

Analysis of the Impact of Reputation and Service Quality on the Saving Interest of the Millennial Generation in Islamic Banks

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Article Info

Keywords: Bank Marketing Strategy, Bank Reputation, Islamic Banking, Islamic Banking Influence, Millennial Generation, Saving Interest, Service Quality

Abstract

This study explores the impact of reputation and service quality on the saving interest of millennial generation at Islamic banks. The main objective is to determine how these factors influence millennials' decision to choose Islamic banks for saving. A quantitative approach was adopted, using a survey method to collect data from 97 respondents in the Pallangga District, Gowa Regency. Data were analyzed using multiple linear regression techniques to assess the relationship between reputation, service quality, and saving interest. The results show that both reputation and service quality significantly influence the saving interest of millennials. Reputation positively affects trust and confidence in Islamic banks, while service quality, including reliability and responsiveness, enhances customer satisfaction, encouraging saving behavior. The study also found that these two factors have a simultaneous effect on millennials' interest in saving at Islamic banks. This research contributes to the understanding of what drives millennial engagement in Islamic banking, emphasizing the importance of reputation and service quality. The findings suggest that Islamic banks should focus on building a positive reputation and enhancing service quality to attract more millennial customers. Future research could explore external factors such as government policies and technological advancements that may also influence millennials' banking preferences.

1. Introduction

The global economy today is increasingly dominated by Islamic banking, which has experienced rapid growth, particularly in countries with the largest Muslim populations such as Indonesia. Islamic banking offers a financial system free from interest (riba), uncertainty (gharar), and gambling (maysir), providing an alternative for individuals seeking to engage in financial activities in accordance with religious principles. According to Nasution (2020), although the Islamic banking industry continues to grow, numerous challenges remain in attracting the attention of the millennial generation, especially in terms of service quality and the bank's reputation. Millennials, known for their technological characteristics and openness to information, desire transparency, speed, and convenience in financial transactions. Therefore, understanding the factors that influence millennials' decisions to save in Islamic banks is crucial.

In Indonesia, despite the significant potential among millennials, their interest in

Islamic banking products remains relatively low compared to conventional banking. This is related to a lack of understanding and experience regarding the advantages of Islamic banking products, as well as the perception that Islamic banking does not sufficiently meet their needs for ease, comfort, and technological advancement in transactions. Research by Pratama (2021) indicates that, despite millennials' awareness of Islamic principles, most of them prefer conventional banks due to faster and easier services. Therefore, it is vital to explore the factors that influence millennials' interest in transacting at Islamic banks, with a focus on two main aspects: the bank's reputation and the quality of service provided.

The main issue in this study is how the reputation and service quality of Islamic banks influence millennials' interest in saving at these banks. Most existing research has focused on external factors influencing millennials' decisions to choose a particular type of bank. However, little attention has been given to how internal factors such as a

bank's reputation and the quality of service offered may affect their preference for Islamic banks. Therefore, this study aims to analyze the impact of reputation and service quality on millennials' saving interest in Islamic banks. A good reputation can create a positive image, which enhances millennials' trust in Islamic banks. Meanwhile, high-quality service, which includes accessibility, service speed, and transaction comfort, can increase their interest in utilizing such services.

To address this issue, previous research has highlighted several solutions that Islamic banks can implement to increase millennials' interest in saving. One such solution is improving service quality by focusing on the use of more modern information technology. According to Utami (2020), millennials highly value ease of access and the use of technology in transactions. Islamic banks that implement digital technologies, such as easy-to-use mobile banking applications, can enhance customer comfort in conducting transactions. Furthermore, research by Mulyono (2021) indicates that improving service quality through responsive and friendly customer service also has a positive impact on customer satisfaction. Therefore, it is crucial for Islamic banks not only to rely on financial products that comply with Sharia principles but also to pay attention to the quality of service provided.

