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Research Article

The Impact of Security, Convenience, and Digital Promotion on Gen Z's Islamic Banking Interest

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Abstract
This study aims to analyze the influence of security, convenience, and digital promotion on Gen Z's interest in becoming customers of Bank Syariah Indonesia (BSI). The rapid development of digital banking has intensified competition among financial institutions, making digital service quality and effective marketing strategies essential for attracting young customers. Previous studies have mainly examined security, convenience, and digital promotion separately or have focused on existing users. This study addresses this gap by integrating these three factors to explain Generation Z's interest in becoming BSI customers. The study employed a quantitative associative approach. The population consisted of Gen Z in Surabaya who had not yet used BSI services. Using purposive sampling, data were collected from 168 respondents through an online questionnaire and analyzed using multiple linear regression. The results show that security, convenience, and digital promotion have a positive and significant influence on Gen Z's interest in becoming BSI customers. Security is the strongest factor in building trust, while convenience improves application usability. Digital promotion also increases Gen Z's interest and awareness of Islamic banking services. These findings provide strategic insights to help BSI improve its digital services and marketing strategies for Generation Z.

Keywords: Security, Convenience, Digital Promotion, Customer Interest, Gen Z.

JEL Classification: G21, G41, M31

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1. Introduction
Bank Syariah Indonesia (BSI) is a state-owned Islamic banking institution established through the merger of three government-owned Islamic banks. The initial plan to establish BSI was proposed by the Financial Services Authority (OJK) in 2019 to consolidate state-owned Islamic banking institutions into a stronger, more integrated entity. This merger was intended to enhance competitiveness and accelerate the development of the national Islamic banking sector.

Consequently, BSI was formed on a solid foundation through the integration of Bank Syariah Mandiri, which accounted for 50.83% of the ownership structure, followed by BRI Syariah with 24.85% and BNI Syariah with 17.25%. After obtaining operational approval from OJK on 27 January 2021, BSI was officially inaugurated by the seventh President of Indonesia, Ir. H. Joko Widodo, on 1 February 2021. The merger was expected to improve service quality, transaction convenience, and customer data security while also strengthening support for the halal industry, MSME financing, and other Sharia-based projects.

Since its establishment, BSI has demonstrated significant growth and expansion both domestically and internationally. In early 2022, BSI opened its representative office at the Dubai International Financial Center in the United Arab Emirates as part of its strategy to strengthen financial and trade relations between Indonesia and the Middle East, Africa, and South Asia. This expansion was also expected to foster stronger economic, financial, and investment cooperation between countries. Alongside its international expansion, BSI's total assets increased consistently from IDR 265.29 trillion in 2021 to IDR 408.61 trillion in 2024, reflecting an average annual growth rate of over 15%. This trend indicates BSI's strong capability to expand its business scale and strengthen its financial position within the national Islamic banking industry. Furthermore, the continued increase in assets reflects growing public trust in Islamic banking services and the success of government and regulatory initiatives to promote digital innovation and Sharia-compliant financial products.

The positive development of BSI is consistent with the broader growth of Indonesia's Islamic banking sector. Total Islamic banking assets increased from IDR 693.80 trillion in 2021 to IDR 980.30 trillion in 2024, supported by growth in financing, accumulation of third-party funds, regulatory support, and the expansion of the Islamic financial ecosystem. Although asset values fluctuated slightly in mid-2025, overall growth remained strong due to rising public confidence, innovation in digital services, and government support for Islamic finance. This growth has also been influenced by changing financial behavior among Generation Z (Gen Z), who are entering their productive years and actively participating in economic activities. Gen Z is highly adaptive to technology-based financial services, including Islamic mobile banking, Sharia-compliant e-wallets, and halal investment platforms (Mingka et al., 2024). Their preference for convenience, transparency, and compliance with Islamic values positions them as a strategic market segment that can contribute to the continued growth of Islamic banking assets.

