

GENERATION Z'S INTEREST IN ISLAMIC BANKS

Rika Septianingsih¹, Wahyi Busyro², Rizelvi Noudza³

^{1,2,3}Universitas Muhammadiyah Riau

KH. Ahmad Dahlan Street, No.88, Pekanbaru, Riau, 28156, Indonesia
rikaseptianingsih@umri.ac.id

ABSTRACT

This study aims to analyze: 1) the effect of profit sharing on the interest of generation z customers using Bank Syariah Indonesia (BSI) post-merger, 2) the effect of product yields on the interest of generation z customers using Bank Syariah Indonesia (BSI) post-merger, 3) the effect of facilities results on the interest of generation z customers using Bank Syariah Indonesia (BSI) after the merger, 4) the effect of knowledge of results on the interest of generation z customers using Bank Syariah Indonesia (BSI) after the merger. The population in this study is the generation z customers of the Indonesian Islamic Bank in Pekanbaru. Samples were obtained as many as 97 respondents, with the sampling technique using non-probability sampling techniques. This research is a quantitative research with multiple linear analysis method. The results of the research from the partial t-test are: 1) Profit sharing has no effect on the interest of Generation Z customers of Bank Syariah Indonesia (BSI), by getting the value of Sig. 0.964 > 0.05. 2) The product does not affect the interest of Generation Z customers of Bank Syariah Indonesia (BSI), by obtaining a Sig. 0.474 > 0.05. 3) Facilities affect the interest of Generation Z customers of Bank Syariah Indonesia (BSI), by obtaining the value of Sig. 0.036 < 0.05. 4) Knowledge affects the interest of Generation Z customers of Bank Syariah Indonesia (BSI), by obtaining the value of Sig. 0.000 < 0.05. Of the four variables that most dominantly affect customer interest, namely knowledge.

Key words : Customer Interests; Facilities; Products; Profit Sharing; Knowledge

INTRODUCTION

The growth of Islamic banking is increasing, especially with the enactment of Law Number 21 of 2008 concerning Islamic banking which encourages growth. Table 1 shows that the market share of Islamic banks in Indonesia is still very small compared to conventional banks. That the development of the market share of Islamic banks until 2021 is only 6.59% compared to conventional banks which have a market share of 94.41%. This shows that the Indonesian population, which is predominantly Muslim, transacts more at conventional banks. Indonesia as the fourth ranked country in terms of population has a very attractive banking business market capability. In particular, Indonesia is a country with the largest Muslim population in the world. Therefore, the Islamic banking industry should be able to grow and develop massively and expansively (Anika, 2021).

The development of Islamic banking cannot be separated from public knowledge about Islamic banks themselves, both in services and products. Public knowledge can be measured through the level of the Indonesian people's financial literacy index which reaches 38.03% and the Islamic financial literacy index is only 8.93% (Financial Services Authority, 2019).

In 2020, the attention of the Indonesian people was diverted by the announcement of the merger of three sharia bank subsidiaries of BUMN, namely Bank Syariah Mandiri, Bank BRI Syariah and Bank BNI Syariah. The three banks were chosen by the government because so far these banks have a good track record. Even during the COVID-19 pandemic, banks continued to experience positive growth (Fitriana, 2021)

Table 1. Market Share Sharia Banking

No	Year	Market Share Sharia Banking	Market Share Bank Conventional
1	2018	5,96%	94,04%
2	2019	6,12%	93,88%
3	2020	6,51%	93,49%
4	2021	6,59%	94,41%

Source: Snapshot Sharia Banking 2018-2021 (www.ojk.go.id)

The merger of Islamic banks was officially ratified on February 1, 2021 by President Joko Widodo, which was named Bank Syariah Indonesia (BSI). The merger of Islamic state-owned banks will be a positive sentiment for the Indonesian people because they will choose Islamic banks as investment and savings destinations but still adhere to sharia principles. The public will also no longer have difficulty using Islamic bank services at ATMs or branch offices because with this merger, Islamic banking services can be used in an integrated and easier manner by the community so that the range of services to customers will also be wider (Inas, 2021).

As a country with the largest Muslim population, Indonesia is a very potential market share for the development of Islamic economy and finance. So Generation Z is considered important for digitizing the potential market of Islamic banking (Muchamad, 2017). Therefore, Islamic banks have products that can hook Generation Z as customers in order to improve performance in the face of global competition and have more and more customers.

