

THE EFFECTS OF ISLAMIC MARKETING MIX ON MILLENNIAL GENERATION'S INTENTIONS IN USING ISLAMIC FINANCIAL TECHNOLOGY

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ABSTRACT

The Development of technology is currently growing quite rapidly and changing the financial industry into a digital era. At this time, what is being discussed in the community is the presence of Islamic-based financial technology. This also shows that the growth of Islamic fintech is dominated by millennials so that with the new concept of Islamic marketing mix by combining contemporary and Islamic concepts it can support the presence of Islamic fintech. This research method uses quantitative methods with multiple regression analysis techniques. The population in this study are users and non-users of Islamic fintech using a research sample of 160 respondents spread across the Jabodetabek area. The results show that Pragmatism and Product, Palliation and Price, Patience and Place, Peer-support and People, Pedagogy and Physical Environment & Persistence and Process influence the millennial generation in using Islamic financial technology.

Keywords: *Intention to Use, Islamic Marketing Mix, Islamic Financial Technology, Millennial Generation*

1.0 INTRODUCTION

The development of technology is currently growing quite rapidly and changing the financial industry into a digital era. At this time what is being discussed in the community is the presence of Islamic-based Financial Technology (Islamic Fintech). In August 2020 there were 157 fintech in Indonesia, 11 of which were Islamic fintech with total assets reaching 2.04% 64.97 billion rupiahs (Muhammad Iqbal, et al, 2021). The growth potential of Islamic fintech is very large because Indonesia has the largest Muslim population and is a digital-ready country with very large internet users. Quoted from Global Religious Future data shows that the growth of Islamic fintech is dominated by millennials, For example, the millennial Investree service dominates borrowers through online platforms with a portion reaching 47% aged 21-30 years, then 36% aged 31-40 years (Katadata, 2021). Based on data from the Central Statistics Agency shows, in 2017 there was a productive population consisting of millennials by 50% and it is estimated that in 2020-2030 the composition will increase by around 70% (Ali and Purwandi, 2017). The marketing mix with digital finance has a strong relationship. very strong, so that the existence of a marketing mix can meet the needs of customers and the company's organization. This will have a good impact on the progress of the company if the marketing system can be run properly. For example, with the lack of human resources who know technology, lack of promotion and underdeveloped marketing strategies. (Hidayat and Tobing, 2012). Therefore, there is a need for new strategies and innovations to manage Islamic fintech properly and not cause something unexpected (Rahmawati et al, 2020).

2.0 LITERATURE REVIEW

2.1 Intention

In Fishbein and Ajzen's Theory of Reasoned Action, an action that leads a person to carry out an intention is a realization of one's intention to act. This model describes a person's behavior as a function of the intention to perform the behavior in a certain way.

2.2 Islamic Marketing Mix

Anwar (2018) explains that the concept of Pragmatism and Product is conducting business activities by choosing services and products that will be sold according to human needs, so that they will benefit. Hashim and Hamzah (2014) say Palliation and Price to determine prices to get profits and income, namely by giving discounts or discounts to customers to ease their burden, this is very influential for consumers when inflation occurs. Anwar (2018) explains that Patience and Place in the teachings of the Prophet Muhammad are running a business by not hiding anything from consumers. Anwar, (2018) said that Pertinence and Promotion are business activities that carry out promotional activities in an honest and appropriate way. Hashim and Hamzah (2014) explained that Peer-support and people in the business concept of the Prophet Muhammad SAW never deceived the stakeholders and did not have disagreements. Anwar, (2018) explained that Pedagogy and Physical Environment in Islamic teachings, namely in doing business, must be transparent. Hashim and Hamzah (2014) say that in persistence and process there are things that must be considered, namely there is a clear agreement between the seller and the buyer regarding the transaction so that it will not cause misunderstandings. (2018) explained that Pedagogy and Physical Environment in Islamic teachings, namely in doing business, must be transparent. Hashim and Hamzah (2014) say that in persistence and process there are things that must be considered, namely there is a clear agreement between the seller and the buyer regarding the transaction so that it will not cause misunderstandings. (2018) explained that Pedagogy and Physical Environment in Islamic teachings, namely in doing business, must be transparent. Hashim and Hamzah (2014) say that in persistence and process there are things that must be considered, namely there is a clear agreement between the seller and the buyer regarding the transaction so that it will not cause misunderstandings.

