

The Influence of halal lifestyle and digital technology on gen Z's decision to use Islamic Banking services

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Abstract

The role of financial institutions in developing the community's economy, particularly within the Sharia economy, is continually evolving to address the opportunities and challenges presented by the digital financial era. Financial institutions must strengthen their operations and services to enhance their contributions to the Sharia economy. In this context, students are encouraged to actively save at Islamic banks, as doing so represents an effective approach to financial management. This research employs a quantitative method, utilizing questionnaires distributed to students from the Faculty of Islamic Economics and Business at UINSU for data collection. The results indicate that the trend towards a halal lifestyle, along with advancements in digital technology, significantly influences the decisions of Generation Z students to utilize Islamic banking services.

Public interest statements

The findings of this study suggest that the growing interest of Generation Z in Islamic banking, driven by their commitment to a halal lifestyle and the influence of digital technology, presents a significant opportunity for the growth of the Islamic economy in Indonesia.

Keywords: Sharia Bank, Lifestyle, and Gen-Z.

Paper type: Case study

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ARTICLE INFO:

Received 7/24/2024
Revised: 9/18/2024
Accepted: 9/23/2024
Online First 9/30/2024



SERAMBI: Jurnal Ekonomi
Manajemen dan Bisnis Islam,
Vol 6, No. 3, 2024, 261-270
eISSN 2685-9904



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Abstrak

Peran lembaga keuangan dalam mengembangkan perekonomian masyarakat, khususnya dalam ekonomi syariah, terus berkembang untuk menjawab peluang dan tantangan era keuangan digital. Lembaga keuangan harus memperkuat operasional dan layanannya untuk meningkatkan kontribusinya terhadap ekonomi syariah. Dalam konteks ini, mahasiswa didorong untuk aktif menabung di bank syariah, karena hal tersebut merupakan pendekatan pengelolaan keuangan yang efektif. Penelitian ini menggunakan metode kuantitatif, dengan menggunakan kuesioner yang disebarakan kepada mahasiswa Fakultas Ekonomi dan Bisnis Islam UINSU untuk pengumpulan data. Hasil penelitian menunjukkan bahwa tren gaya hidup halal, seiring dengan kemajuan teknologi digital, secara signifikan memengaruhi keputusan mahasiswa Generasi Z untuk memanfaatkan layanan perbankan syariah.

Pernyataan kepentingan publik

Hasil penelitian ini menunjukkan bahwa meningkatnya minat Generasi Z terhadap perbankan syariah, yang didorong oleh komitmen mereka terhadap gaya hidup halal dan pengaruh teknologi digital, menghadirkan peluang yang signifikan bagi pertumbuhan ekonomi syariah di Indonesia.

Kata kunci: Sharia Bank, Economy, Lifestyle, and Gen-Z.

Introduction

Indonesia faces significant challenges in advancing its Islamic economic development despite having the largest Muslim population in the world. One major challenge is the need for robust regulatory support compared to Malaysia, where policies and regulations are more conducive to the growth of Islamic finance. Additionally, the country needs higher levels of Islamic financial literacy, which hinders the potential for growth in this sector. Furthermore, Indonesia's Islamic financial infrastructure and technology require further enhancement to effectively compete with conventional and Islamic financial institutions in other countries. By strengthening infrastructure, regulations, education, and innovation within the Islamic financial sector, Indonesia has a substantial opportunity to compete with and potentially surpass the development of the Islamic economy in neighboring countries like Malaysia. It is essential to intensify efforts in Indonesia's Islamic economic development to remain competitive against conventional financial institutions and Indonesia's Islamic financial entities. Financial institutions must continue to fortify their roles in fostering the growth of the Islamic economy (Imsar & Saragih, 2023).

