FACTORS THAT INFLUENCE MILLENNIALS' INTEREST IN SAVING IN SHARIAH BANKS

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Abstract : This study aims to analyze the factors that affect students' interest in saving at Islamic banks in Bima. These factors are religiosity, sharia economic knowledge, digital promotion and services. This study uses primary data by providing a questionnaire to 100 students in Bima. Using subjects on 3 campuses in Bima, namely Umbo, Nggusu Waru Bima University, Muhammadiyah Bima University, to find out the interest in saving using Islamic banks. The method used is Multiple Linear Regression with IBM SPSS 26 as the data processing tool. Based on the analysis and testing that has been carried out, results are obtained that show that the variables of sharia economic knowledge and promotion have a significant positive effect on students' interest in saving. However, the variables of religiosity and digital services did not have a significant and positive effect on students' interest in saving at Islamic banks in Bima.

Abstrak : Penelitian ini bertujuan untuk menganalisis faktor-faktor yang mempengaruhi minat mahasiswa menabung pada bank syariah di kota Yogyakarta. Faktor-faktor tersebut adalah religiusitas, pengetahuan ekonomi syariah, promosi dan layanan digital. Penelitian ini menggunakan data primer dengan memberikan kuesioner kepada 100 siswa di Bima. Menggunakan subjek pada 3 kampus di Bima yaitu Umbo, Universitas Nggusu Waru Bima, Universitas Muhammadiyah Bima, untuk mengetahui minat menabung menggunakan bank syariah. Metode yang digunakan adalah Regresi Linier Berganda dengan IBM SPSS 26 sebagai alat pengolah datanya. Berdasarkan analisis dan pengujian yang telah dilakukan, diperoleh hasil yang menunjukkan bahwa variabel pengetahuan ekonomi syariah dan promosi berpengaruh positif signifikan terhadap minat menabung mahasiswa. Namun variabel religiusitas dan layanan digital tidak berpengaruh signifikan dan positif terhadap minat menabung di bank syariah mahasiswa di Bima.

Keywords: *Factor Influance, Millenneas, Interest and Islamic bank.*

Introduction

The existence of Islamic finance is a concrete and real representation of sharia in life and proves that Islam is the main value that inspires and advances people's activities. Islamic banking is urgent because it carries the mission of justice in its implementation, because it is based on the values of *the Qur'an* and the sunnah of the Prophet PBUH, and contextually supported by the opinions of scholars who are competent in the field of muamalah science and in Indonesia is a member of the National Sharia Council - Indonesian Ulema Council[1]

This year in 2023, there are at least 15 million Islamic Bank customers throughout Indonesia and it is likely to continue to increase along with the growth of the community's Islamic financial literacy. Although the data is quite encouraging, it still

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[1] Fathurrahman, A, & Azizah, U (2018), 'Analisis faktor-faktor preferensi mahasiswa terhadap perbankan syariah', *Jurnal Ihtifaz*, Vol.1, No 1 & 2, Juni-Desember 2018.

needs a greater effort because the potential is greater than what has just been achieved so far. This can be reflected in the fact that conventional banking customers are much larger than Islamic bank customers, which is around 80 million customers. From this data, the percentage of Islamic bank customers is only 18.75% of the total number of conventional bank customers. In fact, the Muslim population in Indonesia is the largest in the world with a total of 237.53 million of the total population of Indonesia, or about 86.9% of the population of Indonesia. Of the total Muslim population, only 30.27 million interact with Islamic financial institutions. From this, it can be concluded that the potential of the market to buy is still achieved, of course by improvising strategies and ways to increase the number of Islamic bank market shares in Indonesia. For example, with the government's alignment with the growth of Islamic financial institutions through several programs that have been launched and supported by sharia driving institutions such as KNEKS (National Committee for Sharia Economics and Finance) and its devices such as the merger of three Islamic banks owned by State-Owned Enterprises (SOEs), BNI Sharia, BRI Syariah and Mandiri Syariah.2

