

## **PREFERENCES OF GENERATION Z IN ASEAN TOWARD GREEN FINANCE ISLAMIC PRODUCTS BASED ON LOCAL WISDOM OF JAMU: A SYSTEMATIC LITERATURE REVIEW**

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### **Abstract**

*This study examines the preferences of Generation Z in the ASEAN region toward Green Finance Islamic products based on local wisdom, focusing specifically on jamu products. Using a Systematic Literature Review (SLR) approach employing the PRISMA protocol, the study analyzes 13 selected articles meeting the eligibility criteria from six international databases over the period 2015–2025. The analysis reveals that knowledge of sustainability and halal aspects, local cultural values, and the influence of social media and Islamic influencers are the main factors affecting Gen Z's preferences for these products. The study highlights the importance of developing innovative products emphasizing eco-friendly packaging and halal certification, alongside authentic and educational digital marketing strategies. It recommends strengthening sharia-based sustainability education, cross-sector collaboration, and policies supporting the growth of the sustainable jamu industry in ASEAN, optimizing market penetration among Gen Z.*

**Keywords:** generation z; asean; jamu; local wisdom; sustainability

### **A. INTRODUCTION**

Globalization and the rapid development of digital technology have brought significant changes to the behavior of young consumers in the ASEAN region, especially Generation Z, known as digital natives (Dewantoro et al., 2025). At the same time, global attention to sustainability and the green economy has encouraged the growth of environmentally oriented products, including in the financial sector through Green Finance initiatives (Zheng et al., 2025; Kwilinski et al., 2025; Ibrahim et al., 2024). Principles of ecology and justice in Islam have also gained stronger footing through sharia finance frameworks emphasizing sustainability (Franciosi, 2025; Zahari et al., 2024; Sadali, 2023). In parallel, traditional herbal products such as *jamu*, deeply rooted in local culture, are increasingly being integrated into green

economy concepts and sharia-based financing, positioning them as potential flagship products within the creative and halal economic sectors in ASEAN (Oktaviani et al., 2025; Irawan, 2024; M. R. Siregar et al., 2023; Nurrosyidah & Syakur, 2024). Generation Z, which is particularly sensitive to environmental concerns as well as cultural and religious values, represents a major emerging market for such products (Borah et al., 2024; T. Hidayat et al., 2024; Gomes et al., 2023).

Global phenomena such as climate change, health crises, and rising consumer expectations for products that are not only high quality but also sustainable and halal further reinforce the significance of green finance rooted in local wisdom to meet these growing demands (Hosen, 2022; Rasy Fahrullah et al., 2023). Additionally, sociocultural transformations driven by digitalization and social media have shaped Gen Z's awareness and preferences toward products that combine traditional heritage, Islamic values, and sustainability-oriented innovation (Sutedjo et al., 2025). These developments indicate an urgent need to understand Gen Z's preferences more deeply to formulate effective strategies that align with the expectations of this influential consumer segment across ASEAN.

Despite these positive trends, market penetration and knowledge regarding Gen Z's preferences for Islamic Green Finance-based products remain limited and have not been studied extensively at the regional ASEAN level (Sandberg, 2005). Much of the existing literature is confined to national contexts and does not take into account the cross-country cultural diversity and economic dynamics within ASEAN (Zhou et al., 2021; Barbieri & Manenti, 2021). Therefore, systematic literature reviews focused on young consumer preferences are critically needed in order to support more accurate policy formulation and marketing strategies (Guping et al., 2020).

Previous studies highlight the influence of local cultural values and religious branding on halal product purchasing decisions in ASEAN markets (Jia et al., 2019), as well as the role of social media and digital campaigns in shaping young consumers' sustainable consumption behaviors (Iancu et al., 2022). However, these studies have not holistically integrated the dimensions of Islamic Green Finance, local cultural values, and Gen Z's consumption patterns across ASEAN (Sim et al., 2021; Zahari et al., 2024). Existing research tends to be partial: some focus only on green finance without considering local heritage, while others explore consumer behavior without incorporating Islamic finance and comprehensive sustainability principles (Nadanyiova et al., 2020). Furthermore, no literature review has specifically examined Gen Z's preferences in ASEAN regarding traditional herbal products like *jamu* within the framework of green finance and sharia (Sporleder et al., 2020). Thus, the research gap lies in the need to integrate these multidimensional perspectives through a systematic review to achieve a more holistic understanding (Nakhli et al., 2020).

