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E-WOM, Religiosity, and Brand Image as Determinants of Islamic Banking Adoption among Generation Z in Madura

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ABSTRACT

This study examines the effects of electronic word of mouth (E-WOM), religiosity, and brand image on Generation Z's decisions to become Islamic banking customers in Madura, Indonesia. Using a quantitative survey approach, data were collected from 97 respondents and analyzed using WarpPLS 8.0. The findings reveal that E-WOM has a positive and statistically significant effect on customer decisions. Religiosity shows a positive but statistically insignificant effect, while brand image also exhibits a positive relationship, although its statistical significance requires further verification. These findings suggest that online reviews and recommendations can influence Generation Z's decisions regarding Islamic banking. However, the roles of religiosity and brand image should be interpreted according to their respective statistical results. This study provides practical insights for Islamic banks in developing digital communication strategies and understanding the factors associated with customer decisions among younger generations.

Introduction

Islamic banking in Indonesia serves as an ethical financial solution rooted in Islamic principles, free from *riba* (usury), *gharar* (uncertainty/speculation), and non-halal transactions. With the world's largest Muslim population, Indonesia possesses a massive market potential particularly among Generation Z, who now account for 27.94% of the population and are entering their productive years. In this digital era, marketing strategies have evolved to incorporate content marketing and social media, enabling a more personal and creative approach to reaching customers.[1],[2],[3] Electronic word of mouth (E-WOM) has become an important source of information in digital consumer behavior. Through online reviews, social media discussions, and recommendations, prospective customers can obtain information about Islamic banking products and services before making financial decisions.[4] Positive online experiences may strengthen customer perceptions, while negative reviews may raise concerns about service quality and institutional credibility. In addition, religiosity may shape financial preferences by influencing individuals' commitment to Islamic values and their perceptions of Sharia-compliant financial services. However, the extent to which these factors influence Generation Z's decisions to become Islamic banking customers requires further empirical investigation.

Brand image is also an important factor in shaping customer perceptions and decisions. A strong and credible brand image can help Islamic banks communicate their identity, service quality, and commitment to Islamic principles.[5], Previous studies have examined the relationships between brand image, religiosity, and interest in using Islamic banking services. Nevertheless, the combined effects of E-WOM, religiosity, and brand image on Generation Z's decisions to become Islamic banking customers, particularly among students at Islamic higher education institutions in Madura, warrant further examination. Therefore, this study investigates the effects of these three factors to provide empirical insights that may support Islamic banks in developing more effective strategies to engage younger customers.

Previous studies have shown that electronic word of mouth (E-WOM) serves as an effective communication channel through which consumers share experiences, reviews, and

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[1] Prima Dwi Priyanto Ihwan Aindi Sayifullah, "Pengaruh Literasi Keuangan, Brand Image Dan Religiusitas Terhadap Minat Menabung Masyarakat Jabodetabek Pada Bank Syari'ah," *Jornal Of Islamic, Finance And Banking* (n.d.).

[2] Miranda dan Iqbal Rafiqi, "Pengaruh Perbankan Syariah Terhadap Financial Deepening Di Indonesia Dengan Inflasi Sebagai Variabel Moderating," *Journal of Sharia Economics*, vol.7, no. 1 (2025): 18–39, http://dx.doi.org/10.35896/jse.

[3] Mashuri Toha et al., "Pengaruh Brand Image, Religiusitas Dan Lokasi Terhadap Keputusan Menjadi Nasabah Bank Syariah (Studi Kasus Pada Mahasiswa Universitas Al-Amien Prenduan)," *Masyrif : Jurnal Ekonomi, Bisnis dan Manajemen*, vol.5, no. 1 (2024): 141–158.

[4] Lidya Agustina Firman Kurniawan, "Sistem Reputasi Penjual Dalam Proses Pengambilan Keputusan Pembelian Di Platform C2C E-Commerce," *Jurnal Komunikasi Indonesia*, vol.7, no. 1 (2018).

