

Assessment, Ujrah, and Promotion Influence on Islamic Gold Pawn Decisions in Baturaja

Diska Riani^{1*}, Ani Eliza², Ahmad Hazas Syarif³

State Islamic University Of Raden Intan Lampung, Lampung, Indonesia^{1,2,3}

diskariani0804@gmail.com¹, anyeliza@radenintan.ac.id², hazassyarif@radenintan.ac.id



Article History:

Received on 04 June 2025

1st Revision 10 June 2025

2nd Revision 17 June 2025

3rd Revision 20 June 2025

Accepted on 22 June 2025

Abstract

Purpose: This study aims to analyze the influence of estimated value, ujrah (service fee), and promotional activities on the use of Islamic gold pawn (rahn) financing products at the Baturaja Islamic Pawnshop. Design/methodology/approach: This study investigates the partial and simultaneous effects of these variables and identifies the most dominant factor influencing customer decisions.

Methodology/approach: This research employs a descriptive quantitative method using primary data collected through questionnaires distributed to 98 respondents who are active customers of Pegadaian Syariah Baturaja. Additional data were obtained from documentation and observations. The sampling technique used was purposive sampling, applying the Slovin formula with a 10% margin of error. Data analysis was conducted using multiple linear regression with SPSS version 25.

Results/findings: The results indicate that the estimated value, ujrah, and promotion each have a positive and significant effect on the use of Islamic gold pawn financing products. Simultaneously, the three variables significantly influenced customers' decisions to choose the rahn product. The adjusted R-square value of 0.826 demonstrates that 82.6% of the variance in product usage can be explained by these variables.

Conclusions: The findings suggest that higher estimated values, lower ujrah, and more effective promotional efforts positively impact customer interest in Islamic gold pawn products.

Limitations: This study was limited to one branch, potentially affecting its generalizability across different regions.

Contribution: The findings provide valuable insights for improving marketing strategies and expanding customer engagement with Islamic financial products, particularly Rahn.

Keywords: *Product Use, Promotion, Rahn, Ujrah, Value Assessment*

How to Cite: Riani, D., Eliza, A., Syarif, A, H. (2025). Assessment, Ujrah, and Promotion Influence on Islamic Gold Pawn Decisions in Baturaja. *Bukhori: Kajian Ekonomi dan Keuangan Islam*, 5(1), 1-17.

1. Introduction

The development of Islamic banking in Indonesia has a significant impact on the economic system. Islamic banks are established as financial institutions that carry out their operations in accordance with the basic principles of Islamic economics. In addition, the regulation of Islamic banking in Indonesia is regulated in law No. 21 of 2008, which provides a clear legal basis for the principles of Islamic law, with reference to the fatwa of the competent authority (Ayu Seftiani, 2018). This reflects the rapid development of the banking sector that is tailored to the needs of the community, especially Muslims, in order to be able to transact in a safe way, free from gharar, and avoid usury.

A high estimated value can affect the customer's decision to use gold pawn services. Customers tend to respond positively if the value obtained from products and services can meet their needs. Sharia gold pawn charges customers a storage service fee which is calculated based on the estimated value. The

financing received by the customer, as well as the fees charged, can influence the customer's decision in choosing financing that suits their needs (Septhani Eka Putri, 2022).

Ujrah is a term used in the context of Islamic economics to describe the costs or rewards given for services that have been performed. In the Islamic banking system, ujrah serves as a storage fee or other service fee charged to customers for services provided, such as in Islamic gold pawn financing. The concept of ujrah is very important because it is in accordance with Sharia principles that prohibit usury and ensure that the rewards given are on the basis of agreement and fairness between the service provider and the customer. In practice, ujrah must be determined clearly and transparently so as not to cause injustice or gharar elements in the transaction (Putri, 2022). Promotion serves as a means of communication that provides information to prospective customers about Islamic banking products that can meet their needs and desires. Promotion is an important element in the banking industry, especially amid the threat of globalization and increasingly fierce international competition, as well as internal competition in the country. Attractive and promising promotions can increase customer interest in choosing certain products or services. Therefore, companies need to choose effective methods of conveying information about their products and services to society (Wardhana M. Q, 2021).

The use of a product or service is the result of an individual's interest or awareness of the benefits offered without coercion from other parties. The use of Islamic banking services, including gold pawn financing (Rahn) products, is strongly influenced by the customer's understanding of the product and the effectiveness of the marketing strategy implemented. The low level of use of an Islamic financial product can be caused by the lack of public understanding of the benefits and mechanisms of the product, as well as the lack of promotional efforts from the company's management in introducing it. Therefore, psychological factors such as customer behavior, attitudes, and preferences play an important role in determining the level of use of a financial service (Anisa S, 2021). Sharia gold pawn has become one of the products that are in great demand by the public to overcome short-term capital shortages. In addition, a significant jump in gold prices, especially during the pandemic, which reached 1 million per gram, is attracting more and more attention. This phenomenon occurs in the midst of a global economic downturn, where gold prices actually increased. This suggests that gold has promising business potential, including in the gold pawn sector (Saputra, 2024).

Pegadaian Syariah Baturaja is one of the financial institutions that provide sharia-based financing services in Baturaja. One of the fastest growing financing products among the community is the Sharia gold pawn. The gold pawn offered by the Baturaja Sharia Pawnshop follows a financing system that is in accordance with Sharia principles, with the legal basis of the fatwa of the National Sharia Council of the Indonesian Ulema Council. Gold pawn services at Baturaja Sharia Pawnshops are based on the rules set forth in the applicable legislation, as well as sharia principles that are in accordance with existing legal provisions (Ananda, 2023). The development of the number of customers of gold pawn products offered by Syariah Baturaja pawnshops continues to increase every year. The following is the data on the development of the number of customers of Sharia gold pawn products (Rahn) in Baturaja Sharia pawnshops.

Table 1. Number Of Customers Of Gold Mortgage Financing Products Syariah (Rahn) in Pawnshop Sharia Baturaja

No	Year	Number Of Customers
1	2019	2.150
2	2020	2.400
3	2021	2.650
4	2022	2.900
5	2023	3.200
6	2024	3.500
7	2025	2.146

Source: Marketing Report Rahn Pawnshop Syariah Baturaja

Based on data from 2019 to 2025, there were fluctuations in the number of customers in Sharia Gold pawn financing products. In 2019, there were 2,150 customers. Then, there was an increase of 11.6% in 2020 to 2,400 customers. This increase continued in 2021 with 2,650 customers (up 10.4%), in 2022 it became 2,900 customers (up 9.4%), and in 2023 it reached 3,200 customers (up 10.3%). The peak occurred in 2024 with 3,500 customers or an increase of about 9.4% compared to the previous year.