H1 : Pragmatism and Product affect the intention of the millennial generation in using Islamic fintech.

In a study conducted by Luminita and Roscana (2017) stated that the product affects the role of the digital world, namely by providing useful application services for users so that the application can be used for a long period.

H2: Palliation and Price affect the intention of the millennial generation in using Islamic fintech. The results of previous research conducted by Christiyanto and Astutik, 2018 showed that Palliation and Price affect the pricing provided by Islamic banks, with these services customers will continue to use the products found in banking.

H3: Patience influence the millennial generation's intention to use Islamic fintech. These results are in accordance with the results of previous research conducted by Luminita and Roscana, 2017 which stated that place affects the role of the digital world due to the development of websites that are increasingly developing, so there is a need for supervision from official institutions.

H4: Pertinence and Promotion affect the intention of the millennial generation in using Islamic fintech

The results of previous research conducted by Luminita and Roscana (2017); Fauzia(2020) which state that promotion affects the role of the digital world, this explains that promotions recommended in Islam must be honest and not hide anything from consumers.

H5: *Peer-support and People* affect the intentions of the millennial generation in using Islamic fintech

These results are in accordance with the results of previous research conducted by Hasim and Hamzah (2013) which stated that peer-support and people have an effect on Islamic banking services, namely the services provided by Islamic banks are easy to use.

H6: Pedagogy and Physical Environment influence the intentions of the millennial generation in using Islamic fintech

The results of previous research conducted by Luminita and Roscana, 2017 which explained that Pedagogy and Physical Environment affect the role of the digital world by providing application services by creating advanced features that can be used by all groups. In addition, there is research conducted by Sri Devi and Sardiana, 2021 also claimed that Pedagogy and Physical Environment have an influence because respondents pay attention to the availability of places of worship, cleanliness of places and worship equipment (prayer tools, prayer rooms and website facilities).

H7: Persistence and Process affect the intentions of the millennial generation in using Islamic fintech

These results are in accordance with the results of previous research conducted by Luminita and Roscana, 2017 which stated that the process affects the role of the digital world, namely that every company must have data warehousing and Business Intelligence to balance the company's organization.

2.3 Islamic Financial Technology

Islamic Fintech is a combination of information technology innovation with existing services and products in the financial and technology fields that can accelerate and facilitate a business process from transactions, investments, and distribution of funds based on Islamic principles (Hiyanti et al, 2019). In addition, there is a verse that instructs mankind to start investing using Islamic principles in Surah Al-Jumuah verse 10 which explains that, "when the prayer has been performed, then you are scattered on the earth; and seek the bounty of Allah and remember Allah as much as possible so that you are lucky (Arafah & Nugroho, 2016).

2.4 Millennial Generation

The millennial generation or Generation Y who were born around 1980-2000 grew up when technology had developed and followed digital developments with the existence of social media and smartphones so that they were automatically very proficient in technology. However, this generation is the generation that will dominate online platforms through digital payments, a generation that is considered to be highly curious, confident and a creative generation (Sharon, 2015).

3.0 RESEARCH METHODOLOGY

This research was conducted to find out the influence of the Islamic marketing mix which consists of: Pragmatism and Product, Palliation and Price, Pertinence and Place, Promotion, Persistence and Process, Pedagogy and Physical Environment and Peer-Support and People with the target respondents focused only on Jabodetabek area, namely the millennial generation from Jakarta, Bogor, Depok, Tangerang and Bekasi. This research is quantitative by using the purposive sampling technique. The method used in this research is to use a survey method by distributing questionnaires conducted online to 160 respondents. With data analysis carried out, namely multiple linear regression analysis using an analytical tool, namely SPSS 25 software. The following is a table of operationalization of variables:

Table 1. Operational Variables

Variable	Definition	Indicator	Instrument
<i>Pragmatism and Product</i>	Selling Products or services that are required by everyone and do not have a disability or damaged. (Hashim and Hamza, 2014)	<ol style="list-style-type: none"> 1. Halal Islamic fintech products 2. Does not conflict with Islamic law 3. Islamic fintech products are safe 4. Not involved in non-halal funding (Marzuki and Nurdin, 2020 and Muhammad Orli, 2012) 	Likert scale 1-5
<i>Palliation and Price</i>	Selling products By volume sales and at a good price acceptable in the market. (Hashim and Hamza, 2014).	<ol style="list-style-type: none"> 1. The price offered is cheap and affordable 2. There is a discount 3. There are interesting promotions 4. The price given is acceptable to consumers (Habsari,2013, Christiyanto&Astutik, 2018,Muhammad Orli,2012) 	Likert scale 1-5

<i>Patiance and Place</i>	Distribution process taught by Prophet Muhammad, PBUH forbid happening action monopoly. (Arham, 2010)	<ol style="list-style-type: none"> 1. Islamic fintech applications and websites are easy to use 2. Registered by OJK 3. Complete and clear product information 4. Store user data safely (Luminita and Roscana, 2017 and Muhammad Orli, 2012) 	Likert scale 1-5
<i>Pertinance and Promotion</i>	Promotion is one important factor for determining the success of program marketing (Hurriyati, 2015).	<ol style="list-style-type: none"> 1. Islamic fintech application provides cashback 2. Information about Islamic fintech is easy to find 3. How to promote interesting 4. The information displayed is clear 	Likert scale 1-5
<i>Peer-Support and People</i>	Don't cheat the holders' interests and no disagreement understand in doing the business activity. (Hashim and Hamza, 2014)	<ol style="list-style-type: none"> 1. Fast application service while being accessed 2. Customer service can serve well 3. There is a chat feature on the Syariah fintech application and website 4. Registration using Islamic fintech through strict procedures 	Likert scale 1-5
<i>Physical evidence and Pedagogy</i>	In Islamic view, physical evidence is interior and exterior company that lined up and worked as a public space. (Zaadah, 2013)	<ol style="list-style-type: none"> 1. Islamic fintech applications are easy to install 2. There are OJK (Financial Services Authority) and MUI Logo 3. Islamic fintech has halal certification from the DSN- MUI National Islamic Board <p>Islamic fintech applications have worship support features</p>	Likert scale 1-5

Persistence and Process	Islamic view process is a activities for set and smoothness so the process service can perform with ease. (Martautik, 2010).	<ol style="list-style-type: none"> 1. Islamic fintech policies are in accordance with Islamic laws 2. socialization about Islamic fintech is easy to understand 3. Islamic fintech mechanisms and procedures are in accordance with SOP (Company Operational Standards) 	Likert scale 1-5
Intention to Use	Intention to use or intention used is a desire (intention) of someone to do an activity or act in a certain behavior. (Jogiyanto, 2007)	<ol style="list-style-type: none"> 1. Using Islamic fintech products in the future 2. Using Islamic fintech products even though they are less popular 3. Recommending the closest relatives to use Islamic fintech 4. The Islamic label or Islamic fintech is convincing I am willing to use Islamic fintech that has halal certification 	Likert scale 1-5

Variable Operational Table describes the indicators used in the study to be conveyed to respondents through research questionnaires. In determining these indicators, the researcher refers to several previous studies related to the variables used in this study. The size used is a Likert scale of 1 to 5, which means 1 strongly disagree and 5 strongly agree

4.0 ANALYSIS AND DISCUSSION

The respondents used in this study were 160 respondents and have met the criteria needed in the study, namely the millennial generation aged 20-40 years, active smartphone users and users or non-users of Islamic fintech.