Generation Z, commonly defined as individuals born between 1997 and 2012, represents a highly attractive market segment for Islamic banking institutions. Although this generation generally possesses adequate knowledge of Islamic principles and economic concepts, they are also characterized by a strong dependence on digital technology (Mingka et al., 2024). Consequently, their interest in becoming BSI customers is influenced not only by Sharia compliance but also by practical considerations such as convenience and transaction security. Previous studies have shown that ease of use, security and privacy, and technological accessibility are among the most important factors influencing Gen Z’s intention to adopt mobile banking services (Patel & Patel, 2024). In addition, consumer decision-making is shaped by various cultural, social, personal, and psychological factors. Within the context of modern banking, customer interest is increasingly influenced by non-economic factors, including security, convenience, and promotional activities (Ronny, 2022; Mkilia, 2023).

Security, convenience, and digital promotion have become particularly relevant issues for BSI in recent years. Several disruptions affecting the BYOND by BSI application in 2023 and 2025 raised customer concerns regarding system stability and data protection, which are essential determinants of trust in digital banking services. Previous research has confirmed that security significantly influences customers’ intention to use banking services (Wandira & Fauzi, 2022). Likewise, convenience, including ATM accessibility and digital banking usability, plays an important role in attracting young customers, although previous findings regarding its effect remain inconsistent (Amalia & Hastriana, 2022; Rizkyla et al., 2024). Furthermore, digital promotion has emerged as a critical marketing strategy for engaging Gen Z through social media, influencer collaborations, and digital content marketing (Zahrani & Amalia, 2024; Siagian et al., 2021).

The rapid development of digital banking, accompanied by challenges related to system security, service convenience, and the effectiveness of digital promotion, indicates that these factors remain critical issues in increasing Generation Z's interest in becoming Bank Syariah Indonesia customers. Although previous studies have examined the influence of security, convenience, and digital promotion on financial service adoption, most have investigated these factors separately, focused on existing users, or been conducted outside BSI. Moreover, previous findings remain inconclusive regarding the effects of these variables on customer intention. Therefore, a research gap remains in understanding how security, convenience, and digital promotion influence Generation Z's intention to become BSI customers, particularly in Surabaya. This study addresses this gap by integrating these three factors into a single research model to provide empirical evidence on the determinants of customers' intention to adopt Islamic digital banking. The findings are expected to enrich the literature on Islamic digital banking adoption while providing strategic insights for BSI in improving its digital services and digital marketing strategies.

2. Literature Review and Hypothesis

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) is one of the most widely adopted theories for explaining individual acceptance of information technology. TAM suggests that users' behavioral intention to adopt a technology is primarily influenced by two key perceptions: Perceived Ease of Use (PEOU) and Perceived Usefulness (PU). Perceived ease of use refers to the degree to which an individual believes that using a technology requires little effort. In contrast, perceived usefulness refers to the extent to which the technology enhances performance and effectiveness (Suryati & Yoga, 2021).

Recent international studies have confirmed that the Technology Acceptance Model remains one of the most widely adopted theoretical frameworks for explaining customers' acceptance of digital banking technologies. Although TAM was originally developed to explain technology adoption through perceived usefulness and perceived ease of use, recent research has extended the model by incorporating additional determinants such as security, trust, privacy, and digital service quality to better explain customers' behavioral intentions in the digital banking context. These developments indicate that customers' intention to adopt digital banking is influenced not only by technological usability but also by perceptions of security and service quality (Alalwan et al., 2017).

In the context of digital banking, customers are more likely to adopt digital services when they perceive banking applications as easy to use and secure. Although security is not an original construct within TAM, previous studies have extended TAM by incorporating perceived security as an external variable because digital financial services require users to trust that their personal and financial information is adequately protected. Consequently, perceived ease of use and perceived security become important determinants of customers' intention to use digital banking services. For Generation Z, who have grown up with digital technology, adoption of digital banking depends not only on the application's usefulness but also on the simplicity of its features and the confidence that transactions can be performed safely. Therefore, this study adopts TAM as the theoretical foundation to explain how convenience (ease of use) and security influence Generation Z's interest in becoming customers of Bank Syariah Indonesia (Dhingra & Gupta, 2020).