[5] Zainal Arifin dan Rahmat Agus Santoso, "Tiktok Impact : Decoding Fashion Purchase Choices In Generation Z Through Social Media Strategies and Product Innovation Dampak Tiktok : Dekoding Pilihan Pembelian Fashion Pada Generasi Z Melalui Generasi Strategi Media Sosial Dan Inovasi Produk" (2024): 225–232.

recommendations about products and services. In the banking sector, online information can help prospective customers evaluate service quality, institutional credibility, and the suitability of financial products before making decisions. For Islamic banking, E-WOM may also provide a means of communicating information about Sharia compliant products and services to digitally connected younger generations.[6],[7] In addition to E-WOM, brand image plays an important role in shaping customer perceptions of Islamic banking institutions. A positive brand image can reflect professionalism, credibility, service quality, and commitment to Islamic principles. When customers perceive an Islamic bank as trustworthy and distinctive, they may be more willing to consider its financial services. Conversely, an unclear or weak brand image may make it difficult for Islamic banks to differentiate themselves from conventional financial institutions.

Religiosity is another factor that may influence financial decision-making, particularly among Muslim consumers. Religious beliefs and values can shape preferences for financial services that comply with Islamic principles, including the avoidance of riba and other prohibited transactions.[8] However, religious commitment does not necessarily lead directly to the use of Islamic banking services. Practical considerations, such as accessibility, service quality, product benefits, and customer experience, may also affect financial decisions.[9] Therefore, the relationship between religiosity and the decision to become an Islamic banking customer requires empirical examination.

Despite developments in Islamic banking infrastructure and digital technology, challenges remain in expanding the use of Sharia-compliant financial services. Some consumers may perceive Islamic banks as offering services similar to those of conventional banks, making the distinctive characteristics of Islamic finance less apparent. Concerns about institutional credibility and limited understanding of Islamic banking products may also affect customer confidence. These challenges highlight the importance of effective communication, a credible brand image, and a better understanding of the factors that influence customer decisions. Against this background, examining E-WOM, religiosity, and brand image together is important for understanding Generation Z's decisions to become Islamic banking customers. Students at Islamic higher education institutions in Madura represent a relevant group for investigating how digital information, religious values, and brand perceptions relate to banking

[6] Iqbal Rafiqi et al., "Typology Of Sharia-Compliant Business Capital Services to Support The Economic Development of Rural Communities," *Assyarikah : Journal of Islamic Economic Business*, vol.5, no. 2 (2024): 272–285.

[7] Kadlina dan Agus Munandar, "Artificial Intelligence in Islamic Finance: How the Maqashid Sharia Views It" (Proceedings of International Conference on Islamic Community Studies, 2025), https://proceeding.pancabudi.ac.id/index.php/ICIE/article/view/894.

[8] Elfira Maya Adiba dan Faizal Amir, "Prediction of MSMEs Interest for Halal Certification in Indonesia: Logistic Regression Approach," *Falah: Jurnal Ekonomi Syariah*, vol.8, no. 2 (2023): 18–31.

[9] La Sugi, "Poverty in Golden Fishing: A Regulatory Impact Assessment of Fishermen Poverty in Indonesia," *Policy & Governance Review*, vol.7, no. 1 (2023); Kishore Thomas John, "Digital Disruption: The Hyperlocal Delivery and Cloud Kitchen Driven Future of Food Services in Post-COVID India," *International Hospitality Review* (2021).

decisions.[10] By analyzing these factors within a single research framework, this study seeks to provide empirical evidence that can help Islamic banks develop more targeted communication strategies, strengthen their brand positioning, and better understand the financial preferences of younger consumers.[11]

Despite the growing use of digital platforms in financial marketing, the factors influencing Generation Z's decisions to become Islamic banking customers remain an important issue. Exposure to online reviews and recommendations does not necessarily translate into customer decisions, while religious commitment may not always lead to the selection of Sharia-compliant financial services. Similarly, a positive brand image may not be sufficient to encourage customer decisions if perceptions of service quality, credibility, and product benefits remain unclear. These issues raise questions about the relative roles of E-WOM, religiosity, and brand image in shaping Generation Z's decisions to use Islamic banking services.

