

ANALYSIS DETERMINANTS OF HOUSEWIVES TO CONTROL SAVING GOLD BEHAVIOR IN INDONESIAN SHARIA PAWNSHOPS

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Abstract

Investment is something that must be done by someone to plan future needs. As a financial regulator in a family, investment is essential for housewives. Investments can be made in various instruments, one of which is by saving gold in Sharia Pawnshop. Gold savings at Sharia Pawnshop is a gold balance deposit service that can make it easier for people to invest in gold by saving money. Therefore, this study aims to determine the effect of attitudes, subjective norms, and behavioural control on their Interest in saving gold in Sharia Pawnshop. The methodology used in this research is quantitative with a purposive sampling technique. This study's primary data was obtained directly through the Ngabean Syariah Pawnshop Unit housewife customer. The data analysis technique used multiple linear regression. The data collection technique used a questionnaire distributed to 96 housewife customers in the Sharia Pawnshop Unit. The results showed that people's attitudes and behaviour control variables significantly affected the Interest in saving gold in Sharia pawnshops, while the subjective norm variable did not affect saving gold in Sharia pawnshops.

Keywords: *Attitude, Subjective Norms; Behavior Control; Housewives; Saving Gold; Sharia Pawnshops*

Abstrak

Investasi merupakan sesuatu yang harus dilakukan oleh seseorang untuk merencanakan kebutuhan di masa yang akan datang. Sebagai pengatur keuangan dalam sebuah keluarga, investasi merupakan hal yang esensial bagi ibu rumah tangga. Investasi bisa dilakukan di berbagai instrumen, salah satunya dengan menabung emas di Pegadaian Syariah. Tabungan Emas di Pegadaian Syariah merupakan layanan simpanan saldo emas yang dapat memudahkan masyarakat untuk berinvestasi emas dengan menabung. Oleh karena itu, penelitian ini bertujuan untuk mengetahui pengaruh sikap, norma subjektif, dan kontrol perilaku terhadap Minat menabung emas di Pegadaian Syariah. Metodologi yang digunakan dalam penelitian ini adalah kuantitatif dengan teknik purposive sampling. Data primer penelitian ini diperoleh secara langsung melalui nasabah ibu rumah tangga Unit Pegadaian Syariah Ngabean. Teknik analisis data menggunakan regresi linier berganda. Teknik pengumpulan data menggunakan kuesioner

yang disebarkan kepada 96 nasabah ibu rumah tangga di Unit Pegadaian Syariah. Hasil penelitian menunjukkan bahwa variabel kontrol sikap dan perilaku masyarakat berpengaruh secara signifikan terhadap Minat menabung emas di Pegadaian Syariah, sedangkan variabel norma subjektif tidak berpengaruh terhadap minat menabung emas di Pegadaian Syariah.

Kata Kunci: *Sikap, Norma Subyektif; Kontrol Perilaku; ibu rumah tangga; Menyimpan Emas; Pegadaian Syariah*

Introduction

Investment is a step that people can use to earn higher income in the future (Zakiah & Al-Aidaros, 2017). Investment has a purpose and purpose for investment to get a significant profit (Cheshier et al., 2009). Investment things to do because maybe the financial condition is still productive, but no one dares to guarantee the situation in the future whether can live without shortages (Otoritas Jasa Keuangan, n.d.). Currently, investments can be made in money, stocks or property, and in the form of gold or precious metals (Rahmi, 2015:163). Since ancient times gold has become the most desirable form of investment because its value has continuously increased from year to year, gold has become a store of wealth that has been tested for a long time (Bredin et al., 2015).

Gold has been documented as both a hedge and a haven for stocks, bonds and currencies (Bredin et al., 2015). Investing in precious metals is more profitable than paper money because banknotes often have inflationary uncertainty (Fauziah, 2016). The value of gold tends to be stable and is considered to have zero inflation effect even among investment consultants call gold a save heaven which is a safe and stable asset (Tanuwidjaja W, 2009). Gold price chart over the last ten years that experienced an increase in 2020 experienced inflation due to the Covid-19 pandemic, so it can be proven that gold can survive inflation. It is shown in Figure 1.

Figure 1. Gold Price Chart 2011 - 2020

Sumber: www.goldprice.org

The tighter competition between a bank and non-bank financial institutions encourages businesses to create new businesses that can facilitate their customers (Puteh et al., 2018; Sukardi, 2012). In August 2015, a sharia pawnshop issued a precious metal investment in the form of gold savings. Gold savings products are already available in all sharia pawnshop outlets, one of which is in the Sharia PawnShop Unit. Gold savings products in Sharia pawnshops are a gold balance storage service provided by Sharia pawnshops to make it easier for people to invest in gold (Rikantasari, 2020). The existence of gold savings can make it easier for people to invest in gold even though the amount of money owed is not much because only with Rp 10,000 people can already make gold purchases (elsyames.com, 2019).

The convenience should attract the public's Interest to save gold, especially people who have become customers of Sharia pawnshops because most of them must have known about gold savings products. However, based on the initial observations to customers at Sharia Pawnshop Unit Ngabean, they have not been interested in gold savings products or interests. However, they have not saved gold in Sharia Pawnshop, even though the Sharia Pawnshop has provided education about gold savings products.

The need to increase the number of new customers every year is still not significant because every year has not reached the target. The number of new customers saving gold in the Sharia PawnShop Unit in 2016-2019 is listed in Table 1.

Table 1. Growth of Sharia PawnShop Gold Savings Products

Year	2016	2017	2018	2019
Account Realization	39	37	41	107
Target	100	200	400	600

Source: primary data processed, 2021

This condition is different from the management report of Pawnshop corporate in 2019. Based on the management report, the gold savings business's growth has increased from the achievement in 2018, as evidenced by the achievement of the target of 178.08%. Even in 2019, gold savings in Pawnshop received the most gold savings opening award from the Indonesian World Record Achievement Institute, then public interest in gold savings products should increase (Pegadaian, 2019).

This research makes the customers of housewives in the Ngabean Sharia PawnShop Unit the object of their research. Women tend to make gold an investment instrument choice. Women's interest in gold is a good thing for their role in the household (Mumpuni, 2019). In a family, the existence of housewives is essential, one of which is as a financial regulator provided by the head of the household for the needs of the family (Sari et al., 2019).

