Keynesia: International Journal of Economics and Business
E-ISSN: 2829-7253, P-ISSN: 2829-7725
Vol. 3 No 1. 2024, pp 37-46

Analysis of generation Z transaction interest in sharia banks based on digitalization and cyber security

Siti Aisyah[1]✉, Dede Istianah[2], Aditya Firmansyah[3], Muhammad Abdul Halim[4], Irni Sri Cahyanti[5]

[1]*University of Islam Nusantara, Indonesia, sitiaisyah@uninus.ac.id*

[2]*University of Islam Nusantara, Indonesia, dedeistianah@uninus.ac.id*

[3]*University of Islam Nusantara, Indonesia, adityafirmansyah@uninus.ac.id*

[4]*University of Islam Nusantara, Indonesia, abdulhalim@uninus.ac.id*

[5]*University of Islam Nusantara, Indonesia, irni_sricahyanti@uninus.ac.id*

ARTICLE INFO

Article history :

Received March 17th 2024

Revised April 16th 2024

Accepted April 25th 2024

Author's Corespondence✉:

Siti Aisyah

University of Islam Nusantara,

Indonesia.

sitiaisyah@uninus.ac.id

ABSTRACT

Digitalization is the change of analog to digital processes. The existence of digitalization provides great benefits for every industrial sector, including banking. Behind all these benefits there are risks that must also be faced, therefore cyber security is needed to overcome or defend data from cyber attacks (cyber crime). This study aims to determine the influence of digitalization and cyber security on the interest of generation z transactions in Islamic banks. The employed methodology is a quantitative research approach utilizing the SPSS program. The data for this study was collected by the distribution of online questionnaires using Google Forms to respondents, using purposive sampling approaches. The data gathered is considered primary data. The results of this study partially show that the digitalization variable does not affect the interest in generation z transactions in Islamic banks with a t-value of 1.761 > the table t of 1.978 and the cyber security variable affects the interest of generation z transactions with a t-value of 6,000 > t table of 1.978. simultaneously, digitalization and cyber security significantly affect the interest in Generation Z transactions in Sharia Banks with f calculation 49.43 > F table 3.07. Therefore, digitalization and cyber security strengthen the reason for generation Z in making transactions at Islamic banks in their daily lives.

Keywords : Digitalization; Cyber security; Generation Z; Transaction Interest.

1. INTRODUCTION

The presence of the industrial era 4.0 in a country changes the country's economy towards a digital economy. Digital economy initiatives aim to pave the way for local communities to manage and enhance the economic opportunities offered by the digital world (Ahmad, Ahmad, & Saad, 2020). The rapid development of digital technology has led to the creation of financial technology that develops with the times. With the use of this technology, services including in the banking sector become more innovative and marketing more varied (Fitriani, Subagiyo, & Asiyah, 2023; Ichwan & Kasri, 2019; Jamaruddin & Markom, 2020; Sahyu Siregar, 2023). In addition, the increasing demand for technology-based financial services and competition in the banking sector have forced the banking sector to digitize services so as not to be left behind (D. Harahap, Afandi, & Siregar, 2023). Therefore, many banks are digitizing, including Islamic banking.

In the digital era, Islamic banking continues to make new innovations to survive and develop in line with the development of digital technology. This is in accordance with Law No. 21 of 2008 concerning Sharia Banking, Article 7 that as one of the financial institutions engaged in the sharia sector, Sharia Banking is required to be able to adapt to the growing market conditions. With this digital technology, the operation of Islamic banks becomes more effective and efficient (Anifah & Rikantasari, 2023; Wulandari & Indriastuti, 2023). The digitalization of Islamic banking will have many opportunities for industry growth. This will enhance the capabilities and help IBs respond to changes in customer structure and expectations as well as the consequences of disintermediation due to competition from non-bank Islamic financial service providers (Desky & Maulina, 2022).