Marketing Mix

The marketing mix is a strategic framework used by organizations to create customer value and influence purchasing decisions through coordinated marketing activities. Traditionally, the marketing mix consists of product, price, place, and promotion. Among these elements, promotion plays a significant role in communicating product value, increasing customer awareness, and encouraging purchase intention (Rosanti & Rahayu, 2023). Recent marketing studies have highlighted that digital promotion has become one of the most influential elements of the marketing mix in the financial service industry. Unlike conventional promotional strategies, digital promotion enables financial institutions to establish interactive communication, deliver personalized information, and strengthen customer engagement through various digital platforms. These capabilities are particularly relevant for Generation Z, who predominantly access financial information through social media and other digital channels (Alalwan et al., 2023; Otopah et al., 2024).

The rapid development of information technology has transformed promotional activities into digital marketing, allowing companies to reach customers through social media, websites, mobile applications, email marketing, and other online platforms. Digital promotion enables organizations to communicate interactively with customers, provide personalized information, and build stronger relationships more efficiently than traditional promotional methods. For Islamic banking institutions such as Bank Syariah Indonesia (BSI), digital promotion is an important strategy for introducing digital banking services to Generation Z, who actively engage with digital media. Effective digital promotional activities can increase awareness, improve customer knowledge regarding Islamic banking services, and ultimately encourage interest in becoming BSI customers. Although the Technology Acceptance Model (TAM) and Marketing Mix Theory originate from different theoretical perspectives, they complement each other in explaining customers' intention to adopt digital banking services. TAM primarily explains technology adoption through users' perceptions of usefulness and ease of use, which in this study are reflected in security and service convenience. Secure systems reduce users' perceived risk and strengthen trust, while convenient services enhance ease of use and improve the overall user experience. In contrast, the Marketing Mix Theory explains how promotional activities influence customers' awareness, interest, and evaluation of banking services before adoption. Digital promotion serves as an external marketing stimulus that communicates the value of digital banking and encourages prospective customers to consider its use. Therefore, integrating TAM and Marketing Mix Theory provides a more comprehensive framework by explaining both the internal perceptions that shape technology acceptance and the external marketing factors that stimulate customers' intention to become Bank Syariah Indonesia (BSI) customers. This theoretical integration forms the basis for developing the research hypotheses in this study.

Accordingly, this study proposes that customers' intention to become BSI customers is jointly influenced by internal technology-related perceptions, as explained by TAM, namely security and service convenience, and by external marketing-related factors, as explained by the Marketing Mix Theory, namely digital promotion.

Hypothesis

Security

The rapid transformation of digital banking has increased customers' expectations regarding secure digital financial services. Consequently, security has evolved from a technical requirement to a strategic factor influencing customers' trust and behavioral intention to adopt digital banking services. Recent international evidence consistently demonstrates that customers are more likely to adopt digital banking when they perceive that their personal information and financial transactions are adequately protected (Alalwan et al., 2017; Mufidah & Nasrulloh, 2025).

Security refers to customers' perceptions regarding the protection of personal information, transaction confidentiality, and the overall safety of digital banking services (Choudhuri et al., 2024). In digital financial transactions, customers expect banking systems to safeguard sensitive information against fraud, cybercrime, and unauthorized access (Marianus & Ali, 2021; Meitiana & Sembhodo, 2022). Perceived security enhances users' trust and reduces uncertainty, thereby increasing their willingness to adopt digital banking services.

Previous studies have consistently demonstrated that security positively influences customers' intention to use digital banking. Research by Wandira and Fauzi (2022) indicated that security strengthens users' trust and positively influences behavioral intention to adopt digital banking. Likewise, Alalwan et al. (2017) identified security and trust as important predictors of mobile banking adoption, while Shin et al. (2019) reported that perceived security positively influences customers' acceptance and satisfaction with digital banking services. More recently, Partono et al. (2024) confirmed that security remains one of the most influential factors affecting Generation Z's intention to adopt digital banking in Indonesia. Based on these findings, the following hypothesis is proposed:

H1: Security positively affects Generation Z's interest in becoming customers of Bank Syariah Indonesia.

