

ABSTRACT

This study aims to see what factors influence the intention of generation z in saving gold savings. The factors studied that can affect the intention of generation z in saving gold savings are knowledge, religiosity, subjective norms, and trust in pawnshops.

This study uses quantitative methods using primary data, namely the questionnaire method. For the distribution of questionnaires distributed to respondents with a sample of 100 people. With the initial screening that respondents are Muslim, have saved gold savings, and have attended webinars or studies on saving gold savings. The analytical tool used in this study is SPSS 26 using multiple linear regression, using validity, reliability and classical assumptions as requirements before performing multiple linear regression tests.

The results of the study show that knowledge, religiosity, subjective norms, and trust in sharia pawnshops have a significant effect on the intention to save gold savings.

Keywords: Knowledge, Religiosity, Subjective Norms, and Beliefs and Intentions