One of the solutions also suggested in the literature is enhancing the bank's reputation through effective communication and transparency. Islamic banks must communicate well with millennials about the benefits and advantages of Islamic banking compared to conventional banking. This can be done through various communication channels, including social media, seminars, or marketing campaigns focused on financial education. Hidayat's research (2022) shows that millennials are more attracted to banks that have a good reputation and clear educational programs about their products. By building a positive

reputation, Islamic banks can attract millennials who were previously uninterested in Islamic banking products.

The literature review related to this study shows that, although many studies discuss the factors that influence millennials' saving interest, there is still a gap in research regarding how the reputation and service quality of Islamic banks can significantly affect their decision to transact at these banks. Most studies focus on external factors such as ease of access and the presence of Sharia products in the market, while the impact of reputation and service quality provided by Islamic banks is still underexplored. Therefore, this study aims to fill this gap by analyzing two critical factors that are believed to improve millennials' interest in saving at Islamic banks.

This research aims to test the influence of reputation and service quality on millennials' saving interest in Islamic banks. The hypotheses proposed in this study are as follows: first, the reputation of Islamic banks influences millennials' saving interest; second, service quality influences millennials' saving interest; third, both reputation and service quality simultaneously influence millennials' saving interest. This study fills the gap in existing literature by focusing on internal factors—reputation and service quality—that affect millennials' decisions in choosing Islamic banks. Thus, this research is expected to make a significant contribution to the development of marketing strategies for Islamic banks to attract millennials' interest in saving and using Islamic banking services.

2. Literature Review

2.1 Reputation of Islamic Banks

The reputation of an Islamic bank is a critical factor in building trust with customers, especially among millennials who are often more selective when choosing financial institutions. Reputation reflects the image of the bank, shaped by customer experiences, public perception, and the disclosure of information by the bank itself. According to Kasmir (2020), a

good reputation can enhance customer loyalty and attract new clients. This is particularly crucial for Islamic banks to compete in an increasingly competitive market, both with other Islamic banks and conventional banks.

In the context of Islamic banking, reputation is not only related to transparency and adherence to Sharia principles but also to strong financial performance and trustworthy financial reports (Ismail, 2019). A positive reputation in adhering to Sharia principles provides customers with confidence that the bank can manage their funds fairly and transparently.

2.2 Service Quality of Islamic Banks

Service quality is an essential measure of how well a bank's services meet or exceed customer expectations. Service quality in Islamic banks includes several dimensions such as reliability, responsiveness, assurance, empathy, and physical evidence (Parasuraman, Zeithaml, & Berry, 1988). These dimensions are crucial for assessing how well Islamic banks provide high-quality services to their customers.

In a study conducted by Handayani (2021), it was found that service quality significantly influences customer satisfaction in Islamic banks. This indicates that Islamic banks offering high-quality services, such as fast and responsive service, can increase customer satisfaction and encourage them to engage in more transactions, including saving. This study also showed that service quality, which includes ease of access and comfort in transactions, is highly valued by millennials, who prioritize convenience when using banking services.

2.3 Saving Interest of the Millennial Generation

Saving interest refers to an individual's decision to set aside part of their income for savings in a bank. According to Dewi (2022), saving interest is influenced by several factors, including financial literacy, attitudes towards money, and social environment. Millennials, who are highly adaptive to technology, tend to choose banking services that are easily accessible and offer transparency in transactions. Research by Farah and Indra (2021) revealed that millennials prefer using digital applications to manage their savings, reflecting their adaptable mindset towards technology and changing times.

Lestari's research (2022) also highlighted that a positive attitude towards money and understanding the importance of saving

influences saving interest. Millennials with a strong understanding of financial planning are more likely to be interested in saving at Islamic banks, especially those offering products that align with Sharia principles. On the other hand, low financial literacy can hinder their interest in saving, particularly in choosing Islamic banks as their primary option.

2.4 The Impact of Digitalization on Millennial Saving Interest

Digitalization plays a crucial role in attracting millennials to save at Islamic banks. With the availability of mobile banking applications, millennials can access banking services anytime and anywhere, which increases convenience in transactions. According to Wahyudi and Sani (2020), millennials prefer using banking services that offer easy access through technology, such as user-friendly mobile banking applications.

