

## Understanding and Interest of Customers Using Pegadaian Syariah Products In Mataram

Yuliatina<sup>1</sup>, Busaini<sup>2</sup>, M Irwan<sup>3</sup>

Faculty Of Economic And Business, Mataram University, Indonesia

Corresponding Author: Yuliatina

**ABSTRACT** :This research is a qualitative descriptive study conducted in the city of Mataram, West Nusa Tenggara. The purpose of this study is to determine the understanding of Pegadaian Syariah (sharia pawnshop) customers in the city of Mataram and to find out what factors encourage customer interest in using sharia pawnshop in the city of Mataram. This study uses purposive sampling technique with a total sample of 16 people. The results of this study indicate that customers understand sharia pawnshop only as a place to pawn goods and few of them know some of the products in there. As for what drives their interest in making transactions at sharia pawnshops, they are due to sharia factors, location factors, price factors and service factors.

**KEYWORDS**: *Understanding, Interest, Pegadaian Syariah (Sharia Pawnshop)*

### I. INTRODUCTION

#### 1.1. Background

Islam is a universal religion that covers all aspects of human life, including economic problems that cannot be separated from everyday life. This religion is the majority religion adopted by the people of Indonesia. In Islamic studies, the problems of economics are summarized in the muamalah chapter, the discussion explains the procedures for carrying out economic activities in accordance with Islamic law, this is also often referred to as Islamic economics or Islamic economics. One of the efforts to realize an Islamic economy in society is to build and expand financial institutions that are run based on Islamic law. These institutions aim to increase human benefit and to prevent society from the forbidden practice of usury.

The Pegadaian syariah (sharia pawnshop) is a non-bank financial institution that operates on the basis of pawn law. Sharia pawnshops have been under the auspices of PT Bank Rakyat Indonesia (BRI) Tbk since September 29, 2021, which were previously part of BUMN (State-Owned Enterprises). Sharia pawnshops or known as rahn are Islamic financial institutions that provide loans to the public for productive and consumptive needs that operate in accordance with sharia principles. The basic principles of sharia pawnshops are based on the word of God in Surah Al Baqara verse 283.

In general, the market segmentation between Islamic pawnshops and conventional pawnshops is almost similar. The conventional pawnshop market segmentation consists of the pawnshop business, namely KCA products (Fast Secured Credit) and Krasida products (credit with a pawn system) while in sharia pawnshops the pawnshop business consists of Rahn (rahnhasan, rahntasjilytanah) Then the fiduciary micro credit business at conventional consists of creation (fiduciary installment credit), Krishna (multipurpose credit) and Krista (household installment credit) while the sharia pawnshop consists of ARRUM pawnshops (Arrum haji and Arrum BPKB), and AMANAH (vehicle financing). Then the Gold business at conventional pawnshop and sharia consists of precious metal pawnshops which include (gold consignment, gold savings, and estimation services). From some of these products, customers can choose sharia pawnshop service products that suit their needs.

The basic difference between sharia and conventional pawnshops is in the collection of fees. Conventional pawnshops charge fees in the form of cumulative interest, while sharia pawnshops charge fees not based on interest but in the form of custody, maintenance, care and appraisal fees. The amount of the loan and maintenance costs are determined based on the estimated goods being pawned. The fee charged is the cost of storing goods, not the cost of a loan because taking profit from a loan is not allowed in the Sharia. While conventional pawnshops charge administrative fees and interest quoted from customers. The additional costs are taken from the percentage of debt borrowed by customers, the value is usually getting bigger.

The number of active customers of PT Pegadaian during the last five years (2014-2018) has increased, consisting of 10,644,507 conventional pawnshop customers and 0.2 million sharia pawnshop customers. Along with the increase in the number of customers, the amount of financing disbursed has also increased and is still dominated by conventional pawnshops. (Special Financial Institution Statistics 2018) This shows that conventional pawnshops are still more in demand than sharia pawnshops even though we know that the majority of Indonesia's population is Muslim.

The PT Pegadaian network is spread throughout Indonesia to the sub-district and village levels. There are 12 regional offices, 59 area offices and 4,221 outlets (642 branch offices and 3,579 branch service unit offices) consisting of conventional pawnshops and sharia pawnshops spread throughout Indonesia (Special Financial Institution Statistics, 2018).

West Nusa Tenggara as one of the dynasties of a halal tourism city is also actively promoting Islamic products, including the Islamic financial system, this can be seen from the number of Islamic financial institutions that are experiencing rapid development in the West Nusa Tenggara region. Where Mataram as the capital of West Nusa Tenggara which is the center of economic activity, education and the center of government activities is the most intensive place to promote halal products to support the development of halal tourism. Likewise with the construction of sharia pawnshop branch offices which tend to be concentrated in the Mataram area compared to other areas.

The variety of products offered by sharia pawnshops ranging from various financing, gold and online multi payments is the main attraction for sharia pawnshops to attract customers' interest. In addition, a fairly fast transaction when making a pawn, for example, only takes approximately 15 minutes, is also one of the attractions of a pawnshop compared to doing transactions in banking.

Another advantage of the sharia pawnshop is that the business being carried out does not contain elements of usury and the object is halal. If there is an auction process and then there is an excess of the auction price, the excess will be returned to the customer concerned. If within one year the customer does not take the excess from the auction, the excess will be included in the ZIS fund (Zakat, Infaq and Sadaqah). (Ade Sofyan, 2012:62) Sharia pawnshop operations are supervised by DPS (Sharia Supervisory Board) and DSN-MUI. Settlement of disputes by Basyarnas and religious courts. (Ade Sofyan, 2012:65). The requirements for applying for a loan at a sharia pawnshop are also quite simple, only using an ID card and submitting the goods to be pawned.

From the initial observations made in the field, the number of products offered by sharia pawnshops without being accompanied by explanations for these products by sharia pawnshops makes it difficult for customers to understand and know what products are in sharia pawnshops and how the system applies to products. the. As an initial interview with one of the sharia pawnshop customers named Anti (25 years old) stated that "the sharia pawnshop should be better at delivering its products so that customers understand and more people are interested in making transactions at sharia pawnshops". The expression from Anti (25 years) is in accordance with the statement from Djali (2008:19)

Febrianur et al (2016: 31) in their research also state the same thing that sharia pawnshops have inadequate facilities in conducting socialization so that information and knowledge about sharia pawnshops in concept and operation are not conveyed properly coupled with the lack of knowledge from the public about pawnshops. This makes customers in particular less able to know and understand every product offered by the sharia pawnshop

From the results of the initial observations and previous research above, the researcher has an initial assumption that many customers at the sharia pawnshop do not understand the concepts and products that exist in the sharia pawnshop, if so then what makes customers interested in making transactions at the sharia pawnshop considering Customers are also faced with two types of pawnshops, sharia-based and conventional ones

From this explanation, researchers are interested in conducting research on customer understanding and interest in using sharia pawnshop products in the city of Mataram. What is their actual understanding of the products in the sharia pawnshop and what are the factors that encourage their interest in using sharia pawnshop services in the city of Mataram.