Table 2. Characteristics of Respondents

Gender	Frequency	Percentage
Man	62	38.80%
Woman	98	61.30%
Amount	160	100%
Age	Frequency	Percentage
20-25 Years	109	68.10%
26-30 Years	40	25%
31-40 Years	11	6.90%
Amount	160	100%
Work	Frequency	Percentage
ASN	4	2.50%
Private sector employee	52	32.50%
entrepreneur	9	5.60%
Housewife	2	1.30%

Student/Student	82	51.20%
Profession/Doctor/Lawyer/Lecturer/Teacher	11	6.90%
Amount	160	100%
Residence	Frequency	Percentage
Jakarta	66	41.30%
Bogor	21	13.10%
Depok	16	10%
Tangerang	26	16.30%
Bekasi	31	19.40%
Amount	160	100%
Monthly Income	Frequency	Percentage
<4 Million	79	49.40%
4-6 Million	40	25%
6-8 Million	19	11.90%
8-10 Million	8	5%
> 10 Million	14	8.80%
Amount	160	100%
User Type	Frequency	Percentage
Fintech users	59	36.90%
Islamic Fintech Users	63	58.10%
Islamic Financial Institutions	7	4.40%
Non Financial Institution	1	1%
Amount	160	100%
Islamic Fintech Company	Frequency	Percentage
Islamic investors	13	8.10%
Ammana	13	8.10%

Experience Islamic	18	11.30%
Islamic Fund	10	6.30%
LinkAja Islamic	33	20.60%
Duha Islamic	6	3.80%
Amount	160	100%

Source: Primary data processed by researchers with SPSS, 2021

Based on the table above, it can be seen that most of the respondents in this study were women with a total of 98 (61.30%) with the most age of 20-25 years amounting to 109 (68.10%) and the highest employment status being students with a total of 82 (51.20%). The most dominant respondent's residence in the Jakarta area is as much as 66 (41.30%). The average respondent in this study has a monthly income of around IDR 4 million totaling 79 (49.40%). The types of users in this study are mostly Islamic fintech users with a total of 68 (58.10%) and the most Islamic fintech companies are LinkAja Islamic with a total of 33 (20.60%).

Table 3. Validity Test

No	Variable	Question Items	Rcount	Criteria
Valid Prerequisites (r Table)= >0.148				
1	Pragmatism and Product	PP11	0.812	Valid
		PP12	0.668	Valid
		PP13	0.738	Valid
		PP14	0.545	Valid
2	Palliation and Price	PP21	0.732	Valid
		PP22	0.686	Valid
		PP23	0.785	Valid
		PP24	0.764	Valid
3	Patience and Place	PP31	0.732	Valid
		PP32	0.659	Valid
		PP33	0.615	Valid
		PP34	0.761	Valid
4	Pertinance and Promotion	PP41	0.633	Valid
		PP42	0.682	Valid
		PP43	0.716	Valid
		PP44	0.740	Valid
5		PP51	0.639	Valid
		PP52	0.684	Valid

	Peer-Support and People	PP53	0.745	Valid
		PP54	0.719	Valid
6	Physical Environment and Pedagogy	PP61	0.693	Valid
		PP62	0.651	Valid
		PP63	0.708	Valid
		PP64	0.737	Valid
7	Persistence and Process	PP71	0.751	Valid
		PP72	0.799	Valid
		PP73	0.728	Valid
8	Intention to Use	Y81	0.695	Valid
		Y82	0.719	Valid
		Y83	0.826	Valid
		Y84	0.741	Valid
		Y85	0.717	Valid

Source: Primary data processed by researchers with SPSS, 2021

From the results of data processing for validity testing using 160 respondents with valid prerequisites (r table) \Rightarrow 0.148 contained in this study so that it can be seen that each statement has an r count value greater than r table. Based on these results, it can be stated that the instrument is valid and has strong validity.

