



**Pengaruh Citra Perusahaan, Kemudahan, dan Kegunaan terhadap Intensi Generasi Z
Membuka Rekening Syariah
(Studi pada Generasi Z Jakarta Selatan)**

***The Influence of Company Image, Convenience, and Usability on Generation Z's
Intention to Open a Sharia Account
(A Study on Generation Z in South Jakarta)***

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Abstract: *This study aims to analyze the influence of company image, perception of ease of use, and perception of usability on the behavioral intentions of Generation Z in using online sharia savings services through Maybank Indonesia's M2U ID application. The background of this research is based on the low adoption rate of Islamic banking services in Indonesia, although the younger generation, especially Generation Z, shows a high level of digital literacy and technology use. This study uses a quantitative approach with an explanatory method. Data was collected from 139 respondents who were residents of South Jakarta aged 18–25 years old through purposive sampling techniques. The research instrument was a closed-ended questionnaire with a five-point Likert scale, which included four main constructs: company image, perception of ease of use, perception of usability, and behavioral intent. Data analysis was carried out using multiple linear regression to test the relationships between variables. The results of the study show that the company's image and the perception of ease of use have a positive and significant influence on the behavioral intention of opening an online sharia savings account. On the contrary, the perception of usefulness actually shows a significant negative influence on behavioral intent. These findings indicate that although functional features are important, symbolic factors and value perception are more dominant in shaping digital sharia service adoption decisions. The implications of this study suggest that Islamic financial institutions need to emphasize on building a strong brand image and creating an easy and intuitive user experience. In addition, it is important to reinforce religious and ethical values in marketing communication and product development. The study also highlights that the alignment between sharia values and digital-native consumer preferences can be key in increasing the market penetration of Islamic financial services.*

Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh citra perusahaan, persepsi kemudahan penggunaan, dan persepsi kegunaan terhadap niat perilaku Generasi Z dalam menggunakan layanan tabungan syariah online melalui aplikasi M2U ID milik Maybank Indonesia. Latar belakang penelitian ini didasarkan pada rendahnya tingkat adopsi layanan perbankan syariah di Indonesia, meskipun generasi muda, khususnya Generasi Z, menunjukkan tingkat literasi digital dan penggunaan teknologi yang tinggi. Penelitian ini menggunakan pendekatan kuantitatif dengan metode eksplanatori. Data dikumpulkan dari 139 responden yang merupakan penduduk Jakarta Selatan berusia 18–25 tahun melalui teknik purposive sampling. Instrumen penelitian berupa kuesioner tertutup dengan skala Likert lima poin, yang mencakup empat konstruk utama: citra perusahaan, persepsi kemudahan penggunaan, persepsi kegunaan, dan niat perilaku. Analisis data dilakukan menggunakan regresi linier berganda untuk menguji hubungan antar variabel. Hasil penelitian menunjukkan bahwa citra

perusahaan dan persepsi kemudahan penggunaan memiliki pengaruh positif dan signifikan terhadap niat perilaku membuka rekening tabungan syariah secara online. Sebaliknya, persepsi kegunaan justru menunjukkan pengaruh negatif yang signifikan terhadap niat perilaku. Temuan ini mengindikasikan bahwa meskipun fitur fungsional penting, faktor simbolik dan persepsi nilai lebih dominan dalam membentuk keputusan adopsi layanan syariah digital. Implikasi dari penelitian ini menunjukkan bahwa lembaga keuangan syariah perlu menekankan pada pembentukan citra merek yang kuat dan menciptakan pengalaman pengguna yang mudah serta intuitif. Selain itu, penting untuk memperkuat nilai-nilai religius dan etika dalam komunikasi pemasaran dan pengembangan produk. Studi ini juga menyoroti bahwa keselarasan antara nilai-nilai syariah dan preferensi konsumen digital-native dapat menjadi kunci dalam meningkatkan penetrasi pasar layanan keuangan syariah.

Kata Kunci: Citra Perusahaan, Generasi Z, Kegunaan Dirasakan, Kemudahan Dirasakan, Niat Perilaku

1. INTRODUCTION

The digital transformation of the financial sector has significantly reshaped how consumers—particularly Generation Z—interact with banking services. As digital natives born between 1997 and 2012, this generation demonstrates high adaptability to mobile technologies and tends to favor platforms that provide convenience, speed, and customization (Sandford, 2008; Schiffman & Wisenblit, 2015). In response to this shift, many financial institutions, including Islamic banks, have adopted digital platforms to serve emerging market demands.