### 1.2. Formulation Of The Problem

Based on the background described above, the formulation of the problem in this study is:

1. How is the customer's understanding of sharia pawnshop service products in the city of Mataram?
2. What are the factors that drive customers' interest in using sharia pawnshop service products in the city of Mataram?

### 1.3. Research Purposes

The purpose of this study based on the background and formulation of the problem above are as follows:

1. To analyze customer understanding of sharia pawnshop service products in the city of Mataram.
2. To find out the factors that influence customer interest in using sharia pawnshop services in the city of Mataram.

## II. LITERATURE REVIEW

### 2.1. Understanding Concept

Understanding comes from the word understanding which has various meanings such as understanding, knowledge, opinions, thoughts, schools, views, understanding right, knowing right. (Zumaya, 2017: 26), Comprehension is a person's ability to understand or understand something after something is known. In other words, understanding is understanding something and being able to see it from various angles. (AnasSudjino, 2009: 50)

From this statement it can be said that understanding is not limited to mere knowledge or perception but understanding has a much deeper level. Understanding something means that someone with his understanding will be able to distinguish, conclude, explain, estimate, guess, and decide and maintain something that becomes that understanding in a person.

Sudjana (2012:24) classifies understanding into three categories as follows:

1. The lowest level of understanding, the lowest level of understanding of the translation.
2. The second level, interpretive understanding is connecting the previous parts with what is known next, or connecting some parts of the graph with events, distinguishing the main and the non-essential.
3. Third level understanding, extrapolated understanding with extrapolation, a person who is able to look back on what is written can make predictions about consequences or can expand perceptions in terms of time, dimensions, cases, or problems.

Sanjaya (2008:45) suggests that the indicators of understanding have the following characteristics:

1. Understanding is higher in nature than knowledge.
2. Understanding is not only remembering facts, but also with regard to explaining the meaning or a concept.
3. Can describe, able to translate.
4. Able to interpret, describe variables.

### 2.2. Interest Concept

Interest is a liking (tendency) to something. In simple terms, interest can be interpreted as a tendency to pay attention to people and act on people, activities or situations that become the object of that interest accompanied by feelings. like. (Abdul Rahman, 2004: 263) Interest is a person's tendency to keep paying attention and remembering some activities.

Interest as a psychological aspect does not only color a person's behavior to carry out activities that cause someone to feel attracted to something. While customers are consumers as providers of funds in the process of transactions for goods or services. Thus the notion of customer interest, namely external influences, awareness of needs, product introduction and evaluation of alternatives are things that can lead to consumer buying interest. These external influences consist of marketing efforts and socio-cultural factors. (Shifman&Kanuk, 2008:21)

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 he wants. A great interest in something is a big capital to arouse enthusiasm to take action that is of interest in this case the customer's interest in sharia pawnshops.

Buying interest can be identified through the indicators according to Agusty (2006: 129) as follows

1. Transactional interest, namely the tendency of a person to buy a product.
2. Referential interest, namely a person's tendency to refer products to others
3. Preferential interest, which is an interest that describes the behavior of someone who has a primary preference for the product. This preference can only be changed if something happens to the preference product.
4. Explorative interest, this interest describes the behavior of someone who is always looking for information about the product of interest and looking for information to support the positive properties of the product.

There are several factors that influence interest according to Mowen and Minor (1998: 67)

#### a. Job difference

This means that with differences in one's work one can estimate interest in the level of education he wants to achieve, activities carried out, use of leisure and others.

b. Socio-economic differences, meaning that someone who has a high socioeconomic status will more easily achieve what he wants than someone who has a low economy.

c. The difference between hobbies and hobbies, means how a person uses his spare time.

d. Gender differences, This means that men's interests will be different from women's interests, for example in learning.

e. Age difference, meaning that the ages of children, adolescents, adults and parents have different interests in an object, activity, and person.

In buying an item, customers are influenced by several factors (BasuSwastha, 2000; 67) including the type of goods, demographic factors, and the economy is also influenced by physical factors such as motives, attitudes, beliefs, interests, personality, wishful thinking and so on.

### 2.3. Sharia Pawnshop

In general, pawning is an activity of pledging valuables to certain parties to obtain a certain amount of money, where the goods guaranteed will be redeemed in accordance with the agreement.

PT Pegadaian is a non-bank financial institution that provides credit to the public in a special way, namely by pawning law. PT Pegadaian is the only business entity in Indonesia that is officially licensed to carry out activities in the form of channeling funds to the public on the basis of the law of pawning.

Pegadaian Syariah (sharia pawnshop) is a business entity in Indonesia that is officially authorized to carry out financial activities in the form of financing in the form of channeling funds to the public on the basis of pawning laws based on Islamic principles.

### 2.4. Legal Basis of Pawnshop Sharia

As an official institution in the name of sharia, of course, sharia pawnshops have a legal basis originating from the Qur'an, al-hadith and MUI fatwas. The legal basis are:

#### a. Al-Qur'an

QS Al-Baqarah verse 283, which is used as a basis in building the concept of pawning: It means; "If you are on a journey (and do muamalah not in cash) while you do not find a writer, then let there be collateral held (by the debtor). but if some of you believe in others, then let the one who is trusted fulfill his mandate (debt) and let him fear Allah his Lord; And do not (witnesses) hide your testimony. and whoever hides it, then indeed he is a sinful heart; And Allah is Knowing of what you do." (Surat al-Baqarah: 283)

#### b. Al-Hadith

"From Aisha ra that the Messenger of Allah -peace and prayer of Allah be upon him- once bought food from a Jew and he pawned an armor of iron."<sup>9</sup> (Narrated by Bukhari and Muslim)

The above hadith is the same as the hadith mentioned in Sahih Muslim as follows:

"It was narrated by Aisha, that the Messenger of Allah once bought food from a Jew with a deferred payment and he pawned the armor to the Jew."

