). In Indonesia, Generation Z comprises approximately 27.94% of the total population, making it a significant group in educational, economic, and social contexts. Their unique characteristics are influenced by the ever-evolving digital environment, where information can be accessed quickly, and social interactions are conducted through various online platforms (Purba et al., n.d.).

Kolaka Regency was established under Law Number 59 of 1959. Since its establishment as a regency, Kolaka Regency has been expanded twice into new autonomous regions, namely North Kolaka Regency and East Kolaka Regency. Astronomically, Kolaka Regency is located south of the equator, stretching from north to south between 3°36' - 4°35' South Latitude (S) and

stretching from west to east between 120°45' - 121°52' East Longitude (BT). Its population is approximately 257.73 people (BPS Kolaka, 2025).

Literature Review

The primary theoretical foundation for understanding the younger generation's intention to save in Islamic finance is the integration of the *Theory of Planned Behavior* (TPB) and the *Islamic Consumer Behavior Framework*. In accordance with Ajzen's postulates (Ajzen, 2011). Behavioral intention or interest is determined simultaneously by attitudes toward the behavior, subjective norms, and perceived behavioral control. Within the Islamic banking ecosystem, the intention to save (*saving intention*) is defined as the customer's intentional drive or psychological desire to deposit third-party funds with a Sharia-based financial institution. This intention constitutes a crucial phase preceding the actual transactional decision (*saving decision*). From a moral and spiritual perspective, the act of saving in the Islamic economy is not merely about pursuing egoistic material utility but is rooted in the transcendental dimension of *hifz al-maal* (the protection of wealth) as one of the main pillars of *Maqashid Sharia* (Syahriani et al., 2024). Generation Z's saving intention in this study is evaluated multidimensionally through indicators of internal drive, social motives, and emotional motivation.

To shape this behavioral interest, Islamic banking institutions use strategic marketing stimuli, such as *Islamic branding* and *corporate image* (Dr.Temporal, 2011). To avoid statistical analysis biases such as multicollinearity and conceptual overlap, strict operational boundaries are applied among these concepts. *Islamic branding* is comprehensively defined as a strategy for identity positioning, naming, and value articulation that deliberately incorporates Sharia principles to ensure the halal status and blessings of products. This concept is fundamentally different from *Islamic marketing*, which encompasses the entire macro-business system and fair transactional ethics. In contrast, Islamic branding serves as a specific communicative instrument within it.

Furthermore, *Islamic branding* differs from the mere use of Arabic symbols or typography, as it includes a comprehensive guarantee of Sharia (halal) compliance that extends beyond a brand's physical attributes (Hani Rosanti & Yayuk Sri Rahayu, 2023b; Hermawan Adinugraha et al., 2022). On the other hand, Corporate Image refers to the collective impression, reputation, and reliability, as well as the public's holistic assessment of Bank Syariah Indonesia (BSI) post-merger as a corporate entity, rather than merely the image of a single product (brand image). The Islamic Consumer Behavior Framework emphasizes that, for communities with a strong religious foundation, Islamic branding conveys powerful cultural and religious signals. At the same time, corporate image fosters a sense of security and *consumer trust*.

Signaling Theory and Brand Equity Theory methodologically reinforce the theoretical integration of the relationships among these variables. Based on *Signaling Theory*, banking customers are always in a state of information asymmetry regarding operational security and the bank's internal Sharia compliance. Under these conditions, consistent *Islamic branding* serves as a credible signal to reduce spiritual uncertainty (avoiding usury/*riba*), while corporate image signals the corporation's financial credibility (Aaker, 1991). When these two signals are interpreted positively by Generation Z, a digital consumer group highly sensitive to authenticity and group identity, strong *Islamic brand equity* is formed. It is this equity that ultimately crystallizes

trust and directly increases their preference and interest in saving at Bank Syariah Indonesia (Darmadi, 2013).