Despite the increased availability of Sharia-compliant digital banking services—such as online account registration through the M2U ID App by Maybank Indonesia—adoption rates remain low. According to the Indonesia Millennial Report (IDN, 2019), only 1.7% of respondents across 12 major cities reported using Islamic banking services. This gap suggests that factors beyond availability—such as corporate image, user experience, and value alignment—may significantly affect adoption.

Maybank Indonesia, through its Sharia Business Unit (UUS), has launched the M2U ID App as part of its *Shariah-First* strategy. The app aims to deliver accessible and customer-oriented Sharia banking services in a digital format. The bank emphasizes product innovation and user trust, supported by a strong corporate identity rooted in ethical finance.

Prior studies based on the Technology Acceptance Model (TAM) highlight corporate image, perceived ease of use, and perceived usefulness as major predictors of technology adoption (Davis, 1989; Park, 2009; Tarhini et al., 2013). While these factors have been widely validated, their influence in the specific context of Islamic digital banking—especially among younger users—requires further examination.

In light of this, the present study investigates how corporate image, perceived ease of use, and perceived usefulness influence Generation Z's intention to open Sharia savings accounts through the M2U ID App. Focusing on South Jakarta—an area with one of the

highest concentrations of Generation Z in Jakarta, estimated at 347,000 individuals—this study offers practical implications for enhancing Islamic financial inclusion among digital-first users.

2. METHOD

This study employed a quantitative approach with an explanatory design to examine the influence of corporate image, perceived ease of use, and perceived usefulness on Generation Z's behavioral intention to open online Sharia savings accounts using the M2U ID App. The research was conducted in South Jakarta, chosen for its high concentration of Generation Z residents and strong digital engagement. Respondents were selected using purposive sampling based on three criteria: (1) born between 1997 and 2012, (2) residing in South Jakarta, and (3) having awareness of or experience with the M2U ID App. A total of 139 valid responses were collected through an online questionnaire distributed via Google Forms.

The questionnaire, adapted from validated instruments in prior studies, consisted of four constructs: corporate image, perceived ease of use, perceived usefulness, and behavioral intention. All items were measured using a 5-point Likert scale (1 = strongly disagree to 5 = strongly agree). The instrument was reviewed by academic experts and pilot tested before full deployment. Data were analyzed using multiple linear regression with SPSS version 25. To ensure model validity, classical assumption tests were conducted, including normality, multicollinearity, and heteroscedasticity checks. Reliability was assessed using Cronbach's alpha, while construct validity was evaluated through Pearson correlation coefficients. The study involved no physical or psychological risks to participants. Informed consent was obtained, and all responses were anonymous. Data and materials used in this research are available upon reasonable request.

3. RESULT

Instrument Validity and Reliability

All instrument items used to measure the four constructs—corporate image, perceived ease of use, perceived usefulness, and behavioral intention—were declared valid, as each correlation coefficient exceeded the *r*-table value of 0.167 (see Table 1). In addition, reliability tests using Cronbach's alpha showed high internal consistency for all variables, with alpha values well above the threshold of 0.60 (Table 2).

Table 1. Validity Test Results

Variable	Items	Min r	r-table	Validity
Corporate Image	8	0.746	0.167	Valid
Perceived Ease of Use	10	0.651	0.167	Valid
Perceived Usefulness	8	0.620	0.167	Valid
Behavioral Intention	6	0.879	0.167	Valid

Table 2. Reliability Test Results

Variable	Alpha	Threshold	Reliability
Corporate Image	0.947	0.60	Reliable
Perceived Ease of Use	0.939	0.60	Reliable
Perceived Usefulness	0.935	0.60	Reliable
Behavioral Intention	0.966	0.60	Reliable

Descriptive Statistics

Descriptive analysis showed that the highest mean score was for perceived ease of use ($M = 30.28$), followed by behavioral intention ($M = 18.55$), corporate image ($M = 17.19$), and perceived usefulness ($M = 16.70$). Corporate image also exhibited relatively high variation, with a standard deviation of 6.51 (Table 3).

