

## INFLUENCE OF FEES, RELIGIOUSNESS, AND SERVICE QUALITY ON CUSTOMER INTEREST IN PAWN PRODUCTS AT KUALA SIMPANG

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### ABSTRACT

This study explores the influence of service costs, religiosity, and service quality on customer interest in pawn products at PT Pegadaian Syariah, Kuala Simpang Branch. Using a quantitative approach, data were collected from 100 respondents who utilize *Rahn* (Islamic pawn) services. Statistical analysis conducted through SPSS version 23 demonstrates that all three variables significantly impact customer interest, with religiosity emerging as the most influential factor. The model's Adjusted R Square of 95.2% indicates a high level of explanatory power, suggesting that the selected variables are strong predictors of consumer behavior in the Islamic financial context. The findings emphasize the necessity for Islamic financial institutions to align their services with customer values and religious beliefs. Reasonable service fees and high service quality contribute to enhanced customer satisfaction and loyalty, while religiosity reflects the importance of Sharia compliance in financial decision-making. To maintain competitiveness, PT Pegadaian Syariah is encouraged to continue offering Sharia-compliant services at affordable rates, supported by excellent customer care. Additionally, the study recommends improving customer education on Islamic finance principles, implementing targeted marketing strategies, and continuously refining service procedures. Innovation and customization, guided by Islamic principles, are essential to meeting customer needs and ensuring sustainable growth in the Islamic finance sector.

**Keywords:** Rahn Product Preferences; Islamic Pawn Services; Customer Interest.

### ABSTRAK

Penelitian ini mengeksplorasi pengaruh biaya layanan, religiusitas, dan kualitas layanan terhadap minat nasabah terhadap produk gadai di PT Pegadaian Syariah Cabang Kuala Simpang. Menggunakan pendekatan kuantitatif, data dikumpulkan dari 100 responden yang menggunakan layanan *Rahn* (gadai syariah). Analisis statistik yang dilakukan melalui SPSS versi 23 menunjukkan bahwa ketiga variabel tersebut berpengaruh signifikan terhadap minat nasabah, dengan religiusitas sebagai faktor paling dominan. Nilai Adjusted R Square sebesar 95,2% menunjukkan tingkat daya jelas (explanatory power) yang tinggi, yang berarti bahwa variabel-variabel tersebut merupakan prediktor yang kuat terhadap perilaku konsumen dalam konteks keuangan syariah. Temuan ini menekankan pentingnya lembaga keuangan syariah untuk menyelaraskan layanan mereka dengan nilai dan keyakinan religius nasabah. Biaya layanan yang wajar dan kualitas layanan yang baik berkontribusi terhadap peningkatan kepuasan dan loyalitas pelanggan,

sementara religiusitas mencerminkan pentingnya kepatuhan terhadap prinsip-prinsip syariah dalam pengambilan keputusan keuangan. Untuk tetap kompetitif, PT Pegadaian Syariah disarankan untuk terus menawarkan layanan yang sesuai syariah dengan harga terjangkau dan pelayanan pelanggan yang unggul. Selain itu, studi ini merekomendasikan peningkatan edukasi pelanggan tentang prinsip-prinsip keuangan syariah, penerapan strategi pemasaran yang tersegmentasi, serta perbaikan layanan secara berkelanjutan. Inovasi dan penyesuaian layanan yang berlandaskan prinsip syariah sangat penting untuk memenuhi kebutuhan nasabah dan mendukung pertumbuhan berkelanjutan di sektor keuangan syariah.

**Kata Kunci:** Preferensi Produk Rahn; Layanan Gadai Islam; Minat Pelanggan.

## INTRODUCTION

Financial institutions are essential to meet people's needs for funding and other financial services in an era of globalization and rapid economic expansion. As a financial institution established based on sharia principles, PT Pegadaian Syariah always strives to improve its offerings and attract new clients. One of the main that lead to the growth and success of the company is customer interest in the goods and services offered.

Due to their straightforward procedures and rapid disbursement of funds, Islamic pawnshops have gained significant popularity among the general population, particularly among low-income earners, small business owners, and the lower-middle class. These institutions offer a wide range of services and financial solutions to address the needs of various communities, with the *Rahn* (pawn) product emerging as one of the most favored options. In Islamic jurisprudence, the term *Rahn*, derived from the Arabic word signifying continuity, perpetuity, and collateral, refers to the practice of pledging assets as security, which can be reclaimed upon repayment of a specified amount. This concept, which underscores fairness and ethical financial behavior, aligns closely with the principles of Sharia law.

A pledge is a right granted to a creditor over movable assets that have been transferred to the debtor or another person acting on behalf of the debtor under the Civil Code. Except for expenses incurred and related to the auction, which take precedence, this right allows the creditor to be paid from the proceeds of the sale of the asset before other creditors (Article 1150 of the Civil Code).

Research conducted by Harahap examines how customers' perceptions and religious beliefs influence their selection of gold pawn products at certain financial institutions. This is closely related to issues of trust and adherence to Sharia principles in pawn-based financial services. The study is relevant to research exploring the effects of religiosity, service costs, and service quality on customer interest in pawn products, as all three elements significantly shape consumer preferences. Essentially, consumers evaluate multiple factors beyond price; they

consider the quality of the products, the services offered, and the alignment with their religious values. In the context of the Sharia economy, pawn products provide an alternative financial solution for individuals seeking to generate income without compromising their religious principles. The central challenge lies in achieving a balance between fulfilling customers' religious requirements, delivering satisfactory service quality, and maintaining competitive pricing.

