

DETERMINANTS OF INVESTMENT INTENTION IN GOLD INSTALLMENTS: EVIDENCE FROM ISLAMIC BANKS

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Abstract

The rapid development of Islamic banking in Indonesia requires the availability of competent human resources and a good understanding of financial literacy. Bank Syariah Indonesia (BSI) responded to this opportunity by launching the Cicil Emas product as a stable investment alternative. However, there is a discrepancy between the results of previous studies regarding the factors that influence investment intention in this program. Therefore, this study examines the effect of financial literacy, trust, service quality, and company image on investment intention in the Cicil Emas program at BSI Malang City. This study uses a quantitative method with a descriptive analysis approach. The sample was selected using a purposive sampling technique with 100 respondents. Data were collected through a Likert-based questionnaire and analyzed using multiple linear regression. The results of the study indicate that financial literacy and service quality have a significant partial effect on investment intention, while trust and corporate image do not have a significant effect. Simultaneously, the four variables of financial literacy, trust, service quality, and corporate image have a significant effect on investment intention, with an R^2 value of 0.297. This shows that the independent variables in this study are able to explain 30% of the variation in investment intention, while the remaining 70% is influenced by other factors not examined in this study.

Keywords: Financial Literacy, Trust, Service Quality, Corporate Image, Intention, Gold

INTRODUCTION

The rapid development of Islamic banking requires the availability of competent human resources (HR), especially marketing officers who understand the concept of Islamic banking well (Ummah, 2019). Law No. 21 of 2008 provides a strong legal basis in encouraging significant growth in Islamic banking, as seen from the increase in the number of accounts from 3,294,499 in 2021 to 6,425,442 in 2023. As a country with the largest Muslim population, Indonesia has great potential for the growth of Islamic banking. Along with public intention in sharia-based investments, gold is an option because of its inflation-resistant nature and is considered a stable investment. Understanding financial literacy is important for managing finances and avoiding fraudulent investments (Pakpahan et al., 2023). Bank Syariah Indonesia (BSI) which is the result of a merger of three Islamic banks in 2021, responded to this opportunity by launching the Cicil Emas product to make it easier for people to own gold bars. The growth of Cicil Emas financing is supported by increasing public demand (Alafi & Putra, 2024).

One of the factors that influences people's intention in investing with varying results. In the study of Yois (2017) it was stated that financial literacy influences intention in investing in the capital market. And also in the study of Kumanireng et al (2023), it was stated that financial literacy has a positive and significant influence on the desire to invest in the capital market. Setiana et al (2023) also stated that financial literacy has a positive and significant influence on intention in investing among students. Rachmatulloh and Solekah (2021) also stated that financial literacy has a significant influence on investment decisions. Supported by Savitri et al (2021) who found that Financial Literacy influences Access to Sharia Finance. In contrast to the research conducted by Uswah et al (2024) financial literacy does not affect customer intention in investing in gold installments. That intention in investing arises because of skills and understanding of finance, so they will carry out good financial management, one of which is investing (Uswah et al., 2024).

Another factor that influences the intention in investing in gold installments is trust. According Haekal et al (2016), trust is a foundation for building and creating consumer loyalty or intention. Therefore, the existence of investment will certainly have a significant impact on the economy of the people in Indonesia. Many individuals inevitably take advantage of this situation by using the name of investment with other goals, namely fraud. With so many irresponsible individuals, public trust in investment intention is low. Several previous studies have shown various differences in the results obtained. In the study of Kumanireng et al (2023), it was stated that the level of trust in investment has a positive and significant influence on the investment intention of the Muslim community in the capital market. Mauliya et al (2022) also stated that trust has a significant influence on public intention in investing. Supported by the opinion of Maziriri (2019) who stated that trust has a positive impact on investors for investment intentions.