The composition of the Indonesian population is dominated by Generation Z at 27.94 million or 27.94% of the total Indonesian population of 273,879,750 people and millennials at 25.87% (Central Bureau of Statistics, 2020). According to the Vice President, Generation Z is a generation that chooses a lifestyle that is considered in accordance with their religion and beliefs, knows the internet from an early age, this generation also has a great interest in lifestyle choices that are in accordance with their religion and beliefs. With this number, generation Z and millennials are potential segments of Islamic banking in Indonesia (Wibowo, 2021). According to popular opinion, the hallmark of Gen Z is their height and their understanding of technology. This problem is because since birth it has been associated with gadgets (Zorn, 2017).

Based on the official statistics on the results of the 2020 census of Riau province, the population has reached 6.39 million people and the population of Riau province is 1.94 million people or 30.79% which is dominated by Generation Z. The average way of communicating with Generation Z is mainly through the media. social and text. Raised by technology and the internet, generation Z has an important role in the development of industry 4.0 so that generation Z can stand on a change that exists. So it is easier for Generation Z to quickly learn the financial technology sector and apply it to life. Generation Z will be the most important generation for the future of retail and most will have high purchasing power in 2026, this is because Generation Z focuses on making money and saving is a top priority (Arnani, 2021). Islamic banks must understand the behavior and perspective of Generation Z towards Islamic banking, which will facilitate banks in determining the right approach to Generations born between 1995-2010, currently 11-26 years old (Wijoyo et al, 2020).

Interest is a desire that arises from oneself without any coercion from others to achieve a certain goal, or it can also be said that interest is a sense of liking or pleasure and a sense of being interested in an object or activity without anyone telling or usually there is a tendency to look for objects. which is liked.

So this study aims to determine what factors can influence the interest of Generation Z customers to use Bank Syariah Indonesia after the merger including profit sharing, products, facilities and knowledge factors. Based on these problems, the author tries to describe it in the form of a thesis with the title **Generation Z's Interest In Islamic Bank**

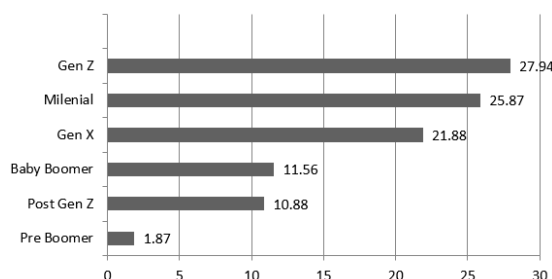


Figure 1. Indonesian Population Composition
Source : Badan Pusat Statistik 2021

LITERATURE REVIEW

Generation Z

According to Kupperschmidt (2000) (in Putra, 2016) generation is a group of people who have the same year of birth, age, location as well as historical experiences or events within the same individual that have a significant influence on their growth phase. So, it can also be said that a generation is a group of individuals who experience the same events in the same period of time.

Generation Z is the generation that was born and grew up in the era of technology. Generation Z is truly the first generation of the digital world. This generation is today's young people whose characteristics are connected, creative, communicating, content-centric, computerized, community-oriented, always clicking and creating change. Smartphones and social media are not seen as devices and platforms, but rather as a way of life. Tapscott (2008) in his book "Grown Up Digital" divides the demographics of the population into the following groups: Pre Baby Boom (born on 1945 dan previously); The Baby Boom (born on 1946 – 1964); The Baby Bust (born 1965 – 1976) – Generation X; The Echo of the Baby Boom (born 1977 – 1997) – Generation Y; Generation Net (born 1998 until now) – Generation Z.

Characteristics Generation Z

Generation Z has different characteristics from previous generations, the following are the characteristics of Generation Z according to Wijoyo (2020): Fluent in Technology, tech-savvy, web-savvy, appfriendly generation. They are the "digital generation" who are proficient and passionate about information technology and various computer applications. They can access various information they need easily and quickly, both for educational purposes and for their daily life; Social. They are very intense in interacting through social media with all walks of life. They are very intense in communicating and interacting with all walks of life, especially with their peers through various networking sites, such as: FaceBook, Twitter, or via SMS. Through this medium, they can express what they feel and think spontaneous; Expressive. They tend to be tolerant of cultural differences and really care about the environment; Multitasking. They are used to various activities at the same time. They can read, talk, watch, or listen to music at the same time. Cepat berpindah dari satu pemikiran/ pekerjaan ke pemikiran lain (*fast switcher*).

Merger

Merger comes from the word "mergere" (latin) which means to join together, unite, combine. Causes loss by absorption or ingestion of something. The definition of a merger is as a merger of two or more businesses in which only one company remains alive as a legal entity while the others cease their activities or dissolve (Abdul, 2010). In essence, mergers are carried out to save companies from various internal problems that interfere with the performance or running of a company, but on the one hand, along with the development of an increasingly advanced business world, mergers are also used to expand business networks and develop themselves. company, so that later it can increase competitiveness with other companies (Raharjo, 2013).

