THE INFLUENCE OF DIGITAL MARKETING, BRAND AWARENESS, AND RELIGIOSITY ON INTEREST IN USING BANK SYARIAH INDONESIA SERVICES IN GEN Z IN PAMEKASAN REGENCY

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Abstract

This study aims to analyze how digital marketing, brand awareness, and religiosity influence Generation Z's intention to apply Bank Syariah Indonesia (BSI) services in Pamekasan Regency. A causal-descriptive design utilizing quantitative methods was employed. Purposive sampling served as the method for selecting participants. The study involved 100 Generation Z respondents from the districts of Tlanakan, Pamekasan, Pademawu, Larangan, and Galis. Research data were collected after the distribution of online questionnaires using Google Forms. The results indicated that, whether considered individually or collectively, digital marketing, brand awareness, and religiosity each have a positive and meaningful effect on the level of interest in applying BSI services.

Keywords: Digital Marketing, Brand Awareness, Religiosity, Interest, Indonesia Islamic Bank

INTRODUCTION

The growth of Indonesia's Islamic Banking sector is keeping pace with the country's economic expansion. Government policies and banking authorities also contribute to the advancement of this industry. Being the country that holds the attention of more Muslims than any other, Indonesia is prey to equally great market opportunities. In 2024, Indonesia ranked second globally with a Muslim population of approximately 236 million people (Muarrifah *et al*. 2025). AS a strong legal foundation, the government officially issued Law Number 21 of 2008 regerding Islamic Banking. Furthermore, as a strategic consolidation effort, Bank Syariah Indoneisa (BSI) was established in 2021 by merging three stateowned Islamic commercial banks (Hidayat *et al*., 2024).

Although the overall assets of Islamic banking keep rising, its market share remains relatively small. According to the Otoritas Jasa Keuangan (OJK), As of Desember 2024, the market share held by Islamic banking had only reached 7.772%, wich remains a relatively small portion of the overall financial industry (OJK, 2024). This indicates that the Muslim community's enthusiasm for Islamic Banking remains weak. Of the 87.2% of Indonesia's population who are Muslim, only around 30.37 million use Islamic banks, while the remaining 150 million still use conventional banks (Muarrifah *et al*. 2025).

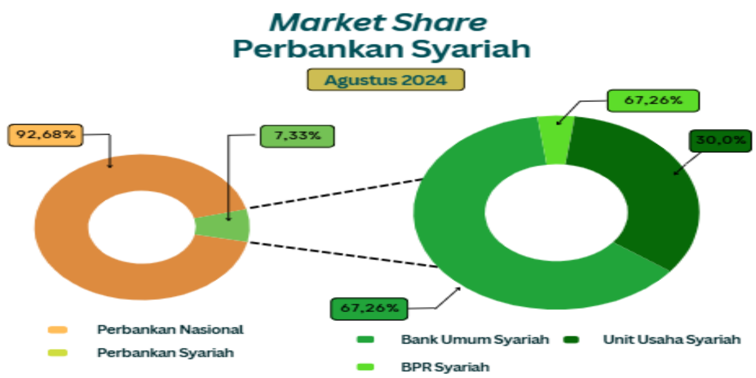


Figure 1
Market Share Perbankan Syari'ah

Based on market share data, Islamic banks hold just 7,33% of the entire national banking sector, while conventional banks control 92.68%. This low figure serves as an indicator that Islamic banking has not yet become the primary choice of the public.

Generation Z (born 1997–2012) is a generation that grew up with digital technology and has high connectivity (Arum *et al*., 2023). The APJII (2024) survey recorded a significant increase in internet user penetration, making digital channels the main arena for communication and transactions for the younger generation. Therefore, digital marketing strategies are a key instrument for Islamic banks to reach Generation Z.

