

# The Influence of Financial Literacy on Community Interest in Entrepreneurship in Imogen Products

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## *Abstract*

This study aims to determine the effect of financial literacy on the entrepreneurial community's interest in Imogen products in Gorontalo. The technique of determining the sample in this study is the Purposive Sampling Technique. Purposive Sampling. The authors use the Lemeshow formula to get the number of samples representing the population because the total population is unknown—a questionnaire data collection method. The data analysis method used in this study includes an instrument feasibility test in the form of a validity and reliability test, a simple regression assumption test in the form of a normality test to see whether the data is normally distributed or not, a linearity test to test whether the relationship between X and Y variables is linear. Because the assumptions are met, a simple linear regression analysis is used. The results of this study indicate that financial literacy has a significant and positive effect on the interest in entrepreneurship. With an effect of 0.651, it means that every increase of one unit of financial literacy will increase interest in entrepreneurship by 0.651. The contribution of the financial literacy variable to the interest in entrepreneurship is 37.60%. So, there is still 62.40% of the influence of other variables that are not used in this study but affect the interest in entrepreneurship.

## **1. Introduction**

As human civilization develops, society's needs become increasingly diverse, so business continues to develop. The continuously developing business industry has resulted in various new types of business that have attracted the public's attention. Moreover, they are working together to create new businesses amid technological developments that continue to grow. Business, in general, is an activity carried out by individuals or organizations that involves processes from the manufacturing stage to the sales stage or the exchange of goods or services to make a profit. The term business comes from English, namely "business," which means "busyness."

However, developing various increasingly innovative businesses is inversely proportional to people's purchasing power amid this pandemic. The worsening economic growth throughout 2020 was inseparable from people's purchasing power, which eroded during the pandemic. The decline in people's income due to the pandemic has caused most business sectors to reduce their activities or close

completely. The unemployment rate also increased. The Central Statistics Agency (BPS) recorded that the number of unemployed in February 2021 was 8.75 million. Compared with February 2020, which was 6.93 million, this number has increased by 1.82 million people. Then, in February 2022, the Open Unemployment Rate (TPT) was 5.83 percent, a decrease of 0.43 percentage points compared to February 2021.

Becoming an entrepreneur is the most significant amid the pandemic and difficulty finding work with minimal job opportunities. One business system believed to promise financial success is a tiered system, which is considered to boost a person's abilities in marketing, namely multilevel marketing, often called MLM. Multilevel marketing comes from English. The word Multi means many, Level means Level or Level, and Marketing means Marketing. Therefore, "MLM" can be interpreted as a multilevel marketing method. In its development, the problem that often arises regarding the MLM business is that many people are victims of unhealthy MLM practices, for example, transactions that are not real and illegal; there are elements of fraud, lies, and fraudulent investments. So the government made trade law no. 07 of 2014 and MUI fatwa No.75/DSN/MUI/VII/2009 regarding the rules for becoming an MLM company. One of the companies that has an MLM system is the company that buys and sells Imogen.

This company provides high-quality, world-class supplements and health products using multi-level marketing. The head office is in Jakarta, and our operational activities cover the entire Indonesian archipelago. The company's integrity and professionalism in providing the best service to all work partners is the company's effort to create partnerships in every achievement, success, and growth, which go hand in hand and are mutually beneficial. Supported by quality human resources in their respective fields, IMOGEN is a business worthy of being a working partner. Imogen provides an alternative solution for the community to improve their health and welfare, with a marketing concept that is easy for everyone to implement without being limited by educational background and unique skills. It turns every company partner into an independent entrepreneur with high dedication.