However, in 2025, there was a decrease of 38.7% to only 2,146 customers. This decline can be caused by various factors, such as unstable economic conditions, increasingly tight competition from Islamic financial institutions, reduced public demand for gold pawn services, or a shift in interest to other more flexible and profitable financing products. In addition, internal factors such as changes in policies, services, or promotions at Pegadaian Syariah Baturaja can also affect the level of customer trust and interest. These fluctuations indicate that customer growth is not always linear and is highly dependent on socio-economic dynamics and institutional strategies. Customers are an important factor for Syariah Baturaja pawnshops in their operational success. An Islamic financial institution can be said to be successful if the products offered are used by customers, because from the use of these products the institution gains profits. The use of Islamic gold mortgage financing (Rahn) products is influenced by various factors, including the estimated value, ujrah, and promotion. Therefore, understanding the effect of estimated value, ujrah, and promotion on the use of Rahn products is an important aspect in improving the attractiveness and sustainability of Baturaja Sharia Pawnshop services.

Previously, there have been several studies that have been carried out to examine influencing factors regarding the use of Sharia gold pawn financing products (Rahn) research by (Seftiani, 2018) revealed that the estimated value has a positive and significant effect on customer decisions in using Rahn products. This finding is reinforced by TIKASusanti's (2021) research, which shows that the estimated value variable has a significant effect on the use of Sharia gold pawn products. However, the results of research conducted by (Bachmid et al., 2020) showed that the estimated value does not have a significant effect on the use of Rahn products. Differences in the results of this study indicate that the estimated value factor can have varying effects depending on economic conditions, promotional strategies, and other factors that affect customer decisions in utilizing Sharia gold pawn services at Baturaja Sharia pawnshops. Furthermore, research related to the effect of ujrah on the use of Islamic gold pawn financing products (Rahn) showed varying results. Research conducted by (Bachmid et al., 2020) shows that the cost of ujrah has a significant effect on the use of Rahn products by customers. However, research conducted by (Nopianti & Illahi, 2022) showed that the cost of care (ujrah) has an effect on the use of Rahn products, although not significantly. Differences in the results of this study indicate that the level of ujrah can be a consideration for customers in deciding on the use of Islamic gold pawn financing products, but the effect can vary depending on other factors such as institutional policies, purchasing power, and marketing strategies implemented by Islamic pawnshops Baturaja.

Several previous studies that discussed the effect of promotion on the use of Islamic gold pawn financing products (Rahn) showed varying results. Research conducted by (Maghfirah & Nurdin, 2019) proves that promotions have a significant effect on the use of Rahn products by customers. This finding was reinforced by (Anisa, 2021), which showed that the promotion variable had a significant positive influence on customers' decisions in using Sharia gold pawn financing products. However, the results of a study conducted by showed that the promotion variable did not significantly affect the increase in the use of Rahn products. Differences in the results of this study indicate that the effectiveness of promotion in encouraging the use of Islamic gold pawn financing products can depend on other factors, such as the attractiveness of marketing strategies, promotional media used, and the level of public understanding of the benefits of these products in Islamic pawnshops Baturaja.

Although several studies have examined the factors that affect the use of Islamic gold pawn products, such as customer satisfaction related to ujrah and services, as well as the effect of promotions on customer interest in general, there is still a significant research gap, especially in the context of Baturaja Sharia pawnshops. Previous studies have tended to focus on a qualitative analysis of sharia compliance or a review of the general literature on the concept of rahn. However, quantitative research that specifically examines simultaneously and separately the impact of estimated value, ujrah, and promotion on the decision to use Sharia gold pawn financing products (rahn) at one specific locus such

as Baturaja Sharia pawnshops is still limited. This creates the need to explore how the combination of these three variables interact and influence customer behavior in the region, making a more specific empirical contribution to the Islamic finance literature.

In this study, the formulation of the problem to be discussed is how the estimated value, *ujrah*, and promotion partially or simultaneously affect the use of Islamic gold pawn financing products (*Rahn*) in Islamic pawnshops Baturaja. In line with the formulation of the problem, this study aims to analyze and identify how much the impact of each of the independent variables of the estimated value, *ujrah*, and promotion as well as a combination of all three on the decision of customers in utilizing Islamic gold pawn products in the institution.

2. Literature Review and Hypothesis

2.1. Consumer Behavior Theory

Consumer Behavior Theory describes how individuals in society make decisions to use a product or service based on perceptions of benefits, costs, and influences from the surrounding environment. Consumers are influenced by internal factors such as motivation, perception, attitude, and knowledge, as well as external factors such as price, promotion, and social value. In the context of Islamic pawnshops, there are three important factors that influence customer behavior, namely the estimated value, *ujrah*, and promotion. The estimated value of gold is one of the main attractions because it determines the amount of financing that can be obtained. *Ujrah* as an administrative fee must be considered reasonable so as not to burden the customer.

Meanwhile, promotion plays an important role in shaping customer perceptions of the credibility, convenience, and benefits of Islamic gold pawn financing products. Consumer Behavior Theory describes how individuals in society make decisions to use a product or service based on perceptions of benefits, costs, and influences from the surrounding environment. Consumers are influenced by internal factors such as motivation, perception, attitudes, and knowledge, as well as external factors such as price, promotion, and social value. In the context of Islamic pawnshops, there are three important factors that influence customer behavior, namely the estimated value, *ujrah*, and promotion. The estimated value of gold is one of the main attractions because it determines the amount of financing that can be obtained. *Ujrah* as an administrative fee must be considered reasonable so as not to burden the customer. Meanwhile, promotion plays an important role in shaping customer perceptions of the credibility, convenience, and benefits of Islamic gold pawn financing products.

2.2. Value and Cost Theory

Value and Cost Theory explains that consumer decisions in using a product or service are determined by considerations between the value received (benefit) and costs to be incurred (cost). Consumers tend to choose products that provide the highest value at the lowest possible cost. In the context of Islamic gold pawn financing (*rahn*) in Islamic pawnshops, the value in question includes a high estimated value of gold, clarity of benefits, as well as informative and interesting promotions, while the cost refers to *ujrah* or administrative costs to be paid by the customer. Customers will be more interested in using *rahn* products if they feel that the value they get (for example: the amount of financing from the estimated value of gold, additional benefits from promotions) is greater than the costs incurred (such as *ujrah* or other expenses).

In other words, the greater the perception of benefit and the smaller the perceived sacrifice, the more likely the product is to be used by the consumer. This theory is important to analyze the rational behavior of consumers in choosing financial services, especially in the Sharia sector that emphasizes the principles of fairness, openness, and benefit values. Thus, in this study, this theory underlies how the estimated value, *ujrah*, and promotion can affect the decision to use Islamic gold pawn financing products in Baturaja Islamic pawnshops (Zulkarnain, 2021).

2.3. Promotion and Marketing Theory

Promotion and marketing theory is an important part of modern marketing science that explains how a company influences consumer behavior through marketing communications. Promotion is included in the marketing mix that serves to introduce products, convey excellence, persuade consumers, and strengthen loyalty to products or services. In the context of Islamic pawnshops, promotion has a

strategic role to shape public perception of Islamic gold pawn financing products (rahn). Promotion strategies that are informative, educational, and in accordance with Sharia values can increase awareness (awareness), build interest (interest), to encourage consumer product use decisions. Promotions carried out can be in the form of dissemination of information through digital media, education through counseling or seminars, as well as the use of social media and testimonials from customers. The promotion not only has an impact on increasing the use of products, but also strengthens the positive image of Islamic pawnshops as a competent and trusted Islamic financial institution (Hidayat, 2022).

