The Influence of Product Innovation and Service Innovation on the Saving Interest of the Millennial Generation at Bank Syariah Indonesia KCP Cemara Asri

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Abstract

This study analyzes the effect of product innovation and service innovation on the saving interest of the millennial generation at Bank Syariah Indonesia KCP Cemara Asri, Medan. The scope of the study focuses on millennial customers who are the primary target of Islamic banking services. This is a quantitative research using an associative approach. Primary data were collected through questionnaires distributed to 100 respondents using purposive sampling technique. The research instruments were tested for validity and reliability. Data analysis was conducted using multiple linear regression with SPSS version 21. The results showed that partially, product innovation had a significant effect on saving interest, as did service innovation, which positively contributed to increasing customer interest. The coefficient of determination (R^2) value of 71.9% indicates that product and service innovation variables simultaneously explain the variability in saving interest. The conclusion of this study is that innovative strategies implemented by Islamic banks, both in terms of product development and digital service enhancement, significantly influence millennials' saving interest. These findings imply that Islamic banks need to continuously strengthen innovation elements to maintain and improve millennial customer loyalty in today's digital era.

**Keywords:** *Product Innovation, Service Innovation, Saving Interest, Millennial Generation, BSI.*

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INTRODUCTION

Islamic banking in Indonesia continues to be developed to support a financial system based on Islamic values and drive national economic growth (Hafizh et al., 2023) . Despite the surge in customer numbers and digital services, Islamic banking still has a much smaller market share than traditional banking (Syam, 2023) . The Indonesian Islamic network's economic literacy index is only 39.11%, and its Islamic financial inclusion index is only 12.88%, in line with the 2024 National Economic Literacy and Inclusion Survey (SNLIK) (Indika Dewi Azizah, 2024) . This condition indicates limited public understanding and participation in Islamic banking products and services (Nur Asnawi, 2021) .
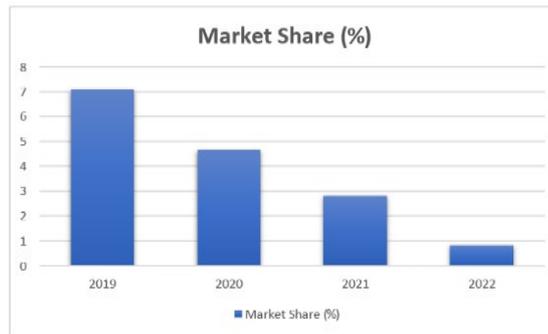
Figure 1 Islamic Banking Market Share **Graph**

On the other hand, the millennial generation, who lived between 1981 and 1996, is the largest demographic group actively involved in economic activities (Indartono, 2020) . This generation possesses unique characteristics, such as a preference for digital services, cost sensitivity, and an orientation toward experience and ease of access (Mas & Manulandong, 2024) . However, challenges such as poor long-term financial planning, a high tendency to go into debt, and low financial protection also influence the financial behavior of this generation (Pertiwi et al., 2024) . Therefore, a technology- and innovation-based approach is urgently needed to attract their interest in saving (Khairussyifa et al., 2024) .

Several previous studies have highlighted the role of digital innovation and service quality in influencing customer satisfaction and loyalty (Nabila, 2023) . Fatimah and Hendratmi stated that the digital banking strategy at Bank Syariah Mandiri has not been fully effective in building customer loyalty (Wahyuni, 2024) . Susilawaty and Nicola (2020) showed that service innovation and employee engagement significantly influence customer satisfaction.[9] Nguyen (2020) in the context of Vietnam added that perceived benefits have a greater influence than attitudes towards services in shaping the intention to use digital banking services (Fatkhul Wahab, 2025) . However, empirical studies on the relationship between product innovation and services for the savings interests of millennial generation customers are still minimal in the context of Bank Syariah Indonesia (Panjaitan & Daulay, 2024) .

Based on this background, the purpose of this study is to determine how product and service innovation influences millennials' decisions to remain at Bank Syariah Indonesia KCP Cemara Asri. This research is expected to provide empirical support for developing a more flexible and successful Islamic banking innovation strategy that meets the demands of the millennial generation.