Aside from digital marketing, brand awareness recognition is also crucial. Low brand awareness causes Islamic banks to often not be included in the initial consideration of Generation Z (Hestiyanti, 2025). Meanwhile, religiosity serves as an intrinsic value that differentiates Islamic banks from conventional banks. Glock & Stark (1965) explain religiosity through five dimensions: belief, practice, experience, knowledge, and moral consequence. Several studies indicate the existence of an attitude-behavior gap, whereby even when individuals possess religious inclinations, financial decisions are sometimes still driven by factors such as convenience, benefit, or habituation to using particular platforms. This gap presents a distinct challenge in predicting consumer behavior, which, according to the Theory of Planned Behavior, is explained by the notion that intention constitutes the strongest predictor of actual behavior, even though intention itself is influenced by attitude, subjective norms, and perceived behavioral control.

Pamekasan Regency was selected as the research location because it is dominated by a productive-age population (263,395 people) and has the highest number of educational institutions on Madura Island (Kemendikdasmen, 2025). This condition makes Pamekasan a center of Generation Z activity that is potentially relevant for examining interest in BSI services. Reffering on this phenomenon, the research study investigates how digital marketing, brand awareness, and religious values affect Generation Z's usage of Bank Syariah Indonesia (BSI) services in Pamekasan Regency.

REVIEW OF LITERATURE

Interest

Interest can basically be understood as a combination of desire and willingness that is able to develop, that is described simply as a sense of enjoyment or happiness, along with a sense of being drawn to an object or activity without any outside force, thus tending to encourage someone to seek the desired object (Wasid & Sunendar, 2011). Interest is also a feeling of wanting to learn, understand, know, or possess something, which in the context of marketing is often interpreted as Purchasing interest reflects how consumers respond and their readiness to finalize a transaction (Syahriyal, 2019). In the context of the Theory of Planned Behavior, interest is viewed as an initial condition preceding an individual's action, which can help predict their behavior. In Islam, financial transactions are not based solely on economic interest but also on adherence to Sharia law. Islamic banks operate in accordance with Islamic principles that are deeply rooted in the teachings of Islam derived from the Qur'an and Hadith, such as in Surah An-Nisa' verse 29, which prohibits consuming one another's wealth unjustly and commands trade based on mutual consent.In Islam, Allah SWT teaches that every transaction must be conducted on the basis of mutual consent and not cause harm to one another.

Digital Marketing

Digital Marketing refers to a set of promotional tactics carried out via online platforms like media, websites, and search engines in order to reach business goals, offering advantages such as cost efficiency and two-way communication with consumers (Minculete & Olar, 2018). In modern marketing, digital marketing serves as a primary foundation. According to Kotler & Keller, (2012), these activities include promotion through social media (such as Instagram, TikTok, and YouTube), official websites, digital advertising, email marketing, educational content, and mobile banking applications. When implemented effectively, digital marketing can enhance reach, credibility, and perceived ease of use, which in turn may foster potential customers’ interest in trying the services offered. From an Islamic perspective, digital marketing is related to the principle of muamalah, which emphasizes transactions that are in accordance with Sharia law, requiring all marketing activities to uphold ethical standards such as honesty, transparency, as well as avoiding usury (riba), uncertainty (gharar), and fraud (Fadilah 2025).

