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**Determination of The Intention of Generation Z In Bandung City to Use Islamic Digital Banking Through The Unified Theory of Acceptance And Use of Technology (UTAUT) With Knowledge of *Riba* As A Moderating Variable**

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**Abstract**

*This research is motivated by an increase in the Islamic financial literacy index in Indonesia in 2022 and the development of Islamic digital banking innovations in Indonesia. The purpose of this study is to investigate further the factors that cause generation Z in Bandung City to intend to use Islamic digital banking applications through the Unified Theory of Acceptance and Use of Technology (UTAUT) with knowledge of riba as a moderating variable. This research method is a quantitative descriptive SEM-PLS using 125 respondents who were processed with Smart PLS 3.2.9 software. The results of the study show that performance expectations (PE) and convenience expectations (CE) have no significant effect on the intention of generation Z (INT) in Bandung City to use Islamic digital banking. However, environmental literacy (EL) and supporting infrastructure (SI) have a positive and significant effect on the intention to use (ITU) Islamic digital banking. In addition, knowledge of riba (KR) does not moderate the relationship between PE, CE, EL and SI to INT. Interestingly, KR had a positive and direct effect on INT.*

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**Introduction**

The trend of cashless society in Indonesia is increasing. The cashless society conducts its financial transactions by electronic means, either in the form of e-wallets, digital banking, internet banking and so on. (Wijoyo et al., 2021). Bank Indonesia reported that in July 2022 shopping transactions using electronic money<sup>1</sup> were worth IDR 35.51 trillion, an increase of 9.22% when compared to June 2022, which was worth IDR 32.51 trillion. Governor of Bank Indonesia Perry Warjiyo as quoted from Dina Mirayanti Hutauruk (2022) said that the increase in digital financial transactions was supported by the interest and tendency of the public to shop via the internet with the wider and easier payment system, as well as the

accelerated growth of digital banking services. This is in line with the results of research Carmen Cuesta et al., (2018) that many high-tech startups are entering the financial sector and capitalizing on the

gaps in traditional bank services that are sometimes outdated because they are limited by industry regulations, structures, and corporate culture.

Indonesian people's that interest in using digital banking is currently very high. This is supported by the Finder.com survey (2021), which involved 41,654 people in 30 countries worldwide, the result is that Indonesia has the second largest number of digital bank account holders in the world, reaching 25%, which is equivalent to 47,722,913 people. In addition, based on OJK's press release, the National Survey of Financial Literacy and Inclusion 2022, resulted in the sharia financial literacy index of people in Indonesia increasing from 8.93% in 2019 to 9.14% in 2022. (OJK 2022). The presence of innovative Islamic digital banks is expected to attract customers from young people or generation Z, which is the generation born in 1997- 2012 (BPS, 2021). Generation Z tends to quickly adopt new ideas or innovations, even though they are not yet profitable, they will become the main and most profitable customers in the near future. (Kotler and Hermawan Kartajaya, 2019)

According to OJK (2020) Digital banking is a type of banking service that uses digital technology and customer data that offers speed, convenience, and security of services based on customer needs. Customers can access banking services through digital platforms independently through their respective gadgets. Meanwhile, sharia digital banks are digital banks that provide banking products and services based on sharia principles regulated by the fatwa of the Indonesian Ulema Council (MUI), such as contracts that do not contain usury, investment in halal businesses, and transparency and fairness in transactions. (OJK, 2017).

The preference of Indonesians to use digital banking is currently very high, according to a survey conducted by Finder.com (2021). However, it is also necessary to conduct research on public understanding in accepting digital banking platforms, especially Islamic digital banks. This is what motivates this research to be conducted, namely related to the understanding of the public, especially generation Z, in accepting Islamic digital banking, especially in the city of Bandung.

