



**THE EFFECT OF SERVICE QUALITY AND FINANCIAL LITERACY ON
CUSTOMERS' INTEREST IN INVESTING IN GOLD
(Case Study at PT Pegadaian (Persero) Kotamobagu Branch)**

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Abstract

This study aims to analyze the influence of service quality and financial literacy on customer interest in investing in gold at PT Pegadaian (Persero), Kotamobagu Branch. A quantitative research method was used, with primary data collected through a questionnaire distributed to PT Pegadaian (Persero) customers. The sample consisted of 106 respondents. Data analysis used multiple linear regression with the help of SPSS 26. The results of the study show that the quality of service has a positive and significant effect on customers' interest in investing in gold. Financial literacy also has a positive and significant effect on customers' interest in investing in gold. Together, the quality of service and financial literacy have a significant effect on the interest of customers to invest in gold at PT Pegadaian (Persero) Kotamobagu Branch. The R-square value obtained was 0.687 or 68.7%, this shows a strong relationship between independent variables and dependent variables in this study, while the remaining 37.3% were influenced by other factors.

Keywords: Service Quality, Financial Literacy, Customer Interest, Gold Investment, PT Pegadaian (Persero) Kotamobagu Branch



INTRODUCTION

In the era of globalization and increasingly dynamic economic development, investment is one of the main alternatives for people to manage their finances in order to achieve financial prosperity. By making investments, people can form an additional source of income in addition to their main income. One of the financial instruments that is increasingly in demand is gold investment, which is the choice of the Indonesian people as an instrument that is able to maintain value and provide protection against economic fluctuations (Paramita et al., 2025). According to the Financial Services Authority (OJK) in 2025, gold bank transactions in Indonesia will increase. At the end of 2024 the price of gold will be IDR 1,515,000/gram and in 2025 the price of gold will fluctuate very high, namely at a price of IDR 2,242,000/gram. This increase in gold prices is in line with the increasing need of the Indonesian people for safe investments, where gold is often considered a stable investment option. Non-bank financial institutions such as PT Pegadaian strive to meet the investment needs of people from various economic segments.

PT Pegadaian offers gold installments with gradual payments, supported by the Tring by Pegadaian digital application for easy online access for customers. Pegadaian periodically offers various promos and discounts for gold investment products, such as discounts, cashback, or certain bonuses. And pawnshops are also active in conducting educational and socialization activities about gold investment to the public, both directly and through mass media (Erfiana et al., 2024).The data on the number of customers who invest in gold are as follows:

Table 1.
Number of Gold and Precious Metals Savings Noble Investment Customers in 2023-2025

Investment Products	2023	2024	2025
Mulia Tabungan Emas	48	62	42
Logam Mulia	76	82	64
Total	124	144	106

Source: PT Pegadaian (Persero) Kotamobagu Branch

Data shows that the number of customers who invest in Mulia Gold and Precious Metals Savings product from 2023 to 2025. Daata shows that both product will experience an increase in interest from customers in 2024, but there will be a decrease in 2025. Customers at PT Pegadaian Kotamobagu Branch tend to prefer direct investment in the form of Precious Metals rather than saving gold gradually through Mulia Gold. Some of the considerations of customers and the public in buying precious metals at PT Pegadaian include service quality and financial literacy. These two factors together play a role in significantly increasing



interest in and purchasing precious metals every year (Jasiska & Damrus, 2022). Precious metals are physical investment assets that have a stable value and are inflation-resistant, while precious gold savings are services for storing gold in the form of balances.

Employees of PT Pegadaian (Persero) who are able to promote products effectively and provide clear information to customers, customer interest in precious metal products will be higher (Alvien et al., 2022). Customer interest in owning gold is an effort that will continue to be increased so that the gold investment can provide benefits both for the owner and for the company (Pamungkas, 2023).

The Theory of Planned Behavior (TPB) by Ajzen (1991) is a relevant theoretical foundation for analyzing this phenomenon. The quality of service forms a positive attitude towards behavior related to customer interest in investing in gold, while financial literacy is related to perceived behavioral control regarding investing in gold. Previous research shows varied results. Fitri et al., (2025) found that there was a positive relationship between service quality and customer interest in gold investment, while Mardiyah et al., (2025) found that there was a positive relationship between financial literacy and customer interest in investing in gold. However, research conducted by Uswah et al., (2024) states that service quality and financial literacy have a negative and insignificant effect on customers' interest in investing in gold.