METHODOLOGY

The subjects of this study were customers of the Indonesian Islamic Financial Institution (LKIS) KCP Cemara Asri. This study used an associative quantitative methodology. Information was collected from sources: primary data collected using an online survey based on Google Forms, and secondary data from literature such as books, journals, and relevant websites. The study population was all active customers of BSI KCP Cemara Asri in 2023–2024, totaling 31,489 people. The pattern was

determined using the Slovin formula and resulted in one hundred respondents. A number of statistical tests, including validity and reliability tests, traditional assumption tests (normality, multicollinearity, and heteroscedasticity), multiple linear regression tests, coefficient of determination (R2) tests, t-tests, F-tests, and Moderated Regression Analysis (MRA), were used to analyze the data with the help of SPSS version 21 software.

RESULTS AND DISCUSSION
Research result

a. Descriptive Test

Table 1 Descriptive **Test**

	N	Minimum	Maximum	Mean	Std. Deviation
Product Innovation	100	8	20	16.69	3,027
Service Innovation	100	12.00	25.00	20,820	3.20158
Interest in saving	100	7.00	25.00	15,930	3.12454

Table 1 above shows that out of 100 observations, the Product Innovation variable (X1) has the highest value (20) and the lowest value (8). The median cost is 16.69. Service Innovation (X2) has the highest value of 25 and the lowest value of 12 and a median cost of 3.20 with a total of 100 observations. Saving Interest (Y) has the highest value of 100 with a minimum value of 7.00 and a median cost of 15.93 with a total of 100 observations.

b. Data Quality Test

1. Validity Test

By comparing the anticipated r-value with the table r-value, a large-scale validity check is performed to ensure the level of validity. In this scenario, the cost of freedom (df) is equal to nk, where n represents the sample size and k represents the construction size. If the true r-value and the calculated r-value (for each query item shown in the selected correlation of the corrected query item collection) are greater than the table r-value, then the query object is considered valid. In this case, a table r of 0 can be obtained by calculating the df value as 100-1 or df = 99 with an alpha of 0.05.

Table 2 Validity Test **Results**

Variables	Question Items	Total Correlation	R Table	Information
Product Innovation (X1)	X1.1	0.721	0.1191	Valid
	X1.2	0.797	0.1191	Valid
	X1.3	0.847	0.1191	Valid
	X1.4	0.594	0.1191	Valid
Service Innovation (X2)	X2.1	0.650	0.1191	Valid
	X2.2	0.741	0.1191	Valid
	X2.3	0.722	0.1191	Valid
	X2.4	0.813	0.1191	Valid
	X2.5	0.522	0.1191	Valid

	Y.1	0.864	0.1191	Valid
	Y.2	0.889	0.1191	Valid
Interest in saving (Y)	Y.3	0.838	0.1191	Valid
	Y.4	0.874	0.1191	Valid
	Y.5	0.446	0.1191	Valid

Source: Data in research using IBM SPSS V (2025)

As can be seen in the previous table, the calculated r value > r table for each question item is positive (0.1191). Therefore, the questionnaire is considered valid.

2. Reliability Test

Reliability testing aims to assess the consistency and dependability of respondents' responses to the questions provided in the form. Test results will indicate the reliability of the learning tool based on the level of accuracy and stability of the measuring instrument. One criterion for evaluating the reliability of a learning tool, at a 95% transparency level (5% significance), is comparing the calculated value with the table value. The calculation will show the alpha value in the following table if the Cronbach's alpha technique is used to complete the assessment:

Table 3 Reliability Test **Results**

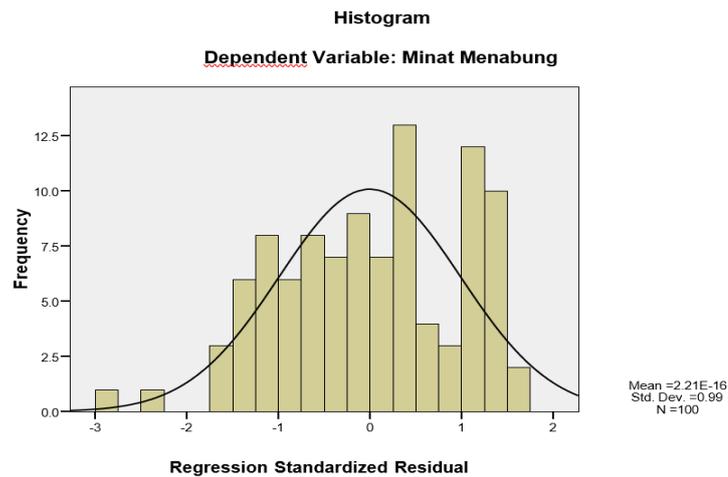| Reliability Test	Reliability Coefficient	Cronbrach Alpha	Information
Product Innovation Variable	4 Question Items	0.722	Reliable
Service Innovation Variables	5 Question Items	0.719	Reliable
Innovation in interest in saving	% Question Items	0.789	Reliable

Source: Data in research using IBM SPSS V (2025)

Each variable in the summary table above has a Cronbach's Alpha > 0.60. Some factors, such as savings interest and product and service innovation, can be considered reliable.

c. Classical Assumption Test

1. Normality Test

Determining whether structured and independent variables in a regression model are frequently omitted is the goal of a normality check. You can determine whether the data is normal by examining the statistical distribution and using a daily PP plot. If the statistical distribution on the graph shows a straight line, it is considered normal. We can think of the normality check table as scattered.

Histogram

Dependent Variable: Minat Menabung

Mean =2.21E-16
Std. Dev. =0.99
N =100

Regression Standardized Residual

Figure 2 Normality Test **Results**

Source: Data in research using IBM SPSS V (2024)

Since the histogram curve is parabolic and not a straight line, it can be concluded from graph 1 above—which is used to verify normality—that each variable is in a normal location. Next, we apply the Kolmogorov-Smirnov calculation. It is possible to determine whether a distribution is normal for statistics if the asymptotic (2-tailed) significance value of the variable data is greater than 0.05. The results of the Kolmogorov-Smirnov calculation, which SPSS uses to verify whether all variables are normal, are as follows:

Table 4 Normality Test Results

		Standardized Residual
N		100
Normal Parameters [a, b]	Mean	.0000000
	Standard Deviation	.98984745
Most Extreme Differences	Absolute	.092
	Positive	.062
	Negative	- .092
Kolmogorov-Smirnov Z		.917
Asymp. Sig. (2- tailed)		.370

a. Test distribution is Normal.

b. Calculates from data.

Source: Data in research using IBM SPSS V (2025)

Based on the Kolmogorov-Smirnov calculations, the normality test value for all variables is 0.370, which is higher than 0.05. Thus, the variable data can be said to be regularly distributed.

2. Multicollinearity Test

Multicollinearity testing aims to determine whether there is a significant correlation between independent variables. Multicollinearity testing using SPSS is demonstrated through the coefficient table, specifically the VIF (Variance Inflation

Factors) and Tolerance columns. The degree to which the variability of an independent variable cannot be explained by other independent variables is known as its tolerance. Multicollinearity is considered absent if the tolerance value is greater than 10.10 and the VIF value is less than 10.00.

Table 5 Multicollinearity **Test**

Coefficients ᵃ

| Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	13,140	2,120		6,197	.000					
	Innovation Product	.011	.141	.010	3,077	.000	.088	.008	.008	.542	1,512
	Innovation Service	.143	.133	.146	4,070	.000	.139	.108	.108	.542	1,845

a. Dependent Variable: Interest in Saving

Source: Data in research using IBM SPSS V (2025)

Based on the multicollinearity test, it is known that the inflation component (VIF) of the Product Innovation variable (X1) is 1.512 and that of Provider Innovation (X2) is 1.845. This indicates that there is no multicollinearity among the unbiased variables in the regression model because the price variable and VIF are less than 10.