Behind the great benefits and opportunities in the use of digital technology, there are great risks that threaten such as the case of cyber attacks in digital services at PT Bank Syariah Indonesia Tbk (BSI) which is suspected of having been hacked and spread data on the internet black market or dark web (Rangga Respati & Sukmana, 2023), Bank BCA customers lost Rp. 68.5 million from their accounts through QRIS transactions and BPD Bali customers lost Rp. 21.59 billion due to alleged break-ins or illegal transaction hacks. This happens due to the lack of cybersecurity in maintaining customer data and financial activities.

According to the results of a survey conducted by the Indonesian Internet Service Providers Association (APJII), Indonesia's internet usage in 2024 will reach 221,563,479 people out of a total population of 278,696,200 people in Indonesia in 2023 with the majority of internet users of generation Z (born 1997 – 2012) as much as 34.40% (APJII, 2024). In this era of digitalization, people's behavior in making transactions has changed and they want more flexibility, ease of operation, efficiency, and simplicity (Nurdin, Rukma Ningrum, Sofyan Bacmid, & Abdul Jalil, 2021) Trust, security and convenience are also factors in people's interest in conducting digital banking transactions.

Research on digitalization and cyber security has been carried out by several researchers, including research conducted by Muhammad Candy Awang Batubara and Tuti Anggraini (2022) with the results of simultaneous research that digital services have a significant influence on Generation Z's interest in using Islamic banking products. Meanwhile, partially, ease of use, convenience, perceived risks, brand/trust and innovation of digital banking services have no effect on the interest of generation Z in using Islamic banking. Meanwhile, the perceived usefulness affects the interest of generation Z in using Islamic banking (Batubara & Anggraini, 2022).

Bahrun Ilmi Dafiq, Amalia Nuril Hidayati, Muhammad Alhada Fuadilah Habib (2022) with the results of research on financial literacy, digital marketing and word of mouth have a significant influence on Generation Z's interest in Islamic banks. Meanwhile, digital literacy and brand image do not have a significant effect on the interest of generation z in Islamic banks (Dafiq, Hidayati, & Habib, 2022). Abil Yositya Indah Mauliza, Rizky Dwi Salsabilla Machmudi, Rachma Indrarini (2022) with the results of the research data protection and cyber security significantly affect the level of trust in using fintech (Mauliza, Machmudi, & Indrarini, 2022).

Surya Pratama, Aisyah Firmathoina, Radha Khairani, Tia Ananda Mulya Sari, Fitri Ayu Nofirda

(2024) with the results of the study found that there was a negative and insignificant influence between the variables of trust and effectiveness on cybersecurity. Meanwhile, there is a positive and significant influence between frequency variables and consumer decisions. The variables of trust, frequency, and effectiveness, together have a positive and significant impact on consumer decisions (Pratama, Firmathoina, Khairani, Ananda, & Sari, 2024).

Although previous studies have examined various factors that influence Generation Z's interest in Islamic banking, such as financial literacy, digital marketing, and cybersecurity, no study has specifically explored how digitalization and cybersecurity influence Generation Z's interest in Bandung City to transact at Islamic banks.

This study contributes to the literature by integrating digitalization and cybersecurity as key variables to understand Generation Z's interest in Islamic banking in Bandung City. This research offers a more contextual and relevant approach in the era of digitalization that has not been widely explored in previous studies.

Based on the identification of gaps and research novelty, the researcher decided to examine the object of Generation Z in Bandung City. This research aims to see the extent to which digitalization and cybersecurity of Islamic banks affect Generation Z's interest in transactions, with the hope of providing deeper and more relevant insights for the development of Islamic banking services in the digital era.

2. METHOD

This research method uses a quantitative approach using the statistical package for the social science (SPSS) program. The data source of this study uses primary data obtained by questionnaire technique. The sampling technique used is purposive sampling, According to Sugiyono, purposive sampling is a technique for determining samples with certain determinations (Sugiyono, 2018). The purposive sampling technique selects a group of subjects based on certain characteristics that are considered to be related to the characteristics or characteristics of the population to be studied with the consideration of respondents of the Faculty of Islamic Religion (FAI) and the Faculty of Economics (Fkon) at the Islamic Nusantara University aged 19 – 24 years, with a sample of 130 out of 1,245 populations.