#### c. Ijma'

The pawn agreement which has been taught in the Qur'an and Al-Hadith is in subsequent developments continued by the fuqaha by way of Ijtihad, with the agreement of the scholars that pawning is allowed and the scholars do not contradict its permissibility as well as its legal basis. Ash-Shafi'i said that Allah SWT does not make law except with goods with clear criteria in the handover, if the criteria are different from the original, then there must be no decision. The Maliki school is of the opinion that pawning is obligatory by contract (after the contract) the person who pawns (rahn) is forced to submit a borg (collateral) to be held by the person holding the mortgage (murtahin). if goods already in the hands of the mortgage holder (murtahin). People who pawn (rahin) have the right to use, in contrast to the opinion of Imam Shafi'i who said, the right to benefit applies as long as it does not harm/harm the holder of the pledge. (Abdullah, in Azizudin 2018:60)

#### d. National Sharia Council Fatwa

The Indonesian Ulema Council (DSN-MUI) has also issued several fatwas that are used as references in sharia pawning, namely:

- b) Fatwa of the National Sharia Council of the Indonesian Ulema Council No: 25/DSNMUI/III/2002, concerning Rahn;
- c) Fatwa of the National Sharia Council of the Indonesian Ulema Council No: 26/DSNMUI/III/2002, concerning Rahngold;
- d) Fatwa of the National Sharia Council of the Indonesian Ulema Council No: 09/DSNMUI/IV/2000, concerning Ijarah Financing;
- e) Fatwa of the National Sharia Council of the Indonesian Ulema Council No: 10/DSNMUI/IV/2000, concerning Wakalah;
- f) Fatwa of the National Sharia Council of the Indonesian Ulema Council No: 43/DSNMUI/VIII/2004, concerning Compensation. (Zinuddin 2008:8)

### 2.5. Pegadaian Syariah (Products Of Sharia Pawnshop)

Various kinds of sharia pawnshop products are offered.

1. ARRUM Hajj
2. Online Multi Payments (MPO)
3. Gold Consignment
4. MULIA is a gold bullion sales service
5. ARRUM Financing (ArRahn for Micro Enterprises)
6. AMANAH financing from Sharia Pawnshops is sharia-based financing for permanent employees and micro entrepreneurs, to own a motorbike or car in installments.
7. RAHN (Sharia Pawn) Financing

8. PegadaianRahnHasan is a provision of funds with a pawn/rahn contract starting from Rp. 50,000 to Rp. 500,000 without maintenance fees (mu'nah maintenance).
9. "RahnTasjily Tanah is a product of Rahn Sharia Pawnshops whose collateral is in the form of proof of land ownership or land certificates addressed to Farmers and Micro Entrepreneurs.

### III. Research Method

#### 3.1. Research Design

This study aims to describe the understanding of PegadaiaSyariah (sharia pawnshop )customers towards sharia pawnshop products and to find out the things that encourage customers to be interested in using sharia pawnshop services in the city of Mataram. The most appropriate approach to this research is a qualitative approach with the type of research that is field research.

Qualitative research produces descriptive data in the form of sentences and descriptions, even short stories, so that if analyzed the data will be in the form of a qualitative descriptive format. Qualitative research aims to describe, summarize various conditions, various situations or phenomena of social reality that exist in the community which is the object of research and seeks to draw that reality to the surface as a feature, sign or description of certain conditions, situations or phenomena (Bungin, 2011). :68).

#### 3.2. Research Sites

The location of the study was conducted in the city of Mataram, West Nusa Tenggara province with the consideration that the city of Mataram is the capital of the province of West Nusa Tenggara and is the center of government and economic center. The reason the researcher chose Mataram City as the research location was because the researcher saw that the number of sharia pawnshop branches in the city of Mataram was more numerous than other areas in West Nusa Tenggara, precisely this research will be conducted at PegadaianSyariah, the Mataram city center branch.

#### 3.3. Data Gathering Methods

The data needed in this study uses several instruments, including observation, interviews, and documentation

##### 1. Observation

Namely direct observation of an object to be studied.Nasution (in Sugiono, 2012:226) states that observation is the basis of all science. Scientists can only work if there is data from observations. There are 2 observations that will be carried out in this study, namely as follows:

##### 2. Interview

A method used to obtain information or statements orally from a respondent, by having a face-to-face conversation with the respondent, who in this case is a customer of a sharia pawnshop in the city of Mataram. In carrying it out, planned and unplanned interviews were held (unstructured interviews) on those who were deemed competent to be interviewed. The results of these interviews were stored in the form of recorded interviews.

##### 3. Documentation

Documentation is a record of events that have passed. Documents can be in the form of writing, pictures and monumental works of someone.

#### 3.4. Data Analyzing Methods

Miles &Huberman (1992:19), suggests three stages that must be done in analyzing qualitative research data, namely (1) data reduction (data reduction); (2) data display (data display); and (3) conclusion drawing/verifying.

##### 1. Data Reduction (data reduction)

Sugiono (2012: 247) says that reducing data means summarizing, choosing the main things, focusing on the important things, looking for themes and patterns. The reduced data will provide a clearer picture, and make it easier for researchers to conduct further data collection, and look for it when needed. Data reduction can be assisted with electronic equipment such as computers, by providing codes on certain aspects.

##### 2. Data Display (presentation of data).

Miles &Huberman (1992:17) said that if the data has been reduced, the next step is to present the data. Presentation of data as a set of structured information, and provides the possibility of drawing conclusions and taking action. Presentation of data is used to further improve understanding of the case and as a reference for taking action based on understanding and analysis of data presentation.

##### 3. Conclusion drawing and verification.

The third step in analyzing qualitative data according to Miles and Huberman (1992: 18) is drawing conclusions and verification. Conclusions are the results of research that answer the research focus based on the results of data analysis.



#### IV. FINDING AND DISCUSSION

##### 4.1 The Geographic and Social Settings of Mataram City

Mataram as mother The city of West Nusa Tenggara Province has a very strategic location and is the center of various activities such as the center of government, education, trade, industry and services. Geographically, Mataram City is flanked by the districts of West Lombok and the Strait Lombok. Located between  $08^{\circ}33' - 08^{\circ}38'$  south and between latitudes  $116^{\circ}04' - 116^{\circ}10'$  East longitude. The northern, eastern and southern boundaries are West Lombok Regency and the western region is the Lombok Strait (Mataram City in Figures 2020:1) The area of Mataram city is  $61.30\text{km}^2$  which is divided into six sub-districts namely: Ampenan District, Sekarbela District, Mataram District, Cakranegara District, Selaparang District, Sandubaya District. Among these areas, the largest area is Selaparang sub-district with an area of 10.77 followed by Mataram sub-district with an area of 1.76 and the smallest area is Ampenan area with an area of 9.46 (Mataram City in Figures, 2020: 10)  $\text{km}^2\text{km}^2\text{km}^2$

The majority of the population of the city of Mataram is Muslim, with a harmonious religious life that can be found in everyday life, this can be seen from the many places of worship such as mosques, churches and others, the number of places of worship in the city of Mataram reaches 395 units consisting of mosques (243 units), temples (7 units), temples (130 units) and churches (15 units), (Central Bureau of Statistics of Mataram City, 2016).