A housewife must distinguish between the primary needs with wasteful or consumptive needs so that it is wiser in managing the deployment (Wahyuni et al., 2019). Three factors affect a person's consumptive behaviour: cultural, social, and personal factors (Wahyuni et al., 2019). There is empirical evidence that women make less investment than men because men are more confident than women, resulting in less financially prepared as they approach retirement (Kappal & Rastogi, 2020). There are even findings if women are more courageous in taking business risks than investment risks (Agarwal & Lenka, 2018).

Usually, women invest in gold in jewellery because being used as an investment instrument can also be used at certain moments. Investment in gold jewellery has the disadvantage of high production costs due to value-added tax (VAT) (Iqbal, 2009).

Women consider if gold jewellery is the right investment, even though the difference in resale price with the purchase price of gold jewellery compared to pure gold or gold bullion resale price is lower. Gold jewellery has a lower value than pure gold, but buying pure gold must have a special storage area (Brata, 2018). Women prefer to buy gold jewellery compared to precious metals because of their affordable price (Satria, 2016).

Based on theory, planned behaviour (TPB) introduces behaviour influenced by an interest in behaving that affects (Ajzen, 1991). According to TPB theory, Interest is determined by attitudes, subjective norms, and behavioural control. If subjective norms consisting of normative beliefs and motivations greatly influence students' Interest in saving stock (Mardiansyah & Syafe'i, 2020). In addition, partial attitudes can positively affect the Interest in saving stocks, but subjective norm variables do not affect investing interests (Luky, 2016).

Behavioural control significantly influences saving interests (Nindya & Supramono, 2018). However, behavioural control has a low influence on customers' Interest in choosing savings (Sesariyadi et al., 2018). It is seen that the problem indicates that women's knowledge of investment and managing finances is still low, as evidenced by the results of a survey conducted by OJK in 2019, which showed that based on the literacy and inclusion index, men have higher results than women (Deviyana, 2019). Obervasi pointed out that the understanding of housewife customers about saving gold is still low in the Sharia PawnShop Unit Ngabean because housewives sometimes use their income for consumptive activities.

Literatur Review

1. Saving Interests

Interest is a person's attention that can cause intense feelings from one's soul that cognition, conation and emotion, so attracting Interest causes attention to an object then arises strong feelings to choose the object (Nasir, 2019). Interest is a tendency of the heart to a passion or desire (KBBI). Interest in saving has a relationship with customers

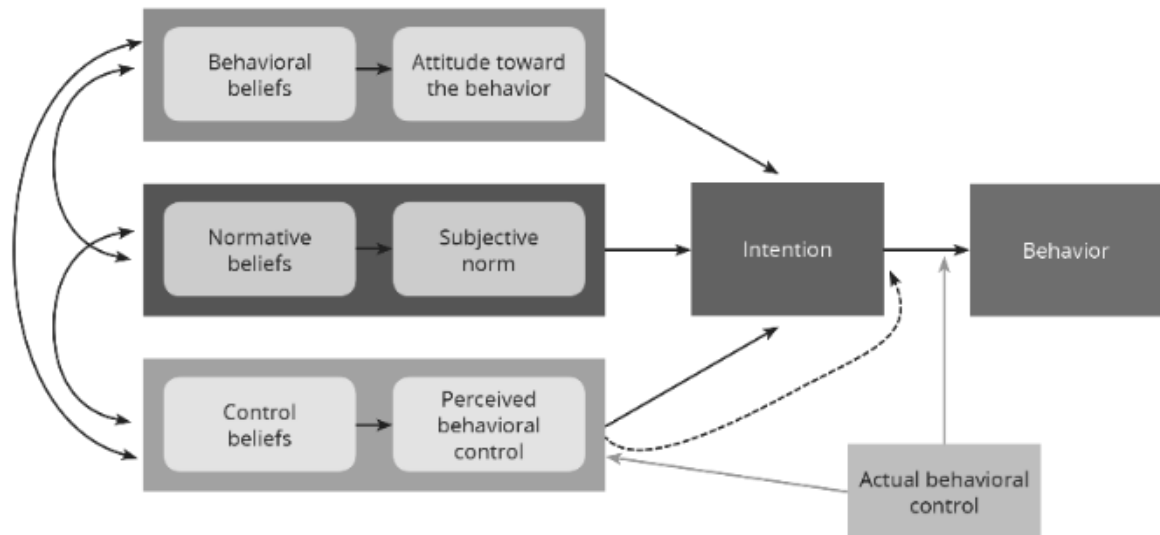
planning to choose a particular savings product (Putri et al., 2019). Interest in saving as behaviour appears as a form of customer response to objects that search for information (Chotifah, 2018). One is saving interest can be assumed to be someone's buying interest which is a behaviour that arises as a result of a response to an object (Syahriyal, 2019).

Some interests include interests based on the emergence, namely primitive and cultural interests. Interests are based on their direction, namely intrinsic interests and extrinsic interests. Interest-based on how to express, divided into expressed Interest, manifest Interest, tested Interest and inventoried Interest (Fadli, 2018). Interest in saving can be seen from four factors: problem recognition, information search, information evaluation, and saving decisions (Priambodo dan Septiarini, 2019). Indicators of Interest consist of Interest, desire, confidence (Maharani, 2020).

2. Theory of Planned Behaviour

Theory of Planned Behaviour is a theory that prioritizes the rationality of a person's behaviour and belief that his behaviour is under the control of the individual's consciousness (Ayni, n.d.). Theory of Planned Behavior is a behavioural theory that can recognize a person's belief in control over something that will happen with the results to distinguish between behaviour that has a desire and does not have a desire (Satria, 2016). The Theory of Planned Behavior explains a person's interest in behaviour. Three factors influence attitudes, subjective norms, and behavioural control (Ajzen, 1991).

Figure 2. Theory of Planned Behaviour



Source: Icek Ajzen, 2002

Figure 2 explains that attitude factors focus on a person's level in identifying good or bad behaviour or can be referred to as research that a person conducts on behaviour (Satria, 2016). Subjective norms focus on perceived social pressure to perform or not perform a behaviour, whereas perceptions of behaviour control emphasize a person's perception of the ease of doing the resulting behaviour and the absence of the resources and opportunities needed (Raut, 2020). A person's beliefs and the benefits resulting from these behaviours determine attitude toward behaviour (Ajzen, 1991). A person determining decisions can be seen from how these decisions can maximize wealth (economic) and decisions based on investor psychology (Fitriarianti, 2018).

