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DIGITAL LIFESTYLE AND GENERATION Z'S DEPENDENCE ON ISLAMIC MOBILE BANKING APPLICATIONS: AN ISLAMIC ECONOMIC PERSPECTIVE

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ABSTRACT

The rapid development of digital technology has transformed the behavior and lifestyle of Generation Z, particularly in the use of digital financial services such as Islamic mobile banking. This study aims to analyze how digital lifestyle relates to Generation Z's dependency on Islamic mobile banking and its implications for financial behavior from the perspective of Islamic economics. This study employed a qualitative descriptive approach. Data were collected through in-depth interviews conducted online and offline with 15 informants from six universities: Universitas Islam Madura, Universitas Islam Negeri Madura, Universitas Trunojoyo Madura, Universitas Muhammadiyah Malang, STIKes Maharani Malang, and Politeknik Negeri Madura. Informants were selected using purposive sampling, with the number determined based on data saturation. Data were analyzed thematically through data reduction, data presentation, and conclusion drawing and verification. The findings identify three dependency typologies: passive, consumptive, and aggressive users, based on usage intensity, transaction diversity, and the integration of Islamic mobile banking into daily activities. The findings indicate that greater integration of mobile banking into Generation Z's digital lifestyle is associated with higher dependency. From an Islamic economic perspective, its use should be directed toward *maslahah*, moderation, and *hifdz al-mal* through stronger Islamic financial literacy.

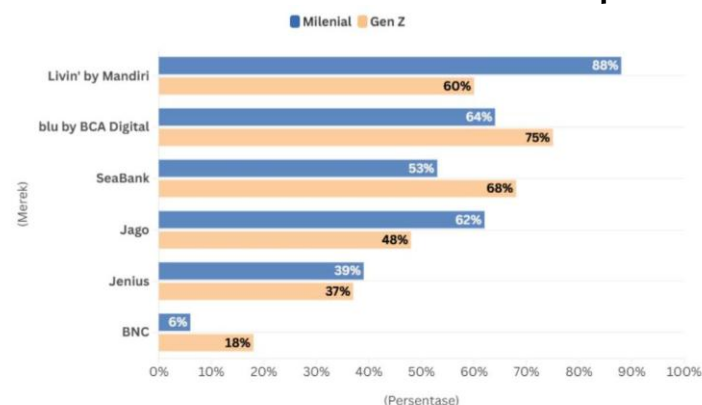
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A. INTRODUCTION

The development of digital technology in Indonesia, including East Java, has significantly transformed various aspects of daily life, including economic activities and financial services. Increasing internet access, smartphone ownership, and the growth of digital applications have changed how people communicate, work, and conduct financial transactions. According to the Indonesian Internet Service Providers Association (APJII, 2024), internet penetration in Indonesia continues to increase, indicating that digital technology has become an important part of everyday life. Bank Indonesia has also accelerated the digital payment ecosystem through QRIS and other innovations, strengthening the development of a cashless society (Bank Indonesia, 2024).

Generation Z is one of the groups most closely associated with these developments. Individuals born between 1997 and 2012 are generally characterized as digital natives because they have grown up alongside the development of the internet and smartphones (Mufidah & Nasrulloh, 2025). Their familiarity with digital technology facilitates the adoption of various digital services, including financial technology and mobile banking (Fitriah & Garbo, 2024).

Figure 1. Mobile Banking Application Usage Preferences Among Generation Z in Indonesia in 2024



Source: IDN Research Institute (2025)

The increasing use of mobile banking illustrates how digital technology has become integrated into Generation Z's financial activities. The Indonesia Millennials and Gen Z Report 2025 by IDN Research Institute indicates that Generation Z uses several mobile banking applications, including blu by BCA Digital, SeaBank, and Livin' by Mandiri (IDN Research Institute, 2025). This pattern suggests that mobile banking is increasingly becoming part of young people's financial preferences and daily digital activities.