The rapid advancement of technology is an unavoidable reality, bringing significant changes across various sectors of life today. This transformation includes the emergence of innovations in digital-based financial and payment systems (financial digital) (Naution et al., 2021; Suhardi et al., 2024). As one of the industries developing in the digital era, Islamic banking needs to pay special attention to the development of the industrial revolution. Islamic banks are currently experiencing positive growth. With Law No.21 of 2008 concerning Islamic banking, Islamic banking has a strong legal basis to encourage its growth further. Islamic Banking Statistics released by the Financial Services Authority (OJK) noted that until April 2021, the total financing of Islamic commercial banks (BUS) grew 7.25% year on year to IDR

191.04 trillion. This financing growth also succeeded in lifting Islamic banks' assets to IDR 290.36 trillion (ojk, 2024).

Islamic banks are banks that have special characteristics in their operations by applying Sharia, namely sharing profits and losses both in raising funds and financing and in-service products; examples of banking products are savings, deposits, credit or loans, credit cards, current accounts, home ownership financing, mutual funds, insurance, digital banking services, and Sukuk. There are differences between banks based on Sharia principles and conventional banks, namely that Sharia banks conduct business based on the principle of sharing profits and losses. In contrast, conventional banks collect funds and distribute funds through interest-based credit. Both banks have different legal systems according to their basis.

Every generation possesses distinct characteristics, and Generation Z is no exception. Key traits of Gen Z include: a. Proficiency in Digital Technology, b. A strong orientation towards Values and Ethics, and c. A tendency to be Socially Connected. The growing Muslim population and their increasing purchasing power worldwide further reinforce the trend towards a halal lifestyle and Islamic trade. Sharia values are increasingly integrated into daily life, emerging as a new way of living (Adinugraha & Sartika, 2019). The halal lifestyle has gained global traction and prompted many countries to adopt halal systems in their everyday practices. This modern lifestyle emphasizes healthy consumption patterns, with halal food being regarded not only as clean and nutritious but also as a source of blessings. The trend towards a halal lifestyle reflects a commitment to faith, illustrating how Muslims live, work, behave, and spend money in alignment with their beliefs (Sari et al., 2022).

Based on the previous discussion, this research investigates the influence of the halal lifestyle trend and modern digital technology on students' decisions to utilize Islamic banking services for their financial transactions. Specifically, the study seeks to determine whether these factors positively impact students' willingness to engage with Islamic banks or if they do not significantly affect their decision-making process regarding using such services. Understanding this relationship is crucial for Islamic banks to tailor their offerings and marketing strategies to better align with the values and preferences of the younger generation, particularly in the context of a growing halal lifestyle and the increasing integration of digital technology in financial services.

Case description

Halal Lifestyle

The halal lifestyle has recently swept the world, not only in countries with a majority Muslim population but also in countries with a majority non-Muslim population. Awareness of the fulfillment of halal food has increased in the global arena, along with the stretching of global halal tourism, which is not merely limited to the tourist destination sector related to Islamic sites (religious) but involves meeting the needs of tourism itself (Hukum et al., 2020).

The halalness of a product is a mandatory requirement for every consumer, especially Muslim consumers. In the international trading system, the issue of certification and marking of halal products has received good attention to provide protection for Muslim consumers around the world and a strategy to face the challenges of globalization. In Indonesia, legislation was formed long before the birth of Law Number 33 of 2014 concerning Halal Product Guarantee

(UUJPH). This arrangement emphasizes the urgency of halal-haram issues in the production chain from business actors to consumers. It is a concrete manifestation of the state's protection of consumers.

In addition to food, beverages, cosmetics, and medicines, there are several Sharia-compliant products that have national standards which are regularly monitored and assessed. These products include Sharia banking, Sharia hotels and inns, Sharia housing, Sharia tourist attractions, and Sharia travel agencies. However, there are no national Sharia standards from the government for products such as Sharia clothing and Sharia accessories, as these two products are constantly evolving with quickly changing models and designs.