2.4. Sharia Compliance Theory

Sharia compliance theory examines how individuals and institutions conduct economic and financial activities in accordance with Islamic principles. This compliance is not only limited to following the rule of law, but also includes integrity in applying sharia values such as prohibitions against interest (riba), excessive uncertainty (gharar), and gambling (maysir).

In the practice of Islamic financial institutions, the level of compliance with Sharia principles is the main aspect that forms customer trust. This compliance reflects the legality and Halal of the Islamic financial products offered, which in turn can encourage consumer loyalty and strengthen the institution's position in the financial industry. Recent studies show that sharia compliance plays an important role in influencing consumer decisions in choosing Islamic financial products. Consistency in the application of sharia principles along with transparency can increase the credibility of financial institutions and become an added value in market competition (Ni'mah et al., 2020).

2.5. Hypothesis

A hypothesis is an interim answer to a formulation of a research problem that is based on a relevant theory, but has not been validated by empirical facts obtained through data collection. In general, hypotheses are classified into two types, the Nil hypothesis (Ho) and the alternative hypothesis (Ha). The null hypothesis (Ho) states that there is no relationship between the independent variable (X) and the dependent variable (Y). Meanwhile, the alternative hypothesis (Ha) States the existence of a relationship or influence between two or more variables. Thus, the hypotheses used in this study are as follows:

2.5.1. *The effect of the estimated value on the use of Islamic gold pawn financing products (Rahn) in Baturaja Syariah pawnshops*

The estimated value is the main factor in determining the amount of financing that can be obtained by customers in the Sharia gold mortgage system. The higher the estimated value of gold, the greater the amount of financing that can be received by customers, thus increasing the use of Sharia gold mortgage products. Value and Cost Theory states that consumers will tend to choose products or services that provide high value at a balanced cost. Based on the theory of value and cost, the higher the estimated value given by Syariah Pawnshop Baturaja for gold pawn (Rahn) compared to the cost (ujrah) charged, the greater the customer's interest in using the financing product because the customer feels he gets more value from the mortgaged gold.

This is in line with research from (Aditiawati & Syah, 2024) and (Lubis et al., 2023) where both of these studies provide empirical support that the estimated value is an important factor that needs to be considered in the context of Islamic gold pawn financing, in line with the hypothesis proposed. The hypothesis in this study states that individuals make decisions based on the comparison between the benefits obtained and the costs incurred affect the customer's decision in using Islamic gold pawn financing products.

H1: The estimated value has a positive and significant effect on the use of Sharia gold pawn financing products (Rahn) in Baturaja Sharia pawnshops.

2.5.2. *The influence of Ujrah on the use of Sharia Gold pawn financing products (Rahn) in Baturaja Sharia pawnshops*

Ujrah is a service fee charged to customers in Sharia gold pawn financing. In the theory of consumer behavior, cost is one of the factors that influence consumer decisions in using a product or service. If

the cost of ujah is too high, customers tend to look for other financing alternatives. Conversely, if ujah is determined to be competitive and transparent in accordance with Sharia principles, then the interest and use of Sharia gold pawn products will increase. The relationship between consumer behavior theory and the influence of ujah on the use of Islamic gold pawn financing products (rahn) in Baturaja Islamic pawnshops is that ujah (rental/service costs) become one of the determining factors in consumer decision making based on their perception of the value and benefits derived from rahn products, in line with the principles of economic rationality and consumer satisfaction in consumer behavior theory.

Based on research from (Nasution & Ilhamy, 2021) and (Putri, 2022b), dimna the results showed that ujah has a negative and significant influence on customer decisions. This means that the higher the ujah set, the lower the customer's tendency to use Rahn products. This study is very relevant and in line with the proposed hypothesis as it focuses directly on the ujah variable and its impact on the use of Rahn products. The hypothesis in this study states that the higher the value of the perceived benefits of the customer and the more competitive the cost of ujah, the greater the likelihood that the customer will choose the use of Islamic gold pawn financing products.

H2: Ujah has a positive and significant effect on the use of Sharia gold pawn financing products (Rahn) in Baturaja Sharia pawnshops.

2.5.3. The effect of promotion on the use of Islamic gold pawn financing products (Rahn) in Baturaja Sharia pawnshops

Promotion is a marketing strategy that aims to increase consumer awareness, interest, and decisions in using a product. In the theory of promotion and marketing, effective promotional strategies can increase the attractiveness of a product in the eyes of consumers. Promotion and marketing theory asserts that effective promotional strategies directly affect the knowledge and interest of potential customers, which will ultimately increase the use of Islamic gold pawn financing products (Rahn) in Sharia Baturaja pawnshops.

Based on several previous studies, including from (Astri & Tambunan, 2023) and (Bachmid et al., 2020), explained that the promotion has a significant effect on the use of Islamic gold pawn financing products (Rahn). Previous research has shown that effective promotional strategies, such as advertising, publicity, and sales promotion, can increase public awareness, knowledge, and interest in Islamic financial products. The hypothesis in this study states that effective promotion will increase customer understanding and interest in the use of Islamic gold pawn financing products.

H3: Promotion has a positive and significant effect on the use of Sharia gold pawn financing products (Rahn) in Baturaja Sharia pawnshops.

2.5.4. Effect of estimated value, Ujah, and promotion simultaneously on the use of Islamic gold pawn financing products (Rahn) in Baturaja Sharia pawnshops

The use of Sharia gold mortgage financing products is not only influenced by one factor, but is the result of the interaction between the estimated value, ujah, and promotion simultaneously. The higher the estimated value, the more competitive ujah, and the more effective the promotion strategy, the more likely customers are to use Sharia gold pawn products.

According to some previous studies, such as research from (Khair & Setiawan, 2024) and (Ikramina & Nurdin, 2022) stating that factors such as competitive estimated value, transparent and fair ujah determination, and effective promotion have a significant impact on customer interest in using Islamic gold pawn financing products. So the hypothesis in this study states that the influence of these three factors mutually support and strengthen each other in influencing the decision of customers to use Islamic gold pawn financing products.

H4: the estimated value, ujah, and promotion simultaneously significantly affect the use of Islamic gold pawn financing products (Rahn) in Baturaja Sharia pawnshops.

3. Methodology

This study uses a quantitative approach, which is a structured research method and focuses on quantifying data to be generalized (Sugiyono, 2019). This type of research is descriptive quantitative, which aims to describe systematically, factually, and accurately about the effect of the estimated value,

ujrah, and promotion of the use of Islamic gold pawn financing products (Rahn) in Islamic pawnshops Baturaja, as well as to describe the phenomena associated with these factors in detail. In this study, the population in question is customers who use Islamic gold pawn financing products (Rahn) in Islamic pawnshops Baturaja. This study will include data relating to customer interest in the influence of estimated value, ujrah, and promotion factors in their decision to use Islamic gold pawn financing products at Baturaja Islamic pawnshops. The population in this study is customers who use Sharia gold pawn financing products (rahn) in 2025 at Baturaja Sharia pawnshops. Based on preliminary observation data, the number of customers in 2025 is 2,146.