The independent variables in this study are financial digitalization and cybersecurity. Meanwhile, the dependent variable is transaction interest in sharia banks. The data analysis techniques used in this study were descriptive statistical tests, validity tests, reliability tests, classical assumption tests, simple linear regression tests, hypothesis tests, and determinant coefficient tests.

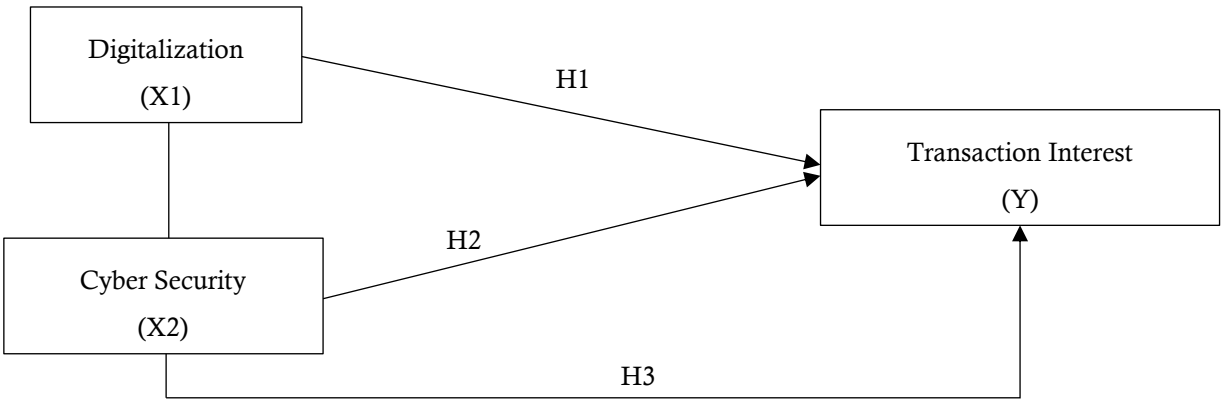

Figure 1. Research Hypothesis

Ho1 : No effect of Digitalization (X1) on transaction interest in Islamic banks.

H1 : There is an influence of Digitalization (X1) on transaction interest in Islamic banks.

Ho2 : There is no influence of Cyber security (X2) on transaction interest in Islamic banks.

H2 : There is an influence of Cyber security (X2) on transaction interest in Islamic banks.

Ho3 : There is no influence of Digitalization (X1) and Cyber security (X2) on interest transactions in Islamic banks significantly.

H3 : There is an influence of Digitalization (X1) and Cyber security (X2) on transaction interest in Islamic banks significantly.

3. RESULTS AND DISCUSSION

3.1 RESULT

3.1.1 Descriptive Analysis

Descriptive Statistics is a statistical result used to describe data because it can produce a general picture of data from the lowest value, highest value, average value, and standard deviation of each variable. The following are the descriptive statistics obtained from this study.

Table 1. Results of Descriptive Statistical Analysis

	N	Minimum	Maximum	Mean	Std. Deviation
X1	130	9	45	33,96	5,461
X2	130	8	40	30,40	4,754
Y	130	20	40	30,18	4,882
Valid N (listwise)	130				

Based on the table above, the distribution of the data obtained can be described,

a. The Digitization Variable (X1), from the data can be described as a minimum value of 9 and a maximum value of 45 with an average of 33.96 and a standard deviation of 5.461.

b. Variable Cyber security (X2), from the data can be described as a minimum value of 8 and a maximum value of 40 with an average of 30.40 cybersecurity variables and a standard deviation of 4.754.

c. The Transaction Interest Variable in Sharia Bank (Y), from the data can be described as a minimum value of 20 and a maximum value of 40 with an average of 30.18 and a standard deviation of 4.822.