These conditions lead to the central research problem: What are the preferences of Generation Z in ASEAN toward Green Finance Islamic products based on the local wisdom of *jamu*, and what factors shape these preferences, particularly in relation to culture, social media, and sharia economic sustainability? To address this question, the present study systematically reviews relevant literature on Gen Z's preferences in ASEAN toward Islamic Green Finance products that

incorporate local wisdom—especially *jamu*—and identifies the key factors influencing these preferences while offering strategic recommendations for sustainable product development and marketing.

## B. LITERATURE REVIEW

Generation Z, born between 1997 and 2015, represents a distinctive consumer segment raised entirely in the digital era, often referred to as digital natives. Their consumption patterns are shaped by continuous exposure to digital technology, social media ecosystems, and a heightened awareness of environmental and social issues. Studies consistently show that this generation prioritizes authenticity, sustainability, and ethical or religious-based consumption. Gen Z's purchasing decisions extend beyond functional product attributes to include broader narratives that resonate with their personal identity and values (Ishak et al., 2024; Sari & Susanti, 2025; Astiwara, 2023). This makes them uniquely responsive to products that combine cultural meaning, environmental responsibility, and Islamic ethical dimensions.

Within this context, Islamic Green Finance emerges as a strategic framework integrating sharia principles that emphasize justice, social responsibility, and environmental stewardship. The concept of Green Finance in the Islamic perspective is grounded in the idea that investments must not only generate financial returns but also contribute positively to societal welfare and ecological balance. Literature suggests that interest in green financial products aligned with sharia principles is growing across various countries, supported by increasing awareness of sustainability among Muslim consumers (Aldhaheeri, 2025; Garcia et al., n.d.).

Local wisdom also plays a critical role in shaping product development and consumer appeal. Defined as culturally rooted knowledge and practice, local wisdom contributes to the uniqueness and authenticity of products. *Jamu*, a traditional herbal remedy widely used in ASEAN communities, represents a form of local wisdom enriched with health, spiritual, and cultural values. Beyond its functional benefits, *jamu* carries heritage elements that resonate with consumers who seek genuine and culturally meaningful experiences—especially within the younger generation that values authenticity and identity-based consumption (Alcahuz-Griñan et al., 2021).

The synergy between traditional products like *jamu*, green finance principles, and Islamic ethics creates a promising model of sustainable economic development. The integration of sharia-based green financing mechanisms with traditional herbal products offers not only financial opportunities but also supports environmental conservation and the preservation of cultural heritage. This model aligns well with Gen Z's growing preference for sustainable and halal products and their demand for transparency and ethical integrity in daily consumption (Rinata et al., 2021; Karimipoor et al., 2021).

In addition, social media occupies a central role in shaping the attitudes and preferences of Gen Z consumers. The influence of credible Islamic digital figures—commonly referred to as Islamic influencers—has become increasingly significant. These influencers, who actively promote sustainability values and sharia-compliant lifestyles, contribute to positive shifts in attitudes and acceptance of Islamic Green

Finance products. Their influence extends beyond simple product endorsement; they function as educators and advocates who reinforce messages of sustainability, halal assurance, and ethical consumption (Sun & Su, 2020).

To understand these consumption patterns within a theoretical framework, scholars often utilize the Theory of Planned Behavior (TPB), which examines purchase intentions through attitudes, subjective norms, and perceived behavioral control. In Muslim consumer contexts, religious and cultural values deeply shape these three components and significantly guide decisions to purchase green and sharia-compliant products. This indicates that understanding Gen Z's preferences requires integrating behavioral, cultural, and religious dimensions simultaneously (Lange & Iwasaki, 2020).