Mobile banking enables users to conduct financial transactions through smartphones, including fund transfers, bill payments, digital purchases, and e-wallet top-ups (Fitriati et al., 2024; Windasari et al., 2022). Previous studies have identified perceived usefulness, ease of use, trust, and other technological factors as important determinants of mobile banking adoption among Generation Z (Fitriati et al., 2024;

Rithmaya et al., 2024; Saputra, 2024). Alongside conventional mobile banking, Islamic mobile banking has also developed as part of Indonesia's Islamic digital financial ecosystem (Suhartanto, 2020; Sudarsono et al., 2022; Jamilah et al., 2024). Services provided through Islamic banking applications allow users to conduct various transactions while maintaining compliance with Sharia principles (Riza & Hafizi, 2020; Fitriah & Garbo, 2024).

From the perspective of Islamic economics, digital financial services can contribute to Maqashid Sharia, particularly Hifdz al-Mal, when they facilitate secure, transparent, efficient, and lawful financial transactions (Auda, 2008; Ibn Ashur, 2006). The principle of Maslahah also emphasizes that technological innovation should generate benefits and avoid harm (Auda, 2008). Therefore, the increasing use of Islamic mobile banking among Muslim Generation Z is relevant not only from a technological perspective but also from the perspective of responsible financial behavior (Muninggar et al., 2025; Suhartanto, 2020).

However, previous research has predominantly examined mobile banking adoption through technology acceptance, perceived usefulness, trust, and satisfaction (Riza & Hafizi, 2020; Suhartanto, 2020; Fitriati et al., 2024; Jamilah et al., 2024). Studies specifically examining the relationship between digital lifestyle and dependency on Islamic mobile banking among Generation Z remain limited (Rithmaya et al., 2024; Prawira & Riyadi, 2025; Septyana et al., 2025). In addition, the integration of Maqashid Sharia, particularly Hifdz al-Mal and Maslahah, into discussions of digital financial dependency remains relatively underexplored (Auda, 2008; Ibn Aushur, 2006).

This study addresses this gap by examining Generation Z's dependency on Islamic mobile banking based on differences in digital lifestyle characteristics. The study proposes three dependency typologies: passive, consumptive, and aggressive users. Therefore, this study aims to analyze how digital lifestyle relates to Generation Z's dependency on Islamic mobile banking and its implications for financial behavior from the perspective of Islamic economics. The findings are expected to contribute to the literature on Islamic digital finance and provide practical insights for Islamic banking institutions in strengthening responsible digital financial behavior among young Muslim consumers.

THEORETICAL FRAMEWORK

A. Islamic Economics and Sharia Digital Finance

Islamic economics is an economic system based on Islamic values and principles with the objective of achieving *falah*, or comprehensive well-being in this world and the hereafter (Chapra, 2000). Economic activities are required to comply with Sharia principles, including the prohibition of *riba*, *gharar*, and *maysir*. In the context of digital finance, Islamic mobile banking should therefore provide financial services that are not only efficient but also consistent with Sharia principles (Antonio, 2001).

The use of Islamic mobile banking can generate *Maslahah* when it facilitates lawful transactions, improves efficiency, and supports financial inclusion without

causing harm. Thus, technological convenience should be accompanied by ethical and responsible financial behavior (Muninggar et al., 2025).

B. Maqashid Syariah and Hifdz al-Mal

Maqashid Syariah refers to the higher objectives of Islamic law, including the protection of religion, life, intellect, lineage, and wealth (Al-Ghazali, 505H/1111M; Ibn Ashur, 2006). Among these objectives, Hifdz al-Mal is particularly relevant to financial behavior because it emphasizes the responsible acquisition, management, and protection of wealth.

In the context of mobile banking, Hifdz al-Mal can be reflected in secure and efficient financial transactions. However, digital convenience may also encourage excessive consumption when users lack financial awareness and self-control. Therefore, the use of mobile banking should remain consistent with Islamic principles of moderation and responsible wealth management.

C. Maslahah and Islamic Consumer Behavior

Maslahah refers to benefit or public interest and is closely related to the objectives of Maqashid Syariah (Al-Ghazali, 505H/1111M). Islamic consumer behavior emphasizes moderation (*wasatiyyah*) and prioritization of needs over excessive wants (Chapra, 2000). This principle is particularly relevant to Generation Z because the ease of digital transactions may increase opportunities for spontaneous consumption.