In fact, research on determining people's intention to use a technology has been conducted by several researchers, for example research in the context of e- money conducted by Aji, Berakon, & Riza (2020) entitled the effects of subjective norm and knowledge about riba on intention to use e-money in Indonesia. The study shows that the wider use of electronic and non-cash payment systems in Indonesia has a positive impact on increasing public awareness of usury. Then, research Alduais & Al-Smadi (2022); Ivanova & Kim (2022); Namahoot & Jantasri (2022); Owusu Kwateng, Osei Atiemo, & Appiah (2019); Rahi, Abd.Ghani, & Hafaz Ngah (2019) which overall uses the UTAUT (Unified Theory of Acceptance and Use of Technology) and UTAUT2 models, inconsistent phenomena between one another's findings are found in the results of research by Alduais and Al-Smadi (2022) the results of his research were not significant on the facilitating condition variable, the reason was because respondents thought that the infrastructure was not sufficient to conduct electronic transactions, other inconsistent findings were Owusu Kwateng, Osei Atiemo, & Appiah (2019) that performance expectations, effort expectations, social influence and hedonic motivation do not significantly affect the intention to use m-banking in Ghana, the reason is due to the lack of m-banking sensitization workshops.

The purpose of this study is to further identify the factors that can influence the intention of generation Z in Bandung City to use Islamic digital banking through the Unified Theory of Acceptance and Use of Technology (UTAUT) with knowledge of riba as a moderating variable, because based on the facts above there has been no previous research that specifically links Islamic digital banking with knowledge of riba through UTAUT and provides an empirical picture to those who can make regulations in the context of Islamic digital banking in Bandung City.

## **Literature Review**

The Unified Theory of Acceptance and Use of Technology (UTAUT) is one of the theories that has been used in various studies in the context of e-payments, mobile banking and internet banking

including research by (Alduais and Al-Smadi 2022; Ivanova and Kim 2022; Namahoot

and Jantasri 2022; Rahi, Abd.Ghani, and Hafaz Ngah 2019) and so on, this model was developed by (Venkatesh et al. 2003) which combines eight well-known technology acceptance theories into one. In addition, the UTAUT concept also has moderating variables which are divided into four things, namely gender, age, experience and voluntariness of use. According to (Venkatesh et al. 2003) the UTAUT model is able to explain 70 percent of the variance in the overall intention to use technology and claims that UTAUT is the most effective model for analyzing technology acceptance. UTAUT has four main constructs that can influence behavioral interest in using technology, namely the performance expectancy variable, effort expectancy, social influence, and facilitating conditions.

Venkatesh et al., (2003) defines performance expectancy as the extent to which a person believes that using the system will improve his job performance. Previous research has produced positive results related to performance expectations, including research by Alduais and Al-Smadi (2022); Ivanova and Kim (2022); Rahi, Abd.Ghani, and Hafaz Ngah (2019). So based on this, the hypothesis in this study is as follows:

H Variable 1: Performance expectancy positively influences Generation Z's intention to use Islamic digital banking.

Effort expectation can be defined as the level of user ease or difficulty associated with using a system in doing work (Venkatesh et al., 2003). (Venkatesh et al., 2003) Several empirical studies support this theory as research conducted by Ivanova & Kim (2022) It is found that effort expectations have a positive effect on the intention to use mobile banking in Central Asia. These results were also found to be the same as research conducted by Rahi, Abd.Ghani, & Hafaz Ngah (2019) that business expectations have a positive effect on the intention to use internet banking in Pakistan. This study changes the business expectation variable with the term expectation of convenience, to make it easier for respondents to understand the questions submitted in the questionnaire. Then the hypothesis is as follows:

H Variable 2: Expected convenience positively influences Generation Z's intention to use Islamic digital banking.

