

Examining Customer Loyalty in Using Gold Pawn Products at PT. Bank Sulsebar Syariah Palopo

Annisa¹, Abid², Sahrir³

^{1,2,3} Universitas Muhammadiyah Palopo,

¹annisaasyahrir@gmail.com ²abidramadhan@umpalopo.ac.id

³sahrir@umpalopo.ac.id

ABSTRACT

This research aims to examine customer loyalty in using gold pawning products at PT Bank Sulsebar Syariah Palopo. This research uses qualitative research methods with close descriptive analysis. The research obtained data through questionnaires, interviews and direct observation with customers who used the Islamic gold pawn (rahn) product of Bank Sulsebar Syariah Palopo as the research location and conducted interviews with customers, and the Head of Bank Sulsebar Syariah Palopo who was considered to continue to provide the information needed by researchers. The research results reveal that customer loyalty in using gold pawn products (rahn) at Bank Sulsebar Syariah Palopo is very high because they make regular repeat purchases, buy between product and service lines, refer to others, show immunity to the pull of competitors, performance, price, and ease of obtaining. There are factors that influence customers in using Bank Sulsebar Syariah Palopo's gold pawn (rahn) products, namely service, promotional, economic and religious factors.

Keywords: Loyalty, Customers, Pawn Products

ABSTRAK

Penelitian ini bertujuan untuk menguji loyalitas nasabah dalam menggunakan produk gadai emas di PT Bank Sulsebar Syariah Palopo. Penelitian ini menggunakan metode penelitian kualitatif dengan pendekatan analisis deskriptif. Penelitian memperoleh data melalui kuesioner, wawancara dan observasi langsung dengan nasabah yang menggunakan produk gadai emas (rahn) syariah Bank Sulsebar Syariah Palopo sebagai lokasi penelitian dan melakukan wawancara dengan nasabah, serta Kepala Bank Sulsebar Syariah Palopo yang dinilai terus memberikan informasi yang dibutuhkan peneliti. Hasil riset mengungkapkan bahwa loyalitas nasabah dalam menggunakan produk gadai emas (rahn) di Bank Sulsebar Syariah Palopo sangat tinggi karena mereka melakukan pembelian berulang secara berkala, membeli antar lini produk dan layanan, merujuk kepada orang lain, menunjukkan kekebalan terhadap tarikan pesaing, kinerja, harga, dan kemudahan memperoleh. Ada faktor yang mempengaruhi nasabah dalam menggunakan produk gadai emas (rahn) Bank Sulsebar Syariah Palopo, yaitu faktor pelayanan, promosi, ekonomi dan agama.

Kata kunci: Loyalitas, Nasabah, Produk Gadai

INTRODUCTION

Banking financial institutions play an active role in international trade activities and national development by collecting funds in the form of deposits and

then channeling them back to the community to meet the needs of funds for those in need. Along with the development of the banking sector in Indonesia, all existing banks are trying to improve the quality of products, one of which is your gold pawn product which can also attract new customers and maintain customer loyalty. This also applies to the development of Islamic banking which is currently showing an increasingly positive trend. Not only is the market getting wider, Islamic banks continue to produce a variety of quality products that are able to meet the needs of the community. The concept that is far from usury and in line with Islamic law makes Islamic banking products the choice for Indonesian Muslims in a Kaffah manner (Suryati, 2019).

Indonesia has the largest Muslim population in the world and is a destination for the development of the Islamic finance industry. In its development, the banking community in particular has welcomed the emergence of Islamic banks. The lending and borrowing activities are usually carried out by individuals or legal entities, informal and informal banking and non-banking institutions. Bank Syariah Sulselbar is an interest-free bank. Some Indonesians still live below the poverty line and tend to borrow from informal institutions such as loan sharks. This trend continues because the requirements are easy to fulfill, easy to access, and can be implemented in a relatively short time.