According to earlier research, *Rahn* ensures a balance between security and rights in Islamic law by giving the creditor power over the pledged commodities while retaining ownership of the debtor (Firdaus, 2005). This idea embodies the moral underpinnings of Islamic pawnshops, which combine contemporary administrative procedures intended to be effective and pragmatic with religious teachings. Although Indonesia's industry is dominated by traditional pawnshops, the explosive rise of Islamic pawnshops suggests that consumers are increasingly choosing financial services that are consistent with Islamic principles (Huda & Heykal, 2010). This pattern implies that consumers are looking for services that offer both financial benefit and religious compliance, going beyond just financial reasons. But this begs important issues about how Islamic pawnshops may continue to develop in the face of market obstacles and competition.

*Rahn* is a contract that helps a person obtain a loan by using an object as collateral (Mulazid, 2016). Since interest or *riba* is prohibited in Islam, Islamic pawnshops do not charge interest in this arrangement. Instead, they charge a maintenance or storage (*Rahn*) fee, which is calculated as a percentage of the appraised value of the collateral (*marhun*). As a result, the allowable loan amount and loan term affect the overall maintenance fee. Other Islamic financial institutions in Indonesia often use this technique to collect maintenance fees, which is compliant with the National Sharia Council's Fatwa No: 25/DSN-MUI/III/2002 on *Rahn*.

According to Djaali (2007), customer interest in banking services involves a voluntary connection and inclination toward a particular activity or product offered by the organization. This indicates that external factors such as service quality, product relevance, and alignment with personal values significantly influence customer interest, in addition to internal motivational drivers.

The influence of religiosity on customer interest at PT Pegadaian Syariah Kuala Simpang Branch stems from the shared religious values between the institution and its customers, which fosters confidence that all financial transactions are conducted in accordance with Islamic principles. Religiosity encompasses belief or ideology, religious rituals or acts of worship,

spiritual experiences, religious knowledge or understanding, and the outcomes of these practices (Rakhmat, 2003). Research by Mujaddid & Nugroho (2019) further reinforces the positive correlation between religiosity and customer interest, demonstrating that customers' inclination to save is significantly shaped by their level of religious commitment. Similarly, Saodin (2018) concluded that religiosity exerts a substantial and positive influence on customer decision-making.

Prior research emphasizes how important service quality is to financial transactions, especially when considering new technologies like e-money. Convenience and security are crucial in these kinds of transactions, according to Nasution et al. (2020) who also stress the dependence on electronic media for consumer money management. This supports Hadijah (2015) claim that quality is defined as satisfying client needs with prompt and accurate services. Service quality is interpreted differently, though; according to Rusydi (2017), it is an organization's capacity to beat rivals, whereas Yamit (2017), quoting Collier, emphasizes customer-centricity and process efficiency. These viewpoints propose a multifaceted definition of service excellence that combines competitive positioning, consumer perceptions, and technical prowess.

Adha (2022) asserts that the Microeconomic Theory is one of four primary theories that can be used to explain consumer behavior. Using their preferences and the cost of the commodities as a guide, people make decisions that will maximize their utility or happiness. According to the idea, customers behave rationally, seeking to maximize the value of their resources while minimizing expenses. Assessing the worth and utility of products and services, weighing options, and choosing the one that provides the most satisfaction in relation to cost are all steps in this logical decision-making process. Additionally, Microeconomic Theory emphasizes how customer choices are influenced by limits like income and budgetary restraints.

A general definition of decision-making theory is the framework or rules that help individuals or organizations make wise and sensible judgments. It includes a collection of ideas, methods, and strategies intended to support decision-making through option analysis, outcome evaluation, and the selection of the best course of action. According to Pasolong (2023) decision-making theory encompasses a range of techniques and strategies applied during the decision-making process, reflecting its multifaceted character. This approach is essential for dealing with complicated issues because it evaluates risks, forecasts possible outcomes, and aligns decisions with goals by combining analytical tools with strategic thinking. Decision-makers can prioritize

resources, negotiate ambiguity methodically, and improve the caliber of their decisions by utilizing these theoretical underpinnings.

PT Pegadaian Syariah Kuala Simpang Branch has a significant role in meeting the needs of the community for financing in accordance with sharia principles. However, despite the large market potential, there are still challenges in attracting customers to use the pawn products offered. Service fees that are perceived as high or non-transparent can be a deterrent for customers to use pawn services. Conversely, competitive and clear service fees can increase customer interest. Therefore, it is important to understand how customer perceptions of service costs can influence customer decisions. People with a high level of religiosity tend to be more selective in choosing financial services that are in accordance with religious values. However, how does religiosity interact with customer perceptions of service costs and service quality in influencing customer interest in using Islamic pawn products.

One key indicator of PT Pegadaian Syariah Kuala Simpang Branch's effectiveness in fulfilling the community's demand for Sharia-compliant financial services is the Rahn product's sales performance. Rahn is a pawn-based product that complies with Islamic law and offers consumers easy access to loans backed by valuable assets. However, there have been variations in the demand for this medication in recent years, which has led to questions regarding the variables affecting its effectiveness. These variations could be caused by the state of the economy, the degree of public knowledge about Sharia financial services, and the success of the business's marketing initiatives.

The sale of *Rahn* products at PT Pegadaian Syariah Kuala Simpang Branch serves as a key performance indicator in evaluating the branch's success in meeting the community's demand for Islamic financial services. Rahn products, which are based on a pawning system, provide customers with easy access to loans secured by valuable assets, while adhering to Sharia principles. The sales performance of Rahn products at PT Pegadaian Syariah for the years 2021, 2022, and 2023 is presented in Table 1.