According to Venkatesh et al., (2003) facilitating conditions are the level of individual confidence in the organization over the technical infrastructure available to support system use. Previous empirical research has tested this, including research conducted by Rahi, Abd.Ghani, & Hafaz Ngah (2019) that the facilitating conditions variable has a positive effect on the intention to use internet banking in Paksitan. However, research conducted by Alduais & Al-Smadi (2022) related to factors that influence the intention to use e-payment is not significant. This study changes the facilitating conditions variable with the term infrastructure that supports and directly affects the intention to use or not. Then the hypothesis can be formulated as follows:

H Variable 4: Supportive infrastructure positively influences Generation Z's intention to use Islamic digital banking.

From Tarmizi (2017) in language *riba* means addition (*al dahl wa ziyadah*) or also increase and grow (*zaada wa namaa*). In terms of *riba* is the addition of charges to the debtor (known as *dayn usury*), or the addition of measures in the process of exchanging the same six types of commodities, namely gold, silver, wheat, coarse wheat, dates, and salt. *Riba* can also occur in the exchange of different commodities, for example gold and silver, and the exchange of the same type of food in a non-cash manner (known as *riba Ba'i*). The Indonesian Ulema Council (2004) number 1 of 2004 says the law of interest or the practice of adding interest to money has fulfilled the requirements to be considered as *riba* as it happened during the time of the Prophet. Therefore, it is considered legally haram. The action remains haram by various financial entities such as Insurance, Banks, Capital Markets, Pawnshops, Cooperatives, and other financial institutions, as well as by individuals.

Research results Aji, Berakon, & Riza (2020) is knowledge of *riba* (KR) negatively moderates the relationship between perceived usefulness (PU) and intention to use (INT). This implies that although e-money is found to be useful, consumers may not be interested in using it when they recognize *riba* in the e-money system. Then, KR does not significantly moderate the relationship

between perceived ease of use (PEU) and intention to use (INT). In addition, KR does not significantly moderate the relationship between subjective norms (SN) on (INT). In the context of this research, knowledge of riba is assumed to influence the role of performance expectations, ease of use expectations, literacy from the environment and supporting infrastructure on the intention of generation Z in Bandung City to use Islamic digital banking. From the explanation above, the hypothesis can be formulated as follows:

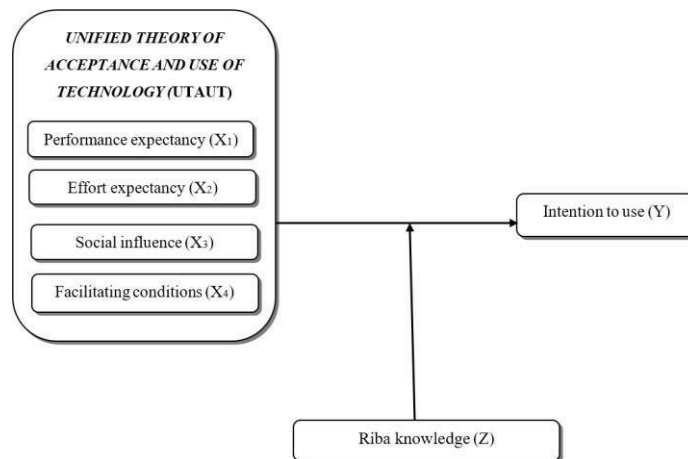
H Variable 5: Knowledge of riba moderates the relationship between performance expectations, convenience expectations, literacy from the environment and supporting infrastructure on Gen Z's intention in Bandung City to use Islamic digital banking. According to Venkatesh et al. (2003) Behavioral Intention is the desire or behavioral tendency of a person to continue using a technology. According to Davis (1989) Behavioral Intention is the behavioral tendency to continue using a technology.

### Methodology

An online survey through Google form was conducted to obtain primary data aimed at generation Z in Bandung City aged 19-24 years who have or have not used Islamic digital banking which contains 22 question items based on the UTAUT conceptual model which is replicated from the research question items. Ivanova and Kim (2022); Rahi, Abd.Ghani, and Hafaz Ngah (2019); Venkatesh et al. (2003); Aji, Berakon, & Riza (2020) All items are measured using a five-point Likert scale method that starts from 1 = strongly disagree to 5 = strongly agree. The data was processed using the Partial Least Squares Path Modeling (PLS-SEM) method with the help of SmartPLS software version 3.2.9. Then what needs to be tested is the suitability of the outer model which consists of validity and reliability tests and testing the structural model (inner model).

