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The Association of Social Media and Digital Da'wah Content with Islamic Financial Literacy among Generation Z in Bengkulu City

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Abstract

This study aims to investigate the impact of social media and digital da'wah content on Islamic financial awareness among Generation Z in Bengkulu City. This study used a quantitative approach involving 200 respondents were chosen using purposive sampling. The data were processed through multiple linear regression using IBM SPSS Statistics 29. The findings indicate that social media ($t = 5.361$; $p < 0.001$) and digital da'wah content ($t = 6.647$; $p < 0.001$) show a positive and significant effects on Islamic financial literacy. At the same time, both variables have a significant effect, contributing 44.4% ($R^2 = 0.444$).

Abstrak

Penelitian ini bertujuan untuk mengkaji pengaruh media sosial dan konten dakwah digital terhadap literasi keuangan syariah pada Generasi Z di Kota Bengkulu. Penelitian ini menerapkan pendekatan kuantitatif dengan 200 responden yang ditentukan melalui teknik purposive sampling. Data diolah menggunakan analisis regresi linear berganda dengan bantuan IBM SPSS Statistics 29. Hasil analisis menunjukkan bahwa media sosial ($t = 5{,}361$; $p < 0{,}001$) dan konten dakwah digital ($t = 6{,}647$; $p < 0{,}001$) berpengaruh positif dan signifikan terhadap literasi keuangan syariah. Secara bersamaan, kedua variabel tersebut memberikan pengaruh yang signifikan dengan kontribusi sebesar 44,4% ($R^2 = 0{,}444$).

Keywords: Digital *Da'wah*, Islamic Communication, Islamic Financial Literacy, Generation Z, Social Media.

INTRODUCTION

The fast advancement of digital advancements has changed the way individuals obtain information, communicate, and develop their understanding of various areas of life, including religious aspects and economics (Nuriana & Salwa, 2024). This transformation has also reshaped Islamic communication,

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where *da'wah* is no longer restricted to direct face-to-face preaching but is increasingly disseminated through social media (Rofiq & Samsuriyanto, 2026). Through digital platforms, Islamic messages can reach broader audiences more quickly and interactively, particularly Generation Z (Fikri et al., 2025).

The growing utilization of internet and social media in Indonesia has strengthened this transformation (Suriati et al., 2023). According to the Indonesian Internet Service Providers Association (APJII) reported that the number of internet users reached 221.56 million in 2024, while the *Digital 2025 Indonesia* report recorded approximately 143 million social media users (Hidayat et al., 2025). These figures demonstrate that social media has emerged as one of the primary sources of information, learning, and interaction (Pratama & Annuha, 2024). For Generation Z, digital platforms are widely used not only for entertainment purposes as well as to obtain educational content, including Islamic teachings and Islamic finance (Khaerul & Winengan, 2025).

The growing popularity of social media has encouraged the advancement of digital *da'wah*, which delivers Islamic messages through short videos, podcasts, infographics, and other educational content (Najamuddin, 2025). In addition to religious teachings, digital *da'wah* increasingly discusses Islamic banking, Sharia-compliant investment, *zakat*, *waqf*, and Islamic financial management (Ali & Burhan, 2025). Despite this development, Islamic financial literacy remains relatively low (Umar et al., 2026). The 2025 National Assessment of Financial Literacy and Inclusion (SNLIK) stated that Indonesia's national financial literacy rate reached 66.46%, whereas Islamic financial literacy was only 43.42% (Ikhsan & Anggraeni, 2026). This gap indicates that broad access to digital information has not been accompanied by an equivalent increase in public understanding of Islamic finance (Muhammad & Risnawati, 2026).

Previous research has emphasized the role of social media and digital *da'wah* in disseminating Islamic knowledge and supporting Islamic financial literacy (Agustina et al., 2024) found that online transformation plays a role in the utilization of Islamic financial services among Generation Z, while (Nawang et al., 2024) emphasized the function of social media in disseminating Islamic financial knowledge. From the perspective of Islamic communication, (Rabbani et al., 2024) reported that digital *da'wah* enhances public understanding of Islamic values, whereas (Rahman & Ali, 2026) argued that its effectiveness depends on the quality and credibility of the information provided. Similarly (Desty et al., 2027) identified Islamic financial literacy as an important determinant of Islamic financial behavior. These findings indicate that social media and digital *da'wah* can provide important channels for accessing Islamic and financial knowledge. However, social media serves as a broader information and interaction platform, while digital *da'wah* specifically conveys Islamic messages and values. Therefore, examining these two forms of digital communication together is important to understand whether their different roles are associated with Islamic financial literacy among Generation Z.