Convenience

Recent research indicates that service convenience significantly contributes to customers' acceptance of digital banking. Banking applications that are easy to learn, simple to navigate, and capable of facilitating efficient transactions improve customers' perceptions of usefulness and ease of use, thereby encouraging their intention to adopt digital financial services. These findings are particularly relevant to Generation Z, whose banking preferences are strongly influenced by digital user experience (Alalwan et al., 2017). Convenience, commonly referred to as perceived ease of use, reflects the degree to which individuals believe that a technology can be used effortlessly (Ramadhani et al., 2022). According to TAM, ease of use directly influences behavioral intention because technologies that are simple to understand and operate reduce users' cognitive effort and increase acceptance.

Previous studies have consistently reported that service convenience positively influences customers' intention to adopt digital banking. Convenient digital banking services improve customers' perceptions of ease of use, simplify financial transactions, and enhance the overall user experience. Rizkyla et al. (2024) found that perceived ease of use positively affects customers' intention to adopt digital banking services. Similarly, Jebarajakirthy and Shankar (2021) found that multiple dimensions of online convenience, including access, transaction, benefit, and post-benefit convenience, significantly increase customers' intention to adopt mobile banking. Similarly, Shin et al. (2019) demonstrated that service convenience contributes to higher customer satisfaction and encourages continued use of digital banking services. Therefore, higher levels of service convenience are expected to increase Generation Z's intention to become BSI customers. Accordingly, the following hypothesis is proposed:

H2: Convenience positively affects Generation Z's interest in becoming customers of Bank Syariah Indonesia.

Digital Promotion

Recent evidence suggests that digital promotion has become an essential strategy for financial institutions seeking to increase customer engagement and digital banking adoption. Social media campaigns, influencer marketing, and personalized digital content effectively enhance customers' awareness and strengthen their intention to adopt financial services, especially among Generation Z, who actively interact with digital platforms in their daily activities (Alalwan et al., 2023; Otopah et al., 2024). Digital promotion refers to marketing communication activities conducted through digital platforms to inform, persuade, and remind customers about products and services (Burhanudin & Yasin, 2024). Compared with conventional promotional methods, digital promotion allows organizations to reach wider audiences, deliver personalized messages, and interact directly with customers through various online channels.

Recent empirical studies suggest that digital promotion plays an important role in influencing customers' awareness and behavioral intention toward digital financial services. Effective digital marketing strategies strengthen customer engagement, improve brand awareness, and facilitate communication between financial institutions and potential customers. Bella et al. (2023) concluded that promotional activities positively affect customers' intention to save at Bank Syariah Indonesia by increasing awareness and perceived value. Meitiana and Sembhodo (2022) also found that digital promotional strategies improve customer engagement and strengthen customer intention to adopt digital services. Srivastava et al. (2023) highlighted that customer engagement through digital channels positively influences customers' behavioral responses, while Baptista and Oliveira (2021) concluded that marketing-related factors, together with trust and technology acceptance, are important determinants of digital banking adoption. These findings indicate that effective digital promotion is likely to encourage Generation Z's intention to become BSI customers.

Given that Generation Z actively consumes digital content on social media and other online platforms, effective digital promotion is expected to increase awareness of BSI's digital banking services and drive stronger customer interest. Therefore, the following hypothesis is proposed:
H3: Digital promotion positively affects Generation Z's interest in becoming customers of Bank Syariah Indonesia.

Although previous studies have consistently reported that security, service convenience, and digital promotion influence digital banking adoption, several research gaps remain. First, most previous studies have examined these determinants separately rather than within an integrated framework. Second, empirical evidence has predominantly focused on existing users rather than customers, particularly Generation Z. Third, inconsistent findings across countries and banking environments indicate that the influence of these determinants may vary with contextual factors.

Therefore, this study integrates security, service convenience, and digital promotion into a single conceptual model to explain Generation Z's intention to become customers of Bank Syariah Indonesia (BSI). By focusing on potential customers in Surabaya, this study contributes to the growing literature on Islamic digital banking adoption and provides updated empirical evidence from the Indonesian context (Alalwan et al., 2017).

