

***Factors That Influence the Interest of Jabodetabek Muslim Community
Towards Sharia Digital Bank***

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ABSTRACT

Sharia digital banks as an alternative financial service that is easier and more efficient and meets the needs of the Muslim community for financial services that prioritize Islamic principles. Sharia digital banks offer easy access, innovative features, and other advantages. However, the existence of Sharia digital banks in the community hasn't yet competed with conventional digital banks. This study aims to analyze various factors such as Islamic branding, service features, digital literacy, and digital marketing in influencing the interest of the Jabodetabek Muslim community in Sharia digital banks. The research method uses quantitative descriptive. Data collection was carried out by distributing questionnaires to the Muslim community in Jabodetabek. Data analysis used the PLS method processed with SmartPLS. The results of this study indicate that Islamic branding and digital marketing influence the interest of the Jabodetabek Muslim community in Sharia digital banks, while service features and digital literacy have no effect. The implication of this research is that Sharia digital banks need to strengthen their brand image as Islamic banks by providing service features that are able to demonstrate their superiority compared to other types of banks, as well as reaching the public in a more attractive way.

Keywords: *digital literacy, digital marketing, interest, Islamic branding, service features, Sharia digital banks.*

Faktor-Faktor yang Memengaruhi Minat Masyarakat Muslim Jabodetabek Terhadap Bank Digital Syariah

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ABSTRAK

Bank digital syariah menjadi alternatif layanan keuangan lebih mudah dan efisien serta memenuhi kebutuhan masyarakat muslim terhadap layanan keuangan yang mengedepankan prinsip syariah. Bank digital syariah menawarkan kemudahan akses, fitur inovatif, serta keunggulan lainnya. Namun, eksistensinya di masyarakat belum menyaingi bank digital konvensional. Penelitian ini bertujuan untuk menganalisis berbagai faktor seperti *Islamic branding*, fitur layanan, literasi digital, dan pemasaran digital dalam memengaruhi minat masyarakat muslim Jabodetabek terhadap bank digital syariah. Metode penelitian menggunakan deskriptif kuantitatif. Pengumpulan data dilakukan dengan menyebar kuesioner kepada masyarakat muslim di Jabodetabek. Analisis data menggunakan metode PLS yang diolah dengan SmartPLS. Hasil penelitian ini menunjukkan bahwa *Islamic branding* dan pemasaran digital memengaruhi minat masyarakat muslim Jabodetabek terhadap bank digital syariah, sedangkan fitur layanan dan literasi digital tidak berpengaruh. Implikasi penelitian ini yaitu bank digital syariah perlu memperkuat *brand imagenya* sebagai bank syariah dengan menyediakan fitur-fitur layanan yang mampu menunjukkan keunggulannya dibanding jenis bank lainnya, serta menjangkau masyarakat dengan cara yang lebih menarik.

Kata kunci: bank digital syariah, fitur layanan, *Islamic branding*, literasi digital, minat, pemasaran digital.