### Results and Discussion

**Figure 1.** Research model



**Table 1** Characteristics of Respondents

Description	Category	Frequency	Percentage
Gender	Men	69	55,2
	Women	56	44,8
Age	19	6	4,8
	20	10	8
	21	25	20
	22	62	49,6
	23	14	11,2
	24	8	6,4
Religion	Islam	125	100
	Kristen	0	0
	Catholic	0	0
	The Hindu	0	0
	Buddhism	0	0
	Confucianism	0	0
Jobs	Not working	4	3,2
	high school students	1	0,8
	college students	95	76
	Entrepreneurship	3	2,4
	Employee/Civil Servant	15	12
	More	7	5,6
Experience of Using Sharia Digital Banking.	Respondents who have used	58	46,4
	Respondents who have never used	67	53,6

Source: Primary Data Processing (2023)

## Data and Analysis Result

Tabel 2 *Outer Loading*

Variabel	EKE	EKI	IYM	LDL	NM	PR* EKE	PR* EKI	PR* IYM	PR* LDL	PR
EKE1	0,935									
EKE2	0,879									
EKE3	0,903									
EKI1		0,881								
EKI2		0,885								
EKI3		0,874								
EKI4		0,801								
PR*EKE						1,073				
PR*EKI							1,071			
IYM1			0,747							
IYM2			0,853							
IYM3			0,846							
IYM4			0,698							
PR*IYM								1,125		
LDL1				0,861						
LDL2				0,900						
LDL3				0,716						
LDL4				0,723						
PR*LDL									1,026	
NM1					0,963					
NM2					0,983					
NM3					0,972					
PR1										0,864
PR2										0,849
PR3										0,814
PR4										0,724

Source: Primary Data Processing (2023)

Tabel 3 *Average Variance Extracted (AVE)*

Variabel	Average Variance Extracted (AVE)
EKE	0,821
EKI	0,741
IYM	0,622
LDL	0,646
NM	0,947
PR*EKE	1,000
PR*EKI	1,000

PR*IYM	1,000
PR*LDL	1,000
PR	0,664

Source: Primary Data Processing (2023)

**Tabel 4** *Fornell-larcker Criterion*

Variabel	EKE	EKI	IYM	LDL	NM	PR* EKE	PR* EKI	PR* IYM	PR* LDL	PR
EKE	0,906									
EKI	0,691	0,861								
IYM	0,692	0,608	0,789							
LDL	0,338	0,434	0,407	0,804						
NM	0,570	0,489	0,620	0,465	0,973					
PR*EKE	-0,169	-0,181	-0,192	-0,110	-0,130	1,000				
PR*EKI	-0,182	-0,200	-0,259	-0,013	-0,049	0,764	1,000			
PR*IYM	-0,183	-0,247	-0,224	-0,002	-0,111	0,684	0,701	1,000		
PR*LDL	-0,116	-0,013	-0,002	-0,032	-0,109	0,356	0,308	0,239	1,000	
PR	0,335	0,264	0,335	0,309	0,444	-0,243	-0,118	-0,183	-0,273	0,815

Source: Primary Data Processing (2023)

**Tabel 5** *Heterotrait-Monotrait*

Variabel	EKE	EKI	IYM	LDL	NM	PR* EKE	PR* EKI	PR* IYM	PR* LDL	PR
EKE										
EKI	0,766									
IYM	0,814	0,709								
LDL	0,383	0,474	0,485							
NM	0,603	0,518	0,705	0,495						
PR*EKE	0,178	0,185	0,212	0,117	0,131					
PR*EKI	0,196	0,204	0,289	0,045	0,067	0,764				
PR*IYM	0,199	0,262	0,249	0,043	0,112	0,684	0,701			
PR*LDL	0,119	0,043	0,084	0,035	0,110	0,356	0,308	0,239		
PR	0,362	0,284	0,382	0,331	0,467	0,250	0,128	0,184	0,276	

Source: Primary Data Processing (2023)

Notes: EKE= Expectation of Ease, EKI= Expectation of Performance, IYM= Supportive Infrastructure, LDL= Environmental Literacy, NM= Intention to Use and PR= Knowledge of Riba.