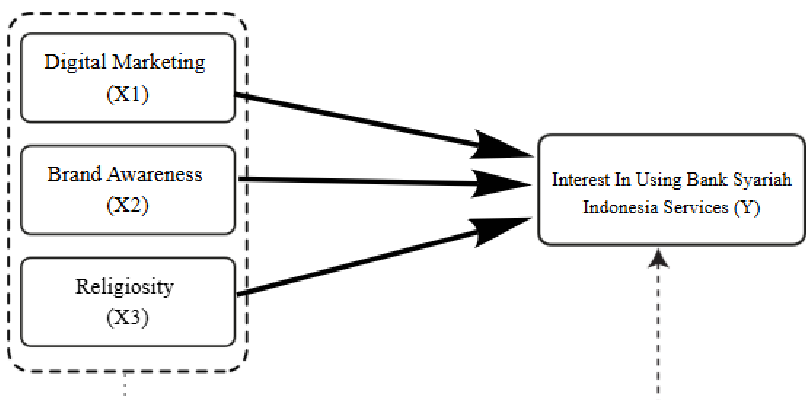
Brand Awareness

Brand Awareness reflects the scale by which shoppers can reliably pinpoint and retain a unique name together with its key features amidst an intense commercial setting. This functions as the basis for creating strong brand connections and encouraging customer loyalty (Anand, 2023). In the Islamic perspective, brand awareness is not limited solely to the ability to recognize a product's name. Rather, it encompasses an understanding of the values inherent in that brand. As mentioned in the Qur'an, in Surah Al-Baqarah: 268, which teaches the importance of giving meaningful and good names, this practice is not merely a religious directive but also a strategic approach to branding, ensuring that the name resonates with consumers and reflects the inherent quality of the product. In the Islamic concept of branding, naming a brand emphasizes the importance of giving a meaningful and good name, such as Asmaul Husna (the Beautiful Names of Allah), which is not only a religious directive but also a strategic approach to ensure that the name resonates with consumers while reflecting the inherent quality of the product.

Religiosity

Religiosity is a concept that describes how deeply a perso's religious convictions shape their thinking, actions, and emotions in everyday life, indicating that religiosity is not merely about believing in a particular religion, but rather about how those beliefs are manifested in concrete actions (Warsah & Imron, 2019). Religion exerts a significant influence on individuals, shaping their beliefs, behaviors, and moral frameworks. When a person's level of religiosity is high, they will strive to align their life with their religious teachings, including in choosing financial institutions that are free from usury (riba) (Hakim & Solekah, 2024).

Conceptual Framework



Source: Data processed 2025

Figure 2. Conceptual Framework

RESEARCH METHOD

In this research, a quantitative approach is employed in investigate the ways in which digital marketing, brand awareness, and religiosity affect Generation Z's intention to apply Bank Syariah Indonesia (BSI) services in Pamekasan Regency. This research targets Generation Z as its population (aged 17-27 years) residing in five sub-districts of Pamekasan Regency (Tlanakan, Pamekasan, Pademawu, Larangan, and Galis). This study sampling method. Following Malhotra (2009), the sample size was calculated by multiplying the 20 indicator items by 5, resulting in a final count of 100 participants. Primary data were gathered through online questionnaires distributed using Google Forms. Following data collection, a multiple linear regression analysis was run using SPSS software as the primary data processing tool. The analytical procedure included several key stages: instrument testing wich covered both validity and reability test, clasical assumption testing, comprising normality, multicollinearity, and heteroscedasticity test; and hypothesis testing, involving the t-test, F-test, or coefficient of determination.

RESULTS AND DISCUSSION

Respondent Profile

Table 1.
Descriptive Analysis of Respondents and Variables

Category	Variable	Frequency	Percentage
Age	17-19	35	35%
	20-23	49	49%
	24-27	16	16%
	Total	100	100%
Domicile	Tlanakan	20	20%
	Pamekasan	27	27%
	Pademawu	26	26%
	Larangan	18	18%
	Galis	9	9%
	Total	100	100%
Status	Student (SMP/SMA)	30	30%
	University Student	50	50%
	Employee	20	20%
	Total	100	100%
Interest in Islamic banking services	Yes	100	100%
	No	0	0%
	Total	100	100%
Know About Islamic Banking	Yes	100	100%
	No	0	0%
	Total	100	100%

Source: Primary Data, 2026

This research included 100 participants from Generation Z residing in Pamekasan Regency. Based on age characteristics, most of the participants fell within the 20 to 23 years old range, comprising 49%, then followed by the 17–19 years group (35%), and the 24–27 years group (16%). In terms of domicile, respondents were spread across five districts, with the highest proportion in Pamekasan District (27%), followed by Pademawu (26%), Tlanakan (20%), Larangan (18%), and Galis (9%). Based on occupational status, the respondents were dominated by university students (50%), followed by junior/senior high school students (30%), and employees (20%). All respondents (100%) stated that they knew about Bank Syariah Indonesia (BSI) and were drawn to Islamic Banking services. This demographic profile provides a relevant overview for understanding the characteristics of Generation Z as the main target users of Bank Syariah Indonesia's services in Pamekasan Regency.