3.1.2 Validity Test

According to Ghozali (2009) stated that the validity test is used to measure the validity or validity of a questionnaire. A questionnaire is said to be valid if the significance test of the coefficient < 0.05 and r calculation > r table (Mauliza et al., 2022). Based on the validity test of all statements or indicators of the digitization variable (X1), the indicator has a value of the lowest 0.546 and the highest 0.812 with a coefficient significance value of 0.00, the cyber security variable (X2) the indicator has a value of the lowest 0.562 and the highest 0.831 with a coefficient significance value of 0.000, and the transaction interest (Y) indicator has a value of the lowest 0.682 and the highest 0.855 with a coefficient significance value of 0, 000. While the R value of the table = n = 130 = 0.1723 uses a significant level of 0.05 (5%). Thus, it can be concluded that all indicators of the variables X1, X2, and Y are declared valid because R calculates the > of the R of the table and the significance value of the coefficient is less than 0.05 (5%).

3.1.3 Reliability Test

Reliability is a tool to measure a questionnaire which is an indicator of a variable. To find out whether a variable is reliable or not, a statistical test is carried out by looking at Cronbach Alpha (α). The criterion used is that a variable is said to be reliable if it gives a Cronbach Alpha value > 0.60(Ghozali, 2018).

Based on the results of the reliability test, the digitization variable (X1) obtained an Alpha cronbach value of 0.897, the cyber security variable (X2) obtained an Alpha cronbach value of 0.888, and the transaction interest variable (Y) obtained an Alpha cronbach value of 0.925. Since the Cronbach Alpha value of the variables X1,X2 and Y > of 0.60, it can be stated that the variables X1,X2 and Y are reliable.

3.1.4 Classic Assumptions

a. Normality Test

The normality test is used to find out whether each variable has a normal distribution or not (Ghozali, 2018). To test a normally distributed or unknown data using the One Sample Kolmogorov-Smirnov Test, with a significance of 5%. The basis for making a decision on the normality test is to look at Asymp. Sig. (2-tailed) >0.05 then the data is normally distributed and vice versa if Asymp. Sig (2-tailed) < 0.05 then the data is not normally distributed (Ramadhanti, Shodiq, & Mawardi, 2022).

Table 2. Results of the Normality Test

		Unstandardized Residual
N		130
Normal parameters[a,b]	Mean	0E-7
	Std. Deviation	3,61597323
	Absolute	,114
	Positive	,114
	Negative	-,075
Kolmogrov-Smisnov Z		1,300
Asymp. Sig. (2-tailed)		,068

a. Test distribution is Normal
b. Calculated from data

Based on the table above, the significance value is 0.68 > 0.05 so that all data on each variable are normally distributed. Thus, the assumption of normality has been fulfilled.

b. Multicollinearity Test

The Multicollinearity Test is employed to determine if there exists a correlation among independent variables in a regression model. The existence or absence of multicollinearity can be known from the correlation coefficients of each independent variable. With the condition that if the VIF value is < 10 and the tolerance value is > 0.1, then multicollinearity does not occur (Widana & Muliani, 2020).

Table 3. Multicollinearity Test Results

Model		Unstandardized Coefficient		Standardized Coefficient	t	Sig.	Collinearity Statistic	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	8,658	2,234		3,876	,000		
	Digitalization	,141	,080	,159	1,761	,081	,541	1,850
	Cyber Security	,551	,092	,543	6,000	,000	,541	1,850

a. Dependent Variable: Transaction Intention

Based on the table above, it is known that the value of VIF Digitalization (XI) and Cyber security (X2) is 1.850 < 10 and the tolerance value is 0.541, so the data does not occur multicollinearity.

c. Heteroscedasticity Test

The Heteroscedasticity test is used to determine whether there is a difference in variance among the residuals of different observations in a regression model. When analyzing decision-making, if there is a distinct pattern such as waves, expansion, or contraction, it indicates the presence of heteroscedasticity. Conversely, if there is no pattern and the data points are evenly distributed above or below the number 0 on the Y axis, then there is no heteroscedasticity. According to ghozali (2016),

a good research model is that there is no heteroscedasticity (Widana & Muliani, 2020). In this study, the author uses scatterplot.

The heteroscedasticity test findings indicate that the scatterplot graph displays points that are dispersed both above and below the number 0 on the Y axis. This suggests that there is no heteroscedasticity in the regression model, making the regression feasible.