From the data obtained through the Central Statistics Agency, the population of the city of Mataram is 481,907 people, with a Muslim population of 385,254 people, Christians 18,153 people, Hindus 58,925 people, Buddhists/others 2,815 people. (Central Bureau of Statistics of Mataram City, 2016).

##### 4.1.2. The Informants

Characteristics of informants in this study are sharia pawnshop customers in the city of Mataram who have different occupational, age and educational backgrounds. In addition to sharia pawnshop customers, conventional pawnshop customers are also informants in this study. This is necessary to obtain complete information from various aspects. The following are the names of sharia pawnshop customers and conventional pawnshops who became informants in this study:

Table 4.1. Data of Informant Customers of Sharia Pawnshops and Conventional Pawnshops in Mataram City

No	Code	L/P	Age	Education	Occupation	Information on Customer	Status Informants
1	NA	P	45	Bachelor	Employee	Sharia Pawnshop	main
2	OV	P	27	Bachelor	Trader	sharia pawnshop	Main
3	LS	P	30	Bachelor	Not yet working	sharia pawnshop	Main
4	AT	P	22	Bachelor	Student	sharia pawnshop	major
5	AP	P	22	Associate degree	Housewife	sharia pawnshop	Main
6	EK	P	42	Bachelor	Employee	sharia pawnshop	Main
7	SJ	L	50	High School	of Commerce	Mortgage sharia	main
8	FT	P	31	Bachelor	Master ECD	Pawnshop sharia	the main
9	AM	L	48	Bachelor	Chairman of the MUI Mataram	-	key
10	AL	P	22	Associate degree	Employee	Pawnshop conventional	additional
11	RW	C	27	High school	Traders	Pawn conventional	additional
12	AY	P	28	Associate degree	Nurse	conventional pawnshop	additional
13	NM	P	29	Bachelor	Employee	conventional pawnshop	additional
14	EL	P	28	Bachelor	Housewife	conventional pawnshop	additional
15	MK	P	45	Elementary school	Trader	Conventional pawnshop	Additional
16	AH	P	50	Elementary school	Trader	Conventional pawnshop	additional

Source: Primary Data (Processed)

Based on this data the number of informants is 16 people consisting of 8 main informants, 7 additional informants and 1 key informant. The key informant in this research is one of the religious leaders in the city of Mataram, namely the chairman of the MUI in the city of Mataram. From the table data, we can also see that informants have differences in age, education and occupation which can shape their understanding and interests, which are also different from one another. The age of the informants according to the table above ranges from 22-50 years, while on average they are workers, one of whom is a student, one informant has not worked and the other informant is a housewife. The highest education level of the informants is bachelor level and the lowest is elementary school.

#### 4.2. Customer's Understanding of Sharia Pawnshops

As explained in the previous chapter that understanding is not only limited to knowing about a thing but understanding has a much deeper level. By understanding something means that someone with his understanding will be able to distinguish, conclude, explain, estimate, guess, and decide and maintain something that becomes that understanding in a person.

Understanding according to Harahap (in Azizudin 45: 2018) is divided into three. First, symbolic understanding. The second is normative-simplistic understanding. The third is synthetic rational understanding. Referring to the theory, the researcher found in the field that most of the customers who became informants in this study understood sharia pawnshops very superficially, namely only as a place to pawn goods. It is the same with conventional pawnshop customers in understanding the meaning of pawnshop institutions, which means that the understanding of customers who are informants in this study when referring to what is described by Harahap, belongs to the normative-simplistic level of understanding, namely understanding that refers to the Qur'an but understood very superficially.

The understanding that the sharia pawnshop is a place to pawn goods was mentioned by several informants in the study. One of them is the OV which states that: "The *sharia pawnshop is a place where we pawn goods, when we need money we can borrow money there by pledging gold and securities.* (interview January 20, 2021). A more complete understanding expressed by NA is as follows: "Yes, in my opinion, a *sharia pawnshop is a pawnshop with a sharia system, meaning we can pawn goods, pledge goods with the sharia system here*" (interview January 19, 2021). Four of the 16 informants in this study could explain more fully that sharia pawnshops are pawnshops with a sharia system. As a comparison about the purpose of sharia pawnshops, according to the key informant, KH Abdul Manan explained that the pawnshop "The *origin of the fiqh is rahn, rahnun is collateral, right, at the end of the surahAlBaqarahit is called "wainkuntumsafarinwalamtajidukaatibanfarihanummaqbudoh." end of surah Al Baqarah verse 283 and if you are in a traveler's condition and you don't find a writer, not all scribes used to be, now you can say that you are an official notary. held .* (interview January 22, 2021 )

Most customers do not fully understand the nature of sharia pawnshops, even among informants who become customers at pawnshops still mention the maintenance costs set at sharia pawnshops as interest. As the following OV phrase: "we can get more loans at a sharia pawnshop and the interest will definitely be there, it's just that it's not big, it's delicious and safe for sure" and in the next statement: "There I am have you ever asked... if you charge 20 thousand per month, the interest will be charged" (interview January 20,2021 ). The same thing was also mentioned by Mr. SJ when asked about the reasons for using the sharia pawnshop he answered with the following statement: "It's a *small interest.*" (interview February 02, 2021)"

From these statements, it can be seen that the customers who became informants did not yet know the nature of the sharia pawnshop because they still thought that the maintenance fees charged by the sharia pawnshops were interest costs, they could even be said not to. Understanding the difference between sharia pawnshops and conventional pawnshops, the motive that drives their interest in using sharia pawnshops is not solely for sharia reasons, but rather the costs determined by sharia pawnshops are cheaper than the interest costs set by conventional pawnshops.

Furthermore, in understanding sharia pawnshops as an official institution that distributes funds with pawn laws based on Islamic principles, it has several legal provisions or conditions for the passage of a transaction as explained by KH Abdul Manan as follows ". So the condition is that there is someone who pawns someone who receives a pawn of *rohinmarhunmarhunbih of the goods that are pawned.* "(interview January 22,2021)". It is more complete in the research conducted by Nurma (2019:52) that pawning in Islam has several pillars and conditions as follows:

a. *ArRahin*(who pawns) , A person who has grown up, is intelligent, can be trusted, and owns the goods being pawned.