In this study, the sampling technique used is saturated sampling, which is a sampling technique involving all members of the population as a sample (Jonathan Sarwono, 2006). Therefore, the sample in this study is a customer who uses Islamic gold pawn financing products (Rahn) in Baturaja Islamic pawnshops that meet the specified criteria. At the time of sampling, there are several techniques that can be used so that the results of the values to be used in the population in accordance with the hypothesis found. Arikunto argues, if the number of subject population is more than 100, then it can be taken anatar 10-15% or 20-25% or more in accordance with the techniques used conditions that need to be understood at the time of sampling, namely there are two, the number of samples is sufficient and the selected sample is representative of all. To measure how many samples to be studied, the researchers used the Slovin formula, because this formula is able to measure the amount of samples to be studied and determined by the number of samples as many as 96 people.

Data analysis in this study will use SPSS software to test the effect of the estimated value, ujrah, and promotion of the use of Islamic gold pawn financing products (Rahn) in Islamic pawnshops Baturaja. With SPSS, multiple regression testing will be carried out to quantitatively analyze how much contribution each independent variable (estimated value, ujrah, and promotion) in explaining the variation in the dependent variable (use of Rahn products). In addition, SPSS will facilitate testing of classical assumptions such as normality, multicollinearity, and heteroscedasticity to ensure the validity and reliability of the resulting regression model results.

4. Results and Discussion

4.1 Validity and Reliability Test

1. Validity Test

This validity test is done to show the extent to which the accuracy, suitability or suitability of a tool to measure the grains in a list of questions in defining a variable whether the questionnaire to be used to calculate the research variables is valid or Invalid. Based on the results of calculations that have been done by taking the significance level of 0.05 from the 95% confidence interval, it is known that R table ($\alpha=0.05$; $n = 98-2 = 96$), then obtained r table is 0.1986.

Table 2. Test Results Validity Of The Estimated Value Variable (X1)

Statement	R count	r table	Description
X1.1	0,686	0,1986	Valid
X1.2	0,706	0,1986	Valid
X1.3	0,693	0,1986	Valid
X1.4	0,630	0,1986	Valid
X1.5	0,483	0,1986	Valid
X1.6	0,659	0,1986	Valid
X1.7	0,689	0,1986	Valid
X1.8	0,707	0,1986	Valid
X1.9	0,682	0,1986	Valid
X1.10	0,464	0,1986	Valid

Source: primary data processed by researchers 2025, SPSS 25

Ujrah variable validity test in Table 2 consisting of 10 statements to 98 samples of respondents showed that each statement item has a greater value r_{hitung} r_{tabel} (0.1986) so it can be said that each statement item can be said to be valid that is able to measure the variable ujrah and can provide results in accordance with the expected by researchers.

Table 3. Ujrah Validity Test Results (X2)

Statement	R count	r table	Description
X2.1	0,556	0,1986	Valid
X2.2	0,424	0,1986	Valid
X2.3	0,657	0,1986	Valid
X2.4	0,583	0,1986	Valid
X2.5	0,467	0,1986	Valid
X2.6	0,540	0,1986	Valid
X2.7	0,543	0,1986	Valid
X2.8	0,788	0,1986	Valid
X2.9	0,658	0,1986	Valid
X2.10	0,415	0,1986	Valid

Source: primary data processed by researchers 2025, SPSS 25

Ujrah variable validity test in Table 3 which consists of 10 items of statements to 98 samples of respondents showed that each item of the statement has a greater value r_{hitung} r_{tabel} (0.1986) so it can be said that each item of the statement can be said to be valid that is able to measure the variable ujrah and can provide results in accordance with the expected by the researcher.

Table 4. Validity Test Result Of Promotion Variable (X3)

Statement	R count	r table	Description
X3.1	0,763	0,1986	Valid
X3.2	0,600	0,1986	Valid
X3.3	0,659	0,1986	Valid
X3.4	0,719	0,1986	Valid
X3.5	0,550	0,1986	Valid
X3.6	0,740	0,1986	Valid
X3.7	0,722	0,1986	Valid
X3.8	0,630	0,1986	Valid
X3.9	0,684	0,1986	Valid
X3.10	0,719	0,1986	Valid

Source: primary data processed by researchers 2025, SPSS 25

Ujrah variable validity test in Table 4 consisting of 10 statements to 98 samples of respondents showed that each statement item has a greater value r_{hitung} r_{tabel} (0.1986) so it can be said that each statement item can be said to be valid that is able to measure the variable ujrah and can provide results in accordance with the expected by the researcher.

Table 5. Test Results Validity Of The Use Of Financing Products (Y)

Statement	R count	r table	Description
Y1.1	0,621	0,1986	Valid
Y1.2	0,627	0,1986	Valid
Y1.3	0,609	0,1986	Valid
Y1.4	0,665	0,1986	Valid
Y1.5	0,435	0,1986	Valid
Y1.6	0,664	0,1986	Valid
Y1.7	0,670	0,1986	Valid
Y1.8	0,678	0,1986	Valid
Y1.9	0,670	0,1986	Valid
Y1.10	0,609	0,1986	Valid

Source: primary data processed by researchers 2025, SPSS 25

Ujrah variable validity test in Table 5 consisting of 10 statements to 98 samples of respondents showed that each statement item has a greater value r_{hitung} r_{tabel} (0.1986) so it can be said that each statement item can be said to be valid that is able to measure the variable *ujrah* and can provide results in accordance with the expected by the researcher.

2. Validity Test Uji Reabilitas

Reliability test was conducted to determine the consistency of variable measurement results. Reliability test is to determine the extent to which the measurement results remain consistent, if two or more measurements of the same symptoms using the same measurement tool. A construct or variable is said to be reliable if it gives a Cronbach Alpha value greater than 0.60 and vice versa if it is less than 0.60 it is said to be unreliable or unacceptable, while 0.7 is acceptable and above 0.8 is good.

Table 6. Reliability Test Analysis Results

No.	Variable	Croanbach's Alpha	Description
1.	Nilai Taksiran (X1)	0,838	Reliable
2.	Ujrah (X2)	0,734	Reliable
3.	Promosi (X3)	0,869	Reliable
4.	Penggunaan Produk Pembiayaan (Y)	0,829	Reliable

Source: primary data processed by researchers 2025, SPSS 25

Based on the reliability test results seen in Table 6, it can be concluded that the reliability of measuring instruments is good and reliable because the reliability value of the estimated value variable (X1) is located on the good Index is 0.838, the variable *Ujrah* (X2) is located on the acceptable index is 0.734, and the variable promotion (X3) is located on the good Index is 0.869, the variable use of financing products (Y) is located on the good Index is 0.829 so that all statement items on this research questionnaire above are 0.7 so that they are declared reliable.

