Factors Determining Sharia Financial Literacy Among Generation Z: The Role Of Social Media And Technology

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ARTICLE INFO	ABSTRACT
	This study aims to analyze the factors that determine Islamic financial literacy among Generation Z, emphasizing the role of social media and technology. The background of the study is based on the phenomenon of increasing use of digital platforms by Generation Z, which simultaneously presents both opportunities and challenges in improving their understanding of Islamic finance. The research method used is a mixed methods approach, combining a quantitative approach through multiple linear regression analysis and Structural Equation Modeling-Partial Least Square (SEM-PLS), with a qualitative approach through in-depth interviews. The study respondents numbered 250 Generation Z individuals from various regions in Indonesia, selected using purposive sampling. The results of the quantitative analysis indicate that social media and technology have a significant positive influence on the level of Islamic financial literacy, with the largest contribution coming from the use of Islamic digital financial technologies such as Islamic e-wallets, mobile banking, and Islamic investment applications. As many as 48% use social media for more than 3 hours/day, indicating that Generation Z is highly digitally active. The majority (68%) have used Islamic financial applications, indicating they are familiar with Islamic digital services. Qualitative findings support these findings, with most informants stating they gained more knowledge about Islamic finance from social media content and direct experience using Islamic financial applications than from lectures. The study concluded that Generation Z's Islamic financial literacy is more influenced by digital factors such as social media and technology than by traditional factors like formal education.

1. Introduction

Generation Z, those born approximately between the mid-1990s and early 2010s, grew up in an environment heavily influenced by the rapid development of digital technology, social media, and globalization. (Sariah and Indra 2024) These characteristics lead to different consumption patterns and ways of obtaining information compared to previous generations. Financial literacy, particularly Sharia financial literacy, is crucial for Gen Z to make wise financial decisions in accordance with Islamic principles, in an environment where Sharia financial products are

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increasingly being offered. Without adequate understanding, Gen Z risks becoming trapped in consumerism or choosing products that are not Sharia-compliant. (Novianta et al. 2024)

Financial technology (fintech) and financial digitalization have facilitated access to financial services, including Sharia-compliant services. Many platforms offer easy transactions, investments, mobile banking, and other digital financial features. For example, a study found that technological advances have a positive and significant impact on Generation Z's investment decisions in the Islamic capital market. (Muhammad Rais, Himmatul Khairi, and Faisal Hidayat 2023) However, technology without adequate literacy support can exacerbate misunderstandings or misuse of Islamic financial products. Therefore, technology is not only a tool, but also a determining factor in how Islamic financial literacy develops.

On the other hand, social media has become a primary channel for Gen Z to obtain various information, including about finance and investment. Content on Instagram, TikTok, and other platforms provides financial education, financial product promotions, and testimonials from influencers. (Finfluencers 2024) For example, research shows that financial literacy content on Instagram has a positive influence on Generation Z's understanding and financial management behavior. (Sariah and Indra 2024) However, content presented on social media is not always accurate or free from bias, so its impact can be two-sided—encouraging literacy or triggering misunderstandings.

Demographic factors such as age, education, and income are also known to be associated with the level of digital/financial literacy among Gen Z. A study in Indonesia stated that age, education level, and income are determinants of digital financial literacy among Gen Z, which in turn influences saving and spending behavior. (Pamungkas et al. 2025) Given the heterogeneity of Gen Z's backgrounds—some are employed, others are still students—these demographic variables are important to consider in studies of Islamic financial literacy.

Personal motivation, trust in Islamic financial institutions, and regulations or transparency of Islamic institutions are also non-technical factors that influence Islamic financial literacy and the choice of Islamic products/investments. The study "Sharia Financial Literacy, Technological Advances, and Motivation: Pillars of Generation Z's Investment Decisions in the Sharia Capital Market" shows that motivation is a significant variable, along with literacy and technological advancement, in determining Gen Z's investment decisions. (Al-Ma'ruf and Qadariyah 2024). Trust and regulation (including Sharia aspects) are important for Gen Z to be confident that the products they use are compliant with religious principles and safe.

Problems arise when Gen Z faces an influx of financial information through digital platforms, particularly social media and fintech, which is not always accurate

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or compliant with Sharia principles. Financial education content is often mixed with promotions and influencer opinions, potentially biasing the information received. On the other hand, while technological advances have facilitated access to Sharia financial services, Gen Z's ability to utilize this technology is uneven, potentially creating a gap in understanding.

However, the phenomenon of high social media and digital technology usage is not always accompanied by an adequate understanding of Sharia finance. Financial information obtained through social media is often a mixture of education, promotions, and influencer opinions that are not necessarily accurate or compliant with Sharia principles. On the other hand, while advances in Islamic financial technology do provide easy access, without adequate literacy, they can potentially lead to misunderstandings and misguided financial decisions.

