Determinants of Gold Investment Interest among Muslims in DKI Jakarta on BYOND by BSI

By Jihan Luthfiananda Zulfikar

Abstract

Economic uncertainty has increased public interest in digital gold investment as a safe haven. However, fraudulent digital gold investment schemes may reduce public confidence, making legally authorized platforms such as BYOND by BSI increasingly important. Sharia financial literacy helps Muslims understand investment practices that comply with sharia principles. Meanwhile, DKI Jakarta, as Indonesia's economic center with relatively high-income levels and widespread digital technology adoption, provides strong potential for digital investment growth. This study examines the influence of sharia financial literacy, income, and digitalization on gold investment interest among Muslims in DKI Jakarta on BYOND by BSI. Using a quantitative approach, data were collected from 120 respondents through purposive sampling and analyzed using Structural Equation Modeling-Partial Least Squares (SEM-PLS) with SmartPLS. The results show that Sharia financial literacy and digitalization have a significant positive effect on investment interest, while income has no significant effect. These findings highlight the importance of improving sharia financial literacy and digitalization to increase gold investment interest among Muslims in DKI Jakarta on BYOND by BSI.

***Keywords**: digitalization, gold, investment interest, income, sharia financial literacy*

Determinan Minat Investasi Emas Masyarakat Muslim DKI Jakarta di BYOND by BSI

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Abstrak

Ketidakpastian ekonomi mendorong peningkatan minat investasi pada instrumen emas digital sebagai lindung nilai. Namun, rawannya praktik investasi emas digital fiktif dapat menghambat minat investasi masyarakat. Sehingga perlunya layanan investasi emas digital yang telah memiliki izin legal seperti BYOND by BSI. Tingkat literasi keuangan syariah membantu masyarakat muslim memahami kesesuaian investasi dengan prinsip syariah. Selain itu, DKI Jakarta sebagai pusat ekonomi dengan pendapatan serta adopsi teknologi digital masyarakat yang relatif tinggi memiliki potensi dalam membentuk minat investasi. Tujuan penelitian yaitu menganalisis pengaruh literasi keuangan syariah, pendapatan, dan digitalisasi terhadap minat investasi emas masyarakat muslim DKI Jakarta di BYOND by BSI. Metode yang digunakan yaitu pendekatan kuantitatif dengan teknik *purposive sampling* kepada 120 responden melalui kuesioner. *Structural Equation Modeling-Partial Least Squares* (SEM-PLS) diterapkan dalam analisis data dengan bantuan SmartPLS. Hasil temuan menunjukkan literasi keuangan syariah dan digitalisasi memberikan pengaruh positif signifikan terhadap minat investasi. Sedangkan pendapatan tidak berpengaruh signifikan terhadap minat investasi instrumen emas masyarakat muslim DKI Jakarta di BYOND by BSI. Implikasi penelitian ini menegaskan pengaruh literasi keuangan syariah dan digitalisasi dalam meningkatkan minat investasi instrumen emas masyarakat muslim DKI Jakarta di BYOND by BSI.

Kata kunci: digitaliasi, emas, literasi keuangan syariah, minat investasi, pendapatan