4.2 Classical Assumption Test

1. Normality Test

Normality test aims to test whether the data will be used in the regression model with normal distribution or not. Normality test in this study was conducted on all variables, both independent and dependent. In regression can use several methods, namely by looking at the spread of data on the source diagonal in the Normal graph P-P Plot of regression standardized residual or with one Sample Kolmogorov Smirnov test.

Table 7. Results Of The Kolmogorov-Smirnov Test

			Unstandardized Residual
N			98
Normal Parameters ^{a,b}	Mean		.0000000
	Std. Deviation		2232.23210149
Most Extreme Differences	Absolute		.117
	Positive		.117
	Negative		-.092
Test Statistic			.117
Asymp. Sig. (2-tailed)			.002 ^c
Monte Carlo Sig. (2-tailed)	Sig.		.131 ^d
	99% Confidence Interval	Lower Bound	.122
		Upper Bound	.139

Source: primary data processed by researchers 2025, SPSS 25

Based on the results of normality test using kolmogorov-smirnov method above, asymptp.GIS test obtained significant results show that the value of Monte Carlo. Sig (2-tailed) of $0.131 > 0.05$. The data is not normally distributed. So this study uses another option, namely the Monte Corlo method. After conducting normality test with Monte Corlo Sig method. (2-tailed) values indicate $0.131 > 0.05$, so it can be concluded that the data tested are normally distributed.

2. Multicollinearity Test

Multicollinearity test aims to see whether there is a strong correlation or relationship between independent variables in multiple regression models. The way to determine the presence or absence of multicollinearity generally is to look at the value of $VIF < 10$ and have a tolerance value > 0.1 then multicollinearity does not occur. If the value of $VIF > 10$ and has a tolerance value < 0.1 , multicollinearity occurs.

Table 8. Multicollinearity Test Results

Regression Test Results									
Model		Unstandardized Coefficients		Standardized Coefficients		T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta				Tolerance	VIF
1	(Constant)	-529.152	1575.189			-.336	.738		
	Nilai Taksiran	.628	.068	.640		9.203	.000	.372	2.692
	Ujrah	.192	.075	.170		2.571	.012	.409	2.446
	Promosi	.198	.047	.213		4.215	.000	.703	1.422

Source: primary data processed by researchers 2025, SPSS 25

Based on the results of Table 8 Coefficients, the VIF value of each variable is the estimated value (X1) of 2,692, Ujrah (X2) of 2,692, and promotion (X3) of 1,422. Estimated value Tolerance (X1) is 0.372, Ujrah (X2) is 0.409 and promotion (X3) is 0.703. This means that all independent variables have a VIF value of less than 10 and a tolerance value of more than 0.1. it can be concluded that the value of the VIF of the three variables above is more < 10 . Thus, it can be concluded that there is no multicollinearity between independent variables in regression, meaning that in a regression model there is no high or perfect correlation (relationship) between independent variables.

3. Heteroscedasticity Test

Heteroscedasticity is a residual variance that is not the same in all observations in the regression model. In good regression there should be no heteroscedasticity. In this study using the glacier test method is to register the independent variable with absolute residual value.

Table 9. Heteroscedasticity Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	1555.004	1094.231		1.421	.159
Nilai Taksiran	.066	.047	.231	1.384	.170
Ujrah	-.073	.052	-.224	-1.409	.162
Promosi	.005	.033	.018	.151	.880

Source: primary data processed by researchers 2025, SPSS 25

Based on Table 9 of the output results can be seen that known glacier test results where the significance value of the estimated value variable (X1) is $0.170 > 0.05$, the significance value of the variable Ujrah (X2) is $0.162 > 0.05$, and the significance value of the variable promotion (X3) is $0.880 > 0.05$. All significance values of the estimated value (X1), Ujrah (X2), and promotion (X3) is greater than 0.05 which means that the model in this study does not occur heteroscedasticity.

4.3 Test Results Of Multiple Linear Regression Analysis

Multiple linear regression analysis used in this study to determine the effect of the quality of the relationship consisting of the estimated value (X1), Ujrah (X2), and promotion (X3) on the use of financing products (Y). The output can be seen in the table below:

Table 10. Test Results Of Multiple Linear Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	-529.152	1575.189		-.336	.738
Nilai Taksiran	.628	.068	.640	9.203	.000
Ujrah	.192	.075	.170	2.571	.012
Promosi	.198	.047	.213	4.215	.000

Source: primary data processed by researchers 2025, SPSS 25

Based on Table 10 above there is a regression equation to show that the value of the constant (a) of -529,152 variables estimated value of 0.628, variable ujrah 0.192 and variable promotion of 0. 198 then the results are included in the formula as follows: above there is a regression equation as:

$$Y = -529.152 + 0.628 X_1 + 0.192 X_2 + 0.198 X_3 + e$$

Based on the above regression equation, it can be interpreted as follows:

1. Constant value -529.152, indicating that if the estimated value (X1), Ujrah (X2), and promotion (X3) is equal to zero, the use of financing products the use of financing products (Y) amounted to -529.152, then the use of financing products in Sharia Baturaja pawnshop amounted to -529.152.

2. Estimated value regression coefficient (X1) of 0.628 means that if the estimated value (X1) increased by 1 (one) unit, then the use of financing products (Y) increased by 0.628 assuming Ujrah (X2) and promotion (X3) remain, maka Y will increase by 0.628. Positive coefficient means there is a positive relationship between the estimated value of the use of financing products. Positive coefficient means there is a positive relationship between the estimated value of the use of financing products.
3. Ujrah regression coefficient (X2) of 0.192 means that if Ujrah (X2) increased by 1 (one) unit, then the use of financing products (Y) increased by 0.192 assuming the estimated value variable (X1) and promotion (X3) remains. A positive coefficient means that there is a positive relationship between ujrah and the use of financing products.
4. Promotion regression coefficient (X3) of 0.198 means that if the promotion (X3) increased by 1 (one) unit, then the use of financing products (Y) increased by 0.198 assuming the estimated value variables (X1) and Ujrah (X2) remain. Positive coefficient means there is a positive relationship between the promotion of the use of financing products.

Based on the value of the regression coefficient above, it can be concluded that although the value of the regression coefficient of the ujrah variable is negative, it has the greatest influence (in absolute value) on the use of Sharia gold pawn financing products compared to other variables. That is, the ujrah variable is the most dominant variable influencing the decision to use Sharia gold pawn products.