In addition, digitalization also facilitates communication between banks and customers through various social media platforms and other digital channels. This allows Islamic banks to effectively educate millennials about the benefits and features of Islamic banking products. Research by Restiana and Fasa (2024) shows that Islamic banks adopting digital marketing strategies based on financial education can enhance millennial saving interest, as they feel more informed about the benefits and advantages of saving at Islamic banks.

2.5 Trust Theory and Its Impact on Saving Interest

Trust is a key element in establishing a relationship between banks and customers. In the context of Islamic banks, trust is built through a good reputation and service quality that is transparent and fair. According to Mayer, Davis, and Schoorman (2020), trust arises when customers feel that the bank is reliable and committed to meeting their needs. This trust serves as a strong foundation for long-term relationships between the bank and the customer.

Irawan and Asnaini (2022) found that customer trust in Islamic banks is highly dependent on the reputation the bank builds through operational transparency and good performance. This trust is a major driver for millennials to choose Islamic banks as a place to save. Therefore, it is crucial for Islamic banks to continuously enhance transparency and service quality to build and maintain customer trust.

2.6 Research Gaps

Although much research has discussed factors influencing millennial saving interest, there is still a gap in the literature regarding how the reputation and service quality of Islamic banks directly influence their decision to save at these banks. Most existing studies focus more on external factors, such as ease of access and the availability of Sharia products in the market. However, the impact of internal factors such as reputation and service quality provided by Islamic banks has not been extensively explored. Therefore, this study aims to fill this gap by analyzing the important role of reputation and service quality in attracting millennial saving interest at Islamic banks.

3. Research Methods

This study aims to analyze the impact of reputation and service quality on the saving interest of the millennial generation in Islamic banks. This research employs a quantitative approach with a survey method to collect data from respondents who are millennials with experience in using Islamic banking services. To ensure the sustainability and validity of the results, the methodology used is carefully designed by considering various stages of the research as follows.

2.1 Type and Approach of the Research

This is a quantitative study aimed at determining the influence of specific variables, namely the reputation of Islamic banks and service quality, on the saving interest of the millennial generation. A quantitative method was chosen because this approach allows the researcher to measure and analyze the relationship between variables numerically and objectively. The data collected through questionnaires will be analyzed using statistical techniques to obtain results that are representative and testable.

The approach used in this study is descriptive survey with a correlational approach. The descriptive survey aims to describe the characteristics of the respondents and the factors that influence them in choosing an Islamic bank. The correlational approach is used to determine the relationship between the reputation and service quality variables with saving interest. This approach enables the researcher to conclude the extent to which these variables are related to each other.

2.2 Population and Sample of the Research

The population in this study consists of

all millennials in the Pallangga District, Gowa Regency, aged 17 to 40 years, who are registered as customers of Islamic banks. The researcher chose this district due to its good representation of the demographic characteristics of millennials in Indonesia, who are generally more open to Islamic banking.

The sample used in this study consists of 97 respondents selected through purposive sampling, a sampling technique where individuals who meet certain criteria are chosen. These criteria include millennials aged 17 to 40 years, who have knowledge about Islamic banking products, and are registered customers of Islamic banks in the research area. The sample selection process was conducted by directly distributing questionnaires to the respondents.

2.3 Research Variables

This study uses two independent variables and one dependent variable. The variables are as follows:

Independent Variables:

- **Reputation of Islamic Banks:** This variable is measured using indicators that include customers' perceptions of the bank's image, trust, and credibility. The reputation of the bank is measured through 5 items in the questionnaire that have been tested for validity.
- **Service Quality:** The service quality in this study is measured using five dimensions: reliability, responsiveness, assurance, empathy, and physical evidence offered by Islamic banks. These dimensions refer to the SERVQUAL model developed by Parasuraman, Zeithaml, and Berry (1988).

Dependent Variable:

- **Saving Interest:** This variable refers to the millennial generation's interest in saving at Islamic banks, measured based on customers' perceptions of the benefits and advantages of saving at an Islamic bank. The saving interest is measured through 4 items in the questionnaire.

