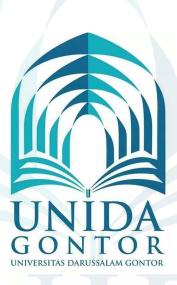
THESIS

THE INFLUENCE OF RISK PERCEPTION, RETURN EXPECTATIONS AND SPIRITUAL INTELLIGENCE ON SHARIA INVESTMENT DECISION MAKING IN EAST JAVA



By Fitriati Ghoniyah 42.2021.42.8020

DEPARTMENT OF MANAGEMENT

FACULTY OF ECONOMICS AND MANAGEMENT

UNIVERSITY OF DARUSSALAM GONTOR

2025 M / 1446 H

THE INFLUENCE OF RISK PERCEPTION, RETURN EXPECTATIONS AND SPIRITUAL INTELLIGENCE ON SHARIA INVESTMENT DECISIONMAKING IN EAST JAVA

UNDERGRADUATE THESIS

Submitted in fulfillment of the requirement for the degree of Bachelor of Management

By

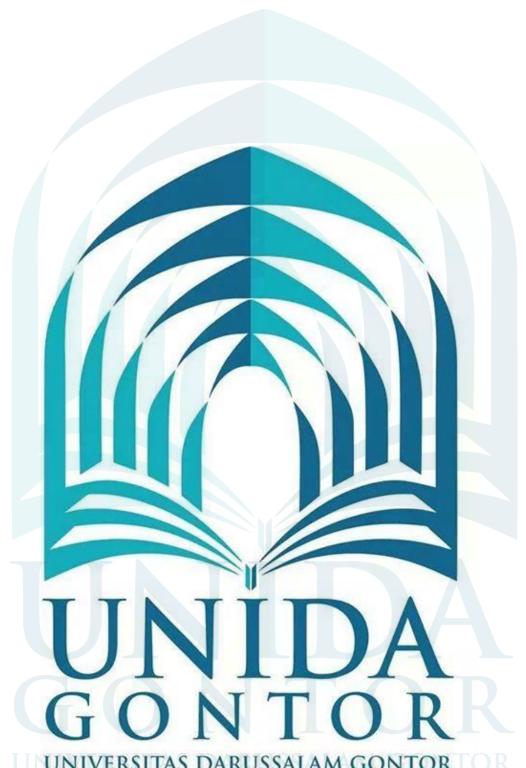
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THESIS EXAMINATION COMMITTEE APPROVAL



Faculty of Economics and Management كلية الاقتصاد والإدارة

THESIS EXAMINATION COMMITTEE APPROVAL

The examination committee declared that the thesis written by:

: Fitriati Ghoniyah Name Reg. Number: 422021428020

Title : The Influence of Risk Perception, Return Expectation and Spiritual Intelligence

on Sharia Investment Decision Making in East Java

It has passed the thesis examination and it conforms to acceptable standards of scholarly presentation and is fully adequate, in scope and quality, as an undergraduate thesis for the degree of Bachelor in Department of Management, Faculty of Economics and Management, University of Darussalam Gontor.

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APPROVAL OF DEAN

The Faculty of Economics and Management University of Darussalam Gontor has received the thesis by:

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It is accepted as a fulfillment of the requirement for the degree of Bachelor of Management, academic year 1445-1446H / 2024-2025 M.

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Faculty of Economics and Management کلیة الاقتصاد و الادار ة

APPROVAL OF SUPERVISOR

To Honorable.

Dean of Faculty of Economics and Management University of Darussalam Gontor

Bismillahirrahmanirrahim, Assalamu 'alaikam Wr, Wh

I certify that I have supervised and read this thesis, written by:

: Fitriati Ghoniyah

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Title : The Influence of Risk Perception, Return Expectation and

Spiritual Intelligence on Sharia Investment Decision Making

in East Java

In my opinion, it conforms to acceptable standards of scholarly presentation and is fully adequate, in scope and quality, as an undergraduate thesis for degree of Bachelor of Management Department.

Wassalamu 'alaikum Wr, Wb.

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DECLARATION



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DECLARATION

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Title : The Influence of Risk Perception, Return Expectation and

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I hereby declare that this undergraduate thesis is the result of my own investigations, except where otherwise stated. I also declare that it has not been previously or currently submitted as awhole for any other degrees at University of Darussalam Gontor or other institutions.

Mantingan, Ramadhan 5th 1446 H Maret 5th 2025

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MOTTO

إِنَّ ٱللَّهَ لَا يَظْلِمُ مِثْقَالَ ذَرَّةٍ ﴿ وَإِن تَكُ حَسَنَةً يُصَلِّعِفْهَا وَيُؤْتِ مِن لَّدُنْهُ أَجْرًا عَظِيمًا

Indeed, Allah never wrongs (anyone) even by an atom's weight. And if it is a good deed, He will multiply it many times over and will give a great reward out of His grace. (An-Nisa: 40)

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