Based on data collected over the past three years (2021–2023), it was found that customer interest in Rahn products at the Sharia Pawnshop branch in Kuala Simpang remains relatively low. This is particularly surprising, as Rahn is widely regarded as a flagship product in Sharia-compliant pawnshops due to its low service fees, incorporation of religious principles, and the quality of service it offers. However, the situation at the Kuala Simpang branch appears to contradict this broader trend.

This inconsistency prompted the researchers to investigate the issue more deeply in an effort to identify the underlying causes and offer potential solutions. Given the clear benefits and convenience associated with Rahn products, it is puzzling why public interest remains limited at this specific location, especially when such services are highly sought after in other Sharia pawnshops. This discrepancy raises a critical question that warrants further academic inquiry.

The distinctive positioning of Islamic pawnshops as moral financial institutions and their rising appeal among many populations would be highlighted by a concise statement of the research need. Additionally, it would differentiate these findings from previous research in traditional pawn or financial services by offering a framework for examining how service fees, religion, and service quality influence customer interest. The study could highlight its contribution to comprehending consumer behavior in Sharia-compliant financial institutions and provide practical advice for enhancing customer engagement and happiness in the cutthroat Islamic finance industry by rephrasing the problem earlier.

The purpose of this research is to identify the factors that influence customer interest in Rahn (pawn) products at PT Pegadaian Syariah Kuala Simpang Branch. According to Muhajir and As'ad (2022), customer interest is influenced by service fees, credit procedures, and service quality. Kartini (2019) argues that customer interest is shaped by price and religiosity (sharia compliance), while Widiapraja et al. (2021) found that price, religiosity, and service quality all play significant roles in influencing customer interest.

Given these findings, this study seeks to further investigate the specific challenges faced by the Kuala Simpang branch by adopting the title: "Factors Affecting Customer Interest in Choosing Rahn Products at PT Pegadaian Syariah Kuala Simpang Branch".

**Table 1. Sales of *RAHN* Products of PT Pegadaian Syariah Kuala Simpang Branch for the Years 2021, 2022, and 2023 (Presented in Rupiah)**

<b>Products</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>
Amanah	4.425.092	4.572.838	4.638.573
<i>Rahn</i>	5.876.614	5.240.520	3.384.657
<i>Arrum</i>	532.445	934.954	1.022.096

Source: Pegadaian Syariah Kuala Simpang 2021-2023

## **RESEARCH METHOD**

Quantitative research, rooted in positivist philosophy, primarily aims to analyze populations and samples. To ensure objectivity, random sampling techniques are commonly employed. Data are collected using standardized research instruments and are subsequently analyzed statistically or numerically to test predetermined hypotheses. When purposive sampling is used, it is essential to clearly define participant inclusion criteria to ensure that the selected individuals align with the study's objectives and provide meaningful insights. A transparent explanation of these criteria enhances the validity and reliability of the research findings (Sugiyono, 2018). Quantitative data consist of numerical values or information derived from systematic assessment procedures (Sugiyono, 2018).

To ensure the legitimacy and relevance of the information to the research problem, this study employs primary data collected directly from original sources by the researchers. Obtaining firsthand data is crucial in economic research to support well-informed and accurate decision-making. This study adopts purposive sampling, selecting participants based on predetermined criteria aligned with the research objectives. Clear inclusion standards—such as demographic characteristics, professional relevance, or prior familiarity with the topic—are established to ensure the sample accurately represents the target population. This approach helps directly address the research questions and ensures the data collected are both targeted and meaningful (Firdaus, 2005). In this study, a questionnaire was distributed to customers of PT Pegadaian Syariah Kuala Simpang Branch to obtain the primary data.

The population of this study consisted of customers of PT Pegadaian Syariah Kuala Simpang Branch, the majority of whom were users of the Ar-Rahn (pawn) product, totaling 1,138 individuals. Sampling was carried out by selecting a portion of the population that could adequately represent the whole. The sampling technique employed in this study was purposive sampling, a non-random method based on predefined criteria that align with the objectives of the research. Accordingly, the selected sample consisted of current Ar-Rahn product customers located in the Kuala Simpang area. To determine the appropriate sample size, the Slovin formula was applied, as outlined by Sugiyono (2018), using the following formula:

$$n = \frac{N}{1 + N (e)^2}$$

Where:

- N = Total population size

- **n** = Required sample size, 99.91 → Rounded to 100
- **e** = Margin of error (commonly set at 10% or 0.1)

**Table 2. Characteristics of respondents by occupation:**

No.	Jobs	Frequency	Percentage
1	Employees	7	7 %
2	PNS	29	29%
3	Labor	10	10%
4	Entrepreneurship	26	26%
5	More	28	28%
<b>Total Respondents</b>		<b>100</b>	<b>100%</b>

Source: Primary Data Processed, (2024)

The size or length of an interval on a measuring instrument is determined by the measurement scale, which serves as a standard for generating quantitative data (Sanusi, 2011). In this study, ordinal-scale data were initially employed; however, data transformation was required to meet the assumptions of parametric statistical analysis, which necessitates at least interval-scale data. To address this, the Method of Successive Intervals (MSI) was applied. This technique assigns numerical values based on the distribution and relative rankings of responses, systematically converting ordinal data into interval data. By ensuring that the data meet the assumptions of parametric analysis, this transformation enhances the accuracy and reliability of statistical interpretations.

Respondents' answers to items representing indicators of a specific concept or variable are combined to form an ordinal scale. For each item, respondents indicate the extent to which they agree or disagree. The central point on the scale typically reflects a neutral stance. The Likert scale, which commonly includes five response options, is widely used in this type of survey. Among various measurement scales, the ordinal scale remains the most prevalent and frequently applied in social research (Husna, 2022). Table 3 provides a detailed explanation of the Likert scale.

