

ANALYSIS OF FACTORS AFFECTING CUSTOMER INTEREST IN CHOOSING RAHN PRODUCTS AT SHARIA PAWNSHOPS IN ACEH PROVINCE

Anwar Puteh¹, M. Rasyidin², Muhammad Authar ND³, Nurul Mawaddah⁴

¹ Faculty of Economic and Business, Universitas Malikusaleh

² Faculty of Economic, Universitas Almuslim

³ Faculty of Agriculture, Universitas Malikusaleh

⁴ Department of Accounting, Politeknik Negeri Lhokseumawe

Corresponding Author: anwarputeh@unimal.ac.id

Abstract

This study examines the effect of Promotion, Ujrah Rates and Fund Disbursement Procedures on Customer Interest in Choosing Rahn Products at Sharia Pawnshops in Aceh Province. This study uses primary data obtained by distributing questionnaires to selected customers using a non-probability sampling method. The data analysis method used multiple linear regression analysis. The results showed that the promotion variable, and the procedure for disbursing funds had a positive and significant effect on customer interest in choosing Rahn's products at Pegadaian Syariah in Aceh Province. Meanwhile, the ujrah rate variable has a negative and significant effect on customer interest in choosing Rahn's products. Recommendations from this research are expected that the Aceh Sharia Pawnshop can increase promotion as a means of introducing products to the public. Meanwhile, the ujrah tariff rate is reconsidered (to be lowered) and in terms of disbursement of funds it can be maintained in order to increase public interest in using Rahn's products at Sharia Pawnshops in the future.

Keywords: Promotions, Ujrah Rates, Fund Disbursement Procedures, Customer Interests.

1. INTRODUCTION

The economic crisis during the Covid 19 Pandemic is an opportunity for Sharia Pawnshops to play a greater role in financing. The presence of this sharia pawnshop, especially during the Covid-19 Pandemic, is a very positive thing, because the main purpose of the sharia pawnshop is to overcome so that people who need funding are not ensnared in bonded practices, victims of loan sharks or entrapment loan sharks. The existence of a sharia pawnshop is based on the community's need for the application of sharia principles. In Aceh Province, the development of Sharia pawnshops is quite good, one of the products offered by Sharia pawnshops is sharia pawning products (Rahn).

The current phenomenon is the increasing number of Islamic banking financial institutions that have rahn products, so that the competitiveness is higher between an institution and other institutions. The more competitors, the more choices for people to choose products that match their expectations. So that strategy becomes a very important factor to make a business survive and be able to compete. Based on the description above, this discussion deserves to be researched and studied and analyzed the Factors Affecting Customer Interest in Choosing Rahn Products at Sharia Pawnshops in Aceh.

2. LITERATURE REVIEW

2.1 Theory of Planned Behavior

The theory of planned behavior is a theory developed by Ajzen which is a refinement of the reason action theory. This theory focuses on an individual's intention to perform a certain behavior. Intention is considered to be able to see the motivational factors that influence behavior. Intention

is an indication of how hard people are willing to try and how much effort the individual will expend to perform a behavior. Reason action theory says there are two determinants of intention, namely personal attitudes and subjective norms. Attitude is an individual's positive or negative evaluation of a particular behavior. Meanwhile, subjective norm is a person's perception of social pressure to perform or not perform certain behaviors (Fishbein and Ajzen, 1975).

Furthermore, Ajzen argues that the reason action theory has not been able to explain behavior that is not fully under one's control. Because it is in the theory of planned behavior. Ajzen added one factor that determines the intention, namely perceived behavioral control. Perceived behavioral control is an individual's perception of the control he has in relation to certain behaviors (Ajzen, 2005). This factor according to Ajzen refers to the individual's perception of how easy or difficult it is to bring up certain behaviors and is assumed to be a reflection of past experiences as well as anticipated obstacles. According to Ajzen (2005) these three factors, namely attitudes, subjective norms, and perceived control over behavior can predict an individual's intention to perform certain behaviors.