Table 4. Reliability Test

Variable	Cronbach Alpha	Criteria
Prerequisites: >0.6		
<i>Pragmatism and Product</i>	0.641	Reliable
<i>Palliation and Price</i>	0.720	Reliable
<i>Patience and Place</i>	0.641	Reliable
<i>Pertinance and Promotion</i>	0.634	Reliable
<i>Peer-Support and People</i>	0.646	Reliable
<i>Pedagogy and Physical Environment</i>	0.647	Reliable
<i>Persistence and Process</i>	0.632	Reliable
<i>Intention to Use</i>	0.793	Reliable

Source: Primary data processed by researchers with SPSS, 2021

From the results of the reliability test, it can be concluded that from all indicators of pragmatism and product, palliation and price, patience and place, pertinence and promotion, peer-support and people, pedagogy and physical environment, persistence and process and intention to use can be said to be reliable or reliable because the value cronbach's Alpha is at 0.50-0.70.

Table 5. Results of Regression Analysis

Variable	t count	t table	Sig.	Information
Pragmatism and Product	4.793	1975	0.000	Significant
Palliation and Price	6.237	1975	0.000	Significant
Patience and Place	6,924	1975	0.000	Significant
Pertinance and Promotion	4.411	1975	0.000	Significant
Peer-Support and People	6.263	1975	0.000	Significant
Pedagogy and Physical Environment	7.080	1975	0.000	Significant
Persistence and Process	6.251	1975	0.000	Significant

Dependent Variable: Intention to Use

Source: Primary data processed by researchers with SPSS, 2021

Based on the table 5 above, it can be seen that pragmatism and product, palliation and price, patience and place, pertinence and promotion, peer-support and people, persistence and process & pedagogy and physical environment persistence and process have an influence on the intention of the millennial generation in using Islamic fintech. Where the data shows the t-count value is greater than the t-table value and the significance value of each variable is less than 0.05. In addition to being seen partially (t test), this study also tested the overall variables by performing the F test. The F test was conducted to compare the calculation results with the F table values. If the calculated F value is greater than the table F value, then H0 is rejected and H1 is accepted (Ghozali, 2016). Based on data processing using the SPSS program, the calculated F value is 12, = 2.07. The results of the F test in this study are F-count 12.575 > F-table 2.07, meaning that Pragmatism and Product, Palliation and Price, Patience and Place, Pertinance and Promotion, Peer-support and People, Persistence and Process & Pedagogy and Physical Environment simultaneously affect the the millennial generation's intention to use Islamic fintech, then H0 is rejected.

Next is the coefficient of determination test which is useful for measuring how far the model is able to explain the variation of the independent variables. The value of R square obtained from the results of data processing with the SPSS program is equal to 0.505 or 50.5%. It means that it can be concluded that independent variables such as Pragmatism and Product Palliation and Price, Patience and Place, Pertinance and Promotion, Peer-support and People, Persistence and Process & Pedagogy and Physical Environment are able to explain the dependent variable, namely the intention to use Islamic fintech by 50.5 % and the remaining 49.5%. It is explained or determined by other variables that are not included in the regression model in this study. R square ranges from 0-1, the larger the R square, the stronger the variable.

Pragmatism and product influence the millennial generation's intention to use sharia fintech. Figure 1 shows that Islamic fintech services use products that are halal and safe for users, for example on every Islamic fintech website and application there is already a certificate from the National Sharia Council (DSN) and the Indonesian Ulema Council (MUI). In line with research conducted by Luminita and Roscana, (2017) stated that the product has an effect on the role of the digital world, namely by providing useful application services for its users so that the application can be used for a long period.

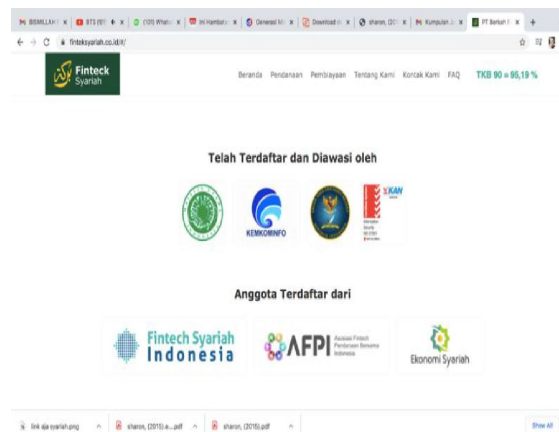


Figure 1. DSN-MUI logo on the Islamic fintech website
Source: Sharia financial technology website

Palliation and Price affect the millennial generation's intention to use sharia fintech.



