



The Influence of Financial Literacy, Allowance, Promotion, and Investment Gallery Service Quality on Interest in Saving Stocks

**Luthfi Nurul Azizah¹, Muhammad Richo Rianto²,
Choiroel Woestho³, Eri Bukhari⁴, Wirawan Widjanarko⁵**

Universitas Bhayangkara Jakarta Raya^{1,2,3,4,5}

e-mail: luthfinurul2002@gmail.com

Abstract

Interest in saving stocks is a desire for individuals to set aside a portion of their allowance or income for future savings in the form of stocks. Saving stocks are essential to prepare for any eventualities that may occur. This research aims to determine the influence of financial literacy, allowance, promotion, and investment gallery service quality on the interest in saving stocks among FEB 2020 students at Bhayangkara University Jakarta Raya. This study is quantitative in nature, with the subjects being FEB students at Bhayangkara University Jakarta Raya, with a total of 93 respondents. The sample size was determined based on the Slovin formula, resulting in 84 student respondents. The analytical tool used in this research is SmartPLS 4.0. The results indicate that financial literacy, allowance, and service quality do not have a significant influence on individuals' interest in saving stocks. However, promotion has been proven to have a positive and significant impact on the interest in saving stocks with a confidence level of 95% ($\alpha = 0.05$). This suggests that promotion can be a crucial factor influencing individuals' decisions to start or increase investments in stocks.

Keywords: Financial Knowledge, Pocket Money, Promotion, Service Quality.

INTRODUCTION

In the current era of globalization, rapid growth necessitates that everyone should possess financial knowledge and understanding, as well as the ability to effectively manage financial resources. Having knowledge about financial management assists individuals in making financial decisions, particularly in investment planning (Wandi et al., 2021). Considering the current situation, many students still rely on the allowance provided by their parents to meet their needs. Typically, students use this allowance to fulfill their daily needs or desires. Generally, the larger the amount of allowance received by students, the higher their consumption level (Assah and Nurlailah, 2022).

Promotion is a crucial factor for a company in introducing its products and services. The purpose of promotion is to inform and communicate to the public about the existence of the product, its benefits, advantages, attributes, price, where, and how to obtain it. Attractive and promising promotions can attract the interest of customers to use a product (Nasrul and Salsabilah, 2017). Service quality is the level of excellence expected and controlled to meet customer

desires. The reliability of the service system determines the trust of customers in choosing a product (Nasrul and Salsabilah, 2017). The "Investment Gallery" was inaugurated on September 24, 2019. The Indonesian Record Museum (MURI) recorded Bhayangkara University Jakarta Raya (Ubhara Jaya) for creating the highest number of student investors in a day. The record was presented by MURI on Tuesday, September 24, 2019, at the Grha Tanoto Auditorium, Ubhara Jaya, Bekasi.

In today's era of globalization, rapid development necessitates that individuals possess financial knowledge and comprehension, along with the capability to efficiently manage financial resources. Acquiring knowledge in financial management aids individuals in making sound financial decisions, especially in investment planning (Wandi et al., 2021). In light of the current circumstances, many students still depend on the allowances provided by their parents to meet their necessities. Typically, students utilize these allowances to satisfy their daily needs or desires. Generally, the larger the amount of allowance received by students, the higher their consumption levels (Assah and Nurlailah, 2022).

Promotion stands as a critical element for companies in introducing their products and services. The primary objective of promotions is to inform and communicate to the public about the existence of the product, its benefits, advantages, attributes, pricing, availability, and acquisition methods. Appealing and promising promotions have the potential to capture the interest of customers and encourage them to utilize a product (Nasrul and Salsabilah, 2017). Service quality denotes the expected level of excellence and control exerted to fulfill customer desires. The reliability of the service system determines the trust customers place in selecting a product (Nasrul and Salsabilah, 2017). The establishment of the "Investment Gallery" occurred on September 24, 2019. The Indonesian Record Museum (MURI) recognized Bhayangkara University Jakarta Raya (Ubhara Jaya) for achieving the highest number of student investors in a single day. This record was officially presented by MURI on Tuesday, September 24, 2019, at the Grha Tanoto Auditorium, Ubhara Jaya, Bekasi.