One of the sub-businesses in Indonesia that uses direct distribution channels or multilevel marketing, which is quite interesting to research, is a local company that sells Imogen products and is expanding its product sales range, which is known to the broader public under the name Imogen products. Imogen is a product brand with No. SIUP: 503/0877/411/2015 and No. TDP: 13.07.3.47.05104 is a company that markets products by emphasizing personal consumption to maintain health and expanding networks using the member-get-member method. Founded in 2015 and 2017, it began adopting the network marketing concept and has received many awards and halal certifications. It is supported by a competitive marketing system and distribution channels spread throughout Indonesia to make it easier for partners (distributors) to socialize Imogen products. Imogen provides an alternative solution for society to increase welfare with a marketing concept that is easy for everyone without being limited by educational background and special skills.

Based on sales data during 2020, total sales consisted of 2,988 products. As many as 1,357 products result from sales from the left group, and 1,631 products result from sales from the right group. If you calculate the total group sales in 2020, the price for each box is IDR. 295,000, then by selling 2,988 products, you will get a turnover of Rp. 881,460,000. Likewise, in 2021, Imogen sales will increase drastically. Total sales reached 7,566 products, consisting of 4,463 products from left group sales. And 3,103 products from sales of the right group. So, the total turnover in 2021 will reach IDR. 2,231,970,000. Thus, this business is very developed, so each member is expected to be able to manage the capital and profits obtained. Knowledge about financial management can be called financial literacy. Based on data obtained from the Gorontalo Imogen group, 209 Imogen members are members. The Imogen Gorontalo group combines the many Imogen Teams in Gorontalo.

If you look at the number of products sold, this is by researching people's interest in joining the MLM system. The factors of income offer, daily income, small capital, and being able to determine income are several factors that influence people's interest in becoming members of Imogen products. Therefore, several factors can be included in the financial literature if viewed simultaneously.

## **2. Literature Review**

### **Financial Literacy**

Literacy is a social event that involves specific skills needed to convey and obtain information in written form. Literacy can also be interpreted as a stage of social behavior, namely the ability of individuals to read, interpret, and analyze the information and knowledge they obtain to create social welfare.

Based on the Financial Services Authority Regulation (POJK) number 76/POJK.07/2016 regarding the issue of escalating financial literacy and inclusion in the Financial Services sector in the region and the community, which is defined as financial literacy is knowledge, skills, and beliefs, which can influence behavior. Actions and attitudes to increase the quality of decision recovery and financial processing to achieve security. There are five (5) categories of conceptual definitions of financial literacy, namely as follows:

1. Insight into financial planning
2. Expertise and skills or skills to communicate regarding financial plans
3. Smartness in managing personal finances
4. Expertise and skills in making the right financial decisions
5. Expertise and skills in planning sound future finances according to needs.

### **Financial Literacy Goals**

Based on (POJK) Financial Services Authority Regulation, Number 76/POJK. 07/2016 concerning financial literacy, which has the following objectives:

1. financial literacy aims to improve expertise and skills in understanding financial decision-making.

2. financial literacy aims to modify a person's behavior in organizing and managing finances to be effective, then being able to choose and utilize institutions, products, and services from relevant financial services based on one's usefulness and expertise to move towards prosperity.

### **Benefits of Financial Literacy**

One of the uses of financial literacy is to provide benefits, including:

- a. Can show and use financial products and services that suit the required portion of use.
- b. Can plan finances effectively
- c. Be careful when investing in dangerous financial devices.

### **Financial Literacy Indicators**

The indicators contained in financial literacy are as follows.

- 1) Knowledge is a person's ability in aspects that society must have in financial literacy to control finances effectively. For society to be able to improve its quality and welfare.
- 2) Confidence: many people are not confident in themselves, so they need to plan and increase self-confidence for long-term needs.
- 3) Ability is a definition of whether a person or community has a high literacy level to make appropriate and effective financial decisions. Citation of decisions is one of the most essential contexts in financial understanding.
- 4) in personal financial management behavior, behavior means a person's ability to understand and know cash income, issue several obligations, receive education regarding opening an account with a Sharia bank, apply for collateral, and implement future personal financial plans.

