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THE INFLUENCE OF SOCIAL MEDIA IN INCREASING BRAND LOYALTY OF ISLAMIC BANKS WITH BRAND TRUST AS A MEDIATOR AMONG GENERATION Z
(Case Study in Pekanbaru City)

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ABSTRACT
This study aims to analyze the influence of social media on brand loyalty with brand trust as a mediating variable in Islamic financial institutions. The background of this study is grounded in the increasing intensity of social media use among young people, particularly Generation Z, who have become a potential segment for Islamic banking. The research method used is quantitative with Partial Least Squares–Structural Equation Modeling (PLS-SEM) analysis through the SmartPLS software. A sample of 120 respondents was obtained using purposive sampling. Data were collected through a Likert-scale questionnaire that included indicators of social media, brand trust, and brand loyalty. The results show that social media has a positive effect on brand trust and brand loyalty, and that brand trust is able to mediate the relationship between them significantly. These findings confirm that optimizing social media can be an effective strategy in building customer trust and loyalty, thereby supporting the sustainability of Islamic financial institutions in facing competition in the modern banking industry.

Keywords: Social Media, Brand Trust, Brand Loyalty, Islamic Bank, Generation Z

INTRODUCTION

Advances in digital technology have had a major influence on the way people interact with various brands, including in the banking sector. In this digital era, Islamic banks can create closer connections with their customers by using social media platforms as a primary means to strengthen these relationships. Social media now serves more than just a medium for promoting goods and services; it has also become an effective two-way communication tool. Islamic banks utilize social media to listen to customers' voices and respond to customers' questions, thereby creating a better interaction atmosphere (Verawaty et al., 2023).Generation Z consists of people born between 1997 and 2012, who grew up amid the digital transformation that changed the way people interact and learn (Afifah, 2023). Through the use of social media, Islamic banks can reach Generation Z in ways that are more engaging and relevant. Informative, interactive, and entertaining content can help strengthen relationships, thereby increasing engagement levels and building trust among customers to improve their loyalty (Hasmalarita, 2022).

Nevertheless, customer loyalty to Islamic banks still faces various challenges. One frequently arising obstacle is the low understanding and level of trust among some members of the public toward the Islamic banking system (Nurazizah, 2024). In fact, trust or brand trust, which reflects confidence in the credibility and integrity of Islamic financial institutions, is the key to retaining customers in the long term (Pramesti, 2025). This finding is revealed in Nugraha's (2022) study, which found that 25% of Islamic bank customers switched to conventional banks due to more affordable pricing. This fact shows that many customers still do not have a strong bond with Islamic banks and are easily swayed to other financial institutions when offered more attractive deals. Although 38% of customers stated they remain loyal to Islamic banks due to service convenience, this is still insufficient to indicate a stable level of loyalty. In line with these findings, Busyro and Abdullah (2023) show that customer satisfaction and loyalty in Islamic banks are determined not only by service aspects but also by the Islamic values that underpin the relationship between the bank and its customers.

Compared to conventional banks, the difference in loyalty levels becomes more apparent. For example, CIMB Niaga recorded a customer loyalty rate of 66.67%, with digital engagement reaching 75.88% and digital service satisfaction at 83.81% (CIMB Niaga, 2023). This indicates that good digital services are able to maintain customer loyalty. On the other hand, data from Bank Syariah Indonesia (BSI) show that the number of BSI Mobile users jumped from 2.5 million in 2022 to 7.1 million in 2024, with a total transaction value reaching Rp299 trillion (BSI, 2024). Although this increase indicates great potential, it cannot yet be fully concluded that customer loyalty has also increased significantly.