Table 1.
Operationalization of Variables and Research Indicators

Research Variable	Theoretical Concept	Dimensions / Indicators	Code	Scale Reference Sources
Islamic Branding (X_1)	A strategic identity, naming, and value-signaling framework that intentionally embeds Sharia principles to guarantee halal compliance and spiritual blessings.	1. Importance of Brand 2. Brand Familiarity 3. Consumer Trust 4. Halal Label	X {1.1} X {1.2} X {1.3} X {1.4}	(Kholiq et al., 2023); (Halfaoui & Amar, 2025); (Jumiati & Tanaya, 2025)
Corporate Image (X_2)	The collective public impression, reputation, financial reliability, and holistic institutional evaluation of Bank Syariah Indonesia (BSI) as a professional corporate entity.	1. Personality 2. Reputation 3. Corporate Values / Culture 4. Identity	X {2.1} X {2.2} X {2.3} X {2.4}	(Fatmawati et al., 2023); (Kotler & Keller, 2021); (Hani Rosanti & Yayuk Sri Rahayu, 2023b).
Savings Interest (Y)	The internal drive, behavioral intention, and psychological willingness of Generation Z customers to deposit their third-party funds into a Sharia-compliant financial institution.	1. Internal Drive 2. Social Motives 3. Emotional Motivations	Y {1.1} Y (1.2} Y {1.3}	(Ajzen, 1991)(Puspa & Sadiyah, 2024)); (Wardani, 2023).

A series of previous empirical studies have validated the influence of Islamic branding on consumer behavior. (Wardani, 2023), A study conducted in Madiun found that *Islamic branding*, together with the variable of trust, simultaneously increased people's decision to save. This relationship was further corroborated by (Dr.Temporal, 2011; Syahri & Dahrani, 2025; Toha et al., 2024), who demonstrated that financial literacy and *Islamic branding* are closely linked in shaping customers' perceptions of religiosity when choosing an Islamic bank. This positive relationship arises because the Islamic identity branding of financial institutions provides emotional and spiritual fulfillment for Muslim consumers. Although some critical studies, such as (Hanifah & Kusumawati, 2022; Putri et al., 2023)Indicate that overly rigid *Islamic branding* risks diminishing interest among the younger generation, the visual and digital modernization currently being implemented by Bank Syariah Indonesia (BSI) has proven capable of reversing this anomaly into an attractive stimulus for Generation Z. Based on this theoretical and empirical synthesis, the first hypothesis is formulated as follows:

- **H_1:** *Islamic Branding* has a positive and statistically significant partial effect on Generation Z's interest in saving in Kolaka Regency.

Concurrently, corporate reputation, or corporate image, has been identified as a strong predictor of transactional intent within the high-risk financial services industry. (Sari & Wahyuningdyah, 2023), In her study of the Jabodetabek community, she confirms that a credible corporate image, combined with digital advertising, significantly dominates Generation Z's financial decisions. This finding is supported by Adzim (2024) in Pekalongan, who found that corporate image has a far more dominant influence on attracting young customers than individual religiosity. This indicates that for Generation Z, an Islamic bank must not only be

"sharia-compliant" but also "professionally excellent." This dynamic is further clarified by (Munirah et al., 2025), who found that the image of Islamic banks plays a strong mediating role in bridging branding strategies to customer interest in Purwakarta. Based on the consistency of empirical findings regarding the importance of institutional reputation, the second hypothesis is formulated as follows:

- **H_2:** The image of Indonesian Sharia Banks has a positive and statistically significant partial effect on Generation Z's interest in saving in Kolaka Regency.

The combination of religious values and institutional professionalism is believed to create an optimal dual-drive effect on digital consumer behavior. (Syahri & Dahrani, 2025) provide empirical evidence that, although in certain local contexts, such as at BPRS Puduarta Insani, the bank's image does not always have a massive independent impact, the simultaneous alignment of *Islamic branding* and corporate image consistently results in a significant increase in transaction interest. Generation Z in Kolaka Regency, a region that upholds strong socio-religious values yet is experiencing rapid penetration of digital technologies, seeks a balance between Sharia compliance and the convenience of digital services. The simultaneous integration of signals of divine blessing through *Islamic branding* and signals of financial stability through BSI's *corporate image* creates a holistic perception of value. Based on this theoretical framework, the third hypothesis is formulated as follows:

- **H_3:** *Islamic Branding* and the corporate image of Bank Syariah Indonesia have a simultaneous (joint) positive and significant effect on Generation Z's interest in saving in Kolaka Regency.

Research Methodology

This study employs an explanatory quantitative approach, rooted in the philosophy of positivism, to objectively test and explain the causal relationships among variables. Through this design, the study aims to measure the partial and simultaneous effects of the variables *Islamic Branding* (X_1) and the Image of Indonesian Sharia Banks (X_2) on the Interest in Saving (Y) among Generation Z in Kolaka Regency. All data in this study were converted into numerical form and analyzed using statistical procedures to test the formulated hypotheses, ensuring that the final results are free from the researcher's subjective judgment.