It can be concluded from tables 4.2 and 4.3 that each item in this study has clustered to each of its variables and has a Loading Factor score of  $\geq 0.50$ . In addition, Average Variance Extracted (AVE) shows a good thing, namely all scores  $> 0.50$ . This shows that the items on each variable have met the standards and are convergently valid. (Hair et al., 2017). Then, the results of the discriminant validity test can be seen in tables 4.4 and 4.5 with the results of scores that have met the standards as well, namely in the testing process using the Fornell-larcker Criterion approach showing a better value in explaining other variables. In addition, the Heterotrait-Monotrait score also shows results that meet the standard, namely the score is  $\leq 0.90$  then this research is discriminantly valid (Hair et al., 2017).

**Table 6** Cronbach Alpha and Composite Reliability

Variables	Cronbach Alpha (CA)	Composite Reliability (CR)
EKE	0,892	0,932
EKI	0,884	0,920
IYM	0,794	0,867
LDL	0,822	0,879
NM	0,972	0,982
PR*EKE	1,000	1,000
PR*EKI	1,000	1,000
PR*IYM	1,000	1,000
PR*LDL	1,000	1,000
PR	0,836	0,887

Source: Primary Data Processing (2023)

Table 4.6 shows the CA and CR scores for each variable. It can be seen, that all variables have a score >0.70, even the highest is in PR\*EKE to PR\*LDL, namely with a CA and CR score of 1.000. So, this shows that the consistency of this model is good and in accordance with the standard (Hair et al. 2017). (Hair et al. 2017).

**Table 7** Collinearity Test

Variable s	EKE	EKI	IYM	LDL	NM	PR* EKE	PR* EKI	PR* IYM	PR* LDL	PR
EKE					2,598					
EKI					2,281					
IYM					2,334					
LDL					1,416					
NM										
PR*EKE					2,968					
PR*EKI					3,056					
PR*IYM					2,312					
PR*LDL					1,274					
PR					1,347					

Source: Primary Data Processing (2023)

It can be concluded from the collinearity test between variables in table 4.7 that all relationships between variables do not have collinearity problems which can be seen from the score on each variable that is



$\geq 0.50$ . (Hair et al., 2017).

**Table 8** *Path Coefficient*

Variables	Original Sample (O)	T Statistics ( O/STDEV )	P Values	Results
(EKE) -> (NM)	0,179	1,596	0,111	H Variable 2 rejected
(EKI) -> (NM)	0,031	0,300	0,764	H Variable 1 rejected
(IYM) -> (NM)	0,380	3,690	0,000	H Variable 4 accepted
(LDL) -> (NM)	0,174	2,161	0,031	H Variable 3 accepted
PR*EKE -> (NM)	-0,070	0,601	0,548	H Variable 5 rejected
PR*EKI -> (NM)	0,200	1,835	0,067	H Variable 5 rejected
PR*IYM -> (NM)	-0,032	0,332	0,740	H Variable 5 rejected
PR*LDL -> (NM)	-0,061	0,823	0,411	H Variable 5 rejected
(PR) -> (NM)	0,179	2,441	0,015	H Variable 5 accepted

Source: Primary Data Processing (2023)