The presence of Islamic banks as a real form of Islam to maintain the economic benefits of the community and the nation from imbalances that will occur due to unfair instruments due to interest is an instrument of the national economy.3In fact, the interest system has been proven to be the cause of financial crises that have occurred in recent decades, such as the fact of the monetary crisis in Indonesia in 1998. However, of all the advantages that this Islamic financial institution has, it does not make the Indonesian people move from the conventional system to the sharia system. There are at least several factors that cause. The community is still relatively comfortable with the conventional banking system, including: 1) there is a tendency for the public to still lack trust in Islamic banks; 2) Islamic banking facilities are still recommended facilities by state agencies and companies; 3) The quality of services offered by Islamic banks is still not maximum, especially related to business facilities that demand ease of access and applicable because it is not supported by the banking legal system in Indonesia. 4) and finally, the low level of Islamic financial literacy in the community, which has an impact on their decision to choose banks as partners in financing4.

Actually, now is the right momentum to grow and develop the market share of Islamic banks, because currently the Z and Y generations of society in Indonesia continue to grow and dominate, whose note is that they are an open, informative and rational society. So that information related to Islamic financial literacy will be very easy to receive and understand. Quantitatively, generation Z amounts to 74.93 million or

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[2] Yulianto, D., (2020). Hubungan antara Religiusitas dan Dukungan Sosial dengan Penyesuaian Diri Remaja Madya yang Tinggal di Pondok Pesantren Darel Hikmah Pekanbaru (Doctoral Dissertation, Uin Sultan Syarif Kasim Riau).

[3]Ulfa,A. (2021) 'Dampak PenggabunganTigaBankSyariahdi Indonesia', *JurnalIlmiah Ekonomi Islam*, 7(2), pp. 1101–1106. doi: 10.29040/jiei.v7i2.2680.

[4] Saad,A.Y.Q.&Alshehri,A.M.A.(2021)'MeasurementsofservicequalityofIslamic bankingin Malaysia: A non-malaysian customers' perspective', *The Journal of Asian Finance …*, 8(5), pp. 413–420. doi:10.13106/jafeb.2021.vol8.no5.0413.

equivalent to 27.94% of the total population of Indonesia. Digitizing the system for Islamic banking is very important to capture this potential market (Hasan, & Nita, 2022). Students as representatives of generations Z and Y are believed to be a potential market because financial literacy is relatively higher, and can have a positive impact on the development of the Islamic financial and banking market (Azis, 2012; Dayyan and Fahriansah, 2017).

This study selected students at five universities in Yogyakarta as respondents in order to get a broader and unlimited research perspective on students of certain majors at certain universities and communities in certain regions. Yogyakarta, which is an overseas area, should be a place for Islamic banks to expand their segmentation and market reach so that they are better known and used by the public, especially students who are active users of banking services. Some of the research linked to this research includes those conducted. The difference in this research lies in the object of the research, namely millennials as a rational and pragmatic potential captive market.

Method Reseaach

The population in this research is students in Yogyakarta with a total of 266,491 in the 2019/2020 period based on data from LLDIKTI Region 5 Yogyakarta, namely Muhammadiyah University Yogyakarta, Gajah Mada University, Yogyakarta State University, Negri Sunan Kalijaga Islamic University, Ahmad Dahlan University. The sample or object of this research is students at five major universities with 25 students each and based on data from the Jogjaprov article in Yogyakarta City, has an Islamic economics study program, is dominated by Muslim students, and has Islamic economic associations and communities. Non-probability sampling with purposive sampling was selected in this research. The number of samples of around 100 respondents was calculated using the slovin approach.

The data analysis technique used in this research is multiple regression which focuses on simultaneous tests (F), pasrsil tests (T test) and R2 tests (determination coefficients). In order to find out the overall description of the relationship between dependent variables and independent variables, it is written as follows:

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e_i$$

Where:

Y	= Interest in Saving
a	= Konstanta Interception
b	= Regression Coefficient
X1	= Relegiusity
X2	= Islamic Economics X3 = Promotion
X4	= Digital Services
E	=error

In this research, before the data analysis technique is carried out, several tests will be carried out to conclude that the regression model is included in the criteria and

conditions. The tests include reliability tests and validity tests as well as classical assumption tests (normality tests, multicollinearity tests, and heteroscedasticity tests).[5]

Results and Discussion
Quality Test and Data Instruments
Validity Test

According to the results of the validation test in table.1, it can be seen that all question items regarding relegiousity, Islamic economic knowledge, promotion, digital services and interest in saving are valid because the significant level obtained < 0.05 so that it can be interpreted that all questions in the questionnaire are said to be suitable to be used as instruments in measuring research data.