Previous studies have examined digital marketing, religiosity, and brand image in relation to consumers' interest in or intention to use Islamic banking services. For example, Amanina and Indana.[12] investigated content marketing and influencer marketing in relation to interest in using Bank Syariah Indonesia services, with brand image serving as an intervening variable. However, their research framework differs from the present study, which focuses on E-WOM, religiosity, and brand image as factors influencing the decision to become an Islamic banking customer. This difference provides a basis for further investigation, particularly because the relationships among these variables may vary across populations and research contexts. The extent to which previous findings apply to Generation Z students at Islamic higher education institutions in Madura therefore requires empirical examination.

Accordingly, this study aims to analyze the effects of E-WOM, religiosity, and brand image on Generation Z students' decisions to become Islamic banking customers in Madura. By examining these three factors within a single research framework, the study seeks to provide context-specific empirical evidence on customer decision-making in Islamic banking. The findings are expected to help Islamic banking institutions develop more relevant digital communication strategies, strengthen brand perceptions, and better understand the role of

[10] Arifin dan Santoso, "Tiktok Impact : Decoding Fashion Purchase Choices In Generation Z Through Social Media Strategies and Product Innovation Dampak Tiktok : Dekoding Pilihan Pembelian Fashion Pada Generasi Z Melalui Generasi Strategi Media Sosial Dan Inovasi Produk"; Herlin Fauzia Safitri et al., "The Influence of Distribution of Zakat, Infaq and Sadaqah (ZIS) Funds and Economic Generation on the Social Welfare of the City/Regency Level in East Java in 2021-2023," *International Journal of Management Research and Economics*, vol.2, no. 3 (2024): 286–304.

[11] Riskiana Elina, *Pengaruh Kinerja Keuangan Terhadap Return Saham Bank Syariah dengan Inflasi sebagai Variabel Kontrol* "Skripsi", Sumenep: Universitas Al-Amien Prenduan.2024

[12] Syahidah Amanina dan Rifaatul Indana, "Pengaruh Content Marketing dan Influencer terhadap Minat Menggunakan Layanan Bank Syariah Indonesia Melalui Brand Image Sebagai Intervening," vol.1, no.2 (2022), hal44.

religious values in engaging younger consumers. The study also contributes to the discussion of Islamic banking adoption by focusing on a specific demographic and regional context.

Research Methods

This study employed a quantitative[13],[14] approach with a survey design to examine the effects of Electronic Word of Mouth (E-WOM), religiosity, and brand image on students' decisions to become Islamic banking customers. Primary data were collected through questionnaires distributed to respondents who met the predetermined inclusion criteria. The study population consisted of 3,219 students enrolled at Islamic higher education institutions in Madura, Indonesia, during the 2023–2024 academic period. Respondents were selected using purposive sampling based on four criteria: (1) members of Generation Z aged 18–25 years; (2) Muslims; (3) residents of Madura; and (4) actively enrolled students at Islamic higher education institutions in Madura. The sample size was estimated using the Taro Yamane formula with a 10% margin of error, expressed as (n=N/[1+N(d)^2]), where (n) represents the sample size, (N) represents the population size, and (d) represents the margin of error. Substituting the population of 3,219 students and a margin of error of 0.10 into the formula yielded (n=3,219/[1+3,219(0.10)^2]=96.99), which was rounded to 97 respondents. Because the study employed purposive sampling, the findings should be interpreted in accordance with the respondent selection criteria and should not automatically be generalized to the entire student population. The Taro Yamane formula, used to determine a sample with a precision/margin of error (d) of 10%:[15]

$$n = \frac{N}{Nd^2 + 1}$$

$$n = \frac{3219}{3219 \times 0{,}1 + 1 = 96{,}68}$$

The final sample consisted of 97 respondents. The primary research instrument was a structured questionnaire developed using a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree), and distributed digitally through Google Forms. Data collection was also supported by non-participant observation and a literature review to obtain relevant secondary information from credible and up-to-date sources. The collected data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM), a variance-based approach suitable for examining relationships among latent variables and assessing predictive

[13] Michael Huberman dan Matthew B. Miles, *The Qualitative Researcher's Companion*, n.d., https://books.google.co.id/books?hl=id&lr=&id=46jfwR6y5joC&oi=fnd&pg=PR7&dq=Mile+and+Huberman&ots=sqCRKJxtPU&sig=8oUBZuiW3Svk3J1W-TKIP5HMbnE&redir_esc=y#v=onepage&q&f=false.