### **Legal Foundations of Sharia Financial Literacy**

Sharia finance is a form of finance based on Sharia and stands on Islamic law. Referring to the definition of financial literacy by the OJK, Sharia financial literacy can be interpreted as consumers of Sharia financial products and services, and the wider community is expected not only to know and understand Sharia financial service institutions and Sharia financial products and services but also how to change and improve people's behavior. In Sharia, financial management is used to improve community welfare.

### **Legal Basis of Islamic Business Ethics**

There are special functions carried out by Islamic business ethics, namely as follows:

1. Business ethics seeks to find ways to harmonize and harmonize various interests in the business world.
2. Business ethics also has a role in continually changing public awareness about business, especially Islamic business. The method usually provides a new understanding and perspective on business using the fundamental values of morality and spirituality, which are then summarized in business ethics.
3. Business ethics, especially Islamic business ethics, also provide a solution to modernization business problems that are far from ethical values, in the sense

that ethical business must refer to its primary sources, namely the Al-Qur'an and Sunnah.

**Interest**

Interest means a high tendency or activity or a great desire for something. According to the Big Indonesian Dictionary, interest is a high inclination of the heart towards a passionate desire. Interest is a person's awareness or interest in an object or situation that is related to him; that is, interest must be seen as an awareness because interest is a psychological aspect of a person who pays high attention to specific activities and encourages the person concerned to carry out these activities.

**Various Interests**

According to Shaleh and Wahab, in revelation, interest can be divided into three types (based on its emergence, direction, and the way it is expressed).

**Interest Function**

1. A vital source of motivation to learn in people interested in an activity, whether in saving, investing, or working, will try to focus more on learning when compared to people who have no interest in this matter.
2. Interest also influences a person in the form of seriousness of analysis when people start to think about work or investing in financial institutions or other things for future interests. The greater a person's interest, the greater their interest will be in economic life activities that support this analysis's achievement.
3. Growing strength in every activity carried out by the community. People interested in a job or activity have a much more enjoyable experience than those with no interest.

**Entrepreneurship**

Etymologically, the entrepreneur comes from the words wira and private. Wira means brave, primary, or mighty. Swasta combines two words: swa means alone, and sta means standing. Private can be interpreted as standing according to one's strength. Considering this etymological meaning, it is clear that self-employment does not mean private business, side business, self-employment skills, and so on, as suggested by some people.

**Entrepreneurial Characteristics**

Entrepreneurial Characteristics and Characteristics

No	Indicator of Entrepreneurial Interest	Form of Code of Conduct (Character)
1	Confidence	1. Confidence 2. Not dependent 3. Optimistic
2	Originality	1. Innovative 2. Creative 3. Flexible
3	Leadership Spirit	1. Behave as a leader



		<ol style="list-style-type: none"> <li>2. Get along with other people</li> <li>3. Respond to suggestions and criticism</li> </ol>
4	Task and Results Oriented	<ol style="list-style-type: none"> <li>1. The need for achievement</li> <li>2. Profit oriented</li> <li>3. Perseverance and fortitude</li> <li>4. Determination and hard work</li> <li>5. Energetic and initiative</li> </ol>
5	Oriented to the future (results)	<ol style="list-style-type: none"> <li>1. 1. Creative and innovative</li> <li>2. Flexible in carrying out work</li> <li>3. Have lots of resources</li> <li>4. Completely ordinary and has broad knowledge</li> </ol>
6	Dare to take risks	<ol style="list-style-type: none"> <li>1. Courage to take reasonable risks</li> <li>2. Likes challenges</li> </ol>

**Driving Factors for Entrepreneurial Success**

1. Ability and willingness.
2. Strong determination and hard work
3. Opportunities and opportunities

**3. Research Methods**

**Population and Sample**

Population is a generalized area of objects or subjects with specific qualities and characteristics determined by researchers to be studied and then conclusions drawn. The population in this research is the people of Gorontalo, who are members of Imogen Products, with a population of 209 Imogen members based on data obtained from the Gorontalo Imogen group.

