



Factors That Influence People's Interest In Using Sharia Banking Products

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ABSTRACT

Financial Literacy is knowledge, skills and beliefs that influence attitudes and behavior aimed at achieving prosperity by being financially intelligent in management and decision making. Based on observations made by researchers of the people of Tano Tombangan Angkola District, several problems were found, including lack of understanding, awareness of saving and very poor financial management with the high level of consumption of the people of Tano Tombangan, Angkola District, being one of the problems. The aim of this research is to determine the influence of financial literacy and digital marketing on people's interest in using sharia banking products. This research is quantitative research using primary data. The data collection technique used was a questionnaire. Sampling in this study used the Accidental Sampling technique with a sample size of 94 people determined using the Taro Yamane formula. The data analysis methods used are normality test, multicollinearity test, heteroscedasticity test, coefficient of determination test, multiple linear regression test, t test and F test. The t test results show that there is an influence of Financial Literacy and Digital Marketing on Community Interest in Using Sharia Bank Products (Case Study in Tano Tombangan Angkola District). Hopefully this research will contribute to banks in increasing their customers.

ARTICLE INFO

Keywords:

Financial Literacy; Digital Marketing, Interest; Islamic Banking Products

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Introduction

Sharia banking in Indonesia has not yet demonstrated its existence considering that Indonesia has the largest Muslim population in the world (Kasmir, 2018). To date, the Muslim population in Indonesia has reached around 200 million people as of 2019-2022. A very large market for a business. Indonesia is a country that has sharia banking with the

highest financial performance in the world. Based on Law no. 21 of 2008 Article 3 concerning sharia banking, sharia banks are banks that carry out their business activities based on sharia principles. Sharia principles are agreement rules based on Islamic law between banks and other parties for depositing funds and financing business activities, or other activities that are declared in accordance with sharia. (Hanafi, dkk, 2022).

Interest can be defined as a tendency to pay attention to activities or conditions that are the object of that interest followed by a feeling of happiness. (Wangsawidjaj, 2017). Seeing the lack of public interest in sharia banks, they prefer conventional banks as the main financial institution in carrying out every transaction because they are easier to reach and are familiar to people because the location is easier to find compared to sharia banks. (Abdul Rachman Sholeh, dkk, 2004). This also happens among the people in Tano Tombangan Angkolayang District who prefer conventional banks over sharia banks as financial institutions.

Based on the Financial Services Authority (OJK) report, the sharia banking market share as of August 2022 reached 7.03 percent. Sharia banking growth has increased, seen from 2018, the market share was at 5.96%. The increase in sharia banking market share is quite slow. Even though Indonesia is the country with the largest Muslim population in the world. Data from the Ministry of Religion states that the Muslim population in Indonesia as of December 2022 is 237.56 million people. The Muslim population is equivalent to 86.7% of the population in the country. From this phenomenon, it is clear that the majority of Muslims in Indonesia still use conventional banking services or have not used banking services. But the market share of sharia banking, which is still far behind that of conventional banks, does not yet represent the interest of Indonesia's Muslim community in sharia financial institutions, particularly sharia banks.

The factor behind the slow development of Islamic banks in Indonesia is the lack of understanding of financial literacy. Financial Services Authority regulations explain that Financial Literacy is knowledge, skills and beliefs that influence attitudes and behavior aimed at achieving prosperity by being financially intelligent in management and decision making. OJK noted that as of 2022, although 85.10% of people have used financial products and services, only 49.10% of people have been able or understand financial literacy. So there is still low understanding of saving and investing.

Based on a survey conducted by the Financial Services Authority (OJK) in 2016-2022 to determine the financial literacy index of the Indonesian people towards Islamic banks, it can be seen in table 1 as follows.

Table 1. Financial Literacy Index

Tahun	Indeks Literasi Keuangan Nasional	Indeks Literasi Keuangan Sumut
2016	29.70%	32.36%
2019	38.03%	37.96%
2022	49.68%	51.69%

Source: jasaiuangmu.OJK.co.id

Based on table 1, although the percentage of financial literacy in Indonesia continues to increase, by 2022 the level of financial literacy will exceed the target of 49.68% from what the government has set in presidential regulation No. 50 of 2017, namely 35%. However, according to President Joko Widodo, this figure at a limited meeting with a number of Ministers of the Advanced Indonesia Cabinet, although increasing, is still low compared to other ASEAN countries.