2.4 Data Collection Techniques

The data collection technique in this study uses a questionnaire as the main instrument. The questionnaire consists of several sections, including:

- **The first section** contains demographic data of the respondents, such as gender, age, education level, and employment status.
- **The second section** contains statements measuring the reputation of Islamic banks. Respondents are asked to rate these statements on a Likert scale from 1 to 5, indicating the extent to which they agree with the statements.
- **The third section** contains statements about the quality of service provided by Islamic banks. Similar to the reputation variable, a Likert scale from 1 to 5 is used to measure the extent to which the service quality received by customers meets their expectations.
- **The fourth section** contains questions about the respondents' saving interest at Islamic banks.

Once the questionnaires are distributed, the collected data will be processed and analyzed using statistical software, specifically SPSS (Statistical Package for the Social Sciences), to process the collected quantitative data.

2.5 Validity and Reliability Testing

To ensure the quality of the research instrument, validity and reliability tests were conducted on the questionnaires used. The validity test is conducted using Pearson's correlation formula to measure how well the statements in the questionnaire reflect the variables being measured. Each item in the questionnaire will be considered valid if the **r value** is greater than the **r table** at a significance level of 0.05.

Additionally, the reliability of the instrument is tested using **Cronbach's alpha**. The reliability test aims to ensure that the questionnaire yields consistent results if used at different times. The questionnaire is considered reliable if the Cronbach's alpha value is greater than 0.6 (Sekaran, 2006).

2.6 Data Analysis Techniques

After the data is collected, the analysis technique used in this study is multiple linear regression to determine the effect of the independent variables (reputation and service quality) on the dependent variable (saving interest). This technique allows the researcher to examine the relationship between variables simultaneously.

In multiple linear regression, the resulting regression coefficients show how much each

independent variable contributes to changes in the dependent variable. A **t-test** is used to examine the effect of each independent variable on the dependent variable individually, while an **F-test** is used to test the simultaneous effect of the independent variables on the dependent variable.

In addition, to assess the goodness of fit of the model used in this study, a **Goodness of Fit test** is conducted to determine whether the model can explain the variation in the data effectively.

4. Result and Discussion

This chapter presents the results of the study conducted to examine the impact of reputation and service quality on the saving interest of the millennial generation in Islamic banks. The data collected from a survey distributed to 97 respondents in the Pallangga District, Gowa Regency, were analyzed using appropriate statistical techniques, namely multiple linear regression. The results obtained will be systematically presented and accompanied by in-depth analysis of findings that are relevant to the research objectives.

4.1 Respondent Description

The respondent description provides an overview of the demographic characteristics of the sample, which consisted of 97 individuals. Based on the collected data, the respondents' characteristics are categorized by gender and age, providing a clearer understanding of the profile of the millennial generation who are the subjects of the study.

Regarding gender, the majority of respondents were female, with 56 individuals (57.73%), while 41 individuals (42.27%) were male. This indicates that females are more dominant in choosing to become customers of Islamic banks compared to males.

For the age variable, most respondents were in the 34-38 years age group, with 39 individuals (40.2%), followed by the 29-33 years age group with 21 individuals (21.7%), and the 24-28 years age group with 17 individuals (17.5%). Respondents aged 39-44 years totaled 20 individuals (20.6%). This data shows that most of the millennial respondents are in the more mature age group, with the majority already entering the productive adult stage, which tends to be more stable in making financial decisions.

4.2 Validity and Reliability Testing Results

Before proceeding with the main analysis, validity and reliability tests were performed on the research instruments. The

validity test results showed that all items in the questionnaire met the validity criteria, with the calculated r values being larger than the table r values, indicating that each item in the questionnaire accurately measures the intended variable.

For the reliability test, Cronbach's alpha was used, resulting in values greater than 0.6 for all variables, indicating that the research instrument is trustworthy and yields consistent results when used repeatedly. Therefore, the questionnaire used in this study can be considered both valid and reliable.

4.3 Descriptive Analysis of Research Variables

Before performing multiple linear regression analysis, descriptive analysis was conducted on the research variables, which include the reputation of Islamic banks, service quality, and the saving interest of the millennial generation in Islamic banks.