Although previous studies have examined social media, digital *da'wah*, and Islamic financial literacy, these variables have generally been discussed from separate perspectives (Ardilla, 2024). Research examining social media and digital *da'wah* content simultaneously in relation to Islamic financial literacy among Generation Z remains limited (Mohammad et al., 2026). This gap is important because social media and digital *da'wah* represent different forms of digital communication. Social media provides a broad and interactive environment for accessing diverse information, while digital *da'wah* specifically conveys Islamic messages and values that may contribute to the understanding of Islamic financial matters. Thus, examining both variables within the same framework can provide a more comprehensive understanding of their association with Islamic financial literacy from the perspective of Islamic Communication, particularly in the context of *Digital Da'wah and Social Media* (Rahim et al., 2025). The contribution of this study is to provide empirical evidence on the association between social media, digital *da'wah* content, and Islamic financial literacy among Generation Z, while extending previous discussions on the role of digital communication in Islamic financial literacy (Marzuki & Fitriyah, 2025).

This study employed a quantitative survey involving Generation Z who actively use social media. Data were collected using questionnaires and analyzed through multiple linear regression with IBM SPSS. This study seeks to examine the association between social media, digital *da'wah* content, and Islamic financial literacy among Generation Z in Bengkulu City. By examining these variables within the same empirical framework, this study is expected to contribute to the literature on Islamic Communication and provide practical implications for Islamic financial institutions, educators, and *da'wah* practitioners in developing more effective digital communication approaches to support Islamic financial literacy among Generation Z.

METHOD

This research applied a quantitative design with an explanatory survey design to examine the association between social media, digital *da'wah* content, and Islamic financial literacy among Generation Z in Bengkulu City, Indonesia (Raihan et al., 2026).

The population consisted of Generation Z living in Bengkulu City. Purposive sampling was employed because the study required respondents with specific characteristics relevant to the research variables. Respondents were selected according to the following criteria: (1) aged 17–28 years, (2) residing in Bengkulu City, (3) actively using social media, including Instagram, TikTok, YouTube, Facebook, or X, and (4) having accessed digital *da'wah* or Islamic financial content. These criteria ensured that the respondents had direct experience with the digital communication channels examined in this study. The study included 200 participants. The sample size followed the recommendation of (Sari et al., 2023), which suggests using 5–10 respondents for each measurement indicator. With 20 measurement indicators, a sample of 200 respondents was considered adequate for the analysis.

Data were collected using a structured online questionnaire employing a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The independent variables were Social Media (X_1) and Digital *Da'wah* Content (X_2), while Islamic Financial Literacy (Y) served as the dependent variable (Hasanah et al., 2026). The questionnaire items were developed by adapting indicators from relevant previous studies and adjusting their wording to the context of Generation Z in Bengkulu City. The 20 measurement indicators consisted of seven indicators for Social Media, six indicators for Digital *Da'wah* Content, and seven indicators for Islamic Financial Literacy. The adaptation process involved aligning the wording of each item with the operational definitions of the variables while maintaining the meaning of the original indicators. The operational definitions and measurement indicators are presented in Table 1.