LITERATURE REVIEW

Interest in Stock Saving

Interest is a psychological aspect of humans that can provide motivation to achieve goals (Wiandiri, 2020). Saving involves understanding future needs, making decisions to save, and implementing economic actions. Sometimes, people may view savings as a form of investment, whether by depositing funds in a bank account, speculating, or even paying off mortgages (Utami and Sirine, 2016). Stocks represent ownership in a company where, upon purchase by individuals or entities, they effectively acquire a small portion of ownership in that company (Mengga and Batara, 2021).

Financial Knowledge

Financial knowledge is the understanding and concepts of finances that are crucial to apply in everyday life. Financial knowledge encompasses various aspects such as banking, savings, life and property insurance, credit usage, taxes, and investments (Alexander and Pamungkas, 2019).

Allowance

An allowance refers to funds provided to students for use in purchasing goods and meeting their needs, such as food, clothing, accommodation, and others. Allowances can be provided periodically, such as daily, weekly, or monthly, enabling them to pay for essential needs (Krisdayanti, 2020).

Promotion

Promotion can be defined as a form of communication that conveys information to potential consumers about a product. Its goal is to fulfill consumer needs and desires and to encourage them to make purchases (Prawira, 2017).

Service Quality

Service quality refers to the extent of the difference between the reality and the expectations of customers regarding the service received. Service quality is the result of comparing customer expectations of service with their perception of the implementation of that service (Fajrind, 2022).

RESEARCH METHODS

The research design for this study adopts a quantitative descriptive research approach, where data collection is conducted through the administration of questionnaires. The method applied aims to provide an objective overview of the phenomena observed, relying on quantitative data to draw conclusions (Putra, 2015). The study utilizes the Simple Random Sampling technique, which is a straightforward method of sampling where each member of the population has an equal chance of being selected as a subject, regardless of their position or status within the population (Septiani et al., 2020).

In this context, the population refers to FEB 2020 students who have expressed an interest in saving stocks. The entire population consists of 519 FEB 2020 students (Khija and Uttoh, 2015). Based on the calculated representative sample size using the Slovin method, a minimum sample of 84 respondent samples was determined. SmartPLS 4.0 (Partial Least Square) serves as the statistical measurement tool in this research. PLS is a multivariate technique capable of managing various types of variables simultaneously, including both response and explanatory variables. The technical analysis methods for PLS involve both outer and inner model assessments. The outer model comprises two aspects: the design model and the measurement model. The design model elucidates the relationship between latent independent variables and their design

components, while the measurement model explains the relationship between latent dependent variables and their indicators (Juliandi, 2018). The outer model is assessed through various indicators, including validity and reliability tests.

The inner model is a structural model used to predict or estimate causal relationships between latent variables. Assessments within the inner model include R-Square, Q-Square, and F-Square. R-Square measures the strength of the relationship between latent independent and dependent variables. Q-Square evaluates the model's predictive relevance, while F-Square measures the relative impact of independent variables on dependent variables (Sulistiyowati et al., 2022). These assessments provide insights into the effectiveness and relevance of the model in predicting the relationships between variables.

RESULT AND DISCUSSION

The respondents in this study are FEB 2020 students at Bhayangkara University Jakarta Raya who have an interest in saving stocks. This research aims to measure whether there is a significant influence between the variables of financial knowledge, allowance, promotion, and investment gallery service quality on the interest in saving stocks. The subjects of this study are all FEB 2020 students at Bhayangkara University Jakarta Raya. The questionnaire for this research was distributed directly to each respondent. The distribution of the questionnaire took place from November 18, 2023, to November 23, 2023, with 93 returned responses. The questionnaires were distributed to FEB 2020 students at Bhayangkara University Jakarta Raya.