First of all, the fundamental idea of financial literacy encompasses not only the knowledge, abilities, and beliefs that make up financial literacy, but also characteristics of attitudes and conduct. Second, there needs to be consistency and harmony between financial inclusion initiatives and financial literacy initiatives since the two are actually highly related. Third, achieving more efficient financial literacy and inclusion strategies is carried out together so that the goal of achieving financial literacy to expand public access to the financial services sector can be carried out more optimally.

Based on the Banking Industry Profile Report. (Ojk, 2019), Within the context of the SimPel program, 314 banks with a total of 17.2 million accounts have worked with schools. In the meantime, in. (BPS, 2022), the projected population of Indonesia, namely adults, is around 21.98 million of the total population. However, only 49% of adults have an account.

Financial literacy is an important factor in increasing interest in using Islamic banks and Digital Marketing. The Association of Indonesian Internet Service Providers, or APJII, performed a poll in 2018, and the results indicate that adults make up the majority of internet users at this time.

Table 2. 2018 Internet Users Based on Age

Age Range	Internet user	Not an internet user
55-59	40%	60%
50-54	40.9%	59.1%
45-49	47.6%	52.4%
40-44	51.4%	48.6%
35-39	68.5%	31.5%
30-34	76.5%	23.5%
25-29	82.7%	17.3%
20-24	88.5%	11.5%

15-19	91%	9%
10-14	66.2%	33.8%

Source: www.inet.detik.com

Based on a survey conducted by APJII (Association of Indonesian Internet Service Providers) in 2018 regarding internet usage penetration. The adult population group is quite a large number of internet users in Indonesia, namely those aged 25 - 29 years with penetration of 82% and those aged 30 - 34 years with penetration of 68.5%. So it is felt that the strategy of using digital marketing is the right thing for its target users in terms of economics and income.

Utilizing digital marketing as a promotional medium makes it easier for consumers to access various products offered by a company. In addition to generating interest in a product, the power of design, content, and well-written, compelling sentences can also positively respond to customer evaluations, positioning the product as one of the factors influencing a consumer's decision. Marketing using digital marketing can attract consumers' interest in buying and using something. products or services without having to require expensive marketing costs (Nenden Hendayani Novia, 2023).

Based on the results of interviews conducted by researchers in Tano Tombangan Angkola District, South Tapanuli Regency, including Mrs. Elpi Maulida Dalimunthe, she stated that "to open a business selling basic necessities, she still relies on income savings from her husband's work, namely the results of the rubber plantation which is stored in her own house, and still uses own capital to stock and buy merchandise that has run out, and the reason for not using sharia banking services is because there is still a low level of understanding regarding sharia banking services and working systems."(Wawancara Ibu Elpi Maulida Dalimunthe). Mrs. Nur Sahadah stated that "in marketing her merchandise, she still uses the traditional marketing system, namely buyers come in person to buy at her sales place. Mrs. Nur herself has planned to market her sales through social media, but due to limited knowledge and low knowledge about digital marketing"(Wawancara Ibu Nur Sahadah). Mrs. Siti Aminah stated that "Mrs. Siti has very bad financial management because the expenses and income in her family are very inversely proportional, for food needs and daily expenses her family is very large with a high level of consumption but very low income, she only relies on her husband's income from daily public transportation

Based on observations, it is known that the majority of people in Tano Tombangan Angkola District do not understand Sharia financial products and services. This is possible because the financial literacy of the people of Tano Tombangan Angkola District is still low. Based on the background of this problem, the researcher is interested in conducting

further research with the title *The Influence of Financial Literacy and Digital Marketing on the Interest of the Tano Tombangan Angkola District Community in Using Sharia Banking Services*.

Based on the background above, it can be concluded that the aim of this research is to determine the influence of financial literacy and digital marketing on people's interest in using sharia banking services. This is not supported by research by Berry et al, 2018 which states that there is no influence of financial literacy on people's interest in saving in Islamic banks.