PT Bank Sulselbar syariah is one proof of the existence of Islamic banking in Indonesia, especially in South Sulawesi. Islamic banks are institutions that offer banking products in accordance with Islamic principles. One of the several products of PT Bank Sulselbar Syariah Palopo is pawn, which is currently in great demand by the public by providing an opportunity for you to borrow money only by providing collateral in the form of goods. The purpose of introducing this pawn product is to facilitate people who want to invest capital to pawn their belongings. The loan product service offered is the Sharia Gold Deposit Product Service (Belajar). Sharia collateral (Ar-Rahn) is an item of economic value given to the donor as collateral for the loan received from the customer (Antonio, 2001). Pawn products (*rahn*) are innovative products that have received a response from the Indonesian Ulema Council by issuing the MUI National Sharia Council Fatwa No.26 DSN-MUI / III / 2002 concerning gold pawning which allows gold pawning based on the principle of *rahn* in accordance with Fatwa DSN- MUI / III / 2002 concerning *rahn*.

Customer loyalty is determined by consumer or customer trust. Tjiptono said the store's goal is to create customer satisfaction. Satisfied desires create a harmonious relationship between the company and the customer, create a desire to continue making purchases, form customer loyalty, implement word of mouth recommendations, and many other benefits (Z. Abidin, 2018). In a pawnshop, a debtor lends his property as collateral for a loan (Eny, 2020) Therefore, trust is also an important aspect for Bank Sulselbar Syariah to maintain customer trust, create customer loyalty to a particular product, and maintain customer loyalty.

Customer disloyalty is caused by competition between other financial institutions with better offers from other financial institutions which can be one of the reasons customers choose to use gold pawn products elsewhere which are considered more profitable. To overcome customer disloyalty, Bank Sulselbar Syariah Palopo needs to conduct a thorough evaluation of these factors. In addition, listening to customer feedback and providing adequate solutions is also important in maintaining relationships with customers.

A pawnshop is a group of debtors who pledge their property as security for an obligation. The collateral remains the property of the person who pawned the item, but is under the control of the pawn giver. A pledge arises when the pledgor gives an item to the pledgor as collateral, and the pledgor is authorized to sell the pledged item and demand repayment if the pledgor is unable to fulfill his obligations (Reza et al., 2022). This pledge is called "Al-Ran" in Islamic jurisprudence. Ar-rahn is one type of contract that pledges an item as collateral for debt. The meaning of the word al-Raan in Arabic is *attu-tub-wa-ad-dawam* which means eternal or everlasting (Menne et al., 2022).

In this case the author seeks to conduct a study of one of the Islamic banks that organizes and operates gold collateral product services (*Laan*), namely PT Bank Sulselbar Syariah Palopo, located at Baso Rahim, Jl. Andy Gemma No.01, Tompotikka, Pelit. Wala Seru, Palopo City, South Sulawesi. The development of collateral (*lān*) is currently very important both in banking and non-banking. This is evidenced by Islamic banks that have begun to include gold collateral as one of their superior products, such as Bank Sulselbar Syariah which has offered gold collateral products since 2012. To support revenue growth, Bank Sulselbar Syariah introduced *Rahn* or IB Uang Berkah products. The presence of gold deposit products at Bank Sulselbar Syariah is a sign that Bank Sulselbar Syariah continues to innovate to ensure customer product satisfaction. The *Rahn* product is an alternative product for customers who want to get a loan with the condition of providing collateral in the form of gold. The way this product works is that the bank gives you a credit facility (QARD) and you have to pay back the loan amount (Barri, 2019) The presence of gold pawn products provides an area for the people of South Sulawesi to invest easily and safely using sharia principles. The product must be guarded so that no banker keeps a system or mechanism that is not in accordance with sharia.

Previous research conducted (Melen, 2017) examined the In this case the author seeks to conduct a study of one of the Islamic banks that organizes and operates gold collateral product services (*Laan*), namely PT Bank Sulselbar Syariah Palopo located at Baso Rahim, Jl. Andy Gemma No.01, Tompotikka, Pelit.Wala Seru, Palopo City, South Sulawesi. The development of collateral (*lān*) is currently very important both in banking and non-banking. This is evidenced by Islamic banks that have begun to include gold collateral as one of their superior products, such as Bank Sulselbar Syariah which has offered gold collateral products since 2012. To support revenue growth, Bank Sulselbar Syariah introduced *Rahn* or IB Uang Berkah products. The presence of gold deposit products at Bank Sulselbar Syariah is a sign that Bank

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THEORETICAL STUDIES

Customer Loyalty

Customer Loyalty is that customers will feel satisfied with the products and services provided, so that making repeat purchases will lead to customer loyalty. Customers are banking assets in long-term needs in competition. With the growth of customer loyalty to banking, there will be word of mouth marketing and a positive image for banking in the future (M. Z. Abidin, 2024).