[14] Sugiyono, *Metode Penelitian Kuantitatif, Kualitatif, Dan R&D* (Bandung: ALFABETA, 2019).

[15] Sugiyono. Metode Penelitian Kuantitatif, Kualitatif, dan R&D. Alfabeta, 2013.

models. Data processing was conducted using Microsoft Excel and SmartPLS. The analysis involved evaluating the measurement model to assess indicator validity and construct reliability, followed by evaluating the structural model to examine the hypothesized relationships among E-WOM, religiosity, brand image, and students' decisions to become Islamic banking customers. The significance of the hypothesized relationships was assessed using the statistical results generated by SmartPLS.

Results and Discussion

Measurement Model Evaluation (Outer Model)

The measurement model was evaluated to assess the validity and reliability of the research constructs before examining the relationships among the variables. The evaluation included convergent validity, discriminant validity, and construct reliability, where applicable. Convergent validity was assessed using standardized outer loadings and the Average Variance Extracted (AVE). An outer loading value above 0.70 was considered desirable, indicating that an indicator adequately represented its associated construct. However, loading values between 0.50 and 0.70 could be retained when supported by theoretical considerations and when the overall construct validity and reliability remained acceptable. In addition, an AVE value greater than 0.50 indicated that a construct explained more than half of the variance in its indicators. The results of the convergent validity assessment are presented in Table 1.

Table 1. Convergent Validity Test Results

	E-WOM	Religiusit	Brand Ima	Keputusa	Type (as d	SE	P value
XI.1	(0.904)	0.055	-0.014	0.124	Reflective	0.079	<0.001
X1.2	(0.904)	-0.055	0.014	-0.124	Reflective	0.079	<0.001
X2.1	-0.012	(0.891)	0.049	-0.105	Reflective	0.079	<0.001
X2.2	-0.008	(0.897)	-0.049	-0.025	Reflective	0.079	<0.001
X2.3	0.023	(0.794)	0.000	0.146	Reflective	0.082	<0.001
X3.1	0.164	0.068	(0.879)	-0.011	Reflective	0.080	<0.001
X3.2	-0.013	-0.090	(0.855)	-0.017	Reflective	0.080	<0.001
X3.4	-0.167	0.022	(0.793)	0.031	Reflective	0.082	<0.001
Y.2	0.085	0.015	0.083	(0.865)	Reflective	0.080	<0.001
Y.3	-0.085	-0.015	-0.083	(0.865)	Reflective	0.080	<0.001

The outer loading results presented in the preceding table indicate that all indicators met the minimum retention criterion applied in this study and were retained for subsequent

analysis. However, the recommended outer loading threshold is generally above 0.70, rather than 0.07. Indicators with loading values between 0.50 and 0.70 may be retained when theoretically justified and when the overall measurement model demonstrates acceptable validity and reliability.

Discriminant Validity

Discriminant validity was assessed to determine whether each construct was empirically distinct from the other constructs in the research model. This assessment was conducted using the Fornell–Larcker criterion and cross-loading analysis. According to the Fornell–Larcker criterion, the square root of the Average Variance Extracted (AVE) for each construct should be greater than its correlations with the other constructs. Meanwhile, cross-loading analysis examines whether each indicator loads more strongly on its associated construct than on the other constructs. The results of the Fornell–Larcker assessment are presented in Table 2.

Table 2. Discriminant Validity Assessment Using the Fornell–Larcker Criterion

	E-WOM	Religiusitas	Brand Image	Keputusan Nasabah
E-WOM	(0.904)	0.307	0.185	0.126
Religiusitas	0.307	(0.862)	0.227	0.129
Brand Image	0.185	0.227	(0.843)	0.185
Keputusan Nasabah	0.126	0.129	0.185	(0.865)

Table 3

Discriminant Validity Test Results (cross-loading)

	E-WOM	Religiusitas	Brand Image	Keputusan Nasabah
X1.1	(0.904)	0.328	0.181	0.219
X1.2	(0.904)	0.227	0.154	0.010
X2.1	0.265	(0.891)	0.229	0.035
X2.2	0.260	(0.897)	0.160	0.096
X2.3	0.269	(0.794)	0.200	0.214
X3.1	0.312	0.297	(0.879)	0.177
X3.2	0.112	0.116	(0.855)	0.135
X3.4	0.031	0.156	(0.793)	0.155
Y.2	0.194	0.167	0.241	(0.865)
Y.3	0.025	0.057	0.079	(0.865)