Respondent Identity

Table 1
Respondent Characteristics Based on Gender

Gender	Total	Percentage
Female	56	60,2%
Male	37	39,8%
Total	93	100%

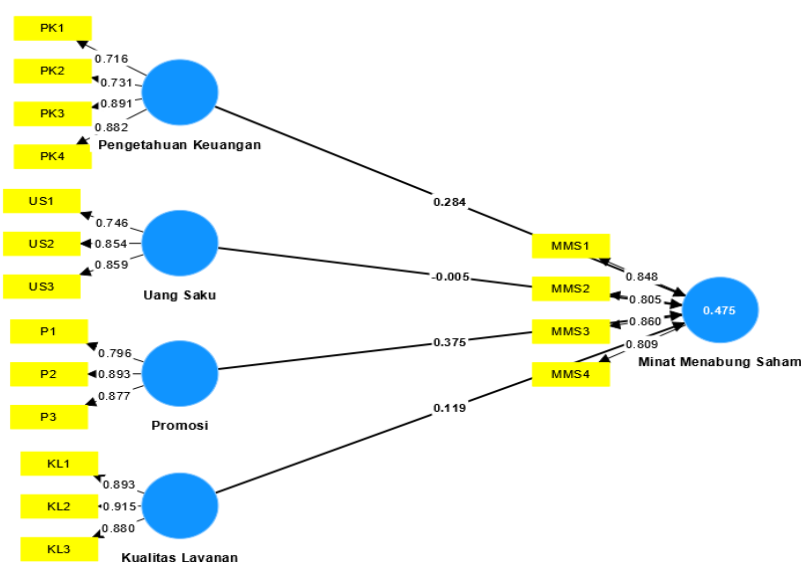
Source: Processed data, 2023

Based on table 1, it can be concluded that female respondents are more dominant compared to males. Out of the total respondents involved in the study, 60.2% were female, totaling 56 respondents. Meanwhile, the number of male respondents only reached 39.8%, with a total of 37 respondents. This means that in the population of respondents involved in this study, females have a larger share than males. This indicates that in the context of this research, more females have participated in data collection and provided responses to the variables under investigation. This finding can provide additional insights into the demographic characteristics of the respondents who are the subjects of the study, which can influence further analysis and

interpretation of data. Thus, understanding the distribution of respondents' genders is important in designing and developing appropriate research strategies and interpreting research results more accurately.

Results of Measurement Model Analysis (Outer Model)

Figure 1
Outer Model



Source: Data processed using SmartPLS 4.0, 2023

Convergent Validity

Convergent validity is used to measure the relevance of an indicator used. An indicator correlation is said to meet the criteria of convergent validity if the outer loading is 0.7 or greater. However, in practice, outer loadings ranging from 0.50 to 0.60 are still acceptable as cited in the book (Ghozali and Chariri, 2018).

Table 2
Financial knowledge

Construct	Indicator	Total	Conclusion
Financial knowledge	PK1	0,716	Valid
	PK2	0,731	Valid
	PK3	0,891	Valid
	PK4	0,882	Valid

Source: Processed data, 2023

From the results of the outer loading in table 2, it can be concluded that all correlations between latent variables and indicator variables above 0.7 meet the criteria for assessing convergent validity. Therefore, the indicators PK1, PK2, PK3, and PK4 in this study are deemed suitable or valid for use in research and can be utilized for further analysis.

Table 3
Allowance

Construct	Indicator	Total	Conclusion
Allowance	US1	0,746	Valid
	US2	0,854	Valid
	US3	0,859	Valid

Source: Processed data, 2023

From the results of the outer loading in table 3, all correlations between latent variables and indicator variables above 0.7 can be considered to meet the criteria for convergent validity. Therefore, the indicators US1, US2, and US3 in this study are deemed suitable or valid for use in research and can be utilized for further analysis.

Table 4
Promotion

Construct	Indicator	Total	Conclusion
Promotion	P1	0,796	Valid
	P2	0,893	Valid
	P3	0,877	Valid

Source: Processed data, 2023

From the results of the outer loading in Table 4.4, all correlations between latent variables and indicator variables above 0.7 can be considered to meet the criteria for convergent validity. Therefore, the indicators P1, P2, and P3 in this study are deemed suitable or valid for use in research and can be utilized for further analysis.