3. People's Attitudes

Attitude is defined as the awareness of the individual in carrying out a potential tendency to interact with an object using specific means (Astrini, 2017:102-103). Attitudes in psychology are considered the most important predictors of repetitive behaviour (Waris & Ahmed, 2020: 917). Attitudes represent a person's feelings of pleasure or displeasure towards an object (Adawiyah, 2015). Attitude is the foundation of good or not the future behaviour of someone who may be pleasant. As a result, it

results in a person's positive intention to perform a behaviour. Many studies have examined and reported if attitudes affect a person's Interest in making decisions (Raut, 2020:1246). The appearance of an attitude is determined by the beliefs of the individual relating to the consequences derived from displaying a behaviour (Hatmawan & Widiastara, 2017: 104).

An attitude is a form of predisposition in responding to its environment. Two elements can define attitude: attitude can be studied or formed so that it is not innate, and attitude can change if conditions change (Mardiansyah & Syafe'i, 2020). Attitude has several functions, including adjustment, defensive ego, expression of values and knowledge (Mintardjo et al., 2016). Attitudes can be seen from the extent to which a person has a favourable or unfavourable evaluation or can be interpreted as an assessment of behaviour. Attitude can also be interpreted as feeling happy or not in one's behaviour (Ajzen, 1991). Attitude has four characteristics: having objects, having direction, degrees and intensity, and having structure resulting from learning (Arwani, 2015).

Attitude has two dimensions: behavioural belief, which provides confidence if behaviour can produce a belief of consequences resulting from certain behaviours, and evaluation of behavioural belief, which is a person's evaluation of behavioural beliefs (Fishbein dan Ajzen, 1975). Attitude is very related to subjective norms and behavioral control so that Islam explains the existence of good thought and suspicion, Islam strongly encourages for its people to always be kind to many things and not excessive in acting on things, such as the word of Allah SWT in the holy Qur'an, "*Boleh jadi kamu membenci sesuatu, padahal ia amat baik bagimu, dan boleh jadi (pula) kamu menyukai sesuatu, padahal ia amat buruk bagimu; Allah mengetahui, sedangkan kamu tidak mengetahui* (Q.S. Al-Baqarah: 216).

4. Subjective Norms

Subjective norms originally derived from Fishbein and Ajzen's theory of reasoned action which says that the intention of behaving a person is a function of subjective attitudes and norms towards behaviour. Normative belief is a person's belief if others

want to behave or do not perform certain behaviours (Arwani, 2015). Subjective norms as a measurement derived from the social environment in doing something that a person can use as his belief (Arwani, 2015). Subjective norms are the perception or a person's view of the beliefs of others that can satisfy an interest in doing or not doing the behaviour under consideration (Andryani dan Kurniawati, 2015). Subjective norms or social pressures are another dimensions of the planned behaviour theory model determining a person's particular behaviour.

Subjective norms impact individuals who were interested in performing certain behaviours to the point of ignoring their preferences (Raut, 2020). Subjective norms reflect a person's perception of doing what others do (Mardiansyah dan Syafe'i, 2020). A person's interest in behaving is predicted by his or her attitude and the judgment of the other person's thinking when the individual does something (Mintardjo et al., 2016:397). So logically, the stronger the subjective norm, the higher the possibility of someone behaving (Johan et al., 2020:6). A person's behaviour can be judged by intention, while one's intention to behave depends on the attitude and norms of success (Suko et al., 2018).

In terms of attitudes, one's behaviour can be determined by beliefs in behaviour and evaluation, while in terms of subject norms, normative beliefs and motivation to follow the opinions of others can determine a person to behave. The dimensions of subjective norms include Normative Belief, which gives confidence to others if they think the subject should not do or perform certain behaviours, and Motivation to Comply, which is a motivation that has a direction in line with normative beliefs or motivations that are in the direction of the person who is the reference group (Fishbein dan Ajzen, 1975). Subjective norms can be formed from interpersonal and external influences, and interpersonal influences come from those closest to them, while external influences come from outsiders or an organization that can influence a person to act (Nindya & Supramono, 2018:46).

5. Behavioural Control

Behavioural control is defined as the ease or difficulty of doing something that reflects a barrier (Raut, 2020). Behavioural control is used to test how much control a person has in influencing interests. Behavioural control is a person's ability to resist impulses and an individual's ability to control his or her behaviour when there is no control of the environment (Krisdayanti, 2020).

Behavioural control as a function of belief or control belief is the individual's belief about the existing and not factors that can support and hinder the individual in bringing up a behaviour (Suko et al., 2018). The belief is based on the experience that the individual has done about a behaviour, information that the individual has that is the result of observation and other factors that may decrease the individual's feelings about the level of difficulty in performing a behaviour.

Behavioural control has two characteristics: how much a person has over behaviour and the level of trust in doing or not doing the behaviour. In particular, behavioural control is defined as a general sense of personal competence or perceived ability to influence events taking into account the availability of information, skills, opportunities and other necessary resources along with possible obstacles or obstacles that may have to be overcome or avoided (Johan et al., 2020:7). Classification of dimensions of behaviour control into two, namely Control Belief, namely the probability that several factors support an action or behaviour, and the Power of Control Factor, namely the access of the subject or the strength of the subject related to factors that support a person doing something (Fishbein dan Ajzen, 1975).

6. Relevant Research

To avoid overlap between previous research and research to be done, Table 2 explains the previous research so that the location of the difference can be known.

Table 2. Relevant Research

Researcher & Year	Title	Research Methode	Research Results
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(Sakti, 2020)	Effect of Behavior, Subjective Norms and Behavioral Control On Customer Interests Choosing iB Amanah Savings Products at Bank NTB Syariah	Simple linear regression equations	Subjective norms influence interests, while attitudes and perceived behaviour control negatively affect customer interest.
(Luky, 2016)	Investing Interest in the Capital Market: Application Theory Planned Behavior As well as Perception of Investing Among Students	Multiple regression analysis	Variable attitudes affect the interest in investing in the capital market, while the subjective and perceived behavioural control norms have not affected the interest in investing in the capital market.
(Mardiansyah & Syafe'i, 2020)	Subjective Attitudes and Norms Towards the Interests of Baturaja University Students Saving Shares on the Indonesia Stock Exchange	Multiple linear regression	Subjective attitude and norm variables have a significant influence on students' interest in stock saving
(Krisdayanti, 2020)	The Impact of Financial Literacy, Financial Inclusion, Pocket Money, Peers, Lifestyle and Self-Control Over Student Saving Interests	Multiple linear regression	All variables are related to the interest in saving