Several studies affirm that digital marketing strategies play an important role in strengthening loyalty through brand trust. Sahara and Mulyana (2023) state that innovative approaches, such as collaboration with influencers or creating interactive content, can increase customer engagement. Abdillah (2022) adds that consistent communication on social media can maintain a bank's positive reputation. The same is emphasized by Yulianto and Fakhruddin (2021), that a good image and trust will make customers more committed. Utami (2023) even stresses that openness and transparency in digital communication are one of the main requirements for the formation of sustainable trust. Based on the description above, it appears that there is still room for research on how the role of social media can increase customer loyalty to Islamic banks with brand trust as a mediating variable, especially among Generation Z who have unique characteristics in their digital behavior. Therefore, this study is entitled "The Role of Social Media in Increasing Brand Loyalty of Islamic Banks with Brand Trust as a Mediator among Generation Z.

LITERATURE REVIEW

Stimulus Organism Response (SOR) Theory

The Stimulus Organism Response (SOR) theory explains consumer behavior resulting from environmental influences and reactions to the environment. This theory was introduced by Houland in 1953 (Rosdiana, Wirawan et al., 2023). This model explains that social media acts as a stimulus that influences customers' brand trust in the bank as an entity. This established trust will encourage customers to use Islamic banking services and recommend them to others, which is part of the response (Hartono & Kodrat, 2023). This theory consists of three important elements, namely: Message or Stimulus (S); Communicant or Organism (O); Effect or Response (R).

Social Media

Andreas Kaplan and Michael Haenlein (2010) define social media as a collection of Internet-based applications that follow the concepts and technologies of Web 2.0, which enable users to create and distribute the content they produce. In this context, social media acts as a means that facilitates such interaction. Each platform such as Facebook, Instagram, Twitter, and TikTok provides opportunities for individuals to express themselves, collaborate, and communicate with others. Quoted from Sutrisno et al. (2021). According to Chris Heuer (2010), social media has four indicators commonly called the 4C, among them:1) Context. This is the way to create a narrative or message that contains information and conveys that information to listeners; 2) Communication. That is how to share or convey information to the public. After having a clear context, our message will be more meaningful and can encourage the audience to respond.; 3) Collaboration**.** That is the collaboration between the sender of information and the receiver of information so that the information can be conveyed well. The sender and receiver often need to synergize to achieve efficient communication; 4) Connection**.** The bond between the information giver and the information receiver. A relationship is formed between the party conveying the information and the party receiving it, which can strengthen mutual trust and participation, and allow the message to be more easily understood.

Brand Loyalty

Brand loyalty reflects how close consumers are to a brand and the likelihood that they will repurchase products from that brand in the future, especially when there are changes in features or prices. Brand loyalty also reflects the level of consumer satisfaction with the quality of the products or services they use. Quoted from (Octaviani, Y. P., 2021). According to Ganesh et al. (2000), the indicators of brand loyalty are as follows: Repurchase behavior. Loyalty arises from customers' habit of continuously buying goods or services from the same brand. Self declaration as a loyal customer. Besides actual behavior, consumer loyalty can also be seen from their direct statements that they are regular customers of a brand. Price insensitivity. Truly loyal customers usually do not overly concern themselves with price changes; they continue to buy products from their favorite brand even if the price is higher than similar products from other brands because they view the brand from the perspective of quality, trust, and their overall experience. Resistance to competitor persuasion. A customer attitude of not easily switching to another brand even though competitors offer attractive deals or promotions indicates deep trust in the brand they currently use and satisfaction that is not replaceable by other brands. Likelihood of spreading positive recommendations. Loyal customers often enjoy sharing their good experiences with others, either directly or through social media.

Brand Trust

In the Great Dictionary of the Indonesian Language (KBBI), brand trust is defined as the expectation and belief in attributes such as integrity and benevolence. Trust in a brand is the tendency of consumers to rely on a brand despite risks, with the expectation that the brand will deliver a satisfactory experience. According to Mayer (2017) in Naimah (2022), there are three indicators of brand trust, namely: Ability. In this context, ability refers to the company's capacity to provide, serve, and maintain security during transactions, so that customers feel calm and satisfied. Benevolence (Goodwill). Something good can produce goodness, such as attention or a positive response. The focus is not only on profit, but also on customer well-being. Integrity (Honesty). Integrity refers to how the company behaves or acts when providing information to customers in accordance with reality while maintaining its responsibility. Customers will trust companies that provide honest information.