Table 5
Service Quality

Construct	Indicator	Total	Conclusion
Service Quality	KL1	0,893	Valid
	KL2	0,915	Valid
	KL3	0,880	Valid

Source: Processed data, 2023

The results of the outer loading in Table 5 indicate that all correlations between latent variables and indicator variables above 0.7 can be considered to meet the criteria for convergent validity. Therefore, the indicators KL1, KL2, and KL3 in this study are deemed suitable or valid for use in research and can be utilized for further analysis.

Table 6
Interest in Stock Saving

Construct	Indicator	Total	Conclusion
Interest in Stock Saving	MMS1	0,848	Valid
	MMS2	0,805	Valid
	MMS3	0,860	Valid
	MMS4	0,809	Valid

Source: Processed data, 2023

The results of the outer loading in Table 6 indicate that all correlations between latent variables and indicator variables above 0.7 can be considered to meet the criteria for convergent validity. Therefore, the indicators MMS1, MMS2, MMS3, and MMS4 in this study are deemed suitable or valid for use in research and can be utilized for further analysis.

Discriminant Validity

Discriminant validity is a test that describes an indicator that is not represented by other indicators in the model. In this test, cross-loading values are used; if the correlation of a construct with a measurement item is greater than the correlation with other constructs, then an indicator is considered to meet the criteria for discriminant validity if the cross-loading on its variable indicator has the highest value compared to other variables (Ghozali and Chariri, 2018).

Table 7
Financial knowledge

Indicator	Variable				
	Financial knowledge	Allowance	Promotion	Service Quality	Interest in Stock Saving
PK1	0,716	0,538	0,469	0,596	0,368
PK2	0,731	0,452	0,423	0,523	0,411
PK3	0,891	0,718	0,576	0,519	0,567
PK4	0,882	0,722	0,512	0,478	0,522

Source: Processed data, 2023

From the results in Table 7, it can be observed that the cross-loading values of PK1, PK2, PK3, and PK4, which are items related to financial knowledge, are higher compared to the cross-loading values of other variables. It can be concluded that the indicators used in this study exhibit good discriminant validity, as evidenced by each indicator value showing >0.7 (Chin, 2011).

Table 8
Allowance

Indicator	Variable				
	Financial knowledge	Allowance	Promotion	Service Quality	Interest in Stock Saving
US1	0,868	0,746	0,521	0,476	0,524
US2	0,436	0,854	0,526	0,575	0,356
US3	0,432	0,859	0,497	0,561	0,356

Source: Processed data, 2023

From the results in Table 8, it can be observed that the cross-loading values of US1, US2, US3, and US4, which are items related to pocket money, are higher compared to the cross-loading values of other variables. It can be concluded that the indicators used in this study exhibit good discriminant validity, as evidenced by each indicator value showing >0.7.

Table 9
Promotion

Indicator	Variable				
	Financial knowledge	Allowance	Promotion	Service Quality	Interest in Stock Saving
P1	0,508	0,796	0,796	0,560	0,466
P2	0,509	0,893	0,893	0,769	0,511
P3	0,562	0,877	0,877	0,698	0,616

Source: Processed data, 2023

From the results in Table 9, it can be observed that the cross-loading values of P1, P2, and P3, which are items related to promotion, are higher compared to the cross-loading values of other variables. It can be concluded that the indicators used in this study exhibit good discriminant validity, as evidenced by each indicator value showing >0.7.

Table 10
Service Quality

Indicator	Variable				
	Financial knowledge	Allowance	Promotion	Service Quality	Interest in Stock Saving
KL1	0,570	0,574	0,691	0,893	0,556
KL2	0,567	0,554	0,749	0,915	0,564
KL3	0,584	0,637	0,694	0,880	0,472

Source: Processed data, 2023

The analysis results in Table 10 indicate that the cross-loading values of KL1, KL2, and KL3, which are items related to service quality, are higher compared to the cross-loading values of other variables. It can be concluded that the indicators used in this study exhibit good discriminant validity, as evidenced by each indicator value showing >0.7.