Literatures Review

Understanding Sharia Banking

The definition of a bank is a body or institution whose activities are to collect funds from third parties (the community) in the form of savings and then distribute them back to the community in the form of credit and other services in order to improve the standard of living of many people. (Abdul Nasser Hasibuan, dkk, 2022). In Law no. 21 of 2008 concerning Sharia Banking, it is stated that what is meant by Sharia Bank is a Bank that explains its business activities are based on sharia principles and according to type consists of Sharia Commercial Banks (BUS), Sharia Business Units (UUS), and Sharia People's Financing Banks (BPRS). (Windari, dkk, 2022). Another term used to refer to Islamic Banks is Sharia Banks. There is a difference in meaning between the terms Islam and sharia in academia. Nonetheless, the meaning of an Islamic bank and a Sharia bank is the same in theory. (Ismail, 2011).

Sharia Bank is a financial institution whose activities, both internal and external, comply with Islamic law based on the Koran, Hadith, Fatwa of the Indonesian Ulema Council and other sharia principles. (Rusdi, dkk, 2022). Sharia banking is also a form of modern banking that is based on valid Islamic law, developed in the first century of Islam, uses risk sharing as the main method, and eliminates finance based on certainty and predetermined profits. (Jeni Apriani, dkk, 2023).

Sharia Bank Functions

Experts say that the function of banking is mediation in the financial sector or connecting parties who have excess funds with parties who lack funds, because in general banks collect funds from the public and distribute funds to people who lack funds. Apart from being a financial mediation, banks have the function of providing services, such as transfers, collections, shipping and so on (Wirosa, 2009).

Principles of Sharia Banking

Sharia principles are more clearly explained in article 1 point 13 of the Law which states as follows: Sharia principles are the rules of agreements based on Islamic law between banks and other parties for the storage of funds or financing of business activities or other activities which are declared to be in accordance with sharia, including financing based on the principle of profit sharing. (mudharabah), financing based on capital participation (musyarakah), the principle of buying and selling goods at a profit (murabahah), or financing of capital goods based on the principle of pure rental without options (ijarah). (Tukma, dkk, 2021). According to Ghofur Anshori, the principles underlying the operations of sharia financial institutions are as follows:

1. The principle of ta'awun (please help).
2. Principle of Prohibition of Usury.
3. Tijaroh Principle.
4. Principles of Zakat Payment.
5. The principle of avoiding iktinaz (hoarding money).
6. Principle of justice (Trisa Dini, 2015).

Understanding Interest

Etymologically, the meaning of interest is attention, the inclination of the heart towards a desire (Annisa Wahyuni, dkk, 2021). Meanwhile, according to the term, it is a mental device consisting of a mixture of feelings, hopes, attitudes, prejudices, or other tendencies that direct an individual to a certain choice. (Ahmad Suryadi, 2020). Meanwhile, saving is an action recommended by Islam, because by saving means a Muslim is preparing himself for the implementation of planning for the future as well as to face things that are not desired. (Sri Rezeki, 2021).

Apart from that, interest is a concentration of attention accompanied by feelings of pleasure towards the item, then the individual's interest gives rise to a desire so that a convincing feeling arises that the item has benefits so that he wants to have the item by paying or exchanging it for money. (Theresia Pradiani, 2023). Interest in saving is assumed to be a behavior that appears in response to objects that indicate the customer's desire to search for information. (Dwi Nurhayati, 2021).

Dimensions Interest

The dimensions of interest generally relate to four main dimensions, including:

1. Transactional interest.

2. Referential interest.
3. Preferential interest.
4. Exploratory interest (Sriyono, dkk, 2020).

Financial Literacy

The Financial Services Authority defines financial literacy as a series of processes or activities to increase the knowledge, skills and confidence of consumers and the wider community so that they are able to manage their personal finances better. (Shihab, dkk, 2002). OJK states that the vision of financial literacy is to create an Indonesian society that has a high level of financial literacy so that people can choose and utilize financial products and services to improve welfare. The mission of financial literacy is to provide financial education to the Indonesian people so they can manage their finances intelligently, and increase access to information and use of financial products and services through developing infrastructure to support financial literacy. (Taufik Hidayat, 2015).

Digital Marketing

All marketing initiatives that use electronic devices or the internet to reach potential customers that spend time online can be categorized as digital marketing. This includes leveraging digital media and a variety of marketing methods. (Kotler, 2018). There are various accesses for potential consumers to see your offers, such as websites, blogs, social media (Instagram, Whatsapp, Line, etc.). From some of these accesses they will communicate to you.