(Astrini, 2017)	Relationship Between Consumer Attitudes and Subjective Norms with Customer Interest in Transacting Precious Metals in Sharia Pawnshops (Case Study: Sharia Pawnshop Kramat Raya Branch, Jakarta)	<i>Pearson correlation and Simple regression</i>	Consumer confidence does not affect customers' interest to transact in Sharia Pawnshops, but the evaluation of results has a relationship with interest. Subjective norms and motivations have a relationship with consumer interests
(Nindya & Supramono, 2018)	Household Saving Behavior in the Interest-Based Family Welfare Development Program	Structural Equation Modelling	Attitude variables, subjective norms, and behavioural control significantly influence household interests in saving. Furthermore, the interest in saving households becomes the determining factor of household saving behaviour
(Sukardi, 2017)	The Saving Behaviour Muhammadiyah's Employee in Yogyakarta City	Multiple linear regression	Knowledge, religiosity and subjective norms have a simultaneous influence on the saving intentions of employees and teachers
(Sesariyadi et al., 2018)	Study of Society Interest in Saving: Case of Sharia Bank in Bogor	Structural Equation Modelling	Subjective attitude and norm variables have a significant influence on saving interests, while behavioural control variables do not affect saving interest

This study has differences and similarities with previous studies, differences contained in this study on the bound variables used, namely interest in saving gold. In addition, most of the research was conducted in the banking and investment sector of stocks, while this research was in the non-bank financial institution sector, precisely in Sharia Pawnshop. The difference was also found in the research subjects because this research was conducted on housewife customers in The Sharia PawnShop Unit

Ngabean. The study's similarities to previous studies used attitude-free variables, subjective norms and behavioural control.

7. Hypothesis Development

A hypothesis is a temporary truth of the problem being observed so that a test is carried out to test the truth (Suryani & Hendryadi, 2015).

The influence of people's attitudes on the interest in saving gold in Sharia Pawnshops

Attitude is defined as a state in responding to an object positively or negatively (Mardiansyah & Syafe'i, 2020). Attitudes significantly influence a housewife's saving interests (Nindya & Supramono, 2018).

Hypothesis 1: People's attitudes have a significant influence on the interest in saving gold in Sharia Pawnshops

The influence of subjective norms on the interest in saving gold in Sharia Pawnshops

A person's interest in behaving requires a belief from that individual where the motivation that comes from those closest to him can give rise to that person's beliefs; it is known as a subjective norm (Sakti, 2020). Subjective norms significantly influence a housewife's interest in saving money (Nindya & Supramono, 2018).

Hypothesis 2: subjective norms have a significant effect on the interest in saving gold in Sharia Pawnshops

The influence of behavioural control on the interest in saving gold in Sharia pawnshops

Icek Ajzen developed the theory of reasoned behaviour into a theory of planned behaviour by adding behavioural control factors in influencing a person's interest in performing certain behaviours (Luky, 2016). Behavioural control significantly influences saving interests (Krisdayanti, 2020).

Hypothesis 3: behavioural control has a significant influence on the interest in saving gold in Sharia Pawnshops

Research Methodology

This research uses quantitative research, which uses data analysis in numbers or numerical, and develops the investigation of phenomena being researched using mathematical models, theories, or hypotheses (Suryani & Hendryadi, 2015). This study used the population of housewife customers, and the sample was taken using the determination of the number of Lameshow formula samples because the number of populations is unknown or infinite (Suryani & Hendryadi, 2015). Lameshow's formula is:

$$n = \frac{Z^2 \cdot P(1 - P)}{d^2}$$

Note:

n : Number of Samples

z : Score z on 95% confidence = 1,96

p : Maximum estimate = 0,5

d : Alpha (0.10) or sampling error = 10%

$$\begin{aligned} n &= \frac{Z^2 \cdot P(1 - P)}{d^2} \\ n &= \frac{1,96^2 \cdot 0,5(1 - 0,5)}{0,1^2} \\ n &= \frac{3,8416 \cdot 0,25}{0,01} \\ n &= 96,04 \text{ rounded to } 96 \end{aligned}$$

Sampling technique using Purposive Sampling, using specific criteria used as a sample because it is believed to provide the information needed by researchers (Suryani & Hendryadi, 2015). The provisions and criteria of sampling are female customers, Housewife customers, and Housewife Customers who have not used Gold Savings Products in Sharia Pawnshops Unit Ngabean. The study used primary data as a method used to gather information. Primary data is data obtained directly from the source or research object processed by itself (Suryani & Hendryadi, 2015). This study's primary data came from questionnaires distributed to respondents, namely housewife customers in the Sharia PawnShop Unit Ngabean.

Data Collection Techniques

This research in data collection activities uses questionnaire dissemination techniques and in-person interview techniques. The questionnaire is a method of collecting data in a collection of sheets whose contents are questions given to someone who is used as a respondent related to the phenomenon being studied (Suryani & Hendryadi, 2015). Questionnaires are distributed to housewife customers in Pegadaian Syariah Unit Ngabean. The interview is a method of collecting data and various information by asking directly to an expert in their field and someone who has the authority to solve problems (Suryani & Hendryadi, 2015). Researchers in this case directly conduct interviews with housewife customers in the Ngabean Sharia PawnShop Unit to strengthen the data that researchers get from questionnaires. It is hoped that researchers can dig and collect data related to the interest in saving gold in Sharia Pawnshops with this technique. The study used Likert scale measurements with scales 1 to 5.

Variable Research

Independent variables often influence or cause a change in other variables. The study's independent variables are people's attitudes (X1), subjective norms (X2), and behavioural control (X3). The variable is a variable that results in an independent variable. The dependent variable interests in saving (Y) in this study.

Operational Definition of Variables

Table 3 following is an indicator of each variable used in this study:

Table 3. Operational Definition of Variables

Variable	Indicator	Scale
People's Attitudes (X1)	1. Behaviour Belief 2. Evaluation of behavioural belief (Fishbein & Ajzen, 1975)	Likert
Subjective Norms (X2)	1. Normative Belief 2. Motivation to Comply (Fishbein & Ajzen, 1975)	Likert
Behaviour Control (X3)	1. Control Belief 2. Power Control (Fishbein & Ajzen, 1975)	Likert

Saving Interests (Y)	<ol style="list-style-type: none"> 1. Transactional 2. Referential 3. Preferential 4. Exploratory (Ferdinand, 2006) 	Likert
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Data Analysis Techniques

Instrument Test

Validity is a test related to the ability of a questioner so that it can measure what will be measured (Astuti, 2018). The validity test can be seen in the Corrected item-total Correlation column on the data results in SPSS then the value compared to the value of r table, correlation values less than r of the table can indicate that there is an invalid question, so it should be discarded, but if r count > r table then the question is valid (Astuti, 2018). A questionnaire is declared reliable or reliable if all a person's answers are consistent. Reliability can be measured by repeating the same question in the following number or measuring its consistency with correlation through other questions (Astuti, 2018). The questioner is reliable if the value of Cronbach Alpha > 0.7. If the alpha value shows a low yield, one or more items are unreliable.

