

THE EFFECT OF PROMOTION, SERVICE QUALITY AND ADMINISTRATION OF VOTING INTEREST SHARIA PEOPLE'S BUSINESS CREDIT IN PT. PEGADAIAN SYARIAH

Cut Merah Manyang

Ar-Raniry State Islamic University Banda Aceh
cutmerah@gmail.com

Ismuadi Usman*

Ar-Raniry State Islamic University Banda Aceh
ismuadi@ar-raniry.ac.id

Ismail Rasyid Ridla Tarigan

Ar-Raniry State Islamic University Banda Aceh
ismail.rasyid@ar-raniry.ac.id

Abstract

The Influence of Promotion Factors, Service Quality and Administration on Customer Interest in Choosing Sharia People's Business Credit (KUR) Products at PT. Pegadaian Syariah Banda Aceh City. The purpose of this study is to analyze the influence of these factors on customer interest in using the People's Business Credit (KUR) product. This study employed a quantitative method, utilizing primary data sources and a questionnaire-based data collection technique distributed through simple random sampling, targeting active customers who have chosen the People's Business Credit (Kredit Usaha Rakyat, KUR) products at PT. Pegadaian Syariah, Banda Aceh. The sample consisted of 85 respondents, and multiple linear regression analysis was used to test the hypotheses. The results of the multiple linear regression analysis assisted by SPSS, found that partially the service quality variable has a significant positive effect on customer interest, while the promotion and administration variables do not affect customer interest. However, the three independent variables simultaneously have a positive effect on Customer Interest in Choosing Sharia People's Business Credit (KUR) Products at PT. Pegadaian Syariah Banda Aceh City.

Keywords: Promotion, service quality, administration, customer interest, KUR

Abstrak

Pengaruh Faktor Promosi, Kualitas Pelayanan dan Administrasi Terhadap Minat Nasabah Dalam Memilih Produk Kredit Usaha Rakyat (KUR) Syariah Pada PT. Pegadaian Syariah Kota Banda Aceh. Tujuan dari penelitian ini untuk menganalisis pengaruh dari faktor tersebut terhadap minat nasabah dalam menggunakan produk Kredit Usaha Rakyat (KUR). Penelitian menggunakan metode kuantitatif, sumber data primer dan teknik pengumpulan data kuesioner yang disebar dengan simple random sampling yaitu nasabah yang masih aktif memilih produk Kredit Usaha Rakyat (KUR) di PT. Pegadaian Syariah Kota Banda Aceh, dengan jumlah sampel 85 responden serta metode analisis regresi linier berganda untuk pembuktian hipotesis. Hasil olahan analisis regresi linier berganda dibantu SPSS, ditemukan bahwa secara parsial variabel kualitas pelayanan berpengaruh positif secara signifikan terhadap minat nasabah, sedangkan variabel promosi dan administrasi tidak berpengaruh terhadap minat nasabah. Akan tetapi ketiga variabel bebas tersebut secara simultan berpengaruh positif terhadap Minat Nasabah Dalam Memilih Produk Kredit Usaha Rakyat (KUR) Syariah Pada PT. Pegadaian Syariah Kota Banda Aceh.

Kata Kunci: Promosi, kualitas pelayanan, administrasi, minat nasabah, KUR

INTRODUCTION

Economic development in Indonesia has determined the development of funding institutions that encourage the collection of large funds for economic actors. With the development of these economic activities, the need for funding has also increased (Fitriana, 2017). Pegadaian is a state-owned enterprise stipulated in Law Number 9 of 1969 (currently Law Number 19 of 2003 concerning State-Owned Enterprises), whose business fields are

within the scope of the duties and authorities of the Minister of Finance, where all capital is owned by the State in the form of separated State assets and not divided into shares (Zainudin, 2008).

The existence of this Islamic pawnshop was initially driven by the development and success of Islamic financial institutions. In addition, it is also based on the needs of the Indonesian people for the presence of a pawnshop company that applies sharia

principles. In addition, in 2003, Islamic pawnshops were officially operated based on the DSN MUI Fatwa Number: 68/ DSN-MUI/ III/ 2008 explaining that Rahn Tasjily is a guarantee in the form of goods for debt but the collateral (marhun) remains in the control (utilization) of the rahin and proof of ownership is submitted to the lender (murtahin) (Giovani, 2023).