Service quality is also a factor that can influence public intention in investing. Quality is a dynamic condition related to products, services, people, processes and also the environment that meets or exceeds the expected customer expectations. The research of Rachmatulloh and Solekah (2021) stated that service quality has a significant effect on public intention. Ilham Suryati (2018) also stated that service quality has a positive effect on investment intention. Supported by Ashfa (2023) stated that service quality significantly explains the perception of usefulness and/or ease of use. However, in contrast to Uswah (2024) who stated that service quality does not affect investment intention, because the public does not pay much attention to the quality of service provided, they will invest in gold when the price of gold is falling. Also the Human Resources factor is only a little, so the service takes a long time due to limited cashiers or customer service.

Corporate image can also have a very important influence on the company. Good corporate image can add value to the company. Public perception of the quality of the

company will be one of the considerations in determining a decision to save. Rizkulillah et al (2022) stated that corporate image affects public intention in investing in Islamic banks. Cleanita et al (2022) also stated that corporate image has a positive effect on investment intention. Supported by Wang and Tsai (2014) who stated that corporate image has a positive effect on investor buying intention in mutual funds, while Prihandini stated that corporate image does not have a significant effect on investment intention.

This study differs from previous studies, most of which focus on investment in the capital market, mutual funds, or other conventional investment products. This study specifically highlights the public's intention to invest through the gold installment program offered by Bank Syariah Indonesia (BSI), so that the investment context studied is more specific to sharia-based products. In addition, previous studies have shown inconsistent results regarding the influence of financial literacy, trust, service quality, and corporate image on investment intentions, thus creating a research gap that needs to be explored further. Therefore, this study aims to strengthen previous literature by examining the relationship between financial literacy, trust, service quality, and corporate image on investment interest in the gold installment program at Bank Syariah Indonesia (BSI) Malang City. The phenomenon that occurred at BSI and the results of previous studies showed a lack of harmony in the results, which indicated an inconsistency in the influence between the variables tested. Therefore, the researcher intends to conduct further research focusing on BSI in Malang City, in order to explore the influence of financial literacy, trust, service quality, and corporate image on interest in investing through gold installment programs. This study also aims to contribute to the development of literature in the field of Islamic finance and provide strategic recommendations for BSI in increasing public interest in investing through gold installment products that are in accordance with Islamic principles.

RESEARCH METHODS

This study uses a quantitative method with a descriptive analysis approach. The quantitative method aims to determine the relationship between two or more variables to explain and control a phenomenon. Descriptive analysis is carried out by collecting measurable information to be analyzed statistically from a population sample. The location of the study was in Malang City because this city is an educational center with a significant number of students, so it can be used to measure the effect of financial literacy on the intention of the community and students in investing.

The population in this study is the people of Malang City, while the sample was selected using a purposive sampling technique. The sample in this study includes respondents who live in Malang City, are over 17 years old and have an intention or experience in investing in gold installments at BSI. Because the population size is not

known for certain, the sample determination was carried out using the Wibisono formula, which resulted in a sample size of 100 respondents.

The data sources in this study are divided into primary and secondary data. Primary data is obtained directly through the distribution of questionnaires using Google Form to the people of Malang City. Meanwhile, secondary data is obtained from various sources such as archives, documentation, websites, and reports that support the analysis of primary data. Data collection in this study used a questionnaire technique, which allows respondents to provide structured answers according to the Likert scale. The Likert scale is used to measure respondents' attitudes, opinions, and perceptions of certain social phenomena with five answer choices, namely strongly disagree to strongly agree.

This study has a dependent variable in the form of intention in investing in gold installments and independent variables consisting of financial literacy, trust, service quality, and corporate image. The research instrument was tested using validity and reliability tests. The validity test was carried out to ensure that the instrument can measure the intended variable, while the reliability test was carried out using Cronbach's Alpha value to see the consistency of the respondents' answers. In addition, this study also conducted a normality test to ensure data distribution, a multicollinearity test to see whether there was a correlation between independent variables and a heteroscedasticity test to test whether the residual variance was constant or not.

