

GENERATION Z AND SHARIA FINANCE: UIN AR-RANIRY STUDENTS' PERCEPTIONS OF BANK INDONESIA'S SAVINGS PRODUCTS

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Abstract

In the current digital era, students are increasingly dependent on Islamic bank savings products to meet their daily transaction needs. Although in general students are satisfied with one savings product, dissatisfaction with the product they have encourages them to open an account at another sharia bank. This shows that product and service quality is the main factor in choosing savings products for students. The aim of this research is to determine the perceptions of students at the Islamic Economics and Business Faculty of UIN Ar-Raniry towards Bank Syariah Indonesia savings products. This research method uses qualitative, with interview and documentation techniques. The results of the perception research are based on three aspects: 1) The assessment aspect, some students gave an assessment while using Bank Syariah Indonesia's savings products as very good. 2) In the response aspect, the majority of students agree and are greatly helped by the presence of Bank Syariah Indonesia savings products in the student environment. 3) Opinion aspect, all students stated that Bank Syariah Indonesia's savings products were very relevant to what was needed, both internal and external needs.

Keywords: Perception, response, opinio, savings products

Abstrak

Dalam era digital saat ini, mahasiswa semakin bergantung pada produk tabungan bank syariah untuk memenuhi kebutuhan transaksi sehari-hari. Meskipun secara umum mahasiswa cukup dengan satu produk tabungan, namun adanya ketidakpuasan terhadap produk yang dimiliki mendorong mereka untuk membuka rekening di bank syariah lain. Hal ini menunjukkan bahwa kualitas produk dan pelayanan menjadi faktor utama dalam pemilihan produk tabungan bagi mahasiswa. Tujuan dari penelitian ini adalah untuk mengetahui persepsi mahasiswa Fakultas Ekonomi dan Bisnis Islam UIN Ar-Raniry terhadap produk tabungan Bank Syariah Indonesia. Metode penelitian ini menggunakan kualitatif, dengan teknik wawancara dan dokumentasi. Hasil penelitian persepsi didasarkan pada tiga aspek: 1) Aspek penilaian, sebagian mahasiswa memberikan penilaian selama menggunakan produk tabungan Bank Syariah Indonesia dengan sangat baik. 2) Aspek tanggapan, mayoritas mahasiswa setuju dan sangat terbantu dengan hadirnya produk tabungan Bank Syariah Indonesia di lingkungan mahasiswa. 3) Aspek pendapat, seluruh mahasiswa menyatakan produk tabungan Bank Syariah Indonesia sangat relevan dengan apa yang dibutuhkan, baik kebutuhan internal maupun eksternal.

Kata kunci: Persepsi, pendapatan, tanggapan, produk tabungan

INTRODUCTION

In the modern era like now, all transactions must use bank savings products, interest in opening a savings product account at a bank has become a very natural thing, especially in today's life, all transactions, whether in collecting funds or channeling funds, must use savings products. bank. This has become a necessity for everyone, because there are many activities that make it easier for someone to make payments, especially for a

student. For students, opening a savings product has become a necessity because all payments, including tuition fees and monthly money from parents, must be made using a savings product.

Bank Syariah Indonesia (BSI) officially operated on 1 February 2021. BSI is a sharia bank in Indonesia resulting from the merger of three sharia banks from the Indonesian state-owned bank association (HIMBARA), namely: Bank Rakyat Indonesia Syariah (BRIS), Bank Syariah Mandiri (BSM), Bank Negara Indonesia

Syariah (BNIS). It is hoped that the government's policy breakthrough to merge 3 sharia banks will provide new financial institution options for the community while also being able to boost the national economy.

Bank Syariah Indonesia has products or services that will not be found in conventional banking operations (Zulfahmi, 2021). Principles such as musyarakah, mudharabah, murabahah, ijarah, istishna and so on do not contain interest principles as developed in conventional banks. As one of the new things, the existence of BSI and its products will certainly be a good choice for fund collection and fund distribution products, the savings products at BSI are: Easy Wadiah Savings, Mudharabah Savings, Business Savings, Foreign Currency Savings, Business Savings, Savings Student Savings, Junior Savings, Sharia Securities Savings, Savings, and Indonesian Young Hajj Savings.

