



Islamic Bank Marketing Strategy in Increasing Generation Z's Interest in Saving in Islamic Banking Towards the Digital Era

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ABSTRACT

The increasing adoption of digital technology has changed the way people save and invest their money. Generation Z (born between 1997 and 2012), as the most digitally savvy generation, has different preferences and behaviors when it comes to saving and investing. Islamic banks, in particular, face the challenge of attracting and retaining savings from the younger generation. The development of Islamic banking in the digital era provides opportunities and challenges for its existence. Therefore, Islamic banks must be able to use existing opportunities as best they can, namely by improving marketing strategies in the digital era by embracing Generation Z. This study aims to identify and analyze the strategies used by Islamic banks to increase interest in saving among Generation Z in the digital era. This study uses a qualitative method where researchers collect data from existing literature.

Keywords: *Islamic Banking, Generation Z, Digital Era*

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INTRODUCTION

Islamic banking first appeared in Indonesia in 1998 under the name Bank Muamalat Indonesia. Since then, the industry has continued to grow with the emergence of other Islamic banks such as Bank Syariah Mandiri, Bank Syariah Rakyat Indonesia, Bank Negara Indonesia Syariah, and Bank of Central Asia Syariah, among others. The increasing development of Islamic banks shows that society welcomes Islamic banking. Since Indonesia is one of the countries with the largest Muslim population in the world, the Islamic banking industry in Indonesia has a very large opportunity to grow.

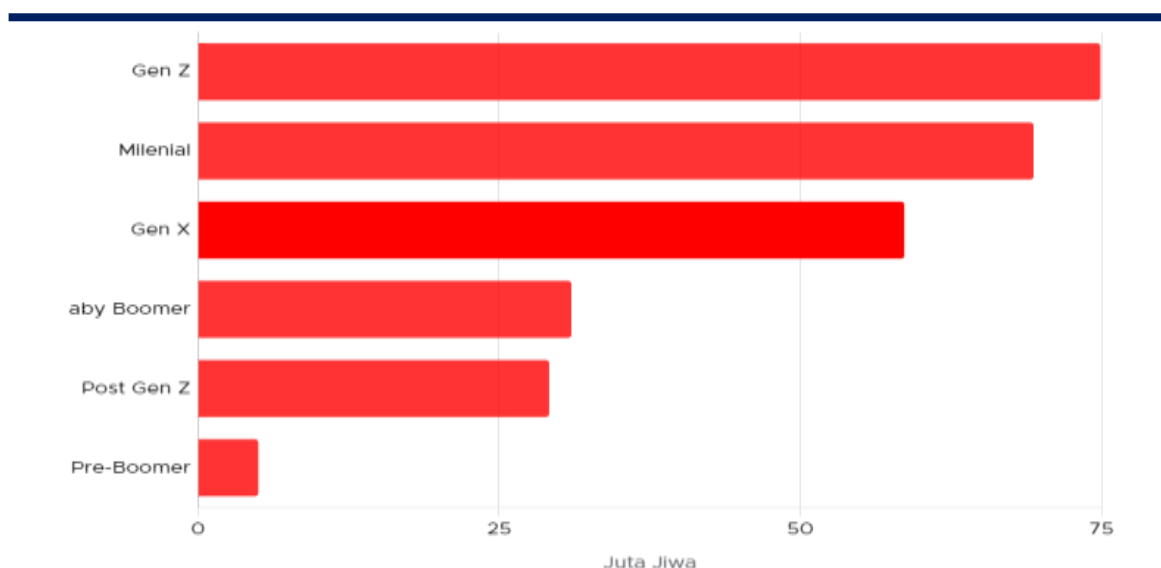
In Indonesia, economic activities are highly dependent on banking. Banks are responsible for driving economic growth, progress, and the welfare of the nation. Banking plays a role in directing and providing payment traffic services and money circulation in the community, and also helps economic growth, development and the national welfare of

many people. Conventional banks use an interest rate system, while Islamic banks use a profit sharing system. Islamic banking is growing, especially since the enactment of Law Number 21 of 2008 concerning Islamic Banking to encourage its growth.