2.2 Customer Interest

Interest can be interpreted as a desire that arises from a person's attention to goods, objects or it can also be said to be an urge to do certain activities. According to Shaleh and Wahab (2004), interest is someone who pays attention to the person, activity, situation that becomes the object by understanding it in an effort to know deeply and master it. From there there is the attraction and feeling of pleasure from the object. The researcher takes from the notion that interest is the attitude of a person's soul including the three functions of his soul (cognition, conation, emotion), which is focused on something, from within the relationship there is a strong element of feeling.

2.2.1 Factors Affecting Customer Interest

Shaleh and Wahab (2004) factors that influence customer interest include:

1. Encouragement from within the individual.
For example the urge to eat. The urge to eat will generate interest in working or looking for income, interest in food production and others.
2. Social Motives.
Social motives can be a factor that arouses interest in carrying out certain activities
3. Emotional Factors.
Interest has a close relationship with emotion. Thus, it can be said that interest is a strong impetus for someone to do everything in realizing the achievement of the goals and ideals that become his desire.

2.2.2 Indicators of Customer Interest

According to Wardana (2004) there are three indicators that are used as a reference for the formation of customer interest, namely as follows:

1. Cognition (Symptom recognition): The activity or process of acquiring knowledge (including awareness, feeling) or trying to recognize something through one's own experience. In general, the symptoms of recognition are divided into two, namely through the senses and through reason.
From the above understanding, Wardiana stated that cognition is a person's belief about something that is obtained from the process of thinking about a certain object. The process carried out is to acquire knowledge and manipulate knowledge through activities of remembering, analyzing, understanding, judging, reasoning, and imagining.
2. Emotions (feeling symptoms): the tendency to have distinctive feelings when dealing with certain objects in the environment. Emotions can be interpreted as feelings that arise as a result of stimuli from within and from outside. It means a feeling that encourages individuals to respond or act on stimuli, both from within and from outside themselves.

3. Konasi (symptoms of will): is one of the functions of human mental life, can be interpreted as a psychic activity that contains an active effort and is related to the implementation of a goal. A goal is the end point of a movement in a direction. According to Ahmadi, the meaning of konasi or volition can be equated with will or desire. The will is a function of the soul to be able to achieve something. This will can be called a power from within, while from outside it is a movement.

2.2.3 Sharia Pawnshop

Pawn in Arabic is called rahn. Rahn according to the language is a guarantee of debt, a mortgage, as also named Al-Habsu, which means detention. Meanwhile, according to syara', it means a contract whose object is to hold the price of a right for which a perfect payment may be obtained. In its definition, rahn is goods that are pawned, rahin is the person who pawns it, while murtahin is the person who gives the loan. The definition of rahn according to Al-Anshary (2008) defines rahn as making an object as a trust from something that can be paid from the property if the debt is not paid. Meanwhile, according to Ahmad Azhar Basyir Rahn is holding something as a debt dependent, or making something valuable according to the view of syara' as a dependent marhun bih,

2.2.4 Promotion

According to Jakfar (2012) promotion is a very powerful activity to attract and retain consumers. With this promotion, consumers will recognize the products or services offered by the company. When consumers know the products or services offered, they will always buy or use the company's products and services.

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2.3 Promotion Concept in Islamic Economy

Islamic economics also applies promotions carried out to offer, inform, sell products or services in the market. Promotions used by the Prophet Muhammad SAW, are personal selling, advertising, sales promotion and public relations. However, the methods established by the Prophet Muhammad are different from the promotions currently being carried out. Most of the current promotions are not in accordance with what is said in the ad, even today's promotions are dropping or vilifying competitors' products. The method used by the Prophet Muhammad is inseparable from moral values, namely maintaining customer trust, looking charming, prioritizing customers, not taking excessive profits, and so on. According to sharia principles, marketing activities must be based on the spirit of worshipping God the Creator,

2.3.1 Ujrah Rates

Ujrah in the dictionary of Islamic banking, namely the reward given or requested for a job done. Ujrah itself in Arabic has the meaning of wages or wages in a lease, so the discussion about ujrah is included in the discussion of ijarah where ijarah itself has its own meaning. The meaning of ijarah is etymologically derived from the word alajru which means al-'Iwadh or change, that's why ats-Tsawabu in the context of reward is also called al-Ajru, namely wages. In terminology, ijarah is a contract for the transfer of usufructuary rights to goods or services, through payment of rental wages, without being followed by a transfer of ownership of the goods. The ijarah contract is always accompanied by the word reward or wages which is also called ujrah.