Digital Marketing is a marketing strategy that is generally used to promote goods and services to customers by utilizing various distribution channels. Through social media, buyers can get information whenever and wherever they need. With the large number of social media users increasing day by day, it opens up opportunities for SMEs to develop their market within the grasp of a smartphone.

Hypotheses Development

Hypotheses Development of the Ftest show that there is there is an influence of Financial Literacy and Digital Marketing on people's interest in using Sharia Bank Products (Case Study in Tano Tombangan Angkola District). This is the same as the research of Mister Candera, et al with the research title the role of Islamic financial literacy in moderating the influence of demographics on interest in saving in Islamic banking. The results of the analysis show that Islamic financial literacy is unable to moderate the influence of demographics on the indicators of gender, age and income on interest. people

save at Sharia Banks in Palembang City. However, it is able to moderate the influence of demographics on the education level indicator (at $\alpha = 0.10$) on people's interest in saving at Islamic banks in Palembang City. Sharia financial literacy can only act as an independent variable.

Rahmawati, et al.'s research entitled the influence of the level of knowledge, service quality, and level of sharia financial literacy on Muslim community decision making using sharia banking products in the special region of Yogyakarta, the results of the research show that the level of knowledge, quality of service, and the level of sharia financial literacy have a positive and significant effect. on the Muslim community's decision to use sharia banking products in DIY, either partially or simultaneously.

Methods

This research was conducted in Tano Tombangan Angkola District, North Sumatra Province. This research was conducted in January 2023- September 2023. The type of research used was quantitative research. Quantitative methods are methods based on the philosophy of positivism used to research certain populations and samples. Quantitative methods are used to see the influence of financial literacy and digital marketing on people's interest in using sharia banking services. Sample collection techniques are generally carried out randomly, data collection uses research instruments, data analysis is quantitative with the aim of testing predetermined hypotheses. (Budi Gautama Siregar, dkk, 2021). This type of research is field research.

The population in this study are people who live and are permanent residents in Tano Tombangan Angkola District aged 23 to 30, totaling 1,708 people. In determining the sample for this research, the Accidental Sampling technique is a sampling method based on chance. The reason for collecting data in this research is based on the researcher meeting with people who are customers of Islamic banks themselves. So the sample in this study was 94 people, resulting from calculations using the Slovin formula. Data was processed with the help of the SPSS version 25 program.

Data collection techniques in this research are interviews, observation and documentation. The data analysis techniques used are validity and reliability tests, linear tests, normality tests, multicollinearity tests, heteroscedasticity tests, autocorrelation tests, determination tests (R^2), multiple linear regression tests, partial tests (t), and simultaneous tests (F test) .

Results

Validity test results

Table 3. Financial Literacy Validity Test

Statement	r_{count}	r_{table}	Information
1	0,800	The instrument is valid if $r_{\text{count}} \geq r_{\text{table}}$. The r_{table} value for $df = n - 2$ ($94 - 2$) = 92 with a significance level of 10%, so that an r_{table} value of 0.170 is obtained.	Valid
2	0,812		Valid
3	0,827		Valid
4	0,758		Valid
5	0,768		Valid
6	0,784		Valid

Source: Data Processing Results, SPSS 25 of 2023

Based on the table above, it can be concluded that all financial literacy is valid with the calculated r_{count} being greater than the r_{table} .

Table 4. Digital Marketing Validity Test

Statement	r_{count}	r_{table}	Information
1	0,704	The instrument is valid if $r_{\text{count}} \geq r_{\text{table}}$. The r_{table} value for $df = n - 2$ ($94 - 2$) = 92 with a significance level of 10%, so that an r_{table} value of 0.170 is obtained.	Valid
2	0,746		Valid
3	0,692		Valid
4	0,762		Valid
5	0,663		Valid
6	0,654		Valid

Source: Data Processing Results, SPSS 25 of 2023

Based on the table above, it can be concluded that all digital marketing is valid with the calculated r_{count} being greater than the r_{table} .

Table 5. Validity Test Of Interest In Using

Statement	r_{count}	r_{table}	Information
1	0,819	The instrument is valid if $r_{\text{count}} \geq r_{\text{table}}$. The r_{table} value for $df = n - 2$ ($94 - 2$) = 92 with a significance level of 10%, so that an r_{table} value of 0.170 is obtained.	Valid
2	0,806		Valid
3	0,803		Valid
4	0,864		Valid
5	0,791		Valid
6	0,760		Valid

Source: Data Processing Results, SPSS 25 of 2023

Based on the table above, it can be concluded that all interest in using is valid with the calculated r_{count} being greater than the r_{table} .