Instrument Test Result

Validity Test Result

Table 2
Validity Test

Variable	Indicator	R Count	R Table	Sig.	α	Description
	X1.1	0.612	0.196	0.000	0.005	VALID
	X1.2	0.718	0.196	0.000	0.005	VALID
	X1.3	0.759	0.196	0.000	0.005	VALID
Digital marketing (X1)	X1.4	0.774	0.196	0.000	0.005	VALID
	X1.5	0.628	0.196	0.000	0.005	VALID
	X1.6	0.755	0.196	0.000	0.005	VALID
	X1.7	0.769	0.196	0.000	0.005	VALID
	X1.8	0.706	0.196	0.000	0.005	VALID
	X2.1	0.834	0.196	0.000	0.005	VALID
Brand Awareness (X2)	X2.2	0.749	0.196	0.000	0.005	VALID
	X2.3	0.792	0.196	0.000	0.005	VALID
	X2.4	0.740	0.196	0.000	0.005	VALID
	X3.1	0.678	0.196	0.000	0.005	VALID
	X3.2	0.662	0.196	0.000	0.005	VALID
	X3.3	0.726	0.196	0.000	0.005	VALID
Religiosity (X3)	X3.4	0.710	0.196	0.000	0.005	VALID
	X3.5	0.668	0.196	0.000	0.005	VALID
	X3.6	0.695	0.196	0.000	0.005	VALID
	X3.7	0.725	0.196	0.000	0.005	VALID
	X3.8	0.720	0.196	0.000	0.005	VALID
	X3.9	0.666	0.196	0.000	0.005	VALID
	Y1	0.631	0.196	0.000	0.005	VALID
	Y2	0.720	0.196	0.000	0.005	VALID
Interest in using the service (Y)	Y3	0.716	0.196	0.000	0.005	VALID
	Y4	0.710	0.196	0.000	0.005	VALID
	Y5	0.664	0.196	0.000	0.005	VALID
	Y6	0.677	0.196	0.000	0.005	VALID
	Y7	0.661	0.196	0.000	0.005	VALID

Source: Primary Data, 2026

Referring to the validity test results presented in the table above, variables of Digital Marketing (X_1), Brand Awareness (X_2), Religiosity (X_3), and interest in using services (Y) show an assessed r value exceeding the r table value of 0.1966. So, it will be confirmed that every item in the questionnaire is considered valid and suitable for further analysis.

Reliability Test Result

Table 3

Reliability Test

Variable	Indicator	Cronbach's Alpha	Standard	Description
Digital marketing	X1	0.864	0.60	Reliable
Brand Awareness	X2	0.782	0.60	Reliable
Religiosity	X3	0.865	0.60	Reliable
Interest in using the service	Y	0.808	0.60	Reliable

Source: Primary Data, 2026

Referring to the data presented in Table 3, the Cronbach’s Alpha values for Digital Marketing (X_1), Brand Awareness (X_2), Religiosity (X_3), and intention to use services (Y) all exceed the 0.60 threshold. Therefore, it can be concluded that the research instruments demonstrate satisfactory reliability.

Classical Assumption Test Result

Normality Test Result

Table 4
One-Sample Kolmogorov-Smirnov Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters	Mean	.0000000
	Std. Deviation	1.87414085
Most Extreme Differences	Absolute	.061
	Positive	.055
	Negative	-0.61
Kolmogorov-Smirnov Z		.061
Asym.Sig. (2-tailed)		.200[c,d]

Source: Primary Data, 2026

Referring to the normality test findings presented in Table 4, the residual significance value obtained was 0.200. As this value surpasses the 0.05 significance threshold, the null hypothesis is retained, which stipulates that the data adhere to a normal distribution.