HYPOTHESIS

The Influence of Social Media on Brand Loyalty (H1).

This is based on previous research conducted by Verawaty and colleagues in 2023, titled "Pengaruh Social Media Marketing Dan Kualitas Produk Terhadap Loyalitas Pelanggan Pada PT. Bank Perkreditan Rakyat Hasamitra." That study showed that marketing through social media has a large impact on customer loyalty in the banking sector. Therefore, social media is not only a marketing tool, but can also be used as an important strategy in building long-term relationships with customers, thereby increasing loyalty to Islamic bank brands. H1: Social media influences brand loyalty of Islamic banks among Generation Z.

The Influence of Social Media on Brand Trust (H2).

This is supported by previous research conducted by Syahrir (2024) titled "Pengaruh Aktivitas Social Media Marketing Terhadap Brand Trust, Brand Equity, dan Brand Loyalty Pada Merek Bucini di Yogyakarta." That study showed that marketing activities on social media have a positive and significant impact on the level of trust in a brand. Engaging, interactive, and consistent social media content can increase consumers' trust in the brand. Therefore, social media can be an important tool in strengthening the foundation of customer trust, which greatly influences the long-term relationship between Islamic banks and their consumers. H2: Social media influences brand trust of Islamic banks among Generation Z.

The Influence of Brand Trust on social media (H3).
The results of this study are supported by Alwathoni's (2022) study titled "Pengaruh Product Knowledge, Brand Image dan Brand Trust Terhadap Loyalitas Nasabah Bank Syariah Indonesia (BSI) (studi kasus pada nasabah Bank Syariah Indonesia yang tinggal di Tangerang Selatan)." This study shows that trust in the brand has a significant effect on customer loyalty at Bank Syariah Indonesia in South Tangerang. The higher the customers' trust in the Islamic bank, the more likely they are to continue using the services despite competition from conventional banks offering other benefits. H3: Brand trust influences brand loyalty of Islamic banks among Generation Z.

Brand Trust Mediates the Effect of social media on Brand Loyalty (H4).
This finding is supported by research by Ghassani, N. (2024) titled "Pengaruh Sosial Media Marketing dan Pengalaman Merek terhadap Niat Berkunjung Kembali, Kepercayaan Merek dan Loyalitas Merek pada Starbucks Indonesia," which shows that social media has a significant influence on brand trust and brand loyalty simultaneously, where brand trust acts as an intermediary. Likewise, the study by Firmansyah et al. (2025) titled "Pengaruh Social Media Marketing Terhadap Brand Loyalty Melalui Brand Trust Produk Telkomsel by. U" proves that social media marketing impacts brand loyalty through brand trust as a mediating variable. Both studies confirm that brand trust is an important component in linking digital marketing with consumer loyalty, because trust becomes the basis of customer commitment and retention. H4: Brand trust mediates the relationship between social media and brand loyalty of Islamic banks among Generation Z.

From the theories described above, the author's conceptual framework regarding "The Influence of Social Media in Increasing Brand Loyalty of Islamic Banks with Brand Trust as a Mediator among Generation Z" is presented.

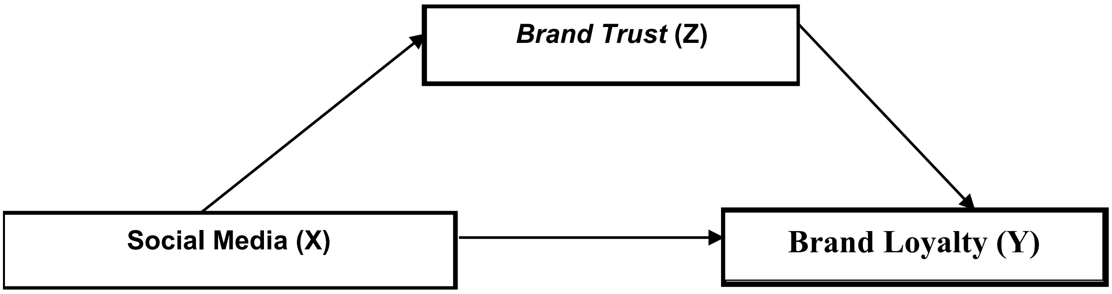

Figure 1. Conceptual Framework
Source: Processed by the researcher (2025)