METHODS

The type of research in the preparation of this thesis uses a survey research method using quantitative methods, namely the factors that affect the interest of Generation Z customers using the Indonesian Islamic Bank Post Merger. Quantitative methods can be interpreted as research methods based on the philosophy of positivism, used to examine certain populations or samples, sampling techniques are generally carried out randomly, data collection using research instruments, quantitative/statistical data analysis with the aim of testing hypotheses that have been established. determined (Sugiono, 2016). The method used in this study can be said to be quantitative because in this study the data are in the form of numbers and statistical analysis that has a probabilistic character with multiple linear analysis. This approach is used to assess whether or not there is an influence between the dependent and independent variables used are factors that affect profit sharing, products, facilities and knowledge after the merger of Bank Syariah Indonesia. While the dependent variable is the

interest of customers of generation z of Bank Syariah Indonesia after the merger. The data used is primary data with survey techniques using questionnaires as a data collection tool. Primary data collection is done by giving questionnaires to respondents who meet the requirements according to the provisions in the research conducted..

The location of the research that will be carried out by the author is at Bank Syariah Indonesia Pekanbaru. The time used by the author in conducting research will be carried out starting from April 2022 to August 2022. The population in this study is generation Z customers at Bank Syariah Indonesia Pekanbaru.

This study uses a non-probability sampling technique because the number of members of the population is unknown, and with purposive sampling as a technique for determining the sample. The sample in this study is representative of the generation z customers of Bank Syariah Indonesia Pekanbaru.

Since the number of population is unknown, the number of samples is sought by the Cochran formula:

$$n = \frac{z^2 \cdot p \cdot q}{e^2} \quad (1)$$

$$n = \frac{(1,96)^2 \cdot 0,5 \cdot 0,5}{(0,10)^2}$$

$$n = \frac{0,9604}{(0,01)}$$

$$n = 96,04$$

Information:

n = sample

z = price in the normal curve for a deviation of 5%, with a value of 1.96

p = 50% chance = 0.5; q = 50% chance of being wrong = 0.5

e = margin of error 10%

From the results above 96.04 is a fraction and according to Sugiyono (2019:143) in calculations that produce fractions (there are commas) should be rounded up. So the number of samples in this study were 97 respondents.

The research variable is divided into two, namely the independent variable and the dependent variable, the following is an explanation: Independent Variables (Independent Variables) are variables that affect the dependent variant, both those with positive and negative effects (Sugiyono, 2016). The independent variables in this study consisted of: Profit sharing (X1), Products (X2), Facilities (X3), Knowledge (X4) ; Dependent Variable The dependent variable is called the dependent variable. This variable is a variable that is influenced, or which is the result, because of the independent variable (Sugiyono, 2016). The dependent variable in this study is Interest.

RESULTS

Characteristics of Respondents by Gender and Length of Being a customer

Based on the table above, it shows that the majority of respondents are women with a total of 71 respondents while 26 respondents are male. In determining the number of male and female respondents, it was carried out randomly according to the criteria that included generation Z customers.

Of the 97 respondents obtained from this study, it shows that respondents who have long been customers of Bank Syariah Indonesia (BSI) within a period of 1 year are 45 respondents, for a period of 1-2 years as many as 31 respondents and more than two years as many as 21 respondents.

Validity Test and Reliability

Based on the table above, all variables are known that the 4 question items owned are declared valid because the $r_{count} > 0.1996$. The lowest validity coefficient value is 0.670 and the highest is 0.742 so that the 4 statement items can be used as research questionnaires.

Based on the table above, the results of the reliability test can show that the variables for profit sharing (X1), product (X2), facilities (X3), knowledge (X4), and interest (Y) have Cronbach's Alpha which is quite large, which is above 0.60 so it can be said that all the concepts of measurement of each variable from the questionnaire are reliable so that furthermore the items in each concept of the variable are worthy of being used as measuring tools.