Figure 2 Promos on the Sharia Fintech Application
Source: LinkAja sharia application promo.

Figure 2 shows sharia fintech services provide attractive offers in terms of price and provide promos such as price discounts found on sharia fintech applications and websites. These results are in accordance with the results of previous research conducted by Christiyanto and Astutik (2018) showing that Palliation and Price affect the pricing provided by Islamic banks, with these services customers will continue to use the products found in banking. Patience and Place influence the millennial generation's intention to use Sharia fintech.



Figure 3. OJK logo on the sharia fintech website Services
Source: Sharia Investree Website

Figure 3 shows that there are examples of sharia fintech companies, namely sharia investrees that have been officially registered by the Financial Services Authority (OJK) so that the public does not need to worry about fraud. These results are in accordance with the results of previous research conducted by Luminita and Roscana, (2017) which stated that place affects the role of the digital world due to the development of websites that are increasingly developing, so there is a need for supervision from official institutions.

Pertinance and Promotion affect the millennial generation's intention to use sharia fintech. Promotions carried out by sharia fintech are in accordance with the teachings of Rasulullah SAW who promote products and services honestly and as they are. The results of previous research conducted by Luminita and Roscana (2017); Fauzia (2020) which states that promotion affects the role of the digital world, this explains that promotions recommended in Islam must be honest and not hiding anything from the consumers.

Peer-support and people influence the millennial generation's intention to use sharia fintech. Application services and sharia fintech websites are user friendly, registration is carried out through strict and secure procedures so that user data will not be misused. These results are in accordance with the results of previous research conducted by Hasim and Hamzah (2013) which stated that peer-support and people have an effect on Islamic banking services, namely the services provided by Islamic banks are easy to use.

Pedagogy and Physical Environment affect the millennial generation's intention to use Sharia fintech.



Figure 4 LinkAja Syariah application
 Source: LinkAja syariah application

Figure 4 shows examples of services for Sharia fintech companies, LinkAja Syariah, providing services with attractive and useful features for its users, for example there are payment services for Empowering mosque ecosystems, Islamic boarding schools and MSMEs, Sharia Investment and Insurance and Umrah/Hajj payments. In addition, it cooperates with applications for distributing social assistance funds, such as Dompot Dhuafa or Kitabisa.com. The results of previous research conducted by Luminita and Roscana (2017) which states that Pedagogy and Physical Environment affect the role of the digital world by providing application services by creating sophisticated features that can be enjoyed by all groups.

Persistence and Process affect the intention of the millennial generation in using sharia fintech. The mechanism and policy processes carried out by sharia fintech are in accordance with company operational standards and government regulations, for example every sharia fintech company must have a sharia supervisory board (DPS). In addition, the process carried out by

sharia fintech is in accordance with Islamic laws. These results are in accordance with the results of previous research conducted by Luminita and Roscana (2017) which stated that the process affects the role of the digital world, namely that every company must have data warehousing and Business Intelligence to balance the company's organization.

5.0 CONCLUSIONS AND RECOMMENDATION

Based on the results of the discussion and research conducted, it can be concluded that the objectives of this research have been fulfilled, namely with results showing that pragmatism and product, palliation and price, patience and place, pertinence and promotion, peer-support and people, persistence and process & pedagogy and the physical environment have an influence on the intention of the millennial generation in using Islamic fintech.

There are several suggestions :

- a) For Islamic Financial Technology companies. The products contained in the use of Islamic fintech applications should be further improved and maintained so that users can easily trust that Islamic fintech products are flexible and safe for transactions.
- b) For Further Researchers. It is hoped that further research can add new variables, namely the religiosity variable to measure a person's behavior based on his obedience to religion and use other theories that can measure the use of an information technology system.

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