Table 11
Interest in Stock Saving

Indicator	Variable				
	Financial knowledge	Allowance	Promotion	Service Quality	Interest in Stock Saving
MMS1	0,501	0,509	0,567	0,495	0,848
MMS2	0,502	0,333	0,407	0,377	0,805
MMS3	0,505	0,487	0,627	0,558	0,860
MMS4	0,444	0,405	0,503	0,530	0,809

Source: Processed data, 2023

The data presented in Table 11 reveals that the cross-loading values of MMS1, MMS2, MMS3, and MMS4, which are items related to stock saving interest, are

higher compared to the cross-loading values of other variables. It can be concluded that the indicators used in this study exhibit good discriminant validity, as evidenced by each indicator value showing >0.7 . Discriminant validity testing can also be determined through another method, namely by examining the average variance extracted (AVE) values (Ghozali and Chariri, 2018). In AVE, each indicator value must meet the criteria of >0.5 .

Table 12
Uji Discriminant Validity

Variabel	AVE
Financial knowledge	0,655
Allowance	0,674
Promotion	0,734
Service Quality	0,803
Interest in Stock Saving	0,690

Source: Processed data, 2023

Based on the data in Table 12, it is known that the average variance extracted (AVE) values of the financial knowledge, pocket money, promotion, service quality, and stock saving interest variables are >0.5 . It can be concluded that each variable has good discriminant validity (Ghozali and Chariri, 2018).

Composite Reability

Composite reliability is a test that measures the level of reliability of indicators within a variable. An indicator is said to meet the criteria for composite reliability if it has a value greater than 0.7 (Ghozali and Chariri, 2018).

Table 13
Composite Reability

Variabel	Hasil	Syarat Composite Reability	Kesimpulan
Financial knowledge	0,835	0,7	Reliabel
Allowance	0,769	0,7	Reliabel
Promotion	0,835	0,7	Reliabel
Service Quality	0,885	0,7	Reliabel
Interest in Stock Saving	0,859	0,7	Reliabel

Source: Processed data, 2023

Based on Table 13, it can be observed that the composite reliability values of all research variables are >0.7 . It can be concluded that each variable has met the criteria for composite reliability, indicating that all variables have a high level of reliability and are suitable for use in the study.

Cronbach Alpha

Cronbach's alpha is used to strengthen the results of the composite reliability of a variable and can be deemed reliable if it has a Cronbach's alpha value >0.7 (Ghozali and Chariri, 2018).

Table 14
Composite Reability

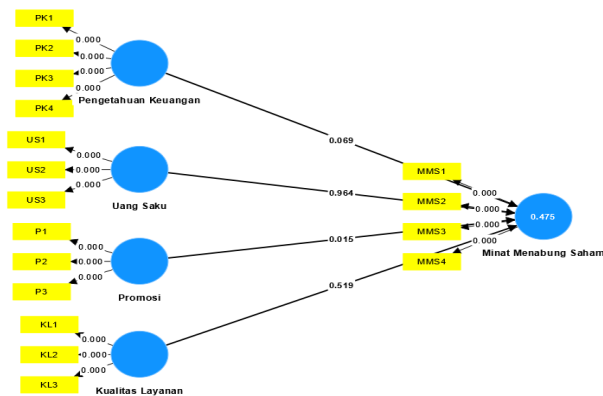
Variabel	Crombach Alpha	Kesimpulan
Financial knowledge	0,824	Reliable
Allowance	0,767	Reliable
Promotion	0,819	Reliable
Service Quality	0,877	Reliable
Interest in Stock Saving	0,851	Reliable

Source: Processed data, 2023

Based on the analysis presented in Table 14, the Cronbach's alpha values of all research variables are greater than 0.7. This indicates that each research variable meets the required Cronbach's alpha value criterion to be considered reliable. In this context, the high Cronbach's alpha values indicate that all indicators used in each variable exhibit good internal consistency. In other words, these indicators are correlated with each other and measure the same concept at a high level. This conclusion suggests that all variables used in this study have a high level of reliability, hence the analysis results obtained from these variables can be trusted and considered valid in the context of the research conducted. Therefore, it can be concluded that the measurement instruments used in this study are of good quality and reliable for evaluating the constructs under investigation.