The sample is part of the population that will be taken in the research. The sampling technique in this research is the Purposive Sampling Technique. Purposive sampling is a sampling technique that takes people who know about the research topic based on specific traits and characteristics to achieve the desired goal of the writing.

**Operational Definition of Variables**

The operational definition of a variable is everything the researcher has determined to be studied to obtain information about the research data. In this research, two variables are used: the dependent variable and the independent variable.

**Data analysis technique**

**1. Validity test**

The validity of an instrument will describe the level of ability of the measuring instrument used to reveal something that is the main target of measurement. If the data collection instrument can measure what is to be measured, the resulting data can be declared valid. Researchers will use the SPSS computerized method with the



bivariate Pearson testing technique (Pearson moment product) to carry out this validity test.

## 2. Reliability Test

Reliability is a tool for measuring a questionnaire, an indicator of a variable or construct. A measuring instrument can be reliable or trustworthy if the measuring instrument used is stable, reliable, and can be used in forecasting. This means that reliable data means that the measuring instrument used can produce the same results even if used many times by different researchers. In this study, to determine whether the questionnaire is reliable or unreliable, Cronbach's alpha was used. The questionnaire is reliable if Cronbach's alpha is  $> 0.60$  and not reliable if it is equal to or below  $0.60$ .

## Testing Simple Linear Regression Assumptions

### 3. Normality test

The normality test aims to determine whether the residuals studied are normally distributed. The distribution is not normal because there are extreme values in the data taken. In this research, the normality test used is the non-parametric Kolmogorof-Smirnov (K-S) test. In the Kolmogorof-Smirnov test results, the Asymp value. Sig (2-tailed) is greater than  $0.05$  ( $\alpha = 5\%$ , significant level), then the data is usually distributed.

### 4. Linearity Test

The linearity test aims to determine whether two or more variables being tested have a linear relationship or not. This test is usually used as a correlation or linear regression analysis requirement. The basis for decision-making in the linearity test is that if the p-value  $> 0.05$ , then the relationship between variables (X) and (Y) is linear. If not, the relationship between variables (X) and (Y) is not linear.

## Simple Linear Regression Test

This research uses quantitative methods with simple linear regression analysis tools. In simple linear regression analysis, it is used to test the hypothesis that has been proposed and to process and discuss the data obtained. Researchers used simple linear regression analysis because this research intended to test the extent of the causal relationship between the causal factor variable (X) and the resulting variable (Y).

## 4. Research Results

### Respondent Characteristics

In this study, 97 respondents had different characteristics from each other.

#### 1. Gender

Gender	Frequency	Percent
Male	8	8,2%
Female	89	91,8%
Total	97	100,0%

**2. Respondent's age**

Age	Frequency	Percent
18-34	90	92,78%
35-45	6	6,19%
46-56	1	1,03%
Total	97	100,0%

**3. Pendidikan**

Education	Frequency	Percent
Senior High School	46	47,42%
Associate degree	1	1,03%
Undergraduate	44	45,36%
Others	6	6,19%
Total	97	100,0%

**4. Job**

Job	Frequency	Percent
Entrepreneur	20	20,62%
Housewife	7	7,22%
Student	21	21,65%
Honorary	11	11,34%
Others	38	39,18%
Total	97	100,0%

**5. Long time member**

Long time member	Frequency	Percent
1 - 2 Years	62	63,92%
3 - 4 Years	27	27,84%
Over 4 Years	8	8,25%
Total	97	100,0%