METHODS

This study is categorized as quantitative research, applying a non-probability sampling method. The technique employed is purposive sampling. The criteria for respondents in this study are as follows: Productive Generation Z and Customers of Islamic Banks

The sample size in this study was determined using the formula proposed by Hair et al. (2010), which suggests that in quantitative research with structural models such as SEM-PLS (Partial Least Squares Structural Equation Modeling), the required sample size should range between 5 to 10 times the number of indicators used. In this study, three variables are examined, namely: Social Media, consists of 4 indicators, Brand Trust consists of 3 indicators, Brand Loyalty, consisting of 5 indicator. The sample size was calculated using the formula by Hair et al. (2010) 120 Respondents.

In this study, the Independent Variable (X) is Social Media, which represents the factor that influences or causes changes in other variables. The Dependent Variable (Y) is

Brand Loyalty, which receives the influence or impact from the independent variable. The Mediating Variable (Z) is Brand Trust, which bridges the relationship between the independent and dependent variables. This research applies the Structural Equation Modeling (SEM) approach using Partial Least Squares (PLS), as this method is considered suitable for analyzing complex relationships and testing mediation variables such as brand trust. The analysis was conducted with the assistance of SmartPLS software, which facilitates testing in two stages: the measurement model (outer model) and the structural model (inner model) (Sofwatillah et al., 2024).

RESULTS

Measurement Model
Outer Loading

The loading factor is a statistical value that describes the strength of the relationship between an indicator and a specific construct. Ghozali and Laten in Simbolon (2024) state that a high loading factor, typically above 0.70, indicates that the indicator plays a significant role in explaining the latent construct. The figure illustrates the specification model of the variables along with their respective indicators and outer loadings. From the Table 1, it can be observed that the loading factor values of all question items are greater than 0.70, indicating that these items are acceptable.

Composite Reliability

Composite reliability is used to assess the extent to which the selected indicators are truly consistent in representing a construct. Referring to Hair et al. (2019), a composite reliability value of 0.70 is considered to indicate good reliability. Therefore, this is categorized as having adequate composite reliability (Sayyida, 2023). From the Table 2, it can be seen that the Composite Reliability values for all constructs are greater than 0.70, indicating that the results are sufficiently reliable.

Cronbach's Alpha.

According to Hair et al. (2019), as cited in Sayyida (2023), a Cronbach's Alpha value above 0.70 is considered acceptable, indicating that the indicators within the construct demonstrate adequate internal consistency. From the Table 3, it can be seen that the Cronbach's Alpha values for all constructs are greater than 0.70, indicating that the results are sufficiently reliable.

Average Variance Extracted (AVE)

According to Ghozali and Latan, a construct is considered to have good convergent validity if its AVE value is greater than 0.50 (Sayyida, 2023). Based on the table, the values of all constructs are greater than 0.50. The lowest value is 0.536 for the Social Media variable (X), followed by Brand Loyalty (Y) with a value of 0.601, and Brand Trust (Z) with a value of 0.768. Thus, it can be concluded that all variables meet the established criteria for convergent validity.