Multicollinearity Test Result

Table 5
Multicollinearity Test

Model	Collinearity Statistics	
	Tolerance	VIF
Digital marketing	0.882	1.134

Brand Awareness	0.842	1.187
Religiosity	0.939	1.065

Source: Primary Data, 2026

Referring to the multicollinearity test outcomes displayed on the table above, the tolerance values of each independent variable are> 0.10, specifically 0.882, 0.842, and 0.939, respectively. Therefore, judging from the tolerance values, can infer that there is no sign of multicollinearity. Meanwhile, as seen from the VIF values, each variable demonstrates values under 10, specifically 1.134,1.187, and 1.065, respectively. These findings also indicate no symptoms of multicollinearity. Thus, the estimated framework is appropriate to proceed using multivariate linear regression.

Heteroscedasticity Test Results

Table 6
Heteroscedasticity Test

Model	Unstandardized Coefficients		Unstandardized Coefficients	t	Sig
	B	Std. Error	Beta		
(Constant)	1.486	1.023		1.452	.150
Digital marketing	.004	.024	.019	.171	.865
Brand Awareness	.015	.046	-.036	-.329	.743
Religiosity	-.011	.022	-.052	-.495	.622

Source: Primary Data, 2026

The findings of the heteroscedasticity test indicate that p-values for every independent variable are greater than 0.05, with digital marketing at 0.865, Brand Awareness at 0.743, and Religiosity at 0.622. These results validate that the aligned regression model is free out heteroscedasticity problems.

Multiple Linear Regression Analysis Test

Table 7
Multiple Linear Regression Analysis Test Results

Model	Unstandardized Coefficients		Unstandardized Coefficients	t	Sig
	B	Std. Error	Beta		
(Constant)	5.229	1.695		3.084	.003
Digital marketing	.386	.040	.596	9.607	.000
Brand Awareness	.403	.076	.337	5.301	.000
Religiosity	.089	.036	.149	2.470	.015

Source: Primary Data, 2026

The multivariate regression outcomes indicate that every predictor factor maintains a highly meaningful impact upon the response metric. Referring on the SPSS statistical output, the resulting regression equation of formulated below:

$$\mathbf{Y = \alpha + \beta 1X1 + \beta 2X2 + \beta 3X3 + \epsilon}$$

Vol. 9. No. 2 (2026)
Page: 17339-17352

Y= 5,229 + 0,386X1+ 0,403X2+ 0,089X3+ ϵ

Description:
Y = Dependent Variable (Interest on apply the service)
a = Constant Value
b = Regression Coefficient
X1 = Digital Marketing
X2= Brand Awareness
X3 = Religiosity
e = Standard error
The following is an explanation of the meaning of the findings of multiple linear regression analysis:

a) The fixed value of 5.229 shows that if Digital Marketing (X_1), Brand Awareness (X_2), or Religiosity (X_3) are not taken into account, interest in establishing the service (Y) would stay at 5.229.
b) The digital marketing variable (X1) shows a beta coefficient of 0.386, on stipulates that a 1% increase in X_1 leads to a 38.6% rise in the interest to use the service (Y), assuming all other variables remain unchanged. Conversely, a 1-unit decrease in X_1 results in a 38.6% decline in the interest to use the service (Y).
c) The beta coefficient for the brand awareness variable (X_2) is recorded at 0.403. This indicates that, holding other variables constant, a 1% increase on X_2 leads to a 40.3% increase in service usage interest (Y). Conversely, a 1% decrease on X_2 leads to a 40.3% decrease in service usage interest (Y).
d) The beta coefficient on the religiosity variable (X_3) is recorded at 0,089, which indicates that, holding all other variables constant, a 1% increase in X_3 leads to an 8.9% rise in the interest to use the service (Y). But a 1% decrease in X_3 results in an 8.9% decline in the same interest.