Perception is related to a person's process of arguing, organizing and interpreting information to create an overall picture that is meaningful to him. Perception can also be interpreted as a selective process of categorization and interpretation (Wisnawa et al., 2019). Each student's perception can be different because it is influenced by their individual expectations and background regarding the service or service they receive. Student perceptions are subjective or vary for each individual. In the case of savings as a bank product, different assessments of product quality give rise to positive and negative perceptions, so that they can influence consumer decision making to use the product or not.

Perception occurs after a meaningful process so that a person will feel an assessment and response which will become an interest in the object. The resulting perceptions are not all the same, because the thoughts and experiences that have occurred are different from what we

expected, such as the perception of a student in using savings products to make transactions.

Payments or transactions that are usually made by students are semester money payments. Each campus certainly has regulations that have been issued regarding which financial institution to use to make the payment. The regulations issued by the campus regarding payment require a student to open a savings book that has been requested by the campus. According to the results of initial interviews we conducted with students from the Faculty of Economics and Islamic Business, UIN Ar-Raniry, the results showed that students who already use one of the sharia banks to make campus payments or monthly money from their parents should be able to use just one sharia bank product for their living. On a daily basis, but in reality students also use other sharia bank savings products such as Bank Syariah Indonesia. Students say that in everyday life.

Students prefer BSI savings products which are more complete for their needs, making it easier for students to carry out any transactions, this has created a phenomenon, in general students who do not have a side income or more precisely only have monthly income from their parents, they only need to use one sharia bank savings account, where the savings product is also the same as a sharia bank which has been regulated by the campus in every campus payment. According to Muchlis (2021), in her research, a student's perception of using a sharia bank was very good in overcoming the element of usury, moreover, sharia banks have sharia principles in them, making sharia banks a safe place to store or channel funds. Therefore, students should only have one savings product if the satisfaction level has been achieved. If students do not feel satisfied using one savings product, then the student will open a savings product at another bank.

From the expressions and phenomena that occurred above, researchers are interested in examining how students perceive the use of Bank Syariah Indonesia savings products. The students who want to be researched are students from the Faculty of Islamic Economics and Business at UIN Ar-Raniry, where the Faculty of Islamic Economics and Business consists of several study programs, namely Sharia Banking, Sharia Economics and Economic Sciences. Students from the Faculty of Economics and Business were chosen because they wanted to ask what the students of the Faculty of Economics and Islamic Business perceived about BSI savings products and also wanted to know what made students want to use Bank Syariah Indonesia savings products. The data and number of students are listed in the following table:

Table 1
Student Data the Faculty of Islamic Economics and Business

Number	University	Students
1.	Perbankan Syariah	602
2.	Ekonomi Syariah	632
3.	Ilmu Ekonomi	452
	Total	1.686

Source: Active Student Portal of the Faculty of Islamic Economics and Business 2024

Based on the academic data obtained, it can be concluded that the number of students for each study program is 602 in Sharia Banking, 632 in Sharia Economics, and 452 in Economics. The results of this data serve as research data samples for researchers regarding the Analysis of Student Perceptions of the Use of Savings Products at Indonesian Sharia Banks.

LITERATURE REVIEW

Perception

Perception is a process that arises as a result of sensation, where sensation is the activity of feeling or the cause of an exciting emotional state. Sensation can also be defined as a rapid response from our sense receptors to basic stimuli such as light, color and sound. With all of this, perceptions will arise (Sangadji & Sopiah, 2013:64).

Leavitt in Rosyadi (2001) in Danarjati et al. (2013:22) differentiates perception into two views, namely a narrow and a broad view. A narrow view defines vision, how someone sees something. Meanwhile, a broad view means how someone views or interprets something. In every person who has differences in perception. Of course, the person can conclude whether an object is good or not. If someone interprets an object that turns out to be a mistake. Of course it has a bad impact on him and the people around him. The impact caused is likely to be widespread due to the views he conveys (Suryani, 2012). Of course, it would be very desirable if someone had good perception by developing that perception. Because the development of perception is the key to being able to think better.

From several references above, it can be concluded that perception is a process that is needed by students to be able to understand and interpret things that happen around them. As a process, perception does not try to find something that must be precise and correct, but perception only in the form of interpretation. According to Priadi (2017), perception is divided into 2 types, namely:

1. Positive perception, namely perception that describes all knowledge and responses that are in harmony with the object of perception which is continued for efforts to utilize it.
2. Negative perception, namely perception that describes all knowledge and responses that are not in harmony with the object of perception. This will be continued with certainty to accept or reject and oppose all efforts of the object being perceived.