Referring to the results of previous research that have not shown consistent conclusions, this study aims to analyze the influence of service quality and financial literacy on customers' interest in investing in gold at PT Pegadaian (Persero) Kotamobagu Branch.

LITERATURE REVIEW

Theory of Planned Behavior (TPB)

The Theory of Planned Behavior (TPB) was introduced by Icek Ajzen (1985) as a development of the Theory of Reasoned Action (TRA). TPB adds perceived behavioral control to predict human behavior more accurately. The three main constructs of TPB are: (1) attitude toward behavior, (2) subjective norm, and (3) perceived behavioral control (Ajzen, 1991).

In this study, the quality of service shapes customers' attitudes towards investment. Good service quality shapes customers' positive attitudes towards gold investment. Financial literacy is related to the perception of behavior control, the better the financial literacy possessed by the customer, the higher the customer's interest in investing in gold and financial literacy is an important foundation in investment decision-making.

Service Quality

Service quality is the completeness of features of a product or service that is



able to meet needs and produce satisfaction for consumers (Kotler in Meryawan et al., 2025). According to Zeithaml, Berry, and Parasuraman in Yusuf & Tuli (2023) project a model of service quality and divide it into five dimensions as follows: (1) Tangible, (2) Reliability, (3) Responsiveness, (4) Assurance, and (5) Empathy. Service quality is an important factor in building a positive relationship with customers, where a satisfactory service experience can form a favorable perception and ultimately encourage increased customer interest and loyalty to the company. Rinaldi et al., (2022) prove that service quality has a significant effect on customer interest through the formation of positive perceptions.

Financial Literacy

According to the Financial Services Authority (OJK), financial literacy is knowledge, skills, and beliefs that have an impact on a person's attitudes and actions in improving the quality of decision-making and financial management to achieve welfare. By having an understanding of financial literacy, one can make smarter and more effective financial decisions, as it contributes to increasing financial stability, reducing financial risks, as well as building a solid foundation for future financial well-being (Senja, 2025).

According to Aprilia (2024:10) Aprilia (2024:10), financial literacy consists of five main dimensions, namely: (1) Personal Financial Fundamentals, (2) Financial Management, (3) Debt and Loan Management, (4) Investment Savings, and (5) Risk Management.

Customer interest in investing in gold

According to Nazmi & Pinem (2023), interest in investing is a person's interest or tendency to carry out an investment activity with a strong sense of interest and desire to invest capital in order to gain profits in the future. According to Juliana (2023), there are three dimensions that are used as a reference for the formation of investment interest, namely: (1) Interest, (2) Desire, and (3) Conviction.

RESEARCH METHOD

This study uses an associative approach and the method used in this study is a quantitative descriptive method. The total population consists of 106 customers of PT Pegadaian (Persero) Kotamobagu Branch who have invested in gold. The samples in this study were obtained from the population using non-probability sampling techniques, using saturated sampling techniques (census). So the number of samples used in this study is 106 people. The data sources used in this study are primary data and data collection techniques used in this study, namely questionnaires and documentation.

Data analysis techniques: (1) validity and reliability testing, (2) classical assumption testing (normality, multicollinearity, heteroscedasticity), (3) multiple linear regression analysis, (4) hypothesis testing (t-test and F-test), and (5)



coefficient of determination test (R^2). Analysis uses SPSS version 26.

RESULTS AND DISCUSSION

Validity Test Results

Table 2.

Validity Calculation Results for Service Quality Variable (X_1)

Variable	Pearson Correlation	R Tabel	Information
X1.1	0,463	0,190	Valid
X1.2	0,558	0,190	Valid
X1.3	0,408	0,190	Valid
X1.4	0,506	0,190	Valid
X1.5	0,495	0,190	Valid
X1.6	0,399	0,190	Valid
X1.7	0,281	0,190	Valid
X1.8	0,403	0,190	Valid
X1.9	0,422	0,190	Valid
X1.10	0,455	0,190	Valid
X1.11	0,257	0,190	Valid
X1.12	0,371	0,190	Valid
X1.13	0,389	0,190	Valid
X1.14	0,347	0,190	Valid

Source: Processed primary data, 2026

Table 3.