Classic Assumption Test

Normality Test

Variables of the e-regression required normal distribution. It aims to meet the assumption of zero means (assumption 3) if variable e is normal distribution, then the variable studied Y also distributes normal (Setiaji, 2008). To test normality e can be used the following Jarque Berra formula (JB test):

$$JB = n \left[\frac{S^2}{6} + \frac{(K - 3)^2}{24} \right]$$

S is skewness, and K is kurtosis. The value of coolness and tapering can be obtained from the SPSS program on descriptive analysis, and then the JB count results are compared to the Chi-Square table with a complimentary degree of 2. The test data is not normal if the JB count is more significant than 9,21. Conversely, if the JB value < 9.21, data is included in the normal distribution class (Setiaji, 2008).

Multicollinearity Test

The multicollinearity test is used to ascertain if there is an exact linear correlation between explanatory variables. If there is a high correlation among the variable explanations, it indicates the existence of multicollinearity (Setiaji, 2008). Test of multicollinearity can use correlation metrics or see from variance inflation factor (VIF) values from regression analysis results. If the VIF value is close to 10, then the sign occurs multicollinearity.

Heteroskedasticity Test

Regression formula is obtained assuming that the variable of error or e is assumed to have a constant variant that is the range of e is more or less the same, if it turns out that variant e is not constant, e.g. enlarged or shrinking at a higher X value. The condition is said not homoskedasticity or experience heteroskedasticity (Setiaji, 2008). There are various methods to test for heteroskedasticity, such as a graph, Park, Glejser, Spearman's, Rank Correlation and Lagrang Multiple tests (Setiaji, 2008).

Model Accuracy Test

F-test

The F test is used to determine whether all variables in a regression model have a simultaneous influence on independent variables. The trick is to compare F count with F table if $F \text{ count} > F \text{ table}$, simultaneously independent variables affect the dependent variable (Pardede & Manurung, 2014).

Coefficient of Determination R^2

The Goodness of Fit, denoted by R^2 , is an essential measure of regression because it can inform whether or not the regression model is estimated (Pardede & Manurung, 2014). This determination value (R^2) reflects how much variation in the Y-bound variable can be explained by the free variable X, when the coefficient of determination is equal to 0 ($R^2=0$), meaning that the variation of Y cannot be explained by X at all (Pardede & Manurung, 2014). While if $R^2=1$ means that the variation of Y as a whole

can be explained by X if $R^2 = 1$, then all observation points are right on the regression line (Pardede & Manurung, 2014).

Multiple Regression Test

The study used multiple regression analysis tests. Multiple regression analysis is an analysis technique in which the number of independent variables used to predict variables depends (Pardede & Manurung, 2014). Regression equations in this study are as follows:

$$Y = \alpha + b_1X_1 + b_2X_2 + b_3X_3 + e$$

Information:

- Y : Interest in saving gold
- α : Konstanta
- b_1 : Coeffisien Regression Variable People's attitude
- X_1 : People's attitude
- b_2 : Coeffisien Regression Variable Subjectif Norms
- X_2 : Subjectif Norms
- b_3 : Coeffisien Regression Variable Behavioural Control
- X_3 : Behavioural Control
- e : *Error* (Residual Value)

T-test

The T-test is used to test whether a hypothesis statement is correct (Pardede & Manurung, 2014). The hypothesis states that the relationship of X_1 and Y is positive or unidirectional. The higher the value of X_1 is thought to affect Y, the greater (Pardede & Manurung, 2014). The hypothesis in this test:

$$H_0 : \beta_j = 0$$

$$H_1 : \beta_j \neq 0;$$

$$j = 0, 1, 2, \dots, k$$

k = the slope coefficient.

The hypothesis can be seen the meaning of the test conducted, which is based on the available data will be tested on β_j (population regression coefficient), whether equal to zero, which means free variables have no significant effect on bound variables or are not equal to zero (Pardede & Manurung, 2014). Independent variables have a significant influence on bound variables. The value of t-count will be compared to the value of t-table, if after being calculated it turns out $|t| > t_{\alpha/2}$, then the value t is in the area of rejection, so H_0 is rejected (Pardede & Manurung, 2014).

Result and Analysis

Description of Respondents

Based on the results of the spread of questionnaires conducted directly with 96 housewife customers in the Sharia Pawnshop Unit Ngabean can be obtained a description related to respondents as follows:

Respondents by Age

The age difference can make a difference in a person's saving interest. The age grouping of respondents in this study can be seen in Table 4.

Table 4. Characteristics of Respondents Based on Age

Age	Sum	Percentage
20 - 30	19	19,9%
31 - 40	33	34,3%
41 - 50	44	45,8%
	96	100,00%

Source: primary data processed, 2021

In Table 4, it is known if vulnerable age respondents are between 20 - 50 years. Housewives who have the age of 41-50 years amounted to 44 people or 45.8%. Furthermore, housewives aged 31 - 50 years as many as 33 people (34.3%) and 20 - 30 years as many as 19 people (19.9%). Judging from the analysis results of the age percentage of respondents primarily at the age of 41-50 years. Based on the percentage of housewives aged 41-50 years to be the most dominant to understand investing by saving gold because they start thinking about guarantees for their old age.

Respondents based on the regional origin

Respondents to this study were spread from various regions because of their strategic location so that customers in The Sharia Pawnshop Unit Ngabean came from various regions. The distribution of data in this study based on the region's origin can be seen in Table 5.

Table 5. Characteristics of Respondents Based on Regional Origin

Regional Origin	Sum	Percentage
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Boyolali	12	12,5%
Karanganyar	36	37,5%
Sukoharjo	45	46,9%
Surakarta	1	1,0%
others	2	2,1%
	96	100,00%

Source: primary data processed, 2021

Based on Table 5, it is known that respondents from the Sukoharjo area are as many as 45 people or 46,9%. Furthermore, followed by respondents from the Karanganyar area as many as 36 people (37,5%), respondents from Boyolali 12 people (12.5%), respondents from Surakarta one person (.0%), and respondents from other regions as many as two people (2,1%). Based on the data results above, respondents in the dominance of the Sukoharjo area because they saw the geographical condition of the Sharia Pawnshop Unit Ngabean located on the border of Sukoharjo and Karanganyar.