4.4 Hypothesis Test Results

1. Partial significance Test (t-test)

The t test is used to determine whether the independent variable (X) significantly affects the dependent variable (Y). Partial test criteria (t test) if $t_{hitung} > t_{table}$ for degrees of freedom obtained coefficient t-count variables estimated value of 9.203, t-hitung Ujrah of 2.571, t-count promotion of 4.215 then the value of t_{table} sought with $df = n - k - 1 = 98 - 2 - 1 = 95$, at 95% confidence level, significance level (α) = 0.05, double-sided testing ($\alpha/2 = 0.025$), obtained t_{table} of 1.98525. The results of the Partial Test (t test) are as follows:

Table 11. Partial significance Test (t-test)
(Coefficients^a)

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	-529.152	1575.189		-.336	.738
Nilai Taksiran	.628	.068	.640	9.203	.000
Ujrah	.192	.075	.170	2.571	.012
Promosi	.198	.047	.213	4.215	.000

Source: primary data processed by researchers 2025, SPSS 25

Based on the results of data processing contained in Table 11 obtained coefficient t-count variables estimated value of 9.203, t-count Ujrah of 2.571, t-count promotion of 4.215 and then the value of t_{table} searched with $df = n - k - 1 = 98 - 2 - 1 = 95$, at a confidence level of 95%, the significance level (α) = 0.05, double-sided testing ($\alpha/2 = 0.025$), obtained t_{table} of 1.98525.

- a. Based on the hypothesis testing results obtained $t_{count} (9.203) > t_{table} (1.98525)$ then H_0 rejected and H_a accepted. This means that there is a variable effect of the estimated value of the use of financing products Islamic Pawnshop Baturaja.
- b. Based on the results of hypothesis testing obtained $t_{count} (2.571) > t_{table} (1.98525)$ then H_0 rejected and H_a accepted. This means that there is a variable effect of Ujrah on Pengg unaan Islamic Pawnshop financing products Baturaja.

- c. Based on the results of hypothesis testing obtained $t_{hitung} (4.215) > t_{table} (1.98525)$ then H_0 rejected and H_a accepted. This means that there is a variable effect of promotion on the use of financing products Islamic Pawnshop Baturaja.

2. Simultaneous regression coefficient test (F test)

F test is used to test the dependent variable (X) together on the dependent variable (Y) based on a significant value of 0.05. The results of simultaneous calculation of regression model parameters (together) are obtained in Table 12 below:

Table 12. Simultaneous Significance Test (F-Test)
(ANOVA^a)

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	2380335981.175	3	793445327.058	154.310	.000 ^b
Residual	483337435.029	94	5141887.607		
Total	2863673416.204	97			

Source: primary data processed by researchers 2025, SPSS 25

Based on Table 12 analysis of variants (ANOVA), the results of the F test are displayed which are used to determine the significant influence of the independent variable (estimated value, $ujrah$, and $ujrah$) on the dependent variable (use of financing products) simultaneously (together). This test is done by comparing where the value obtained F_{count} of 154,310. The results were then compared with the F_{table} , F_{table} obtained by looking at $(df_1 = \text{number of variables} - 1) = 4 - 1 = 3$ and $(df_2 = n - k - 1) = 98 - 2 - 1 = 95$ at a confidence level of 95% or $\alpha = 5\%$ obtained F_{table} 2.70. so $F_{hitung} 154.310 > F_{table} 2.70$ then H_0 rejected and H_a accepted, meaning that there is simultaneously the influence of the estimated value, $Ujrah$, promotion of the use of financing products at Sharia pawnshops Baturaja.

3. Coefficient Of Determination (R^2)

Coefficient of determination is used to determine how much the variable has an influence on the dependent variable. The value of the coefficient of determination (R^2) for the free variable is used Adjusted R Square in the following figure:

Table 13. Coefficient Of Determination Results (R^2)
(Model Summary)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.912 ^a	.831	.826	2267.57307

Source: primary data processed by researchers 2025, SPSS 25

It is known that the adjusted R Square coefficient obtained by 0.826 this shows the contribution of the influence of the estimated value, $Ujrah$, and promotion of the use of financing products by 82.6% while the remaining 17.4% is influenced by other variables not studied in this study.

4.5 Discussion

1. The influence of valuation value on the use of Shariah Gold mortgage financing products (rahn)

Based on the results of research that has been done shows that the results are in accordance with the hypothesis (H_1) that there is a positive and significant influence on the estimated value of the use of financing products. Based on the calculation results partially (individually) shows the estimated value variable (X_1) $count > t_{table} (9.203 > 1.98525)$, with a significant level of 0.001 smaller than 0.05, indicating that the estimated value has a significant positive effect on the use of Islamic gold pawn financing products (rahn) in Sharia pawnshops baturaja. It is that the better the value of the estimates

made on the part of the company, the better the use of financing products, thus that this hypothesis is accepted.

The results of the first test showed that the estimated value significantly affect the use of Islamic gold pawn financing products (Rahn). Based on the results of the t-test, the estimated value has a positive coefficient with a significance value smaller than 0.05, so it can be concluded that the estimated value variable partially has a significant positive influence on customer decisions in using Rahn financing products. That is, the higher the estimated value given by Islamic pawnshops to the pledged gold, the more likely the customer is to use the product. A high estimated value provides greater benefits for customers because the amount of funds that can be received increases, so Rahn products become more attractive and competitive than other financing alternatives.

This finding is in line with research conducted by (Seftiani, 2018) and (Susanti, 2021) which shows that the estimated value has a significant effect on the use of Rahn products. However, in contrast to the research conducted by Sofyan Bachmid and his colleagues, which states that the estimated value does not have a significant effect, this may be due to differences in economic conditions, public perception, and strategies of financial institutions in each region. This explanation is also supported by the theory of value and Cost, which states that consumers will tend to choose products that provide high benefits at a balanced cost. In this context, the estimated value is the main component of the perception of benefits. When customers feel that their gold is valued fairly and provide substantial funds, they will be more encouraged to use the product repeatedly. Thus, Baturaja Sharia pawnshops that are able to set an estimated value objectively, transparently, and competitively according to market standards and sharia principles, will be more successful in attracting customers and increasing the use of Sharia gold pawn financing products (Rahn). Transparency in assessment also increases customer confidence, which ultimately strengthens long-term relationships between financial institutions and the public.

2. Influence of Ujrah on the use of Islamic gold mortgage financing products (rahn)

The test results showed that ujrah significantly affect the use of Islamic gold pawn financing products (Rahn). Based on the results of the t-test, ujrah variable has a significant negative coefficient with a probability value below 0.05. This shows that the lower the cost of ujrah charged to customers, the greater their tendency to use Rahn financing products at Sharia Baturaja pawnshops. Ujrah is a fee in return for services or administrative fees charged for the use of guaranteed goods storage services. In the context of rahn, the size of ujrah will affect the customer's perception of the value of the benefits received from the product. When the cost of ujrah is considered too high, it can be an obstacle for customers to reuse Sharia gold pawn products. On the contrary, ujrah which is established in a reasonable, fair, and in accordance with Sharia principles will encourage customer trust and interest in the services offered.

This finding is in line with the results of a study conducted by Sofyan Bachmid and his colleagues, which states that the cost of ujrah has a significant influence on the use of Rahn products. This research is also reinforced by the opinion of Zeithaml and Porter who explained that consumers tend to make decisions based on the balance between benefits and costs incurred. Thus, a light and transparent ujrah will increase the perception of the positive value of the products used. However, the research of (Nopianti & Illahi, 2022) shows that although the cost of ujrah has an influence on the decision to use Rahn products, the effect is not significant. This difference can be caused by the characteristics of the population, people's purchasing power, as well as external factors such as the level of inflation or the pricing policy of a financial institution. In theory, these results are in line with Consumer behavior theory, which states that cost is one of the main factors in consumer decision making. When customers feel that the fees charged are not burdensome and in accordance with the benefits received, then their chances of choosing and using Rahn products will be higher.