Source: Financial Services Authority, April 2024

Islamic banking in Indonesia has a very small market share compared to conventional banks. Its market share is only 7.27% compared to National Banking, which has a market share of 92.73%. This is a very large potential considering that Indonesia is one of the countries with the largest Muslim population in the world. Islamic banks must be able to cope with dynamic global economic changes and compete with conventional banks to attract clients. This is a challenge for them. This shows that the interest of the Indonesian people, most of whom are Muslim, is still lacking in Islamic banks, even though there are many factors that hinder its growth.



Source: Central Statistics Agency (BPS), 2021

Indonesia, as a country with a Muslim majority population, has a very potential market share for the development of Islamic business and finance. So, to enter a very potential market, the presence of Gen Z is considered important for the digitalization of Islamic banking. The President stated that generations Z and Y also known as millennials have great potential for the Islamic banking market. Generation Z has a potential of around 74.93 million, or 27.94%, while the millennial generation has a potential of around 69.38 million, or 25.87%. The Vice President said that generation Z and millennials are potential demographics for Islamic banking in Indonesia because they have known the internet since childhood and are very interested in lifestyle choices that are in accordance with their religion and beliefs.

Banking continues to encourage everyone to use their services. Lubis (2021) said that banking companies are concentrating on the younger generation to get more customers because the younger generation has a more open mind and makes more digital financial transactions every day. Thus, although the younger generation is less interested in Islamic banks, the younger generation prefers conventional banks because they look familiar and have a head office. This is also seen in the Islamic banking sector (Lubis, 2021).

As of June 2023, Indonesian Islamic banking contributed 7.31% of the total national banking industry. As a result of contributions from 171 Islamic people's economic banks (BPRS), 20 Islamic business units (UUS), and 13 Islamic general banks (BUS), the portion of Islamic general bank assets was 65.7%, Islamic business units 31.7%, and Islamic BPRs 2.5% (Antaranews, 2023). However, with a population of around 278.8 million people in Indonesia, more than 236 million people, or 86.7% of the total population, are Muslim, this market share is very small. Therefore, conventional banks still control the majority of the banking market worldwide (Muhaimin, 2023).

This is problematic because many people are not interested in Islamic banking and know little about it. By involving Gen Z, the productive age group in Indonesia, Islamic banks can maximize their growth in Indonesia (Sugiarti, 2023). According to Fadillah (2022), Generation Z is considered the next generation of development and the future, and they play an important role in driving sustainable economic growth.

Gen Z grew up alongside rapid technological advancements. According to the Statistics Center, Generation Z consists of individuals born between 1997 and 2012. They join the millennial generation, which is referred to as the generation born and raised with technology and the internet. On the other hand, generation Z is a group of people who have been accustomed to the digital world since the beginning of their lives, and they are very familiar with technology and social media platforms. As a result, they will play a significant role in the progress of the Sharia economy (Astuti, 2021).

Generation Z is also known as the Net Generation or iGeneration. The Net Generation is a generation that emerged after 1995, or more precisely in 2000. This generation emerged when the internet began to enter and develop rapidly in human life. According to Santosa (2015), this generation comes from an era where most everyday toys were still traditional and mobile phones had not been made.

As more young people become aware of its benefits, Islamic banking is growing rapidly. Among current Islamic bank customers, young people make up 59.3% (Hasan, 2021). From 1997 to 2012, a group of people called Generation Z emerged. Generation Z shows variations in their financial behavior, such as their concern for innovation and social values.