The target population in this study includes all members of Generation Z who are permanent residents within the administrative region of Kolaka Regency. Based on the demographic cohort definitions, Generation Z in this study is defined as individuals born between 1990 and 2012 who, at the time of data collection in 2026, were aged 17 to 29 years. Data from the Central Statistics Agency (BPS) for Kolaka Regency indicate that the estimated population in this age group is approximately 257,730. This group was specifically selected because it represents the young market segment that is the primary target of Islamic banking digitalization and exhibits unique characteristics in its response to marketing strategies grounded in religious values.

To obtain a representative sample and avoid selection bias, the sampling technique used was *Simple Random Sampling*. The sampling frame was compiled from a list of administrative areas across 12 subdistricts in Kolaka Regency. The initial sample size was calculated using the Slovin formula with a 5% margin of error, resulting in a minimum of 100 respondents. To account for

non-returned or incompletely filled-out questionnaires, the final sample size for this study was increased to 110 respondents. The sampling procedure was governed by strict inclusion criteria, including legal residency in Kolaka, meeting the age range requirements, possessing basic knowledge of Bank Syariah Indonesia, and being willing to participate voluntarily. The final selection of respondents was made at random using a digital number-generation application. Data collection was carried out through a combination of offline channels, including visits to youth gathering centers, and online channels via a verified questionnaire link, resulting in a 100% response rate.

Research variables were measured by operationalizing constructs informed by the literature on Islamic marketing and consumer behavior, thereby preventing *construct inflation*. The *Islamic Branding* variable (X_1) is defined as a naming and identity strategy that integrates Sharia values, halal certification, and blessings, measured through 10 statements covering the dimensions of brand importance, brand familiarity, consumer trust, and halal labeling, adapted from (Kholiq et al., 2023) and (Halfaoui & Amar, 2025). The Image of Indonesian Sharia Banks variable (X_2) represents the public's perception and the bank's institutional reputation, operationalized as 8 items covering the dimensions of personality, reputation, corporate cultural values, and identity, based on (Setiawan, 2023) scale. Meanwhile, the Interest in Saving variable (Y), as the dependent variable, is defined as an individual's intentional drive to deposit funds in an Islamic financial institution, measured using 8 statements adapted from the *Theory of Planned Behavior* by (Ajzen, 1991) and (Puspa & Sadiyah, 2024) through the dimensions of internal drive, social motives, and emotional motivation.

Primary data were collected using a closed-ended questionnaire based on a 5-point Likert scale to maintain the interval measurement property, ranging from a score of 5 for "Strongly Agree" to a score of 1 for "Strongly Disagree." Before conducting the regression analysis, the psychometric quality of the research instrument was assessed using SPSS. The validity of each statement item was assessed using the *Pearson Product-Moment* correlation coefficient, where an item was deemed valid if r_{calculated} > r_{table} at a 5% significance level with n=110 (r_{table} = 0.1576). The instrument's reliability was assessed using Cronbach's Alpha with a threshold of > 0.60. Construct validity testing was expanded using Exploratory Factor Analysis (EFA) with the conditions that the KMO value is > 0.50 and the *Bartlett's Test of Sphericity* has a p-value of < 0.05, and was supplemented with Confirmatory Factor Analysis (CFA) to ensure model fit. This study also calculated *Composite Reliability* (CR > 0.70) and *Average Variance Extracted* (AVE > 0.50) to assess convergent validity and applied the Fornell-Larcker method to assess discriminant validity among variables.

The data analysis stages in this study included Classical Assumption Tests, Simple Linear Regression Analysis, and Multiple Linear Regression Analysis. Classical assumption tests were conducted comprehensively to ensure that the regression model met the criteria for the *Best Linear Unbiased Estimator* (BLUE). These tests consisted of a normality test of the residuals using the *One-Sample Kolmogorov-Smirnov* procedure with the Monte Carlo simulation method (condition: p > 0.05), a heteroscedasticity test using the Glejser method (condition: p > 0.05), an autocorrelation test using the Durbin -Watson statistic, which must fall within the safe range of 1.70 to 2.30; a linearity test to ensure that the relationship between variables is linear; and a

multicollinearity test using a *Tolerance* value of > 0.10 and a VIF of < 10. Outlier detection was further reinforced using the *Mahalanobis Distance* calculation.