Data analysis in this study used multiple linear regression with the equation $Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + e$, where Y is the intention in investing in gold installments, X_1 is financial literacy, X_2 is trust, X_3 is service quality, and X_4 is corporate image. Hypothesis testing was carried out using the t-test to see the effect of each independent variable on the dependent variable partially and the coefficient of determination (R^2) test to measure the extent to which the independent variable explains the variability of the dependent variable. If the R^2 value is close to 1, then the model is considered capable of explaining the variation of the dependent variable well. In addition, this study also applies a simultaneous test (F test) to measure the influence of independent variables simultaneously on the dependent variable. The simultaneous test is carried out by comparing the calculated F value with the F table at a significance level of 5%. If the calculated F value is greater than the F table, then the alternative hypothesis is accepted which indicates that the independent variables simultaneously have a significant influence on the dependent variable.

RESULT AND DISCUSSION

Validity Test

A validity test is a test used to measure the validity of a questionnaire (Hartono & Parameswari, 2021). The criteria in this validity test are if r count $>$ r table then the statement is declared valid and if the r count value $<$ r table then the statement is

declared invalid. The basis for making decisions on validity tests is based on the R table and R count values, where the R table is significant 5% or 0.172 if each statement item is said to be invalid if the R count value of the validity test is greater than 0.172. The results of the data using SPSS in this study show the following validity test results:

Data Validity Test Results Table

VARIABLE	Item	R Hitung	R Tabel	Information
Financial Literacy	X1.1	0.650	0.195	Valid
	X1.2	0.562	0.195	Valid
	X1.3	0.484	0.195	Valid
	X1.4	0.460	0.195	Valid
	X1.5	0.605	0.195	Valid
Trust	X2.1	0.774	0.195	Valid
	X2.2	0.534	0.195	Valid
	X2.3	0.629	0.195	Valid
	X2.4	0.599	0.195	Valid
	X2.5	0.683	0.195	Valid
Service Quality	X3.1	0.643	0.195	Valid
	X3.2	0.685	0.195	Valid
	X3.3	0.656	0.195	Valid
	X3.4	0.708	0.195	Valid
	X3.5	0.666	0.195	Valid
Corporate Image	X4.1	0.764	0.195	Valid
	X4.2	0.810	0.195	Valid
	X4.3	0.761	0.195	Valid
	X4.4	0.739	0.195	Valid
	X4.5	0.595	0.195	Valid
Investment Intention	Y.1	0.699	0.195	Valid
	Y.2	0.652	0.195	Valid
	Y.3	0.667	0.195	Valid

Source: SPSS output, processed 2025

Validity testing can be done by comparing each value in each indicator with the t-table. In the validity test table above, it can be seen that all variables, namely financial literacy (X1), trust (X2), service quality (X3) and company image (X4) are said to be valid. This is based on the calculated r value which is greater than the r table with a value of 0.195. It can be concluded that the variables in this study can be measured accurately and validly with each existing indicator.

Reliability test

A reliability test is a test to determine whether data can be said to be reliable or not (Rosita et al., 2021). The way to find out is by looking at the Cronbach's alpha value > 0.60 . But if Cronbach's alpha value < 0.60 then the results are declared unreliable.

Variable	Cronch's Alpha	N of Item	Information
Financial Literacy	0.636	5	Reliable
Trust	0.644	5	Reliable
Service Quality	0.683	5	Reliable
Corporate Image	0.786	5	Reliable
Investment Intention	0.894	3	Reliable

Source: SPSS output, processed 2025

From the reliability test results table above, it can be seen that the variables used in this study, namely financial literacy (X1), trust (X2), service quality (X3), and company image (X4) are said to be reliable.