This study employs quantitative methods to analyse primary data through a systematic process that includes data collection, processing, statistical analysis using Analysis of Variance (ANOVA), and significance testing.



**Table 3. Likert Scale**

Category	Category	Code
Strongly Agree	Very good	SS
Agree	Good	S
Neutral	Neutral	N
Disagree	Not good	TS
Strongly Disagree	Very unfavorable	STS

Source: Husna, (2022)

## RESULT AND DISCUSSION

### RESULT

Variables in research refer to the characteristics, qualities, or values associated with individuals, objects, or activities that can change over time. Researchers select these variables to analyze patterns and draw conclusions (Sugiyono, 2018). This study is based on two types of variables: independent (predictor) variables and a dependent (outcome) variable. The dependent variable is Customer Interest in becoming a customer at PT Pegadaian Syariah Kuala Simpang Branch (Y). The independent variables are Service Fees (X1), Religiosity (X2), and Service Quality (X3).

### Descriptive Respondent Variables

**Tabel 4. Distribution of Respondents' answers for the Interest Rate Factor Variable**

No	Statement	SS	S	KS	TS	Mean
1	I believe that the loan interest rate at PT. Pegadaian Syariah Kuala Simpang branch is lower than that of conventional banks.	29	61	10	0	3,19
2	The interest rates on the loan products offered are low.	36	43	21	0	3,15
3	The administration fees charged are relatively low.	58	34	8	0	3,50
<b>Average</b>						<b>3,28</b>

Source: Primary Data Processed, (2024)

**Tabel 5. Distribution of Respondents' answers for the Religiosity Factor Variable**

No	Statement	SS	S	KS	TS	Mean
1	Sharia pawn products comply with Islamic principles.	8	34	8	0	3,50
2	Sharia pawnshop products are operated in a halal manner.	34	65	9	0	3,17
3	Sharia pawn products are free from any elements of usury.	58	36	21	0	3,22
Average						3,29

Source: Primary Data Processed, (2024)

**Tabel 6. Distribution of Respondents' answers for Service Quality Factor Variables**

No	Statement	SS	S	KS	TS	Mean
1	I received clear and accurate information about the products offered.	26	65	9	0	3,17
2	I am always assisted whenever I have difficulties or confusion during the transaction process.	43	36	21	0	3,25
3	The sharia pawnshops consistently provides complete information before transactions.	46	44	10	0	3,36
4	Pegadaian employees are friendly and courteous.	29	61	10	0	3,19
5	The appearance of Pegadaian Syariah staff is neat and respectful.	36	43	21	0	3,15
Average						3,24

Source: Primary Data Processed, (2024)

**Tabel 7. Distribution of Respondents' answers for Customer Interest Variables (Y)**

No	Statement	SS	S	KS	TS	Mean
1	I believe the product names in Islamic pawnshops are easy to remember (Cognitive/ Introduction).	46	44	10	0	3,36
2	I feel interested in the product offered (Affective/ Feeling).	29	61	10	0	3,19
3	I believe the products offered by Islamic pawnshops are more compared to those of other pawnshops (Conative/ willingness)	36	43	21	0	3,15
Average						3,23

Source: Primary Data Processed, (2024)

To begin with, Table 4 shows that in relation to the interest rate factor, most respondents agreed, with an average score of 3.28. This indicates that, overall, customers are interested in the interest rate policy implemented at PT Pegadaian Syariah Kuala Simpang Branch. Notably, none

of the respondents expressed disagreement, suggesting a generally positive perception of the interest rate factor among customers.

Subsequently, Table 5 indicates that most respondents agreed with the statements regarding religiosity, with an average score of 3.29. This implies that customers of PT Pegadaian Syariah Kuala Simpang Branch generally appreciate and are interested in the sharia principles adhered to by the institution. None of the respondents disagreed, reinforcing the importance of religiosity in shaping customer interest.

Following this, Table 6 demonstrates that the majority of respondents agreed with the service quality factor statements, with an average score of 3.24. This suggests that customers generally have a positive perception of the service quality at PT Pegadaian Syariah Kuala Simpang Branch. The absence of any disagreement further confirms that service quality plays a significant role in customer interest and satisfaction.

Lastly, Table 7 presents the level of customer interest in pawn products offered by PT Pegadaian Syariah Kuala Simpang Branch, with an overall average score of 3.23. This suggests that, on average, respondents expressed agreement, indicating a generally positive level of customer interest in Rahn (pawn) products at the branch.

The first item (P1), which relates to the cognitive aspect—customers' recognition and recall of product names, achieved the highest average score of 3.36. This indicates that most respondents agree that the product names in Islamic pawnshops are easy to remember. It also reflects that customers are aware of PT Pegadaian Syariah through socialization and referrals from close relatives.

Based on these findings, it can be concluded that customers at PT Pegadaian Syariah Kuala Simpang Branch are interested in engaging with the institution, particularly in Rahn products, due in part to information shared within their social circles. This highlights the effectiveness of word-of-mouth and community-based promotion in influencing customer interest.

## **Research Instrument Testing**

### **1. Validity Testing**

Based on the results obtained, it can be concluded that the instrument is valid, as the calculated  $r$  value exceeds the critical  $r$  value from the table. With an error rate of 10% (0.1) and a sample size of 100 respondents ( $N = 100$ ), the degrees of freedom ( $df$ ) is  $100 - 2 = 98$ . The corresponding  $r$  table value for  $df = 98$  at a 0.1 significance level is 0.165. Therefore, since all calculated  $r$  values are greater than 0.165, it can be concluded that all questionnaire items related

to the Interest Rate Factor (X1), Religiosity Factor (X2), Service Quality Factor (X3), and Customer Interest (Y) are valid. This means that 100% of the questions are well-understood and suitable for further study.