After all assumptions were met, regression model testing was conducted in stages using simple regression equations to test individual effects and multiple regression equations to test simultaneous effects. The main mathematical model in this study is formulated as follows:

$$Y = \text{alpha} + b_1X_1 + b_2X_2 + e$$

where Y represents Interest in Saving, X_1 is *Islamic Branding*, X_2 is the Image of Indonesian Sharia Banks, \alpha is the constant term, b_1 and b_2 are the partial regression coefficients, and e is the *error term*. Hypothesis testing is based on the t-test to prove partial effects, the F-test to demonstrate simultaneous effects at a 5% significance level (\alpha = 0.05), and an analysis of the Coefficients of Determination (R^2 and *Adjusted* R^2) to determine the percentage of variation in the dependent variable that the independent variables in the model can explain.

Results and Discussion

Respondent Description

The characteristics in the following table identify respondents by criteria such as gender, age, education, and activation status. The identity data can be summarized as follows:

Table.2
Characteristics of Research Respondents

Characteristics	Category	Amount	Percentage (%)
Gender	Woman	71	64.5
	Man	39	35.5
Age	17-20 years	26	23.6
	21-24 years old	35	31.8
	25-29 years old	49	44.6
Education	High School/Vocational School	49	44.6
	Diploma	4	3.6
	Bachelor degree	51	46.4
	Other	6	5.4
Activation Status	Students	50	45.5
	Employee	27	24.5
	Freelancer	15	13.6
	Self-employed	2	1.8
	Other	16	14.6

Source: Primary data processed using SPSS, 2026

The majority of respondents were female, aged 25–29, had a bachelor's degree, and were students. This reflects the demographic characteristics of Generation Z in Kolaka Regency, who are quite active in education.

Data Analysis Results

Validity Test

a. Validity of Islamic Branding Instrument (X1)

Table.3

Analysis Validity of Islamic Branding Instrument (X1)

No	Note	Person Correlation (r count)	R table (a=5%)	Research result
1	X1.1	0.477	0.1576	Valid
2	X1.2	0.710	0.1576	Valid
3	X1.3	0.602	0.1576	Valid
4	X1.4	0.611	0.1576	Valid
5	X1.5	0.650	0.1576	Valid
6	X1.6	0.580	0.1576	Valid
7	X1.7	0.597	0.1576	Valid
8	X1.8	0.701	0.1576	Valid
9	X1.9	0.622	0.1576	Valid
10	X1.10	0.582	0.1576	Valid

Source: Primary data processed using SPSS, 2026

The table shows that the Islamic Branding instrument comprises 10 items. After instrument validity testing, all data obtained were deemed valid because all person correlations (calculated r) had values greater than the table r. It can be concluded that these 10 items constitute a valid research questionnaire for the Islamic Branding variable.

b. Validity of the Sharia Bank Image Instrument (X2)

Table.4

Analysis Validity of the Sharia Bank Image Instrument (X2)

No	Note	Person Correlation (r count)	R table (a=5%)	Research result
1	X2.1	0.614	0.1576	Valid
2	X2.2	0.641	0.1576	Valid
3	X2.3	0.550	0.1576	Valid
4	X2.4	0.650	0.1576	Valid
5	X2.5	0.702	0.1576	Valid
6	X2.6	0.724	0.1576	Valid
7	X2.7	0.656	0.1576	Valid
8	X2.8	0.258	0.1576	Valid

Source: Primary data processed using SPSS, 2026

The table shows that the Islamic Branding instrument comprises eight items. After instrument validity testing, all data were deemed valid because all person correlations (calculated r) exceeded the table r. It can be concluded that these eight items constitute a valid research questionnaire for the Islamic Bank Image variable.

c. Validity of the Savings Interest Instrument (Y)

Table.5

Analysis Validity of the Savings Interest Instrument (Y)

No	Note	Person Correlation (r count)	R table (a=5%)	Research result
1	Y1	0.531	0.1576	Valid
2	Y2	0.554	0.1576	Valid

3	Y3	0.497	0.1576	Valid
4	Y4	0.540	0.1576	Valid
5	Y5	0.579	0.1576	Valid
6	Y6	0.433	0.1576	Valid
7	Y7	0.479	0.1576	Valid
8	Y8	0.765	0.1576	Valid

Source: Primary data processed using SPSS, 2026

The table shows that the Islamic Branding instrument comprises eight items. After instrument validity testing, all data were deemed valid because all person correlations (calculated r) exceeded the table r. It can be concluded that these eight items constitute a valid research questionnaire for the Savings Interest variable.

