

ABSTRAK

Indonesia menerapkan sistem keuangan ganda, yaitu sistem keuangan konvensional dan sistem keuangan syariah. Sebagai negara dengan penduduk muslim terbanyak di dunia mulai memiliki kesadaran dan menginginkan adanya alternatif jasa perbankan yang sesuai dengan syariat Islam. Kehadiran bank syariah di tengah-tengah perbankan konvensional adalah untuk menawarkan sistem perbankan alternatif bagi umat Islam yang membutuhkan atau ingin memperoleh layanan jasa perbankan tanpa harus melanggar larangan riba. Pada 1 Februari 2021, Presiden Republik Indonesia meresmikan Bank Syariah Indonesia. Bank Syariah Indonesia merupakan mega merger dari 3 bank BUMN, yaitu PT Bank Syariah Mandiri, PT Bank BNI Syariah dan PT Bank BRI Syariah. Peresmian ini membuahakan Bank Syariah Indonesia masuk dalam jajaran 10 bank terbesar di Indonesia. Penelitian dilakukan untuk mengetahui pengaruh getok tular elektronik dan Religiositas terhadap niat menabung generasi Z di Bank Syariah Indonesia. dengan pendekatan *Theory of Planned Behaviour*. Jumlah sampel yang diambil dalam penelitian ini adalah 231 generasi Z yang menabung di bank syariah dan memiliki niat untuk menabung di Bank Syariah Indonesia dengan pengolahan data menggunakan program *Partial Least Square* (Smart-PLS) versi 3.2.9 PLS. Hasil penelitian menunjukkan jika variabel sikap, norma subjektif, Kontrol perilaku yang dirasakan, getok tular elektronik dan Religiositas memiliki pengaruh terhadap niat menabung generasi Z di Bank Syariah Indonesia.

Kata Kunci: *Theory of Planned Behaviour*, Sikap, Norma sosial, Kontrol perilaku yang dirasakan, Getok Tular Elektronik, Religiositas, Niat Menabung.

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ABSTRACT

Indonesia implements a dual financial system, namely the conventional financial system and the Islamic financial system. As a country with the largest Muslim population in the world, it is starting to have awareness and wants an alternative banking service that is in accordance with Islamic law. The presence of Islamic banks in the midst of conventional banking is to offer an alternative banking system for Muslims who need or want to obtain banking services without having to violate the prohibition of usury. On February 1, 2021, the President of the Republic of Indonesia inaugurated Bank Syariah Indonesia. Bank Syariah Indonesia is a mega merger of 3 state-owned banks, namely PT Bank Syariah Mandiri, PT Bank BNI Syariah and PT Bank BRI Syariah. This inauguration resulted in Bank Syariah Indonesia being included in the ranks of the 10 largest banks in Indonesia. The study was conducted to determine the effect of electronic word of mouth and religiosity on the intention of saving generation Z at Bank Syariah Indonesia. with the Theory of Planned Behavior approach. The number of samples taken in this study were 231 generation Z who save in Islamic banks and have the intention to save at Bank Syariah Indonesia by processing data using the Partial Least Square (Smart-PLS) version 3.2.9 PLS program. The results showed that the variables of attitude, subjective norm, perceived behavioral control, electronic word of mouth and religiosity had an influence on the intention of saving generation Z at Bank Syariah Indonesia.

Keywords: *Theory of Planned Behavior, Attitudes, Subjective Norms, Perceived Behavioral Control, Electronic Contagion, Religiosity, Saving Intentions.*

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