Structural Analysis Results (Inner Model)

Figure 1
Structural Analysis Results



Source: Processed data, 2023

R- Square

Testing of the structural model, commonly known as the inner model, aims to predict the relationships between latent variables within an analytical framework. One of the metrics used to measure the strength of relationships between latent variables is the R-Square value. R-Square describes how much variability in a latent variable can be explained by other latent variables in the

model. If the R-Square value reaches 0.75, it indicates a strong relationship between latent variables, meaning that the latent variable can explain 75% of the variability in other latent variables in the model. If the R-Square is around 0.50, this indicates a moderate relationship, implying that the latent variable can explain about 50% of the variability in other latent variables. However, if the R-Square value is only around 0.25, this indicates a weak relationship, meaning that the latent variable can only explain about 25% of the variability in other latent variables in the model. Therefore, testing the structural model by examining the R-Square value is crucial for evaluating the strength and significance of relationships between latent variables in data analysis.

Table 15
R- Square

Variabel	R-Square
Interest in Stock Saving	0,475

Source: Processed data, 2023

Based on the results from Table 15, it can be observed that the R-Square in this study is 0.475. Therefore, it can be concluded that each independent variable has a moderate influence on the dependent variable.

Q-Square

As for testing the inner model, it can be done by examining the Q-Square value:

$$Q^2 = 1 - (1 - R1^2)(1 - R2^2) \dots$$

$$Q^2 = 1 - (1 - 0,475)$$

$$Q^2 = 0,475$$

Based on the calculation of Q-Square, it can be concluded that Q2 indicates a model with predictive relevance. The results of observations among each independent variable show promising outcomes, consistent with the criteria that Q2 is considered good if it exceeds zero or $Q2 > 0$. Q-Square analysis provides information on how well the model predicts the behavior of the dependent variable. Model improvement within the inner model can be observed by comparing the Q2 values between the model with predictors and the model without predictors. If there is a significant increase in the Q2 value between the two models, it can be considered that the included model contributes significantly to predicting the dependent variable. Thus, testing using Q-Square provides a deeper understanding of how well the model depicts and predicts the relationships between variables in data analysis.

Table 16
F-Square

Variabel	F-Square	Kesimpulan
Service Quality	0,009	Weak
Allowance	0,058	Weak
Promotion	0,092	Strong
Service Quality	0,000	Weak

Source: Processed data, 2023

Based on the results from the table above, it can be concluded that the F-Square indicates that each independent variable has a poor (weak) model against the dependent variable. Thus, it can be inferred that each independent variable has a weak influence on the dependent variable.

Table 17
Pengujian Hipotesis

Hipotesis	Variabel	Original Sampel Estimate (O)	Mean Of Subsamples (M)	Standard Deviation (STEDEV)	T-Statistic	P-Values
H1	PK→MMS	0,119	0,121	0,184	1,819	0,069
H2	US →MMS	0,284	0,322	0,156	0,045	0,964
H3	P →MMS	0,375	0,355	0,155	2,427	0,015
H4	KL →MMS	-0,005	-0,018	0,123	0,646	0,519

Source: Processed data, 2023

Influence of Financial Knowledge on Interest in Investing in Stocks

Knowledge is information that has been organized within memory as part of a structured system or network of information. Investment interest is the desire to explore the types of investments, to invest time in further learning about investments through training and investment seminars, and to attempt investing (Fatimah, 2020). The financial knowledge of FEB 2020 students is not yet sufficient due to several factors:

1. FEB students have not realized the importance of possessing good financial knowledge and its impact on future life.
2. Some FEB students face personal economic difficulties that make it difficult to focus on financial knowledge.