Thus, Sharia pawnshops need to pay attention to the determination of ujrah more carefully and fairly. Ujrah fee adjustments that are proportionate and remain based on sharia principles will not only increase the use of products, but also strengthen the image of the institution as a Sharia financial institution that prioritizes fairness, transparency, and alignment with customers.

3. Influence of promotion on the use of Islamic gold mortgage financing products (rahn)

The test results showed that the promotion of a positive and significant effect on the use of Islamic gold pawn financing products (Rahn). Based on the t-test, the promotion variable obtained a positive coefficient value with a significance level below 0.05. This shows that the more effective the promotional strategy carried out by Pegadaian Syariah Baturaja, the more likely customers are interested in using Rahn financing products. Promotion plays an important role in raising public awareness of the existence and benefits of Rahn products. Promotional activities such as dissemination of information through social media, brochures, digital Advertising, and direct education to the public, become the main means to introduce product features, benefits, and differences with conventional financial products. When the information presented is informative, clear, and interesting, customers will feel more confident and encouraged to try and use the product.

The results of this study are supported by previous studies conducted by (Maghfirah & Nurdin, 2019), which both found that promotions have a positive and significant influence on customer decisions in using Rahn products. Nevertheless, different results were found in the research of (Wirda, 2021), which states that promotion does not have a significant effect, which is likely due to a less targeted or less attractive promotional approach in the eyes of the public. In theory, these findings are relevant to Promotion and Marketing Theory, which states that promotion is one of the main elements in the marketing mix that aims to create awareness, build interest, and drive purchasing decisions or use of products. In the context of Islamic pawnshops, intensive and targeted promotional strategies can create a positive perception of the institution and its products, as well as increase customer loyalty in the long term. Thus, Pegadaian Syariah Baturaja is advised to continue to increase promotional efforts through various effective communication channels and in accordance with the characteristics of the local community. Promotion is not only a tool for

5. Conclusion

This study aims to influence the influence of the independent variable, the estimated value, *ujrah*, and promotion of the dependent variable, the use of financing products. Based on the results of the analysis and discussion conducted above, it can be concluded that the estimated value, *ujrah*, and promotion have a positive and significant effect on the use of Islamic gold pawn financing products (Rahn) in Sharia pawnshops Baturaja. This shows that the higher the estimated value, the lower the *ujrah*, and the more effective the promotion, the greater the tendency of customers to use Rahn products. Thus, Islamic pawnshops that are able to set a competitive estimated value, provide affordable *ujrah* in accordance with Sharia principles, and carry out informative and interesting promotional strategies, will be better able to increase customer participation in a broad and sustainable use of Islamic gold pawn financing products. These three factors support each other in creating services that are more attractive, efficient, and in accordance with the principles of Islamic economics.

Although this study managed to show a positive and significant effect of the estimated value, *ujrah*, and promotion on the use of Islamic gold pawn financing products (Rahn), there are some limitations that need to be considered. This study only focused on Baturaja Sharia pawnshops, so generalization of the results may be limited to similar regions or demographics. Other variables that may influence customer decisions, such as trust level, risk perception, level of Islamic financial literacy, or overall quality of Service, have not been explored in depth. For future research, it is advisable to expand the geographical scope of the research by involving more Islamic Pawnshop branch offices or even other Islamic financial institutions to get a more comprehensive picture. In addition, researchers may further consider including mediation or moderation variables that can explain the mechanism of relationships between variables in more detail. The use of qualitative methods such as in-depth interviews or focus group discussions can also provide a richer understanding of customer motivations and preferences, complementing the quantitative analysis that has been carried out.

This study has significant implications for Islamic pawnshops, especially in Baturaja, because it empirically proves that the estimated value, *ujrah*, and promotion simultaneously and positively affect the use of Islamic gold pawn products (*Rahn*). The findings underscore the importance of a competitive valuation strategy, affordable and Shariah-compliant *ujrah* determination, and effective promotional implementation as the key to increasing customer participation. The originality of this study lies in its specific focus on *Rahn* products in Baturaja Sharia pawnshops, which provide an in-depth understanding of local market dynamics and unique contributions in the Sharia economic literature by identifying the main driving factors in the context of Sharia gold pawn financing. Previous research may have addressed these factors separately, but this study holistically analyzes the interconnection of the three in increasing the use of *Rahn* products in specific locations, providing relevant practical and theoretical guidance.