- b. *Al Murtahin*(who receives the pawn), Person, bank, or institution trusted by *rahinto* obtain capital with collateral for goods (pawn).
- c. *Al Marhun/rahn*(goods that are pawned), goods used by *rahinto* be used as collateral in getting debts.
- d. *Al-Marhunbih*(Debt), Some of the funds given *murtahintorahinon* the basis of the magnitude of estimate marhun.
- e. *Ijab and Qabul (shighat)*

As for customers who make transactions at sharia pawnshops, they should understand the terms above, but the reality on the ground is that on average these customers state that they do not understand these terms, there are even some customers who state that they have just heard the term. -terms such as rahn, rahin, marhun and marhunbih. As stated by FT, "*I don't know, I'm still unfamiliar with the languages* (interview February 6, 2021).

Ignorance from customers of the terms that apply in sharia pawnshops is not solely caused by the customer's own factor of lack of information, but also caused by sharia pawnshops who do not provide information. Lack of information provided by sharia pawnshops about sharia pawnshops themselves Of course, it makes customers have less information about sharia pawnshops which will certainly affect the interest of customers in sharia pawnshops because of the assumption that both conventional pawnshops and sharia pawnshops are the same as what some conventional pawnshop customers say when asked about their choice of whether to use sharia pawnshops. or conventional if both are around you. So part of their answer is which one is closer to their location. As stated by AY "*If I am anywhere closest to sharia if it is the closest sharia, I will go there ... but since this is the only one I know is the closest to my house, so I go there*" (interview January 20,2021)

From this statement, we can see that a lack of understanding of sharia will affect the choice or interest of customers towards sharia itself so that what encourages someone to conduct transactions at conventional pawnshops is not only because of necessity but also because of the lack of information obtained about sharia pawnshops or the absence of understanding of sharia itself from the pawnshops. customer. This is in accordance with the research conducted by Febrianur et al (2016: 31) in their research which states that "Islamic pawnshops have inadequate facilities in conducting socialization so that information and knowledge about Islamic pawnshops in concept and operation are not conveyed properly, coupled with lack of customer knowledge about sharia pawnshops."

The essence that distinguishes between sharia and conventional pawnshops lies in the contract, the contract in sharia pawnshops is a condition for the validity of a transaction. Basically, sharia pawnshops run on two contracts, namely rahn and ijarah contracts.

1. Rahn contract, rahn in question is to hold the property of the borrower as collateral for the loan he received, the party who holds it obtains a guarantee to take back all or part of the debt.
2. Ijarah contract, namely the contract of transfer of usufructuary rights over goods and services through payment of rental wages, without being followed by the transfer of ownership of the goods themselves. With this contract, it is possible for the pawnshop to withdraw the rent for the storage of the customer's goods after entering into the contract.

In understanding the contract-the contract is not a lot of customers who understand it as an expression of NA when asked about the contract that applies NA know that there is a contract in pawnshops sharia but do not know exactly what, as disclosed in the statement "*Contract there must be yes but not know also do It has been mentioned at this time that the transaction time is only certain, but we don't really understand the system.*(interview January 19, 2021). The same thing was also expressed by LS, AT and also FT.

Apart from the informants above who do not understand the contracts that apply in sharia pawnshops, there are also some customers who do not even know that there is a contract term in sharia pawnshops. This is revealed from the following AP statements "*contract? There's no such thing as a contract, I don't know that.*" (interview, February 25, 2021) as well as what was said by other informants.

From the expression of the informants we can conclude that the customers do not understand the contract-a contract that is valid in pawnshops sharia as stated by the chairman of the MUI Mataram KH Abdul Manan LC in the phrase as follows: "*when you get in on the discussion instance of its problems what nah that's what we'll look into later. Is the contract called ujarah or murabaha? Isn't it right..that's it then. But not all customers also understand that.*" (interview January 22,2021)

In the statement, KH Abdul Manan LC stated that not all customers understand the contracts that apply at sharia pawnshops because in theory, understanding is not just knowing about the information but requires a knowledge to explore it. From this we can conclude that customers understand sharia pawnshops very



superficially where, informants only know that sharia pawnshops are a place to pawn goods without knowing the system that applies in the company, terms and contracts that they do not understand and there are also some of them. customers who can't even tell the difference between the interest that applies at conventional pawnshops and the mu'nah fees that apply at the sharia pawnshop. This is of course solely due to the lack of effort from customers to obtain information about sharia pawnshops but also caused by sharia pawnshops who are also less aware of and provide information to customers about sharia pawnshops.

In accordance with what the experts stated that Kashmir defines pawnshops as an activity carried out by two parties by pledging an item to get a certain amount of money that has a time limit to redeem it (Febrianur et al (2016: 31

Meanwhile, according to Sigit, PT Pegadaian is the only business entity in Indonesia that officially has a license to carry out financial institution activities in the form of payments and distribution of funds to the public on the basis of the law of pawning (SigitTriandru, 2000:179)

The factors that cause differences in understanding are due to several factors, including; perceived objects, sense organs, nerves and nervous system and attention. These factors make the individual's understanding of an object different from one another and will affect the individual in perceiving an object even though the object is really the same. The understanding of a person or group can also be much different from other individuals or groups even though the situation is the same. Differences in understanding can be traced from the differences in each individual, both personality, attitude or motivational differences.

Therefore, it can be concluded that basically the process of forming this understanding occurs within a person, but understanding can also be influenced by experience, learning process, and knowledge. Likewise with pawnshop customers in the city of Mataram related to their understanding of the meaning of pawnshops in general where at the level of understanding of pawnshops, on average, they say based on their knowledge and perception that pawnshops are simply a place to pawn goods.

#### **4.4. Customer Understanding About Pegadaian Syariah (Sharia Pawnshop) products**

Practically and theoretically, the difference between sharia and conventional pawnshops can be seen from the principles used by each pawnshop. Where sharia pawnshops apply maintenance fees to take fees from customers while conventional pawnshops apply interest costs.