Hypothesis Test Results

Partial Test Results (t Test)

Table 8
t Test

Model	Unstandardized Coefficients		Unstandardized Coefficients	t	Sig
	B	Std. Error	Beta		
(Constant)	5.229	1.695		3.084	.003
Digital marketing	.386	.040	.596	9.607	.000
Brand Awareness	.403	.076	.337	5.301	.000
Religiosity	.089	.036	.149	2.470	.015

Source: Primary Data, 2026

Presented below are the outcomes of the partial hypothesis testing, commonly referred to as the t-test, which was conducted to evaluate the influence of every independent variable individually on the dependent variable:

Digital Marketing (X_1) t-count = 9.607 > t-table (1.984), significance = 0.000 < 0.05. This suggests that Digital Marketing exerts a positive and significant individual influence on Generation Z's willingness to establish Sharia Banking services in Pamekasan Regency.
Brand Awareness (X_2) t-count = 5.301 > t-table (1.984), significance = 0.000 < 0.05. This suggests that Brand Awareness exerts a positive and significant individual influence on Generation Z's willingness to establish Bank Syariah's services in Pamekasan Regency.
Religiosity (X_3) t-count = 2.470 > t-table (1.984), significance = 0.015 < 0.05. This suggests that Religiosity exerts a positive and significant individual influence on Generation Z's willingness to establish Bank Syariah's services in Pamekasan Regency.

Simultaneous Test Results (F Test)

Table 9
F Test

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	718.232	3	239.411	66.096	.000
	Residual	347.728	96	3.622		
	Total	1065.960	99			

Source: Primary Data, 2026

The findings from the simultaneous test indicate that Digital Marketing, Brand Awareness, and Religiosity simultaneously have a favorable or meaningful effect on the intention to adopt Islamic banking services. This conclusion is supported by an F-value of 66.096, which surpasses the critical F-table value of 2.70, or a significance level of 0.000, which remains significantly beneath the 0.05 limit.

Test Results of the Coefficient of Determination (R^2)

Table 10
R2 Test

Model	R	R Square	Adjusted R Square	Std. Error of The Estimate
1	$0,821^a$	0,674	0,664	1,90320

Source: Primary Data, 2026

The obtained R Square value is 0.674, equivalent to 67.4%. This measure of determination shows that the variables of digital marketing (X_1), brand awareness (X_2), and religiosity (X_3) are jointly able in explain the variable of interest in apply Islamic banking services (Y) by 67.4%, while the remaining 32.6% is attributable to external factors not examined here.

The Influence of Digital Marketing on Interest in Using Bank Syariah Indonesia (BSI) Services in Generation Z in Pamekasan Regency

The first hypothesis (H1) of this research is that digital marketing she a significant positive correlation with Generation Z's interest in apply Bank Syariah Indonesia (BSI) services on Pamekasan Regency. This demonstrates that hypothesis (H1) is accepted. The t-test findings in the table (T-Test) reveal that the digital marketing variable gives a coefficient of 6.121 with a significance level of 0.000 < 0.05. Thus, these fiding establish that digital marketing affects how interested Generation Z is using BSI service. This indicates that the more effective the digital marketing efforts, the greater Generation Z's inclination to utilize BSI services. These research results match prior academic works Dafiq *et al*., (2022) or

Ikhsanudin *et al*., (2024), which found that digital marketing positively influences interest in Islamic banks. However, these findings differ from Isroi, (2024), which found that digital marketing does not have major impact on generation Z's preference for Islamic banks.

The Influence of Brand Awareness on Interest in Using Bank Syariah Indonesia (BSI) Services in Generation Z in Pamekasan Regency

This study's second hypothesis (H_2) suggests that Brand Awareness she a significant positive effect in Generation Z's intention in use Bank Syariah Indonesia (BSI) services in Pamekasan Regency. This establishes that the hypothesis (H2) is accepted. Brand awareness represents the degree to that consumers are capable of recognizing and retrieving a brand from memory when evaluating a specific product and service category (Suciawan & Melinda, 2022). The t-test fiding indicate that the Brand Awareness variable yields a t-value of 6.121 > 1.966, with a significance level of 0.000 < 0.05. Therefore, these findings imply that Brand Awareness influences Generation Z's inclination to utilize BSI services. This demonstrates that higher Brand Awareness among Generation Z will increase their interest om using BSI services. The findings of this study are the same as the empirical evidence presented by Salam & Rahmawati, (2020), who found that Brand Awareness influences the preference of customers toward opting for Bank BRI syariah. However, this result differs from Annisa *et al*., (2020), who discovered that brand awareness has no major impact on the selection of BNI Syariah products.