The concept of Islamic pawnshop operations refers to a modern administrative system, namely rationality, efficiency, and effectiveness that are aligned with Islamic values. The operational function of Islamic pawnshops is carried out by Islamic pawnshop branch offices as an organizational unit under the guidance of another division of Perum Pegadaian. The working mechanism of Islamic pawnshops is that customers are only charged for storage, maintenance, guarding, and appraisal fees (Surahman, 2017).

Pegadaian Syariah is present as the first non-bank financial institution to provide sharia-based financing facilities for the public to be able to obtain loans practically. The financing product in question is the Sharia People's Business Credit (KUR) which was launched in mid-2022. The Sharia People's Business Credit (KUR) financing product at Pegadaian Syariah does not use an interest system but applies a margin. Margin is the amount of profit or profit sharing or other rewards that are determined in the context of providing Sharia KUR. The amount of margin fees set by the pawnshop is 3% per year. The fees charged for the Sharia People's Business Credit (KUR) financing product are relatively affordable so that they will not burden the public because the pawnshop receives subsidies from the government (Pegadaian, 2022).

People's Business Credit is financing for Micro, Small and Medium Enterprises (MSMEs) in a working capital and funding delivery system supported by guarantee services for productive

businesses. The purpose of the KUR program is to accelerate the development of primary sectors and empower small-scale businesses, to increase the availability of financing and financial institutions, reduce poverty rates, and expand employment opportunities. The nominal loan limit offered ranges from one million rupiah to ten million rupiah with a selectable term ranging from 12 to 36 months. Applications for Pegadaian Sharia KUR loans can be made at all Pegadaian branch offices (Pegadaian, 2022).

PT. Pegadaian Syariah Banda Aceh City is a derivative of the North Sumatra regional pawnshop office which oversees all branches in North Sumatra and Nangroe Aceh Darussalam. Furthermore, to reach all levels of Aceh society, Pegadaian Syariah opened UPS (Pegadaian Syariah Unit) as a way to make it easier for people to obtain sharia-based pawn services. Currently, there are 8 (eight) UPS (Pegadaian Syariah Units) under the supervision of the Banda Aceh Branch Office, namely, UPS Syiah Kuala, UPS Simpang Mesra, UPS Ulee Kareng, UPS Simpang Surabaya, UPS Punge, UPS Lamlagang, UPS Kampung Mulia, and UPS Sabang. In running its business, PT. Pegadaian Syariah Banda Aceh City serves customer market groups or called customers. The average customer of PT. Pegadaian Syariah Banda Aceh City comes from the lower middle economic class. Sharia pawnshops also demand to continue to compete by developing marketing strategies so that they can continue to provide competitive improvements. Customer interest in applying for financing is a desire within customers to access all forms of financing or financing facilities for MSMEs. In this case, the factors that influence customer interest include: (1) promotion, (2) quality of service, and (3) administration.

Promotion is one of the actions taken by the pawnshop so that customers know about the

pawnshop product, so that customers will easily see it and with certain placement and regulations, the product will be of interest to customers. The purpose of promotion is to provide information, increase awareness of the product (Islami, 2020). Promotion is a component used to inform and influence the market for the company's products, so that the market can find out about the products produced by the company. With this promotion, the existence of a product will be easily known by the wider community and develop optimally, one of which is the People's Business Credit (KUR) product.

Service quality is a company's effort in providing products and services that aim to create customer interest, and Islamic pawnshops are an alternative funding solution for the community (Andespa, 2017). The better the quality of a company's service, the more it will increase customer interest in using Islamic pawnshop products. Service quality is supported by good service from the pawnshop when serving customers, which is an attraction for customers in itself. Islamic pawnshops are non-bank financial institutions that carry out their operational duties with Islamic principles and their products. If customer expectations are unrealistic, the perception of service quality will be low, even though the quality experienced is good (Tjiptono, 2015). Poor service quality and no changes in serving customers can result in reduced customer interest.

In addition, another factor that influences customer interest is administration. According to Fahmi (2015), administration is a systematically arranged network foundation that forms a relationship that works together with each other to realize a structured work mechanism and achieve common goals that have been determined. It can be concluded in this case, administration is a series of arrangements in

regulating mechanisms that are structured between two people or groups to achieve common goals and agreements. Then PT. Pegadaian Syariah Kota Banda Aceh has a role as a capital institution for the present and the future. In addition, it is also to realize the economic empowerment of the Acehnese people, both in cities and in rural areas that can be utilized by the Acehnese people and small and medium entrepreneurs as an alternative source of funding other than banks.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Pegadaian Syariah

In general, pawning is a practice where someone provides valuables as collateral to obtain a loan from a pawnshop. These items have a material value that can be assessed and usually include gold, jewelry, vehicles, or electronics. Customers can obtain a certain amount of cash from the pawnshop based on the value of the collateral. A written agreement is made between the customer and the pawnshop which includes the amount of the loan, administration fees, and the repayment period. Customers have the opportunity to redeem the collateral after paying off the loan according to the previously agreed agreement (Kasmir, 2008).