In response to this gap, this study aims to analyze the influence of social media and digital financial technology on the Islamic financial literacy of Generation Z, as well as examine the role of supporting factors such as economic educational background and family factors. This study uses a mixed methods approach to obtain a more comprehensive picture of the patterns of Islamic financial literacy formation in the digital era.

The urgency of this research lies in its contribution in providing an empirical basis for Islamic educational institutions, regulators, and Islamic financial institutions in designing strategies to improve Islamic financial literacy that align with the characteristics of Generation Z. By understanding the dominant factors influencing Islamic financial literacy, educational policies and programs can be directed more effectively and contextually.

Based on the above description, it is crucial to identify the determinants of Islamic financial literacy among Generation Z, particularly the role of social media and technology as key variables. This study aims to fill this research gap by examining the influence of social media and technological advancements/access on Islamic financial literacy, while also examining demographic factors, motivation, and trust as supporting variables. The results of this study are expected to provide recommendations for educational institutions, regulators, and Islamic financial institutions in designing educational programs and information media that are targeted at Gen Z.

2. Method

This research employed a mixed methods design with a sequential explanatory approach. Quantitative research was conducted initially, followed by qualitative research later. This design was chosen based on the research's need to not only statistically test causal relationships between variables but also to more deeply understand how and why social media and digital financial technology influence

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Generation Z's Islamic financial literacy. In the quantitative phase, data were analyzed using inferential statistical techniques, such as multiple linear regression and Structural Equation Modeling–Partial Least Squares (SEM-PLS). The qualitative phase further clarified, confirmed, and enriched the quantitative findings by contextually exploring respondents' experiences and perceptions.

The quantitative research instrument was developed in the form of a structured questionnaire using a five-point Likert scale, ranging from "strongly disagree" to "strongly agree." The instrument was developed based on a literature review and the adoption of indicators from previous research relevant to Islamic financial literacy, social media, and digital financial technology. Prior to widespread use, the questionnaire was tested through expert judgment and pilot testing to ensure clarity of language, appropriateness to the context of Generation Z, and measurability of the indicators.

The variables in this study were measured using the following indicators. The Islamic financial literacy variable was measured through understanding the basic principles of Islamic finance, the ability to select Islamic financial products, and financial management behavior in accordance with Islamic values. The social media variable was measured through usage intensity, the type of Islamic financial content accessed, and the level of trust in financial information on social media. The Islamic digital financial technology variable was measured through the use of Islamic mobile banking services, Islamic digital wallets, and Islamic investment applications. All indicators were tested for validity and reliability using SEM-PLS.

The qualitative phase was conducted through in-depth interviews with selected informants drawn from the quantitative survey respondents. Informants were selected purposively, taking into account variations in levels of Islamic financial literacy and the intensity of social media and financial technology use. Interview data were analyzed using thematic coding techniques, which include data transcription, initial coding, grouping codes into main themes, and interpretation of findings. This qualitative analysis aims to identify patterns, meanings, and contexts not fully captured in the quantitative analysis, thereby providing a more comprehensive understanding of the role of social media and technology in shaping the Islamic financial literacy of Generation Z.

This research consists of primary and secondary data. Primary data were obtained directly from respondents from Generation Z, specifically university students aged 18–25 who actively use social media and digital technology. This data was collected through a structured questionnaire designed to measure Islamic financial literacy, social media utilization, and technology use. Meanwhile, secondary data were obtained from supporting literature such as journals, books, research reports, and official publications from the Financial Services Authority (OJK) and Bank Indonesia relevant to Islamic financial literacy.

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Technique The data collection method used was a questionnaire with a Likert scale to measure respondents' perceptions and literacy levels. The questionnaire was distributed online via Google Forms to reach a wider audience of Generation Z respondents, who tend to be digitally active. Documentation was also conducted through searches of reports, articles, and secondary data to support the analysis.

Data analysis techniques The research was conducted through several stages. *First,* the questionnaire data was examined using validity and reliability tests to ensure the research instrument was suitable for use. *Second,* a descriptive analysis was conducted to describe the respondent profile and the level of Islamic financial literacy of Generation Z. *Third,* an inferential analysis using the multiple linear regression method or Structural Equation Modeling-Partial Least Squares (SEM-PLS) was used to examine the influence of social media and technology on Islamic financial literacy. This technique allows us to identify the significant determinants and their contribution to improving Islamic financial literacy among Generation Z.

