ABSTRACT

The Influence of Islamic Financial Literacy on Customer Decisions in Choosing Gold Installment Financing Products at PT Bank Syariah Indonesia (Persero) Tbk KCP Tasikmalaya HZ Mustofa

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This study aims to analyze the influence of Islamic financial literacy on customer decisions in choosing gold installment financing products at PT Bank Syariah Indonesia (Persero) Tbk KCP Tasikmalaya HZ Mustofa. Islamic financial literacy is an important factor influencing customer decisions because it includes an understanding of Islamic principles and financing mechanisms. This study used a quantitative approach with an associative method. Data were collected through questionnaires distributed to 91 respondents and analyzed using simple linear regression. The results showed that Islamic financial literacy was in the good category, and customer decisions in choosing gold installment financing products were also classified as high. The regression test results indicated that Islamic financial literacy had a significant effect on customer decisions, with an R Square value of 0.401 and a significance value of <0.001. These findings indicate that the higher the level of customers' Islamic financial literacy, the higher their decision to choose gold installment financing products. This study is expected to provide input for Bank Syariah Indonesia to improve Islamic financial literacy education for the public.

Keywords: Islamic Financial Literacy, Customer Decisions, Gold Installment Financing, Bank Syariah Indonesia.

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