3.1.5 Regression Test

The multiple linear regression test is a regression model that involves more than one independent variable. Multiple linear regression analysis was carried out to determine the direction and how much influence the independent variable had on the dependent variable (Ghozali, 2018).

Table 4. Multiple Regression Test Results

Model		Unstandardized Coefficient		Standardized Coefficient	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	8,658	2,234		3,876	,000
	Digitalization	,141	,080	,159	1,761	,081
	Cyber Security	,551	,092	,543	6,000	,000

a. Dependent Variable: Transaction Intention

The equation for multiple linear regression is as follows.

Y = a+b1x1+b2x2 (1)

= 8,658 + 0,141 + 0,551

The interpretation obtained from the table is :

1) The value of a of 8.658 is a constant or state when the transaction interest variable (Y) has not been affected by other variables, namely digitalization (X1) and the Cyber security variable (x2). If the independent variable does not exist, the variable of transaction interest in Islamic banks does not change.

2) The value of b1 (regression coefficient value x1) of 0.141 shows that the digitalization variable (X1) has a positive influence on transaction interest in Islamic banks which means that every increase in the digitalization variable (X1) will affect transaction interest in Islamic banks by 0.141, assuming that other variables are not examined in this study.

3) The value of b2 (regression coefficient value x2) shows that the cyber security variable (X2) has a positive influence on transaction interest which means that every increase in the unit of cyber security variable (X2) will affect transaction interest in Islamic banks by 0.551, assuming that other variables are not examined in this study.

3.1.6 Hypothesis Test

a. Test T

According to Sudjiono, the T test is one of the statistical tests used to test the right or wrong hypothesis that there is no significant difference between the mean of two randomly drawn samples from the same population. The t-test is used to determine each variable independent of the dependent variable. If t is calculated > t table or the significance value of the t test < 0.05, it is concluded that individually the independent variables have a significant effect on the dependent variables (Ghozali, 2018).

Based on the results of the t-test (partial) showing that the significance value of digitalization on transaction interest is 0.000 < 0.05 and the t-value is calculated 7.025 >1.978, then Ho1 (no effect of digitalization on transaction interest in Islamic banks) is rejected and H1 is accepted, meaning that

there is an influence of digitalization on transaction interest in Islamic banks. The results of the t-test (partial) of the cyber security variable show that the significance value of cyber security on transaction interest is 0.000 < 0.05 and the t-value is calculated 9.706 >1.978, then Ho2 (no effect of cyber security on transaction interest in Islamic banks) is rejected and H2 is accepted, meaning that there is an influence of cyber security on transaction interest in Islamic banks.

b. Test F

The purpose of the F test is to find out whether the independent variable simultaneously (concurrently) affects the bound variable. With the condition F calculate the > of F table and the significant value < from 0.05 (5%) (Ghozali, 2018).

Table 7. Test Results F Influence of Digitization Variables (X1) and Cyber Security (X2) Transaction Interest (Y).

	Model	Sum of Square	df	Mean Square	F	Sig.
1	Regression	1312,860	2	3,876	49,426	,000[b]
	Residual	1686,709	127	1,761		
	Total	2999,569	129	6,000		

a. Dependent Variable: Transaction Intention
b. Predictors: (Constant), Cyber Security, Digitalization

Based on the table above, it can be seen that the significance value for the influence of digitalization (X1) and cyber security (X2) on transaction interest in Islamic banks is 0.000 < 0.05 and f calculation is 49.426 > the f value of table 3.07. This proves that Ho3 (no influence of digitalization and cyber security) was rejected and H3 was accepted, meaning that there is a significant influence of digitalization (X1) and cyber security (X2) on transaction interest in Islamic banks.

3.1.7 Coefficient of Determination

The purpose of the determination coefficient test is to measure the model's ability to explain how independent variables affect the dependent variable simultaneously, which can be expressed by the Adjusted R - Square value (Ghozali, 2016). The determination coefficient indicates the measure by which the ratio of independent variables in a regression model can explain the variation of dependent variables. The determination coefficient is indicated by the R-squared (R2) value of the model summary table.