Table 2. Characteristics by Gender

Category	number of respondents	Percentage
Male	26	23,9%
Female	71	76,1%
Total	97	100%

Source: Processed Data, 2022

Table 3. Characteristics Based on Length of Being a customer

Category	Number of respondents	Percentage
1 years	45	35,8%
1-2 years	31	38,3%
>2 years	21	25,9%
Total	97	100%

Source: Processed Data, 2022

Table 4. Validity Test

Variable	Item	Correlation	R-table	Description
Profit sharing (X1)	P1	.697	0.199	Valid
	P2	.742	0.199	Valid
	P3	.670	0.199	Valid
	P4	.700	0.199	Valid
Product (X2)	Q1	.831	0.199	Valid
	Q2	.785	0.199	Valid
	Q3	.810	0.199	Valid
Facility (X3)	R1	.754	0.199	Valid
	R2	.767	0.199	Valid
	R3	.783	0.199	Valid
	R4	.827	0.199	Valid
	R5	.687	0.199	Valid
	R6	.800	0.199	Valid
	R7	.776	0.199	Valid
	R8	.728	0.199	Valid
Knowledge(X4)	S1	.640	0.199	Valid
	S2	.783	0.199	Valid
	S3	.834	0.199	Valid
	S4	.871	0.199	Valid
	S5	.711	0.199	Valid
	S6	.803	0.199	Valid
	S7	.823	0.199	Valid
	S8	.755	0.199	Valid
Minat (Y)	Y1	.784	0.199	Valid
	Y2	.821	0.199	Valid
	Y3	.790	0.199	Valid
	Y4	.759	0.199	Valid
	Y5	.803	0.199	Valid
	Y6	.802	0.199	Valid

Source: Processed Data, 2022

Table 5. Reliability Test

Variable	Reliability Correlation	Alpha	Description
Profit sharing (X1)	4 item	.770	Reliable
Product (X2)	3 item	.830	Reliable
Facility (X3)	8 item	.782	Reliable
Knowledge (X4)	8 item	.785	Reliable
Interest (Y)	6 item	.797	Reliable

Source: Processed Data, 2022

Multiple Linear Regression Analysis

Regression analysis is used to see the effect of profit sharing, products, facilities and knowledge on the interest of generation Z customers using Bank Syariah Indonesia (BSI) after the merger in Pekanbaru city.

Based on Table 6, the results of the multiple linear regression analysis above can be seen that the coefficient for the profit sharing variable (X1) is -0.006, the product variable (X2) is 0.162, the facility variable (X3) is 0.191, and the knowledge variable (X4) is 0.442.

From the multiple linear regression equation, it can be seen that the Coefficient regression $b_1 = -0.006$; This means that if the profit-sharing variable (X1) increases by one unit and the other variables (X2, X3, and X4) remain, then the interest of generation z customers at Bank Syariah Indonesia (BSI) Pekanbaru City increases by 0.006

Next, Coefficient regression b_2 is 0,162. This means that if the product variable (X2) increases by one unit and the other variables (X1, X3, and X4) remain, then the interest of generation z customers at Bank Syariah Indonesia (BSI) Pekanbaru City increases by 0.162. Coefficient regression b_3 is 0,191. This means that if the facility variable (X3) increases by one unit and the other variables (X1, X2, and X4) remain, then the interest of generation z customers at Bank Syariah Indonesia (BSI) Pekanbaru City increases by 0.191. Coefficient regression $b_4 = 0,442$. This means that if the knowledge variable (X4) increases by one unit and the other variables (X1, X2, and X3) remain, then the interest of generation z customers at Bank Syariah Indonesia (BSI) Pekanbaru City increases by 0.442

Hypothesis Testing

The t-test is intended to determine how far the influence of one independent variable (profit sharing, products, facilities and knowledge) individually in explaining the dependent variable (customer interest). Based on linear regression analysis, profit sharing does not have an effect of 0.006 on the interest of generation Z customers using the Indonesian Islamic Bank (BSI) after the merger in Pekanbaru City. So, if the profit-sharing variable increases by 1 unit, then the interest of Generation Z customers of Indonesian Islamic Bank (BSI) in Pekanbaru City decreases by 0.006. This shows that the interest of generation Z customers of the Indonesian Islamic Bank (BSI) in Pekanbaru City is not affected by the profit-sharing variable.

Based on linear regression analysis, it can be seen that profit sharing does not have an effect of 0.006 on the interest of generation Z customers using the Indonesian Islamic Bank (BSI) after the merger in Pekanbaru City. So if the profit sharing variable increases by 1 unit then the interest of Generation Z customers of Indonesian Islamic Bank (BSI) in Pekanbaru City decreases by 0.006. This shows that the interest of generation Z customers of the Indonesian Islamic Bank (BSI) in Pekanbaru City is not affected by the profit-sharing variable.

Table 6. Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Toleranc e	VIF
1 (Constant)	1.303	1.625		.802	.425		
Profit Sharing	-.006	.137	-.004	-.045	.964	.407	2.458
Product	.162	.226	.078	.719	.474	.278	3.593
Facilities	.191	.090	.242	2.128	.036	.253	3.959
knowledge	.442	.079	.568	5.610	.000	.320	3.122

Profit sharing is one of the strategies to attract customers to invest their funds in Islamic banks. Sharia banks that are able to offer a higher ratio will certainly be more attractive to the public (customers). Customers will be more interested in investing their funds in banks with high profit sharing. On the other hand, if the profit sharing obtained by customers is the same as conventional banks, it cannot affect people's interest in becoming customers (Wahyuni, 2017).