Despite the growing literature, research gaps remain evident. Many studies have examined green finance, Islamic finance, and traditional products individually, yet only a limited number have attempted to integrate these dimensions holistically, particularly within the ASEAN region. This indicates the need for interdisciplinary and comprehensive research to understand young consumers' preferences more thoroughly, especially considering the multicultural and multiethnic characteristics of ASEAN markets (Piratti & Cattelan, 2020; Husaeni, 2024).

The insights from these studies provide important implications for marketing strategies and policy development. A deep understanding of Gen Z consumers can inform strategies that prioritize halal assurance, transparent sustainability claims, eco-friendly packaging, and authentic digital marketing communication. Additionally, supportive regulatory frameworks and accessible sharia-compliant financing schemes serve as crucial enablers for market expansion and industry competitiveness (Karimipoor et al., 2021). Together, these factors establish a strong foundation for developing sustainable, culturally grounded, and sharia-aligned products that resonate with the values and expectations of Generation Z consumers across ASEAN.

## C. METHOD

This study employs a Systematic Literature Review (SLR) based on the PRISMA protocol involving key stages:

### 1. Identification

Literatures were searched across six leading international databases: Scopus, ScienceDirect, Emerald, Springer, and Google Scholar, using keywords like Generation Z, ASEAN, jamu, and local wisdom. This stage yielded 1156 relevant articles on Scopus, 1 on ScienceDirect, 1 on Emerald, 1 on Springer, and 33 on Google Scholar totaling 1212 potential articles.

### 2. Screening

Duplicate articles were removed followed by initial screening based on title and abstract to assess fit for the focus on Islamic Green Finance, local culture, and Gen Z consumer preferences. Criteria included peer-reviewed articles published in the last six years in English or Indonesian, resulting in 397 screened articles.

### 3. Eligibility

Full-text assessment to confirm eligibility considering content relevance, valid methodology, and availability. Editorials, non-research documents, or irrelevant articles were excluded. Forty-six articles met this criterion.

### 4. Included

Final selection based on methodological quality and scientific contribution resulted in 13 articles analyzed using NVivo for qualitative and quantitative data synthesis.

#### PRISMA Flow Diagram (Summary)

Stage	Article Count
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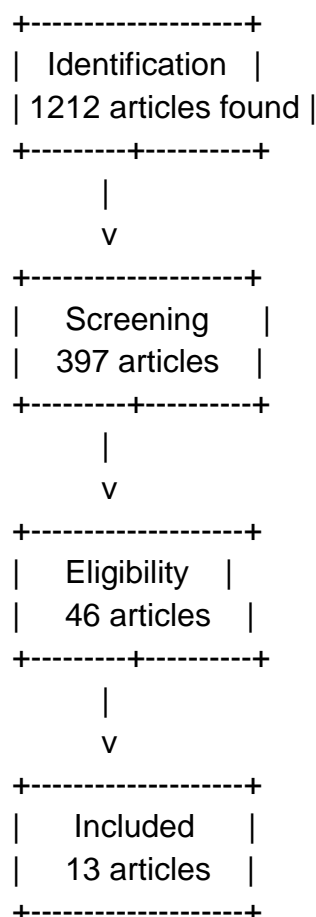
Identification	1212
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Screening	397
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Eligibility	46
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Included	13
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## PRISMA Flow Diagram



At each stage, the number of articles decreased as a result of the selection and screening process according to the predetermined criteria. This illustration visualizes how from the initial 1212 articles, only 13 articles were ultimately selected for in-depth analysis.