Customer loyalty is a commitment owned by someone to buy or support a preferred product or service again in the future, even though there are other factors that have the potential to cause customers to switch (JASA, 2022).

Customer loyalty is an attitude that drives behavior to purchase products or services from a company that includes aspects of feelings in it, especially those who buy regularly and repeatedly with high consistency, but not only repurchase goods and services, but also have a positive commitment and attitude towards the company that offers the product / service

RESEARCH METHODS

Types and Methods of Data Collection

Research Design

This type of research uses qualitative methods with descriptive analysis. Qualitative research is the use of various scientific methods in a certain natural context to explain what the research subject understands, such as behavior, cognition, motivation, behavior, and other phenomena in words and formal explanatory language (Moleong, 2010).

In determining the subject or respondent in this study, the authors used the sampling technique method to determine the sample to be used in the study, the technique of determining the subject or respondent based on certain objectives and considerations, which according to the researcher meets the requirements that can achieve the researcher's objectives. The subjects in this study were customers who had used gold pawn (*rahn*) products 5 times at PT Bank Sulselbar Syariah Palopo, totaling 35 customers.

The data used in this study are primary data. Primary data is a source of research data that comes directly from the original source, in the form of interviews with individuals or groups, questionnaires, questionnaires, public opinion polls, object observations, and others Event results or tests (Sugiyono, 2017).

The data collection methods are: 1) questionnaire, in this study, the authors used a closed questionnaire, which already provided answer options to choose from, with a total of 14 questions from 7 indicators, namely: making regular repurchases, buying between products and services, referring to others, showing immunity to the pull of competitors, performance, price and ease of obtaining. 2) interviews, the type of interview in this study is a free guided interview, which is conducted to find out what factors influence customer loyalty in using gold pawn (*rahn*) products at PT Bank Sulselbar Syariah Palopo.

The researcher's questionnaire was analyzed using a simple frequency table, the percentage was obtained by comparing the number of frequencies and the number of samples associated with 100%, with the following formula:

Percentage Calculation Formula (Susilo, 2020)

$$P = f/N \times 100$$

Description:

P = Percentage Answer

f = Frequency of Answer

N = Number of Respondents

100 = Fixed Number

RESULTS AND DISCUSSION

Customer Loyalty in Using Gold Pawn Products at PT Bank Sulselbar Syariah Palopo

Customer loyalty in using gold pawn (*rahn*) products at Bank Sulselbar Syariah Palopo, based on the results of the questionnaire that the researchers have distributed, therefore customer loyalty in using gold pawn (*rahn*) service products at Bank Sulselbar Syariah Palopo is included in the "Good" category of 14 questions that researchers provide through questionnaires, where 2 questions about the characteristics of making regular repurchases with the average customer answering yes amounted to 97.1% and the average customer answering no amounted to 2.9%, 2 questions about the characteristics of buying between products and services with the average customer answering yes amounted to 91.4% and the average customer answering no amounted to 8.6%, 2 questions about the characteristics of referring to others with the average customer answering yes 91.4% and the average customer answering no amounted to 8.6%, 2 questions about the characteristics of showing an immunity to the pull of competitors with the average customer answering yes amounted to 85.7% and the average customer answering no amounted to 14.3%, 2 questions about performance characteristics with the average customer answering yes amounted to 97.1% and the average customer answered no amounted to 2.9%, 2 questions about price characteristics with the average customer answering yes amounted to 94.2% and the average customer answered no amounted to 5.8%, 2 questions about the characteristics of ease of obtaining with the average customer answering yes amounted to 94.2% and the customer answered no amounted to 5.8%.

Table 1. Characteristics

NO	CHARACTERISTICS	YES	NO
1	Make regular repeat purchases	97,1 %	2,9 %
2	Purchase between products and services	91,4 %	8,6 %
3	Refer to others	91,4%	8,6 %
4	Demonstrate an immunity to the pull of competitors	85,7 %	14,3 %
5	Performance	97,1%	2,9 %
6	Price	94,2 %	5,8 %
7	Ease of acquisition	94,2 %	5,8 %

Source: Primary data

Question: What are the factors that influence customer loyalty in using gold pawn products at PT Bank Sulselbar Syariah Palopo?