Therefore, Islamic mobile banking can provide Maslahah when it facilitates necessary and lawful transactions, but its use should be accompanied by financial awareness to prevent *israf* or excessive spending (Muninggar et al., 2025; Pratama & Utami, 2025).

D. Islamic Financial Literacy

Islamic financial literacy refers to the ability to understand and apply Islamic financial principles in financial decision-making (Mufidah & Nasrulloh, 2025). It includes knowledge of halal and haram financial practices, Sharia contracts, and responsible financial management. Higher financial literacy can help Generation Z use digital financial services more responsibly and align their financial behavior with Islamic principles (Muninggar et al., 2025; Setiawati & Primadineska, 2025).

B. METHOD

This study employed a qualitative descriptive approach to explore Generation Z's experiences, perceptions, and behavior in using Islamic mobile banking as part of their digital lifestyle. The approach was selected because it enables the researcher to describe social phenomena based on participants' experiences and perspectives (Sugiyono, 2013).

Primary data were obtained through semi-structured, in-depth interviews with 15 Generation Z students aged 20–23 years who actively used Islamic mobile banking. Participants were selected using purposive sampling based on the criteria of being Generation Z, owning a smartphone, having internet access, and using Islamic mobile banking for financial activities. The informants came from Universitas Islam Madura (UIM), Universitas Islam Negeri Madura (UIN Madura), Universitas Trunojoyo Madura (UTM), Universitas Muhammadiyah Malang (UMM), STIKes Maharani Malang (SMM),

and Politeknik Negeri Madura (Poltera). The number of participants was determined based on data saturation, namely when subsequent interviews no longer produced substantially new information.

Data collection was conducted through online and offline interviews between January and April 2026 in Madura and Malang, Indonesia. The interviews focused on participants' patterns of Islamic mobile banking use, frequency and types of transactions, experiences when the service was unavailable, and perceptions of its role in their daily lives.

The data were analyzed using thematic analysis. The process involved data reduction, data display, and conclusion drawing and verification based on the Miles and Huberman framework. The researcher identified recurring themes and compared participants' responses to determine patterns of digital lifestyle and dependency.

Data trustworthiness was maintained through source and time triangulation. Source triangulation was conducted by comparing information from participants with different institutional backgrounds, while time triangulation involved comparing information obtained at different points during the research process.

C. RESULT AND DISCUSSION

Representation of Generation Z's Digital Lifestyle

The interview results indicate that digital technology, particularly smartphones and internet access, has become an integral part of Generation Z's daily life. Informants use digital technology for communication, information seeking, entertainment, academic activities, and financial management. This condition reflects the characteristics of Generation Z as a digitally oriented generation that relies on technology to support various aspects of everyday life (Rahma et al., 2024; Prawira & Riyadi, 2025).

In financial activities, Islamic mobile banking is widely used by informants for fund transfers, tuition fee payments, bill payments, mobile credit purchases, and e-wallet top-ups. The convenience, speed, and flexibility of these services allow transactions to be completed through smartphones without visiting an ATM or bank branch. This makes Islamic mobile banking compatible with Generation Z's preference for practical and efficient digital services (Fitriati et al., 2024; Rithmaya et al., 2024).

From the perspective of Islamic economics, the use of Islamic mobile banking can support *Hifdz al-Mal* and *Maslahah* when it facilitates lawful, secure, and efficient financial transactions (Auda, 2008; Ibn Aushur, 2006; Suhartono, 2020). However, the convenience of digital transactions should also be accompanied by responsible financial management to prevent excessive consumption and maintain the principle of *wasatiyyah*.

An informant from UIN Madura stated, "At present, almost all of my financial activities are carried out through Islamic mobile banking, including tuition fee payments, fund transfers, and e-wallet top-ups. I use it almost every day because it is much more practical than visiting an ATM or a bank branch." (I-02/UIN Madura). Similarly, an informant from UMM explained that Islamic mobile banking had become part of their daily routine for bill payments, transfers, online shopping, and other digital payments (I-04/UMM). An informant from Poltera also stated that they rarely carried

cash because most daily transactions were completed through Islamic mobile banking (I-o6/Poltera).

