ABSTRAK

Skripsi dengan judul "Pengaruh *Green Perceived Value* dan *Green Trust* terhadap Minat Nasabah Perbankan Syariah di Kabupaten Tulungagung (Studi Generasi Z)" yang ditulis oleh Atik Nur Khofifa, NIM 126401212076, Fakultas Ekonomi dan Bisnis Islam, Program Studi Perbankan Syariah Universitas Islam Negeri Sayyid Ali Rahmatullah Tulungagung, yang dibimbing oleh Dr. Syafrudin Arif Marah Manunggal, M.S.I.

Kata Kunci: Gen Z, *Green Perceived Value, Green Trust*, Minat Nasabah

Penelitian ini dilatarbelakangi oleh perbankan syariah di Kabupaten Tulungagung juga berperan aktif dalam mendukung program-program sosial dan ekonomi yang berkelanjutan. Mereka sering terlibat dalam kegiatan pemberdayaan masyarakat, seperti pelatihan kewirausahaan, dukungan untuk proyek-proyek ramah lingkungan, dan inisiatif sosial lainnya. Hal ini sejalan dengan upaya untuk meningkatkan kesadaran masyarakat tentang pentingnya keberlanjutan dan tanggung jawab sosial. Meskipun perbankan syariah di Kabupaten Tulungagung menunjukkan pertumbuhan yang positif, mereka juga menghadapi tantangan. Namun, dengan meningkatnya kesadaran akan pentingnya keberlanjutan dan nilai-nilai etis dalam keuangan, terdapat peluang besar bagi perbankan syariah untuk berkembang lebih lanjut di kalangan masyarakat, terutama di kalangan Generasi Z yang semakin peduli terhadap isu-isu sosial dan lingkungan. Gen Z cenderung memilih produk dan layanan yang tidak hanya memenuhi kebutuhan finansial, tetapi juga sejalan dengan nilai-nilai keberlanjutan. Dengan meningkatnya kesadaran ini, bank syariah yang menawarkan produk ramah lingkungan dan berkontribusi pada keberlanjutan akan lebih menarik minat mereka.

Penelitian ini bertujuan untuk (1) menguji pengaruh *green perceived value* terhadap minat nasabah perbankan syariah di Kabupaten Tulungagung (studi generasi Z) dan (2) menguji pengaruh *green trust* terhadap minat nasabah perbankan syariah di Kabupaten Tulungagung (studi generasi Z)

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian eksploratori. Dalam penelitian ini data yang digunakan adalah data primer yang diperoleh dari kuesioner yang disebar pada responden nasabah perbankan syariah di Kabupaten Tulungagung (studi generasi Z). Data kuesioner dianalisis menggunakan SmartPLS versi 4 metode SEM dengan melakukan beberapa tahap uji *convergent validaty, discriminant validity, reliability test, coefficient of determination, predictive relenvance* dan *path coefficients.*

Hasil penelitian ini menunjukkan bahwa (1) variabel *green perceived value* berpengaruh signifikan dan positif terhadap minat nasabah perbankan syariah di Kabupaten Tulungagung (studi generasi Z) dan (2) variabel *green trust* berpengaruh signifikan dan positif terhadap minat nasabah perbankan syariah di Kabupaten Tulungagung (studi generasi Z).

ABSTRACT

Thesis with the title "The Effect of Green Perceived Value and Green Trust on Customer Interest in Islamic Banking in Tulungagung Regency (Generation Z Study)" written by Atik Nur Khofifa, NIM 126401212076, Faculty of Economics and Islamic Business, Sharia Banking Study Program at Sayyid Ali Rahmatullah State Islamic University Tulungagung, supervised by Dr. Syafrudin Arif Marah Manunggal, M.S.I.

Keywords: Gen Z, Green Perceived Value, Green Trust, Customer Interest

This research is motivated by Islamic banking in Tulungagung Regency also plays an active role in supporting sustainable social and economic programs. They are often involved in community empowerment activities, such as entrepreneurship training, support for environmentally friendly projects, and other social initiatives. This is in line with efforts to raise public awareness about the importance of sustainability and social responsibility. Although Islamic banking in Tulungagung Regency shows positive growth, they also face challenges. However, with the increasing awareness of the importance of sustainability and ethical values in finance, there is a great opportunity for Islamic banking to grow further among the public, especially among Generation Z who are increasingly concerned about social and environmental issues. Gen Z tends to prefer products and services that not only fulfill their financial needs, but also align with sustainability values. With this increasing awareness, Islamic banks that offer environmentally friendly products and contribute to sustainability will be more attractive to them.

This study aims to (1) examine the effect of green perceived value on the interest of Islamic banking customers in Tulungagung Regency (generation Z study) and (2) examine the effect of green trust on the interest of Islamic banking customers in Tulungagung Regency (generation Z study).

This study uses a quantitative approach with an exploratory type of research. In this study, the data used is primary data obtained from questionnaires distributed to respondents of Islamic banking customers in Tulungagung Regency (generation Z study). The questionnaire data was analyzed using SmartPLS version 4 SEM method by conducting several stages of convergent validaty test, discriminant validity, reliability test, coefficient of determination, predictive relevance and path coefficients.

The results of this study indicate that (1) the green perceived value variable has a significant and positive effect on the interest of Islamic banking customers in Tulungagung Regency (generation Z study) and (2) the green trust variable has a significant and positive effect on the interest of Islamic banking customers in Tulungagung Regency (generation Z study)