## **2. Reliability Testing**

Reliability testing was conducted to determine the extent to which the measurement results remain consistent over time. In this study, the Cronbach's Alpha technique was employed. If the Cronbach's Alpha value is greater than 0.60, the questionnaire is considered reliable; conversely, if the value is less than 0.60, it is deemed unreliable.

The reliability test was carried out using SPSS version 23. Based on the results, it was found that each statement item in the research instrument is reliable. This is evident from the Cronbach's Alpha values for each component, all of which exceed the threshold of 0.60, thereby confirming the internal consistency and reliability of the instrument.

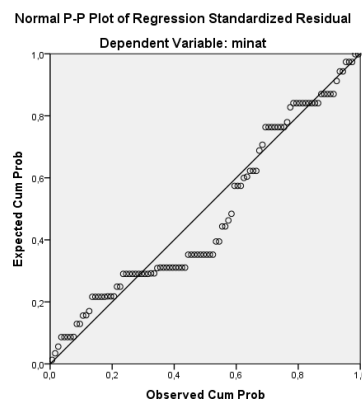
## **Classical Assumption Test**

### **1) Normality Test**

The normality test was conducted using the P-Plot method with the assistance of SPSS Statistics Version 22.0. A good regression model is indicated by data that follows a normal distribution.

As illustrated in Figure 4.1, the points are distributed along the diagonal line and tend to follow its direction. This distribution pattern indicates that the regression model meets the assumption of normality and is therefore suitable for use.

**Figure 1. Normality Test Results (P-Plot)**



Source: Primary Data Processed (2024)

**Table 8. Multicollinearity Test Results**

Model	Tolerance	Collinearity Statistics	VIF
1	Service Fee	.371	1.294
	Religiosity	-.802	1.155
	Quality of Service	.706	1.140

a. Depent Variable : Customer Interest

Source: Primary Data Processed, (2024)

## 2) Multicollinearity Test

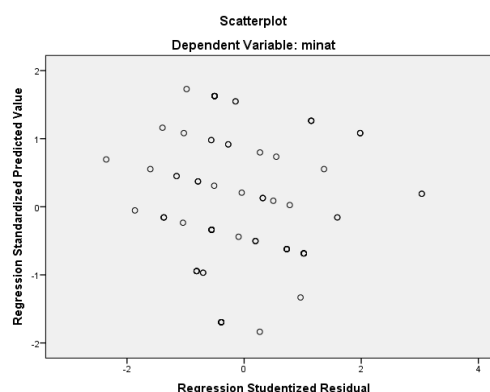
The multicollinearity test aims to assess whether a high or perfect correlation exists among the independent variables in the regression model. This test was carried out using the Variance Inflation Factor (VIF).

Based on Table 8, each independent variable has a VIF value below 10 and a tolerance value above 0.1. This indicates that the variables, Service Fee (X1), Religiosity (X2), and Service Quality (X3), do not suffer from multicollinearity. Therefore, it can be concluded that the regression model is free from multicollinearity issues.

## 3) Heteroscedasticity Test

The heteroscedasticity test is used to determine whether there is an unequal variance in the residuals of the regression model across observations. This assumption is tested using a scatterplot. If the points are distributed regularly and form a discernible pattern (e.g., a funnel shape or clustering), heteroscedasticity may be present. Conversely, if the scatterplot points are spread randomly and do not form a clear pattern, it indicates that heteroscedasticity is not an issue.

### Heteroscedasticity Test Results (Scatterplot)



Source: Primary Data Processed (2024)

As shown in the scatterplot above, the points are randomly dispersed and do not form any clear pattern. Therefore, it can be concluded that the regression model does not exhibit heteroscedasticity.

#### 4) Multiple Linear Regression Test

This method is employed to determine the extent to which each independent variable (X) influences the dependent variable (Y).

Based on the Table 9, the regression equation derived from the regression analysis is as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

$$Y = 0.247 + 0.371 X_1 - 0.802 X_2 + 0.706 X_3$$

Customer Interest = 0.247 + 0.371 (Service Fee) + 0.802 (Religiosity) + 0.706 (Service Quality) + e

**Table 9. Results of the Multiple Linear Regression Test**

Model	Unstandardized Coefficients		Standardized Coefficients		Sig.
	B	Std. Error	Beta	T	
(Constant)	.247	.235		.979	.330
1 Service fee	.371	.065	.537	5.660	.000
Religiosity	.802	.046	-.796	17.252	.000
Service Quality	.706	.054	1.010	13.113	.000

Dependent Variable: Customer Interest

Source: Primary Data Processed 2024

Based on the results of the multiple linear regression analysis, the following conclusions can be drawn:

- a. The constant value of 0.247 indicates that if all independent variables, namely Service Fee (X1), Religiosity (X2), and Service Quality (X3), are equal to zero, the predicted value of the dependent variable, Customer Interest, would be 0.247.

- b. The coefficient of the Service Fee variable (X1), which is 0.371, suggests that for every one-unit increase in Service Fee, assuming the other variables remain constant, Customer Interest increases by 0.371 units.
- c. The coefficient of the Religiosity variable (X2), which is 0.802, indicates that a one-unit increase in Religiosity, while holding other variables constant, leads to a 0.802-unit increase in Customer Interest.
- d. The coefficient of the Service Quality variable (X3), which is 0.706, demonstrates that a one-unit increase in Service Quality, assuming other variables remain unchanged, results in a 0.706-unit increase in Customer Interest.