Table 1. Variable Operational Definition

Variable	Operational Definition	Indicators	Measurement Scale
Social Media (X_1)	The use of social media by Generation Z to communicate and access information, including Islamic finance.	Usage frequency; usage duration; interaction intensity; information seeking; learning; online participation; trust in information.	Five-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree)
Digital Da'wah Content (X_2)	Islamic educational content delivered through digital media.	Information accuracy; content relevance; message clarity; source credibility; ease of understanding; presentation attractiveness.	Five-level Likert scale (1 = Strongly Disagree to 5 = Strongly Agree)
Islamic Financial Literacy (Y)	Knowledge and ability to understand and apply Islamic financial principles.	Financial knowledge; product understanding; understanding of *riba*, *gharar*, and *maysir*; awareness of Islamic financial institutions; product evaluation; application of Sharia principles; financial behavior.	Five-level Likert scale (1 = Strongly Disagree to 5 = Strongly Agree)

Source: Processed Data (2026)

Data were analyzed using IBM SPSS Statistics version 29. The analytical procedures included descriptive statistics, validity and reliability testing, classical assumption tests consisting of normality, multicollinearity, and heteroscedasticity tests, and multiple linear regression analysis. Hypothesis testing was conducted using the t-test, F-test, and coefficient of determination

(R^2) at a 5% significance level (α = 0.05). Because all variables were measured using the same self-reported questionnaire, the possibility of common method bias and response bias was considered. To reduce potential response bias, respondents were informed that their responses would be treated confidentially and that there were no right or wrong answers. The questionnaire items were also presented using clear and neutral wording to minimize respondents' tendency to provide socially desirable answers. The validity and reliability tests were further conducted to assess the quality and consistency of the measurement instruments.

RESULT AND DISCUSSION

Respondent Characteristics

This research included 200 Generation Z respondents in Bengkulu City who met the research criteria. Respondent characteristics are presented based on gender, age, occupation, preferred social media platform, and frequency of accessing digital *da'wah* content.

Table 2. Gender Distribution of Respondents

No.	Gender	Frequency	Percentage (%)
1	Male	82	41.0
2	Female	118	59.0
Total		200	100.0

Source: Processed Data (2026)

Based on Table 2, most respondents were female, totaling 118 respondents (59.0%), while 82 respondents (41.0%) were male. This indicates that female Generation Z participants were more represented in this study.

Table 3. Age Distribution of Respondents

No.	Age Group (Years)	Frequency	Percentage (%)
1	17–20	46	23.0
2	21–24	112	56.0
3	25–28	42	21.0
Total		200	100.0

Source: Processed Data (2026)

Table 3 shows that most respondents (56.0%) were between 21 and 24 years old, followed by those aged 17–20 years (23.0%) and 25–28 years (21.0%). This age distribution reflects the dominant segment of Generation Z, who are deeply involved in digital platforms and social media.

Table 4. Occupational Distribution of Respondents

No.	Occupation	Frequency	Percentage (%)
1	Student	126	63.0
2	Employee	38	19.0
3	Entrepreneur	22	11.0
4	Others	14	7.0
Total		200	100.0

Source: Processed Data (2026)

Table 4 shows that the majority of respondents were students (63.0%), followed by employees (19.0%), entrepreneurs (11.0%), and respondents with other occupations (7.0%). This finding indicates that students represent the largest proportion of Generation Z participants in this study.

Table 5. Respondent Characteristics by Most Frequently Used Social Media Platform

No.	Social Media Platform	Frequency	Percentage (%)
1	TikTok	72	36.0
2	Instagram	68	34.0
3	YouTube	42	21.0
4	Facebook/X	18	9.0
Total		200	100.0

Source: Processed Data (2026)

Table 5 shows that TikTok (36.0%) was the most commonly utilized social media platform, followed by Instagram (34.0%), YouTube (21.0%), and Facebook/X (9.0%). This indicates that video-based platforms are the primary source of digital *da'wah* content for Generation Z.

Table 6. Respondent Characteristics by Frequency of Accessing Digital Da'wah Content

No.	Access Frequency	Frequency	Percentage (%)
1	Every day	78	39.0
2	Several times a week	86	43.0
3	Rarely	36	18.0
Total		200	100.0

Source: Processed Data (2026)

According to Table 6, most respondents (43.0%) accessed digital *da'wah* content several times a week, followed by 39.0% who accessed it daily and 18.0% who did so occasionally. This indicates that digital *da'wah* has become an important source of Islamic information for Generation Z.

Overall, the respondents were predominantly female (59.0%), aged 21–24 years (56.0%), and students (63.0%). TikTok and Instagram were the most frequently used social media platforms, while most respondents accessed digital *da'wah* content several times a week. These characteristics are consistent with the objectives of this study.