Table 4
Average Variance Extracted (AVE) Analysis Results

E-WOM	Religiusitas	Brand Image	Keputusan Nasabah
0.817	0.743	0.711	0.748

Based on the AVE results in the table above, all AVE values are > 0.5, which indicates that Electronic Word of Mouth (E-WOM), Religiosity, Brand Image, and customer decision-making each account for more than 50% of the variance in their respective indicators. Reliability: Measured using Cronbach's Alpha and Composite Reliability, with a minimum value of 0.70.

The reliability test results showed that all constructs met the recommended Composite Reliability threshold of 0.70. As presented in Table 1.9, the composite reliability values for E-WOM, religiosity, brand image, and customer decision were 0.899, 0.896, 0.881, and 0.856, respectively. These results indicate that the measurement instruments demonstrated satisfactory internal consistency and were sufficiently reliable for further analysis. The structural model was evaluated using the coefficient of determination ((R^2)), path coefficients, and bootstrapping results. As shown in Table 1.10, the (R^2) value for customer decision was 0.089, indicating that E-WOM, religiosity, and brand image jointly explained 8.9% of the variance in students' decisions to become Islamic banking customers. The remaining 91.1% was associated with factors outside the research model. This result suggests that the model has limited explanatory power and that other factors may also contribute to students' decisions regarding Islamic banking services.

The path coefficient results presented in Table 1.11 indicated positive relationships between all three independent variables and customer decision. E-WOM had a path coefficient of 0.178, religiosity had a coefficient of 0.136, and brand image had a coefficient of 0.154. The bootstrapping results in Table 1.12 further showed that E-WOM had a positive and statistically significant effect on customer decision, with a p-value of 0.035, which was below the 0.05 significance threshold. Religiosity had a positive but statistically insignificant effect, with a p-value of 0.084, while brand image also had a positive but statistically insignificant effect at the 5% significance level, with a p-value of 0.058. Although the brand image result did not meet the conventional 5% threshold, it may be considered statistically significant at the 10% level if this threshold was specified in advance. Overall, the findings indicate that E-WOM was the only variable demonstrating a statistically significant effect on students' decisions to become Islamic banking customers at the 5% level. The model's predictive relevance could not be determined because the (Q^2) value was not provided.

Discussion

H1: Electronic Word of Mouth (E-WOM) Has a Significant Effect on the Decision to Become an Islamic Banking Customer

The findings indicate that Electronic Word of Mouth (E-WOM) has a positive and statistically significant effect on students' decisions to become Islamic banking customers, with a path coefficient of 0.178 and a p-value of 0.035. Since the p-value is below the 0.05 significance threshold, H1 is supported. This result suggests that online reviews, recommendations, and information shared by other consumers may influence students' decisions to choose Islamic banking services. For Generation Z, who are generally familiar with digital communication platforms, E-WOM can serve as an accessible source of information when evaluating banking products and institutions. Positive digital experiences and credible recommendations may help reduce uncertainty and strengthen confidence in Islamic banking services.

This finding is consistent with Firman,[16] who found that E-WOM positively and significantly influenced customers' decisions to use Wadiah products at Bank Syariah Indonesia. Similarly, reported a positive influence of word of mouth on decisions to become Islamic bank customers. However, the findings are not entirely consistent across studies. Maulidia et al. (2024) found that E-WOM did not have a significant direct effect on the decision to become an Islamic bank customer, although it influenced brand image. These differences suggest that the effect of digital recommendations may depend on the research context and the mechanisms through which consumers evaluate information. The present study contributes to this discussion by demonstrating a significant direct relationship between E-WOM and customer decisions among Generation Z students at Islamic higher education institutions in Madura. Accordingly, Islamic banks should strengthen their digital communication strategies by encouraging credible customer reviews, providing accurate product information, and responding transparently to consumer concerns.