References

- Aditiawati, I., & Syah, T. A. (2024). Pengaruh Biaya Pemeliharaan, Nilai taksiran, dan Kualitas Layanan terhadap Keputusan Nasabah Gadai Emas di Pegadaian Syariah KC Kusumanegara Yogyakarta. *Profit: Jurnal Inovasi Ekonomi Dan Bisnis*, 2(1), 24–32. <https://www.journal.das-institute.com/index.php/profit/article/view/566>
- Ananda, C. P. (2023). *Pengaruh Promosi, Nilai Taksiran, Dan Ujrah Terhadap Minat Nasabah Menggunakan Produk Pelayanan Jasa Gadai Emas Syariah (Rahn) Pada Pt. Bprs Metro Madani*. Uin Raden Intan Lampung. <https://repository.radenintan.ac.id/id/eprint/23729>
- Anisa, S. (2021). *Pengaruh Promosi, Nilai Taksiran, Pelayanan, dan Pembiayaan Pemeliharaan terhadap Minat Nasabah Menggunakan Pelayanan Jasa Gadai Emas Syariah (Studi Kasus Pegadaian Syariah Unit Cabang Kamal)*. STKIP PGRI BANGKALAN.
- Astri, Y., & Tambunan, K. (2023). Strategi Promosi Melalui Media Sosial Dalam Meningkatkan Produk Pembiayaan Gadai Emas Pada Bank Syariah Indonesia KCP Kisaran. *Jurnal Ekonomi Syariah Pelita Bangsa*, 8(02 SE-Articles), 116–124. <https://doi.org/10.37366/jespb.v8i02.1030>
- Bachmid, S., Musyawah, I., Hidayah, N. R., & Pratamasyari, D. A. (2020). Analisis faktor-faktor yang mempengaruhi keputusan nasabah dalam memilih produk gadai emas menurut perspektif ekonomi Islam. *Jurnal Ilmu Perbankan Dan Keuangan Syariah*, 2(1), 70–86. <https://doi.org/https://doi.org/10.24239/jipsya.v2i1.23.70-86>
- Hidayat, I. N. (2022). *Pengaruh Nilai Taksiran Dan Ujrah Terhadap Keputusan Nasabah Dalam Menggunakan Produk Gadai Emas Pada PT Bank Syariah Indonesia, Tbk Cabang Medan Kampung Baru*. Universitas Medan Area. <http://repository.uma.ac.id/handle/123456789/18552>
- Ikramina, C. D., & Nurdin, R. (2022). Faktor-Faktor Penentu Minat Nasabah Menggunakan Fasilitas Gadai Emas di Bank Aceh Syariah Cabang Banda Aceh. *Jurnal Ilmiah Mahasiswa Ekonomi Islam*, 4(1), 52–64. <https://doi.org/https://doi.org/10.24815/jimeki.v4i1.22985>
- Khair, A., & Setiawan, F. (2024). Analisis Determinan pada Faktor yang Mempengaruhi Minat Nasabah dalam Menggadaikan Emas di Pegadaian UPS Pasar Anom. *Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah*, 6(2), 1902–1920. <https://doi.org/https://doi.org/10.47467/alkharaj.v6i2.5420>
- Lubis, N., Harahap, A. Y., & Fajriah, A. N. (2023). Pengaruh Nilai Taksiran Dan Biaya Ijarah Terhadap Keputusan Nasabah Dalam Memilih Produk *Rahn* Pada Pt. Pegadaian Syariah. *Bisnis-Net Jurnal Ekonomi Dan Bisnis*, 6(2), 723–730. <https://doi.org/https://doi.org/10.46576/bn.v6i2.3852>
- M. Q, W. (2021). *Pengaruh Nilai Taksiran, Ujrah, dan Promosi terhadap Keputusan Nasabah Bank Syariah Indonesia Kantor Cabang Madiun Agus Salim dalam Melakukan Gadai Emas*. Institut Agama Islam Negeri Ponorogo.
- Maghfirah, L., & Nurdin, R. (2019). Analisis Faktor-faktor yang Mempengaruhi Minat Nasabah Menggunakan Produk *Rahn* pada Pegadaian Syariah (Studi Kasus pada Kantor Pusat Pegadaian Syariah Kota Banda Aceh). *Jurnal Ilmiah Mahasiswa Ekonomi Islam*, 1(1). <https://doi.org/https://doi.org/10.24815/jimeki.v1i1.13022>
- Nasution, A. K., & Ilhamy, M. L. (2021). Pembiayaan Porsi Haji Pegadaian Syariah dan Faktor-Faktor yang Mempengaruhi Minat Nasabah (Studi Kasus: Nasabah PT. Pegadaian (Persero) Unit Pelayanan Syariah Madina). *Jurnal Manajemen Akuntansi (Jumsi)*, 1(4), 381–389. <https://doi.org/https://doi.org/10.36987/jumsi.v1i4.2703>
- Ni'mah, K., Purnomo, J. H., & Hidayati, N. N. (2020). Pengaruh Marketing, Nilai Taksiran Dan Biaya

- Titip Pada Gadai Emas Terhadap Minat Nasabah Menggunakan Fasilitas Gadai Emas Di Pt. Bank Syariah Mandiri Kcp Tuban. *LISAN AL-HAL: Jurnal Pengembangan Pemikiran Dan Kebudayaan*, 14(1 SE-Articles), 1–38. <https://doi.org/10.35316/lisanalhal.v14i1.622>
- Nopianti, N., & Illahi, R. R. (2022). Pengaruh Biaya Penitipan (Ujrah) Dan Promosi Terhadap Keputusan Nasabah Untuk Menggunakan Produk Mitra Emas Ib Masalah Di Bank Bjb Syariah Kcp Ciamis. *Jurnal Ekonomi Rabbani*, 2(2), 281–289. <https://doi.org/https://doi.org/10.53566/jer.v2i2.118>
- Putri, S. E. (2022a). Pengaruh Nilai Taksiran, Ujrah Dan Promosi Terhadap Minat Nasabah Dalam Menggunakan Produk Pembiayaan Gadai Emas Syariah. *Jurnal Studi Kemahasiswaan*, 2(2), 127–139. <https://doi.org/10.54437/irsyaduna.v2i2.568>
- Putri, S. E. (2022b). Pengaruh Nilai Taksiran, Ujrah Dan Promosi Terhadap Minat Nasabah Dalam Menggunakan Produk Pembiayaan Gadai Emas Syariah : (Studi Kasus Pada Bank Riau Kepri Syariah Cabang Pembantu Batam). *Irsyaduna: Jurnal Studi Kemahasiswaan*, 2(2 SE-), 127–139. <https://doi.org/10.54437/irsyaduna.v2i2.568>
- S.E Putri. (2022). Pengaruh Nilai Taksiran, Ujrah, dan Promosi terhadap Minat Nasabah dalam Menggunakan Produk Pembiayaan Gadai Emas Syariah: Studi Kasus pada Bank Riau Kepri Syariah Cabang Pembantu Batam. *Jurnal Studi Kemahasiswaan*, 2(2), 127–139.
- S, A. (2021). Pengaruh Promosi, Nilai Taksiran, Pelayanan, dan Pembiayaan terhadap Minat Nasabah dalam Menggunakan Produk Gadai Emas Syariah pada PT. Pegadaian Syariah Cabang Bangkalan. *Jurnal Ekonomi Syariah*, 3(1), 45–60.
- Saputra, A. (2024). Analisis Strategi Pemasaran Produk Gadai Emas pada Bank Syariah Indonesia KCP Mojokari. *Al-Mashrof (Journal Islamic Banking And Finance)*, 1(1 SE-Articles). <https://www.e-journal.uac.ac.id/index.php/Mashrof/article/view/5025>
- Sarwono, J. (2006). *Metode Penelitian Kuantitatif & kualitatif*. Graha Ilmu.
- Seftiani, A. (2018). *Pengaruh Nilai Taksiran, Biaya-Biaya, Dan Pelayanan Terhadap Keputusan Nasabah Pada Pembiayaan Gadai Emas Syariah (Studi Pada Pegadaian Syariah KCP Raden Intan)* [Universitas Islam Negeri Raden Intan Lampung]. <https://repository.radenintan.ac.id/id/eprint/4892>
- Sugiyono. (2019). *Penelitian Kuantitatif dan Kualitatif dan R & D*. CV Alfabeta.
- Susanti, T. (2021). *Pengaruh Promosi, Nilai Taksiran, dan Kualitas Pelayanan Terhadap Minat Nasabah Menggunakan Jasa Gadai Emas (Studi Kasus pada BMT Mawaddah Cabang Batu Lenger)*. STKIP PGRI BANGKALAN.
- Wirda, N. O. (2021). *Pengaruh Promosi dan Keunggulan produk Terhadap Peningkatan Jumlah Nasabah Gadai Emas (Rahn) pada PT. Bank Aceh Syariah Cabang Jeuram Nagan Raya*. UIN Ar-Raniry. <http://repository.ar-raniry.ac.id/>
- Zulkarnain, A. T. A. (2021). Ujrah and Services Analysis of Gold Pawn Customer Satisfaction at Mandiri Syariah Bank of Palopo City. *Journal of Institution and Sharia Finance*, 4(1), 1–12. <https://doi.org/https://doi.org/10.24256/joins.v4i1.3376>