3. Data and Method

This study employed a quantitative research approach with an associative research design to examine the influence of security, service convenience, and digital promotion on Generation Z's intention to become BSI customers. The research was conducted in Surabaya between September 2025 and May 2026. The target population comprised Generation Z individuals aged 17–28 years residing in Surabaya who had not yet become BSI customers. This population was selected because Generation Z is digitally oriented and has considerable potential to adopt Islamic digital banking services.

The sample was selected using purposive sampling because the respondents were required to meet specific criteria relevant to the research objectives. The sampling criteria included: (1) belonging to Generation Z (17–28 years old); (2) residing in Surabaya; and (3) not yet using BSI banking services. The minimum sample size was determined based, which suggests a minimum of five to ten observations for each measurement indicator in multivariate analysis. Based on these criteria, 168 valid responses were collected and included in the final analysis.

Primary data were collected through an online questionnaire distributed via Google Forms using a five-point Likert scale ranging from 1 ("strongly disagree") to 5 ("strongly agree"). The measurement items for each construct were adapted from previously validated studies to ensure content validity and relevance to the digital banking context.

Data were analyzed using IBM SPSS Statistics. The analysis was conducted systematically through several stages. First, Harman's Single-Factor Test was conducted to assess the potential for common method bias. Second, descriptive statistics were used to characterize respondents' characteristics and research variables. Third, the measurement instrument was evaluated for validity and reliability. Fourth, classical assumption tests consisting of normality, multicollinearity, and heteroscedasticity tests were performed to ensure that the regression model satisfied the required assumptions. Finally, multiple linear regression analysis was employed to examine the influence of security, service convenience, and digital promotion on Generation Z's intention to become BSI customers. Hypothesis testing was carried out using t-tests at a significance level of 0.05.

The overall research procedure consisted of questionnaire development, data collection, instrument evaluation, assumption testing, and hypothesis testing using multiple linear regression analysis.

4. Results

Table 1. Respondent characteristics

Age	Percentage	amount
17 - 20	13,10%	22
21- 24	62,50%	105
25 - 28	24,40%	41
Domicile	**Percentage**	**amount**
West Surabaya	27,98%	47
South Surabaya	26,19%	44
East Surabaya	28,57%	48
North Surabaya	17,26%	29
User Status	**Percentage**	**amount**
Not yet or not using BSI	100%	168

Source: Data Processed (2026)

The demographic profile of the respondents shows that the majority were aged 21–24 years (62.50%), followed by those aged 25–28 years (24.40%) and 17–20 years (13.10%). These findings indicate that most respondents belong to the middle-to-late Generation Z age group, a stage characterized by increasing economic independence, including completing higher education, entering the workforce, and managing personal income. As a result, banking-related decisions become increasingly relevant, making this age group an appropriate target for examining interest in becoming BSI customers. Furthermore, individuals in this age range generally have high levels of digital literacy and strong expectations for technology-based financial services, highlighting the importance of security, convenience, and digital promotion in shaping their banking preferences.

Regarding domicile, most respondents resided in East Surabaya (28.57%), followed by West Surabaya (27.98%), South Surabaya (26.19%), and North Surabaya (17.26%). The relatively balanced geographical distribution suggests that Generation Z's interest in Islamic banking is not concentrated in a specific area but is spread across various urban districts of Surabaya. In addition, all respondents (100%) had not yet become BSI customers, indicating that they represent a potential customer segment rather than existing users. This characteristic aligns with the study's objective of examining customer interest rather than satisfaction or loyalty. Consequently, factors such as security, convenience, and digital promotion play a crucial role in shaping positive perceptions and encouraging Generation Z to consider opening accounts and becoming BSI customers.