Meanwhile, according to Walgito (1997:12-16) in Muliza (2022), there are several types of perception, namely:

1. Perception through the sense of hearing
2. Perception through the sense of smell

3. Perception through the sense of taste
4. Perception through the senses of skin or taste

In essence, perception comes from the five senses, if the perception is in harmony with knowledge then it will be a positive perception, whereas if the perception is not in harmony with knowledge then it will result in a negative perception.

Factors that Influence Perception

Individual perceptions are influenced by functional and structural factors. Functional factors are factors that are personal. For example, individual needs, age, past experiences, personality, gender, and other things that are subjective. Structural factors are factors that are outside the individual, for example the environment, culture and social norms greatly influence a person's perception of something (Danarjati et al. 2013:25).

Robbins (2003) in Danarjati et al (2013: 25) also explains that even though individuals look at the same object, they can perceive it differently. There are a number of factors that work to shape and distort perceptions. These factors are from:

1. The perpetrator of perception (perceiver)
2. Object or perceived.
3. The context of the situation in which the perception is carried out.

According to Stephen in Asrori (2020:53), there are several factors that influence a person's perception, namely:

1. The individual concerned (perceiver). If someone sees something and tries to provide an interpretation of what he sees, he will be influenced by his individual characteristics such as attitudes, interests, motives, interests, experiences, knowledge and hopes.

2. The target of perception can be a person, object, or event. Characteristics usually influence a person's perception of seeing them. Perception of targets is not something that is seen in theory but in relation to the people involved. This is what causes someone to tend to group similar people, objects or events and separate them from other groups that are not similar.
3. The perception situation must be seen contextually, which means the situation in which the perception arises must receive attention. Situation is a factor that plays a role in the process of forming a person's perception.

Process of Forming Perception

Perception is part of the process that produces a response after stimuli are applied to humans. The sub processes are recognition, feeling, and reasoning. Perception and cognition are necessary in all psychological activities. Feeling and reason are not a necessary part of every stimulus-response situation, even though most conscious and free individual responses to a stimulus are considered to be influenced by reason or emotion or both (Asrori, 2020:51-52). In the perception process there are the following three main components:

1. Selection, namely the process of filtering by the senses against external stimuli, the intensity and type of which can be large or small.
2. Interpretation, namely the process of organizing information. Interpretation is influenced by several factors, such as past experiences, value systems beliefs, motivation, personality, and intelligence.
3. Interpretation and perception are then translated into behavior as a reaction. So, the perception process is selecting,

interpreting and rounding up the information that arrives.

According to Danarjati, et al (2013: 23-24) say that the perception process goes through three stages, namely:

1. The stage of receiving stimuli, both physical stimuli and social stimuli through the human senses, which in this process also includes recognizing and collecting information about existing stimuli.
2. The social stimulus processing stage through the process of selecting and organizing information.
3. The stage of change in stimuli received by individuals in response to the environment through a cognitive process which is influenced by the individual's experience, horizons and knowledge.

METHODOLOGY

This research is qualitative research using a qualitative descriptive method design (Mulyana, 2018). Qualitative research emphasizes process analysis and inductive thinking related to the dynamics of relationships between observed phenomena, and always uses logic (Gunawan, 2014:80). Meanwhile, the qualitative descriptive method design is a method that can also be called quasi.

The sources used in this interview were 10 student sources, consisting of students from the Sharia Banking, Sharia Economics and Economics study programs. The following are several characteristics determined by researchers so that the questions asked are appropriate to the research problem.

- a. Active student at the Faculty of Economics and Islamic Business, UIN Ar-Raniry
- b. Students who have two savings products including Bank Syariah Indonesia savings products

- c. Students who have no income from anywhere except from their parents
- d. Students who live in Banda Aceh

In this research, the data collection techniques used by the author are as follows:

1. Interview
According to Gunawan (2014:162); Soewadji (2012), an interview is a face-to-face question and answer activity between the interviewer and the interviewee about the problem under study, where the interviewer intends to obtain the perceptions, attitudes and thought patterns of interviewees who are relevant to the problem under study.