#### **D. RESULT AND DISCUSSION**

The analysis of the literature indicates that Generation Z's preferences in ASEAN toward Green Finance Islamic products grounded in the local wisdom of *jamu* are shaped by a combination of environmental awareness, cultural identity, social influence, and technological adaptation. Knowledge and green awareness emerge as crucial determinants, as a deep understanding of sustainability principles and halal assurance significantly enhances product acceptance among young consumers (Kuswardani et al., 2024). This awareness is strengthened by cultural and local values embedded in traditional heritage, showing that Gen Z tends to prefer products aligned with their identity, particularly when these products embody both local cultural narratives and Islamic principles (R. Hidayat et al., 2024). In the digital era, social media plays a significant role in shaping these preferences, with Islamic influencers and digital endorsements becoming powerful agents who influence perceptions, attitudes, and purchase intentions (Husna & Mairita, 2024; Dharma et al., 2024). Their influence is not limited to mere promotion but extends to shaping values and reinforcing ethical consumption aligned with sustainability and sharia compliance.

Product innovation and certification also surface as critical determinants of purchasing behavior. Innovative packaging, seamless digital accessibility, and official halal and eco-friendly certifications contribute significantly to Gen Z's trust and confidence in green Islamic products (Rahman & Indra, 2024; Kuswardani et al., 2024). Within this context, the Theory of Planned Behavior (TPB) offers a strong explanatory foundation, where attitudes, subjective norms, and perceived behavioral control demonstrate considerable relevance in predicting Gen Z's purchase intentions for green finance-based products (Prasad et al., 2024). The literature highlights that Gen Z in ASEAN represents a complex and layered demographic whose preferences cannot be understood through functional product features alone but through a multidimensional lens that considers cultural narratives, religious values, and socio-digital influences integral to their identity formation (Ramkissoon et al., 2025).

The TPB framework underscores the importance of shaping positive attitudes, strengthening social norms that support sustainability and halalness, and expanding perceived behavioral control through accessible information and user-friendly digital platforms (Wahyudin et al., 2025; Hasyim, 2022). Social media, as the primary sphere of interaction for Gen Z, amplifies this dynamic, where credible Islamic influencers function as educators and advocates promoting values consistent with green finance and Islamic ethical standards (E. A. Siregar et al., 2024; Shahbuddin, 2024). Furthermore, the unique nature of *jamu* as a representation of cultural heritage and a carrier of local wisdom offers a strong differentiating factor that can be leveraged across marketing and educational campaigns. This positioning transforms

jamu from being merely a product into a symbolic narrative of cultural preservation and environmental stewardship aligned with sustainability goals (Nursanty & Susilo, 2024; Nurcholis & Arianti, 2024).

Overall, the development of Green Finance Islamic-based jamu products requires an integrated and holistic strategy that aligns product innovation, consumer education, digital promotion, and institutional support from regulatory and financing agencies. Such a comprehensive approach is instrumental in expanding market penetration, strengthening consumer trust, and fostering an inclusive and sustainable green economic ecosystem across ASEAN (Deputy of Economy Indonesian Ministry of National Development Planning, 2019).

## E. CONCLUSION

Gen Z in ASEAN represents a complex and culturally grounded consumer segment whose purchasing behaviors are shaped not only by functional product value but also by identity, religiosity, and social meaning. The Theory of Planned Behavior highlights the influence of attitudes, social norms, and perceived behavioral control, emphasizing that marketing strategies must cultivate positive perceptions of sustainability, halal integrity, and cultural authenticity. The role of Islamic influencers—trusted not only as endorsers but as educators—becomes essential in guiding Gen Z toward green finance-aligned consumption. Jamu, as an integral part of Southeast Asia's cultural heritage, holds strong differentiation potential when framed within narratives of tradition, environmental preservation, and long-term sustainability.

To fully unlock the potential of green finance-based jamu products in this demographic, a multidimensional strategy is required. Strengthening sharia-based sustainability education through Gen Z's preferred digital channels will deepen awareness and loyalty, while branding rooted in cultural heritage can build meaningful emotional resonance. Product innovation must prioritize sustainability, transparent halal and green certification, and eco-friendly packaging aligned with Gen Z expectations. Optimizing social media engagement through credible Islamic influencers and interactive storytelling enhances trust and intention to purchase. Finally, cross-sector collaboration among regulators, jamu producers, sharia finance institutions, and local communities is crucial to creating an enabling ecosystem that expands financing access and supports inclusive, culturally grounded, and sustainable economic development across ASEAN.

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