This research is also supported by several studies which state that profit sharing has no effect on interest in using Indonesian Islamic Bank (BSI). Among them are the results of research conducted by Andriani (2019), entitled the effect of profit sharing, reference groups, beliefs and culture on interest in becoming a customer of Islamic banks. The results of his research state that profit sharing does not have an effect on interest in becoming a customer of a sharia bank, theoretically this concept does not support the customer's interest in saving, unlike what Prassetio's research (2017) has said, it has no effect on interest in becoming a customer of a sharia bank in the people of South Tangerang. It can be interpreted that the profit sharing is very different from that of conventional banks, so that some people think that saving in Islamic banking is less profitable than conventional banks.

The first interview was conducted by the researcher with one of the respondents named Dinda Kasturi as a user of Bank Syariah Indonesia (BSI) saying that her parents making loans with Islamic banks actually lose more than conventional banks, this is because the installment fees are paid every month at the bank. Sharia is bigger than conventional banks.

The product factor has no effect of 0.162 on the interest of Generation Z customers using the Indonesian Islamic Bank (BSI) after the merger in Pekanbaru City. So if the product variable increases by 1 unit then the interest of Generation Z customers of Indonesian Islamic Bank (BSI) in Pekanbaru City decreases by 0.162. This shows that the interest of generation Z customers of the Indonesian Islamic Bank (BSI) in Pekanbaru City is not affected by the product variable.

Research which states that the product has no effect on customer interest in using Islamic banks. Among them are the results of research conducted by Amini (2020) with the title factors that influence customer interest in choosing Islamic banking services. The results of his research stated that the product variable had no effect on the interest in using Islamic banking services.

The first interview was conducted by the researcher with one of the respondents named Aulia Rahman who said that "I used Bank Syariah Indonesia (BSI) because last year I received a Bank Indonesia scholarship, so to get the scholarship, one of them was using Indonesian Syariah savings. So I don't know what products and fortunately I use these products.

The second interview conducted by the researcher with one of the respondents named Rahayu Ilham said that he did not understand the difference between wadi'ah and mudharabah savings products. Because before making an ATM of Bank Syariah Indonesia, the bank employee asked to choose whether to use wadi'ah or mudrabah. Are both equally profitable or only one of them.

The facility has an effect of 0.162, which means that if the facility increases by 1 unit, it will cause the interest of generation Z customers to use Indonesian Islamic Bank (BSI) to increase by 0.162. This shows that the decision to save at Bank Syariah Indonesia (BSI) is influenced by facilities.

Facilities are everything that can facilitate and expedite the implementation of a business. Facilities can also be anything that makes it easier for consumers to obtain satisfaction. Because a form of service cannot be seen, cannot be smelled and cannot be touched, the aspect of physical appearance becomes important as a measure of service. Customers will use the sense of sight to assess something given by the bank (Pieter et al, 2014). The facilities provided by banking services will greatly influence prospective customers in taking interest in using Islamic bank services.

The results of previous research conducted by Wahyuni and Rochmawati (2021) suggest that the facility variable partially influences the interest of students to use Islamic banking services. The value of the regression coefficient shows positive results, meaning that this test shows a unidirectional relationship between the variables X3 and Y, which means that if Islamic banks have good and complete facilities, it will encourage students to save and choose Islamic banks because they feel that students feel facilitated by the facilities provided. there, so they will decide to choose to save in Islamic banks, and this will increase the results and vice versa. This

research is supported by research by Zakaria et al (2020) which shows that there is an effect of facilities on students to save in Islamic banks.

Knowledge has an effect of 0.442, which means that if the knowledge that occurs has an increase of 1 unit, it will cause the interest of generation Z customers to use Bank Syariah Indonesia (BSI) to increase by 0.442. This shows that the decision to save at Bank Syariah Indonesia (BSI) is influenced by knowledge.

The results of previous research conducted by Vito Aurefanda (2019) stated that knowledge had a positive effect on interest in becoming a customer of Islamic banks. Where by having this knowledge it can make it easier for someone to be able to socialize and can also make someone in determining the various desired choices, one example is in choosing a bank for saving money, especially saving money in Islamic banks. Customers have different levels of product knowledge, in that this knowledge can be used to translate new information, as well as to generate an interest in a product and make decision choices.