The results of this study are in line with the research conducted by Fatimah (2020), which states that the higher the financial knowledge a person possesses, the more likely they are to have a high interest in investing in stocks. Conversely, the lower a person's financial knowledge, the less likely they are to have an interest in investing in stocks. Thus, financial knowledge does not influence the interest in investing in stocks.

The Influence of Pocket Money on Interest in Investing in Stocks

The form of developing responsibility needs to be accompanied by instilling the value of money in children, so that the money given by parents with financial planning is used for transportation or savings (Cahya and Setyarini, 2020). Pocket money does not significantly influence the interest in investing in stocks due to the following factors:

1. Students have more urgent or deemed more important expenditure priorities than investing in stocks. For example, for daily needs.
2. Students' pocket money may not be sufficient for them to invest in stocks, especially if the amount is limited and has already been spent on daily expenses.

The results of this study are in line with the research conducted by Cahya and Setyarini (2020), which states that some students may face unstable personal economic conditions, and investing in stocks may not be considered a top priority in their financial situation. Thus, pocket money does not influence the interest in investing in stocks.

The Influence of Promotion on Interest in Investing in Stocks

Promotion is one of the variables in the marketing mix that is very important for companies in marketing products. Promotion activities serve not only as communication between companies and consumers but also as a means to influence consumers in purchasing or using products according to their needs and desires (Nasrul and Salsabilah, 2017). Promotion can increase students' awareness of the importance of investing in stocks and the long-term benefits that can be gained from it. Promotion can be used as a means to provide better financial education to FEB 2020 students. The results of this study are in line with the research conducted by Nasrul and Salsabilah (2017), which states that promotion is an activity aimed at influencing consumers to become acquainted with the products offered by companies to them and then to be pleased to buy the products. Thus, promotion influences the interest in investing in stocks.

The Influence of Service Quality on Interest in Investing in Stocks

Service quality can be defined as the effort to fulfill the needs and desires of consumers and the accuracy of delivery in balancing consumer expectations (Octaviani, 2016). Service quality does not influence the interest in investing in stocks because students may lack awareness or knowledge of the various services offered by investment galleries. Service quality is not considered because students have not been educated about the importance of these services. This study is in line with the research conducted by Octaviani (2016), which states that service quality does not influence due to features or services that are not in line with student expectations. Thus, the service provided is not a factor that can influence investing in stocks. Therefore, service quality does not influence the interest in investing in stocks.

CONCLUSION

1. Based on the research findings, if the first hypothesis (H1) is rejected, it can be said that financial knowledge does not influence the interest in saving stocks. Thus, these results indicate that lower financial knowledge decreases the interest in saving stocks.
2. According to the research results, if the second hypothesis (H2) is rejected, it can be concluded that the allowance does not affect the interest in saving stocks. Therefore, these results show that a smaller allowance leads to a smaller interest in saving stocks.
3. Based on the research findings, if the third hypothesis (H3) is accepted, it can be concluded that promotion has a positive effect on the interest in saving

stocks. Promotion can increase students' awareness of the importance of saving stocks and the long-term benefits that can be obtained from saving stocks. Promotion can be used as a means to provide better financial education to FEB 2020 students.

4. According to the research results, if the fourth hypothesis (H4) is rejected, it can be concluded that service quality does not influence the interest in saving stocks.