Pegadaian Syariah is a business entity in Indonesia that is officially licensed to carry out financial institution activities in the form of financing in the form of distributing funds to the community on the basis of pawn law based on Islamic principles. With a pawnshop, the community does not need to be afraid of losing their valuables and the amount of money desired can be adjusted to the price of the collateral (Kasmir, 2008).

People's Business Credit (KUR)

People's Business Credit (KUR) is a working capital credit/financing of funds/or investments to individual/individual debtors, business entities and/or business groups that are

productive and feasible but do not yet have additional collateral or their additional collateral is insufficient. Micro business financing is a business financing activity in the form of collecting funds that are loaned to micro (small) businesses managed by micro entrepreneurs, namely lower middle class people who have below average incomes. The objectives of implementing the KUR program include increasing and expanding access to financing for productive businesses, increasing the competitive capacity of MSMEs and encouraging economic growth and employment absorption. The People's Business Credit (KUR) Program is a priority program in supporting the policy of providing credit/financing to the micro, small and medium business sector (Mulyana et al. 2020).

Consumer Behavior

Schiffman & Kanuk (2019) provide a definition that consumer behavior is the behavior shown by consumers in finding, using, evaluating, and spending products and services that they expect will satisfy their needs. Consumer behavior includes all actions taken by someone to search, buy, use, evaluate, and spend products. In searching activities, it is certainly not limited in finding the goods or services needed, but also looking for information related to the items you want and needed. Consumer behavior can also be defined as one of the fields of science that studies related to the way individuals, groups, and organizations in conducting selection, purchases, use, use of products, services, ideas or experiences in order to satisfy their needs (Kotler & Keller, 2020). Where each individual, group, and organization will later form a market so that an individual market or consumer market emerges, group purchases, and business markets formed by the organization.

Customer Interest

Interest is a situation where a person has an interest in something and is accompanied by the urge to know and learn and choose according to their desires, interest is also interpreted as a person's awareness of situations related to certain desires concerning himself or seen as something conscious (Muanas, 2014). Interest is a source of inspiration, and gives people freedom to do what they like encouraging them to do it. When someone believes that something has value, curiosity arises, which in turn produces satisfaction. When fulfillment is reduced, interest is also reduced, so that interest is not fixed or can change. Interest is a concern that arises from a strong and deep desire that accompanies satisfaction in an activity that encourages someone to do it according to their wishes (Kambuaya, 2014).

Promotion

Promotion is a main step as a seller to introduce and market their products or services to potential customers. The role contained in the promotion is quite important to introduce and influence and invite consumers to buy or use the products or services offered, so that companies get a wide market for many promotional ways needed or prospective buyers can recognize the products offered so that people are interested in the product or these services (Rachmadi, 2020). Promotion is seen as very important in competition in the business world that aims to attract people to use goods or services sold. In a competitive business world, promotion is an effective tool to increase brand awareness, attract new customers, and maintain existing customers.

Service Quality

Service is every activity carried out by other parties shown to meet the needs of the interests of many people. The reason is that this

service is one of the keys to the success of a business world and is a picture of the habits given to others in the form of attitudes, activities ranging from planning in making a product, in the form of goods or services followed by the process of packing, distribution and ending in consumption satisfaction (Rindayanti et al., 2017). While the quality of service then becomes the totality of features and characteristics of products or services that depend on their ability to satisfy the needs that are stated or implied. In practice, consumers need the assistance of someone's service (customer service, salespeople or cashiers) to guide or obtain information about everything related to the product. Starting from searching from the desired product, choosing a product, asking for an explanation of the product to payment at the cashier (Huda, 2010). Service quality is an assessment of the extent to which the services provided meet or exceed customer expectations. Good service quality is very important in various sectors, including services, banking, health, and retail, because it can increase customer satisfaction and loyalty and strengthen the company's reputation.