Table 2. Normality Test Results

One-Sample Kolmogorov-Smirnov Test	
	Unstandardized Residual
N	168
Asymp. Sig. (2-tailed)	0,200

Source: Data Processed (2026)

Based on the results of the normality test using the one-sample Kolmogorov-Smirnov method, the Asymp. Sig. (2-tailed) The value was 0.200 with a sample size of 168 respondents. This value exceeds the significance level used in the study, which is 0.05. This indicates that the residual data in the regression model is normally distributed.

Table 3. Multicollinearity Test Results

Model	Correlation Statistics	
	Tolerance	VIF
(Constant)		
Security (X1)	0,470	2,128
Convenience (X2)	0,511	1,956
Digital Promotion (X3)	0,490	2,042

Source: Data Processed (2026)

The multicollinearity test results showed that all independent variables met the required criteria, with tolerance values above 0.10 and VIF values below 10. Specifically, security (X1) had a tolerance of 0.470 and a VIF of 2.128; convenience (X2) had a tolerance of 0.511 and a VIF of 1.956; and digital promotion (X3) had a tolerance of 0.490 and a VIF of 2.042. These findings indicate a lack of strong correlations among the independent variables, suggesting that each variable contributes uniquely to explaining the dependent variable. Therefore, the regression model is free from multicollinearity and satisfies the classical assumption required for multiple linear regression analysis.

Table 4. Heteroscedasticity Test Results

Model	Sig.
(Constant)	
Security (X1)	0,138
Convenience (X2)	0,496
Digital Promotion (X3)	0,628

Source: Data Processed (2026)

The heteroscedasticity test using the Spearman Rho method revealed that the significance values for security (X1), convenience (X2), and digital promotion (X3) were all greater than 0.05. This indicates that there is no significant relationship between the independent variables and the residuals, confirming the absence of heteroscedasticity in the regression model. As a result, the residuals exhibit constant variance across all levels of the independent variables, indicating that the model fulfills the homoscedasticity assumption and is suitable for further regression analysis.

Table 5. Multiple Linear Regression Test Results

Coefficients	
	Unstandardized Coefficients
Model	B
(Constant)	4,215
Security (X1)	0,391
Convenience (X2)	0,308
Digital Promotion (X3)	0,158
Dependent Variable: Interest in becoming a BSI Customer	

Source: Data Processed (2026)

The results of the multiple linear regression analysis showed a constant value of 4.215, with regression coefficients of 0.391 for security (X1), 0.308 for convenience (X2), and 0.158 for digital promotion (X3). Accordingly, the regression equation can be expressed as $Y = 4.215 + 0.391X_1 + 0.308X_2 + 0.158X_3 + \varepsilon$. The constant indicates that when all independent variables are assumed to be zero, Generation Z's intention to become BSI customers is predicted to be 4.215. Furthermore, each independent variable has a positive coefficient, suggesting that improvements in security, convenience, and digital promotion are associated with increased interest among Generation Z in becoming BSI customers. Among the three variables, security demonstrates the strongest influence, followed by convenience and digital promotion. These findings provide the basis for subsequent hypothesis testing to determine the significance of each independent variable's effect on the dependent variable.

Table 6. T-Test Results (Partial)

Coefficients		
Model	t	Sig.
(Constant)	2,045	0,042
Security (X1)	6,072	< 0,001
Convenience (X2)	3,204	0,002
Digital Promotion (X3)	1,977	0,050
Dependent Variable: Interest in becoming a BSI Customer		

Source: Data Processed (2026)

The partial test results revealed that all independent variables significantly influenced Generation Z's intention to become BSI customers. Security (X1) showed the strongest effect, with a t-value of 6.072 and a significance level below 0.001, indicating a highly significant influence. Convenience (X2) also had a significant effect, with a t-value of 3.204 and a significance value of 0.002. Meanwhile, digital promotion (X3) also demonstrated a significant influence, with a t-value of 1.977 and a significance level of 0.050. These findings indicate that security, convenience, and digital promotion each contribute significantly to shaping Generation Z's interest in becoming customers of Bank Syariah Indonesia (BSI).

