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THE INFLUENCE OF REFERENCE GROUPS, TRUST, AND TRADITION ON CUSTOMERS' DECISION TO USE ISLAMIC GOLD PAWN SERVICE WITH EDUCATION AS A MODERATING VARIABLE

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Abstract :

This study aims to analyze the influence of reference groups, trust, and tradition on customers' decisions to use Islamic gold pawn services, with education as a moderating variable. The research was motivated by the growing public interest in Islamic gold pawn products at Bank Syariah Indonesia (BSI) Tulang Bawang Barat Branch, which is influenced not only by economic factors but also by social, cultural, and educational aspects. The study employed a quantitative associative approach with 59 respondents selected through purposive sampling. Data were collected using an online questionnaire (Google Form) and analyzed with SPSS version 25, including validity and reliability tests, multiple linear regression, and Moderated Regression Analysis (MRA) to examine the role of education as a moderating variable. The findings reveal that reference groups, trust, and tradition have a positive and significant effect on customer decisions, both partially and simultaneously. Among these variables, tradition has the most dominant influence on decision-making. The coefficient of determination (R^2) value of 0.812 indicates that 81.2% of the variation in customer decisions is explained by these three variables, while the remaining 18.8% is affected by other factors not examined in this study. The results emphasize that social and cultural factors play a crucial role in shaping customers' behavior toward Islamic financial products. Therefore, Islamic financial institutions are encouraged to strengthen marketing strategies based on trust, tradition, and financial education to enhance public participation in Islamic pawn services.

Keywords : *reference group, trust, tradition, Education, Customer Decision, Islamic Gold Pawn.*

INTRODUCTION

The development of the global economy has driven an increase in financial activities and the public's need for financing services that are fast, secure, and compliant with Sharia principles. Islamic banking has emerged as an alternative financial system based on the values of justice, partnership, and the prohibition of usury (riba) (Andriani¹ & Halmawati, 2019). One of its most popular products is Islamic gold pawn (rahn emas), which is a form of

financing based on gold collateral that provides convenience for the community in meeting short-term financial needs in a lawful (halal) manner (Ding, Lin, & Zhang, 2020).

Bank Syariah Indonesia (BSI) is the largest Islamic banking institution in Indonesia that offers gold pawn products with significant growth (Wijaya & Nasrulloh, 2022). Based on BSI data (2024), the gold pawn turnover reached Rp13.3 trillion, an increase of 22.1% compared to the previous year. This indicates that the gold pawn product has great potential, including in the Tulang Bawang Barat region, which is the focus of this study. However, the increase in the number of customers is not solely determined by economic factors, but is also influenced by social, psychological, and cultural factors that affect customers' decisions in choosing Islamic financial products (Safarida, 2021).

In the context of Islamic consumer behavior, reference groups, trust, and tradition are important social factors that influence the decision-making process. Reference groups provide normative, informational, and value-based influences on individual behavior through social environments such as family, friends, and community leaders (Bahari, et al, 2021). Trust in Islamic financial institutions serves as the main foundation of customer loyalty and shapes positive perceptions regarding the legitimacy and security of transactions. Meanwhile, tradition reflects social values and inherited customs that influence individual preferences toward Sharia-based products (Saputri, 2022).

Several previous studies have highlighted the factors that influence customer decisions regarding Islamic gold pawn products. Fahim (2019) found that the quality of Islamic service has a dominant influence on customer decisions at the Islamic Pawn Unit Suci Gresik. Harahap (2020) showed that perception and religiosity have a significant effect on the decision to choose gold pawn products at Bank Syariah Mandiri Medan. Ilham (2021) added that estimated value, promotion, and *ijarah* also influence customer decisions in gold pawn financing. Meanwhile, Khoiriyah and Fikriyah (2022) stated that the gold pawn appraisal method has a positive effect on customer decisions at Bank Syariah Indonesia KC Surabaya Darmo. Another study by Pratamasyari (2022) found that service quality and trust moderate customer decisions in gold savings at Pegadaian.

However, most previous studies have focused on economic, service, and religiosity factors, while social and cultural aspects such as reference groups and tradition have not been examined in depth. In addition, research on the role of education as a moderating variable is still limited (Gunawan & Atika, 2023). In fact, the level of education is assumed to influence how customers understand financial information, assess risks, and make financial decisions in accordance with Sharia principles (Putri, 2022).