Respondents by Income

Each month's income can affect a person's interest in saving gold. The composition of respondents based on income can be seen in Table 6.

Table 6. Characteristics of Respondents Based on Income

Income	Sum	Percentage
< Rp 1.000.000	22	22,9%
Rp 1.000.000 - Rp 2.000.000	46	47,9%
Rp 2.100.000 - Rp 3.000.000	15	15,6%
> Rp 3.000.000	13	13,5%
	96	100,00%

Source: primary data processed, 2021

Table 6 describes respondents' characteristics based on monthly income. Respondents who have income < Rp 1,000,000 as many as 22 people or 22,9%. While respondents who have income between Rp 1,000,000 - Rp 2,000,000 as many as 46 people (47.9%), There are 15 people (15,6%) respondents who have income of Rp 2,100,000 - Rp 3,000,000 and respondents who have income > Rp 3,000,000 only as many as 13 people or 13,5%. It can be concluded that respondents dominate

respondents interested in saving gold in Sharia Pawnshops with an income of Rp 1,000,000 - Rp 2,000,000, which is following the average minimum wage work (UMK) Solo Raya area.

Respondents Based on Type of Work

The type of work influences the income owned by housewife customers in Sharia Pawnshop Unit Ngabean. So that the characteristics of respondents' jobs can affect their interest in saving gold in the Sharia PawnShop Unit Ngabean, grouping respondents' characteristics by job type can be seen in Table 7.

Table 7. Characteristics of Respondents Based on Type of Work

Type of work	Sum	Percentage
Entrepreneurial / Self-employed	16	16,7%
Teacher / Lecturer	4	4,1%
PNS	2	2,1%
Housewife	50	52,1%
Private Employees	22	22,9%
Others	2	2,1%
	96	100,00%

Source: primary data processed, 2021

Based on data in Table 7, it is known that the percentage of respondents' jobs as housewives is 50 people or 52.1%. Furthermore, followed respondents who worked as private employees is 22 (22,9%), as entrepreneurs or self-employed is 16 people (16,7%), teachers or lecturers are four people (4,1%), civil servants is two people (2,1%), and other jobs are two people (2,1%). Based on the percentage in Table 7 can be concluded if the respondent's work is dominated by housewives, meaning that many housewives who are interested in setting aside their income to save gold in Sharia Pawnshop because they have to manage the income provided by the husband well.

Result and Analysis

Instrument Test

The validity is a test used to see the questionnaire's validity or absence of question items (Astuti, 2018). The questionnaire is valid if it can measure what it wants to measure. The measurement of the validity test is done by comparing the value with the value of the r table that can be searched at the significance of 0,05 with the amount of data (n) = 30, then obtained r table 0,361. If the value of r count > r table, then the questionnaire is said to be valid, but if the value is less than r table, the question on the questionnaire is invalid or cannot measure.

Table 8. Validity Test Results

Variables	Statement	r count	r table	Information
People's Attitude	Question 1	0,707	0,361	Valid
	Question 2	0,854	0,361	Valid
	Question 3	0,717	0,361	Valid
	Question 4	0,850	0,361	Valid
	Question 5	0,858	0,361	Valid
Subjective Norms	Question 1	0,687	0,361	Valid
	Question 2	0,697	0,361	Valid
	Question 3	0,791	0,361	Valid
	Question 4	0,895	0,361	Valid
Behavioural Control	Question 1	0,581	0,361	Valid
	Question 2	0,746	0,361	Valid
	Question 3	0,819	0,361	Valid
	Question 4	0,748	0,361	Valid
	Question 5	0,597	0,361	Valid
Saving Interests	Question 1	0,825	0,361	Valid
	Question 2	0,715	0,361	Valid
	Question 3	0,848	0,361	Valid
	Question 4	0,629	0,361	Valid
	Question 5	0,690	0,361	Valid

Source: primary data processed, 2021

Based on Table 8, it can be known if the questionnaire obtained a coefficient value r count > r table, with the provision r table 0,361. It can be said that all the questions contained in the questionnaire are valid.

A reliability test is a test that is used to measure the reliability of a person's answer to a given question (Astuti, 2018). Questionnaires are said to be reliable if the answers given by a person are consistent. Reliability tests can be measured by repeating questions or looking at their consistency with other questions. A questionnaire is reliable if the Value of Cronbach Alpha $> 0,7$, but if the Cronbach Alpha value is low, there are one or more items that are not reliable.

Table 9. Reliability Test Results

Variable	Cronbach's Alpha	Minimum Standards	Information
People's attitudes	0,805	0,70	Reliable
Subjectif Norms	0,803	0,70	Reliable
Behavioural Control	0,776	0,70	Reliable
Saving Interests	0,791	0,70	Reliable

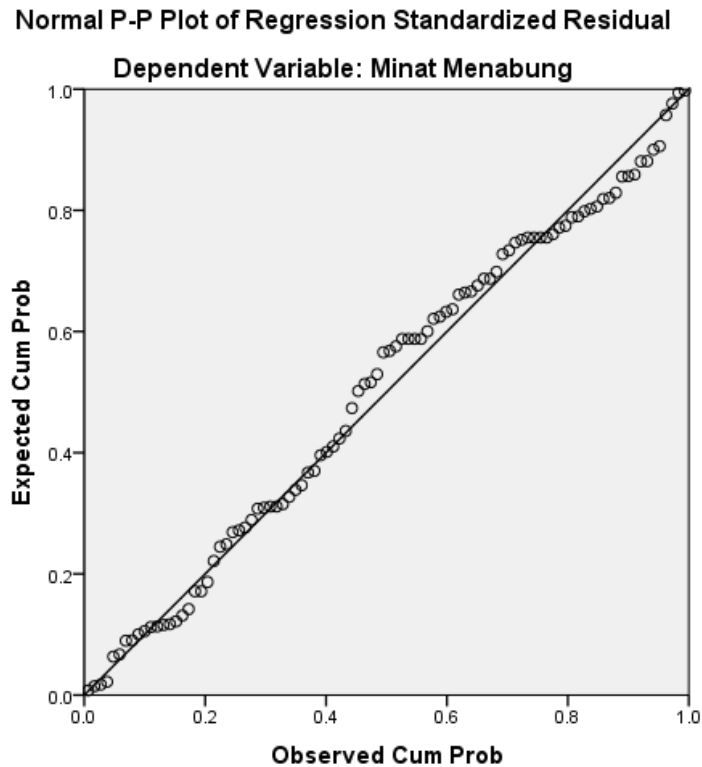
Source: primary data processed, 2021

Based on Table 9, it is known if the Cronbach Alpha value of all variables $> 0,7$ or close to 1. All the variables in this study are reliable, so it can be interpreted if the answers given by respondents in answering questions are consistent.