Conclusion of the answer from the informant:

"I can become a loyal customer because the service factor provided is extraordinarily good, so the information provided is also very detailed, I also often suggest to family, relatives, and friends to become customers at Bank Sulselbar

Syariah Palopo such as promoting, that pawn products are very helpful so that I myself have felt as a customer, one of which uses these services at Bank Sulselbar Syariah Palopo. One of the reasons for pawning gold is definitely an economic factor, because this gold pawn product can help customers to get money more easily and quickly. For pawn products, God willing, we are quite competitive, the pricing of the products we provide is lower than other companies, because the deposit fee is based on weight not loan value so it is cheaper, one of the reasons customers are loyal because they are interested in this ".

Based on the results of interviews with several sources above, it can be concluded that loyalty arises from a long process until both parties trust each other. If loyalty has arisen between the institution and the customer, then the effort to build cooperation will be easier so that it will benefit both parties for the customer the advantage obtained is getting the right product or service, namely achieving satisfaction with banking products or services and reducing the risk of dissatisfaction with existing products in the company.

Actors Affecting Customers in Using Gold Pawn Products at Bank Sulselbar Syariah Palopo

Apart from acting as a business partner, Islamic banks can also act as sellers of mudharabah contracts, for example. In banking, especially Islamic banking, products cannot be separated from goods and services that can be traded Banking organizations and payment services that raise funds from the public can be carried out at the bank concerned. Banks have an important role in economic growth, both as a collector and distributor of funds. Regarding Islamic banks, especially Bank Surserva Syariah Palopo, researchers will focus on Bank Surserva Syariah Palopo. To find out the factors that influence customers in the use of gold deposit products of Bank Sulselbar Syariah Palopo (Study), a survey was conducted on three customers and their managers who used gold deposit products of Bank Sulselbar Syariah Palopo for five interviews. Mr. Eko, Mr. Rati and Mr. Noor who is the President of Bank Sulselbar Syariah Palopo, as well as Mr. Rowley who is the President of Bank Sulselbar Syariah Palopo. From the findings of the research conducted by researchers, the following factors encourage the general public, especially Banque Surserva Syariah Palopo customers, to choose pawn services:

Service Factor

Service is one of the factors that influence customer loyalty in using Gold Deposit Service Products (Rahn) at Bank Sulselbar Syariah Palopo. Service means any action or activity that can be provided by one party to another. Service (service quality) can be determined by comparing consumer and customer loyalty to the services they actually receive and receive, and the services they actually expect, taking into account the company's service characteristics. If the service received or received is in accordance with your expectations then the service quality is very good and satisfying. If the service received is worse than expected, then the service quality is

considered low (Tjiptono, 1995) The service factor is explained in an interview with Mrs. Ratih:

"According to the mother, Alhamdulillah, the service provided is extraordinarily good so the information provided is also very detailed, when the mother first pawned gold at Bank Sulselbar Syariah Palopo, she did not understand how the procedure was, so the bank provided very detailed information, so that every time the mother pawned gold, she would come here".

Based on the results of interviews with customers, researchers get answers that service is one of the factors that influence customers in using gold pawn (*rahn*) service products at Bank Sulselbar Syariah Palopo.

Promotion Factor

Advertising is one of the factors that influence customer loyalty in using the gold deposit service product (*Rahn*) Bank Sulselbar Syariah Palopo. According to Stanton, advertising is an activity to inform consumers, influence, and attract the general public. (Apriyanti et al., 2017).

Of course, in addition to producing products and services, setting prices, and selling products, many other interrelated activities occur within a company. One of them is advertising. Promotional activities are part of a company's marketing mix and the aim is to inform consumers or customers about the products the company offers. In addition, advertising activities are communication activities between companies and customers or consumers (Yanggo & Anshary, 2002).

As the results of an interview with the Head of Mr. Roly Bank Sulselbar Syariah Palopo:

"In conducting promotions, the bank uses various kinds of media including Instagram, Facebook, WA, and the bank also goes directly to the field to socialize and distribute brochures to the public. In addition, specifically in the bank environment, it is enough to attach banners so that customers who make transactions at tellers or CS customers at least see and read about the products promoted by the bank, especially gold pawn products".