These findings show that Islamic mobile banking has moved beyond its function as a banking channel and has become integrated into Generation Z's digital lifestyle (Windasari et al., 2022; Rithmaya et al., 2024). Its convenience creates *Maslahah* by simplifying financial transactions, while responsible use and financial awareness remain important to ensure that digital convenience does not encourage excessive consumption. This finding is consistent with Fitriah and Garbo (2024), who found that perceived ease of use is an important factor in the adoption of BSI Mobile among Generation Z and Millennials.

Generation Z's Behavioral Patterns in the Use of Mobile Banking

The findings show that mobile banking has influenced how Generation Z conducts financial transactions. Participants regularly used mobile banking for transfers, bill payments, digital purchases, balance checking, and other financial activities (Fitriati et al., 2024; Rithmaya et al., 2024). Compared with conventional cash and ATM-based transactions, digital transactions were considered faster and more practical (Windasari et al., 2022; Jamilah et al., 2024).

However, the convenience of mobile banking may also influence consumption patterns (Pratama & Utami, 2025; Riantisari et al., 2025). Some participants acknowledged that the ease of digital payments made spending feel easier and occasionally encouraged purchases that were not considered urgent. One participant stated:

"Since using Islamic mobile banking, I make transactions more frequently because everything is much easier and faster. Sometimes I buy things that are not really urgent because the payment process is so convenient." (I-o2/UIN Madura)

Another participant explained:

"The convenience of Islamic mobile banking encourages me to shop online more often. Occasionally, I realize that some purchases are based on impulse rather than actual needs." (I-o4/UMM)

These findings suggest that mobile banking does not directly determine financial behavior but becomes part of a broader digital ecosystem involving e-commerce, QRIS, food delivery, and other digital services (Windasari et al., 2022; Setiawati & Primadineska, 2025). The ease of payment can increase transaction frequency, particularly when users have limited financial self-control (Riantisari et al., 2025; Pratama & Utami, 2025).

From the perspective of Islamic economics, this condition needs to be evaluated through *Hifdz al-Mal* and *wasatiyyah* (Auda, 2008; ibn Aushur, 2006; Chapra, 2000). Digital financial services provide benefits when used for legitimate and necessary transactions, but excessive consumption may conflict with the Islamic principle of *avoiding israf*. Therefore, Islamic financial literacy and self-control are important in directing digital financial behavior toward *Maslahah* (Muninggar et al., 2025; Setiawati & Primadineska, 2025).

Generation Z's Level of Dependency on Mobile Banking

Indications of dependency on mobile banking can be observed through the intensity of its use in daily activities. The informants stated that they almost always rely on mobile banking when conducting various financial transactions, ranging from fund transfers to payments for different digital services. This high frequency of usage indicates that mobile banking has become the primary means of fulfilling the financial transaction needs of Generation Z.

Furthermore, the level of dependency is reflected in the informants' responses when they encounter difficulties accessing mobile banking applications. Several informants revealed that they feel uncomfortable, confused, or even anxious when mobile banking services experience disruptions or become unavailable. This is because most of their financial transaction activities depend on these digital services. Such circumstances demonstrate that mobile banking serves not only a practical function but has also become an essential component of their daily financial activities.

Generation Z's dependency on mobile banking does not emerge suddenly; rather, it develops through repeated and continuous use over a certain period (Windasari et al., 2022; Rithmaya et al., 2024). When members of Generation Z begin using mobile banking for simple transactions, such as checking account balances or transferring funds, they gradually establish new habits in managing their financial activities. These habits continue to evolve as the frequency of mobile banking usage increases across various financial activities, including bill payments, mobile credit or data package purchases, online shopping payments, and money transfers to friends or family members. The convenience, speed, and efficiency offered by mobile banking encourage Generation Z to prefer this service over conventional transaction methods, which are often perceived as more time-consuming and less (Fitriati et al., 2024; Jamilah et al., 2024). As the intensity of usage increases, mobile banking gradually becomes the primary platform for carrying out a wide range of financial activities.