Classic Assumption Test

The normality test is used to test whether, in regression models, variables or residuals have a normal distribution that can be seen from the graph (Astuti, 2018). The unemployed variable of the regression model has a normal distribution requirement to meet the zero mean. If the distribution is normal, all variables studied Y also has a normal distribution. Measure it by looking at asymptotic significance on the normality test results using a one-sample Kolmogorov-Smirnov test.

Figure 3. Normality Test Results



Source: primary data processed, 2021

Figure 3 shows if the distribution of dots follows a straight line which means residual data has followed the normal distribution, and for looking results of the one-sample Kolmogorov-Smirnov test statistics by looking at the value of results *asymptotic significance*. The data is normally distributed if the signification value > 0,05.

**Table 10. Normality Test Results
One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual
N		96
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.59318181
Most Extreme Differences	Absolute	.077
	Positive	.054
	Negative	-.077
Test Statistic		.077
Asymp. Sig. (2-tailed)		.192 ^c

a. Test distribution is Normal.

- b. Calculated from data.
 - c. Lilliefors Significance Correction.
- Source: primary data processed, 2021

Based on Table 10, the result of asymptotic significance value 0,192, compared to the probability 0,05, then the value of asymptotic significance is more excellent. It means that the data in the study is a normal distribution.

The multicollinearity test regression models were found to correlate between independent variables. Multicollinearity tests can be done using table coefficients' tolerance value and variance inflation factor (VIF). There is no multicollinearity between independent variables if the tolerance values $> 0,1$ and $VIF < 10$.

Table 11. Multicollinearity Test Results

Variable	Tolerance	VIF	Information
People's attitude	0,494	2,024	No Symptoms of Multicollinearity
Subjectif norms	0,857	1,167	No Symptoms of Multicollinearity
Behavioural Control	0,533	1,875	No Symptoms of Multicollinearity

Source: primary data processed, 2021

Table 11 concluded all independent variables in the study were non colinearity because all tolerance values $> 0,1$ and $VIF < 10$. Variable people's attitude has tolerance values $0,494 > 0,1$ and VIF values $2,024 < 10$, variable subjective norms has tolerance value $0,857 > 0,1$ and VIF values $1,167 < 10$, and variable behavioural control has tolerance value $0,533 > 0,1$ and VIF values $1,875 < 10$.

Heteroskedasticity test is variance inequality from residual observation to other observations in regression models. If the residual variance between one observation and another remains, then homoskedasticity occurs, while if it is different, then heteroskedasticity occurs (Astuti, 2018). The absence of symptoms of heteroskedasticity can be predicted by looking at scatterplot images, but observations using scatterplot images are not formal, then the tester uses the Glejser test shown in Table 12.

**Table 12. Heteroskedasticity Test Results
Coefficients^a**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.547	.916		.597	.552
People’s Attitude	.027	.051	.079	.541	.590
Subjectif Norms	.060	.042	.158	1.429	.156
Behavioural Control	-.036	.057	-.088	-.627	.532

a. Dependent Variable: Saving Interests
 Source: primary data processed, 2021

Table 12 is the result of the Glejser statistical test, and the test results show if the value of significance > 0,05 means that there is no heteroskedasticity. The value obtained by people's attitudes 0,590 > 0,05, subjective norms 0,590 > 0,05, and behavioural control 0,532 > 0.05.

Model Accuracy Test

F test is used to perform simultaneous independent variable testing against dependent variables (Pardede & Manurung, 2014). F test shows a significant p-value < 0,05 or f count > F table, which means that all independent variables simultaneously affect the dependent variable. F tables showed df 1(k-1) and df 2 (n-k).

Table 13. Hasil Uji F ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	395.358	3	131.786	50.281	.000 ^b
	Residual	241.132	92	2.621		
	Total	636.490	95			

a. Dependent Variable: Saving Interests
 b. Predictors: (Constant), Behavioral Control, Subjective Norms, People’s Attitudes
 Source: primary data processed, 2021

Table 13 shows F count is 50,281 while the value of the F table is 2,70. The value of F count > F table, then H₀ rejected and H_a accepted. In addition, F significance value 0,00 < 0,05 shows significant results. The results show if the variables of people's attitudes, subjective norms and behavioural controls affect the interest of saving together or simultaneously.

The determination test (R^2) determines that all independent variables describe dependent variables together. The determination test can be seen from the Table 14 Model Summary. It cannot be ascertained the size of R^2 , but if R^2 is getting bigger or closer to the value of 1, the variable is correct (Setiaji, 2008).

**Table 14. Determination Test Results
Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.788 ^a	.621	.609	1.619

a. Predictors: (Constant), Behavioral Control, Subjective Norms, People's Attitudes
Source: primary data processed, 2021

Based on Table 14, adjusted R Square results in Table 14 are known to be valued at 0.609 or 60.9%, these variables X1, X2 and X3 have a percentage of 60.9% in explaining their effect on variable Y while 39.1% is influenced by other variables that researchers do not study.

Multiple Linear Regression

The study used multiple linear regression analysis to explain the influence of independent variables: attitudes, subjective norms, and behavioural control towards interest saving variables. Table 15 is the result of multiple regression analysis using SPSS.

**Table 15. Multiple Linear Regression Results
Coefficients^a**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.966	1.583		1.242	.217
	People's Attitude	.515	.087	.538	5.896	.000
	Subjectif Norms	.051	.073	.049	.708	.481
	Behavioural Control	.327	.098	.293	3.335	.001

a. Dependent Variable: Saving Interests
Source: primary data processed, 2021

Obtained from Table 15, the results of multiple regression tests show regression models:

$$Y = 1,966 + 0,515 X_1 + 0,051 X_2 + 0,327 X_3 + e$$

The regression equation can be explained value of the positive constant of 1,966 reveals that all independent variables, namely people's attitudes, subjective norms, and behavioural control, if considered constant (0), the interest level of saving gold is 1,966. The regression coefficient for the variable of people's attitude (X1) has a positive value of 0,515. There is an increase of 1 unit on the value of people's attitudes, and it can increase interest in saving gold by 0,515. The coefficient of regression varies subjective norm (X2) value by 0,051 so that if every increase of 1 unit on the value of subjective norms will increase the interest in saving gold 0,051. The regression coefficient of behaviour control (X3) is 0,327 so that if there is a 1 unit increase in the value of behavioural control can increase the interest in saving gold by 0,327.