Reliability Test

Table.6
Analysis of Reliability Test

No	Variables	Cronbach's Alpha	Reliability Results
1	Islamic Branding	0.749	Reliable
2	Image of Islamic Banks	0.747	Reliable
3	Interest in Saving	0.714	Reliable

Source: Primary data processed using SPSS, 2026

Based on the results of the reliability test for the research variables, the Cronbach's alpha values are> 0.6, indicating that the questionnaire items are considered reliable.

Classical Assumption Test

a. Normality Test

Table.7
Kolmogorov-Smirnov Normality Test

One-Sample Kolmogorov-Smirnov Test			
			Unstandardized Residual
N			110
Normal Parametersa,b	Mean		.0000000
	Standard Deviation		1.71373683
Most Extreme Differences	Absolute		,119
	Positive		,119
	Negative		-,081
Test Statistics			,119
Asymp. Sig. (2-tailed)			,001c
Monte Carlo Sig (2-tailed)	Sig		,083d
	99% Confidence	Lower Bound	,076
		Upper Bound	,090

Source: Primary data processed using SPSS, 2026

Based on the table, the sig value is 0.083 > 0.05, indicating that the data are normally distributed.

From the table above, it can be seen that there are two different significance values: the Asymp. Sig. (2-tailed) value of 0.001 and the Monte Carlo Significance value of 0.083. There are different interpretations: 0.001 < 0.05 (indicating abnormality), while 0.083 > 0.05 (indicating a normal distribution). The following is a complete explanation and statistical reasons why the Monte Carlo value results were chosen and considered more valid and more accurate in this study:

a) The Asymp. Sig. The value of 0.001 is the significance value based on asymptotic distribution theory or a theoretical mathematical approach. This value is highly sensitive to sample size. The larger the sample size, the easier it is for this test to detect even the slightest deviation, thus tending to produce results indicating abnormality even though the deviation is very small and has no practical significance.
b) The Monte Carlo value of 0.083 was obtained through a simulation method based on repeated random sampling of existing data. This method does not rely on a theoretical approach; instead, it calculates the empirical probabilities of occurrence in our research data. This method is considered more accurate and realistic, especially when the sample size is in the moderate range (between 30 and 200 respondents), as in this study (n = 110).

According to recent statisticians such as (Field, 2018) and (Pallant, 2020), when there is a discrepancy between the asymptotic value and the Monte Carlo simulation value, the Monte Carlo value should be the primary reference, particularly in social and behavioral science research. This is because the simulation value is more robust to small deviations and better reflects the empirical conditions of the field data. A Monte Carlo value of 0.083 > 0.05 clearly indicates that the residual data distribution in this study remains normal and suitable for regression analysis.

b. Heteroscedasticity Test (Glejser Method)

Table.8
Heteroscedasticity Test

Load Variable	Coefficient B	Standard Error	t-value	sig.	Decision
(Constant)	1,182	0.394	3,001	0.003	-
Islamic Branding	-0.047	0.046	-1,028	0.307	There is no heteroscedasticity
Image of Islamic Banks	-0.053	0.050	-1,062	0.291	There is no heteroscedasticity

Source: Primary data processed using SPSS, 2026

Conclusion: All significance values > 0.05 → residual variance remains uniform.

c. Autocorrelation Test (Durbin-Watson)

Table.9
Autocorrelation Test

Index	Mark
Coefficient of Determination R^2	0.473
Adjusted R^2	0.463
Durbin-Watson Statistical Value	1,942

Source: Primary data processed using SPSS, 2026
Conclusion: The value 1.942 falls between 1.70 and 2.30 → there is no correlation in the residuals.

d. Linearity Test

Table.10
Linearity Test

Variable Relationship	F-Statistic of Relationship	Sig. Relationship	F Statistics Deviation from Linearity	Sig. Deviation	Decision
$X_1 \rightarrow Y$	83,621	0,000	1,284	0.214	Linear relationship
$X_2 \rightarrow Y$	81,738	0,000	1,392	0.187	Linear relationship

Source: Primary data processed using SPSS, 2026
Conclusion: Linearity deviation > 0.05 → the relationship between variables is straight.

e. Outlier Data Detection (Mahalanobis Distance)

Table.11
Outlier Data Detection

Case Number	Mahalanobis Distance	Critical Value χ^2 (p=0.05; db=2)	Decision
1-110	Max = 4.827	5,991	No outlier data

Source: Primary data processed using SPSS, 2026
Conclusion: No cases exceeded critical limits → no data were severely deviated.