3. **Heteroscedasticity Test**

The elasticity test verifies that there is invalid variance in the regression model. Heterogeneous variance is a situation where the variance of the disturbances is not constant across all values of the independent variable. This test determines whether there is a difference in variance in the regression model from the residuals or additional residuals. To determine this, you might observe that the line is zero on the axes, resulting in a dotted line. You will see the statistical results of the elasticity test obtained when analyzing this:
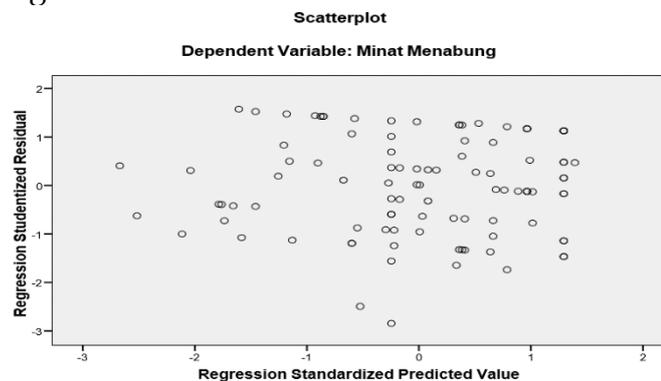
Figure 3 Heteroscedasticity Test

Source: Data in research using IBM SPSS V (2025)

The consequences of heteroscedasticity are evident in the appearance that the points do not fit into different schemes. As might happen, the points will be

repartitioned abroad and when you are at zero (0) at temperature Y. You can conclude that it may not fit the regression version. Therefore, the hypotheses of normality, multicollinearity, and the degree of tightness in the version may be satisfied.

d. Multiple Linear Regression Test

Table 6Multiple Linear Regression Test Results

Coefficients ᵃ

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	13,140	2,120		6,197	.000					
	Innovation Product	.011	.141	.010	3,077	.000	.088	.008	.008	.542	1,512
	Innovation Service	.143	.133	.146	4,070	.000	.139	.108	.108	.542	1,845

a. Dependent Variable: Interest in Saving

Source: Data in research using IBM SPSS V (2025)

The results of the equation model of the variables influencing Product Innovation and Service Innovation on the savings interest of the millennial generation at Bank Syariah Indonesia KCP Cemara Asri as seen in table 6 are as below:

$$Y = 13.140 + 0.011 (X1) + 0.143 (X2) + \varepsilon \qquad (7)$$

Based on the results of the equation obtained, the meaning and significance of the coefficient of influence of Product Innovation and Service Innovation on the Savings Interest of the Millennial Generation at Bank Syariah Indonesia KCP Cemara Asri can be explained as follows:

a. The price constant (c) of 13.787 indicates that if the Product Innovation and Service Innovation variables are zero, because the Interpretation of Génération Millénaire à la Banque Syariah Indonésie Kcp Cemara Asri is of 13.787, and if the other variables can be changed.

b. The coefficient of 0.011 for Innovation Products (X) means that if the independent variable, namely enjoying Innovation Products, is increased by 1%, then this includes a 0.011% increase in the interest of generation Y à Bank Syariah Indonesia Kcp Cemara Asri.

c. The coefficient of 0.143 for Innovation Service (X2) means that if the independent variable, when enjoying Innovation Service, increases by 1%, then it includes an addition of 0.143% of the Interest of the Millennial Generation à Bank Syariah Indonesia Kcp Cemara Asri.

e. Hypothesis Testing
1. Statistical T Test

At Bank Syariah Indonesia KCP Cemara Asri, the t-test aims to determine whether the independent variables of product and service innovation, both separately

and combined, influence the dependent variable, or the savings interest of the millennial generation.