CONCLUSION

Based on the results of the research conducted, it was found that profit sharing and products did not affect the interest of Generation Z to post-merger Islamic banks, while facilities and knowledge affected customers' interest in using Bank Syariah Indonesia (BSI) after the merger with the population of Generation Z customers in Pekanbaru City.

REFERENCES

- Abdul, Moin. (2010). *Merger Akuisisi dan Divestas Edisi Kedu*. Yogyakarta: Ekonisia.
- Abdul, R.S. dan Muhib, A.W (2004). *Psikologi Suatu Pengantar dalam Perspektif Islam*. Jakarta : Penada Media.
- Abrori, Safa'atul (2020). Pengaruh Pengetahuan, Fasilitas dan Religiusitas terhadap Minat Menabung Generasi Milenial Kabupaten Sukoharjo di Bank Syariah. Skripsi. Institut Agama Islam Negeri Surakarta.
- Andrianto., dan Firmansyah, A. (2019). *Manajemen Bank Syariah*. Surabaya : CV. Qiara Media.
- Arnani, M. (2021). Mendominasi Penduduk Indonesia, Mari Mengenal Generasi Z dan Milenial. *Kompas.Com*. Diakses pada 22 Januari 2021.
- Aurefanda, Vito. (2019). Pengaruh Pengetahuan Mahasiswa Tentang Bank Syariah Terhadap Minat Menabung di Bank Syariah (Studi Kasus Mahasiswa Fakultas Ekonomi dan Bisnis Islam). *Skripsi*. Universitas Islam Negeri Ar-Raniry Banda Aceh.
- Berlianty, T. (2019). *Hukum Organisasi Perusahaan*. Sidoarjo : Zifatama Jawa
- Fandy, Tjiptono. (2011). *Service Management Mewujudkan Layanan Prima Edisi*. Yogyakarta: Andi.
- Farah, D. S. (2021). Prefensi Mahasiswa Menabung di Perbankan Syariah : Studi Pada Mahasiswa Perguruan Tinggi DKI Jakarta. *Jurnal Maneksi, Vol. 10. No. 2*, 140-141.
- Fitriana, K. D. (2021). Dampak Merger Bank Syariah Terhadap Perkembangan Perekonomian Syariah Dimasa Pandemi Covid: Tersedia : <https://retizen.republika.co.id/posts/11165/dampak-merger-bank-syariah-terhadap-perkembangan-perekonomian-syariah-di-masa-pandemi-covid-19>; Diakses pada 24 Mei 2021.
- Fitri, S.R. (2019). Pengaruh Persepsi Masyarakat Tentang Perbankan Syariah Terhadap Minat Memilih Produk Bank Syariah (Studi Kasus Pada Masyarakat Kecamatan Bandar Lampung). *Skripsi*. Universitas Islam Negeri Raden Intan Lampung.
- Ghozali, Imam. (2016). *Aplikasi Analisis Multivariate Dengan Program IBM SPSS 23 (Edisi 8). Cetakan Ke VIII*. Semarang: Badan Penerbit Universitas Diponegoro
- Hamdani. A.N (2021). Faktor- Faktor Yang Mempengaruhi Minat Nasabah Dalam Menabung di Bank Syariah Indonesia Sudirman di Kec. Tulungaung. Skripsi. Institut Agama Islam Negeri Ponorogo.
- Handani, Sri. (2020). *Buku Ajar : Manajemen Keuangan*. Surabaya : Scopindo Media Pustaka.