It can be concluded from table 4.8 that of the five hypotheses that have been determined, only two hypotheses are supported. H1 shows the results between performance expectations (EKI) on intention to use (NM) do not significantly affect intention. Then the results of H2, namely the expectation of convenience (EKE) on intention to use (NM) also show the same thing, namely that it has no significant effect. Likewise with H5, namely the relationship between moderating knowledge of riba (PR) on the relationship between performance expectations (EKI), convenience expectations (EKE), literacy from the environment (LDL) and supporting infrastructure (IYM) on intention to use (NM) the moderating effect is not significant. This means that knowledge of riba does not affect the relationship of EKI, EKE, LDL and IYM to NM because the t-statistic value is  $\leq 1.96$  and the p-value is  $\geq 0.05$ . On the other hand, H3 and H4 show that the results of the hypothesis are accepted, namely the relationship between literacy from the environment (LDL) and supporting infrastructure (IYM) to intention to use (NM) has a positive and significant effect. That is, the higher the literacy from the environment (LDL) and the supporting infrastructure (IYM), the higher the intention to use (NM). More interestingly, riba knowledge (PR) directly affects intention to use (NM).

**Table 4.9** Coefficient of determination (*R Square*)

Variables	R Square	R Square Adjusted
NM	0,523	0,486

Source: Primary Data Processing (2023)

The conclusion from the r-square score in this study is 0.523, meaning that the dependent variable or intention to use is influenced by the expectation of convenience, performance expectations, supporting infrastructure, literacy from the environment and the moderating variable of knowledge of

riba by 52.3% while 47.7% is influenced by other factors outside this model. So the predictive ability of this model is moderate (Hair et al. 2017).

### **Relationship between Performance Expectancy and Intention to Use**

The relationship between performance expectations and intention to use shows positive but insignificant results. So, it can be said that the intention to use in this context is to use Islamic digital banking is not influenced by performance expectations. This is not in line with several previous studies conducted by Alduais & Al-Smadi (2022) regarding the effect of performance expectations in the context of intention to use e-payment which found that performance expectations significantly affect intention to use. Then, not in line with the findings of Namahoot & Jantasri (2022) in the context of intention to use non-cash payment systems, namely performance expectations affect intention to use positively and significantly. However, this is in line with research by Owusu Kwateng et al., (2019) in the context of mobile banking in Ghana, the finding is that performance expectations have no effect on intention to use, so the solution provided is to increase consumer involvement in m-banking sensitisation workshops. In the context of this study, it can be caused by respondents, the majority of whom are students who do not have jobs so that performance expectations have not influenced their intention to use Islamic digital banking.

### **Relationship between Ease of Expectation and Intention to Use**

The relationship between expectations of convenience and intention to use shows insignificant results, meaning that expectations of convenience do not affect the intention to use Islamic digital banking even though the infrastructure that supports digital banking is available. This is in line with previous research conducted by Owusu Kwateng et al., (2019) that the expectation of ease or expectation of effort in the context of his research is not significant, meaning that it does not affect the intention to use. However, the results in this study are not in line with previous research which shows that the expectation of convenience significantly influences the intention to use mobile banking in Asia conducted by Ivanova & Kim (2022), then the research findings Rahi, Abd.Ghani, & Hafaz Ngah (2019) which shows that effort expectations have a positive effect on the intention to use internet banking in Pakistan. The reason for the expectation of convenience not really influencing the intention to use Islamic digital banking in this study is the lack of socialization of sensitivity regarding Islamic digital banking.

### **The Relationship between Environmental Literacy and Intention to Use**

The relationship between literacy from the environment and intention to use represents positive and significant results, the conclusion is that the intention to use Islamic digital banking is influenced by literacy from the environment. This finding also exists in previous studies Namahoot & Jantasri (2022) in the context of non- cash payments in Thailand that literacy from the environment positively and significantly affects intention to use. Then research Ivanova & Kim (2022) in the context of factors influencing the intention to use mobile banking that environmental literacy affects intention to use. This means that the results of this study illustrate that if literacy from the environment or the influence of the closest people in the context of Islamic digital banking is large, it can increase the intention of generation Z in Bandung City to use Islamic digital banking.