- **Reputation of Islamic Banks:** The descriptive analysis shows that the majority of respondents have a positive perception of the reputation of Islamic banks. Respondents rated Islamic banks as having a good and trustworthy image, with an average score of 4.2 on a 1-5 Likert scale. Most respondents feel that Islamic banks maintain credibility and have a strong track record in providing financial services in accordance with Sharia principles.
- **Service Quality:** The analysis shows that respondents also rated the service quality of Islamic banks positively. The service quality dimensions most appreciated by respondents were reliability and empathy. The average score for the service quality variable was 4.1, indicating that respondents perceive Islamic banks as being quite responsive in addressing their needs.
- **Saving Interest:** The millennial generation's interest in saving at Islamic banks also showed positive results, with an average score of 4.0. This indicates that, despite some challenges faced by Islamic banks, millennials are quite interested in saving at Islamic banks, especially after understanding the benefits of saving according to Sharia principles.

3.4 Hypothesis Testing Results

After conducting the descriptive analysis, hypothesis testing was performed to examine

the influence of the independent variables, namely reputation and service quality, on the dependent variable, which is the saving interest of the millennial generation. The tests used were the t-test to examine the effect of each variable individually, and the F-test to test the simultaneous effect.

- **Impact of Reputation on Saving Interest:** The t-test results show that the reputation of Islamic banks significantly influences the saving interest of the millennial generation. The calculated t value for the reputation variable is 4.514 with a p -value of 0.001, which is less than 0.05, meaning that the first hypothesis (H1) is accepted. Therefore, it can be concluded that the better the reputation of the Islamic bank, the greater the millennial generation's interest in saving at that bank.
- **Impact of Service Quality on Saving Interest:** The t-test also shows that service quality significantly influences saving interest. The calculated t value for the service quality variable is 3.901 with a p -value of 0.001, which means that the second hypothesis (H2) is also accepted. This shows that the higher the service quality provided by Islamic banks, the greater the millennial generation's interest in saving.
- **Simultaneous Impact of Reputation and Service Quality on Saving Interest:** The F-test shows that reputation and service quality simultaneously have a significant impact on the saving interest of the millennial generation. The calculated F value is 75.924 with a p -value of 0.001, which is less than 0.05, meaning that the third hypothesis (H3) is accepted. Thus, it can be concluded that both independent variables together influence the millennial generation's decision to save at Islamic banks.

4. Results and Discussion

Discussion This chapter aims to explore the implications of the findings, compare them with previous studies, and provide practical suggestions for Islamic banks to enhance their appeal to the millennial generation.

4.1 The Impact of Reputation on Saving Interest

The t-test results show that the reputation of

Islamic banks significantly affects the saving interest of the millennial generation, with a calculated t value of 4.514 and a p -value of 0.001, which is less than 0.05. This indicates that the better the reputation of an Islamic bank, the greater the millennial generation's interest in saving at that bank. These findings align with previous research by Hidayat (2022), which also found that a bank's reputation affects customer trust and the decision to choose a bank.

The reputation of Islamic banks is crucial because it directly relates to customer trust in the bank's management. Millennials, who are known for their openness to information and technology, tend to choose banks with a good reputation for maintaining integrity and properly implementing Sharia principles. They view reputation as a key indicator in assessing the credibility of a financial institution. In this context, Islamic banks need to focus on transparency in their operations and maintain a positive image through clear and open communication strategies.

Moreover, a bank's success in maintaining its reputation can positively impact customer satisfaction, which, in turn, encourages them to save. Mulyono (2021) found that a good reputation strengthens the relationship between the bank and its customers, particularly in terms of maintaining customer loyalty. Therefore, a good reputation is not only important for attracting new customers but also for retaining existing ones.

4.2 The Impact of Service Quality on Saving Interest

The t -test also shows that service quality significantly affects saving interest, with a calculated t value of 3.901 and a p -value of 0.001. This result indicates that the higher the service quality provided by an Islamic bank, the greater the millennial generation's interest in saving. This finding aligns with the SERVQUAL theory developed by Parasuraman, Zeithaml, and Berry (1988), which emphasizes that high service quality directly impacts customer satisfaction and the decision to use banking services.