Table 3. Descriptive Statistics

Variable	N	Min	Max	Mean	SD
Corporate Image	139	8.0	38.0	17.19	6.51
Perceived Ease of Use	139	10.0	48.0	30.28	10.30
Perceived Usefulness	139	8.0	28.0	16.70	5.96
Behavioral Intention	139	1.0	36.0	18.55	7.40

Regression Analysis

The multiple linear regression analysis yielded an R^2 value of 0.785, indicating that 78.5% of the variance in behavioral intention could be explained by the three independent variables. The regression results (Table 4) show that corporate image ($\beta = 0.158$, $p = 0.028$) and perceived ease of use ($\beta = 0.863$, $p < 0.001$) had significant positive effects. Conversely, perceived usefulness had a significant negative effect ($\beta = -0.152$, $p = 0.024$).

Table 4. Regression Coefficients

Variable	B	SE	Beta	t	p
Corporate Image	0.179	0.080	0.158	2.228	0.028
Perceived Ease of Use	0.620	0.033	0.863	18.521	0.000
Perceived Usefulness	-0.189	0.083	-0.152	-2.285	0.024

4. DISCUSSION

The Influence of Corporate Image on Behavioral Intention

Corporate image refers to customers' perceptions of a company's reliability, honesty, and service quality. For Generation Z—who were born into the digital era and are highly active on social media—corporate image plays a pivotal role in shaping their purchase decisions. In this study, a positive corporate image significantly enhanced the confidence and interest of Generation Z in opening Sharia savings accounts online through the M2U ID App. A strong corporate image positively influences behavioral intention. According to Sholihah and Setiawan (2022), behavioral intention reflects an individual's inclination to perform a certain action based on their perception and attitude toward a product or service. This research aligns with their findings, showing that a favorable perception of Maybank Indonesia's corporate image boosts Generation Z's willingness to engage with its Sharia banking services. In Islamic banking, trust and alignment with Sharia values amplify the importance of a positive public image. As supported by Hoque and Rahman (2022), customers are more likely to use services from Islamic banks with good reputations. This study reaffirms that Generation Z respondents were more inclined to consider the M2U ID App when they perceived the bank's corporate image as trustworthy and value-aligned. Furthermore, Gultom and Azhari (2020) noted that trust and loyalty are key mediators between corporate image and behavioral intention. Trust in a reputable brand strengthens loyalty and the intention to use its services—especially among Generation Z, who actively evaluate brands through digital platforms. Social media presence also plays a crucial role; this generation often seeks out reviews and peer input before making financial decisions. This supports Mustapha et al. (2023), who emphasized that brand image aligned with user values significantly increases behavioral intention toward Sharia financial products. Likewise, Wang (2020) demonstrated the cross-industry impact of corporate image on behavioral intention, confirming its universal importance. The findings of this study suggest that Sharia banks must prioritize building and communicating a credible, ethical image, particularly through digital channels. Consistent with Hayati et al. (2020), who found that a strong corporate image enhances customer intention, this study extends the understanding by showing how such image affects the digital behaviors of Generation Z.

The Influence of Perceived Ease of Use on Behavioral Intention

Perceived Ease of Use (PEOU) represents the user's belief that using a particular system will be free of effort. Among Generation Z, this perception greatly influences

adoption of digital services, including Sharia-compliant banking apps like the M2U ID App. According to Tarhini et al. (2013), PEOU is a core element of the Technology Acceptance Model (TAM), strongly influencing users' intention to adopt technology. Kaur and Arora (2020) similarly found that ease of use significantly affects user acceptance of digital platforms. Generation Z's expectations for intuitive and convenient digital experiences make PEOU a crucial determinant in their banking choices. Fianto et al. (2021) confirmed that in Islamic banking contexts, ease of use enhances both behavioral intention and trust—key drivers of engagement among younger users. Additionally, Nguyen et al. (2020) noted that ease of use leads to higher user satisfaction and loyalty. This supports the present study's finding that PEOU has a positive and significant effect on Generation Z's intention to open online Sharia savings accounts using the M2U ID App. Simplifying mobile Sharia banking platforms is thus essential to attract and retain this digital generation.