In addition, the characteristics of Generation Z, who have grown up in the digital era, further strengthen their dependency on technology-based financial services such as mobile banking (Rahma et al., 2024; Prawira & Riyadi, 2025). This generation is recognized for its high adaptability to technology and its familiarity with using digital devices in everyday life. For them, smartphones function not only as communication tools but also as platforms for performing various essential activities, including financial management (Prawira et al., 2025). Consequently, mobile banking is no longer perceived merely as a digital transaction tool; it has evolved into an integral part of Generation Z's digital lifestyle. Through various features such as balance monitoring, transaction history tracking, and digital payment services, mobile banking enables users to manage and organize their financial activities more conveniently and efficiently. This demonstrates that mobile banking has become embedded in the lifestyle patterns of Generation Z, who increasingly depend on technology to carry out their financial activities.

The interview findings indicate that the level of dependency on Islamic mobile banking varies among the informants. Most informants stated that temporary disruptions to the application did not cause significant anxiety because they could postpone their financial transactions or use alternative payment methods. However, different experiences were reported by informants from Universitas Muhammadiyah Malang and STIKes Maharani Malang. An informant from Universitas Muhammadiyah

Malang stated, *“When Islamic mobile banking cannot be accessed, I feel quite worried because almost all of my daily expenses, such as food purchases, transportation, and other routine payments, are made through the application.”* (I-04/UMM). Likewise, an informant from STIKes Maharani Malang explained, *“I depend on Islamic mobile banking for my daily financial activities. Therefore, if the application experiences technical problems, I have to postpone several payments until the service is available again.”* (I-05/STIKes Maharani). These findings suggest that although Islamic mobile banking has become an important financial service for all informants, the level of dependency differs according to individual financial needs and daily transaction intensity. Students whose daily activities rely heavily on cashless payments tend to experience greater inconvenience when Islamic mobile banking services are unavailable.

Based on the thematic analysis of the interview data, the classification presented in Table 1 was developed using three analytical indicators: (1) the frequency of Islamic mobile banking usage, (2) the diversity of financial transactions conducted through the application, and (3) the degree of dependency on Islamic mobile banking in daily activities. These indicators enabled the researcher to classify the participants into three digital lifestyle categories—passive, consumptive, and aggressive—thereby reducing classification bias and providing a clearer interpretation of Generation Z’s dependency patterns.

The following table presents the classification of Generation Z's level of dependency on mobile banking based on digital lifestyle categories (passive, consumptive, and aggressive), as identified from the informant data discussed in this study.

Table 1. Classification of Generation Z's Level of Dependency on Mobile Banking

Digital Lifestyle Category	Informant Measurement Level	Informants	Mobile Banking Usage Pattern	Level of Dependency	Islamic Economic Perspective
Passive	Universitas Islam Madura (UIM), Universitas Islam Negeri Madura (UIN Madura)	7	Mobile banking is used only when necessary, primarily for tuition fee payments or specific transactions. Its use is not routine in daily activities.	Low	Most aligned with Hifdz al-Mal and Maslahah; usage is need-based and purposeful, consistent with the principle of moderation (wasatiyyah).

Consumptive	Universitas Trunojoyo Madura (UTM), Politeknik Negeri Madura (Poltera)	5	Mobile banking is occasionally used for transactions such as fund transfers, mobile credit purchases, or other digital payments, but it is not used intensively on a daily basis.	Moderate	Partially aligned; requires Islamic financial literacy strengthening to prevent drift toward israf (extravagance).
Aggressive	Universitas Muhammadiyah Malang (UMM), STIKes Maharani Malang (SMM)	3	Mobile banking is used in almost every financial transaction, including shopping payments, fund transfers, and various other digital transactions. Its usage is highly intensive and has become part of the user's daily routine.	High	Highest risk of israf and contradiction with qana'ah (contentment); necessitates tarbiyah maaliyah (Islamic wealth education) and deliberate financial planning.

The classification presented in Table 1 illustrates differences in the intensity and dependency patterns among the informants. The following discussion further

describes the characteristics of each category. The consumptive group demonstrated moderate dependency. Participants used mobile banking for a wider range of transactions, including transfers, mobile credit purchases, digital payments, and online shopping. Although their use was more frequent than the passive group, mobile banking had not yet become indispensable for all daily financial activities.