Validity Calculation Results for Financial Literacy Variable (X_2)

Variable	Pearson Correlation	R Tabel	Information
X2.1	0,485	0,190	Valid
X2.2	0,488	0,190	Valid
X2.3	0,479	0,190	Valid
X2.4	0,405	0,190	Valid
X2.5	0,433	0,190	Valid
X2.6	0,476	0,190	Valid
X2.7	0,413	0,190	Valid
X2.8	0,382	0,190	Valid
X2.9	0,327	0,190	Valid
X2.10	0,435	0,190	Valid
X2.11	0,406	0,190	Valid
X2.12	0,314	0,190	Valid
X2.13	0,381	0,190	Valid
X2.14	0,394	0,190	Valid

Source: Processed primary data, 2026



Table 4.
Validity Calculation Results for Gold Investing Interest Variables (Y)

Variable	Pearson Correlation	R Tabel	Information
Y.1	0,436	0,190	Valid
Y.2	0,502	0,190	Valid
Y.3	0,482	0,190	Valid
Y.4	0,338	0,190	Valid
Y.5	0,392	0,190	Valid
Y.6	0,488	0,190	Valid
Y.7	0,552	0,190	Valid
Y.8	0,349	0,190	Valid
Y.9	0,28	0,190	Valid
Y.10	0,264	0,190	Valid
Y.11	0,402	0,190	Valid
Y.12	0,372	0,190	Valid
Y.1	0,436	0,190	Valid
Y.2	0,502	0,190	Valid

Source: Processed primary data, 2026

The results of the validity test show that the value of the r calculation (Pearson correlation) for each statement item exceeds the value of the established r of the table (0.190), so all items are valid and can be used to measure the variable under investigation.

Reliability Test Results

Table 5.
Reliability Test Results

Variable	Cronbach's Alpha	Alpha Tolerance	Information
Service Quality	0,690	0,690	Reliable
Financial Literacy	0,694	0,694	Reliable
Customer Interest in Investing in Gold	0,679	0,679	Reliable

Source: Processed primary data, 2026

Based on Table 5, it can be concluded that the questionnaire meets the reliability requirements with Cronbach's Alpha values greater than 0.6, indicating high consistency in measuring research variables.



Descriptive Analysis Test Results

Table 6.
Result of Descriptive Analysis Test

	N	Minimum	Max	Mean	Std. Devition
Kualitas Pelayanan (X ₁)	106	56	70	65.27	3.032
Literasi Keuangan (X ₂)	106	56	70	64.78	3.180
Minat Nasabah Berinvestasi Emas (Y)	106	48	60	55.54	2.666
Valid N	106				

Source: Processed primary data, 2026

The research sample consisted of 106 respondents. The service quality variable (X₁) has a minimum value of 56, a maximum of 70, and an average of 65,27 with a standard deviation of 3,032. The financial literacy variable (X₂) showed a minimum score of 56, a maximum of 70, an average of 64,78, and a standard deviation of 3,180, Meanwhile, customer interest in investing in gold (Y) has a minimum value of 48, a maximum of 60, an average of 55,54, and a standard deviation of 2,666.

Classical Assumption Test Results Normality Test Results

Table 7.
Kolmogorov-Smirnov Normality Test Results

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual	
N		106	
Normal Parameters ^{a,b}	Mean	.0000000	
	Std. Deviation	1.49085763	
Most Extreme Differences	Absolute	.120	
	Positive	.120	
	Negative	-.057	
Test Statistic		.120	
Asymp. Sig. (2-tailed)		.001 ^c	
Monte Carlo Sig. (2-tailed)	Sig.	.089 ^d	
	99% Confidence Interval	Lower Bound	.081
		Upper Bound	.096

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.
- d. Based on 10000 sampled tables with starting seed 2000000.

Source: Processed primary data, 2026

Based on the results of the Kolmogorov-Smirnov test in Table 7, it can be seen that asymp.sig (2-tailed) shows 0,001<0,05. From these results, the data is not normally distributed, so this study uses another alternative, namely the Monte Carlo method. After the normality test was carried out with the Monte Carlo Sig. model (2 tailed), the values obtained showed 0,089 > 0,05, so it can be concluded that the residual or research data is normally distributed.



Multicollinearity Test Results

Table 8.
Multicollinearity Test Results

		Coefficients ^a					Collinearity Statistics	
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Tolerance	VIF
	B	Std. Error	Beta					
1	(Constant)	5.666	3.403		1.665	.099		
	X1	.254	.063	.289	4.012	.000	.585	1.710
	X2	.514	.060	.613	8.505	.000	.585	1.710

a. Dependent Variable: Y

Source: Processed primary data, 2026

Based on Table 8, the value of the Variance Inflation Factor (VIF) for the variables of service quality (X1) and financial literacy (X2) is 1.710 (< 10) with a tolerance value of 0.585 (> 0.10). Thus, it can be concluded that the regression model does not experience multicollinearity.