2. Documentation
Documentation can be interpreted as a data collection technique through written materials published by institutions that are the object of research, in the form of procedures, regulations, images, work reports as well as photos or electronic documents or recordings (Fuad & Nugroho 2014:61). The documentation taken during the interview process was taken.

RESULT AND ANALYSIS

Student Perceptions of Bank Syariah Indonesia Savings Products from Assessment

The results obtained from interview techniques with students at the Faculty of Islamic Business Economics show that their assessment after using BSI savings products is very good. In general, an assessment can also be produced from the fulfillment of all student needs, which is very important to measure how satisfied they are after using them. BSI savings products. Just like students in general, purchasing goods online has become something that we often encounter among students, with a payment method that is practical to do anytime and anywhere, making it something that is very

popular with someone, especially students, who have activities on campus that will be more effective and relevant for making payments, sending funds and distributing funds practically.

According to them, BSI savings products are very helpful in shortening the time in making payments for certain needs, with the products provided by BSI all the needs they feel will be easier. Basically, the needs experienced by students are various, including payments for electricity, water, internet data and many others. The presence of this BSI savings product really saves time so students don't need to look for payment agents out there. Then M3 and M7 students also added that BSI savings products are very helpful in carrying out transactions outside the region, because Bank Syariah Indonesia is a National Sharia Bank which has a wide transaction range, making it minimal for obstacles when sending funds from relatives or parents, according to them Easy transfer of funds from outside the region is the most important thing for students to support their needs.

Several students gave their opinions, such as M1, M2, M5, M6, M8, M9 and M10, that BSI savings products provide services that can facilitate transaction activities such as paying for electricity, water, top up games and paying for online goods, this makes for a good assessment. students towards Bank Syariah Indonesia savings products. Using this feature can save a student's time so students only need to pay using the features provided. Apart from that, student M4 also added that the BSI savings product is only for channeling funds from parents and then paying the campus administration, rarely for daily transactions.

The results of this research are in line with the results of research by Muchlis (2021) which states that sharia banks not only look at the Islamic sharia system used but also through the

nature of openness or transparency, making a customer's perception believe that savings products at sharia banks are in accordance with Islamic sharia. In terms of products or services, it can also be a benchmark for what kind of system is used by sharia banks, such as mudharabah, wadiah, murabahah, wakalah and others.

The next question asks how students know about BSI products. Knowledge is the most important thing for a student before using a particular savings product. Sufficient knowledge obtained from academics and the community environment makes it a reference for someone in knowing the products of each sharia bank. According to sources M1, M3, M5, M6 M8, and M9, Bank Syariah Indonesia has products with Islamic principles, both in distributing funds and collecting funds. Products that comply with sharia are things that must be seen first before using the savings product. With the existence of sharia principles, in general BSI is free from the element of usury, therefore a sense of security and comfort arises for every student using the products available at Bank Syariah Indonesia. Furthermore, the addition of M4 and M10, according to their knowledge, is that Bank Syariah Indonesia is a national bank that has products and services with a large scope so that students' needs are met. Therefore, BSI has features such as payment for electricity, water, internet data and other features which can certainly facilitate the needs desired by a student. And the addition of M2 and M7 answered that Bank Syariah Indonesia's products were the same as other savings products, because they did not really understand what products were available at Bank Syariah Indonesia. Because basically not all students use BSI savings products to fulfill their needs, there are also students who use BSI savings products only to pay for campus activities.

Student Perceptions of Bank Syariah Indonesia Savings Products from Responses

Researchers collected data using interview techniques with 10 sources from students from the Islamic Faculty and Business of UIN Ar-Raniry. Researchers asked questions about whether they agreed that the BSI savings product currently available to students was sufficient to help all students' needs, both campus needs and daily needs, and what their response was regarding the obstacles they experienced in using BSI savings products. As a result of interviews with students, the majority of students agreed to the presence of Bank Syariah Indonesia savings products in the campus environment with varying responses. As according to M1, M3 and M7 on the grounds that savings products present in the student environment really help students in sending money by parents who are outside the area, with the existence of BSI savings products it certainly meets the needs of students where the activity of sending money by parents is a very important thing. It is important for students to meet all their needs, both campus needs and daily needs. Meanwhile, the reason expressed by students M2, M4, M5, M6, M8, M9, M10 is that the presence of Bank Syariah Indonesia savings products makes it easier for students to make online purchases, with the presence of BSI students are more practical and can minimize the time it takes to make payments, with the BSI savings product, students only need to pay for the product they have purchased with a savings product via BSI Mobile, so students don't need to leave campus or leave the house to make the payment in full.