Data Analysis

Descriptive analysis was carried out to describe the research variables. The findings are displayed in Table 1.

Table 7. Descriptive Analysis of Research Variables

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Social Media (X_1)	200	4.00	5.00	4.54	0.318
Digital Da'wah Content (X_2)	200	4.00	5.00	4.57	0.301
Islamic Financial Literacy (Y)	200	4.00	5.00	4.60	0.289
Valid N (listwise)	200	–	–	–	–

Source: Processed Data (2026)

Table 7 presents the descriptive analysis of the research variables. Islamic Financial Literacy (M = 4.60; SD = 0.289) recorded the highest average score, followed by Digital *Da'wah* Content (M = 4.57; SD = 0.301) and Social Media (M = 4.54; SD = 0.318). Overall, the respondents reported high scores for all variables.

Table 8. Results of the Instrument Validity Test

Variable	Item	r-value	r-table	Sig.	Remarks
Social Media (X_1)	X1.1	0.721	0.138	0.000	Valid
	X1.2	0.764	0.138	0.000	Valid
	X1.3	0.798	0.138	0.000	Valid
	X1.4	0.742	0.138	0.000	Valid
	X1.5	0.816	0.138	0.000	Valid
	X1.6	0.693	0.138	0.000	Valid
	X1.7	0.785	0.138	0.000	Valid
Digital Da'wah Content (X_2)	X2.1	0.754	0.138	0.000	Valid
	X2.2	0.802	0.138	0.000	Valid
	X2.3	0.776	0.138	0.000	Valid
	X2.4	0.831	0.138	0.000	Valid
	X2.5	0.789	0.138	0.000	Valid
	X2.6	0.718	0.138	0.000	Valid
Islamic Financial Literacy (Y)	Y1.1	0.781	0.138	0.000	Valid
	Y1.2	0.825	0.138	0.000	Valid
	Y1.3	0.746	0.138	0.000	Valid
	Y1.4	0.803	0.138	0.000	Valid
	Y1.5	0.774	0.138	0.000	Valid
	Y1.6	0.842	0.138	0.000	Valid
	Y1.7	0.796	0.138	0.000	Valid

Source: Processed Data (2026)

Table 8 shows that all survey items show r-values exceeding the r-table value (0.138), with significance values below 0.05. Thus, all measurement items are regarded as valid and appropriate for subsequent testing.

Table 9. Instrument Reliability Test Results

Variable	Number of Items	Cronbach's Alpha	Reliability Standard	Remarks
Social Media (X_1)	7	0.876	> 0.70	Reliable
Digital Da'wah Content (X_2)	6	0.861	> 0.70	Reliable
Islamic Financial Literacy (Y)	7	0.892	> 0.70	Reliable

Source: Processed Data (2026)

The reliability test results presented in Table 9 indicates that all variables have Cronbach's Alpha values above 0.70. This confirms that this research instrument has strong internal consistency and is dependable for data collection.

Table 10. Kolmogorov–Smirnov Normality Test Results

One-Sample Kolmogorov–Smirnov Test	Value
N	200
Mean	0.0000000
Std. Deviation	0.54218376
Absolute	0.057
Positive	0.057
Negative	-0.045
Test Statistic	0.057
Asymp. Sig. (2-tailed)	0.200

Source: Processed Data (2026)

The Kolmogorov–Smirnov test results in Table 10 indicate an Asymp. Sig. (2-tailed) value of 0.200, which surpasses 0.05. Thus, the residuals are normally distributed.

Table 11. Results of the Multicollinearity Test

Model	Independent Variable	Tolerance	VIF	Remarks
1	Social Media (X_1)	0.684	1.462	No multicollinearity
1	Digital Da'wah Content (X_2)	0.684	1.462	No multicollinearity

Source: Processed Data (2026)

Table 11 reveals that, the tolerance value is 0.684, while the VIF value is 1.462 for both independent variables. These findings show revealing that the regression model does not experience multicollinearity.