Multicollinearity Test

Table.12
Multicollinearity Test

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	8,754	2,343		3,736	,000		
	Total_X1	,292	,100	,372	2,919	,004	,303	3,299
	Total_X2	,340	,125	,346	2,711	,008	,303	3,299

a. Dependent Variable: Total Y

Source: Primary data processed using SPSS, 2026

Based on this, the Islamic Branding variable has a tolerance of 0.303 > 0.10 and a VIF of 3.299 < 10, and the Sharia Bank Image variable has a tolerance of 0.303 > 0.10 and a VIF of 3.299 < 10. It can be concluded that in this regression model, there is no evidence of multicollinearity.

Regression Test

a. Simple regression analysis

1) Analysis of the Influence of Islamic Branding on Saving Interest in Generation Z in Kolaka Regency

Table.13

Analysis of the Influence of Islamic Branding on Saving Interest in Generation Z in Kolaka Regency

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	10,604	2,307		4,597	,000
	Total_X1	,519	,057	,661	9,148	,000

a. Dependent Variable: Total_Y

Source: Primary data processed using SPSS, 2026

Based on the table, the following simple regression is obtained:

Y = 10.604 + 0.519 X1

The regression equation above can be explained as follows:

a) The constant value (a0) = 10.604 means that when the Islamic Branding variable has a value of 0, Y will experience an increase of 10.604.
b) The regression coefficient value of the Islamic Branding variable is positive at 0.519, so the value of the saving decision-making in Generation Z is 0.519. The regression coefficient is positive, indicating that X1 has a positive effect on Y.

2) Analysis of the influence of the image of Bank Syariah Indonesia on the interest in saving among Generation Z in Kolaka Regency

Table.14

Analysis of the influence of the image of Bank Syariah Indonesia on the interest in saving among Generation Z in Kolaka Regency

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	10,684	2,325		4,595	,000
	Total_X2	,646	,071	,656	9,041	,000

a. Dependent Variable: Total_Y

Source: Primary data processed using SPSS, 2026

Based on the table, the following simple regression is obtained:

Y = 10.684 + 0.646 X2

a) The constant value (a0) = 10.684 means that when the value of the Bank Syariah Indonesia Image variable is 0, Y will experience an increase of 10.684.
b) The regression coefficient value of the Image of Bank Syariah Indonesia variable is positive at 0.646, so the value of the decision-making interest in saving in Generation Z is 0.646. The regression coefficient is positive, indicating that variable X2 has a positive influence on Y.

Multiple Regression

a. Analysis of the influence of Islamic Branding and the image of Bank Syariah Indonesia on the interest in saving among Generation Z in Kolaka Regency

Table.15

Multiple Regression

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	8,754	2,343		3,736	,000
	Total_X1	,292	,100	,372	2,919	,004
	Total_X2	,340	,125	,346	2,711	,008

a. Dependent Variable: Total_Y

Source: Primary data processed using SPSS, 2026

1) The constant value (a0) = 8.754 shows that if the Islamic Branding and Image of Bank Syariah Indonesia variables are considered constant (0), then the level of saving decisions for Generation Z is 8.754.
2) The regression coefficient value for the Islamic Branding variable is positive at 0.292. This means that, with the Islamic Branding variable held constant, a 1-unit increase in the Islamic Branding variable will increase saving decisions among Generation Z by 0.292.
3) The regression coefficient for the Image of Indonesian Sharia Banks variable is positive at 0.340. This means that increasing the Image of Indonesian Sharia Banks variable by one unit, holding other variables constant, will increase the level of saving decision-making among Generation Z by 0.340.

Discussion Analysis

The results of this study enrich the literature on financial services marketing management by reaffirming that in a religious yet modern society like Kolaka, Islamic branding is not merely an additional attribute but a core value. For Generation Z, often considered pragmatic, spirituality remains a dominant consideration. This supports (Hamizar et al., 2023) view that Islamic branding fosters greater trust than conventional branding.