Administration

According to Siswandi (2017) explains that Administration is taken from the words "ad" and "ministro", Ad means "to" and "ministro" means "to serve". Thus, it is interpreted as service or devotion to a particular subject. In addition, the word administrate comes from Dutch, which means narrower and limited to administrative activities, namely the activity of compiling and recording information obtained systematically, which functions to record things that happen in the organization as reporting material for leaders, in which are activities of writing, sending, and storing information and are also associated with office administration activities which are only one area of actual administrative

activities. Administration is an activity related to the systematic compilation and recording of data and information with the aim of providing information for those who need it and making it easier to retrieve information as a whole in relation to each other, or in other words called administration.

METHODOLOGY

This research is included as quantitative research. A research is said to be quantitative research if in the process the researcher uses or requires numerical data which is then analyzed using statistics (Sugiyono, 2019). While this type of research is classified as quantitative research where the researcher has the aim of knowing the influence between two or more variables. In this study, we look at the influence of factors that influence customer interest in choosing sharia people's business credit (KUR) products at PT. Pegadaian Syariah Banda Aceh City. The location chosen by the researcher as a place to conduct this research was carried out at PT Pegadaian Syariah Banda Aceh City which is located at Jl. Imam Bonjol Number. 14, Kampung Baru, Kec. Baiturrahman, Banda Aceh City, Aceh. The selection of the research location at PT Pegadaian Syariah Banda Aceh City because it is one of the pawnshops that uses the sharia system and has a fairly large scope.

The population to be studied in this study are customers choosing the People's Business Credit (KUR) product at PT. Pegadaian Syariah in Banda Aceh City totaling 560, with a sample of 85 customers. This sampling technique uses a probability sampling technique (random sampling). probability sampling is a sampling technique that does provide equal opportunities/opportunities for each element or member of the population to be selected as a sample. The type of random sampling is a sampling determination technique with certain

considerations (Ibrahim, 2023:144). The considerations used in the study to select samples were customers who were still active as customers who chose the People's Business Credit (KUR) product at PT. Pegadaian Syariah in Banda Aceh City.

RESULTS AND DISCUSSIONS

The Influence of Promotion on Customer Interest

Based on the results of the partial test on the multiple linear regression equation above, it shows that the t count $>$ t table for the promotion variable (X_1) which shows (T count 1699 $<$ T table 1.989). Then the probability of the satisfaction variable also shows an insignificant value ($0.093 > 0.05$), then the results of this partial test indicate that the promotion variable cannot explain the dependent variable, namely the customer interest variable. So these results confirm that partially promotion cannot influence customer interest in choosing KUR Syariah products at PT. Pegadaian Syariah Banda Aceh City.

Promotion has no effect on customer interest in choosing KUR Syariah products at PT. Pegadaian Syariah Banda Aceh City, indicating that the results of the promotion indicator statement for respondents can provide an overview that promotion has no impact on customer interest, meaning that the promotion carried out by the pawnshop does not provide interest in customers to choose the People's Business Credit (KUR) product. Although promotion is one strategy to attract customer interest, the promotion carried out by PT. Pegadaian Syariah Banda Aceh City, is comprehensive and detailed in providing information related to the products or services and services offered, so that customer understanding of the product is answered until finally placing customer needs that are met.

The better the promotion carried out, the

more consumer trust and confidence will increase, so that it can encourage customer decisions (Sefnedi & Sasmita, 2020) However, based on the respondents' responses to the promotion indicators on the products in general, it was revealed that not all information about promotions carried out for customers so that even though in the promotion indicator, respondents have understood and predominantly used the People's Business Credit (KUR) that was promoted, so that the promotion carried out has not been able to influence customer interest in choosing the People's Business Credit (KUR) product at PT. Pegadaian Syariah Banda Aceh City.

The findings of this study are also in line with research conducted by Mahbengi (2019) which shows that promotion has no effect on customer interest at PT. Pegadaian Syariah Ar. Hakim Medan Branch. This result is different from the research by Yanti & Hidayat (2023) which showed that promotions had an effect on the interest of customers of Pegadaian Syariah Purwokerto and Pegadaian Syariah Simpang Surabaya.

The Influence of Service Quality on Customer Interest

Based on the results of the partial test on the multiple linear regression equation above, it shows that the t count value $>$ t table for the service quality variable (X_2) which shows (T count 2.742 $>$ T table 1.989). Then the probability of the satisfaction variable also shows a significant value ($0.008 < 0.05$), then the results of this partial test indicate that the service quality variable can explain the dependent variable, namely the interest variable. So these results confirm that partially the quality of service influences customer interest in choosing KUR Syariah products at PT. Pegadaian Syariah Kota Banda Aceh.