Almost all sharia pawnshop customers who became informants in this study, did not know about the products offered at sharia pawnshops except for products that were familiar with pawnshops, namely gold pawn products and gold tubes. As stated by one of the following informants, LS: "*There is pawn in the pawnshop... buying and selling gold but the system doesn't know but I never read that Antam's gold bullion is in the pawnshop*" (interview January 20, 2021)

Mostly customers at sharia pawnshops know about several products but do not clearly understand how these products are as stated by AT as follows: "*Sharia pawnshop products, yes, I know Hajj savings, that's all but I don't really understand this, I don't really understand*" (interview January 26, 2021). From this statement, we can see that AT also doesn't really understand the product system used in this case, not only because customers don't seek information about the products at the sharia pawnshop but also because the sharia pawnshop officers don't explain and offer the existing products. in sharia pawnshops

The products contained in sharia pawnshops have actually been socialized through the sharia pawnshop site but not all customers know about it so that many customers have less knowledge about the products in sharia pawnshops as for these products, among others other: ARRUM hajj, online multi payments, gold consignment, gold savings, gold sales (MULIA), ARRUM financing (BPKB pawn / proof of vehicle ownership), AMANAH pawnshop (for employees), sharia pawning (RAHN), Rahn Hasan (for loans funds up to Rp. 500,000 without any maintenance fees for pawned goods, and Rahn Tasjily Tanah (pawn land certificates are addressed to farmers and micro entrepreneurs)

Of the many products provided by sharia pawnshops for customers, only a few of them know and use, most customers come to sharia pawnshops only to borrow money by pledging the gold owned even though there are two customers from eight sharia pawnshop customers who use other products other than gold pawning or Rahn, namely gold savings. This is in accordance with research conducted by Vatmala (2010) in his research on customer understanding of BPKB Arrum products at sharia pawnshops stating that in general 10 respondents did not know in depth other matters related to BPKB ARRUM. Likewise, research conducted by DwiIrfah which explores customer understanding of Rahn products at the Bengkulu branch of sharia pawnshops. In his research, it was stated that many customers did not understand deeply about Rahn products and their contracts and

employees who did not explain about these products, thus making customers feel that there was an element of *gharar* because the information was not transparent.

From this explanation, it can be concluded that the customer's understanding of the products at the sharia pawnshop is still lacking or the customer does not understand deeply about the products at the sharia pawnshop. Customer knowledge is also limited to general products such as gold pawning, buying and selling gold and gold savings.

#### 4.5. Customer Understanding of the Similarities and Differences between Sharia Pawnshops and Conventional Pawnshops

The fundamental difference between sharia pawnshops and conventional pawnshops lies in principle. Where sharia pawnshops use the principle of applying maintenance costs (*mu'nah*) through an *ijarah* agreement. Where the fees charged to customers are taken from the value of the pawned goods. If the value of the goods is high then the maintenance costs are also high and vice versa if the value of the goods is low then the maintenance costs for the goods are also low. The conventional pawnshop uses the interest principle. Where the application of fees on an interest basis makes the loan amount a percentage of interest costs that will be charged to customers, if the loan amount is large, the interest charged will also be large and vice versa. In reality, in the field, many people, even sharia pawnshop customers themselves, do not understand the difference between the two.

The results of the research that researchers found in the field that some customers know the difference between conventional pawnshops and sharia pawnshops only lies in the service price set, where according to some customers the price of maintenance costs at Islamic pawnshops is cheaper than interest costs at conventional pawnshops. In addition, there are slightly different services between sharia pawnshops and conventional pawnshops. As the statement from the OV follows: *"If the difference is... more we can get in sharia plus less interest" "In conventional pawnshops it is far from the price we buy... the estimate can be half the price we buy gold... if conventional that's at least 20 or 30 percent of the gold price.. especially if we need a lot of money, huh..., God willing, it's enough if there's still a little bit of it... I'm still trying to pawn gold if the others haven't."* (interview January 20, 2021). Meanwhile, the LS stated that the difference between sharia and conventional pawnshops is as follows: *"In my opinion, it might be called sharia, you don't use interest, the conventional one uses interest, but what is certain is that you don't know, what is the difference in language or not between interest and interest? maintenance costs, I don't understand, I also spend the same money, right, but the names are different, yes, I'm just trust, right, the label is sharia, so it's better to choose sharia even though it's not 100% sharia operations than conventional ones."* (interview January 20, 2021). While other informants said that did not know about the similarities and differences of sharia pawnshop and pawnshops conventional, as stated by AP follows: *"Do not know,, I do not ever been to a pawnshop conventional"*(interview April 29, 2021)

From the statements expressed by the informants, it can be concluded that the informants only see the difference from conventional and sharia pawnshops only in what looks like service and price, while the similarities are seen in the administrative system which is similar between the two so that many of the customers say it is the same between sharia pawnshops. and conventional pawnshops. This can happen because customers only see what is visible, namely the administration without understanding the system of both.

According to research conducted by SitiMasitah (2019:45) in the results of her research it is stated that the similarities and differences between sharia pawnshops and conventional pawnshops are as in the following table:

Conventional pawnshop	Sharia pawnshop
Based on government regulation number 103 of 2000	Based on government regulation number 103 year 2000 and religious law
Goods are auctioned if the loan repayment is more than the agreement	Goods are sold to the public if the loan repayment is more than the contract,
If in one year the excess money is not taken then the excess money becomes the property of the pawnshop.	If in one year the excess money is not taken then the excess money submitted to the ZIS institution

Term used: pawn, pawnshop, customer, loan item, loan	Term used, Rahn, Murtahin, Rahin, marhun, Marhunbih
Class A loan money 90% of the estimate, B, C and 85% of the estimate	Loan money 90% of the estimated value
Capital lease based on loan/interest (from loan principal)	Deposit service based on estimated value/maintenance cost

Based on the results of research that has been triangulated with theory from previous research, it can be concluded that sharia pawnshops and conventional pawnshops are similar but not the same, which means sharia pawnshops run their business based on sharia principles and conventional pawnshops run their business with a conventional/interest-based system. In addition, according to informants in the field, the difference from sharia and conventional pawnshops lies in the interest applied at conventional pawnshops and maintenance costs set at sharia pawnshops, as well as services and prices set where services at sharia pawnshops are more Islamic with Muslim employees wearing headscarves while in conventional pawnshops are general, which means that there are employees who do not wear headscarves based on the results of a survey conducted by researchers in the field. Meanwhile, on the price side, sharia pawnshops that charge maintenance fees or called *mu'nah* have a lower value or price compared to interest rates in conventional pawnshops.

Furthermore, as has been conveyed by the informants that the similarity between sharia pawnshops and conventional pawnshops is that they both distribute funds to the public with a pawn system in addition to similar products from these two businesses. As stated by Triandru (2016) that pawnshops are one of the business entities in Indonesia that officially have permission to carry out financial institution activities in the form of payments in the form of channeling funds to the public on the basis of the law of pawning.