2.3.2 Terms of Ujrah

For the validity of an ujrah, something that is used as a wage or reward must meet the requirements. The scholars have set the conditions for ujrah, namely:

1. Ujrah or reward is something that is considered a treasure in the view of shari'ah (mal mutaqaawwim) and is known.
2. Something that is valuable or can be valued with money according to local customs. If it is in the form of goods, then it must include goods that can be traded. If it is in the form of a service, then it must be a service which is not prohibited by syara'.
3. Ujrah or rewards are not the same benefits or services as those rented out. For example, the reward for renting a house is for renting a house, wages for working in the fields by working in the fields. In the view of the Hanafiyyah scholars, this condition can lead to usury nasi`ah.

2.3.3 Indicators of Disbursement Procedure

Indicators of loan disbursement procedures according to Khasanah (2014):

1. Flexibility, the ability to work effectively and adapt in different situations, with various individuals and groups.
2. Ease, something that is desired and liked by humans because it is not complicated and not complicated.
3. Simplicity, a condition, property, or quality when anything can be considered to have.

2.4 Conceptual Framework

Based on the literature review and the results of previous research, it is suspected that promotion, ujrah rates and fund disbursement procedures affect the public's decision to choose Rahn's product. Thus, the research framework can be formulated as follows:

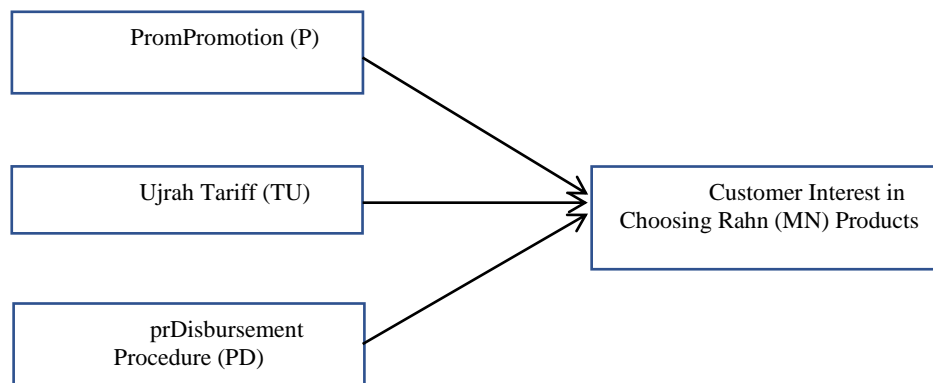


Figure 1. Conceptual Frame Work

3. RESEARCH METHOD

This research was conducted in Aceh Province. Methods The source of data in this study is primary data obtained by distributing questionnaires to 100 Rahn customers at Pegadaian Syariah in Aceh Province.

$$n = \frac{Z_{1-\alpha/2}^2 P (1 - P)}{d^2}$$

Information:

n = Number of samples

Z = Z score at 95% confidence (1.96)

P = Maximum estimate 5%

d = Sampling error (alpha 10%)

Based on the above formulation, the number of samples to be taken is as follows:

$$n = \frac{1,96^2 \times 0,5 (1 - 0,5)}{0,10^2} = 96,04 (100 \text{ dibulatkan})$$

From the above formulation, it is found that the number of samples to be taken in this study is a minimum of 100 people.

3.1 Research Instrument Test

3.1.1 Validity Test

The validity test shows the degree of accuracy between the data that actually occurs on the object and the data collected by the researcher to find the validity of an item, we correlate the item score with the total of these items. The minimum requirement to be considered a valid instrument item is a valid index value is the validity index value 0.3 (Sugiyono, 2016). Therefore, all statements that have a correlation level below 0.3 must be corrected because they are considered invalid.

3.1.2 Reliability Test

The reliability test is the extent to which the measurement results using the same object will produce the same data (Sugiyono, 2016). Each group's scores for each item are added up to produce a total score. If the correlation is 0.7, it is said that the item provides a sufficient level of reliability, on the contrary, if the correlation value is below 0.7, it is said that the item is less reliable.