3. Results and Discussion
Results

Table 1. Respondent Characteristics

Characteristics	Category	Number (n)	Percentage (%)
Gender	Man	110	44.0
	Woman	140	56.0
Age	17–20 years	85	34.0
	21–23 years	105	42.0
	24–26 years	60	24.0
Status	High school/vocational school students	60	24.0
	Student	150	60.0
	Young Workers	40	16.0
Duration of Social Media Usage per Day	< 2 hours	40	16.0
	2–3 hours	90	36.0
	> 3 hours	120	48.0
Use of Islamic Finance Applications	Once	170	68.0
	Never	80	32.0

Source: processed data, 2025

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The research was conducted on 250 Generation Z respondents (aged 17–26 years) through an online survey. Number of respondents = **250 people**. The majority of respondents were students (60%), aged 21–23 years (42%). Most of the respondents were female (56%). As many as 48% use social media > 3 hours per day, showing that Generation Z is very digitally active. The majority (68%) have used Islamic financial applications, meaning they are quite familiar with Islamic digital services.

The results of quantitative data research using two analytical methods: Multiple Linear Regression and Structural Equation Modeling (SEM-PLS). Both are often used for socio-economic research with interconnected variables.

1) Multiple Linear Regression Analysis

Equation model:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon$$

Information:

(Y) = Sharia Financial Literacy

(X_1) = Social Media Usage

(X_2) = Utilization of Islamic Financial Technology

(X_3) = Economic Educational Background

(X_4) = Family Factor

Regression results:

Table 2. Regression Results

Independent Variables	Coefficient (β)	t-count	Sig. (p-value)	Note
Social Media Use (X1)	0.34	4.25	0,000	Significant
Utilization of Islamic Financial Technology (X2)	0.41	5.02	0,000	Significant
Economic Education Background (X3)	0.12	1.75	0.080	Not significant
Family Factor (X4)	0.26	2.95	0.020	Significant
R^2	0.62	—	—	The model is quite strong

Source: processed data, 2025

Interpretation explains 62% of the variation in Islamic financial literacy. The dominant factors are Islamic financial technology and social media.

2) SEM-PLS analysis

SEM-PLS is used to test the relationship between constructs and their indicators.

a. Outer Model Results (Validity & Reliability)

All indicators have a loading factor > 0.7, indicating good convergent validity.

AVE value > 0.5 and Composite Reliability > 0.8 → reliable instrument.

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b. Inner Model Results (Influence Between Variables)

Table 3. Path Coefficients and Hypothesis Testing Results (Structural Model – SEM-PLS)

Relationship between variables	Path Coefficient	t-statistic	p-value	Note
Social Media → Sharia Financial Literacy	0.32	4.10	0,000	Significant
Islamic Financial Technology → Islamic Financial Literacy	0.44	5.50	0,000	Significant
Economic Education → Sharia Financial Literacy	0.10	1.50	0.134	Not significant
Family Factors → Sharia Financial Literacy	0.27	2.85	0.004	Significant

Source: processed data, 2025

c. R-Square (R²) value

Sharia Financial Literacy = 0.64 → meaning 64% of the variation in sharia financial literacy can be explained by the four variables.

d. Goodness of Fit (GoF)

SRMR = 0.058 (< 0.08) → model fit.

NFI = 0.91 → good category.

Both multiple linear regression and SEM-PLS show consistent results:
Social media and Islamic financial technology are the most dominant factors in improving Islamic financial literacy among Generation Z. Family remains a significant role, although its influence is less significant. Formal economic education has not had a significant impact, indicating that Generation Z's Islamic financial literacy is shaped more by digital exposure and practical experience than by the educational curriculum. These results reinforce the view that Generation Z learns about Islamic finance through digital media and technology, so Islamic financial education strategies need to utilize social media, Islamic finance applications, and interactive approaches.

Qualitative Data Results

Qualitative research was conducted through in-depth interviews with 15 informants from Generation Z (high school students, college students, and young workers). Thematic analysis was used to identify patterns and factors influencing Islamic financial literacy.

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1) **The Role of Social Media**

The majority of informants stated that social media was their primary source of knowledge about Islamic finance. Educational content in the form of short videos and infographics was considered easier to understand. One student stated:

"I mostly learn about sharia-compliant investments from TikTok and Instagram because the language is simple and the practical examples are straightforward."

This demonstrates that social media is not just a means of entertainment but also an effective platform for informal learning.

2) **Utilization of Digital Financial Technology**

Nearly all informants who had used a sharia-compliant mobile banking app or sharia-compliant e-wallet reported a better understanding of sharia principles through direct experience. One young worker stated:

"Previously, I only knew the theory about usury. But after using the Islamic banking app, I better understand why certain contracts exist and how they differ from conventional banking."

This practical experience shows that Islamic financial technology can accelerate the literacy process among young people.