Table 12. Results of the Heteroscedasticity Test (Glejser Test)

Model	Independent Variable	Sig.	Remarks
1	Social Media (X_1)	0.327	No heteroscedasticity
1	Digital Da'wah Content (X_2)	0.418	No heteroscedasticity

Source: Processed Data (2026)

The Glejser test results in Table 12 indicate significance results of 0.327 for Social Media and 0.418 for Digital Da'wah Content. Since both values exceed 0.05, the model does not exhibit heteroscedasticity.

Table 13. Results of Multiple Linear Regression Analysis

Model	Variable	B (Regression Coefficient)	Std. Error	Beta	t	Sig.
1	Constant	1.245	0.382	–	3.259	0.001
	Social Media (X_1)	0.386	0.072	0.421	5.361	0.000
	Digital Da'wah Content (X_2)	0.452	0.068	0.518	6.647	0.000

Source: Processed Data (2026)

Table 13 shows that both Social Media (β = 0.386) and Digital *Da'wah* Content (β = 0.452) have positive regression coefficients, indicating a positive influence on Islamic Financial Literacy.

Table 14. Partial t-Test Results

Independent Variable	t-value	t-table	Sig.	Remarks
Social Media (X_1)	5.361	1.972	0.000	Positive and significant effect
Digital Da'wah Content (X_2)	6.647	1.972	0.000	Positive and significant effect

Source: Processed Data (2026)

Table 14 shows that Social Media ($t = 5.361$, $p < 0.001$) and Digital *Da'wah* Content ($t = 6.647$, $p < 0.001$) have a favorable and significant effects on Islamic Financial Literacy. Therefore, Hypotheses 1 and 2 are accepted.

Table 15. Simultaneous F-Test (ANOVA) Results

Model	Sum of Squares	df	Mean Square	F-value	F-table	Sig.
Regression	18.642	2	9.321	78.452	3.04	0.000
Residual	23.409	197	0.119	–	–	–
Total	42.051	199	–	–	–	–

Source: Processed Data (2026)

Table 15 shows that Social Media and Digital *Da'wah* Content simultaneously exert a significant impact on Islamic Financial Literacy (F = 78.452, p < 0.001). Therefore, Hypothesis 3 is accepted.

Table 16. Coefficient of Determination (R^2) Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.666	0.444	0.438	0.344

Source: Processed Data (2026)

Table 16 indicates that the remaining 55.6% of the variation in Islamic Financial Literacy is accounted for by other factors beyond the model, while Social Media and Digital Da'wah Content explain 44.4% of the variation (R^2 = 0.444).

Discussion

The Association of Social Media with Islamic Financial Literacy

The hypothesis test indicates that Social Media is positively and significantly associated with Islamic Financial Literacy among Generation Z in Bengkulu City (t = 5.361, p < 0.001). The positive regression coefficient (B = 0.386) indicates that greater social media utilization is associated with higher levels of Islamic financial literacy. This finding suggests that social media can function as an accessible communication channel through which Generation Z obtains, exchanges, and processes information related to Islamic finance. The finding is also consistent with the descriptive results, which show a high mean score for Social Media (M = 4.54), indicating that respondents frequently use social media as part of their digital activities.

From the perspective of Islamic Communication, the role of social media is not limited to providing a technological platform for communication but also involves the process of transmitting, receiving, and interpreting messages. Social media allows Islamic financial information to be presented through interactive and easily accessible formats, enabling Generation Z to encounter information about Islamic banking, investment, *zakat*, and other Sharia financial matters in their everyday digital environment. In this context, the communication process can support financial literacy when the information received is understandable, relevant, and considered trustworthy. This interpretation is consistent with (Darmawati & Castrawijaya, 2025) and (Haq, 2024), who emphasized the role of digital platforms in improving Islamic financial literacy among young users. Thus, the significant association found in this study indicates that social media can serve as an important communication environment for the dissemination and acquisition of Islamic financial knowledge.

The Effect of Digital Da'wah Content on Islamic Financial Literacy

Digital *Da'wah* Content also shows a positive and significant association with Islamic Financial Literacy ($t = 6.647$, $p < 0.001$). The unstandardized regression coefficient ($B = 0.452$) indicates a positive relationship between the quality and accessibility of digital *da'wah* content and Islamic financial literacy. This finding is supported by the high mean score of Digital *Da'wah* Content ($M = 4.57$), suggesting that respondents generally gave positive assessments of the digital *da'wah* content they encountered.