Hasil Uji Reliabilitas

Table 6. Reliability Test Results

Variabel	Cronbach's Alpha	N of Item
Financial Literacy	0,881	6
Digital Marketing	0,789	6

Interest in Using	0,892	6
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Source: Data Processing Results, SPSS 25 of 2023

Results of Descriptive Statistical Analysis

Table 7. Descriptive Statistical Analysis Test Results
Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Financial Literacy	94	15	30	23.14	4.076
Digital Marketing	94	15	30	23.89	3.953
Interest in Using	94	14	30	23.99	4.023
Valid N (listwise)	94				

Source: Data Processing Results, SPSS 25 of 2023

Based on the table above, it can be concluded that the descriptive statistical analysis test for financial literacy is a mean of 23.14. While the maximum value is 30, the minimum value is 15 and the standard deviation is 4.076. For digital marketing the mean is 23.89. Meanwhile, the maximum value is 30, the minimum value is 15 and the standard deviation is 3.953. For public interest in using sharia banking services, the mean is 23.99 and the maximum value is 30, the minimum value is 14 and the standard deviation is 4.023.

Table 8. Normality Test Results
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		94
Normal	Mean	.0000000
Parameters ^{a,b}	Std. Deviation	2.61990554
Most Extreme	Absolute	.070
Differences	Positive	.070
	Negative	-.055
Test Statistic		.070
Asymp. Sig. (2-tailed)		.200 ^{c,d}

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.
- d. This is a lower bound of the true significance.

Source: Data Processing Results, SPSS 25 of 2023

Based on the table above, it can be concluded that the data above is normally distributed. Because the probability value is more than 0.05.

Classic Assumption Test Results

1. Multicollinearity Test

Table 9. Multicollinearity Test Results

		Coefficients ^a				Collinearity Statistics		
		Unstandardize	Standardized					
		d Coefficients	Coefficients					
		B	Std. Error	Beta	t	Sig. e	Toleranc	VIF
1	(Constant)	2.498	2.049		1.220	.226		
	Financial Literacy	.232	.070	.235	3.320	.001	.933	1.072
	Digital Marketing	.675	.072	.663	9.384	.000	.933	1.072

a. Dependent Variable: Minat Masyarakat

Source: Data Processing Results, SPSS 25 of 2023

2. Uji Heteroskedastisitas

Table 10. Heteroscedasticity Test Results

		Coefficients ^a				
		Unstandardized	Standardized			
		Coefficients	Coefficients			
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	.521	1.599		.326	.745
	Financial Literacy	.087	.090	.146	.970	.335
	Digital Marketing	.011	.088	.018	.122	.903

a. Dependent Variable: Abs_Res

Source: Data Processing Results, SPSS 25 of 2023

Coefficient of Determination Test Results (R²)

Table 11. Coefficient of Determination Test Results (Uji R²)

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.759 ^a	.576	.567	2.649

a. Predictors: (Constant), Digital Marketing, Literasi Keuangan

b. Dependent Variable: Public Interest

Source: Data Processing Results, SPSS 25 of 2023

Based on the test results in the table above, the coefficient is obtained determination (R²) is 0.576 which shows that the percentage. The influence of financial

literacy (X1) and digital marketing (X2) variables on interest (Y) is 58%, while the remaining 42% is influenced by other variables outside the variables used in this research.

Multiple Linear Regression Analysis Test Results

Table 10. Multiple Linear Regression Analysis Test Results

		Coefficients ^a			
		Unstandardized Coefficients		Standardized Coefficients	
Model		B	Std. Error	Beta	t
1	(Constant)	2.498	2.049		1.220
	Financial Literacy	.232	.070	.235	3.320
	Digital Marketing	.675	.072	.663	9.384
					Sig.
					.226
					.001
					.000

a. Dependent Variable: Public Interest
 Source: Data Processing Results, SPSS 25 of 2023

Partial Test (t Test)

Table 11. Partial Test Results (t Test)