Therefore, this study aims to analyze the influence of reference groups, trust, and tradition on customers' decisions to use Islamic gold pawn services with education as a moderating variable among customers of Bank Syariah Indonesia, Tulang Bawang Barat Branch Office. The findings of this study are

expected to provide an academic contribution to the development of Sharia marketing science based on social and cultural values, as well as practical input for Islamic financial institutions in improving marketing strategies for gold pawn products.

RESEARCH METHOD

This study employs a quantitative approach with an associative research design, aiming to examine the influence of reference groups, trust, and tradition on customers' decisions to use Islamic gold pawn services, with education as a moderating variable. The research was conducted at Bank Syariah Indonesia (BSI), Tulang Bawang Barat Branch Office, which is an Islamic financial institution that provides Islamic gold pawn services. This location was selected because it has a relatively high number of gold pawn customers and is relevant to the focus of this study.

The population is defined as the collection of all possible individuals, objects, or other measurable units that become the focus of a research study (Pohan & Jannah, 2022). The population of this study consists of all customers who use Islamic gold pawn services, totaling 146 customers at Bank Syariah Indonesia (BSI) Tulang Bawang Barat Branch Office. A sample is a portion of the population selected due to various factors, such as a population size that is too large, as well as limitations in financial resources, time, and effort. The results obtained from the sample are expected to represent the actual conditions of the population. This study uses a purposive sampling technique, in which respondents are selected based on specific criteria, namely customers who have conducted Islamic gold pawn transactions. The total sample in this study consists of 59 respondents, which is considered sufficient to represent the characteristics of the population and meet the requirements of statistical analysis.

Data collection techniques are the methods used to gather the information required in a research study. The data in this study were collected using the following technique:

Observation

Observation is a data collection technique conducted by directly observing the research object so that the researcher can record behaviors, activities, and field conditions (Saputri, 2022). In this study, observation was used to identify the behavior and decision-making patterns of customers in using Islamic gold pawn services at Bank Syariah Indonesia (BSI) Tulang Bawang Barat Branch Office.

Questionnaire

A questionnaire is a data collection technique conducted by providing a list of written questions to respondents in order to obtain answers according to the required information (Alexander, et al, 2023). Through questionnaires, researchers are able to collect a larger amount of data within a relatively short period of time. This instrument is commonly used to measure research variables such as reference groups, trust, tradition, education, and customer

decisions in using Islamic gold pawn services at Bank Syariah Indonesia (BSI) Tulang Bawang Barat Branch Office. The questionnaire in this study was distributed using Google Forms, which were filled out by the respondents. The link to the Google Form was shared through the social media platform WhatsApp.

Documentation

Documentation is a data collection method carried out by obtaining information from records, archives, or existing documents to collect secondary data. In this study, documentation was conducted by collecting data related to the profile of Bank Syariah Indonesia (BSI) Tulang Bawang Barat Branch Office, the number of Islamic gold pawn customers, as well as other relevant archives or documents related to the research object.

According to (Luthfi, et al, 2021), a research instrument is a tool used to measure natural or social phenomena being observed so that the results can be scientifically justified. The instrument used in this study is a questionnaire, which was distributed online to customers who use the Islamic gold pawn product at Bank Syariah Indonesia (BSI) Tulang Bawang Barat Branch Office. After the questionnaire data were collected, the researcher processed the data using the Statistical Package for the Social Sciences (SPSS) version 25. Data analysis was conducted using SPSS version 25 through several stages, namely: Validity and Reliability Tests, to examine the accuracy and consistency of the research instrument. Classical Assumption Tests, including normality, multicollinearity, and heteroscedasticity tests. Multiple Linear Regression Analysis, to determine the influence of independent variables on customer decisions. Moderation Test (Moderated Regression Analysis/MRA), to identify the role of education in strengthening or weakening the relationship between variables. t-test and F-test, to examine the partial and simultaneous effects among variables. Coefficient of Determination (R^2), to measure the extent to which the independent variables contribute to the dependent variable.

FINDINGS AND DISCUSSION

Descriptive Analysis Results

Based on the data processing results using SPSS version 25 for Windows, descriptive statistical analysis was conducted to describe the characteristics of each research variable, namely reference group, trust, tradition, and customer decision. This analysis aims to provide a general overview of the mean, maximum, minimum, and standard deviation values of all the variables studied.