Heteroscedasticity Test Results

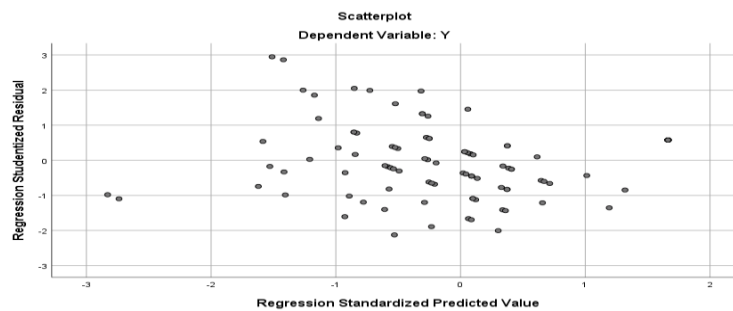


Figure 1.
Result of the Scatterplot Heteroscedasticity Test

Source: Processed primary data, 2026

Based on the scatterplot, the distribution of points appears random and does not form a certain pattern, indicating no symptoms of heteroscedasticity. To strengthen these results, further testing was conducted using the Glejser test.

Table 9.
Heteroscedasticity Test Results Glejser Test

		Coefficients ^a					Collinearity Statistics	
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Tolerance	VIF
	B	Std. Error	Beta					
1	(Constant)	7.267	2.105		3.452	.001		
	X1	-.047	.038	-.153	-1.259	.211	.609	1.643
	X2	-.045	.037	-.147	-1.210	.229	.609	1.643

a. Dependent Variable: Abs_RES

Source: Processed primary data, 2026

Based on the results of the Glejser test in Table 9, the significance value of all independent variables shows a value of > 0.05. The service quality variable has a significance value of 0.211, and the financial literacy variable is 0.229. Thus, it can

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be concluded that the regression model does not experience symptoms of heteroskedasticity.

Multiple Linear Regression Test Results

Table 10. Multiple Linear Regression Test Results

Table with 9 columns: Model, Unstandardized Coefficients (B, Std. Error), Standardized Coefficients (Beta), t, Sig., Collinearity Statistics (Tolerance, VIF). Rows include (Constant), X1, and X2.

a. Dependent Variable: Y

Source: Processed primary data, 2026

Based on the table, the multiple linear regression model in this study is as follows:

Y = a + beta1x1 + beta2x2 + e
Y = 5,666 + 0,254 x1 + 0,514 x2 + e

The multiple linear regression model in the table can be described as follows:

- 1. The service quality regression coefficient (X1) is 0.254. This means that if the service quality variable increases by one unit, then the customer's interest in investing in gold increases by 0.254, assuming the other variables remain constant.
2. The financial literacy regression coefficient (X2) is 0.514. This means that if the financial literacy variable increases by one unit, then the customer's interest in investing in gold increases by 0.514, assuming the other variables remain constant.

Hypothesis Test Results

T-Test (Partial)

Table 11. T-Test Results (Partial)

Table with 9 columns: Model, Unstandardized Coefficients (B, Std. Error), Standardized Coefficients (Beta), t, Sig., Collinearity Statistics (Tolerance, VIF). Rows include (Constant), X1, and X2.

a. Dependent Variable: Y

Source: Processed primary data, 2026

Based on the results of the t-test in the table, the service quality variable (X1) has a significance value of 0.000 (< 0.05) with t-count value of 4.012 (> 1.983), so that Ha1 is accepted and H01 is rejected. This shows that the quality of service has a significant influence on the interest of customers to invest in gold at PT Peagadaian.

Furthermore, the financial literacy variable (X2) showed a significance value of 0.000 (< 0.05) with a t-count value of 8.505 (> 1.983), so that Ha2 was accepted and H02



was rejected. Thus, financial literacy has a significant effect on customers' interest in investing in gold at PT Pegadaian.

F-Test (Simultaneous)

Table 12.
F-Test Results (Simultaneous)
ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	512.970	2	256.485	113.198	.000 ^b
	Residual	233.379	103	2.266		
	Total	746.349	105			

a. Dependent Variable: Y
b. Predictors: (Constant), X2, X1

Source: *Processed primary data, 2026*

Based on the results of the F-test, an F-count value of 66.010 was obtained, which is greater than the F-table of 3.08 ($113.198 > 3.08$). Thus, H_0 was rejected and H_1 was accepted, showing that the variables of service quality and financial literacy simultaneously affect customers' interest in investing in gold at PT Pegadaian.