Table 7. Determination Test Results (R^2)

Coefficients	
Model	R Square
1	0,558
a. Predictor: (constant), Digital Promotion, Convenience, Security	

Source: Data Processed (2026)

The coefficient of determination analysis results showed an R-square value of 0.558. This value indicates that the variables security, convenience, and digital promotions can explain 55.8% of the variation in Gen Z's interest in becoming BSI customers. In comparison, the remaining 44.2% is influenced by factors outside the research model. Based on these results, the research model is considered adequate to explain the influence of the independent variables on the dependent variable. However, other variables remain unstudied and may influence Gen Z's interest in using BSI services.

5. Discussion

The Effect of Security on Generation Z's Interest in Becoming BSI Customers

Security refers to an individual's assessment of the protection of personal data and transactional activities within digital banking services, fostering a sense of safety, trust, and comfort. Based on the Technology Acceptance Model (TAM), security can be viewed as an aspect that enhances users' perceptions and behavioral intentions toward technology adoption. From an Islamic perspective, the importance of protecting wealth is also emphasized through the concept of maqashid shariah, particularly hifdzul maal (protection of wealth). This principle highlights the necessity of safeguarding assets from misuse, loss, and unauthorized access, including in modern banking systems.

Previous studies have demonstrated the importance of security in encouraging the adoption of digital financial services. Khomsatun et al. (2024) found that security significantly influences Generation Z's interest in using BSI mobile banking services. As a generation that is highly engaged with digital technology, Generation Z tends to be more concerned about data privacy and cybercrime risks. Therefore, security serves not only as a technical safeguard but also as a critical factor in building trust and confidence in digital banking services.

The results of this study indicate that security has a positive and significant effect on Generation Z's interest in becoming BSI customers. The findings suggest that a higher level of perceived security leads to greater interest in using BSI services. This result is consistent with TAM and previous empirical studies, which emphasize security as a key determinant of user trust and behavioral intention. Therefore, the hypothesis stating that security positively and significantly affects customer interest is accepted.

The findings of this study are consistent with previous research demonstrating that perceived security plays a crucial role in encouraging digital banking adoption. Strong security features reduce users' perceived risk, strengthen trust, and increase customers' willingness to use digital banking services. Similar findings were reported by Shin et al. (2019), who found that security significantly contributes to customer satisfaction with digital banks. Likewise, Alalwan et al. (2017) identified trust and security as key determinants of customers' intention to adopt mobile banking. More recently, Partono et al. (2024) confirmed that security remains one of the most influential factors affecting Generation Z's adoption of digital banking services in Indonesia. These consistent findings reinforce the importance of strengthening digital security to attract BSI customers.

The Effect of Convenience on Generation Z's Interest in Becoming BSI Customers

Convenience refers to users' perceptions of how easy a system is to understand, learn, and operate without requiring excessive effort. This concept is represented by perceived ease of use in the Technology Acceptance Model (TAM). In this study, convenience is reflected in the accessibility of BSI applications, clear navigation, efficient transactions, and minimal technical barriers. These factors directly contribute to customer interest by reducing cognitive effort and enhancing user comfort during service use.

Previous studies have supported the relationship between convenience and customer interest. Nasruddin and Esya (2024) reported that ease of use significantly influences young people's decisions to utilize mobile banking services. Similarly, Rizkyla et al. (2024) found that perceived ease of use has a significant effect on interest in adopting digital banking services. These findings align with the characteristics of Generation Z, who generally prefer practical, efficient, and user-friendly technologies in their daily activities.

The findings of this study reveal that convenience has a positive and significant effect on Generation Z's interest in becoming BSI customers. The easier BSI services are to access and use, the greater the respondents' intention to become customers. This result supports both TAM and prior empirical research, confirming that convenience is a crucial factor in technology acceptance and in the formation of customer interest. Consequently, the hypothesis regarding the positive and significant effect of convenience is accepted.