## 5) Hypothesis Testing Results

### 1. T Test Results (Partial)

The purpose of this test is to assess whether each independent variable (X) has a sizable partial impact on the dependent variable (Y) applying multiple linear regression in examining the effect of each independent variable on the dependent variable separately.

**Table 10. T Test Results (Partial)**

Model		<i>Unstandardized Coefficients</i>		<i>Standardized Coefficients</i>		Sig.
		<b>B</b>	<i>Std. Error</i>	<b>Beta</b>	<b>T</b>	
	(Constant)	.247	.235		.979	.330
	Service fee	.371	.065	.537	5.660	.000
1	Religiosity	.802	.046	-.796	17.252	.000
	Service Quality	.706	.054	1.010	13.113	.000

a. *Dependent Variable: Customer Interest*

Source: Primary Data Processed 2024

The results of the T-test, a partial significance test, are shown in the table above. The significance level for the T test is indicated by the significance value. A statistically significant partial effect between the independent and dependent variables is present if the significance value is less than 0.05.

The degrees of freedom (df) in this study, which has four variables and 100 samples, is equal to 100 minus 4, or 96. The critical T value (T table) is 1.660 at a significant level of 0.05 and df 96. The partial (T) test results shown in the table can be summarized as follows:

- a. The calculated t value (5.660) is greater than the t value (1.660), according to the first hypothesis test for the Service fee variable (X1). The significance value of this variable (0.000) is smaller than 0.05. As a result, hypothesis Ha1 is accepted as well as hypothesis Ho1 is rejected, which indicates that customer interest (variable Y) is significantly positively influenced by service fees.
- b. The second hypothesis test for the Religiosity variable (X2) shows that the significance level (0.000) < 0.05 and the t value (17.252) > t table value (1.660). Thus, Ha2 is accepted and Ho2 is rejected, which indicates that Customer Interest (variable Y) is significantly positively influenced by religiosity.
- c. The test results for the third hypothesis about Service Quality (X3) show that, at a significant level of 0.000 < 0.05, the calculated t value (13.113) > the crucial t value (1.660). Consequently, Ha3 is accepted while Ho3 is rejected, indicating that Customer Interest (variable Y) is greatly and positively influenced by Service Quality.

## **2. F Test (Simultaneous)**

This test is carried out in order to determine the variable Service fee (X1), Religiosity (X2) and Service Quality (X3) together have a significant impact on the Customer Interest variable (Y). Below is a table of F test results (simultaneous) as follows:

**Table 11. F Test Results**

ANNOVA						
	Model	Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	227.934	3	75.978	659.149	.004b
	Residuals	11.066	96	.115		
	Total	239.000	99			

a. Dependent Variable: Interest

b. Predictors: (Constant), Service, Religiousness, Loss of Fee

Source: Primary Data Processed 2024



There are a total of 100 samples and four variables in this study. So  $df_1 = 4 - 1 = 3$  and  $df_2 = 100 - 4 = 96$  are the calculated degrees of freedom. The important F value in the table is 2.699 at the 5% significance level.

Based on the test results, the significance level (0.004) is smaller than 0.05 and the calculated F value (659.149) is higher than the critical F value (2.699). This shows that customer interest (variable Y) is significantly influenced by the variables of service fees (X1), religiosity (X2), and service quality (X3) together.

### 3. Test Coefficient of Determination (R<sup>2</sup>)

The degree to which the independent variables of service fee (X1), religiosity (X2), and service quality (X3) explain the dependent variable, customer interest (Y), is shown by the coefficient of determination (R<sup>2</sup>).

#### Test Results of the Coefficient of Determination (R<sup>2</sup>)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.997 <sup>a</sup>	.954	.952	.33951

a. Predictors: (Constant), Service Quality, Religiosity, Service fee

Source: Primary Data Processed 2024

The data shows the R Square value is 95.2%, or 0.952. This shows the combined effect of service fee, religiosity, and service quality explains 95.2% of the variation in customer interest. Other variables outside the scope of the regression model impact the remaining 4.8%.

## DISCUSSION

### The Effect of Service fee (X1) on Customer Interest in Pawn Products at PT. Pawnshop Syariah Kuala Simpang branch

In addition to interest rates, this study found that religiosity as an independent has a negative correlation with customer interest (Y) in pawn products at PT Pegadaian Syariah, Kuala Silang Branch. The negative beta regression coefficient value for religiosity (X2) indicates that, assuming other variables do not change, customer interest in pawn products will decrease with every one-unit increase in the level of religiosity. This relationship indicates that more religious customers tend to prefer choosing sharia financial products that are based on religious principles, so they pay more attention to spiritual aspects than financial appeal. To offset the negative

influence of religiosity on customer interest, a marketing strategy that emphasizes sharia values and adherence to religious principles is essential.

The findings' interpretative depth is diminished by the study's results and discussion section's excessive repetition of the same data tables and numbers. The focus of the discussion should be on the ramifications and usefulness of the statistical results rather than restating them. For example, the strong relationship between service charges and consumer interest emphasizes how important pricing is in drawing clients, especially from low-income demographics. This research highlights how crucial it is to establish competitive service costs while adhering to Islamic financial principles, which prioritize accessibility and equity. With suggestions for bringing service fees into line with the more general objectives of sustainable economic justice, a more perceptive conversation may examine how these fees affect consumers' opinions of moral financial conduct and their decision-making.