The aggressive group showed the highest level of dependency. Participants from UMM and SMM reported using Islamic mobile banking for almost all daily financial transactions, including food purchases, online shopping, transportation, fund transfers, and other digital payments. One participant from UMM stated:

“When Islamic mobile banking cannot be accessed, I feel quite worried because almost all of my daily expenses, such as food purchases, transportation, and other routine payments, are made through the application.” (I-04/UMM)

A participant from SMM similarly stated:

“I depend on Islamic mobile banking for my daily financial activities. Therefore, if the application experiences technical problems, I have to postpone several payments until the service is available again.” (I-05/SMM)

These responses demonstrate that dependency is not determined solely by frequency of use but also by the consequences experienced when the service is unavailable. Participants with alternative payment methods generally reported little anxiety during service disruptions, whereas participants who relied on mobile banking for most daily transactions experienced greater inconvenience.

An interesting pattern also emerged from the institutional and geographical backgrounds of participants. The aggressive category was predominantly represented by participants studying in Malang, where cashless payment facilities and digital services were more integrated into daily activities. Participants commonly used digital payments for food, transportation, shopping, and other services. In contrast, several participants from Madura continued to use cash in everyday transactions, resulting in lower mobile banking intensity.

However, this geographical pattern should not be interpreted as a definitive causal relationship between location and dependency. Rather, the findings suggest that differences in the surrounding digital ecosystem, availability of cashless payment facilities, transaction needs, and individual financial habits may contribute to different levels of mobile banking use.

The three typologies can therefore be understood through the framework of Islamic economics. The passive category is the most closely aligned with *Hifdz al-Mal* because mobile banking is used primarily according to financial needs. The consumptive category represents a transitional pattern in which users benefit from digital convenience but require stronger financial awareness to prevent excessive spending. Meanwhile, the aggressive category demonstrates the highest level of dependency and therefore requires greater attention to financial self-control and *wasatiyyah* to prevent *israf*.

Overall, the findings demonstrate that Generation Z’s dependency on Islamic mobile banking is shaped by the interaction between digital lifestyle, transaction needs, financial literacy, individual habits, and the surrounding digital ecosystem. The three-level typology—passive, consumptive, and aggressive—constitutes the main contribution of this study by illustrating

different patterns of dependency among Generation Z users of Islamic mobile banking.

D. CONCLUSION

This study concludes that Islamic mobile banking has become an integral component of Generation Z's digital lifestyle. Its use extends beyond basic banking functions to support academic, social, and personal financial activities, particularly fund transfers, tuition payments, digital payments, and e-wallet transactions. The convenience, efficiency, and accessibility of mobile banking make it highly compatible with Generation Z's digitally oriented lifestyle.

The study identifies three dependency typologies: passive, consumptive, and aggressive users. Passive users rely on Islamic mobile banking primarily for essential transactions, consumptive users use it regularly for various digital transactions, while aggressive users depend on it intensively for most daily financial activities. These differences are associated with digital lifestyle, transaction needs, financial literacy, self-control, and the surrounding digital ecosystem.

From the perspective of Islamic economics, Islamic mobile banking can support Maqashid Sharia, particularly Hifdz al-Mal and Maslahah, when used responsibly and in accordance with Sharia principles. Nevertheless, intensive digital financial activity may increase the potential for excessive consumption when it is not accompanied by adequate financial literacy and self-control. Therefore, the use of Islamic mobile banking should be accompanied by wasatiyyah, responsible financial management, and awareness of israf.

The novelty of this study lies in the development of a three-level typology of Generation Z's dependency on Islamic mobile banking based on digital lifestyle characteristics. This framework complements previous studies that have largely focused on technology acceptance and user satisfaction. Future research may involve broader geographical areas and more diverse participants to further validate the proposed typology.

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Author contributions: Author 1: Conceptualization, investigation, data curation, data analysis, and writing the original draft. Author 2: Methodology, supervision, validation, review, and editing of the manuscript.

Data availability: The data that support the findings of this study are available from the corresponding author upon reasonable request. Due to ethical considerations, the data are not publicly available to maintain the confidentiality of the informants.

Disclaimer: All data used in this study were obtained with the consent of the informants through in-depth interviews. The identities of the participants have been kept confidential to ensure privacy and ethical standards. The views and

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