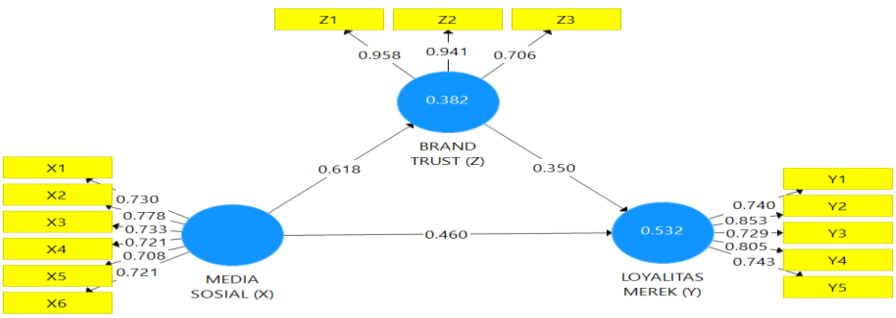

Figure 2. Research Conceptual Framework
Source: Processed by the researcher (2025)

Table 1. Outer Loading Values

Item	Brand Loyalty	Brand Trust	Social Media
X1			0.730
X2			0.778
X3			0.733
X4			0.721
X5			0.708
X6			0.721
Y1		0.740	
Y2		0.853	
Y3		0.729	
Y4		0.805	
Y5		0.743	
Z1	0.958		
Z2	0.941		
Z3	0.706		

Source: Processed by the researcher (2025)

Table 2. Results of Composite Reliability Values

	Composite Reability
Brand Trust (Z)	**0,907**
Brand Loyalty (Y)	**0,883**
Social Media (X)	**0,874**

Source: Processed by the researcher (2025)

Table 3. Results of Cronbach's Alpha Values

	Cronbach's Alpha
Brand Trust (Z)	**0,840**
Brand Loyalty (Y)	**0,834**
Social Media (X)	**0,828**

Source: Processed by the researcher (2025)

Table 4. Results of AVE Values

Average Varians Extracted (AVE)	
Brand Loyalty (Y)	**0.601**
Media Sosial (X)	**0.536**
Brand Trust (Z)	**0.768**

Source: Processed by the researcher (2025)

Structural Model (Inner Model)

Inner VIF (Variance Inflation Factor)

The first evaluation in the structural model is to examine Inner Collinearity (Table 5), which refers to whether the independent variables in the model are excessively correlated with each other. Garson (2016) states that a model can be considered free from collinearity issues if the Variance Inflation Factor (VIF) value for each construct is below 4 (Suhayat et al., 2023). Based on the table, all constructs have VIF values below 4. The VIF value for Social Media is 1.000, Brand Trust is 1.618, and Brand Loyalty is also 1.618. These figures indicate that the model does not experience multicollinearity issues. In other words, the independent variables do not excessively influence one another.

Path Coeficient

Path coefficients indicate both the direction and the strength of the relationship between latent variables within the structural (inner) model (Table 6). According to general research standards, the relationship between variables is considered significant if the t-statistic is greater than 1.96 and the p-value is less than 0.05 (Chairani, 2022). When these conditions are met, it can be concluded that the influence among variables is significant and not merely coincidental.

Table 5. Results of Inner VIF Values

	Brand Trust (Z)	Brand Loyalty (Y)	Social Media (X)
Brand Trust (Z)		1.618	
Brand Loyalty (Y)			
Social Media (X)	1.000	1.618	

Source: Processed by the researcher (2025)

Table 6. Results of Path Coefficients Values

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
SM→BR	0,618	0,631	0,066	9,323	0,000
SM→BL	0,460	0,482	0,109	4,213	0,000
BR→BL	0,350	0,336	0,113	3,092	0,002

Source: Processed by the researcher (2025)

Based on the path coefficients in the table above, the following conclusions can be drawn. Hypothesis 1 examines whether the use of social media (X) influences Brand Loyalty (Y) of Islamic banks among Generation Z. The results show that the beta coefficient of social media on Brand Loyalty is 0.460 with a t-statistic of 4.213. Since the t-statistics are greater than 1.96 and the p-value is less than 0.05, the first hypothesis (H1) is accepted. Hypothesis 2 tests whether social media (X) influences Brand Trust (Z) in Islamic banks among Generation Z. The results indicate that the beta coefficient of social media on Brand Trust is 0.618 with a t-statistic of 9.323. Since the t-statistics are greater than 1.96 and the p-value is less than 0.05, the second hypothesis (H2) is accepted. Hypothesis 3 investigates whether Brand Trust (Z) influences Brand Loyalty (Y) of Islamic banks among Generation Z. The results reveal that the beta coefficient of Brand Trust on Brand Loyalty is 0.350 with a t-statistic of 3.092. Since the t-statistics are greater than 1.96 and the p-value is less than 0.05, the third hypothesis (H3) is accepted.