The research written by Al-Ghifari & Khusnudin (2022) entitled "The Influence of Product Quality, Service Quality, Price and Cost on Customer Loyalty at Bank Syariah Indonesia" found that good cost management, such as competitive administration fees or other affordable service fees, partially have a positive and significant impact on customer loyalty. This is in line with the findings of the study Husna (2022) entitled "The Influence of Knowledge, Reputation and Religiosity on Public Interest in Becoming Customers at Bank Aceh Syariah KC Sigli", which focuses on the service cost variable (X1). Lower and transparent service fees tend to attract customers to use sharia-based pawn products.

### **The Effect of Religiusitas (X2) on Customer Interest in Pawn Products at PT. Pegadaian Syariah Kuala Simpang branch.**

Reiterating data figures should be replaced in the discussion section with an interpretation of how they affect consumer behavior and decision-making. With a high t-count and a positive regression coefficient of 0.802, the Religiosity (X2) clearly influences customer interest, but it is important to investigate why religiosity is so important. This implies that when using financial services, especially in a setting that complies with sharia, clients give priority to alignment with their ethical and spiritual convictions. By highlighting these findings, it becomes clear how crucial it is to incorporate religious values into marketing plans and product offerings so that the services speak to the target demographic's core beliefs rather than just restating data.

According to Rakhmat (2003), religiosity is an internal condition that encourages a person to behave in accordance with his commitment to religious principles. The results showed that

customer interest in pawn products was positively and significantly influenced by religiosity. This shows that the more religious a person is, the more likely they are to utilize pawn goods that comply with sharia law, such as pawn goods that are profit sharing and usury-free. Highly religious customers tend to seek financial solutions that match their views, which increases their trust and interest in PT Pegadaian Syariah's offerings. In addition, feeling safe and confident that the Islamic pawn service adheres to its religious principles, more religiously observant customers will be more comfortable and trusting of this service. When compared to traditional options, this results in increased usage of Islamic pawn services. To increase customer interest and loyalty, PT Pegadaian Syariah should consider religiosity in its marketing and service strategies by offering education in line with religious values, increasing knowledge about sharia products, and highlighting how its services follow religious principles.

The research written by Husna (2022) entitled "The Influence of Knowledge, Reputation, and Religiosity on Public Interest in Becoming Customers at Bank Aceh Syariah KC Sigli" found that the three variables, namely knowledge, reputation, and religiosity, have a positive and significant impact on public interest in becoming customers. This study shows that people who understand bank products and services better than people who do not. The results of this study are in line with previous studies on the influence of service costs, religiosity, and service quality on customer interest in pawn products at PT Pegadaian Syariah, Kuala Simpang Branch. Both studies emphasize that religiosity is the main factor influencing customer interest in sharia-based services.

### **The Effect of Service Quality (X3) on Customer Interest in Pawn Products at PT. Pawnshop Syariah Kuala Simpang branch.**

The results of this study indicate that customer interest in pawn goods at PT Pawnshop Syariah Kuala Simpang branch is positively and significantly caused by Service Quality (X3). The significant value of the Service Quality variable (X3) is below 0.05 ( $0.000 < 0.05$ ) and the t-count value which is higher than the t-table value ( $13.113 > 1.660$ ) supports this. Thus,  $H_03$  is rejected and  $H_a3$  is accepted. Therefore, it is said that Customer Interest as the dependent variable (Y) is positively and strongly influenced by Service Quality. The coefficient of Service Quality (X3) is 0.706, which means that assuming other variables are constant, Customer Interest will increase by 0.706% for every one unit increase in Service Quality.

Ensuring high-quality services should always be the primary goal of financial organizations. By successfully meeting their wants and expectations, good service makes clients

feel comfortable and satisfied. In addition to improving the company's image, it demonstrates professionalism in meeting consumer needs in a timely manner. Businesses should always prioritize service quality in their marketing strategies if they want to achieve the highest level of customer satisfaction. Hadijah (2015) defines service quality as an effort to meet client demands and preferences by providing prompt and expected services. Rusydi (2017) further asserts that an organization's capacity to provide better services than its competitors is reflected in its service quality.

Based on this research, one of the key that cause customer interest in pawn products at PT Pegadaian Syariah Kuala Simpang branch is the service quality (X3). The accuracy of service, friendliness of staff, accuracy of information, ease of use, and convenience of facilities provided to clients are all components of service quality. Customer interest and service quality are positively and significantly correlated, according to the analysis results. This shows that customers are more interested in applying pawn goods of PT Pegadaian Syariah Kuala Simpang branch if the branch provides better service. If the customer believes in the service provided, so that the customer feels satisfaction and is sure to be motivated to carry out pawn transactions at the branch. In addition, good service quality will increase customer confidence in the reliability and desirability of Pegadaian Syariah. Customers prefer these pawn items compared to competitors because the service is fast, friendly, and educational so that customers feel valued and comfortable. Pegadaian needs to continuously improve the quality of its services to attract new clients and retain its current clients. Improving personnel capabilities to guarantee professional and responsive services, speeding up service delivery to better meet customer needs, and providing convenient and well-equipped facilities that support a satisfying client experience are ways to achieve these improvements. Pegadaian can strengthen its competitive advantage and foster lasting client satisfaction and trust by implementing these strategic initiatives.

Customer interest in utilizing the goods and services provided can be increased with products that are attractive and easy to understand. This is because customer interest in pawn goods at PT. Pawnshop Syariah Kuala Simpang branch is strongly influenced by service quality.

According to a study published in the journal entitled "The Effect of Product Quality, Service Quality, Price and Cost on Customer Loyalty at Bank Syariah Indonesia", Al-Ghifari & Khusnudin (2022) found that good service, such as the provision of comfortable facilities, employee readiness to help customers, and friendly customers, have a positive and significant effect on customer loyalty. This is a continuation of a previous study on the effect of service

quality provided by PT Pegadaian Syariah, Kuala Simpang Branch on customer interest in pawn products. Good service, such as clarity of information, speed of service, and friendly staff, is expected to foster customer trust and increase their interest in using sharia-based pawn products.