#### 4.6. Factors Encouraging Customers' Interest in Using Pegadaian Syariah (Sharia Pawnshop) Products

After doing research on customer understanding of sharia pawnshops, researchers try to explore more about the factors that encourage sharia pawnshop customers' interest in using sharia pawnshop products. Interest is a strong tendency or drive in a person towards something. The buying interest is part of the component of consumer behavior in consuming attitudes, the tendency of respondents to act before the buying decision is actually implemented. (Umar, 2008:45). So it can be said that the interest in becoming a customer at a sharia pawnshop is a tendency to act before the decision to become a customer at a sharia pawnshop is actually implemented.

There are many factors that encourage customers' interest in using sharia pawnshops as stated by NA that: *"I used to be at a conventional pawnshop but because we want to be sharia-compliant so we feel comfortable"*(interview January 19, 2021). From this statement, it can be seen that the reason NA uses Sharia Pawnshops is due to sharia factors. *comfortable because it is in accordance with sharia law*". In line with this, LS as a sharia pawnshop customer also revealed the reasons for using a sharia pawnshop as follows: *"Because it's close to home... "* (interview January 20,2021). From this statement, we can see that the factors that encourage LS to use sharia pawnshops are because of the location factor, which is close to the house and because of the sharia label attached to the sharia pawnshop. Meanwhile, OV and Mr. SJ have different reasons for making transactions at sharia pawnshops. As in the statement expressed by OV as follows: *"Yes, it's cheaper,, if I've had this in conventional.. we get less and we get fewer pieces. I mean, we've received so much... later we will cut more..if it's in sharia a little.. so we receive it not too far from what we expected.. if it's sharia the service is also like in a bank so it's more comfortable and getting it according to that" "* (interview January 20,2021). From the statements made by OV can be seen that the factors that encourage using pawnshops sharia is because the cost of maintenance is less costly and more service-friendly

All of the statements made by customers of pawnshops sharia can be concluded that the factors that encourage customers prefer pawnshops sharia than pawnshops conventional are: 1. Sharia factor, 2. Location factor 3. Price factor 4. Service factor. Where the sharia factor intended by the customer is because he wants to avoid usury. And the location factor is a location that is close to the reach of customers, namely close to home or close to places of business and work. Then the price factor in sharia pawnshops is cheaper than conventional pawnshops because of the application of a different system where sharia pawnshops use maintenance fees for pawned goods to take fees from customers while conventional pawnshops use an interest system for the amount of money borrowed. The service factor referred to by customers is a more comfortable service because it is more friendly and Islamic.

In addition to revealing the factors that encourage customers to use sharia pawnshops, this study also reveals the reasons for conventional Muslim customers to use conventional pawnshops and not sharia pawnshops. From the results of interviews conducted with five conventional pawnshop customers, most of them reasoned that they did not use sharia pawnshops due to location factors such as the statement submitted by AL as follows: *"Oh,, yes because they are too tight and there doesn't seem to be a sharia pawnshop around here.."* (interview January 17,2021). In addition, RW also stated about sharia pawnshops *"Don't know the place..choose a closer one"* (interview January, 17, 2021 )while other conventional pawnshop customers also stated the same thing as what was expressed by AL and RW. From these statements, it can be concluded that the reason for conventional pawnshop customers who are Muslim to use conventional pawnshops instead of using sharia pawnshops is because they are urgently in need of fast funds and because of the location factor, the location factor here means that Sharia pawnshops cannot be reached by customers. because at their location ha there is a conventional pawnshop. As for the five conventional pawnshop customers, 3 people expressed interest in sharia pawnshops if they were close to their location while the other two still chose which of the two was closer and faster, meaning that two of them were not yet interested in becoming sharia pawnshop customers.

Among customers who are interested in becoming sharia pawnshop customers are AL, RW and NM where their statements express their desire to use sharia pawnshops when needed and if sharia pawnshops are close to the customer's location, as stated by, RW *"Sharia is better"* (interview January 17, 2021). While AY and EL as Muslim customers who use conventional pawnshops are not yet interested in sharia pawnshop products, this can be seen in the statement submitted by AY when asked about his choice of conventional and sharia pawnshops if both are in a nearby location. his customer stated: *"If I go to the nearest one, if it's the closest sharia, I'll go there.. but since this is the only thing I know is the closest to my house, so I go there... I don't know what is conventional or sharia, what's important is I pawned 4 months after being redeemed."*(interview January 20,2021) From the two statements above, it can be seen that AY and EL choose the location factor as a determinant of choice, between conventional and sharia pawnshops AY and EL do not state a choice between the two but they will choose which is the closest and fastest of the two.

Based on the exposure of some of these informants, it can be concluded that there are several things that underlie the informants using sharia pawnshops and conventional pawnshops, religious factors are still the dominant factor in using sharia pawnshops by sharia pawnshop customers besides other factors such as service factors, location and Cheaper prices are also a determinant of sharia pawnshop customers using sharia pawnshops, while Muslim customers who use conventional pawnshops reason to use conventional pawnshops because of the location factor, which means that sharia pawnshops are not around their location and lack of information about the existence of sharia pawnshops.

## V. CONCLUSIONS AND SUGGESTIONS

### 5.1.Conclusion

Based on the results of the research and discussion above, the following conclusions can be drawn:

1. Sharia pawnshop customers in the city of Mataram on average still understand sharia pawnshops superficially, namely only as a place to pawn goods or what is called a normative-simplistic understanding. Sharia pawnshop customers do not understand the applicable system, the terms used and the contracts that apply at sharia pawnshops. There are even among them who cannot distinguish the interest in conventional pawnshops and *mu'nah* fees in sharia pawnshops. Customers' knowledge about products at Islamic pawnshops is also still limited to general products, namely pawns. This is due to the lack of information obtained by customers from sharia pawnshops.
2. Most of the factors that encourage customers' interest in using sharia pawnshop products are sharia factors, location factors that are close to the customer's environment, price factors, namely maintenance costs for cheaper pawned goods, and service quality factors, namely more Islamic services. While conventional pawnshop customers who are Muslim still use conventional pawnshop products due to location factors, on average, conventional pawnshop customers who are Muslim do not use sharia pawnshops because around their location there are only conventional pawnshops and lack of information about the location of sharia pawnshops around them. .

### 5.2. Suggestion

1. It is important for customers to understand sharia-based products so that their muamalah is in accordance with Islamic provisions and in order to avoid practices that contain elements of usury. Therefore,

customers need to seek information and deepen their knowledge about how to do muamalah in accordance with Islam.

2. For sharia pawnshops, it is hoped that they will be more active in socializing about sharia pawnshop products so that information about sharia pawnshops can be spread properly. The sharia pawnshop should also be able to provide information and provide a complete explanation regarding the products used by customers, including the terms used and the system that applies at the sharia pawnshop.