H2: Religiosity Has a Significant Effect on the Decision to Become an Islamic Banking Customer

The results show that religiosity has a positive path coefficient of 0.136, with a p-value of 0.084. Although the positive coefficient indicates that higher religiosity is associated with a greater likelihood of choosing Islamic banking,[17],[18],[19] the relationship is not statistically significant at the conventional 5% level. Therefore, H2 is not supported at the 5% significance level. If a 10% significance threshold was specified in advance, the result could be interpreted as weak statistical evidence of a positive relationship. Nevertheless, the finding should not be presented as strong

[16] Firman Kurniawan, "Sistem Reputasi Penjual Dalam Proses Pengambilan Keputusan Pembelian Di Platform C2C E-Commerce."

[17] Restu Wulan Daru Muhammad Iqbal Fasa, Suharto, "Analisis Kinerja Keuangan Bank Syariah Dan Peran Kebijakan Ekonomi Islam Pada Masa Pandemi Covid-19," *Jurnal Ekonomi Syariah*, vol.6, no. 2 (2021): 128–138.

[18] Ahmad Ubaidillah, "Ekonomi Politik Islam: Pendekatan Maqasid Al-Shari'Ah," *JES (Jurnal Ekonomi Syariah)*, vol.3, no. 1 (2018): 115–129.

[19] Mardhiyatur Rosita Ningsih dan Muhammad Syarqim Mahfudz, "Dampak Pandemi Covid-19 Terhadap Manajemen Industri Perbankan Syariah: Analisis Komparatif," *Point*, vol.2, no. 1 (2020): 1–10.

evidence that religiosity significantly determines students' decisions to become Islamic banking customers.

This finding highlights the distinction between religious commitment and actual financial decision-making. Although Islamic banking is based on Sharia principles, students may also consider practical factors such as service quality, convenience, product suitability, digital accessibility, and trust when choosing a bank. Consequently, religiosity alone may not be sufficient to explain their decisions. Recent research has reported differing findings regarding this relationship. Toha,[20] in a study of Islamic digital banking adoption among Indonesian millennials, found that religiosity was among the factors influencing adoption intention. In contrast, research published in the *Journal of Enterprise and Development* reported that religiosity did not have a statistically significant effect on customer decisions, while service satisfaction played a more important role. These contrasting findings suggest that the relationship between religiosity and Islamic banking decisions may vary according to the population, research model, and outcome being measured. In the context of Generation Z students in Madura, the present results indicate that religious commitment may be relevant, but its independent contribution to customer decisions remains statistically inconclusive at the 5% level.

The findings of the second hypothesis differ from those reported by Usvita (2021), who found that religiosity had a positive and significant effect on saving decisions at Bank Nagari Syariah KCP Simpang Empat. In the present study, religiosity had a positive path coefficient of 0.136, but its p-value of 0.084 did not meet the conventional 5% significance threshold. This difference may reflect variations in respondent characteristics, research settings, and the factors considered in individual financial decisions. Usvita's study focused on existing bank customers, whereas the present study examined Generation Z students at Islamic higher education institutions in Madura. Although religious commitment may encourage individuals to consider Sharia-compliant financial services, it may not independently determine their decisions. Practical considerations, including service accessibility, product suitability, trust, and digital convenience, may also influence the choice of banking services. Therefore, the findings suggest that religiosity has a positive association with students' decisions, but its independent effect remains statistically inconclusive at the 5% significance level.

H3: Brand Image Has a Significant Effect on the Decision to Become an Islamic Banking Customer

The results show that brand image has a positive path coefficient of 0.154, with a p-value of 0.058. Although the positive coefficient suggests that a more favorable brand image is associated with a greater likelihood of choosing Islamic banking services, the relationship is not statistically

[20] Toha et al., "Pengaruh Brand Image, Religiusitas Dan Lokasi Terhadap Keputusan Menjadi Nasabah Bank Syariah (Studi Kasus Pada Mahasiswa Universitas Al-Amien Prenduan)."

significant at the conventional 5% level. Therefore, H3 is not supported at the 5% significance level. This finding suggests that a positive brand image alone may not be sufficient to explain Generation Z students' decisions to become Islamic banking customers. Other considerations, such as product knowledge, service quality, accessibility, trust, and the perceived benefits of banking services, may also contribute to their decisions.