3.2 Classical Assumption Test

3.2.1 Normality Test

The normality test aims to test whether in the regression model, the confounding or residual variables have a normal distribution (Ghozali, 2013). If the normal probability plot graph shows that the points have followed a straight line, it can be concluded that the residual data has a normal distribution, or the data meets the classical assumption of normality (Astuti, 2020). Furthermore, in the One-Sample Kolmogorov-Smirnov Test, if a significance value > 0.05 is obtained, it can be concluded that the data is normally distributed.

3.2.2 Multicollinearity Test

The multicollinearity test aims to test whether there is a correlation between the independent variables in the regression model. A good regression model does not have a correlation between independent variables. The common method used to detect multicollinearity problems in regression models is to look at the Tolerance and VIF (Variance Inflation Factor) values. The recommended value to show the absence of multicollinearity problems is the Tolerance value must be > 0.1 and the VIF value < 10 (Astuti, 2020).

3.3 Data Analysis Method

In this study using multiple linear regression analysis techniques (Multiple Regression Analysis Model). with the equation:

$$MN = a + bP + bTU + bPD + e$$

Information :

MN : Customer interest in choosing a pawn (Rahn)

a : Constant

b : Regression coefficient
 Q: Promotion
 TU: Ujrah fare
 PD : Fund disbursement procedure
 e : Standard error

4. RESEARCH RESULTS

4.1 Characteristics of Respondents

Characteristics of respondents obtained include data on Age, Gender, and Last Education. For more details regarding the number of respondents, it is presented in the form of a graph below:

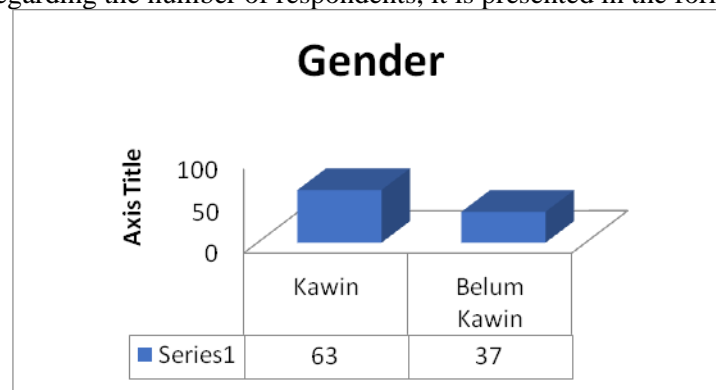


Figure 2.Gender

Judging from Figure 2 above, it can be seen that the number of respondents totaled 100 people. Respondent from pawnshop customers At the Aceh Sharia Pawnshop DIt is known that male respondents are 69 respondents or 69% and female respondents are 31 respondents or 31%. With this it can be concluded that customers who use rahn products at pawnshops At the Aceh Sharia Pawnshop the majority are men.

For more details regarding the characteristics of respondents obtained, among others, data on the age of respondents, the following is presented in graphic form:

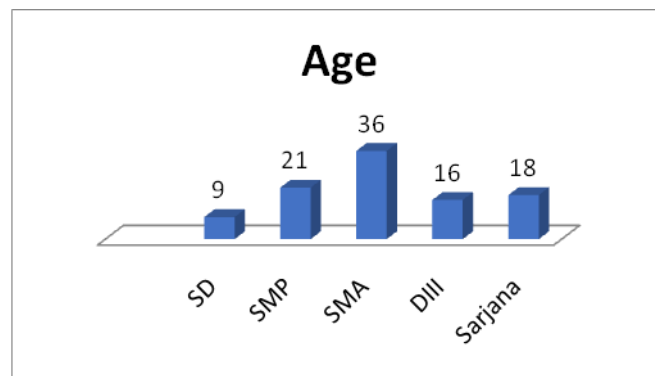


Figure 3.Respondent's Age

Judging from Figure 3 above, it is known that the age of the respondents ranged from 21 to 30 years, namely 19 people or 10%. There are 39 customers aged 31 - 40 years or 39%, those aged 41-50 years as many as 21 people or 16%. There are 51 people who are more than 51 years old and the rest are less than 20 years old as many as 23 people or 23%.