		Coefficients ^a			
		Unstandardized Coefficients		Standardized Coefficients	
Model		B	Std. Error	Beta	t
1	(Constant)	2.498	2.049		1.220
	Financial Literacy	.232	.070	.235	3.320
	Digital Marketing	.675	.072	.663	9.384
					Sig.
					.226
					.001
					.000

a. Dependent Variable: Public Interest
 Source: Data Processing Results, SPSS 25 of 2023

Based on the table above, it can be concluded:

- a. Financial literacy towards Tombangan people's interest in using Sharia Bank. The variable coefficient obtained is positive for the financial literacy variable (X1) of 0.564. The calculated t value is 0.232 > t table is 0.657 with a significant value of 0.01 < 0.05. H0 is rejected and H1 is accepted. This means that financial literacy (X1) has a positive and significant effect on Tombangan people's interest in using Sharia Banking.
- b. Digital Marketing on people's interest in using banks syariah The variable coefficient obtained is positive for the digital marketing variable (X2) of 0.407. The calculated t value is 0.675 > t table of 0.657 with a significant value of 0.000 < 0.05. H0 is rejected

and H2 is accepted. This means that digital marketing (X2) has a positive and significant effect on the Tombangan community's interest in using Sharia Banking.

Simultaneous Test (F Test)

Tabel 12. Hasil Uji Simultan F (Uji F)

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	866.646	2	433.323	61.773	.000 ^b
	Residual	638.343	91	7.015		
	Total	1504.989	93			

a. Dependent Variable: Minat Masyarakat

b. Predictors: (Constant), Digital Marketing, Literasi Keuangan

Source: Data Processing Results, SPSS 25 of 2023

The results of the F-test show that the calculated F (61,773) is greater than the F table (3.07), with a significance of 0.000. This means that financial literacy and digital marketing have a joint influence on Tombangan people's interest in using Sharia Bank products.

Discussion

The Influence of Financial Literacy on People's Interest in Using Sharia Bank Products (Case Study in Tano Tombangan Angkola District)

The definition of a bank is a body or institution whose activities are to collect funds from third parties (the community) in the form of savings and then distribute them back to the community in the form of credit and other services in order to improve the standard of living of many people. (Abdul Nasser Hasibuan, dkk, 2022).

Based on these results, it shows that there is interest people using sharia banking products are influenced by financial literacy caused by. If people using sharia bank products have the ability and knowledge in making decisions regarding their personal finances, people are also able to manage their finances well and believe in the ability to increase their finances in the long term, then people using sharia bank products will be interested in saving at sharia banks as part of financial planning in the future. (Ahnyar in Dahlia, 2020).

The financial literacy variable has a t_{count} value of 3.320 while the t_{table} value is 1.661. So t_{count} (3.320) > t_{table} (1.661), so it can be concluded that there is an influence of financial literacy on people's interest in using Sharia Bank Products (Case Study in Tano Tombangan Angkola District).

This research is in line with research conducted by (Badru Ilmi Dafiq et al., 2022)

entitled The influence of financial literacy, digital literacy, digital marketing, brand image and word of mouth on generation z's interest in sharia banks which found that financial literacy influences generation z's interest in sharia banks. This is also in line with (Dian Sugiarti, 2023) research entitled Sharia Financial Literacy Generation Z and Their Interest in Sharia Banking (Case Study of Vocational School Students in Jakarta). The results of the study show that Islamic financial literacy has a positive and significant effect on Generation Z's interest in using Islamic banking products.

The influence of digital marketing on people's interest in using Sharia Bank products (Case Study in Tano Tombangan Angkola District)

All marketing initiatives that use electronic devices or the internet to reach potential customers that spend time online can be categorized as digital marketing. This includes leveraging digital media and a variety of marketing methods. (Kotler, 2018). There are various accesses for potential consumers to see your offers, such as websites, blogs, social media (Instagram, Whatsapp, Line, etc.). From some of these accesses they will communicate to you.

The digital marketing variable has a t_{count} value of 9.384 while the t_{table} value is 1.661. So $t_{count} (9.384) > t_{table} (1.661)$. So it can be concluded that there is an influence of digital marketing on people's interest in using Sharia Bank Products (Case Study in Tano Tombangan Angkola District).