Based on the t-test in Table 15, the statistical calculations obtained the value of t count from the variable people's attitude 5,896, while t table 1,986. The value of t count > t table 5,896 > 1,986 with a significant level 0,00 < 0,05, which means H₀ is rejected and H₁ is accepted. It shows that the variable people's attitude significantly influences the variable interest of saving gold in the Sharia Pawnshop Unit Ngabean.

The results showed the calculation obtained, the value of t count 0,708 and t table 1,986, then 0,708 < 1,986 and a significant level 0,481 > 0,05. The significant level is greater than 0,05, and the t count is greater than the t table, H₀ is accepted, and H₂ is rejected. Subjective norm variables do not significantly affect interest in saving gold in the Sharia Pawnshop Unit Ngabean.

Based on the calculation results obtained, the value of t count 3.335 and t table 1,986, then the value of t count > t table or 3,335 > 1,986 and signification value 0,001 < 0,05. it means that H₀ is rejected and H₃ is accepted. It shows that the behavioural control variables positively affect interest in saving gold in the Sharia Pawnshop Unit Ngabean.

Discussion

1. People's attitudes affect the Interest saving gold in Sharia Pawnshops

T-test results on community attitude variables (X1) toward interest in saving (Y) value obtained t count $5,896 > t$ table $1,986$. Significance level value is $0,000 < 0,05$, it can be concluded H_0 rejected dan H_1 accepted. Hypothesis H_1 is accepted because of people's attitude towards saving gold in the Sharia Pawnshop Unit Ngabean.

Results in research conducted by Nindya & Supramono (2018) can be concluded if the attitude variable affects the interest of housewives to save. It is supported by research conducted by Mardiansyah & Syafe'i (2020), with the results that attitude variables can affect the interest in saving among students. If viewed from the results of previous research, there are the same results as the current research, where the results of this study show a positive influence between people's attitudes and interest in saving gold among the customers of housewives in The Sharia Pawnshop Unit Ngabean.

One's belief in something can encourage an attitude in the form of positive or negative evaluation in influencing the Interest in saving gold. Customers of housewives in the Ngabean Sharia PawnShop Unit who have a positive attitude toward saving gold in the Sharia Pawnshop Unit will be interested in saving gold in the high. This positive attitude can be seen from the perspective of every housewife customer towards the benefits that will be obtained from saving gold in the Sharia PawnShop Unit.

2. Subjective norms do not affect the Interest in saving gold in Sharia Pawnshops

The value t count of subjective norm variables (X2) towards interest in saving (Y) is $0,708 < r$ table $1,986$. The significance value is $0,481 > 0,05$, and it can be concluded that H_0 is accepted and H_2 rejected, which means there is no influence of subjective norm variables (X2) toward interest in saving (Y).

Mardiansyah & Syafe'i (2020), conducting research related to subjective norms and saving interest, concluded that subjective norms could affect the interest in saving. Nindya & Supramono (2018) concluded that subjective norms affect the interests of

saving housewives. So there is a difference in the results of previous research with the current study results because this study concluded that subjective norms do not influence the interest in saving gold in the Sharia PawnShop Unit Ngabean. The cause of subjective norm variables that do not influence the Interest in saving gold is still the lack of motivation provided by the surrounding environment about saving gold that can be seen from respondents' answers to the question points given.

3. Behavioural control affects the Interest in saving gold in Sharia Pawnshop

Based on coefficients, the value t count for behaviour control variable (X_3) toward saving interest (Y) is $3,335 > t$ table $1,986$. The significance value obtained is $0.001 < 0.05$. So that it can be concluded that H_0 rejected and H_3 accepted, then there are significant influence variables of behavioural control on the interest in saving gold in the Sharia PawnShop Unit Ngabean.

The results of this study are the same as the results of previous research, namely the existence of behavioural control of the interest in saving gold in the Sharia Pawnshop Unit Ngabean. Research results Krisdayanti (2020) concludes that self-control is linked to saving interest among students. Supported by research results, Nindya & Supramono (2018) concludes that behavioural control can affect the saving interest of housewives.

Behavioural control in the theory of planned behaviour is one of the factors in influencing a person's Interest in behaviour that is used to see how strongly self-affecting control can affect the customers of housewives saving gold. The results of this study can be interpreted as if the Interest in saving gold is inseparable from the difficulties and financial convenience faced by every housewife customer in Sharia Pawnshop Unit.

Conclusion

Based on the results of data analysis and discussion, the conclusion of this study is a variable of people's attitudes affect the Interest in saving gold in Sharia Pawnshops, evidenced by the value of t count $5,896 > t$ table $1,986$, significance value $0,000 < 0,05$. Subjective norm variables have no significant effect on the Interest in saving gold in

Sharia Pawnshops, evidenced by the value of $t_{\text{count}} 0,708 < t_{\text{table}} 1,986$, significance value $0,481 > 0,05$. Behavioural control variables have a positive and significant effect on the Interest in saving gold in Sharia Pawnshops, evidenced by the value $t_{\text{count}} 3,335 > t_{\text{table}} 1,986$, significance value $0,001 < 0,05$.

There are some limitations in the study, and this study only looks at the influence of people's attitudes, subjective norms, and behavioural control on the Interest in saving gold in Sharia Pawnshops. This research study only takes housewife customers, so they are less able to know the Interest of the overall customer towards saving gold in Sharia Pawnshop. Limitations on the survey method because respondents do not have too much time, so there are weaknesses in filling out questionnaires.

Some suggestions from researchers to the parties involved in this study, for future research, are expected to add variables beyond the variables used in this study that can affect Interest in saving gold, such as knowledge, promotion. The Sharia Pawnshop is expected to provide more often motivation related to saving gold in Sharia Pawnshop to provide more understanding to its customers. Because during the researchers' observations in the study, many customers found who did not understand gold savings products in Sharia Pawnshop. Further research is expected to conduct a survey on one unit of sharia pawnshop and can be from several units and conduct research on sharia pawnshop customers and research the general public to get results in general.

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