Table 1: Validity Test Results

Variable	Grain	Mr	Information
Religiosity	1	0,000	Valid
	2	0,000	Valid
	3	0,000	Valid
	4	0,000	Valid
	5	0,000	Valid
Knowledge of Islamic economics	1	0,000	Valid
	2	0,000	Valid
	3	0,000	Valid
	4	0,000	Valid
	5	0,000	Valid
Promotion	1	0,000	Valid
	2	0,000	Valid
	3	0,000	Valid
	4	0,000	Valid
	5	0,000	Valid
Digital services	1	0,000	Valid
	2	0,000	Valid
	3	0,000	Valid
	4	0,000	Valid
	5	0,000	Valid
Interest in saving	1	0,000	Valid
	2	0,000	Valid
	3	0,000	Valid
	4	0,000	Valid
	5	0,000	Valid

Table 1 above illustrates that the relationship or correlation between the item score

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[5] Basuki, A.T. & Prawoto, N., (2016.) *Analisis Regresi.* Jakarta: Raja Grafindo Persada.

and the total score has a significance value below 5%. This means that the question items on each variable posed in this research are tested to be valid.

Reliability Test

Through this test, it can be found based on the calculation of the Cronbach Alpha coefficient of the five variables above > 0.60 which can be concluded that all items or items of the variable of religiosity, knowledge, promotion and interest in saving can be said to be reliable.

Table 2: Reliability Test Results

Variable	Cronbach Alpha	Conclusion
Religiosity	0,932	Reliable
Islamic Economic Knowledge	0,902	Reliable
Promotion	0,851	Reliable
Digital services	0,685	Reliable
Interest in saving	0,933	Reliable

Hypothesis Testing and Data Analysis

The classical assumption test consists of a multicollinearity test, a normality test, a heteroscedystastity test and an autocorrelation test which aims to find out if there are errors and deviations from the classical assumptions. In this research, the classical asumi test was declared to have passed and could be continued to test the hypothesis by means of the T test and the F test.

Test T (partial)

The T test is used to determine the relationship between dependent variables, namely saving interest and independent variables, namely religiosity, Islamic economic knowledge, promotion and digital services. If the significant value < 0.05, it can be said that a variable has a significant effect. The following are the results of the t-test:

Table 3: T Test Results

Type	Standardized Coefficients	t	Sig.	Conclusion
	Beta			
Religiosity	0,071	0,772	0,442	Insignificant
Ekis Knowledge	0,262	3,034	0,003	Signifikan
Promotion	0,569	7,506	0,000	Signifikan
Digital Services	-.002	-.020	0,984	Insignificant

Based on the table, it can be represented the results and conclusions that:

a. Variables of Religiosity

From table 3 above, it shows the significance value of the religiosity variable of 0.442 decimally. Thus, the significance value obtained is above 0.05, which can be interpreted that the religiosity variable does not have a significant influence on students' interest in saving at Yogyakarta Islamic banks.

b. Variables of Islamic Economic Knowledge

From table 3 above, it shows the significance value of the variable of Islamic economic knowledge of .003 in decimal terms. Thus, the significance value obtained is below 0.05. This can be interpreted that the variable of Islamic economic knowledge has a significant influence on students' interest in saving at Yogyakarta Islamic banks.

c. Promotion Variables

From table 3 above, it can be concluded that the value of the promotion significance is 0.000 in decimal terms. Thus, the significance value obtained is below 0.05. This can be interpreted that the promotion variable has a significant influence on students' interest in saving at Yogyakarta Islamic banks.

d. Digital Service Variables

From table 3 above, it shows the significance value of the digital service variable of 0.984 in decimal terms. Thus, the significance value obtained is above 0.05 or >0.05 which can be interpreted that the digital service variable does not have a significant influence on students' interest in saving at Yogyakarta Islamic banks.