The Influence of Perceived Usefulness on Behavioral Intention

Contrary to common expectations, this study found that Perceived Usefulness (PU) had a negative and significant influence on behavioral intention. While PU is traditionally seen as a positive driver of technology adoption (Davis, 1989), this result suggests a more complex interaction between functionality and value alignment. Shaikh et al. (2020) define PU as the belief that using a specific application improves performance in achieving financial goals. However, Generation Z may find the perceived benefits of the M2U ID App misaligned with their expectations. Anggraini and Setyowati (2024) highlighted that this generation prioritizes ethical and socially responsible products; thus, if the app lacks strong visible alignment with Sharia principles, its utility may be seen as irrelevant. Ullah et al. (2018) similarly observed that Sharia-compliant users may reject otherwise useful tools if they fail to meet religious standards. The mismatch between functional benefits and Islamic values may explain why PU negatively influences intention in this context. Additionally, user experience and peer perception are key moderating factors. Silva et al. (2017) noted that Generation Z heavily relies on peer feedback. Negative reviews on perceived usefulness can diminish interest—even when actual features are beneficial. Marzuki and Nurdin (2020) supported the view that PU may not always have a positive effect, especially in value-sensitive contexts like Islamic finance. This calls for a more holistic design that integrates functionality with Sharia-compliant communication and engagement.

The Simultaneous Influence of Corporate Image, PEOU, and PU

Corporate image, PEOU, and PU collectively influence behavioral intention. Kuo and Tang (2013) emphasized that a company's image directly affects user trust and intention. For Generation Z, strong corporate ethics and transparency strengthen this link. Davis (1989) and Ho et al. (2020) both highlight the roles of usability and usefulness in driving technology adoption. Dehghani et al. (2022) confirmed that combined positive perceptions across multiple variables increase adoption likelihood. In Islamic digital banking, this interaction is further strengthened by the values of Generation Z. Wicaksono and Ernawati (2020) observed that a positive image and high usability foster user trust, while Williams et al. (2015) found that perceived ease of use remains crucial among tech-savvy younger users. Park (2009) supported that PU positively influences intention when value alignment is present. Finally, Purwanto et al. (2020) concluded that synergy among corporate image, PEOU, and PU leads to higher user adoption—confirming the integrative effect found in this study. These findings underscore the importance of delivering value-driven, ethical, and user-centered digital banking experiences to attract Generation Z to Islamic financial services.

5. CONCLUSION

This study found that the behavioral intention of Generation Z to open an online Sharia savings account via the M2U ID App is significantly influenced by corporate image, perceived ease of use, and perceived usefulness. These factors interact synergistically and collectively shape adoption behavior. A positive corporate image fosters trust and loyalty, which are particularly important for Generation Z—a generation highly attuned to ethics, social responsibility, and institutional reputation. When a financial institution is perceived to demonstrate integrity, high service quality, and alignment with Islamic values, it becomes more attractive to this value-driven demographic.

The findings also demonstrate that perceived ease of use is a major influencing factor. Generation Z, having grown up in a digital environment, values intuitive, accessible, and efficient technology. This study confirms that when Sharia-compliant banking applications are easy to navigate, they not only improve user satisfaction but also reinforce behavioral intention. Ease of use, when combined with visible Sharia compliance, enhances the appeal of digital banking services for Generation Z users, who are both technologically adept and religiously conscious.

Notably, the study found a negative effect of perceived usefulness on behavioral intention—contrary to conventional expectations. This suggests a possible misalignment between users' expectations and the functional benefits offered. Generation Z may perceive an app as less relevant if it emphasizes financial utility over visible religious alignment. Furthermore, if the app interface is complex or demands high cognitive effort, it may reduce willingness to adopt the service. These findings emphasize that functionality alone is insufficient; Islamic digital banking platforms must also fulfill ethical and lifestyle expectations.

Collectively, these results highlight the importance of integrating corporate image, usability, and perceived benefit in a coherent value proposition. A Sharia bank with a strong reputation, a user-friendly application, and features that deliver both practical value and Sharia compliance is more likely to gain the trust and commitment of Generation Z. As a digitally integrated and value-conscious demographic, Generation Z represents a strategic focus for innovation in Islamic digital banking.

From an academic perspective, future research should investigate the emotional and cognitive mechanisms underlying perceptions of Islamic banking, conduct comparative usability analyses across platforms, and explore why perceived usefulness may diverge from user intention. Practically, institutions such as Maybank should enhance their communication of Sharia compliance, streamline digital interfaces, and ensure that app features visibly align with Islamic values. Providing educational content and Sharia-based tools can further improve trust, perceived relevance, and ultimately, adoption among Generation Z.

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