REFERENCES

- Alexander, R., and Pamungkas, A. S. (2019). Pengaruh Pengetahuan Keuangan, Lokus Pengendalian Dan Pendapatan Terhadap Perilaku Keuangan. *Jurnal Manajerial Dan Kewirausahaan*, 1(1). <https://doi.org/10.24912/jmk.v1i1.2798>
- Fajrind, faizah ismah. (2022). Pengaruh Produk, Media Promosi, Dan Kualitas Pelayanan Terhadap Minat Menabung Nasabah Bni Syariahdi Kota Padang. In *Skripsi*.
- Ghozali, I., and Chariri, A. (2018). Ihyaul Ulum (FE Universitas Muhammadiyah Malang). *Simposium Nasional Akuntansi XI*, 19(19), 1-31.
- Juliandi, A. (2018). Structural Equation Model Partial Least Square (SEM-PLS) Menggunakan SmartPLS. *Jangan Belajar*, 1(was), 1.
- Krisdayanti, M. (2020). Pengaruh Literasi Keuangan, Inklusi Keuangan, Uang Saku, Teman Sebaya, Gaya Hidup, Dan Kontrol Diri Terhadap Minat Menabung Mahasiswa. *Prisma (Platform Riset Mahasiswa Akuntansi)*, 1(2), 79-91. https://www.mendeley.com/catalogue/79c2f4cf-0ca8-3516-a050-80da5a00863e/?utm_source=desktopandutm_medium=1.19.8andutm_campaign=open_cataloganduserDocumentId=%7Bb4a91264-94f8-4f4f-a5ea-936106210465%7D
- Nasrul, and Salsabilah, A. (2017). Pengaruh Promosi Dan Kualitas Pelayanan Terhadap Minatpengaruh Promosi Investasi Logam Mulia Pada Pegadaian Unit Pembantu Syariah Pasar Iii Muara Enim Oleh: In *Produk Dan Akad Baitul Mal Wa Tamwil* (Vol. 2020, Nomor September).
- Prawira, E. (2017). Pengaruh Promosi dan Pemahaman Mahasiswa Terhadap Minat Menabung di Bank Syariah Yang di Mediasi Dengan Religiusitas Mahasiswa (Studi Kasus: Mahasiswa Jurusan Perbankan Syariah Fakultas Ekonomi dan Bisnis UIN Syarif Hidayatullah Jakarta). *Fakultas Ekonomi dan Bisnis UIN Syarif Hidayatullah*.
- Putra, E. A. (2015). Anak Berkesulitan Belajar di Sekolah Dasar Se-Kelurahan

- Kalumbuk Padang. *Jurnal Ilmiah Pendidikan Khusus*, 1(3), 71–76.
<http://103.216.87.80/index.php/jupekhu/article/viewFile/6065/4707>
- Ramadhani Khija, ludovick Uttoh. (2015). Teknik Pengambilan Sampel. *Ekp*, 13(3), 1576–1580.
- Rizki, M. (2018). Analisis Literasi Keuangan di Kalangan Pelaku Usaha Mikro Kecil dan Menengah (UMKM) Kecamatan Marpoyan Damai Kota Pekanbaru dan Faktor-Faktor yang Mempengaruhinya. *Keuangan*, 15(2), 1–23.
- Assah and Nurlailah. (2022). *Pengaruh Uang Saku dan Gaya Hidup terhadap Minat Menabung (Studi pada Siswa SMA Bala Keselamatan Kalawara)*. 05, 333–342.
- Septiani, Y., Arribe, E., and Diansyah, R. (2020). (*Studi Kasus : Mahasiswa Universitas Abdurrah Pekanbaru*). 3(1), 131–143.
- Sulistyowati, A., Rianto, M. R., Handayani, M., and Bukhari, E. (2022). Pengaruh Financial Literacy, Return dan Resiko terhadap Keputusan Investasi Generasi Milenial Islam di Kota Bekasi. *Jurnal Ilmiah Ekonomi Islam*, 8(2), 2253. <https://doi.org/10.29040/jiei.v8i2.5956>
- Wandi, G., Kristiastuti, F., and Sari, U. K. (2021). Pengaruh Literasi Keuangan Terhadap Minat Investasi Pada Mahasiswa Fakultas Ekonomi Universitas Nurtanio Bandung. *Jurnal Bisnis Manajemen and Ekonomi*, 19(2), 512.
- Wiandiri, T. (2020). pengaruh sosialisasi dan edukasi bursa efek indonoesia terhadap minat menabung saham mahasiswa s1 perbankan syariahangkatan 2016 IAIN metro. *Journal of Chemical Information and Modeling*, 53(9), 1689–1699.