Normality Test

The normality test is a test used to determine whether a regression model in this study is normally distributed or not, both in the independent variable and the dependent variable (Sukestiyarno & Agoestanto, 2017). To find out whether the results of the normality test are normally distributed or not, it can only be seen through the points, it can also be seen with the Kolmogorov-Smirnov Test. The reference or basis that is seen is if the results of the Kolmogorov-Smirnov test are greater than 0.05, then it can be stated as normally distributed. Conversely, if the results of the Kolmogorov-Smirnov Test are less than 0.05, it means that the data is stated as not normally distributed. The results of data processing from the normality test using SPSS in this study are as follows

One-Sample Kolmogorov-Smirnov Test	
N	100
Test Statistic	0.88
Asymp. Sig (2- tailed)	0.54

Source: SPSS output, processed 2025

Normality test using Kolmogorov Smirnov test is based on looking at the asymp. Sig. (2-tailed) value, if the results obtained are more than 5% or 0.05 then it is stated that the data assumes normality. From the Kolmogorov Smirnov test image above, it can be seen that the Asymp. Sig. (2-tailed) value is 0.054. This means that in this study, the assumption of normality has been met.

Multicollinearity Test

The multicollinearity test is a test used to determine whether the regression model correlates with independent variables (Mardiatmoko, 2020). A regression model is said to be good if there is no correlation between independent variables or no multicollinearity (Ghozali, 2016). In this test, it can be seen through the results of tolerance and VIF with the reference value of tolerance must be higher than 0.1 and VIF less than 10. The results of the multicollinearity test data processing in this study using SPSS are as follows:

Multicollinearity Test Results Table

Variable	Tolerance	VIF	Information
Financial Literacy	0,868	1,152	There is no multicollinearity
Trust	0,535	1,869	There is no multicollinearity
Service Quality	0,524	1,908	There is no multicollinearity
Corporate Image	0,572	1,748	There is no multicollinearity

Source: SPSS output, processed 2025

The results of the multicollinearity test table above show that the value obtained for tolerance is more than 0.1 and the VIF value is less than 10. This means that the financial literacy variables (X1), trust (X2), service quality (X3), and company image (X4) do not experience multicollinearity or are stated as having no correlation.

Heteroscedasticity Test

Heteroscedasticity test is a test used to determine whether a model contains residual variation or not. The way to find out is to see if the sig value is > 0.05 then it is stated that there is no heteroscedasticity and if $\text{sig.} < 0.05$ then it is stated that there are symptoms of heteroscedasticity. The results of data processing from the heteroscedasticity test using SPSS in this study are as follows:

Heteroscedasticity Test Results Table

Variabel	Std. Error	t	Sig
Financial Literacy	.046	-.077	.939
Trust	.051	.250	.803
Service Quality	.047	.765	.446
Corporate Image	.038	-.126	.900

Source: SPSS output, processed 2025

From the table of heteroscedasticity test results, it can be seen that the variables used, namely financial literacy (X1), trust (X2), service quality (X3), and company image

(X4), have a sig value of more than 0.05, which means that there is no heteroscedasticity.

Multiple Linear Regression Test

Multiple linear regression analysis in this study serves to determine how financial literacy (X1), trust (X2), service quality (X3), and company image (X4) affect the intention in investing in gold installments (Y) at Bank Syariah Indonesia (BSI) Malang City. In addition, to determine the value of the dependent variable and whether there is a change in the free variable. The results of multiple regression data processing in this study using SPSS are as follows:

	B	Std. Error	Sig
(constant)	-.322	.622	.628
Financial Literacy	.398	.141	.006
Trust	.248	.156	.116
Service Quality	.318	.147	.032
Corporate Image	.051	.119	.667

Source: SPSS output, processed 2025

From the table of multiple linear regression test results above, the multiple linear equation in the Unstandardized Coefficients table has a constant amount of 0.728 and the number of coefficients X1 is 0.398 X2 is 0.248, X3 is 0.318 and X4 is 0.051. So the regression equation is as follows:

$$Y = -0.322 + 0.398X_1 + 0.248X_2 + 0.318X_3 + 0.051X_4 + e$$

The results of the multiple regression test show that the constant value is -0.322, which means that if the financial literacy variables (X1), trust (X2), service quality (X3), and corporate image (X4) are considered non-existent or have a value of zero, then the investment intention remains at 0.728. The financial literacy variable (X1) has a coefficient of 0.398, which indicates that every one-unit increase in financial literacy will increase investment intention by 0.398. Furthermore, the trust variable (X2) has a coefficient of 0.248, which means that a one-unit increase in trust will increase investment intention by 0.248. The service quality variable (X3) has a coefficient of 0.318, so a one-unit increase in service quality will increase investment intention by 0.318. Finally, the corporate image variable (X4) has a coefficient of 0.051, which indicates that every one-unit increase in the corporate image will increase investment intention by 0.051.