Since they are the drivers of innovation, transformation, and have great purchasing power, Generation Z is the most important group to develop the Islamic banking industry (Verma et al., 2021). In addition, Generation Z is the most popular group in Indonesia, covering 71.51 million people, or 26.5% of the country's total population. Therefore, it is important to conduct research on Generation Z's Decision to Save in Islamic Banks (Verma et al., 2021).

The decision of Gen Z Muslims to save in Islamic banks is influenced by their religious obligations. The decision is closely related to religious obligations. In Islam, religious responsibilities include ritual worship and financial expenditures. The prohibition of *riba* or interest, which is considered against Islamic law, is a key principle of Islamic finance.

Therefore, complying with Islamic financial rules is an important part of religious obligations for many Muslims. Studies by Amin et al. (2011); Maryam et al. (2019); and Jaffar & Musa (2016) have empirically supported the factors that influence a person's decision to use Islamic banking services. Islamic banks must immediately adapt to current technology to provide easy, fast, and safe services Rafiki (2020).

This study focuses on the views of Gen Z towards Islamic banking. The purpose of this study to identify and analyze the strategies implemented by Islamic banks to increase the interest in saving among Generation Z in the digital era.

RESEARCH METHODS

This study uses a qualitative approach, which involves collecting data from previous literature. Secondary data is taken from various journals and supporting reference books. Research, articles, books, and official websites of Islamic financial institutions are the main sources of information used in this article. Furthermore, the collected data will be analyzed. Data analysis techniques are the process of searching and compiling data systematically. The data is easily understood from documentation, field notes, and interview results. According to Sugiyono (2012) Qualitative descriptive data analysis method is used. After the data is collected, the qualitative analysis process is carried out, and the results are described and explained (Sugiyono, 2012).

THEORETICAL BASIS

1. Marketing

Kotler describes marketing management as the art and science of choosing target markets and attracting, keeping, and growing customers through creating, delivering, and communicating superior customer value. Marketing is "a social and managerial process by which individuals and groups satisfy their needs and wants through creating, offering, and exchanging products of value with each other," according to Kotler and AB Susanto (2000). The core concepts underlying this definition are products: value, cost, satisfaction, transactions, relationships, markets, marketing, and marketing.

Marketing is not just selling and distributing. Marketing, according to Philip Kotler, is "a social and managerial process by which individuals and groups obtain what they need and want through creating and exchanging products and value with others." William J. Santon provides one of the many definitions of marketing that have been given by professionals. He says that marketing is a comprehensive system of business activities intended to plan, price, promote, and distribute goods that can satisfy both wants and needs.

Marketing can be defined broadly as the social process of designing and delivering what satisfies customers' needs and wants in order to satisfy them optimally. The marketing concept holds that the key to achieving organizational goals consists of the company being more effective than its competitors in creating customer value, serving, and communicating with its chosen target markets.

The core concepts of marketing activities are:

1. Needs, wants, and demands: Wants are a type of need created by a person's culture and personality. Although human resources are limited, they have almost unlimited wants. With the wants and resources they have, humans create demand for products with benefits that can provide the highest satisfaction.
 2. Products (services and goods) Humans use products to satisfy their needs and wants. Products represent everything. The main concept of marketing is human needs. Human needs are very complex. In general, needs are divided into primary needs, secondary needs, and tertiary needs. This includes basic physical needs
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related to food, clothing, and safety. In addition to the need for personal knowledge and self-expression, the social needs for belonging and affection are important components of being human. Sunatura, which means embedded in humans, is the basis of needs. sold to the market for attention, ownership, use, or consumption to satisfy needs and wants. Included in the term "product" are physical goods, services, and various other types of resources. Product marketing is not the same as service marketing, so the process of defining products is different.

3. Value, cost, and satisfaction: Customers will be exposed to various products and services after knowing what they need and want about the goods and services. Utility value has a direct impact on product performance and customer satisfaction. Utility value can be defined as the difference between the value that customers enjoy from having the product and the value they get from using it and the cost of having the product. While customer satisfaction is what customers get compared to their perception of the product.
4. Exchanges, transactions, and marketing relationships occur when people choose to satisfy their needs and wants through exchange. Exchange, one of the central ideas of marketing, allows you to get someone's product you want by offering something in return. Exchange also means giving consumers the benefits of a company's product.