Hypotesis Test

Hypothesis tests (Table 7) are conducted to assess whether there is a meaningful influence between independent variables and dependent variables in the designed model. Referring to Ghozali and Latan (2015), a hypothesis is considered acceptable or significant if the P-value is below 0.05. This indicates that there is sufficient statistical evidence that independent variables do affect dependent variables (Sulistyowati et al., 2022). Based on the table 7, hypothesis test results show that the Brand Trust's path to Brand Loyalty has a T-Static value of 3.275 with a P-Value of 0.001. Since the T-Statistic value is greater than 1.96 and the P-Value is less than 0.05, the hypothesis is accepted. Furthermore, the Social Media line towards Brand Trust has a T-Statistical value of 9,124 with a P-Value of 0.000. Since the T-Statistic value is greater than 1.96 and the P-Value is less than 0.05, the hypothesis is also accepted. Finally, the Social Media line against Brand Loyalty has a T-Static value of 4,469 with a P-Value of 0.000. Since the T-Statistic value is greater than 1.96 and the P-Value is less than 0.05, the hypothesis is accepted as well.

R-Square

The coefficient of determination, commonly known as R-Square (R2) (Table 8), is a method of evaluating how effectively free variables explain the variation that occurs in bound variables in a study. According to Chin (1998), there are three categories in understanding the value of R-Square: the model is considered strong if R2 ≥ 0.67, good enough (moderate) if the value is around 0.33, and weak if it is around 0.19 (Hama, 2023). Table 8 show the R-Square value for Model I of Path I as 0.382, meaning that the ability of variable X to explain variable Z is 38.2%, the category is moderate or moderate. Meanwhile, the R-Square value for Line II Model is 0.532, which means that the capability of variable X through variable Z in explaining variable Y reaches 53.2%, also falls into the moderate or moderate category.

F-Square

F-Square (effect size) (Table 9) is one of the measures used in the evaluation of structural models to measure how much an independent variable affects a dependent variable in a model. According to Ghozali and Latan (2015), the interpretation of the F-Square value is divided into three categories: a value of 0.02 indicates a minor influence, a value of 0.15 indicates a moderate influence, and a value of 0.35 indicates a major influence (Sulistyowati et al., 2022). Based on the table, can be concluded that:vSocial Media (X) is a large influence on Brand Trust variable Brand Trust (Z) with value 0.618. Social Media (X) influenced by the V loyalty variable (Y) with a value of 0.279. Brand Trust (Z) influenced by the V loyalty variable (Y) with value 0.162.

Indirect Effect

The effect (Table 10) does not directly describe how independent variables affect the depression variable through the third variable role, known as the mediation.To assess whether the influence is not directly, researchers will observe the value of statistics indicators, namely T- statistics and P-valuee.If T-statistic more than 1,96 and P-valuee less than 0.05, then the effect is considered significantly static (Manihuruk, 2023). The Indirect Effect table above shows that the Social Media (X) variable through Brand Trust (Z) significantly affects the Brand Loyalty of Sharia Bank (Y). Since the value of P-Values is less than 0.05, the influence is considered significant, meaning that Social Media (X) through Brand Trust (Z) has an effect on Sharia Bank Brand Loyalty (Y).

