UNIVERSITAS INTERNASIONAL BATAM

ANALYSIS OF FACTORS THAT INFLUENCE THE UNIT-LINKED INVESTMENT DECISIONS IN BATAM

SURYANA
NPM: 1641172

ABSTRACT

This study aims to determine the effect of policy knowledge, customer confidence, service quality, income level, risk level and demographic factors (age, gender, education, and employment) on investment decisions of unit-linked investment products in Batam.

This study uses primary data, which is data obtained through surveys by distributing questionnaire research instruments online. The sample selection technique used is Purposive Sampling with 140 respondents. The data analysis method used is Partial Least Squares Analysis.

The results showed that policy knowledge, customer trust, service quality and demographic factors (age, gender, education, and occupation) did not significantly influence the investment decision of unit-linked investment in Batam, with a prediction accuracy (R square) of 72.7%. These results indicate that the income and risk variables are important factors that underlie investment decisions, especially unit-linked investment products.

Keywords: *policy knowledge, customer trust, service quality, income level, risk level and demographic factors (age, gender, education, and employment) and unit-linked investment decisions.*