- Haris.R, dan Ratna, S. (2018). Pengaruh Pengetahuan, Kualitas Pelayanan, Produk dan Religiustitas Terhadap Minat Nasabah Untuk Menggunakan Produk Simpanan pada Lembaga Keuangan Mikro Syariah. *Jurnal Ilmiah Ekonomi Islam*. Vol.4 No.2.Hal. 136.
- Inas, Y.Z.(2021) Merger Bank Syariah dan Dampaknya pada Stabilitas Ekonomi Serta Sentimen Positif bagi Masyarakat.
Tersedia : [https://retizen.republika.co.id/posts/11131/merger-bank-syariah dan-dampaknya-pada-stabilitas-ekonomi-serta-sentimen-positif-bagi-masyarakat](https://retizen.republika.co.id/posts/11131/merger-bank-syariah-dan-dampaknya-pada-stabilitas-ekonomi-serta-sentimen-positif-bagi-masyarakat)
Diakses pada 24 Mei 2021.
- Kamus Besar Bahasa Indonesia (KBBI), <https://kbbi.web.id/minat>, diakses 27 September 2020.
- Karim, Adiwarman. (2007). *Analisis Fiqoh dan Keuangan*. Jakarta : Erlangga.
- Krisyantono, Rachmat. (2012). *Teknis Praktis Riset Komunikasi*. Jakarta : Kencana.
- Kotler, Philip. dan Keller. (2012). *Marketing Manajemen Pearson Education*. Limited: England
- Martono, R.A. (2016). Perbandingan Kinerja Keuangan Perusahaan Pengakuisisi Sebelum Dan Sesudah Melakukan Mergerdan Akuisisi (Studi Pada Perusahaan Yang Terdaftar Di Bursa Efek Indonesia). *Skripsi*. Universitas Negeri Yogyakarta.
- Maulidi, Rifa'at. (2019). Pengaruh Pengetahuan, Religiustitas dan Lingkungan Sosial Terhadap Minat Menabung Menggunakan Bank Syariah (Studi Kasus Siswa SMA Negeri 1 Ambarawa). *Thesis*. IAIN Salatiga.
- Muchamad, B. S. (2017). Faktor Pengetahuan dan Regiustitas Generasi Z Terhadap Minat Menabung di Bank Syariah. *Jurnal Ekonomi Islam*, Vol. 13 No. 1, 93-106.
- Muhammad. 2015. *Manajemen Dana Bank Syariah*. Jakarta: PT Raja Grafindo Persada.
- Nabila Anika, N. d. (2021). Potensi Praktik Monopoli dalam Merger Bank Syariah Indoensia Tinjauan Hukum Ekonomi Islam dan Hukum Larangan Monopoli. *Jurnal Hukum Lex Generalis*, Vol. 2 No.2, 174-194.
- Oetama, S., dan Sari H.D. (2017). Pengaruh dan Kualitas Pelayanan Terhadap Kepuasan Nasabah Pada PT. Bank Mandiri (PERSERO) TBK. *Jurnal Terapan dan Bisnis*, Vol. 3. No.1, 59-65.
- Pantilu, D. K. (2018). Pengaruh Kualitas Pelayanan, Harga dan Fasilitas Terhadap Kepuasan Pelanggan Pada Warunk Bendito Kawasan Megamas Manado. *Jurnal EMBA : Jurnal Riset Ekonomi, Manajemen, Bisnis dan Akuntansi*, Vol. 6. No. 4, 372.
- Putri, A. (2021). Faktor Penyebab Mahasiswa Perbankan Syariah Belum Bertransformasi Dari Bankkonvensional
Kebank
Syariah(StudiKasusMahasiswaPerbankanSyariah2017lainBatusangkar). *Skripsi*. Institut Agama Islam Negeri Batusangkar.
- Putri, A. L. (2021). Merger Bank Syariah Indonesia (BSI) untuk Pengembangan Ekonomi Syariah. *Republika*.
- Qurniawati, R. S. (2018). eWOM Pada Generasi Z di Sosial Media. *Jurnal Manejemen Daya Saing*, Vol. 20. No. 2, 70-80.
- Raharjo, Handri. (2013). *Hukum Perusahaan Step by Step Prosedur Pendirian Perusahaan*. Yogyakarta : Pustaka Yustita.
- Rahmawati, A. (2014). Pengaruh Persepsi Tentang Bank Syariah Terhadap Minat Menggunakan Produk di BNI Syariah Semarang. *Jurnal ADDN*, Vol. 8 No. 1, 13.
- Ridwansyah. 2013. *Mengenal Istilah-Istilah Dalam Perbankan Syariah*. Bandar Lampung: CV. Anugrah Utama Raharja.
- Santosa, Elizabeth T. (2015). *Raising Children in Digital Era*, Jakarta:Alex Media Komputindo.
- Saraswati, N. (2016). Pengaruh Pengetahuan Masyarakat Terhadap Minat Masyarakat Terhadap Minat Menjadi Nasabah Bank Muamalat KCP Magelang (Studi Kasus pada Masyarakat Kota Magelang). *Tugas Akhir*. UIN Walisongo Semarang.
- Sari, D.I. (2017). Strategi Promosi dan Store Interior Pada Industri Ritel. *Jurnal Ecodemica*. Vol. 1. No. 2. Hal 183-192.
- Sari, Yeni Aprilia., & Musdholifah. (2017). Analisis Kinerja Perusahaan Sebelum dan Sesudah Merger. *Jurnal Ilmu Manajemen*, vol. 5, no.3, Hal. 1-9.
- Septatutyingsih,E., dan Setyaningrum, E. (2019). *Penelitian Kuantitatif Metode dan Analisis*. Yogyakarta : Gosyen Publishing.
- Setiadi, N.K. (2005). *Perilaku Konsumen : Konsep Implikasi Untuk Strategi dan Penelitian Pemasaran*. Jakarta : Prenada Media.
- Sugiyono. (2016). *Metode Penelitian Kuantitatif, Kualitatf, dan R & D*. Bandung : CV. Alfabeta.

