

STUDI EKSPLORATIF PERAN *GREEN IMAGE* TERHADAP KEPUTUSAN MENABUNG GENERASI Z

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ABSTRAK

Perubahan iklim mendorong industri perbankan untuk menerapkan *green banking* dan membangun *green image* sebagai bentuk komitmen terhadap keberlanjutan lingkungan. Penelitian ini merupakan studi eksploratif yang bertujuan mendeskripsikan gambaran *green image bank* dan keputusan menabung Generasi Z, serta menganalisis peran *green image* terhadap keputusan menabung Generasi Z di Indonesia. Pengumpulan data dilakukan melalui kuesioner yang disebarakan kepada 106 responden Generasi Z pemilik rekening tabungan aktif melalui Google Form. Data diolah menggunakan analisis deskriptif dan analisis regresi linear sederhana dengan bantuan program SPSS. Hasil penelitian menunjukkan bahwa *green image bank* maupun keputusan menabung Generasi Z sama-sama berada pada persepsi yang positif terhadap citra ramah lingkungan bank. *Green image* terbukti berperan positif dan signifikan terhadap keputusan menabung Generasi Z dengan kontribusi hampir separuhnya, sedangkan sisanya dipengaruhi faktor lain di luar penelitian ini. Temuan ini mengindikasikan bahwa *green image* merupakan faktor strategis yang perlu diperhatikan oleh perbankan dalam menarik dan mempertahankan nasabah muda. Bank disarankan untuk memperkuat komunikasi keberlanjutan melalui platform digital guna menjangkau nasabah muda secara lebih efektif.

Kata Kunci : *Green Image*, Keputusan Menabung, Generasi Z,
Studi Eksploratif

AN EXPLORATORY STUDY OF THE ROLE OF GREEN IMAGE ON GENERATION Z'S SAVINGS DECISIONS

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ABSTRACT

Climate change has encouraged the banking industry to implement green banking and build a green image as a form of commitment to environmental sustainability. This study is an exploratory study aimed at describing the green image of banks and Generation Z's savings decisions, as well as analyzing the role of green image on Generation Z's savings decisions in Indonesia. Data were collected through a questionnaire distributed to 106 Generation Z respondents with active savings accounts via Google Form. Data were analyzed using descriptive analysis and simple linear regression with the assistance of SPSS. The results show that both the green image of banks and Generation Z's savings decisions are at a High category, reflecting a positive perception toward the environmental image of banks. Green image is proven to have a positive and significant role on Generation Z's savings decisions, contributing to nearly half of the variation, while the remainder is influenced by other factors outside this study. These findings indicate that green image is a strategic factor that banks need to consider in attracting and retaining young customers. Banks are advised to strengthen sustainability communication through digital platforms to reach Generation Z customers more effectively.

***Keywords : Green Image, Savings Decision, Generation Z,
Exploratory Study***