Table 7 Results of the Statistical T- **Test**

Coefficients ᵃ

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	13,140	2,120		6,197	.000					
Innovation Product	.011	.141	.010	3,077	.000	.088	.008	.008	.542	1,512
Innovation Service	.143	.133	.146	4,070	.000	.139	.108	.108	.542	1,845

a. Dependent Variable: Interest in Saving

Source: Data in research using IBM SPSS V (2025)

Formula for finding t-table:

$$\alpha: n - k - 1 \tag{8}$$
$$= 0.05: 100 - 2 - 1 \tag{9}$$
$$= 0.05: 97 \tag{10}$$
$$T - table = 1.\,9861 \tag{11}$$

a. Product Innovation (X1) has a calculated t-value of 3.077. This value is greater than the t-table (1.9861) with a significant t-value (0.001) <0.05. Therefore, the research hypothesis test is Ha general and H0 is rejected. This explains that partially Product Innovation has a significant effect on the savings interest of the Millennial generation at the Indonesian Islamic Financial Institution KCP Cemara Asri.

b. Product Innovation (X2) has a t-value of 4.070. This value is greater than the t-table (1.9861) with a significant t-value (0.000) <0.05. Therefore, the research hypothesis test is Ha general and H0 is rejected. This explains that partially Product Innovation has a significant effect on the savings interest of the Millennial generation at the Indonesian Islamic Financial Institution KCP Cemara Asri.

2. **F test**

Table 8F **Test**

ANOVA ᵇ

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression on	18,754	2	9,377	12,960	.000 ᵃ
Residual	947,756	97	9,771		
Total	966,510	99			

a. Predictors: (Constant), Service Innovation, Product Innovation

b. Dependent Variable: Interest in Saving

The millennial generation's interest in saving is influenced by product and service innovation, as evidenced by the results of the F-statistic test which has a value of 0.000.

3. R test

The coefficient of determination or R2 value is determined to verify that the neutral/independent variables (Innovation Products and Innovation Services) can explain the basic/definition variables (intereconomics) or determine the volume of variation determined by the neutral variables.

Table 9 R Square Test **Results**

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.639 a	.719	.815	3.12581	.019	.960	2	97	.387	1,943

a. Predictors: (Constant), Service Innovation, Product Innovation

b. Dependent Variable: Interest in Saving

Source: Data in research using IBM SPSS V (2025)

Based on the foreign exchange coefficient test, 71.9% of innovative products and innovations influence the intelligence of the millennial generation at the Indonesian Islamic financing institution, KCP Cemara Asri. The final result is 28.1%, influencing various variables or manufacturers.

A. The Influence of Product Innovation on Millennial Generation's Savings Interest at Bank Syariah Indonesia KCP Cemara Asri

Based on the influence of the explanation, it can be concluded that Product Innovation has a significant influence on millennial savings interest at Bank Syariah Indonesia KCP Cemara Asri. This is because, based on the results of the questionnaire distributed to respondents with four questions regarding Product Innovation, many customers stated that they strongly agreed and agreed. In question 1, 58% of respondents answered that they agreed that BSI has a wide selection of savings products. This means that BSI's product innovation is considered to be the highest because respondents are aware of the many savings products. This influence is supported by research conducted by Siti Walida Mustamin and Jasri (2022), which states that service quality and promotions have a significant influence on customer choices in selecting and using the services of Islamic financial institutions in Makassar (Muhammad Rizky Aldiansyah et al., 2023) .

From this thinking, it is very clear that a person's interest in saving is greatly influenced by the product offered. If the product is attractive, it can make buyers or customers use the product. Even buyers or customers in general will tend to find out and talk about the product. Likewise, if the product offered by an institution/agency

is less attractive, then the public will stay away and even not realize the benefits of the product. The results of this study are in accordance with research conducted by Hutomo Rusdianto, and Chanafi Ibrahim entitled The Influence of Sharia Economic Institution Products on Saving Interest with Community Approval as a Moderating Variable in Pati Regency, The results of the study show that products, both existing products and products that have just been introduced in Islamic banking, have a large contribution and have a significant and comprehensive impact on people's interest in saving in Pati Regency. However, this differs from previous research conducted by Pinta Gustiana Masda which stated that product innovation is not an important component and does not affect people's purchasing interest.