2. Marketing Strategy

In terminology, strategy is a method to achieve goals, where all parts of the company must follow the established strategy (M. Nafarin 2007). According to Frasta Atmanda (2006), the Big Indonesian Dictionary (KBBI) defines "strategy" as "science or knowledge in making plans and directing something." Griffin defines strategy, which means a plan that is prepared comprehensively to achieve organizational goals. not only to achieve goals, but also to make the organization survive (Erni Tisnawati Sule and Kurniawan Saefullah 2010).

So, strategy can be defined as a comprehensive and systematic planning of all important activities of an organization that can direct the success and achievement of organizational goals in a challenging and competitive environment. According to the Great Dictionary of the Indonesian Language, marketing is a process and way to introduce or market a product for sale (Suharso 2010). Marketing is a social and management process in which a person or group of people get what they need through supply and demand activities, which results in the exchange of something of value (product value) (Kotler 1997).

Selecting and understanding the market that will be the company's target, then creating the right marketing mix to meet the desires of the target group (Buchari and Alma 2008). In marketing, price, product, promotion, and distribution are some of the components that can influence the achievement of organizational goals (Kotler 1999). In marketing, there are three different stages: first, choosing consumers to be the company's target; second,

determining what consumers want, which requires an understanding of consumer behavior; and finally, determining the marketing mix, which consists of place, product, price, and promotion (Swastha 1997).

Determining the main objectives of the company in the long term, choosing the course of action, and providing the resources needed to achieve them is known as strategy. (Mamduh M Hanafi, 2003). Philip Kotler said that marketing is about meeting people's needs and wants by making a profit; in other words, marketing is a social process by which people obtain what they need or want by creating, offering, and exchanging products and services of value with others at no cost. (Taufik Amir, 2004).

Strategy development is essential for product marketing and target market segmentation; without following the right strategy, the market positioning applied will not be successful. Strategy is what the company must do to achieve its goals. Negotiation steps can be difficult, but others are relatively easy. The methods used to achieve current and planned goals, the use of resources, the way the company interacts with its competitive market, and other factors that affect the environment are called strategies (Henry Simamora, 2000).

3. Interest in Saving

Having a desire to buy a good or service is known as saving interest. Interest as a psychological component not only influences the behavior of someone who feels interested in something. However, consumers function as providers of funds during the process of goods and services transactions. Interest is defined in the great dictionary of the Indonesian language as intention or will. According to the Great Dictionary of the Indonesian Language, interest is a strong tendency towards something, passion, or desire. Interest, according to Abdul Rahman Shaleh, is the tendency to pay attention and act towards people, activities, or situations that are the objects of that interest accompanied by feelings of pleasure (Titik Zulaechah, 2012).

Kotler describes interest as an effective response or process of feeling or liking a product but not yet making a decision to buy it, or accepting or rejecting an innovation. Growth, maturity of thinking, learning, and experience are steps towards success. A person's interests can change along with their growth and development. The more stable a person's interest is quantitatively and qualitatively, the more mature they are (Yoga Pratama and Seno Andri, 2015).

Interest, according to Skant, is the drive that drives people to do what they like when they have a choice. Every interest meets the requirements. Will is closely related to the mind and emotions when functioning. Emotions want needs, while the mind usually works in the domain of rational analysis. There are several levels of interest. These consist of clear information before choosing, careful consideration before choosing, and decision.

- a. Clear information before choosing;
- b. Careful consideration before choosing;
- c. Decision to choose.