Digital Technology

Digital Technology is a work system consisting of devices, software, computer networks, and data sources that collect, store, and display information that supports one or more other work systems within the company, while information. Technology includes the components of the information system, such as hardware, software, and networks (Agustika et al., 2023). The development of technology at this time has affected many social changes. The influence of technology makes a person so dependent on its existence. With technology, it is also easier for people to get information. It can be said that social media is a combination of sociology and technology. However, with the development of digital technology using the internet, Islamic banks should be able to introduce and improve Islamic financial literacy and inclusion in Indonesia. Social networking is among the most relevant media for socialization activities in today's digital era. There are 143.26 million internet users in Indonesia (Sicily, 2023). Digital Technology refers to all forms of technology used to create, store, transform, and use information in all its forms.

The development of technology has had a significant impact on the Internet, especially in the banking sector in Indonesia, particularly in Islamic banking. The Internet plays a crucial role in ensuring the proper functioning of the banking industry. In a broad and global sense, the Internet is defined as a network of interconnected computers worldwide, utilizing a standard Internet protocol suite to access and exchange information and data (Nurbaiti & Alfarisyi, 2023).

The effect of lifestyle on gen Z's decision to use Islamic banking services

Gen Z, who have a halal lifestyle and care about Sharia principles, tend to prefer Islamic banking services. Awareness of the importance of complying with religious teachings is the main motivation for choosing banking products. Gen Z is very familiar with technology and prefers banking services that offer easy access, such as mobile banking and digital applications. Islamic banking that provides modern and user-friendly features is more attractive to this generation. A lifestyle that encourages transparency and fairness makes Gen Z more likely to use banking services that are considered fair and trustworthy. The reputation of Islamic banks in terms of ethics and trustworthiness greatly influences their decision. In addition, social media serves as an effective information channel. Gen Z gets much information about Islamic banking through digital platforms. Recommendations from

influencers or online communities can increase their interest in using Islamic banking services. This study confirms that lifestyle significantly influences Gen Z's decision to use Islamic banking services. Awareness of Sharia values, social media influence, preference for technology, and the need for transparency are key factors in their decision. Therefore, Islamic banks must adapt to Gen Z lifestyle trends and provide relevant services to attract this generation. Similar studies have shown that halal lifestyle has a significant influence on the purchase decision of halal products among Generation Z. Therefore, the following hypothesis can be formulated:

H1: Lifestyle influences Gen Z's decision to use Islamic Banking services.

The effect of digital technology on Gen Z's decision to use Islamic Banking services

Gen Z, a generation that has grown up with technology, feels a strong sense of security and trust when using banking services that offer mobile applications and online services. The ease of making transactions such as transfers, payments, and account management is a determining factor in choosing an Islamic bank. Islamic banks that adopt the latest technologies, such as the use of AI for customer service, chatbots, and data analytics, further enhance this sense of security and trust. They value a fast and efficient user experience, which these technologies provide. Security is one of the aspects that Gen Z pays great attention to in choosing banking services. Digital technologies that offer strong security systems, such as two-factor authentication and data encryption, give users a sense of security and trust. Digital platforms provide access to extensive information on Islamic banking products and services. Gen Z can easily compare products, read reviews, and get the information they need to make an informed decision. Gen Z is more influenced by recommendations and reviews from friends, family, and influencers on social media. Positive reviews about Islamic banking services obtained through digital platforms can increase their interest in using these services. This study shows that digital technology significantly influences Gen Z's decision to use Islamic banking services. Accessibility, innovation, security, and information availability are key factors that support their decision. Therefore, Islamic banks need to continuously adapt to technological developments to meet the expectations and needs of this generation. Similar research has shown that digital technology significantly impacts Gen Z's decision to use Islamic banking services. Therefore, the following hypothesis can be formulated:

H1: Digital Technology affects Gen Z's decision to use Islamic Banking services.