B. The Influence of Service Innovation on Millennial Generation's Savings Interest at Bank Syariah Indonesia KCP Cemara Asri

Based on the results of the research that has been conducted, it shows that Service Innovation has a very large influence on the savings interest of millennial generation customers at Bank Syariah Indonesia KCP Cemara Asri. This is because from the results of the questionnaire distributed to respondents with 5 questions regarding Service Innovation, many customers answered strongly agree and agree. In question number 3, as many as 66% of respondents answered agree that BSI provides virtual services that can facilitate all types of transactions. This means that the service innovation provided by BSI is said to be good because respondents know that BSI has virtual services that can facilitate transactions. Service Innovation has a significant influence on savings interest, especially in the context of banking or financial institutions. This innovation can include various things, from new products to the way services are provided to customers. The following are some of the influences of service innovation on savings interest: Ease of Access and Use Innovation in terms of ease of access, such as mobile banking applications or internet banking, makes it easier for customers to save without having to come to the bank physically. This increases convenience and reduces barriers, which in turn increases savings interest. More Varied Savings Products Innovative services such as reward program savings, or investment-based savings can attract more customers to save. These new features provide options that better suit individual needs or preferences. Improved client experience: Innovations made in user experience, such as user-friendly interfaces or responsive customer service, can increase client satisfaction (Hayady et al., 2023) .

When customers feel well-served and transactions are easy, they are more likely to save regularly. Security and Trust Innovations that improve security, such as biometric authentication or stronger data encryption, can increase customer trust in financial institutions. High trust will make customers more comfortable saving and making transactions online. Financial Socialization and Education Banks or financial institutions that offer financial education through applications or digital platforms will help the public understand the importance of saving and effective ways to achieve their financial goals. This can encourage individuals to start saving in a more planned way. Automatic Savings Programs Innovations in the form of automatic savings programs (auto-debit) or features for setting aside funds for automatic savings can also increase interest in saving. Such programs make it easier for people to save consistently without having to think too much. Financial Technology (Fintech) Based

Innovations The development of fintech that enables savings through digital platforms is also one service innovation that can increase interest in saving. For example, some fintech applications offer savings with lower requirements and greater flexibility compared to traditional banking products. Overall, service innovations that prioritize convenience, accessibility, security, and meeting customer needs and preferences can strengthen people's interest in saving.

C. The Influence of Product Innovation and Service Innovation on Millennial Generation's Interest in Saving at Bank Syariah Indonesia KCP Cemara Asri

It is likely that innovative products and innovative services do not have a significant impact on the millennial generation à épargner à la Banque Syariah Indonesia KCP Cemara Asri, based on the impact of the motive.

The relationship between product innovation and service innovation on millennials' savings interest is very close, as these two factors complement each other in fostering an engaging, accessible, and relevant experience. Millennials tend to choose progressive, realistic, and technology-based financial solutions, so product and service innovation can foster their savings interest. Product and service innovations are not standalone but mutually supportive in fostering a comprehensive savings experience for millennials. Product innovation, along with virtual savings products connected to mobile applications, will be more effective if supported by service innovation that enables transaction systems and provides an exceptional customer experience (Shofia et al., 2024) .

In general, product innovation and service innovation have a significant impact on millennials' interest in saving, and the two complement each other. Progressive products offer immediate benefits in terms of convenience and impact, while service innovation fosters a more efficient and enjoyable personal experience. The combination of the two creates an attractive economic experience, which ultimately increases millennials' desire to save and invest.

CONCLUSION

This research shows that millennials' interest in saving at Bank Syariah Indonesia KCP Cemara Asri is significantly influenced by product and service innovation. Product innovation provides convenience and added value that is immediately felt by customers, while service innovation enhances the quality of interactions and convenience during transactions. These two aspects complement each other in creating a positive and engaging financial experience for millennials.

These findings indicate that an innovation-based approach can be an effective strategy for increasing interest in saving, particularly among the younger generation, who prefer digital, efficient, and flexible financial services. Islamic banks can apply these findings by developing goal-based savings products, integrated mobile services, and service systems that adapt to technological needs.

The implications of this research encourage Islamic financial institutions to continue innovating in product and service design to compete in the digital era. Future research is recommended to expand the scope of locations and demographics, as well

as further examine the role of mediating variables such as customer satisfaction or trust in the institution in strengthening the relationship between innovation and savings intentions.

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