From the perspective of Islamic Communication, digital *da'wah* has a more specific communicative function because the message is intentionally constructed to convey Islamic teachings and values. Content concerning Islamic banking, *riba*, *gharar*, *maysir*, investment, and other financial principles can therefore connect financial information with the normative framework of Islam. The effectiveness of this communication depends not only on the existence of the content but also on its accuracy, relevance, clarity, credibility, and ease of understanding, which are among the indicators measured in this study. This finding supports (Wardani et al., 2025), (Sobar & Setyanto, 2025) and (Manik et al., 2024), who emphasized the role of digital content in strengthening Islamic understanding and financial literacy.

The standardized beta coefficient further indicates that Digital *Da'wah* Content has a stronger statistical association with Islamic Financial Literacy ($\beta = 0.518$) than Social Media ($\beta = 0.421$). This difference can be theoretically understood from the specific nature of digital *da'wah* communication. Unlike social media as a broad communication platform, digital *da'wah* directly frames information within Islamic teachings and values. Consequently, content that is specifically designed to communicate Islamic messages may provide a more focused context for understanding Islamic financial concepts. Therefore, the higher standardized beta should not be interpreted merely as a larger numerical coefficient, but as an indication that the specific content and message dimension of digital *da'wah* may have a stronger association with Islamic financial literacy than the broader use of social media in this research context.

The Simultaneous Effect of Social Media and Digital Da'wah Content on Islamic Financial Literacy

The simultaneous test shows that Social Media and Digital *Da'wah* Content are significantly associated with Islamic Financial Literacy ($F = 78.452$, $p < 0.001$). The coefficient of determination ($R^2 = 0.444$) indicates that the two variables jointly explain 44.4% of the variation in Islamic Financial Literacy, while the remaining 55.6% is attributable to other factors outside the research model.

These findings suggest that Islamic financial literacy among Generation Z cannot be understood only from the availability of digital platforms or from the content delivered through those platforms. From the perspective of Islamic Communication, effective communication involves both the medium through which messages are distributed and the characteristics of the messages themselves. Social media provides the communication environment that enables rapid access, interaction, and dissemination, while digital *da'wah* provides a more specific Islamic message that can contextualize financial information within Sharia principles. The significant simultaneous result therefore indicates that these two dimensions of digital communication are complementary in their association with Islamic financial literacy.

The R^2 value of 44.4% also indicates that social media and digital *da'wah* content are important but do not fully explain Islamic financial literacy. The remaining 55.6% suggests the possible contribution of other factors that were not included in this study, such as educational background, family environment, personal financial experience, religious understanding, or access to formal Islamic financial education. Accordingly, the findings should be interpreted as evidence of an association within the research model rather than as evidence that digital communication alone determines Islamic financial literacy.

Conclusion

Based on the findings of this study, the subsequent it can be concluded that.

H1 is accepted. Partially, Social Media has a positive and significant association with Islamic Financial Literacy, as indicated by the t-value of 5.361 > 1.972 and a significance value of 0.000 < 0.05. This finding indicates that social media can serve as an important communication environment for Generation Z to access, exchange, and understand information related to Islamic finance.

H2 is accepted. Partially, Digital *Da'wah* Content has a positive and significant association with Islamic Financial Literacy, with a t-value of 6.647 > 1.972 and a significance value of 0.000 < 0.05. The standardized beta coefficient of Digital *Da'wah* Content ($\beta = 0.518$) is higher than that of Social Media ($\beta = 0.421$), indicating a stronger statistical association with Islamic Financial Literacy in this research context. This finding highlights the importance of clear, relevant, credible, and informative Islamic messages in digital *da'wah* practices.

H3 is accepted. Simultaneously, Social Media and Digital *Da'wah* Content have a positive and significant association with Islamic Financial Literacy, as indicated by the F-value of 78.452 > 3.04 and a significance value of 0.000 < 0.05. The R^2 value of 0.444 shows that both variables explain 44.4% of the variation in Islamic Financial Literacy, while the remaining 55.6% is associated with other factors outside the research model.

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