The results of this research are in line with the research results of Suryani (2012) who in his research stated that sharia banks really help people in carrying out various transactions for transaction needs based on the scope of sharia

values, this is a satisfaction in itself for someone in using sharia bank savings. the. In addition, sharia bank savings products also carry out open service activities and do not specialize only in Muslim customers, but also in non-Muslim communities.

Regarding questions regarding the obstacles felt by students in using Bank Syariah Indonesia savings products, the majority of students stated that the obstacles experienced when using Bank Syariah Indonesia savings products were the network. An unstable network, system errors and no cash at ATMs require students to postpone payment transactions for goods ordered. This is the same as the expressions from interviews with students, all students complained about the network running ineffectively, this could influence the results of students' poor perception of BSI savings products. For example, students M1, M2, M3, M4, M5, M6, M7, M8, M9 and M10 stated that the problem they experienced was in the network section, students felt that a bad network had a big impact on student activities when carrying out product transactions, for example when students want to pay for goods that have been purchased, due to the bad network experienced, the goods which were originally going to arrive faster will be slower due to the bad BSI network, not only that, the bad network makes it difficult for students when withdrawing the money they have been given. by parents via ATM, the poor network means that students who use this BSI savings product cannot withdraw the money.

Student Perceptions of Indonesian Sharia Bank Savings Products from Opinions

Students will certainly give the same opinion for different reasons, such as statements M1, M2, M5, M6, M8, M9 and M10 that their opinion while using the savings product at Bank Syariah Indonesia is very suitable for students to

fulfill their daily needs. , students are of the opinion that while using Bank Syariah Indonesia's savings products it is very easy for students to carry out various activities to pay for goods or other payments, Bank Syariah Indonesia's savings products are also complete with various features so that students do not have difficulty in making the payments they make.

Other students, such as M4, also added that they think that Bank Syariah Indonesia's savings products are very good for students in making campus payments. He stated that making campus payments is easier and more practical so that students do not need to go out to pay campus payments, the next additions M3 and M7 state that Bank Syariah Indonesia's savings products are good enough to carry out fund distribution activities from parents who are outside the area. By using Bank Syariah Indonesia's savings products, our students don't need to leave the house to check whether the money is being transferred by other people. Old has come in The transaction hasn't been made yet, but students can just check it on BSI mobile.

The results of interviews regarding this question, most of the students stated that Bank Syariah Indonesia's savings products were in accordance with Islamic law, M1, M2, M3, M4, M5, M6, M7, M8, M9 and M10 expressed their opinion that Bank Syariah Indonesia's savings products were not has an element of usury and is open in nature, making it a benchmark for informants to state that Bank Syariah Indonesia's savings products are in accordance with the provisions of Islamic law. Moreover, in Aceh, conventional banking activities no longer exist, this strengthens that every financial institution in Banda Aceh has standards and operates in accordance with the provisions of Islamic law. So students who want to use Bank Syariah Indonesia savings products are also safe

from these elements. The results of this research are in line with research conducted by Muchlis (2021) Tikson et al. (2021) which states that perceptions of sharia savings are very good starting from the services provided to students. This happens because the majority of students gain experience while using sharia savings products. Fulfill the needs desired by a student so that the assessment generated by the student is also very good.

CONCLUSION

Students' perceptions regarding the assessment of Bank Syariah Indonesia's savings products can be concluded that students from the Faculty of Islamic Economics and Business have given very good assessments of Bank Syariah Indonesia's savings products because the majority of students stated that based on their experience of using these savings products, there are various services in the savings products. Bank Syariah Indonesia so that students' needs are met, both internal and external needs. Student perceptions based on the response aspect, the majority of students stated that they strongly agreed that the presence of Bank Syariah Indonesia savings products in the student environment was the right object, especially as the services available in Bank Syariah Indonesia savings products were varied so that students felt satisfied with these savings products. The opinions of students from the Faculty of Islamic Economics and Business reveal that Bank Syariah Indonesia's savings products have a variety of services that are very relevant to what students need in making transactions. As we know, the majority of students definitely want practical and easy transaction activities so that students do not feel burdened when making transactions. all transactions for their needs.

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