The positive effect of service convenience identified in this study is supported by prior studies that show convenient digital banking services enhance customers' intention to adopt financial technologies. Convenience simplifies banking transactions, improves user experience, and strengthens customers' perceptions of usefulness and ease of use. Shin et al. (2019) also reported that convenience positively influences customer satisfaction with digital banking services. Furthermore, Jebarajakirthy and Shankar (2021) demonstrated that various dimensions of online convenience, including access, transaction, benefit, and post-benefit convenience, significantly enhance customers' intention to adopt mobile banking. These findings suggest that improving service convenience remains essential for attracting Generation Z to Islamic digital banking.

The Effect of Digital Promotion on Generation Z's Interest in Becoming BSI Customers

Digital promotion refers to marketing communication activities conducted through digital platforms to introduce, influence, and persuade potential customers to use Islamic banking products and services. Beyond providing information, digital promotion plays an important role in increasing awareness, creating a positive brand image, and fostering engagement among potential customers, particularly Generation Z, who are highly active on digital platforms. According to Siagian et al. (2021), promotion is a form of marketing communication designed to introduce products and increase public acceptance. In the digital era, promotional activities are increasingly conducted through social media, influencers, and other interactive online channels.

Previous studies have shown that digital promotion significantly contributes to customer interest. Bella et al. (2023) found that promotion positively influences Generation Z's saving intentions, reported that promotion has a significant positive effect on the intention to use digital services. These findings suggest that well-designed digital marketing strategies can enhance public awareness, trust, and interest in financial services. This is particularly relevant for Generation Z, who tend to respond positively to visual, interactive, and influencer-driven content.

The results of this study demonstrate that digital promotion has a positive and significant effect on Generation Z's interest in becoming BSI customers. Effective digital promotional strategies help attract attention, improve understanding of BSI products and services, and encourage customer interest. The acceptance of the research hypothesis confirms the consistency between theory, previous studies, and empirical findings. Therefore, optimizing innovative and relevant digital promotion strategies is essential for BSI to strengthen its competitiveness and expand its market share among younger generations.

The present findings are consistent with previous studies highlighting the important role of digital promotion in increasing customers' awareness and intention to adopt digital banking services. Effective digital marketing communication enables banks to deliver relevant information, strengthen customer engagement, and build trust through digital platforms. Previous research has shown that customer engagement through digital channels enhances customers' behavioral responses and strengthens their relationships with service providers (Srivastava et al., 2023). Moreover, systematic reviews of mobile banking adoption indicate that marketing-related factors, together with trust and technology acceptance, play an important role in encouraging customers to adopt digital banking services (Baptista & Oliveira, 2021). Therefore, strengthening digital promotional activities is expected to increase further Generation Z's intention to become BSI customers.

Overall, the findings indicate that both technology-related factors (security and service convenience) and marketing-related factors (digital promotion) jointly influence Generation Z's intention to become BSI customers. These findings are consistent with recent literature suggesting that successful digital banking adoption requires integrating secure digital services, user-friendly applications, and effective digital marketing strategies to enhance customer trust, engagement, and intention to adopt.

6. Conclusion

The findings of this study provide important managerial implications for Bank Syariah Indonesia (BSI) in strengthening its digital banking strategy for Generation Z. Since security was identified as the strongest determinant of customers' intention, BSI should prioritize enhancing cybersecurity measures, protecting customer data, and communicating its security features transparently to strengthen customer trust. In addition, improving service convenience through a more intuitive application interface, faster transactions, and seamless digital services can further enhance users' experience. Digital promotion should also be optimized by utilizing interactive social media content, influencer collaborations, and personalized marketing campaigns to effectively engage Generation Z. By integrating secure digital services, user-friendly technology, and targeted digital marketing, BSI can strengthen its competitive advantage and increase Generation Z's intention to become BSI customers.

Recommendation

Based on the findings, BSI should strengthen the security and convenience of its digital banking services by enhancing data protection, transaction security, application reliability, user experience, and service efficiency to better meet the expectations of Generation Z. The findings also provide practical insights for BSI in developing marketing strategies that emphasize security and convenience as key value propositions. Future studies are encouraged to include additional variables, such as digital promotion, trust, service quality, religiosity, brand image, and Islamic financial literacy, while expanding the research scope and employing diverse methodologies to enhance the generalizability of the findings.

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