Companies in increasing brand awareness of their products using digital marketing. (Anggraeni., 2021). The goal of digital marketing is to generate income and retain consumers by realizing the meaning of digital technology and conveying messages through digital-based communication activities and services. (Hardana et al., 2022).

Eun Young Kim in Anggraeni (2021) states that there are four dimensions of digital marketing, namely cost/transaction, incentive program, site design, interactive. These four dimensions have a positive influence on public interest, so that the use of digital marketing will also increase public interest in sharia banking products. Consumers benefit from this digital marketing by get information anytime, anywhere through digital marketing channels such as email, websites, web banners, social networks, search engine marketing and others.

This research is in line with research conducted by (Badru Ilmi Dafiq et al., 2022) entitled The influence of financial literacy, digital literacy, digital marketing, brand image and word of mouth on generation z's interest in sharia banks which found that financial literacy influences generation z's interest in sharia banks. The results of this research are

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also in line with the title *The Influence of Financial Literacy, Digital Marketing, and Word of Mouth on Generation Z's Interest in Saving at Sharia Banks (Case Study of the Binjai City Community)* by Juli Sahara Nst et al. The results of the research show that the Digital Marketing variable (X2) has a positive effect and significant for the variable interest of generation z in saving in sharia banks (Y) by obtaining $t_{count} (4.708) > t_{table} (1.984)$ with a significant value of $0.000 < 0.05$, then the variable word of mouth (X3) has a positive and significant effect on generation z's interest in saving in Islamic banks (Y) by obtaining $t_{count} (2.735) > t_{table} (1.983)$

The Influence of Financial Literacy and Digital Marketing on Community Interest in Using Sharia Bank Products (Case Study in Tano Tombangan Angkola District)

Simultaneously, it states that there is a simultaneous influence between the financial literacy and digital marketing variables on the Tano Tombangan Angkola Community Interest variable in Using Sharia Banking Services with a value of $F_{count} (61.773) > F_{table} (2.76)$. So it can be concluded that there is an influence of financial literacy and digital marketing on people's interest in using Sharia Bank Products (Case Study in Tano Tombangan Angkola District).

The results of research by Dafiq et al., 2022 state that financial literacy and digital marketing have a positive and significant influence on generation Z's interest in sharia banks, but the brand image of generation Z does not have a significant effect on generation Z's interest in sharia banks. However, the results of this study are contradictory to previous research conducted by Muhammad, 2021 with the same research variables, namely financial literacy, digital marketing, and brand image, where this research resulted in the finding that financial literacy and digital marketing did not have a significant effect on generation Z's interest in sharia banks, while the brand image of sharia banks had a positive effect. and significant to generation Z's interest in sharia banking.

Another research by Syaifullah and Priyatno, 2022 actually found other results with the research variables used, namely financial literacy, brand image, and religiosity on the interest in saving of Jabodetabek people in Islamic banks, resulting in the finding that financial literacy and brand image did not have a significant influence on interest. people in saving in sharia banks. In line with the results of this research, Rahayu and Fitriani, 2023 conducted research using the variables user interface, brand image and digital literacy, resulting in the finding that interest in using digital banks is influenced by user interface and digital literacy, while brand image has no significant effect on the interest of generation Y. and Z to use digital banking.

Conclusion

Based on the results of data analysis and discussion regarding financial literacy and digital marketing on people's interest in using Sharia Bank Products (Case Study in Tano Tombangan Angkola District), several conclusions can be drawn as follows: Financial Literacy Influences People's Interest in Using Sharia Bank Products (Case Study in Tano Tombangan Angkola District), Digital Marketing Influences Public Interest in Using Sharia Bank Products (Case Study in Tano Tombangan Angkola District), Financial Literacy and Digital Marketing influence people's interest in using Sharia Bank products (Case Study in Tano Tombangan Angkola District).

From the results of the research conclusions above, the presence of financial literacy in the community can provide a broader understanding for the public to become more familiar with Islamic banks. Including digital marketing in the digital 5.0 era. The limitation of this research is how future researchers can take more samples in their research and develop existing literature by adding population and samples.

There are several limitations to the research that has been carried out seen as follows:

1. This research collects research data using survey method, looking for respondents by distributing questionnaires online which can be filled in directly. Will remain the method What is done has weaknesses where there are respondents careless in filling out the questionnaire.
2. In this study, only two main variables were used, making it possible for other variables to obtain better results

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