Service quality influences customer

interest in choosing KUR Syariah products at PT. Pegadaian Syariah Kota Banda Aceh, explained from the respondent's statement, it provides an illustration that the integrated service quality has been very satisfying for its customers. Then Pegadaian Syariah also maximizes service facilities, infrastructure, and facilities to meet customer needs. This study shows that Service Quality is very important to attract customer interest. The better the quality of a company's service, the more it will increase customer interest in using Islamic pawnshop products. If customer expectations are unrealistic, the perception of service quality will be low, and if the service quality is poor and there is no change in serving customers, it can result in reduced customer interest (Tjiptono, 2015).

The findings of this study are also in line with research conducted by Prentice et al. (2020), Ruhaniah et al. (2022), Amiruddin et al. (2023), and Yanti & Hidayat (2023) which show that Service Quality has an effect on customer interest in choosing Islamic KUR products, showing that the quality of service provided by pawnshops will have a direct and significant impact on customer interest, meaning that the better the service provided by Islamic pawnshops, the greater the customer interest in using products or services at the Islamic pawnshop.

The Influence of Administration on Customer Interest

Based on the results of the partial test on the multiple linear regression equation above, it shows that the t count $< t$ table for the administration variable (X_3), namely: (T count $1.641 < T$ table 1.989). Then the probability of the administration variable also shows a significant value ($0.105 > 0.05$), then the results of this partial test indicate that the administration variable cannot explain the dependent variable, namely the customer interest variable. So these

results confirm that partially the administration cannot influence customer interest in choosing the KUR Syariah product at PT. Pegadaian Syariah Kota Banda Aceh.

Administration has no effect on customer interest in choosing the KUR Syariah product at PT. Pegadaian Syariah Kota Banda Aceh, indicating that the results of the statement of the administration indicator for respondents can provide an overview that the administration process for disbursing money at the Islamic pawnshop does not require a fast time but a long time. Although the administration of the disbursement of the KUR Syariah product takes quite a long time, at least 7 working days since the application was made by the prospective customer, customers are still interested. In this case, it shows that the performance of KURS administration is widely understood as a series of activities carried out by a group of people in a collaboration to achieve certain goals.

The results of this study are in line with previous research conducted by Sefnedi & Sasmita (2020), it has no effect because the administration provided has not made customers satisfied with the administration system, thus reducing customer interest/decreasing interest in choosing Sharia KUR products provided by the pawnshop so that it will have a direct impact based on the research carried out, a negative value or no effect on the administration variable was obtained.

The Influence of Promotion, Service Quality, Administration, Simultaneously on Customer Interest

Based on the research results, simultaneous statistical tests show that the F count ($5.827 > F$ table (2.152) then the level of significance value is $0.001 < 0.05$ which means that there is an influence of promotion (X_1), service quality (X_2), and Administration (X_3) simultaneously on customer interest in choosing

Sharia KUR products at PT. Pegadaian Syariah Banda Aceh City. The Adjusted R Square determination coefficient value of 0.178 shows that as much as 17.8%% can explain the variance of promotion variables, service quality, and administration on customer interest in choosing Sharia KUR products at PT. Pegadaian Syariah Banda Aceh City. Meanwhile, the remaining 82.2% is influenced by other variables that can affect customer interest, such as products (Yanti & Hidayat, 2023); interest rates, fund disbursement procedures, sharia reasons, Price, location knowledge implementation, human resource competence Amiruddin et al. (2023).

CONCLUSION

- a. Promotion variables partially do not affect Customer Interest in Choosing Sharia People's Business Credit (KUR) Products at PT. Pegadaian Syariah Banda Aceh City. Because promotions at Islamic pawnshops have been carried out comprehensively so that without consistent promotions, it can create customer interest in choosing to use it.
- b. The Service Quality variable partially has a positive and significant effect on Customer Interest in Choosing Sharia People's Business Credit (KUR) Products at PT. Pegadaian Syariah Banda Aceh City. Because Islamic pawnshops have provided facilities and means that can satisfy their customers, thus increasing customer interest in choosing People's Business Credit (KUR) products.
- c. The Administration variable partially does not affect Customer Interest in Choosing Sharia People's Business Credit (KUR) Products at PT. Pegadaian Syariah, Banda Aceh City. Because even though the administration of disbursement of Sharia KUR products takes a long time, at least 7 working days since the application is made by the prospective customer, customers are still interested and can create customer interest in choosing to use it.
- d. Promotion, Service Quality, and administration variables can jointly influence interest positively and significantly towards Customer Interest in Choosing Sharia People's Business Credit (KUR) Products at PT. Pegadaian Syariah Kota Banda Aceh.

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