## Validation Coefficient and Validation Status of question items

Question number	Validation Coefficient			Validation Status
	r <sub>count(0.95)</sub>	r <sub>table</sub>	Significance	
Variable X				
1	0.571**	0,199	0.000	Valid
2	0.555**	0,199	0.000	Valid
3	0.713**	0,199	0.000	Valid
4	0.672**	0,199	0.000	Valid
5	0.726**	0,199	0.000	Valid
6	0.744**	0,199	0.000	Valid
7	0.626**	0,199	0.000	Valid
8	0.544**	0,199	0.000	Valid
9	0.704**	0,199	0.000	Valid
10	0.716**	0,199	0.000	Valid
11	0.780**	0,199	0.000	Valid
12	0.757**	0,199	0.000	Valid
Variable Y				
1	0.708**	0,199	0.000	Valid
2	0.772**	0,199	0.000	Valid
3	0.736**	0,199	0.000	Valid
4	0.830**	0,199	0.000	Valid
5	0.825**	0,199	0.000	Valid
6	0.832**	0,199	0.000	Valid
7	0.846**	0,199	0.000	Valid
8	0.702**	0,199	0.000	Valid
9	0.788**	0,199	0.000	Valid
10	0.739**	0,199	0.000	Valid
11	0.808**	0,199	0.000	Valid
12	0.692**	0,199	0.000	Valid

Based on the table above, the test results for each variable can be described as follows:

a. Financial Literacy Variable (X)

Based on the validity testing results in Table 4.8, it is known that the six questions used in the research instrument have a p-value (significance) of 0.000, less than 0.05, with the entire calculated r value > r table. The calculated R ranges from 0.555 to

0.780, while the R table is 0.199. This can mean that each question item is valid or can represent variable X (Financial Literacy) in collecting research data.

**b. Entrepreneurial Interest Variable (Y)**

Based on the validity testing results in Table 4.8, it is known that the six questions used in the research instrument have a p-value (significance) of 0.000, less than 0.05, with the entire calculated r value > r table. The calculated R ranges from 0.692 to 0.846, while the R table is 0.199. This can mean that each question item is valid or can represent variable Y (Entrepreneurship Interest) in collecting research data.

**Instrument Reliability Test**

**Research Instrument Reliability Results**

Variable	Cronbach's Alpha	N of Items	Description
X	0,892	12	Reliable
Y	0,937	12	Reliable

Based on the results in the table above, the Cronbach's alpha value obtained for the financial literacy variable was 0.892, and for the interest in entrepreneurship variable, it was 0.937. So, the questions used in this research were reliable and included in the very high category.

**Normality test**

Class	Kolmogorov-Smirnov <sup>a</sup>			Description
	Statistic	df	Sig.	
Unstandardized Residual	0,072	97	.200	Normally distributed

In the Test of Normality table, you can see the Sig value for Unstandardized Residual. In the Kolmogorov-Smirnov column, it is 0.200. So, by the test criteria, if the Sig. (0.200) is more than 0.05, then it fails to reject Ho. This means that the data used is usually distributed. It can be concluded that the data used is normally distributed to meet the normality assumption.

**Linearity Test Results**

	Sum of Squares	df	Mean Square	F	Sig.
(Combined)	1287,393	18	71,522	4,576	0,000
Linearity	959,726	1	959,726	61,397	0,000
Deviation from Linearity	327,667	17	19,275	1,233	0,260

The analysis results show that in the ANOVA table, the F value for deviation from linearity is 1.233 with a significance of 0.260, so it is concluded that the significant value is  $\geq \alpha$  ( $0.260 \geq 0.05$ ), so it can be concluded that it fails to reject  $H_0$ . This means that the two data are linearly related. So, it can be concluded that the data used is typically distributed to meet the normality assumption.

Data analysis

Simple Regression Model

Regression Analysis Results

Independent Variable	B	t	Sig. t	Description
Constant	19,122	4,237	0,000	Significant
X (Financial Literacy)	0,651	7,677	0,000	Significant
Description: $t_{tabel} = t_{(97;0,05)} = 1,661$				

Based on the recapitulation results in the table above, it can be seen that the regression equation is as follows:

$$y = 19,122 + 0,651X_1$$

The interpretation of the regression model is as follows:

1. A constant value of 19.122 indicates that if the independent variable, namely X (Financial Literacy), has a zero value, then Y (Entrepreneurship Interest) is 19.122.
2. The influence of variable X (financial literacy) on Y (interest in entrepreneurship) is significant and has a positive direction. This is shown by the significance probability value, namely  $0.000 < 0.05$ , which shows that  $H_0$  is rejected. Because the coefficient of the variable X (financial literacy) is positive, namely 0.651, this indicates that every one unit increase in So it can be concluded that variable X (financial literacy) has a positive effect on Y (interest in entrepreneurship)

### T-test

The statistical t-test (t-test) aims to determine the significant relationship between each independent and dependent variable. Partial hypothesis testing is carried out by comparing the calculated t value with the t table value. The t table value with  $\alpha = 0.05$  and degrees of freedom (db) =  $n-1 = 97-1 = 95$  is 1.661

Hypothesis 1 testing was carried out by comparing the t-count value with the t-table. Reject  $H_0$  if  $t\text{-count} > t\text{-table}$  and sig value.  $< \alpha$  (0.05). The t-table value at  $\alpha = 0.05$  is 1.661. For variable X (financial literacy), the t-calculated value is 7.677, and the sig value is 0.000. Thus, it can be said that  $t\text{-count} > t\text{-table}$ , namely  $7.677 > 1.661$ , and the significance value is  $0.000 < \alpha$  (0.05). This shows that financial literacy significantly and positively affects interest in entrepreneurship. So, the first hypothesis in this research is accepted.

**Coefficient of Determination Test**

R	R Square	Adjusted R Square	R	Std. Error of the Estimate
0,619	0,383	0,376		4,035

Based on the output results in the table above, the correlation between the independent and dependent variables is 0.383, as shown in the Adjusted R Square. This indicates that the contribution of the financial literacy variable to interest in entrepreneurship is 37.60%, while the remaining 62.40% is influenced by other variables not used in this research.

**Discussion**

Based on the results of research that has been carried out to see the influence of financial literacy on people's interest in entrepreneurship in Imogen products in Gorontalo using simple regression analysis, it can be concluded that financial literacy has a significant and positive effect on interest in entrepreneurship in Imogen products in Gorontalo.

Financial knowledge and skills in managing personal finances are essential in everyday life. Financial difficulties are not just errors in financial management (mismanagement), such as errors in using credit and lack of financial planning. Financial difficulties can also arise due to low income. Therefore, it is necessary to increase income by entrepreneurship. As is the case in this study, it was dominated by respondents who chose other jobs (non-permanent jobs). So, it motivates you to increase your income through entrepreneurship. One example is Imogen's product entrepreneurship to increase income or improve finances.

Interest in entrepreneurship can be seen from the willingness to work hard and diligently to achieve progress in one's business, the willingness to bear various risks related to the business actions one undertakes, the willingness to take new paths and methods, the willingness to live frugally, the willingness to experience what one has experienced. This can also be seen from community respondents in the province of Gorontalo regarding Imogen's interest in entrepreneurship: people feel that entrepreneurship is a passion, and people also enjoy chatting and taking part in training related to entrepreneurship. And people fill a lot of their free time with entrepreneurial activities. People also assume that they will find many benefits and advantages through entrepreneurship and feel proud if they become entrepreneurs.

Several factors, including financial literacy, can influence community interest in entrepreneurship. Financial literacy plays a vital role in making investment decisions. The higher the knowledge about managing finances to be helpful in the future, the higher the desire for entrepreneurship.

## Conclusions and Recommendations

Based on the results of research that has been carried out to see the influence of financial literacy on people's interest in entrepreneurship in Imogen products in Gorontalo using simple regression analysis, it can be concluded that financial literacy has a significant and positive effect on interest in entrepreneurship in Imogen products in Gorontalo.

Based on the research results and conclusions above, there are several suggestions that researchers can convey, including:

1. Imogen Product Agents are expected to be able to improve knowledge regarding financial literacy. Because the research results of the financial literacy variable have a significant influence on interest in entrepreneurship
2. For future researchers, it is hoped that they can add other variables that influence interest in entrepreneurship in Imogen products and the dependent variable, namely the decision to become an entrepreneur in Imogen products.

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