Methods

In this study, researchers employed a quantitative research method. This method, used to conduct tests between variables, necessitated the use of primary data. The primary data in this study were obtained from questionnaires distributed to students of the Faculty of Economics and Islamic Business, State Islamic University of North Sumatra. The data collection technique involved distributing questionnaires to the research sample, which comprised students of the Faculty of Economics and Islamic Business, State Islamic University of North Sumatra. The statistical analysis was conducted using the powerful SPSS application, which can effectively

establish relationships between variables and create predictive models or identify variables with significant influence.

Population and Sample

The population in this study was 1,665 students from the Faculty of Economics and Islamic Business, State Islamic University of North Sumatra. The sample used a sampling technique of taking 6% of the total population of 100 students. This study begins by collecting data on the characteristics of the research sample. The data on the characteristics of the research sample were collected by filling out the questionnaire sample data. The number of respondents in this study was 100, and they were students of the Faculty of Economics and Islamic Business, State Islamic University of North Sumatra. The following is the data on the characteristics of the research sample, which can be seen in Table 1 below.

Table 1

Respondent Characteristics

No.	Characteristics	Parameters	N=100	%
1	Gender	Male	37	37,0
		Female	63	63,0
2	Age	18-21 Years	24	24,0
		22-25 Years	76	76,0
3	Study Program	Islamic Banking	20	20,0
		Islamic Accounting	22	22,0
		Management	21	21,0
		Islamic Economics	20	20,0
4	Faculty	Sharia Insurance	17	17,0
		Faculty Economics and	100	100,0
		Islamic Business		

Source: Data based on the results of questionnaire respondents August, 2024

Table 1 shows that most respondents were women, comprising 63% (63 people), while men made up 37% (37 people). The largest group of respondents fell within the 22-25 age range, accounting for 76% (76 people), followed by the 18-21 age group, which constituted 24% (24 people). Analyzing the study programs at the Faculty of Economics and Islamic Business, State Islamic University of North Sumatra, the Sharia Accounting program had the highest number of participants at 22% (22 people), followed closely by the Management program with 21% (21 people), the Sharia Banking program with 20% (20 people), the Islamic Economics program with 20% (20 people), and the Sharia Insurance program with 17% (17 people).

Table 2

Reliability Test Results

Variables	Cronbach's Alpha	Limit	Cronbach's Alpha	Criteria
Gaya Hidup	0,762		0,700	Reliable
Teknologi Digital	0,818		0,700	Reliable
Keputusan Gen Z	0,794		0,700	Reliable

Source: Data processed August, 2024

According to Table 2, the reliability analysis conducted on each instrument in this study indicates that all have Cronbach's Alpha values high or greater than the threshold of 0.700. This suggests that all instruments in the study meet the reliability criteria.

Results and discussion

The results from the goodness of fit test indicate that the F count is 45.831, which is significantly greater than the F table value of 2.70. This comparison demonstrates that the model is statistically significant. Additionally, the significance level is 0.000, below the threshold of 0.05, reinforcing the conclusion that the results are statistically significant. Therefore, both the halal lifestyle and digital technology have a joint or simultaneous significant effect on Gen Z's decisions regarding Islamic banking services. This finding highlights the importance of considering these factors together, as they collectively influence the financial behaviors and choices of the Gen Z demographic.

The analysis using SPSS 25 reveals several key findings about the impact of the halal lifestyle and digital technology on Gen Z's decision-making. For the Halal Lifestyle, the t-value is 5.619, greater than the critical t-value of 1.660. The significance level is 0.000, which is less than 0.05, confirming that the halal lifestyle positively and significantly affects Gen Z's decisions. In the case of Digital Technology, the t-value is 3.286, surpassing the critical t-value of 1.660, with a significance level of 0.001, again less than 0.05. This suggests that digital technology also positively and significantly affects Gen Z's decisions. In conclusion, both the halal lifestyle and digital technology significantly influence Gen Z's decisions to use Islamic banking services, emphasizing the importance of these factors in shaping their financial behaviors.