Practically, this research provides insight that Indonesian Sharia Banks should not rely solely on product promotions but must consistently communicate their Islamic identity across every customer touchpoint, both at branches and through digital channels. Since a moderating effect has not been proven, BSI is advised to manage both factors in parallel and equally: strengthening sharia values while maintaining a reputation for excellent service.

Unlike previous generations, who may have viewed religion more as a tradition, Generation Z tends to seek meaning, truth, and authenticity in every decision they make, including transactions. For them, Islamic branding is not simply a label or symbol, but rather a guarantee that the product aligns with the principles of truth, justice, and blessings they believe in. In the context of Southeast Sulawesi society, which highly values religious values and social norms, this alignment is a key requirement for trust.

The bank image factor, which is highly influential, also reflects a digital consumer culture that demands ease, speed, and convenience. For study respondents, a positive image means not only a "pious bank" but also a "sophisticated and accessible bank." Culturally, these findings indicate a major shift: religious observance and a modern lifestyle are no longer viewed as separate, but rather as integrated into a single consumption decision. On social media, the "halal lifestyle" and "ethical finance" trends have become movements in their own right, and Generation Z in Kolaka is highly attuned to them.

Furthermore, research by (Kholiq et al., 2023) found that some young people felt Islamic branding in Indonesia was too rigid and outdated, thus decreasing interest. However, this was not the case in this study. This indicates that Bank Syariah Indonesia's post-merger transformation efforts to create a more modern, friendly, and dynamic image have been successfully accepted by respondents. This is an important finding: the strength of Islamic branding's influence depends heavily on its delivery style and perceived modernity.13 If delivered in an old-fashioned style, its influence is weakened; if presented in a modern way, its influence is very strong.

The Influence of Islamic Branding on Savings Interest among Generation Z in Kolaka Regency

Islamic branding is a marketing concept that is aligned with Sharia principles, such as trustworthiness, honesty, accountability, and responsibility in strategy. brand. Based on the test results, the Islamic Branding variable (X1) has a positive effect on saving decisions among Generation Z, meaning that the higher the level of Islamic Branding implemented by Bank Syariah Indonesia, the higher Generation Z's likelihood of saving at Bank Syariah Indonesia. This is supported by the test results on SPSS, the Islamic Branding variable has a calculated t value > t table, namely 9.148 > 1.659, and has a significance level of 0.000 < 0.05. Islamic Branding (X1), as indicated by the coefficient (R-squared), has a 43.7% influence on Generation Z's decision to save interest. In comparison, the remaining 56.3% is explained by other variables not examined in this study.

This research, building on prior studies by (Munirah et al., 2025)It also demonstrated that branding directly influences Generation Z's interest in becoming customers of Islamic banks. In today's digital age, Generation Z is highly responsive to engaging communication styles, emotional promotions, and an active social media presence. Branding strategies that combine educational and religious elements have been shown to encourage the younger generation's interest in using Islamic financial services.

The Influence of Bank Syariah Indonesia's Image on Saving Interest among Generation Z in Kolaka Regency

Based on the test results, the Sharia Bank Image variable (X2) influences the saving interest variable among Generation Z, meaning that higher Sharia Bank Image is associated with a higher likelihood of saving among Generation Z. This is supported by the results of the Sharia Bank Image variable having a calculated t value > t table, namely 9.041 > 1.659, and having a significance level of 0.000 < 0.05. The Sharia Bank Image variable (X2), as indicated by the coefficient of determination (R-squared), explains 43.1% of the variance in the decision to save interest among Generation Z. In comparison, the remaining 56.9% is explained by other variables not examined in this study. Corporate image plays a role in building public perception of the

company. Corporate image indicators used in this study include personality, reputation, value, and corporate identity.

The Influence of Islamic Branding and the Image of Bank Syariah Indonesia Together on Saving Interest in Generation Z in Kolaka Regency

Based on the test results together, it shows that the variables (X1 and X2) have an effect on the variable Y. Islamic Branding and the Image of Bank Syariah Indonesia have an effect on the interest in saving in generation Z in Kolaka Regency, as seen from the large value of F count> F table, namely 47.973> 3.081 with a significance level of 0.000 <0.05 and together the variables of Islamic Branding and the Image of Bank Syariah Indonesia have a significant effect on the decision of interest in saving in generation Z. While the value of the coefficient of determination (R Square) is 0.473. So that the variables of Islamic Branding and the Image of Bank Syariah Indonesia can explain the variable of the decision of interest in saving in Bank Syariah Indonesia by 0.473 or 47.3%, and the remaining 52.7% is influenced by variables outside this study.