**The Influence of Service fee, Religiousness and Service Quality on Customer Interest in Pawn Products at PT. Pawnshop Syariah Kuala Simpang branch.**

The results showed that the significance value (0.004) was smaller than 0.05 and the calculated F value (659.149) was greater than the F table value (2.699). This shows that Customer Interest (Y) is significantly influenced by the of Service fee (X1), Religiosity (X2), and Service Quality (X3) simultaneously. Such favorable results imply that the three independent are interrelated with each other and that their combined effect on customer interest is considerable. These three variables explain 95.2% of the variation in customer interest, while the remaining 4.8% is due to other that do not belong to the regression model, according to the Adjusted R Square value of 0.952 or 95.2%.

The study shows that religiosity, service fees, and service quality affect customer interest in pawn products at PT. Pegadaian Syariah, Kuala Simpang Branch. Competitive service fees are the main factor; customers tend to choose services with transparent and affordable fees without reducing service quality. As an important component of sharia-based services, religiosity shows how financial institutions implement sharia principles. Religious clients will feel comfortable and confident when using sharia-based pawn products because they are in line with their religious values. Service quality is also very important to attract customers, with fast, friendly, informative services, and facilities that make transactions easier.

A better comprehension of the findings is hindered by the study's results and discussion section, which repetitively presents the same statistical tables and figures. Rather, the focus of the conversation should be on analyzing the data's implications and offering insightful commentary. The conversation should examine how this represents broader customer values or cultural trends, even while it is acknowledged that religiosity has a favorable impact on customer interest in sharia pawn services. Similarly, the effect of service quality on consumer interest should look at how certain elements, like staff dependability or technology innovations, might provide Pegadaian Syariah a competitive edge rather than just restating the association. The story would be enhanced by a change in emphasis from restating numerical data to examining their applicability and strategic uses.

The conclusion of this study shows that the three elements significantly affect customer interest in the use of pawn goods at PT Pegadaian Syariah Kuala Simpang branch, both separately and in combination. To attract more customers and better fulfill customer demand, management should concentrate on increasing the transparency of sharia-compliant service fees, strengthening customer education about the advantages and halal elements of the product, and improving service quality.

## CONCLUSION

Contextualization and critical analysis are lacking in the debate, which does not relate the findings to Kuala Simpang's local economic, social, or religious environment. Due to a combination of local market dynamics, strong commitment to Islamic beliefs, and economic constraints, customers in this area may display distinctive behaviors. For example, a strongly ingrained Islamic culture that places a high value on adhering to sharia principles—such as avoiding usury and advancing social justice—may have an impact on the importance of religiosity in consumer choices. Prioritizing service costs and product transparency may also be impacted by economic like income levels and financial literacy. Social variables may also be important, such as word-of-mouth recommendations and community confidence in Pegadaian Syariah.

The results of research on variables that influence customer interest in pawn goods (*Rahn*) at PT Pawnshop Syariah Kuala Simpang branch, which uses a sample of 100 customers, are as follows:

1. The results of partial testing (t-test) of service fee, religiosity, and service quality on customer interest in pawn goods at Pawnshop Syariah Kuala Simpang branch show a significant level below 0.05 ( $0.004 < 0.05$ ) and the calculated F value is higher than the F table value ( $659.149 > 2.699$ ). Thus, based on this F test, the null hypothesis ( $H_0$ ) is rejected and the alternative hypothesis ( $H_a$ ) is accepted. The independent variables of Service fee ( $X_1$ ), Religiosity ( $X_2$ ), and Service Quality ( $X_3$ ) are able to contribute 95.2% of the variation in Customer Interest, based on the *Adjusted R Square* value of 0.952 or 95.2%. The remaining 4.8% are other that are not included in the regression model.
2. The study's conclusions show that customer interest in Rahn products at the PT Pegadaian Syariah Kuala Simpang Branch is highly influenced by interest rates, religion, and service excellence. T-values over the crucial t-table value and significance levels below 0.05

demonstrate the positive and significant influence of each variable. The robustness of the model is demonstrated by the fact that these together explain 95.2% of the variation in consumer interest. The ramifications are obvious: improving these elements, especially service quality and compatibility with religious principles, can raise client happiness and involvement. This emphasizes how crucial focused tactics are to preserving competitive edge and satisfying the rising demand for financial services that adhere to Sharia law.

3. The study's conclusions show that customer interest in the Rahn product at the PT Pegadaian Syariah Kuala Simpang Branch is highly influenced by interest rates, religion, and service excellence. Together, these elements account for 95.2% of consumer interest, indicating how important they are in determining consumer preferences. The findings emphasize how crucial it is to align financial services with Sharia law while preserving affordable prices and excellent customer service in order to draw in and keep clients. developing client education on Sharia-compliant items, providing customized marketing tactics for particular customer segments, and continuously developing service procedures to guarantee satisfaction are some examples of practical suggestions. This study emphasizes for policymakers the necessity of promoting innovation and diversity in financial services through regulatory frameworks that promote Islamic financial firms.
4. One of the study's drawbacks is the possibility of sampling bias because the purposive sampling technique might not accurately reflect the general population. Furthermore, because replies could be impacted by recollection errors or personal biases, depending solely on self-reported data may introduce subjectivity or inaccuracy. It is imperative to acknowledge these limits in order to preserve academic integrity and transparency.

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