Table 3
Multiple Linear Regression Test Results

	<i>B</i>	<i>Std. Error</i>	<i>Beta</i>		
Halal Lifestyle	.585	.104	.493	5.619	.000
Digital Technology	.281	.086	.289	3.286	.001
F-statistics	45.831				

Discussion

The results of the hypothesis testing using SPSS 25 indicate that the halal lifestyle variable has a positive and significant effect on Gen Z's decisions. The significance value obtained from the partial test is 0.000, which confirms a statistically significant influence of the halal lifestyle on Gen Z's decision-making. This finding suggests that as the halal lifestyle is increasingly adopted, it positively impacts the decisions of Gen Z students at the Faculty of Economics and Islamic Business, State Islamic University of North Sumatra, regarding their use of Islamic

banking services. The research indicates that the halal lifestyle promoted by Islamic banking institutions influences respondents' decisions. This influence is evident as respondents are attracted to banks' offerings that align with their halal lifestyle, encouraging them to utilize these Islamic banking services. The relationship between the halal lifestyle and Gen Z's decisions is significant; the more halal lifestyle options integrated into banking products, the more likely Gen Z will be interested in engaging with Islamic banking services. This highlights the importance of aligning banking offerings with Gen Z's values and preferences to enhance their engagement with Islamic financial products.

The results of the hypothesis 2 testing using SPSS 25 indicate that the Digital Technology variable positively and significantly affects Gen Z's decisions. The significance value obtained from the partial test is 0.001, which confirms a statistically significant influence of Digital Technology on Gen Z's decisions. This finding suggests that as the use of Digital Technology increases, it positively impacts the decision-making of Gen Z students at the Faculty of Economics and Islamic Business, State Islamic University of North Sumatra, regarding their use of Islamic banking services. Implementing digital technology by Islamic banking institutions facilitates easier financial transactions for Gen Z, known for its digital proficiency and preference for convenience. Consequently, it can be concluded that digital technology plays a crucial role in shaping Gen Z's decisions to engage with Islamic banking services, as it aligns with their lifestyle and expectations for seamless, technology-driven financial solutions.

Conclusion

In conclusion, the hypothesis testing results using SPSS 25 reveal that the halal lifestyle and digital technology significantly influence Gen Z's decisions regarding Islamic banking services among students at the Faculty of Economics and Islamic Business, State Islamic University of North Sumatra. The halal lifestyle, with a significance value of 0.000, positively impacts decision-making by attracting students to banking offerings that align with their values. In contrast, digital technology, indicated by a significance value of 0.001, enhances their engagement through convenient and efficient financial transactions. Together, these findings underscore the importance of integrating halal lifestyle principles and advanced digital solutions in Islamic banking to effectively cater to the preferences and expectations of Gen Z, thereby fostering greater participation in Islamic financial products.

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Ethics declarations

Funding

The author(s) received no financial support for the research, authorship, and/or publication of this article.

Availability of data and materials

Data sharing is not applicable to this article as no new data were created or analyzed in this study.

Competing interests

No potential competing interest was reported by the authors

Additional information

Publisher's Note

Imperium Research Institute remains neutral with regard to jurisdictional claims in published maps and institutional affiliations

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Cite this paper:

Mingka, A., & Syahriza, R. (2024). The Influence of halal lifestyle and digital technology on gen Z's decision to use Islamic Banking services. *SERAMBI: Jurnal Ekonomi Manajemen Dan Bisnis Islam*, 6(3), 261-270. <https://doi.org/10.36407/serambi.v6i3.1447>



SERAMBI: Jurnal Ekonomi Manajemen dan Bisnis Islam

Publisher : LPMP Imperium.
Frequency : 3 issues per year (April, August & December).
ISSN (online) : [2685-9904](https://doi.org/10.36407/serambi).
DOI : Prefix 10.36407.
Accredited : SINTA 3
Editor-in-chief : Prof. Dr. Suryani
Indexed by : [Google Scholar](https://scholar.google.com/), [Garuda](https://www.garuda.kemdikbud.go.id/), [Master List Copernicus](https://www.masterlist.copernicus.org/)