According to some experts, interest is an effective response, desire, or passion that arises in a person towards something based on information that supports making decisions based on previous experiences or decisions. The focus of this study is the individual's interest in the product, which causes them to decide to buy or use the product. Factors that attract attention;

1. The factor from within a person is similar to the drive or motivation for something. The drive or curiosity will arouse a person to read, learn, research, and do other things.
2. Social Factors: Basically, humans are social creatures who always live in a social environment and want attention and recognition from others. One example is a person's interest in clothing, which can arise because of the desire to get approval, acceptance, and attention from others.
3. The emotional factor of interest is closely related to emotions. The feeling of pleasure that arises when someone achieves success in the activity they do will increase a person's interest in the activity Khoirun Nisa (2018).

Factors Influencing Interest

External factors that influence consumer decisions to buy or use goods and services are internal factors that influence the interests that come from the individual concerned. Internal factors include:

1. Perception: Perception is the process of obtaining, organizing, processing, and interpreting information. The way a person perceives information varies from person to person.
2. Family: A family is a group of two or more people who are related by blood or kinship ties through marriage, adoption, and residence together.
3. Motivation and engagement: The presence of a need and the motivation to fulfill it usually occurs because customers feel uncomfortable with what they have.
4. Knowledge: Generally, knowledge is data stored in a person's memory. Three general categories of consumer knowledge are product knowledge, purchase knowledge, and usage knowledge.
5. Learning: Learning is a conscious process that results in gradual and almost permanent cognitive, affective, and psychomotor changes. When consumers (customers) try to fulfill their needs and wants, they learn. They will continue to try or try to buy various goods until they are completely satisfied. External factors are called external factors and are related to:
 - a. Culture: Cultural factors influence customer (customer) behavior. This is reflected in the lifestyles, traditions, and lifestyles demanded for various goods and services available.
 - b. Social class: Many factors determine a person's social class, including occupation, personal achievements, interactions, possessions, orientation, and how they behave based on their economic position.

4. Generation Z

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RESULTS AND DISCUSSION

Islamic Bank Marketing Strategy in Increasing Generation Z's Interest in Saving in Islamic Banking Towards the Digital Era

The strategy that can be implemented by Islamic Banks to increase interest in saving for Generation Z towards the digital era is by...**Marketing mix (Service Marketing Mix)**. Marketing mix is a strategy related to a company's marketing activities.. Strategy defined by Kotler and Armstrong (1997) who said that the marketing mix is the set of controllable marketing variables that the firm bleads to produce the response it wants in the target market". There are 7 elements of the marketing mix (Marketing Mix-7p), namely: Product, Price, Promotion, Place, Participant, Process, and Physical Evidence.

1. Price(price)

Price is considered as an economic sacrifice made by customers to obtain goods or services (Monroe, 2005). In addition, price is an important factor in consumer decisions to make transactions (Engel, Blackwell, and Miniard, 1996). Prices that are considered expensive, cheap, or mediocre are not necessarily the same for everyone. This is because individual perceptions are influenced by their living environment and their own conditions (Schifman and Kanuk, 2001).

Price can be defined as "the amount of money (plus some products if possible) needed to obtain a certain combination of goods and services", according to Sumarni and

Soeprihanto (2010:281). The company will determine the price of the product after the product produced is ready to be marketed.

2. *Promotion*(promotion)

Promotion is the communication of information by the seller to customers or other parties in the sales chain to influence their attitudes and behavior. Company advertising uses mass media, namely newspapers, magazines, tabloids, radio, television, and direct newspapers to convey persuasive communication to target buyers and the public (Baker, 2000:7). Basically, promotion is a type of marketing communication, according to Tjiptono (2008:219). What is meant by "marketing communication" is a type of marketing activity that aims to disseminate information, influence, persuade, and/or inspire the target market to accept, buy, and remain loyal to the goods and services offered by the company concerned.

For this business, several promotional media can be used.: (1) Advertising, (2) Sales promotion, (3) Publicity and public relations, and (4) Direct marketing. Determining the promotional media to be used is based on the type and form of the product itself.