Coefficient of Determination Test (R²)

The coefficient of determination test is a test used to determine the ability of a model to explain independent variables to dependent variables. The results of the data processing of the coefficient of determination test (R²) in this study using SPSS are as follows:

Table of Results of Determination Coefficient Test (R²)

Model Summary	
R Square	.326
Adjusted R Square	.297
Std. Error of the Estimate	1.458

Source: SPSS output, processed 2025

In the table of determination coefficient test results above, it can be seen that the R square in this study is 0.297 or 30%. It can be said that the influence of independent variables (financial literacy, trust, service quality and corporate image) on the dependent variable (investment intention) of 0.297 can explain 30% of the dependent variable. The remaining 70% is explained by variables other than the independent variable.

Partial Test (t-Test)

A partial test or T-test is a test used to determine the effect of independent variables (financial literacy, trust, service quality and corporate image) individually or partially on the dependent variable (investment intention). The results of the partial test data processing or T-test in this study with SPSS are:

Partial Test Results Table (T-Test)

	B	t	Sig
(constant)	-.322	.486	.628
Financial Literacy	.398	2.827	.006
Trust	.248	1.588	.116
Service Quality	.318	2.172	.032
Corporate Image	.051	.432	.667

Source: SPSS output, processed 2025

Based on the results of the partial test (T-test) shown in the table, the financial literacy variable has a significance value of 0.006 (<0.05), so H₀ is rejected and H₁ is accepted, which means that financial literacy has a significant effect on investment intention. Furthermore, the trust variable shows a significance value of 0.116 (>0.05), so H₀ is accepted and H₁ is rejected, which indicates that trust does not have a significant effect on investment intention. Meanwhile, the service quality variable has a significance value of 0.032 (<0.05), which causes H₀ to be rejected and H₁ to be accepted, so it can be concluded that service quality has a partial effect on investment intention. Finally, the corporate image variable has a significance value of 0.667 (>0.05) which makes H₀ accepted and H₁ rejected, indicating that corporate image has no effect on investment intention.

Based on the research results, financial literacy has been shown to have a significant influence on investment intention in Bank Syariah Indonesia (BSI) Malang

City. This shows that the higher an individual's understanding of finance, investment, and risk management, the greater their tendency to invest. A good understanding of financial aspects allows individuals to assess potential profits and risks more maturely, so that they are more confident in making investment decisions. Awareness of risks and opportunities makes individuals with a high level of financial literacy able to assess various investment options, understand available investment instruments, and estimate potential profits and losses before investing. In addition, the ability to manage finances well is also a factor that encourages them to allocate their funds to investments rather than just saving them in the form of savings. Long-term financial planning owned by individuals who understand investment also encourages them to be more courageous in making investment decisions. This finding contradicts the research of Uswah et al. (2024) which found that financial literacy did not affect people's intention in investing in gold installments but is in line with the research of Setiana et al. (2023) which states that financial literacy has a positive and significant influence on investment intention.

Meanwhile, trust does not have a significant effect on investment intention in BSI Malang City. This shows that although trust in financial institutions is important, this factor is not the main determinant in people's investment decisions. One of the main reasons why trust has no effect is because investors consider aspects of profit and risk more than just trust in financial institutions. Many investors focus more on the returns or profits that can be obtained compared to the trust factor in financial institutions. In addition, the perception that regulations are sufficient to protect investors can also be the reason why trust is not a major factor in investment decisions. Investors may assume that the banking system in Indonesia is sufficiently regulated by regulators such as the OJK, so they do not consider the trust aspect too much in choosing investments. In addition, other factors such as economic conditions, market prospects, and the types of investments offered may play a greater role than trust in shaping people's investment decisions. These results contradict the research of Mauliya (2022) and Maziriri et al. (2019), which found that trust has a positive effect on investment intention, although in some cases it is not significant. However, because trust in Islamic financial institutions is generally high in society, the results of this study indicate that the trust factor is not the main driver in investment decisions, especially at BSI Malang City.