Test F (Simultaneous)

Based on the data in table 4 below, it can be seen that it is known that the F value is 37,411 with a significance level of 0.000. This shows a smaller significance compared to the significance level of 0.05. Therefore, it is concluded that independent variables together or simultaneously have a significant effect on the dependent variables.

Table 4: Simultaneous F Test Results

Model	Sum of Squares	Df	Mean Square	F	Mr.
Regression	673.438	4	168.359	37.411	.000b
Residual	436.523	97	4.500		
Total	1109.961	101			

1) Coefficient of Determination Test

Based on the summary model from the results of the determination coefficient test below, it shows that the size of the Adjusted R Square is 0.591 or 59.1 %, so it can be concluded that the interest in saving students (Y) can be explained by the variation by independent variables such as religiosity, Islamic economic knowledge, promotion, and digital services can be explained. The remaining 0.409 or 40.9% was influenced by

variables outside this research.

Table 5: Determination Coefficient Test Results

Model	R	R Square	Adjusted RSquare	Std. Errorof the Estimate
1	**.779**	**.607**	**.591**	**2.12138**

In this study, results have been obtained that show that the religiosity variable does not have a significant effect on students' interest in saving at Islamic banks in Yogyakarta. This can be seen in the regression results that have been obtained by researchers with a significance level of 0.442 which means greater than 0.05. Religiosity, which is the benchmark for a person in religion, has an effect on all actions and decisions in his life. In this study, religiosity is a person who has behavior in accordance with the teachings and sharia of his religion so that he can determine the decision in choosing a sharia bank. However, in this research, religiosity has no effect on the interest of Yogyakarta students to save because students use banking services only to meet their needs such as making transactions to receive and send money from parents. Then, most of the students in Yogyakarta are nomads so there are still few facilities and branches of Islamic banks in their area. This can be proven through data obtained through the Central Statistics Agency in 2019-2021 which illustrates that the branch offices of the Sharia Regional Development Bank only number 190 offices and 1833 National Private Banks in Indonesia. This is far different from conventional commercial banks which amount to 18,166 and Regional Development Banks which number 5,122 offices.

Therefore, the selection of banks carried out by students does not always use their religiosity, but with technical considerations and benefits. There are previous studies, such as those conducted by Zouari, & Abdelhedi (2021), which concluded that the religiosity variable has no effect on Economics students at the University of Muhammadiyah Yogyakarta. So there is a similarity as a rational reason why religiosity does not affect students' decisions in choosing the bank they will use to save. In general, students prioritize economic aspects so that they lead to savings and profits for the students themselves compared to the aspect of religiosity

In this study, results have been obtained that show that the variable of Islamic economic knowledge has a significant effect on students' interest in saving at Bank Syariah in Yogyakarta. This can be seen in the regression results that have been obtained by researchers with a significance level of 0.003 which means less than 0.05. According to some experts, family, beliefs, income, social environment and education have an influence on the growth and development of knowledge in a person. So that knowledge has the potential to always increase because humans will always be intuited by all the factors that exist around them with all their advantages and weaknesses.

Therefore, Islamic economic knowledge is a person who has an understanding and knowledge of contracts in muamalah, the law of doing riba, the difference between Islamic and conventional banks through the interest and profit sharing system, the advantages and disadvantages of using Islamic banks, and an understanding of the benefits and wisdom of applying Islamic economics in a country. With knowledge about Islamic economics, of course the person can easily make his choice in saving at an Islamic bank because he already knows the many benefits that will be obtained if he does so, in this case the person is student. Students who are critical and good at choosing are

certainly based on the knowledge and insight they have, so that in this research they will be more encouraged to use, let alone save in Islamic banks. This knowledge of Islamic economics can be obtained through the family environment, formal education, or informal education.

The results of this study are in accordance with and strengthened by previous research6 which stated that the variable of knowledge has a significant effect on the interest of the community in Tasikmalaya City in saving using Islamic banks because of the knowledge of the community that has supported it so that it affects the decision making. Then, research conducted by Padmaninggar (2016) also showed that knowledge variables had a significant effect on interest in saving at Islamic commercial banks.

In other words, the relationship between knowledge of banking activities and interest in saving is positively correlated. The higher the knowledge, the higher the interest in saving at an Islamic bank. Furthermore, research conducted by Ramadhani (2019) obtained the results that the knowledge variables of students from Banyuwangi who live in the city of Malang showed significance or had an effect on interest in saving in Islamic banks.