3. *Place*(distribution channel)

As stated by Kotler (2000: 96), "Distribution channels consist of a set of institutions that carry out all activities (functions) used to distribute products and their owner status from producers to consumers." Therefore, it can be interpreted that the distribution channel of a good is all the activities or functions used to move the product along with its ownership rights from producers to end consumers or industrial users. Talking about distribution, we are talking about various activities carried out by companies to make products or services accessible and available to target consumers.

Distribution channels, where products reach customers, are a place in the marketing mix. "Channels used by producers to distribute the product from producers to consumers or user industries," said Sumarni and Soeprihanto (2010:288).

4. *Products*(product)

"A product is anything that can be offered to the market to get attention, demand, use or consumption that can satisfy a desire or need," said Sumarni and Soeprihanto (2010:274). Products are not always goods; they can also be services or a combination of both. In a marketing program, products are very important. The marketing strategy of one product can affect the marketing strategy of another. Consumers do not only buy products to satisfy their needs and wants; they also buy products to own them.

5. *People*(Person)

Here, participants mean workers who provide services or sales, or people who are directly or indirectly involved in the service process, such as receptionists, doctors, and beauticians.

6. *Process*(process)

Process is a process that shows how service is provided to customers when they buy goods. Entrepreneurs with front liners often offer a variety of services to attract customers. Concepts such as free consultation, shipping, credit cards, membership cards, and services can affect the company's reputation.

7. Physical evidence(physical environment)

The physical environment is a state or condition, which also includes the atmosphere. The characteristics of the physical environment are the most prominent aspects in relation to the situation. In this situation, what is meant is the geographical situation and conditions, institutional environment, decoration, room, sound, aroma, light, weather, placement, and visible layout or the environment that functions as stimuli (Belk 1974 in Assael 1992).

CONCLUSION

The marketing strategy carried out by Islamic banks to increase the interest of Generation Z in saving towards the digital era can be carried out with a strategy **Marketing mix (Service Marketing Mix)**. There are 7 elements of the marketing mix (Marketing Mix-7p), namely: Product, Price, Promotion, Place, Participant, Process, and Physical Evidence. As has been focused on the discussion in this study.

First, Product is the core of every marketing strategy. The quality and uniqueness of the product greatly influence consumer purchasing decisions. Ensure that the product meets customer needs and expectations, and has added value that differentiates it from competitors. Second, Price reflects the economic value of the product and can influence consumer perceptions of quality. Setting the right price is essential to attract customers. Manage demand with appropriate pricing strategies, such as penetration pricing or premium pricing, to increase sales volume. Third, Place relates to distribution channels and locations where products are sold. Accessibility is essential to increase sales opportunities. Ensure products are available in strategic locations that are easily accessible to the target market, and optimize distribution for cost efficiency. Fourth, Promotion is a way to communicate the value of the product to consumers. This includes various communication methods to attract attention and build interest. Build brand awareness and encourage purchase actions through advertising, social media, and other promotional activities. Fifth, This element includes all individuals involved in delivering the service, including staff and customers. The quality of interactions between these people can affect the customer experience. By increasing customer satisfaction through staff training and developing good relationships with customers. Sixth, Process refers to the way services are delivered to customers. Efficient processes can improve customer experience. By optimizing workflows to ensure services are delivered consistently and meet customer expectations. And finally, physical evidence includes all tangible elements that support the service experience, such as interior design, product packaging, or company documents. By creating a positive impression in the minds of customers and strengthening the brand image through visual elements that support the service.

SUGGESTION

Based on the results and limitations of this study, researchers can suggest the following to increase Gen Z's interest in saving in Islamic banks: Islamic banks must adopt additional strategies to increase interest in saving, especially generation Z, who are becoming more familiar with various financial transaction companies that use more sophisticated technology and offer products that make it easier for them as a form of competition in the modern era.

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