Table 8. Determination Coefficient Test Results

	Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	Regression	,662[a]	,438	,429	3,644	2,298

a. Dependent Variable: (Constant), Cyber Security, Digitalization
b. Predictors: Transaction Intention

Based on the table above, the value of the determination coefficient (R2) is 0.438 or 43.8%. So it can be concluded that the influence of digitalization and cyber security variables on transaction interest in Islamic banks is 0.438 (43.8%).

4. DISCUSSION

Digitalization in banking services, such as mobile banking, has provided significant convenience for people in conducting online transactions, including bill payments, balance checks, and various other services (Muzdalipah & Mahmudi, 2023). However, this convenience must be balanced with adequate security, especially in protecting customer data from the threat of cybercrime. As stated by (M. I. Harahap & Yanti, 2024), customers tend to trust banks that are able to protect their data, suggesting that cybersecurity plays an important role in building and increasing trust in Islamic banks. Therefore, this study focuses on how digitalization and cybersecurity affect Generation Z's interest in transacting at Islamic banks.

The partial t test results on the digitalization variable confirm the acceptance of H1, indicating that digitalization influences interest in transactions in Islamic banks. The partial t test results on the cyber security variable confirm the acceptance of H2, indicating the impact of cyber security on the interest in transactions in Islamic banks. Furthermore, the simultaneous test results confirm a significant impact of digitalization and cyber security on the interest in transactions in Islamic banks, leading to the acceptance of H3. According to the coefficient of determination test, the influence of digitalization and cyber security variables on interest in Islamic bank transactions is 43.8%.

This study shows different results from the findings of Yasin, Lailyah, & Edris (2021), who emphasize that digitalization in services such as m-banking and i-banking increases Islamic banking literacy among millennials in Kudus. This difference in results may be due to differences in research focus; Yasin et al.'s research focuses on literacy, whereas our research focuses more on interest in transactions at Islamic banks. In addition, our results regarding the influence of cybersecurity are in line with the findings of Saputra, Fasa, & Ambarwati (2022), which show that beneficial cybersecurity can protect consumer data and prevent criminal acts.

The findings of this study, which show the importance of cybersecurity in increasing interest in transactions at Islamic banks, are consistent with the studies of (Saputra et al., 2022) and M. I. Harahap & Yanti (2024). These results emphasize that cybersecurity not only plays a role in protecting consumer data but also in building greater trust in Islamic banks. Furthermore, this study extends the literature discussion by adding that digitalization has a significant influence on transaction interest, particularly among Generation Z. As a result, the combination of cybersecurity and digitalization is a key factor in attracting interest in digital transactions.

This study aligns with the findings of Restika & Sonita (2023), who assert that Islamic banks are capable of addressing cybersecurity challenges and implementing strategies to sustain financial stability in the digital era. This study also supports Zahiroh (2020) research, which states that Islamic banking must have strong cybersecurity awareness and digital skills to deal with changes in the banking business model towards digitalization due to the significant acceleration of technological advances. Furthermore, this finding aligns with the findings of Aula (2023) research, which revealed that students' interest in using digital banking services increases with the quality and convenience of banks' security systems.

The results of this study provide important insights for Islamic banks in their strategies to attract transaction interest in the digital era. By strengthening cybersecurity systems and improving the quality of digital services, Islamic banks can more effectively build trust and increase interest in transactions, especially among Generation Z. The findings also emphasize the importance of adapting to digitalization as a key strategy for dealing with the challenges faced by Islamic banks in the era of evolving technology. This study's practical implications include the need for continued investment in cybersecurity technology, as well as the development of digital services that are intuitive and easily accessible to customers.

5. CONCLUSION

Based on the results of the test analysis that has been carried out, it can be concluded that there is a negative and insignificant impact between digitalization on transaction interest, there is a positive and significant impact between cyber security on transaction interest, and a positive and significant impact on the combination of digitalization and cyber security variables on transaction interest in sharia banks. With a percentage of 43.8% influencing and the remaining 56.2% influenced by other indicators. So, digitalization and cybersecurity strengthen the reason for students to make transactions at Islamic banks in their daily lives.