- Sudana, I Made. (2015). *Manajemen Keuangan Perusahaan Teori dan Praktik*. Jakarta: Erlangga.
- Sugiyono. (2017). *Metode Penelitian Kuantitatif, Kualitatif, dan R & D*. Bandung : CV. Alfabeta.
- Sumar'in. (2012). *Konsep Kelembagaan Bank Syariah*. Yogyakarta : Graha Ilmu.
- Sultan, Sulpiani. (2021). Faktor - Faktor Yang Mempengaruhi Minat Nasabah Memilih Tabungan Simpatik Pada Bank Syariah Indonesia. *Skripsi*. Insitut Agama Islam Negeri (IAIN) Palopo.
- Syihabudin. (2016). Peningkatan aktivitas ekonomi berbasis budaya petani dan nelayan ke arah ekonomi syariah berprinsip bagi hasil di Kabupaten Serang. *Tesis*. UIN Sunan Gunung Djati Bandung.
- Syukron, A. (2013). Dinamika Perkembangan Perbankan Syariah di Indonesia. *Economic: Jurnal Ekonomi dan Hukum Islam*, Vol.3 No. 2, 23-28.
- Tarigan, Josua. (2017). *Merger & Akuisisi: Perspektif Strategis dan Kondusif Indonesia*. Yogyakarta : Ekuilibria.
- Taspcott, Don. (2008). *Grown Up Digital: How the Net Generation is Changing Your orld*. McGraw-Hill.
- Thomas, A.W.A. (2016). Pengaruh Kualitas Pelayanan dan Fasilitas Terhadap Kepuasan Konsumen. *Skripsi*. Universitas Sanata Dharma.
- Wahyuni, N. D. (2021). Pengaruh Pembelajaran Perbankan Syairiah, Kualitas Layanan dan Fasilitas Terhadap Keputusan Menabung di Bank Syariah. *EKLETIK : Jurnal Pendidikan Ekonomi dan Kewirausahaan*, Vol. 4. No.2, 77-87.
- Wahyuni, S. (2017). Pengaruh Persepsi Kualitas Pelayanan dan Bagi Hasil Terhadap Minat Masyarakat Menjadi Nasabah Bank Syari'ah. *At-Tawassuth*, Vol. 2. No. 2, 437-459.
- Wiboyo, M.B.S., dan Iqbal, M (2021). Faktor Menabung dan Religiusitas Generasi Z Terhadap Minat Menabung di Bank Syariah. *Malia : Jurnal Ekonomi Islam*, Vol. 13, No. 1, 93-16.
- Wijoyo, H., Indrawan, I., dan Cahyono, Y. (2020). *Generasi Z & Revolusi Industri 4.0*. Jakarta : CV. Pena Persada.
- WWW.republika.co.id/berita/qi6gay440/7-alasan-pentingnya-merger-bank-syariah-bumn. Diakses pada 14 Oktober 2020.
- Yasin, V. Z. (2018). Filsafat Logika dan Ontologi Ilmu Komputer. *Journal of Information System, Applied, Management, Accounting and Research*, Vol. 2. No.2, 68-75.
- Yulfian, A. d. (2021). Persepsi Nasabah Generasi Z Pasca Pengumuman Merger Bank Syariah. *Jurnal Among Makarti*, Vol. 14. No. 2, 13-27.
- Zakaria, L. D. (2020). Pengaruh Religiusitas, Fasilitas Layanan, Literasi Keuangan dan Bagi Hasil Terhadap Minat Mahasiswa Untuk Menabung di Bank Syariah. *Jurnal Ekonomi dan Bisnis*, Vol. 9. No. 2, 25-26.
- Zakaria, L. D. (2020). Pengaruh Religiusitas, Fasilitas Layanan, Literasi Keuangan dan Bagi Hasil Terhadap Minat Mahasiswa Untuk Menabung di Bank Syari'ah. *Jurnal Ekonomi dan Bisnis*, Vol. 9. No.11, 25-26.
- Zorn, R. L. (2017). Coming In 2007 : A New Generation of Graduate Student - The Generation. *College and University : Wangsiton*, Vol. 9, 61.
- Zulfikar, Fahmi (2020). Faktor - Faktor Yang Mempengaruhi Masyarakat Menabung di Bank Syariah (Studi Kasus di Kota Tasikmalaya). *Skripsi*. Universitas Muhammadiyah Yogyakarta.