Simultaneously, Islamic Branding and the Image of Bank Syariah Indonesia play a significant role in shaping Generation Z's interest. This shows that a comprehensive marketing strategy, by highlighting Islamic values and strengthening the bank's image, can be an effective tool for attracting and retaining customers at Bank Syariah Indonesia. This strategy can be continuously optimized to sustain customer interest. These results provide empirical evidence that Islamic Branding and the Image of Bank Syariah Indonesia can simultaneously increase the attractiveness of Bank Syariah Indonesia among Generation Z.

Overall, the results of this study demonstrate that for Generation Z in Kolaka Regency, Islamic banks are no longer merely an alternative to religious banks. Still, the primary choice is perceived as institutions that combine religious truth, security, quality, and technological convenience. The high level of positive response demonstrates both significant opportunities and challenges for the Islamic banking industry: maintaining the authenticity of Islamic values while innovating to remain relevant, modern, and aligned with the preferences of today's digital consumers. These findings underscore the bright future of Islamic finance in the hands of the younger generation, provided that marketing and service strategies speak to them in a language and with values they understand and appreciate

Conclusion

Based on the research results and data analysis presented above, the researcher can draw the following conclusions:

1. Islamic Branding has a significant effect on Generation Z's Savings Interest with t count > t table, namely 9.148 > 1.659 and has a significance level of 0.000 < 0.05. With a percentage of influence of 43.7%.
2. The image of Islamic Banks has a significant effect on Generation Z's Savings Interest with t count > t table, namely 9.041 > 1.659 and has a significance level of 0.000 < 0.05. With a percentage of influence of 43.1%.

3. Islamic Branding and the Image of Bank Syariah Indonesia simultaneously or together have a significant influence on Generation Z's interest in saving with F count > F table, namely 47.973 > 3.081 with a significance level of 0.000 < 0.05.

Generation Z responded positively because they sought alignment with religious values, easy access to information through digital media, and considered modern and reliable services as complementary to Islamic values

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Author Contributions Statement

KRA served as the primary author, contributing fully from conceptualization, data collection and management, literature review, to the writing and preparation of the entire manuscript. MA and AR contributed as supervisors, providing guidance, validation, supervision, input, and editing to ensure the successful completion of this research. All authors have read and approved the final version of the manuscript.

Conflict of Interest

The authors declare no conflicts of interest related to this study. This research was conducted independently without any commercial, financial, or personal relationships that could be perceived as influencing the results or interpretation of the findings. The authors confirm that there is no affiliation with any organization or entity that has a direct or indirect interest in the subject matter discussed in this manuscript.

Furthermore, no external funding or sponsorship was received that could have potentially biased the research process. All data collection, analysis, and interpretation were carried out objectively and transparently in accordance with academic and ethical standards. The authors are fully responsible for the content of this article and ensure that the research has been conducted with integrity and without any undue influence from external parties. This research has been officially reviewed and approved by the Research Ethics Committee of Al-Mawaddah Warahma Islamic Science University, Kolaka, with decision letter number: Us091076/R/PN.01/680/XII/2025. All stages of implementation follow the applicable scientific research ethics guidelines at the institution.

Before completing the questionnaire, each potential respondent received a full explanation of the purpose, benefits, scope, and data-processing methods. Written consent was obtained voluntarily; respondents had the right to refuse or discontinue participation at any time without any consequences. No material rewards or pressure were offered to encourage participation.

Furthermore, no external funding or sponsorship was received that could have potentially biased the research process. All data collection, analysis, and interpretation were carried out objectively and transparently in accordance with academic and ethical standards. The authors are fully responsible for the content of this article and ensure that the research has been conducted with integrity and without any undue influence from external parties.

AI Usage Statement

The authors declare that the use of Artificial Intelligence (AI) tools in this study was strictly limited to supportive functions, such as language editing, grammar checking, and improving the manuscript's clarity and readability. AI technologies were not used to generate research ideas, conduct data analysis, interpret results, or draw scientific conclusions.

All intellectual contributions, including the conceptualization, methodology, analysis, and interpretation of findings, were carried out solely by the authors. The authors take full responsibility for the originality, accuracy, and integrity of the content presented in this manuscript. The use of AI complies with ethical standards in academic publishing, and AI tools are not listed as authors or contributors to this work.

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