6. REFERENCES

Ahmad, D. A. M. A., Ahmad, J. H., & Saad, S. (2020). Sarawak digital economy and the organisational sensemaking process of csr: A conceptual view. *Jurnal Komunikasi: Malaysian Journal of Communication*, *36*(1), 205–223. https://doi.org/10.17576/JKMJC-2020-3601-12

Anifah, S., & Rikantasari, S. (2023). Digital Banking Policies and Regulations For Sharia Banking in Indonesia. *Journal of Sharia Economics*, *5*(1), 250–264.

Aula, R. (2023). *Pengaruh Keamanan dan Kenyamanan Layanan Digital Banking Terhadap Minat Generasi Z dalam menggunakan Layanan Perbankan Syariah*.

Batubara, M. C., & Anggraini, T. (2022). Analisis Pengaruh Layanan Digital terhadap Minat Generasi Z dalam Menggunakan Produk Perbankan Syariah. *Jurnal Masharif Al-Syariah: Jurnal Ekonomi Dan Perbankan Syariah*, *7*(2), 706–725.

Dafiq, B. I., Hidayati, A. N., & Habib, M. A. F. (2022). Pengaruh literasi keuangan, literasi digital, digital marketing, brand image dan word of mouth terhadap minat generasi z pada bank syariah. *Fair Value: Jurnal Ilmiah Akuntansi Dan Keuangan*, *4*(11), 4971–4982. https://doi.org/10.32670/fairvalue.v4i11.1856

Desky, H., & Maulina, I. (2022). Digital Transformation in Islamic Banking. *International Journal of Multidisciplinary Research and Analysis*, *05*(12), 3616–3622. https://doi.org/10.47191/ijmra/v5-i12-42

Fitriani, R., Subagiyo, R., & Asiyah, B. N. (2023). Mitigating IT Risk of Bank Syariah Indonesia: A Study of Cyber Attack on May 8, 2023. *Al-Amwal : Jurnal Ekonomi Dan Perbankan Syari'ah*, *15*(1), 86. https://doi.org/10.24235/amwal.v15i1.14124

Ghozali, I. (2018). Ghozali 2018 (edisi 9). In *Aplikasi Analisis Multivariate dengan Program IBM SPSS 25. Badan Penerbit Universitas Diponegoro: Semarang*.

Harahap, D., Afandi, A., & Siregar, T. M. (2023). the Islamic Banking Customers' Intention To Use Digital Banking Services: an Indonesian Study. *Journal of Islamic Monetary Economics and Finance*, *9*(3), 533–558. https://doi.org/10.21098/jimf.v9i3.1673

Harahap, M. I., & Yanti, N. (2024). *Cybersecurity Impact of Cybercrime in Strengthening Trust In BSI Kc Rantau Prapat*. *12*(1), 320–331.

Ichwan, & Kasri, R. A. (2019). Why Are Youth Intent on Investing Through Peer To Peer Lending? Evidence From Indonesia. *Journal of Islamic Monetary Economics and Finance*, *5*(4), 741–762. https://doi.org/10.21098/jimf.v5i4.1157

Jamaruddin, W. N., & Markom, R. (2020). the Application of Fintech in the Operation of Islamic Banking Focussing on Islamic Documentation: Post-Covid-19. *INSLA E-Proceedings*, *3*(1), 31–43.