Coefficient of Determination Test Results

Table 13.
Coefficient of Determination Test Results (R²)
Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.829 ^a	.687	.681	1.505

a. Predictors: (Constant), X2, X1
b. Dependent Variable: Y

Source: *Processed primary data, 2026*

Based on the table above, the determination coefficient (R²) of 0.687 or 68.7% shows that service quality and financial literacy affect 68.7% of customers' interest in investing in gold, while 37.3% are influenced by other factors.

The Effect of Service Quality on Customer Interest in Investing in Gold at PT Pegadaian (Branch) Kotamobagu

The results of the study show that the quality of service has a significant influence on the interest of customers to invest in gold at PT Pegadaian (Persero) Kotamobagu Branch. This is proven by the t-test with a significance value of 0.000 ($0.000 < 0.05$) and a t-count value of 4.012 ($4.012 > 1.983$), so that H_{a1} is accepted. The service quality regression coefficient of 0.254 show that there is an increase in customer interest in investing in gold.

This finding is in line with the Theory of Planned Behavior (TPB), the quality of service affects customer interest through three main components of TPB: (1) attitude towards behavior, where good service forms a positive attitude of customers because they feel ease and security in investing in gold, (2) subjective norms, where positive experiences encourage customers to recommend gold investment in PT Pegadaian to others, and (3) perceived behavior control, where



responsive and reliable service increases customer confidence that they are able to invest easily and safely.

The results of this study are also in line with the research of Rinaldi et al., (2022), which found that service quality has a significant effect on customer interest through the formation of positive perceptions. The similarity of these findings confirms that service quality is an important factor in building a positive relationship with customers, where a satisfactory service experience can form a favorable perception and ultimately encourage increased customer interest and loyalty to the company.

The Effect of Financial Literacy on Customer Interest in Investing in Gold at PT Pegadaian (Persero) Kotamobagu Branch

The test results showed that financial literacy had a significant influence on customers' interest in investing in gold at PT Pegadaian (Persero) Kotamobagu Branch. The t-test yields a significance value of 0.000 ($0.000 < 0.05$) and a t-count value of 8.505 ($8.505 > 1.983$), so H_{a2} is accepted. The regression coefficient of 0.514 shows that the better the financial literacy possessed by the customer, the higher the customer's interest in investing in gold and financial literacy is an important foundation in investment decision-making.

In the Theory of Planned Behavior (Ajzen, 1991), especially the aspect of attitude towards behavior, the belief that an action has a positive impact will increase the individual's enthusiasm to carry it out. Likewise with financial literacy, the more one understands financial concepts, the more a person tends to prepare a careful financial plan, including through investment.

The results of this study are in line with the research of Fauzyah et al., (2024) and Mardiyah et al., (2025), which found that financial literacy has a significant effect on gold investment interest. The similarity of these results suggests that a good understanding of financial concepts, such as financial planning, risk management, and knowledge of investment instruments, can increase an individual's awareness and interest in investing in gold assets as a relatively safe and profitable form of investment.

The Effect of Service Quality and Financial Literacy on Customer Interest in Investing in Gold at PT Pegadaian (Persero) Kotamobagu Branch

The results of the simultaneous testing showed that service quality and financial literacy together had a significant influence on customer interest in investing in gold, with a contribution of 68.7%, while the remaining 37.3% was influenced by other factors outside the research model. These findings show that these two variables have complementary roles in shaping customer interest in investing in gold.

In the Theory of Planned Behavior (Ajzen, 1991), the quality of service affects customer interest through two main components. First, attitudes towards behavior, where good service forms a positive attitude of customers because they feel the ease, security, and comfort in investing in gold, thereby increasing



enthusiasm to carry it out. Second, subjective norms, where positive experiences encourage customers to recommend gold investment in PT Pegadaian to others, creating supportive social norms. Likewise with financial literacy, the more one understands financial concepts, the more a person tends to prepare a careful financial plan, including through investment.

Thus, the quality of service and financial literacy not only have a partial effect but also work synergistically in increasing customer interest in investing in gold at PT Pegadaian (Persero) Kotamobagu Branch.

CONCLUSION

Thus, the quality of service and financial literacy not only have a partial effect but also work synergistically in increasing customer interest in investing in gold at PT Pegadaian (Persero) Kotamobagu Branch.

This study concludes that service quality and financial literacy have a positive and significant influence on customer interest in investing in gold at PT Pegadaian (Persero) Kotamobagu Branch. Simultaneously, these two variables have a positive and significant influence on customer interest in investing in gold. These findings confirm that the combination of quality service and good financial understanding is an important factor in encouraging interest in gold investment.

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