### References

- [1] Achjar, Chalil, H. L., *Pembelajaran Berbasis Fitra*, Jakarta, PT Balai Pustaka, 2002.
- [2] Ade, Sofyan Mulazid (2012) : *Kedudukan Pegadaian Syariah Dalam Sistem Hukum Nasional Dan Indonesia*. Jakarta. Kementrian agama RI, 62-65
- [3] Agusty, Ferdinand (2006): *Metode Penelitian Manajemen: Pedoman Penelitian Untuk Skripsi, Tesis Dan Disertasi Ilmu Manajemen*. Semarang. Universitas Diponegoro, 129
- [4] Ahmad Muanas (2014) : Pengaruh Pemasaran Produk, Harga Dan Promosi Terhadap Keputusan Pembelian Mobil Buana Indomobil Trada, *Jurnal Bisnis Dan Manajemen vol.1 No.1*, Hal 42-45.
- [5] Al Ahmadi, Abdul Aziz Mabruk. Al Amri Abdul Karim Bin Shunaitan. Asy Syarif, Abdullah Bin Fahd dan Al Muthairi, Faihan Bin Syali (2016) : *Fiqih Muayassar*. Jakarta, Daarul Haq, 359-428
- [6] Amah, Nik (2017) : *Determinan Minat Nasabah Pengguna Jasa Rahn Dan Ijarah Pada Kantor Cabang Pegadaian Syariah Madiun*, Riset Akuntansi Dan Keuangan Indonesia, 17-134.
- [7] Amin, Hanudin Dan Rosita Chong (2011) : Determinants For ArRahnu Usage Intention : Empirical Investigation, *Journa Of Business Management, Vol 5*, 8181-8191.
- [8] Arif, M. N. (2012) : *Lembaga Keuangan Syariah Suatu Kajian Teoritis dan Praktis*. Bandung, Pustaka Setia, 62-65.
- [9] Arif, Nur Rianto Al (2010): *Teori Mikro Ekonomi*, Jakarta, Kencana, 110.
- [10] Assael (2002): *Consumer Behavior*, Edisi Bahasa Indonesia, New Jersey, Prentice-Hall Inc, 113-115.
- [11] Azizudin (2018) : *Pemahaman Guru Sekolah Menengah Pertama Terhadap Perbankan Syariah (Studi Kasus Guru Matapelajaran Agama Islam Di Kota Mataram)*, Tesis Universitas Mataram, 22-23, 45, 103.
- [12] Basu, Swastha D.H. (2000). *Asas-Asas Marketing, Edisi III*. Yogyakarta . Liberty, 67
- [13] Bungin, Burhan. (2011). *Penelitian Kualitatif*, Jakarta. Kencana, 68
- [14] Departemen Pendidikan Nasional (2007) : *Kamus Besar Bahasa Indonesia*, Jakarta, Balai Pustaka, 721.
- [15] Devi, Zulhijjah (2016) : *Minat Masyarakat Terhadap Jual Beli Emas Pada Pegadaian Syariah Cabang Palembang*, Skripsi Universitas Raden Fatah Palembang, 52.
- [16] Djaali. (2008): *Skala Likert*. Jakarta. Pustaka Utama, 19
- [17] Engel, James F. (1994): *Perilaku Konsumen*, Edisi Ke-6, Jakarta Barat, Binarupa Aksara, 87-90.
- [18] Febrianur, Ibnu Fitroh Sukono Putra. Gemel Milad Muhammadiyah. Almira Nur Aulia. Saiful Hidayat. Muhammad
- [19] Irwan, M. (2011) . *Pemahaman Dan Kesadaran Muzakki Dalam Pelaksanaan Zakat Infaq Dan Shadaqah (ZIS) Untuk Mencapai Kesejahteraan Umat Islam Di Kota Bima Provinsi Nusa Tenggara Barat*. Universitas Airlangga Surabaya.
- [20] Miles, Matthew B and A. Michael Huberman. (1992): *Qualitative data analysis (terjemahan)* . Jakarta: UI Press: 17
- [21] Mowen J.C and Minor, M.S (1998) : *Consumer Behavior And Marketing Strategy (Terjemahan)*. New York.: MC Graw- Hill Compets, 67
- [22] Nurma, Chayani (2019) : *Peningkatan Motivasi Belajar IPS Melalui Model TGT Peserta Didik Kelas IV* . Jurnal Pendidikan Vol 8 No 5 : 52
- [23] Rahman, Abdul. (2015). *Meningkatkan Kemampuan Pemahaman Dan Kemampuan Generalisasi Matematik Siswa SMA Melalui Pembelajaran Berbalik*. Universitas Pendidikan Islam
- [24] Sanjaya, W. (2008). *Kurikulum Dan Pembelajaran Teori Dan Praktek Pengembangan KTSP* . Jakarta. Kencana, 45
- [25] Shifman and Lazar Kanuk (2008) : *Costumer Behavior* . International Edition. Prentice Hall, 21
- [26] Sigit, Triandru Dan Totok Budisantoso. (2000): *Bank Dan Keuangan Lain Edisi Dua* . Jakarta. Salemba Empat, 179
- [27] Siti Masitah: (2019). *Tinjauan Hukum Tentang Pemanfaatan Barang Lelang (Studi Perbandingan Pegadaian Syariah Dan Konvensional)*. Thesis Universitas Islam Negeri Alaudin Makassar, 45



- [28] Solahuddi.(2016): *DinamikaPerkembanganPegadaianSyariah Di Indonesia*. The 4<sup>th</sup> University Research Coloquium ISSN 2407-9189, 31.
- [29] Sudijono, Anas. (2009). *PengantarStatistikPendidikan*. Rajawali .Jakarta, 50
- [30] Sudjana, N. (2012). *PenilaianHasilBelajarMengajar*. Bandung. RemajaRosdakarya. 24
- [31] Sugiyono. (2012). *MemahamiPenelitianKualitatif*. Alfabeta. Bandung.226
- [32] Umar, Husein (2008) : *MetodeRisetPrilakuOrganisasi* . Jakarta. Gramedia,45
- [33] Vatmala, DaratihDwi (2010): *PemahamanNasabahMengnaikesyariahanProdukArrum BPKB Pada PT PegadaianSyariahCabangKebunBunga*. UIN Antasari
- [34] Zinuddin, Ali ( 2008) : *HukumPerbankanSyariah* . Jakarta. SinarGrafika, 8
- [35] Zumaya,Chalidi. (2017). *Analisis Tingkat PemahamanMasyarkat Kota Medan TerhadapLembagaKeuanganMikroSyariah*. Universitas Sumatera Utara. 26