The Influence of Religiosity on Interest in Using Bank Syariah Indonesia (BSI) Services in Generation Z in Pamekasan Regency

The study's third hypothesis (H_3) suggest that religiousness has a significant positive effect in Generation Z's intention to apply Bank Syariah Indonesia (BSI) services in Pamekasan Regency. This indicates that hypothesis H3 is accepted. Religiosity is a construct that reflects how a person's religious beliefs shape their daily thoughts, actions, or feelings (Warsah & Imron, 2019). According to the t-test displayed in Table 7, the Religiosity variable yields a calculated t-value in 6.121, which exceeds the t-table value of 1.966, or a significance level of 0,000, wich is below 0.05. Therefore, these results set that Religiosity she a positive or significant influence on Generatio Z's tendency to use BSI services. In other words, the greater the Religiosity level among Generation Z, the stronger their interst in utilizing BSI services. These findings align with Khotimah & Saputeri, (2024) and Hasan & Wati, (2022), who discovered that religious devotion she a positive effect in the desire of save on Islamic banks. But, these findings differ from Kurniawan, (2020), who reported costomers' choices to adopt Islamic banking products are not notably effected by their level of religiosity.

The Influence of Digital Marketing, Brand Awareness, and Religiosity on Interest in Using Bank Syariah Indonesia (BSI) Services in Generation Z in Pamekasan Regency

The study's fourth hypothesis (H_4) of the research looks into the cocurrent effect of Digital marketing, Brand Awareness, or Religiosity on Generation Z's interest on apply Bank Syariah Indonesia (BSI) services on Pamekasan Regency. Referring the F-test, the significance value was found to be 0.000, wich is less than 0.05, and the coefficient in determination (R^2) reached 0.750, signifying that 75% of the variance in the intention to utilize BSI services is collectively accounted for by the three independent variables. So that's it, hypothesis H_4 is supported. This finding aligns with Solechah & Arifin, (2023), who stipulates that digital marketing, Brand Awareness, or Brand Image shape interest on using Islamic banking. However, contrary to Puspitasari & Safitri, (2022), This study shows that when all three components are examined together, each plays a key role, contrary to earlier claims that digital marketing had no significant impact.

CONCLUSION

From the analysis and discussion outlined above, the conclusion is that digital marketing, brand awareness, and religiosity each exert a positive oe significant influence of the interest on Generation Z in Pamekasan Regency in apply Bank Syariah Indonesia (BSI) services, both partially or simultaneously. The R-squared (Coefficient on determination) value of 67,4% demostrade that three predictor variables determine the observed changes in the dependent variable., whereas the other 32.6% is affected due to elements that were not examined in this study. Theoretically, this research reinforces and expanding understanding of consumer behavior theory in Islamic banking situations, particularly by integrating digital marketing and religiosity as key variables. Practically, the findings of this research offer significant cosenquences for Bank Syariah Indonesia (BSI) managers to continue to strengthen digital marketing strategies and brand awareness, while still paying attention to the religiosity values of the Muslim community, especially Generation Z, as a distinctive advantage of Islamic banks. The main weakness of this researh on that the sample is limited to only five sub-districts in Pamekasan Regency, so the results cannot be generalized to a wider area. Therefore, further studies are recommended to broaden the scope and include additional variables such as service quality, promotion, or social influences to achieve a more comprehensive determination of the various contributing elements shaping people's desire to use Islamic banking services.

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