This research was conducted to 100 respondents who work at. These respondents are from various levels of education, namely as follows:

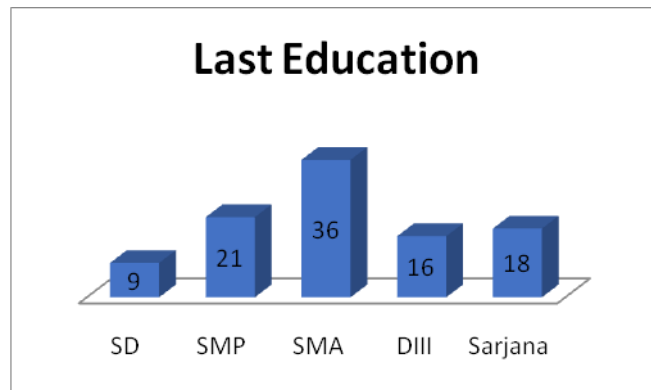


Figure 4. Respondent's Last Education

Based on the figure, it is known that the last education of respondents who graduated from high school was 38 respondents or 38%, then 16 respondents or 16% graduated from D-III. While respondents who graduated from Bachelor (S1) were 18 people or 18%, and the rest of the respondents who only had junior high school education were 21 respondents or 21%. This shows that the majority of these savings customers already have higher education. Meanwhile, there are 9 people or 9% of customers who graduated from elementary school.

Below will be presented the number of respondents based on their marital status, as follows:

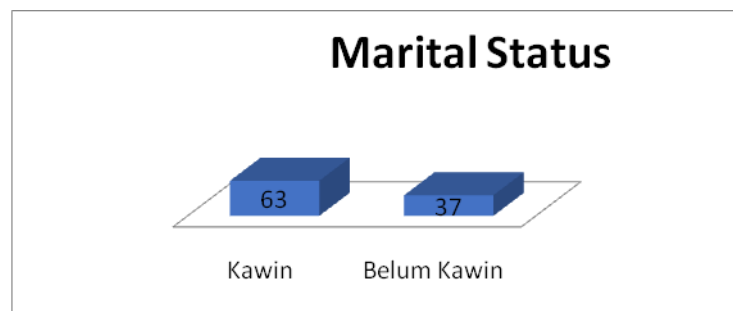


Figure 5. Respondent's Marital Status

Based on Figure 5, it can be explained about the marital status of the respondents, that there are 37 respondents or 37% of customers who are unmarried, while 63 respondents or 63% are married. This shows that on average, the customers at Pegadaian in the Indonesian province are already married (married).

4.2 Research Instrument Test

4.2.1testiValidity

The level of validity in this study was measured by calculating the correlation between the scores of each statement item and the total construct score using the SPSS application with the Pearson correlation coefficient test. Provided that if $r_{count} > r_{table}$ then the item or statement or indicator is declared valid.

Table 1. Validity test

Question	Corrected Item-Total Correlation
P1	0.379
P2	0.491
P3	0.430

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P4	0.442
TU1	0.405
TU2	0.485
TU3	0.424
TU4	0.565
WW1	0.475
WW2	0.402
WW3	0.454
MN1	0.544
MN2	0.531
MN3	0.433
MN4	0.400

From the table above, it can be seen that all items in the variables MN, P, TU and PD, have rcount greater than rtable (0.198) meaning, all statement items can be declared valid.

4.2.2 Testi Reliability

PenThis test uses the cronbanch alpha statistical method with a value of 0.60. If the cronbanch alpha of a variable > 0.60 then the statement items in the research instrument are reliable or reliable, and vice versa if the cronbanch alpha value < 0.60 then the statement items are not reliable.

Table 2.Reliability

Variable	Cronbach's Alpha	N of Items
Promotion (P)	0.626	4
Ujrah Tariff (TU)	0.676	4
Fund Disbursement Procedure (PD)	0.676	3
Customer Interest (MN)	0.692	4

The table above shows that the items for each research variable are reliable, because the cronbanch alpha value for all variables is greater than 0.60 with details P = 0.626, TU = 0.676, PD = 0.676 and MN = 0.692, it can be stated that all variables are reliable. .