### **Relationship between Supportive Infrastructure and Intention to Use**

The relationship between supporting infrastructure and intention to use shows positive and significant results. This means that the higher the supporting infrastructure, the higher the intention to use. This was also found in previous research conducted by Rahi, Abd.Ghani, & Hafaz Ngah (2019) in the context of intention to use internet banking in Paksitan which shows that supporting infrastructure has an effect on intention to use, in line with the findings (Ivanova & Kim 2022; Namahoot & Jantasri 2022) in a different context. Supporting infrastructure in the context of this study affects the intention of generation Z to use Islamic digital banking because generation Z is a generation that has grown up with technological developments or better known as digital natives who are already familiar and qualified in using technology.

### **Relationship between Performance Expectations, Ease of Use Expectations, Environmental Literacy, Supporting Infrastructure, Knowledge of Riba and Intention to Use**

The relationship of knowledge of riba as a moderating variable (PR) between convenience expectations, supporting infrastructure and literacy from the environment (EKE, IYM, LDL) on intention to use can weaken the relationship but not significant, on the other hand the relationship of knowledge of riba as a moderating variable (PR) between performance expectations (EKI) and intention to use (NM) plays a role in increasing the relationship between the two but not significant. This means that the moderating variable of knowledge of riba does not play a role in moderating the relationship between performance expectations, convenience expectations, literacy from the environment and supporting infrastructure, towards intention to use. Interestingly, knowledge of riba has a direct effect on intention to use. This is in line with previous research Aji et al. (2020) in the context of intention to use e-money in Indonesia which shows that knowledge of riba does not moderate the relationship between perceived ease of use and subjective norm on intention to use or in this context is the expectation of convenience and literacy from the environment, it can be understood that people who are considered important can change their beliefs about knowledge of riba which can be caused by the still existing debate regarding ribalaw, so that people are more inclined to imitate what others do. In addition, the limitations on the collection of respondents in this study which cannot be controlled can also be the reason why the results are not significant.

### **Conclusion**

On the basis of the research results obtained regarding the determination of the intention of generation Z in the city of Bandung to use Islamic digital banking through UTAUT with knowledge of riba as a moderating variable, the is performance expectations do not have a significant impact on the intention of Gen Z in Bandung City to use Islamic digital banking, expectations of convenience do not have a significant impact on the intention of Gen Z in Bandung City to use Islamic digital banking, literacy from the environment significantly has a positive impact on the intention of Gen Z in Bandung City to use Islamic digital banking, supporting infrastructure significantly has a positive impact on the intention of Gen Z in Bandung City to use Islamic digital banking and is proven to be the biggest influence in influencing intention to use, riba knowledge does not significantly moderate the relationship between performance expectations, convenience expectations, literacy from the environment and supporting infrastructure on Gen Z's intention to use Islamic digital banking in Bandung City. However, the results showed that the respondents' level of knowledge related to riba was good and knowledge of riba had a direct effect on the intention to use Islamic digital banking.

Based on the existing research findings, there are suggestions that can be proposed for future research is expected to be able to use other variables including religiosity, age, gender, experience, habits, or the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) model which is a development of the theory of acceptance and use of technology. In addition, future research can also expand the research scopes and range of areas so that it is expected to provide different and more interesting results to study. Based on the results obtained in this study, what Islamic digital banking can do is to hold socialization activities related to Islamic digital banking to generation Z, for example socialization to campuses, companies and even schools so that it is hoped that public sensitivity to Islamic digital banking can increase, especially Islamic digital banking innovations in Indonesia are

still relatively new.

### Author's Contribution

Ismail Maulana: conceptualization, methodology, software, validation, formal analysis, resources, data curation, collecting data, writing paper

Faoziah Ulfah Fatmawati: writing - review & editing, collecting data

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### Declaration of Competing Interest

Authors have no conflict of interest with the conference committee.

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