On the other hand, service quality has a significant effect on investment intention in BSI Malang City. This shows that good service, such as ease of transactions, clarity of information, and bank responsiveness in serving customers, can increase public intention to invest. Good service quality increases convenience in transactions, where fast, responsive, and transparent services provide a positive experience for customers which ultimately encourages them to invest in the institution. In addition, good service quality also reflects the credibility of financial institutions, increasing a sense of security for investors in placing their funds. Ease of access to investment

information provided by banks is also a factor that makes prospective investors more understanding and confident in making investment decisions. The results of this study contradict the research of Uswah et al. (2024), which states that service quality does not affect investment intention in gold installments. However, this finding is in line with Nur (2023) which found that service quality has a positive and significant effect on investment intention.

The results of the study also show that corporate image does not have a significant influence on investment intention in BSI Malang City. This means that the reputation and public perception of BSI are not the main factors in their investment decisions. Investors tend to consider other aspects, such as potential profits, risks, and investment regulations, compared to corporate image. For investors, especially institutional investors, factors such as profit, business growth, and financial ratios are much more important than the reputation of the company itself. Investment decisions are often more influenced by market information, economic analysis, and advice from financial experts, rather than just corporate image. In addition, even though a company has a good image, investors will still assess whether the investment offered is really profitable or not. The results of this study contradict the research of Wang and Tsai (2014) and Hasibuan et al. (2022), which stated that corporate image has a significant effect on investment intention. However, these results are in line with the research of Rizkulillah (2022), which found that corporate image did not affect public intention in investing in gold installments.

Overall, the results of this study indicate that in the context of BSI Malang City, financial literacy and service quality are factors that influence investment intention. This indicates that a good understanding of finance and quality services can encourage people to invest. On the other hand, trust and corporate image do not have a significant effect on investment intention, indicating that investors consider the aspects of profit and risk more than the reputation factor or trust in financial institutions.

CONCLUSION

Based on the results of the discussion above, the following conclusions can be drawn:

1. The results of the study indicate that the financial literacy variable has an effect on investment interest in BSI Malang City. This shows that the higher the public's understanding of the concept and products of Islamic finance, the greater their interest in investing, because they feel more confident and understand the risks and benefits of the investment.
2. The results of the study indicate that the service quality variable has an effect on investment interest in BSI Malang City. The public considers that fast, friendly, and professional service from the bank is able to create comfort and satisfaction that encourages them to entrust their funds to be invested in BSI.

3. The results of the study indicate that the trust variable does not have an effect on investment interest in BSI Malang City. This can happen because some people already consider trust as something that is general and inherent in Islamic banks, so it is not the main determining factor in making investment decisions.
4. The results of the study indicate that the corporate image variable does not have an effect on investment interest in BSI Malang City. This is because the public prioritizes practical aspects such as investment benefits and services received, compared to perceptions of the overall image of the institution.

These findings indicate that in the context of investment in BSI Malang City, public understanding of financial concepts and good service experience are the main factors in driving investment interest. On the other hand, trust in financial institutions and public perception of corporate image are not the main considerations in making investment decisions. The implication of these results is that BSI needs to strengthen its financial education strategy for the public and continue to improve the quality of services provided to customers. Although trust and corporate image do not have a significant effect in this study, both are still important to be built consistently in order to maintain loyalty and form positive perceptions in the long term. Further research is recommended to explore other factors that may have a greater influence on investment interest, such as rate of return, risk perception, preference for Islamic financial products, or macroeconomic conditions.

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