3) **Family Factors**

Informants acknowledged that families still play a crucial role, particularly in the initial introduction of Islamic financial principles such as zakat, the prohibition of usury, and saving in Islamic banks. However, some informants cited limited parental knowledge. One high school student said:

"My parents always remind me about zakat and not to borrow money with interest, but they don't really know about Islamic financial applications."

This indicates a generation gap in understanding modern Islamic finance.

4) **Limitations of Formal Education**

Nearly all informants agreed that Islamic financial literacy is not widely available in formal education. An economics student stated:

"In college, we mostly study conventional economics. Sharia topics are merely supplementary, not the main subject." This indicates that the education system is still not sufficiently responsive to the need for Sharia financial literacy in the digital age.

2) **Synthesis of Findings**

In general, qualitative data shows that Generation Z's Islamic financial literacy is shaped through three main channels: digital exposure (social media and financial technology), family environment, and personal experience. Formal education plays a limited role, so this generation relies more on non-traditional sources to enhance their understanding.

Discussion

The results of this study indicate that social media and digital financial technology have a significant influence on the Islamic financial literacy of Generation Z. This finding can be explained through the Technology Acceptance Model (TAM),

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which emphasizes that technology adoption is influenced by perceived usefulness and perceived ease of use. Social media and Islamic financial applications used by Generation Z are considered easily accessible, relevant, and suited to their daily needs, thus increasing their usage intensity and understanding of Islamic finance. Thus, Islamic financial literacy is formed not only through cognitive processes but also through repeated interactions with technology that are positively received by users.

From the perspective of Social Learning Theory, the influence of social media on Islamic financial literacy can also be understood as a social learning process. Generation Z learns financial behavior through observing content creators, financial influencers, and digital communities that showcase Islamic financial management practices. This modeling and reinforcement process explains why visual content and narratives of personal experiences are more effective than abstract formal learning. However, this study also indicates a potential risk of mislearning, as not all social media content has a strong foundation in Islamic law and academics. These findings extend the literature by demonstrating that social media plays a double-edged sword in Islamic financial literacy.

The significant influence of Islamic financial technology on literacy also strengthens the Sharia Financial Literacy Framework, which views literacy not only as conceptual understanding but also as the ability to apply it in Islamic financial practices. Direct experience using Islamic mobile banking, Islamic e-wallets, and halal investment platforms strengthens the behavioral literacy dimension, where knowledge is acquired through real-world practice. These findings align with previous research emphasizing the importance of experiential learning in improving financial literacy. However, unlike some studies that position literacy as a prerequisite for technology use, this research demonstrates a reciprocal relationship, where technology use acts as a catalyst for literacy improvement.

The significant but relatively weaker role of the family compared to social media and technology indicates a shift in the source of financial literacy among Generation Z. Within the framework of Social Learning Theory, the family remains the initial socialization agent, particularly in introducing halal and haram values and the obligation of zakat. However, parents' limited Islamic financial literacy regarding modern financial products has the potential to limit optimal knowledge transfer. These findings partially contradict previous research that places the family as the dominant factor in financial literacy, and indicate that digitalization has shifted the center of financial learning from the domestic sphere to the digital realm.

The most interesting finding is the insignificant effect of formal economics education on Islamic financial literacy. This result contradicts several previous studies that found a positive relationship between economics education and financial literacy. This difference may be explained by the lack of systematic integration of Islamic financial literacy into the formal economics curriculum. Economics education, which

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emphasizes a more conventional approach, means that economics graduates do not automatically possess better Islamic financial literacy. These findings enrich academic discourse by demonstrating that the type and orientation of the curriculum are more important than educational background.

The implications of this research are multidimensional. For regulators, the results emphasize the importance of monitoring and standardizing Islamic financial literacy content on social media, including collaboration with credible fininfluencers. For the education sector, the integration of digital-based and practical Islamic financial literacy into the curriculum is necessary to ensure that formal education is not left behind by the dynamics of informal learning in the digital space. For the Islamic finance industry, these findings demonstrate that user-friendly and educational technology design not only drives product adoption but also directly contributes to increasing Islamic financial literacy.

4. Conclusion

Based on the research results, it can be concluded that Islamic financial literacy among Generation Z is significantly influenced by the role of social media and digital technology. Social media serves as the primary channel for disseminating practical, fast, and easy-to-understand information, while Islamic financial technologies such as mobile banking and Islamic e-wallets strengthen literacy through direct experience in conducting transactions in accordance with Islamic principles. Family factors also contribute to the initial development of basic understanding, although they are still limited to traditional aspects. Conversely, formal education has not yet become the primary source of Islamic financial literacy, so Generation Z relies more on digital platforms for learning and practice. Therefore, strengthening Islamic financial literacy in the digital era requires optimizing the synergy between social media, financial technology, the role of the family, and the support of educational institutions.

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