The service quality measured in this study includes several dimensions, such as reliability, responsiveness, assurance, empathy, and physical evidence. Among these dimensions, reliability and empathy were the most appreciated by respondents. This indicates that millennials highly value banks that can provide timely and responsive service, as well as

demonstrate genuine care for their well-being. Research by Utami (2020) also highlighted that service quality based on digital technology, such as user-friendly mobile banking applications, is highly appreciated by millennials. This generation prefers banking services that are easily accessible and require less time to complete transactions. Therefore, Islamic banks should enhance their service quality by adopting the latest technologies and providing platforms that make it easier for customers to conduct transactions.

4.3 Simultaneous Impact of Reputation and Service Quality on Saving Interest

The F-test conducted in this study shows that both reputation and service quality simultaneously have a significant impact on the saving interest of the millennial generation, with a calculated F value of 75.924 and a p -value of 0.001, which is less than 0.05. This indicates that both of these variables play an essential role together in determining the millennial generation's decision to save at Islamic banks. The importance of these two factors simultaneously is reflected in how millennials make financial decisions. They do not only consider a bank's reputation but also the quality of service it provides. For example, although a bank may have a good reputation, if the service provided does not meet the customers' expectations, their interest in saving may decrease. Conversely, although a bank offers high-quality services, if the bank does not have a good reputation, millennials may hesitate to save at that bank.

This study aligns with findings from Hidayat (2022), which suggests that reputation and service quality function as two interdependent factors that increase customer trust. Therefore, Islamic banks should integrate these two factors into their development strategies, ensuring that they not only offer products that comply with Sharia principles but also provide high-quality services.

4.4 Practical Implications for Islamic Banks

Based on the findings, Islamic banks need to focus their attention on two key aspects: reputation and service quality, in order to attract millennial interest. To improve reputation, Islamic banks can strengthen their communication with customers through various information channels, such as social media and financial education campaigns. This is important to enhance millennials' understanding of the benefits of saving at

Islamic banks.

Additionally, Islamic banks need to innovate in improving their service quality. One way to do this is by adopting digital technology that allows millennials to access banking services easily and quickly. Enhancing service quality through user-friendly mobile banking applications, responsive customer service systems, and offering flexible products tailored to customer needs can strengthen the appeal of Islamic banks among millennials.

4.5 Limitations of the Study and Suggestions for Future Research

This study has several limitations that need to be addressed. One limitation is that the sample used in this research is limited to respondents in the Pallangga District, Gowa Regency, so the results may not be generalized to the entire population of millennials in Indonesia. Additionally, this study only measures the impact of reputation and service quality on saving interest, while other factors such as social, cultural, and economic factors may also influence customers' decisions to choose an Islamic bank.

Future research should expand the scope by involving respondents from various regions in Indonesia and consider other factors that may affect the millennial generation's decision to save at Islamic banks. Furthermore, future studies could explore in more detail the impact of external factors such as government policies and technological advancements on the Islamic banking industry.

1. Closing

This study successfully identified that the reputation and service quality of Islamic banks have a significant impact on the saving interest of the millennial generation. The main findings of this study suggest that a good reputation and high-quality services can enhance trust and increase millennials' interest in transacting at Islamic banks. The statistical test results show that both factors, individually and simultaneously, greatly contribute to the decision-making of millennial customers in choosing Islamic banks as their preferred place for saving. The practical implication of this research is the importance for Islamic banks to strengthen their reputation through transparent communication and building a positive image, as well as to improve service quality that meets millennials' expectations, such as ease of access and transaction speed. This

study makes a meaningful contribution to the literature on Islamic banking by highlighting the role of reputation and service quality in attracting millennial customers, while enriching the understanding of the factors influencing the financial decisions of the younger generation. Future research could expand its scope by involving more external variables that influence customer decisions and extend the geographical scope to obtain more representative results.

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