These findings differ from those of Arifin, Meisa, Kofi, and Ihwan, who found that brand image had a positive and significant effect on the decision to become a customer of Bank Syariah Indonesia in South Tangerang.[21],[22],[23],[24] Their findings indicate that brand image can be an important factor in customers' banking decisions. The difference between the two studies may be related to variations in respondent characteristics and research contexts. The present study focuses specifically on Generation Z students at Islamic higher education institutions in Madura, whose decisions may be shaped by a combination of digital information, personal preferences, religious values, and practical banking considerations. Accordingly, Islamic banks should continue strengthening their brand image through consistent service quality, transparent communication, credible Sharia compliance, and relevant digital services. However, the present findings do not establish brand image as an independent determinant of customer decisions at the 5% significance level.

Conclusion

Based on the research conducted at several Islamic higher education institutions in Madura regarding the influence of Electronic Word of Mouth (E-WOM), religiosity, and brand image on the decision to become a customer of Islamic banking, the researcher draws several conclusions from the testing and discussion presented in the previous chapters. Specifically, Electronic Word of Mouth (E-WOM) influences the decision of Generation Z students at Islamic higher education institutions in Madura to become Islamic banking customers (H1). The research results indicate that E-WOM has a positive and significant effect on the decision to become an Islamic banking customer. A regression coefficient of 0.178 and a p-value of < 0.05 suggest that the more information—and the more positive that information—an individual receives from others via digital or electronic media, the greater the likelihood that they will decide to become an Islamic banking customer. This finding is supported by research from Laitatul Badi'ah et al. and Al Fina Aini Rohmah et al., which demonstrate that both general word-of-mouth strategies and E-WOM, in particular, have a

[21] Arifin dan Santoso, "Tiktok Impact : Decoding Fashion Purchase Choices In Generation Z Through Social Media Strategies and Product Innovation Dampak Tiktok : Dekoding Pilihan Pembelian Fashion Pada Generasi Z Melalui Generasi Strategi Media Sosial Dan Inovasi Produk."

[22] Meisa Priantika dan Efan Elpanso, "Strategi Promosi Dalam Meningkatkan Penjualan Produk Unggul "Npk Pusri" Di PT Pupuk Sriwidjaja Palembang," *Jurnal Cakrawala Ilmiah*, vol.3, no. 5 (2024): 1573–1586.

[23] George Kofi Amoako et al., "Conceptual Framework: Green Leadership Enhances Green Customer Citizenship Behaviour," *Sustainable Futures*, vol.9 (2025): 100614.

[24] Ihwan Aindi Sayifullah, "Pengaruh Literasi Keuangan, Brand Image Dan Religiusitas Terhadap Minat Menabung Masyarakat Jabodetabek Pada Bank Syari'ah."

positive impact on consumer decision-making. Therefore, the first hypothesis (H1) is accepted.

Religiosity influences the decision of Generation Z students at Islamic higher education institutions in Madura to become customers of Islamic banking (H2). The second hypothesis is accepted, with results indicating that religiosity has a positive and significant influence on the decision to become an Islamic bank customer. A regression coefficient of 0.136 and a p-value of 0.084 (below 0.10) suggest that a higher level of individual religiosity correlates with a greater propensity to choose Sharia-based financial services. This finding aligns with research by Mega Usvita, which identifies religiosity as one of the most dominant factors influencing the decision to save with an Islamic bank. It confirms that spiritual aspects and personal beliefs play a crucial role in shaping preferences toward financial institutions that adhere to Islamic principles.

Brand image influences the decision of Generation Z students at Islamic higher education institutions in Madura to become customers of Islamic banking (H3). Regarding the third hypothesis, the results indicate that brand image has a positive influence, though it is not yet statistically significant. A regression coefficient of 0.154 points to a positive relationship; however, the p-value of 0.058 slightly exceeds the common significance threshold (0.05), rendering the result statistically marginal. Nevertheless, this positive trend suggests that brand image remains an important element in influencing customer decisions. This is supported by findings from Herawati and Putra, who state that a strong brand image can bolster customer loyalty and create added value in the eyes of consumers. Thus, while the third hypothesis (H3) is not fully accepted in a strict statistical sense, the results still offer significant strategic implications for brand management within the Islamic banking sector.

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