Therefore, researchers found that promotion is one of the factors that influence customers in using gold pawn (*rahn*) service products at Bank Sulselbar Syariah Palopo.

Price Factor

Price is a factor that affects customer loyalty in using gold pawn (*rahn*) service products at Bank Sulselbar Syariah Palopo. Pawn products play a very important role in Bank Sulselbar Syariah Palopo because they participate in helping the community or customers, especially in terms of providing or providing funding to be used as capital in doing business. In increasing the income of the community, *rahn* products are the most instrumental products in improving the community's economy because

the way to get a loan is only by bringing identity and valuables, the process is only 15 minutes liquid funds and safe storage.

As explained by one of the customers, namely Mr. Eko that:

"One of the gold pawning is definitely due to economic factors, so the average customer pawns his gold because of economic needs so to get money easier, faster then he does a gold pawn at Bank Sulselbar Syariah Palopo".

While Mrs. Nur's customer chose to pawn gold she said that:

"In my opinion, it is more of an economic factor because this gold pawn product can help customers such as increasing my business capital too"

Based on the information obtained by researchers, the economy is one of the factors that influence customers in using gold pawn (*rahn*) service products at Bank Sulselbar Syariah Palopo.

Religious Factors

Religion is one of the factors that influence customers in using gold deposit service products (*Rahn*) at Bank Sulselbar Syariah Palopo. The gold pawn product (*ran*) is the management of physical rights to property / valuables (gold) from customers to banks, which are managed according to sharia pawn principles, as collateral for borrowers given to customers. The gold remains in the control and maintenance of the Islamic bank, and for this maintenance the Islamic bank only charges a rental fee based on the *ijarah* principle. The principle of pawning in accordance with sharia principles eliminates usury (Apriyanti et al., 2017). The results of the interview with the Chairman Mr. Roly Bank Sulselbar Syariah Palopo:

"For gold pawn products, God willing, we are quite competitive, compared to our rivals, it is indeed somewhat relative, so it depends on the customer's own opinion, but in general, the income of the customers we have surveyed, the answer is that the pricing of the products we provide is lower than other banks, for example pawnshops, it seems that we are somewhat cheaper because the deposit fee is based on weight not the value of the loan so it is cheaper, so one of the customers is interested because of that. Then we also facilitate the customer so that it is fast, we hope that when the transaction with the pawn customer we hope that within 15 minutes it is finished and the money is disbursed, so that the customer does not have to wait long at the bank in carrying out the process."

Based on the results of researcher interviews with customers that religion is one of the factors that influence customers in using gold pawn (*rahn*) service products at Bank Sulselbar Syariah Palopo.

CONCLUSION

- a. Regarding customer loyalty in using gold pawn (*rahn*) service products at Bank Sulselbar Syariah Palopo, there are several things, among others: make regular repurchases with the average customer answering yes totaling 97.1% and the average customer answering no totaling 2.9%, buying between products and services with the average customer answering yes totaling 91.4% and the average customer answering no totaling 8.6%, referring to others with the average customer answering yes 91.4% and the average customer answering no totaling 8.6%, shows an immunity to the pull of competitors with the average customer answering yes totaling 85.7% and the average customer answering no totaling 14.3%, performance with the average customer answering yes totaling 97.1% and the average customer answering no totaling 2.9%, the price with the average customer answering yes totaling 94.2% and the average customer answering no totaling 5.8%, ease of obtaining with the average customer answering yes totaling 94.2% and the customer answering no totaling 5.8%.
- b. Factors that influence customers in using gold pawn (*rahn*) service products at Bank Sulselbar Syariah Palopo, namely public knowledge about pawn products, especially at Bank Sulselbar Syariah, has begun to be favored by customers because it has advantages, namely the services provided are very good, the promotions informed in the media are very attractive, helping people in overcoming economic problems and operations according to sharia (religious).

ADVICE

- a. Bank Sulselbar Syariah Palopo is advised to Sharia Financial Institutions in order to further improve the quality of sharia gold pawn service products, both from the operational system and services. So that people continue to get the best service from Bank Sulselbar Syariah Palopo.
- b. Further Researchers due to the limited insight and range of researchers from the author, this research is felt to have many shortcomings, my hope is that further researchers will do better and expand the range of research so that better results will be obtained.

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