4.3 Testi Classical Assumption

4.3.1 Testi Normality

testi normality aims to test whether the regression model between the dependent variable and the independent variable has a normal distribution or not (Ghozali, 2011). The provisions of the normality probability plot graph if the data spreads around the diagonal line and follows the direction of the diagonal line, the regression model fulfills the assumption of normality. The results of the normality test are as follows:

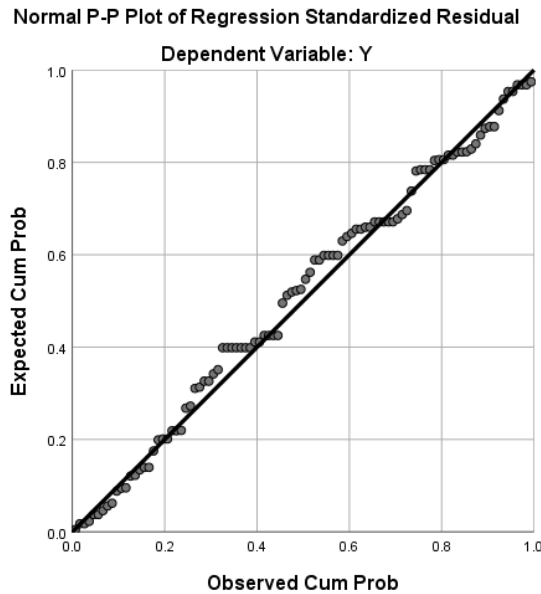


Figure 6. Normal P-Plot of Regression Standardized Residual

In the picture above, it can be seen that the data points spread around the diagonal line and follow the direction of the diagonal line, so the regression model fulfills the normal assumption.

4.3.2 Testi Multicollinearity

testii Multicollinearity is done by looking at the tolerance value or by using the variance inflations factors (VIF) from the analysis using SPSS. The multicollinearity test was carried out by looking at the value of the VIF (variance inflation factor) < 10 and the value of the tolerance value > 0.10 (Jonathan, 2013).

Table 3. Multicollinearity Test

	Collinearity Statistics	
	Tolerance	VIF
Promotion (P)	0.649	1.541
Ujrah Tariff (TU)	0.714	1,401
Fund Disbursement Procedure (PD)	0.586	1,708

BerdaBased on the table above, it can be seen that the tolerance value for each research variable is P = 1.069, TU = 0.714 and PD = 0.586, while the VIF value is P = 1.541, TU = 1.401 and PD = 1.708. So it can be concluded that the overall tolerance value is greater than 0.10 and the VIF value is less than 10. This proves that this research variable is free from mutilinearity.

4.4 Results and Discussion

Multiple linear regression analysis in this study was used to determine the effect of the promotional variable (P), ujrah tariff (TU) and fund disbursement procedure (PD) on the dependent variable of customer interest in choosing rahn (MN) products at Sharia Pawnshops in Aceh Province as follows :

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Table 4. Analysis of Variance

Constant	5,667	***
	[1,299]	
Promotion	0.217	***
	[0.084]	
Ujrah Rates	-0.265	***
	[0.081]	
Disbursement Procedure	0.755	***
	[0.111]	

Note : [] Standard error, *** Sig of Level at 1%

Berdasarkan pada output results above, the regression equation is obtained as follows:

$$Y = 5.667 + 0.217X_1 - 0.265X_2 + 0.755X_3$$

Based on this equation, it can be described that the constant is 5.667, meaning that if the promotional variables, ujarah rates and fund disbursement procedures are constant, then the value of customer interest in choosing rahn products at Sharia Pawnshops in Aceh Province is 5.667. The value of the promotion coefficient is 0.217, meaning that the amount of promotion affects customer interest in choosing Rahn products by 21.7. The coefficient value of ujarah tariff is 0.265, meaning that the amount of ujarah tariff affects customer interest in choosing rahn products by 26.5. While the value of the promotion coefficient is 0.755, meaning that the magnitude of the fund disbursement procedure affects customer interest in choosing Rahn products by 75.5. All of the independent variables have a positive and significant effect on customer interest in choosing the rahn product at the Aceh Sharia Pawnshop. It can be stated that the promotion variable has a positive and significant effect on customer interest in choosing Rahn products at the Sharia Pawnshop in Aceh Province. The ujarah tariff variable has a significant negative effect on customer interest in choosing rahn products at the Sharia Pawnshop in Aceh Province. The procedure for disbursement of funds also has a significant and negative effect on customer interest in choosing the rahn product at the Sharia Pawnshop in Aceh Province.

The results of the study stated that promotion has a positive and significant effect on customer interest in choosing Rahn at the Aceh Sharia Pawnshop product. This is in accordance with research conducted by Busriadi (2015); Maghfirah & Nurdin (2018) and Indriyo (2000) who say that promotions positively and significantly affect customer interest in choosing Rahn products. The promotional activities carried out by the sharia pawnshop are a means to introduce the products owned by the sharia pawnshop to customers so that customers know more about the products offered by the sharia pawnshop. Promotion is an important activity. For every company, this means a sharia pawnshop because no matter how good the product is, if it is not known by the customer, the product will not succeed in the market. Promotion is an attractive means provided by the mortgage, namely through advertising, publicity or charity events to attract customers' interest by providing cheap administrative costs and optimizing the estimated collateral so that customers get the appropriate loan.

The ujarah rate variable also has a negative and significant effect on customer interest in choosing rahn products at the Aceh Sharia Pawnshop. This is because the ujarah tariff is relatively low compared to other financial institutions that provide rahn products, which are mostly burdensome for customers in the payment and settlement process so that customers are not affordable. The ujarah tariff will make the product attractive to customers due to the affordable tariff that must be paid. Customers tend to look at the final tariff and decide whether to accept or refuse to pawn the goods. The customer's expectation in considering the tariff is that the ujarah

tariff offered can be reached by the customer financially and the determination of the tariff must be in accordance with the product guarantee so that the customer can consider using the pawnshop product. Based on the fatwa of SDN No. 26/DSN/MUI/III/2002 it regulates the costs and costs of storing goods (deceased) borne by the pawnbroker.

The disbursement procedure variable also has a positive and significant effect on customer interest in choosing rahn products at the Aceh Sharia Pawnshop. This research supports a study conducted by Maghfirah & Nurdin (2018) which states that the procedure for disbursing funds has a significant and significant effect on customer interest in choosing Rahn products. The easy fund disbursement procedure will have a positive effect on people's interest in choosing Rahn products as a solution to their needs. If the sharia pawnshop makes complicated and convoluted rules, it will result in customers switch to other financial institutions, and this will harm the bank itself. The results show that the customer's interest in using the product at the pawnshop is quite high, it can be seen from the questions asked generally answer agree and strongly agree very high.

5. CLOSING

5.1 Conclusion

1. Promotion has a positive and significant effect on customer interest in choosing Rahn products at the Aceh Sharia Pawnshop
2. Ujrah tariffs have a negative and significant effect on customer interest in choosing rahn products at Aceh Sharia Pawnshops
3. The procedure for disbursement of funds has a positive and significant effect on customer interest in choosing the rahn product at the Aceh Sharia Pawnshop.

5.2 Suggestions

1. Pegadaian Syariah in Aceh Province should be able to increase promotions related to product distribution of funds using rahn contracts and Islamic banks, not only gold which can be used as collateral for pawning but other movable goods.
2. From the results of the study, it was found that the ujrah tariff had a negative effect, for that it was better for Sharia Pawnshops in Aceh Province to consider the specified tariff, considering this could be a threat to Sharia Pawnshops because market competition will increase, moreover banks also offer the same product.
3. Pegadaian Syariah needs the right strategies in socialization and marketing to maintain customer interest, such as discounts on Islamic holidays or when celebrating national days such as Teacher's Day, Mother's Day and so on.

Pegadaian Syariah in Aceh Province should put more emphasis on channeling funds to productive things, so that they will be able to help the family economy in a sustainable manner.

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