In this study, results have been obtained that show that promotion variables have a significant effect on students' interest in saving at Bank Syariah in Yogyakarta. This can be seen in the regression results that have been obtained by researchers with a significance level of 0.00 which means less than 0.05. Promotion is an activity carried out by producers or companies to gain a wider market reach with the aim of getting greater profits than before the promotion. Promotions in the banking industry include advertising, product innovation, personal selling, places or distribution channels, and prices.

Based on the results of the research, the promotion has a significant influence on the interest of students in Yogyakarta City in Sharia Bank because the purpose of the promotion itself has been achieved as it should. Islamic banks have been adaptive in promoting by using digital platforms in their advertising media. Through advertisements made using videos, photos, and digital posters, Islamic banks are able to attract the attention of Generation Z, especially students, to know more about Islamic banks themselves. More than that, the five campuses selected as student representatives of Yogyakarta City already have a curriculum and a sharia economic community that supports the teaching and learning process indirectly.

The lecturers introduced and formed brand awareness to the students. With the increasing attachment of Islamic bank branding, it will certainly add insight and knowledge to the students themselves, which has a significant value as well as the interest of Yogyakarta City students in saving money in Sharia Banks. The findings in this research are supported by the conclusions of research conducted7, and Inayah (2021). In some of these studies, it is concluded that promotion has a positive effect on people's interest in saving.

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[6] Hasibuan, F. U. & Wahyuni, R. (2020) 'Pengaruh Pengetahuan Masyarakat Dan Minat Penerapan Nilai Islam Terhadap Keputusan Menggunakan Tabungan Perbankan Syariah (Studi Kasus Masyarakat Kota Langsa)'„*Jurnal Ilmiah Ekonomi Islam*, 6(1), pp. 22–33. doi: 10.29040/jiei.v6i1.790.

[7] Azis, A. (2012) 'Strategi Penanganan Pembiayaan Bermasalah pada Bank Syariah Mandiri Cabang Pembantu Bone', *Tesis*, pp. 1–158.

In this study, results have been obtained that show that digital service variables do not have a significant effect on students' interest in saving at Bank Syariah in Yogyakarta. This can be seen in the regression results that have been obtained by the researcher with a significance level of 0.984 which means greater than 0.05. Digital services are services that are prepared in the form of applications, platforms, or websites so that people can only access these services through the digital world. Through digital services, manufacturers can optimize their business for customers who have been digitized by technological developments. Some examples of digital services in banking are mobile banking, internet banking, SMS banking, and Phone banking.

Based on the results of the study, digital services do not have a significant influence on students' interest in saving because many of the respondents have not used Islamic banks. Therefore, there is no even information about digital services owned by Islamic banks. Generation Z or students have a less up-to-date understanding so they only speculate that Islamic banks have a rigid system and are just halal and haram that do not contain elements of usury. In fact, Islamic banks already have adequate digital facilities.

The rationality and literacy of Islamic banking owned by students is still low. The Financial Services Authority (OJK) obtained data on the level of literacy and inclusion of the Indonesian people regarding Islamic economics and finance which is still very low at 8.93% in 2019 and only slightly increased to 9.14% in 2022 to . In fact, with the majority of the Muslim community, it is very important for students to be financially literate so that they understand how to manage finances trying to apply it through savings, investments, and other activities so that they indirectly become the driving force of the Indonesian economy. The results of this research are in line with the findingswhich concluded that mobile banking has no influence on the loyalty of Islamic bank customers. This is due to several factors, including that customers generally save for ideological reasons.

Conclusion

The conclusions in this study include that the religiosity variable based on the test results was stated not to have a significant influence on the interest of Bima students to save at Sharia Banks. The variable of Islamic economic knowledge based on the test results was stated to have a significant influence on the interest of Bima students to save in Sharia Banks. The promotion variable based on the test results was stated to have a significant influence on the interest of Bima students to save at Sharia Banks. Meanwhile, the digital service variable based on the test results was stated not to have a significant influence on the interest of Bima students to save at Sharia Banks.

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