Mauliza, A. Y. I., Machmudi, R. D. S., & Indrarini, R. (2022). Pengaruh Perlindungan Data Dan Cyber Security Terhadap Tingkat Kepercayaan Menggunakan Fintech Masyarakat Di Surabaya. *SIBATIK JOURNAL: Jurnal Ilmiah Bidang Sosial, Ekonomi, Budaya, Teknologi, Dan Pendidikan*, *1*(11), 2497–2516. https://doi.org/10.54443/sibatik.v1i11.395

Muzdalipah, M. M., & Mahmudi, M. (2023). Digitalisasi Perbankan Syariah : Penggunaan Bsi Mobile Di Era Generasi Milenial Di Kota Yogyakarta. *Equilibrium : Jurnal Ilmiah Ekonomi, Manajemen Dan Akuntansi*, *12*(1), 12. https://doi.org/10.35906/equili.v12i1.1241

Nurdin, Rukma Ningrum, Sofyan Bacmid, & Abdul Jalil. (2021). Pengaruh Manfaat, Kepercayaan Dan Kemudahan Penggunaan Terhadap Minat Nasabah Menggunakan Mobile Banking Di Bank Mega Syariah Cabang Palu. *Jurnal Ilmu Perbankan Dan Keuangan Syariah*, *3*(1). https://doi.org/10.24239/jipsya.v3i1.37.30-45

Pratama, S., Firmathoina, A., Khairani, R., Ananda, T., & Sari, M. (2024). *Analisis Cyber Security pada Bank BSI di Kota Pekanbaru*. *8*, 3583–3591.

Ramadhanti, M., Shodiq, N., & Mawardi, M. C. (2022). Pengaruh Digitalisasi Perbankan Melalui Self-Service Technology Terhadap Kepuasan Mahasiswa Unisma Dalam Penggunaan Layanan

Digital Bank Syariah (Studi Kasus Pada Mahasiswa FEB UNISMA Angkatan 2018 dan 2019). *Junral El-Aswaq*, *3*, 1–15.

Rangga Respati, A., & Sukmana, Y. (2023). Perjalanan Kasus BSI, dari Gangguan Layanan sampai "Hacker" Minta Tebusan Artikel ini telah tayang di Kompas.com dengan judul "Perjalanan Kasus BSI, dari Gangguan Layanan sampai 'Hacker' Minta Tebusan", Klik untuk baca: https://money.kompas.com/read/2023/.

Restika, R., & Sonita, E. (2023). Tantangan Keamanan Siber Dalam Manajemen Likuiditas Bank Syariah : Menjaga Stabilitas Keuangan Di Era Digital. *Krigan: Journal of Management and Sharia Business*, *1*(2), 25. https://doi.org/10.30983/krigan.v1i2.7929

Sahyu Siregar, R. P. (2023). Pengaruh Digitalisasi Perbankan Melalui Self Service Technology Terhadap Kepuasan Nasabah Penggunaan Layanan Digital Bank Syariah Pada Bank Syariah Indonesia KCP Kabanjahe. *Al-Sharf Jurnal Ekonomi Islam Vol. 4, No. 2 (2023) || ISSN 2723-5440 (Online) Pengaruh*, *4*(2), 114–128.

Saputra, A. A., Fasa, M. I., & Ambarwati, D. (2022). Islamic-Based Digital Ethics: The Phenomenon of Online Consumer Data Security. *Share: Jurnal Ekonomi Dan Keuangan Islam*, *11*(1), 105. https://doi.org/10.22373/share.v11i1.11167

Sugiyono. (2018). *Metode Penelitian Kuantitatif* (3rd ed.; Setiyawarni, Ed.). Bandung: Alfabeta.

Widana, W., & Muliani, P. L. (2020). Buku Uji Persyaratan Analisis. In *Analisis Standar Pelayanan Minimal Pada Instalasi Rawat Jalan di RSUD Kota Semarang*.

Wulandari, E. M., & Indriastuti, M. (2023). The Digital Transformation in the Economic Growth of Indonesian Sharia Bank Services. *Islamic Economics …*, *09*(02), 39–54.

Yasin, R. M., Lailyah, N., & Edris, M. (2021). *Analisis Pengaruh Layanan Digital Perbankan Syariah terhadap Literasi Keuangan Syariah Generasi Milenial*. *6*(1), 75–89.

Zahiroh, M. Y. (2020). Cybersecurity Awareness and Digital Skills on Readiness For Change in Digital Banking. *Li Falah: Jurnal Studi Ekonomi Dan Bisnis Islam*, *5*(2), 53–73. https://doi.org/10.31332/lifalah.v5i2.2271