Total Effect

Total effect (Table 11) refers to the overall effect that free variables have on bound variables, either directly or through variables that act as linkages. To determine whether this total effect is significant, two statistical indicators are used, namely T-statistics and P-Value. The total effect is significant if the T-statistics value is greater than 1.96 and the P-value is less than 0.05. By performing a Variance Accounted For (VAF) calculation, researchers can assess whether the mediator variable used is effective in explaining the relationship between independent and dependent variables. The value of VAF can be calculated by the formula (i). Since the value of the VAF is 31.95%, it can be concluded that the Brand Trust serves as a partial mediator in the relationship between Social Media and Brand Loyalty.

$$VAF = \left(\frac{0{,}216}{0{,}460 + 0{,}216}\right) \times 100\% = 31.95\% \tag{i}$$

Table 7. Results of Hypotesis Test Values

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
BR→BL	0,350	0,336	0,113	3,092	0,002
SM→BR	0,618	0,631	0,066	9,323	0,000
SM→BL	0,460	0,482	0,109	4,213	0,000

Source: Processed by the researcher (2025)

Table 8. Results Of R-Square Values

	R-Square
Brand Trust (Z)	**0,382**
Brand Loyalty (Y)	**0,532**

Source: Processed by the researcher (2025)

Table 9. Results of F-Square Values

	Brand Trust (Z)	Brand Loyalty (Y)	Social media (X)
Brand Trust (Z)		**0,162**	
Brand Loyalty (Y)			
Social Media (X)	**0,618**	**0,279**	

Source: Processed by the researcher (2025)

Table 10. Results of Indirrect Effect Values

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
SM→BR→BL	0,216	0,210	0,070	3,097	0,002

Source: Processed by the researcher (2025)

Table 11. Results of Total Effect Values

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
MS→BR	0,618	0,631	0,066	9,323	0,000
MS→LM	**0,676**	**0,692**	**0,055**	**12,348**	**0,000**
BR→LM	0,350	0,336	0,113	3,092	0,002

Source: Processed by the researcher (2025)

CONCLUSION

Based on the results of research on the Influence of social media in Improving Sharia Bank Brand Loyalty by Mediating brand trust in Generation Z in Pekanbaru City, it can be concluded as follows: Social media has a positive and significant influence on brand loyalty. The use of social media by Islamic banks has proven effective in increasing customer loyalty to their brands. By presenting information interactively, offering interesting product promotions, and presenting content in line with sharia values, social media is an effective means of building emotional relationships and close relationships between customers and institutions. Loyalty will be created when customers feel personally connected and feel the benefits of the digital interaction. Social media has a positive and significant effect on brand trusts. Social media activities managed properly by sharia banks can form a positive view of customers' credibility and brand integrity. When customers see that digital communication is carried out consistently, transparently, and responsively, trust in banks will increase. This indicates that social media not only has an impact on the marketing field but also serves as a strategic means to create sustainable trust. Brand trusts have a positive and significant influence on brand loyalty. Brand trust is a fundamental element that determines whether customers will remain loyal or switch to another service provider. In the context of sharia banks, this trust is closely related to the application of sharia principles, information transparency, and service consistency.Brand trusts are influential in mediating partially the relationship between social media and Islamic bank brand loyalty. This shows that social media plays a role in building brand loyalty not only directly, but also indirectly through brand trust. In other words, trust in brands strengthens the impact of social media on building customer loyalty. In general, the findings of this study indicate that social media platforms not only play a role as a means of communication, but also as an important strategy to build trust and increase customer loyalty of Islamic banks. In the ever-evolving digital age, a value-based and trust-based approach is key in maintaining a long-term relationship between Islamic financial institutions and their customers.

Based on the research conducted, there are several suggestions that researchers can provide. Sharia banks can strengthen relationships with customers by using social media to communicate, promote, and teach. By presenting interesting, consistent, and informative content and in accordance with sharia principles, banks can explain their products and services more effectively. Gen Z, who grew up in the middle of the digital world and used to use social media, is expected to be a more picky and critical customer in building trust in brands, including sharia financial institutions (Bank Syariah). Researchers recommend that other researchers deepen the analysis by including psychological aspects related to consumers, such as brand views, user satisfaction, and quality of interaction on social media platforms.

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