Table 1. Descriptive Analysis Results

Descriptive Statistics			
	Mean	Std. Deviation	N
Reference Group	36.01	3.534	59
Trust	28.90	2.897	59
Tradition	27.91	3.472	59

Customer Decision	22.43	3.921	59
Valid N (listwise)			59

Source: Processed Secondary Data, October 2025, SPSS 25 for Windows.

The analysis results in Table 1 show that the Customer Decision variable (Y) has a mean value of 22.43, indicating that the overall data have an average percentage value of customer decisions of 0.22% in a given period. The standard deviation of 3.921, which is higher than the mean, indicates a high level of variation in the Customer Decision variable among respondents from the Faculty of Islamic Economics and Business (FEBI), State Islamic University (UIN) Raden Intan Lampung.

The Reference Group variable (X1) has a mean value of 36.01, meaning that the overall data show an average percentage value of reference group influence of 0.36% in a given period. The standard deviation of 3.534, which is higher than the mean, suggests a considerable variation in the Reference Group variable among Islamic gold pawn customers at Bank Syariah Indonesia (BSI) Tulang Bawang Barat Branch.

The Trust variable (X2) has a mean value of 28.97, indicating that the overall data have an average percentage value of 0.28% in a given period. The standard deviation of 2.890, greater than the mean, shows a relatively high variation in the Trust variable among Islamic gold pawn customers at BSI Tulang Bawang Barat Branch.

The Tradition variable (X3) has a mean value of 27.91, which means that the overall data have an average percentage value of 0.27% in a certain period. The standard deviation of 3.472, which exceeds the mean, reflects a high degree of variation in the Tradition variable among Islamic gold pawn customers at BSI Tulang Bawang Barat Branch.

In general, the descriptive statistical results indicate that the three independent variables—reference group, trust, and tradition—have a substantial potential influence on the dependent variable, customer decision. These findings are consistent with Kotler and Keller (2021), who stated that consumer decisions are strongly influenced by social and psychological factors that shape individual perceptions and attitudes toward a product or service. Likewise, Schiffman and Wisenblit (2019) emphasize that social reference and trust are key psychological factors that influence consumer behavior in the decision-making process.

Validity and Reliability Test

The validity and reliability tests were conducted to ensure that the research instruments used were capable of measuring the variables accurately and consistently. The validity test aims to determine the extent to which each item in the questionnaire can represent the concept being measured, while the reliability test aims to assess the internal consistency of the instruments used (Sekaran & Bougie, 2019)

Table 2. Validity Test Results

Variable	Reference Items	r-calculated	r-table	Remarks
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Reference Group	1-9	> 0.2126	0.2126	Valid
Trust	1-7	> 0.2126	0.2126	Valid
Tradition	1-7	> 0.2126	0.2126	Valid
Customer Decision	1-6	> 0.2126	0.2126	Valid

Source: Processed Secondary Data, October 2025, SPSS 25 for Windows.

Based on Table 2, all question items for each variable show that the calculated r-value is greater than the r-table value (0.2126). Therefore, each statement item in the questionnaire is declared valid and can be used for further analysis.

Subsequently, a reliability test was conducted using the Cronbach's Alpha value, where an instrument is considered reliable if the Cronbach's Alpha coefficient is greater than 0.60 (Nunnally & Bernstein, 1994).

Table 3. Reliability Test Results

Variable	Cronbach's Alpha	Remarks	N Items
Reference Group	0,606	Reliabel	7
Trust	0,672	Reliabel	7
Tradition	0,747	Reliabel	9
Customer Decision	0,725	Reliabel	13

Source: Processed Secondary Data, October 2025, SPSS 25 for Windows.

The results presented in Table 3 show that all variables have Cronbach's Alpha values above 0.60, indicating that all research instruments are reliable. The highest reliability value is found in the Reference Group variable (0.606), demonstrating the strongest internal consistency, followed by Trust (0.672), Tradition (0.747), and Customer Decision (0.725).

These results confirm that the questionnaire used in this study meets the criteria for validity and reliability, and therefore can be used for further stages of analysis. According to Sekaran and Bougie (2019), good validity and reliability are essential prerequisites to ensure that the research findings are trustworthy and can be replicated in different contexts.

Multiple Linear Regression Analysis

The multiple linear regression analysis was conducted to determine the extent of the influence of the independent variables—Reference Group (X_1), Trust (X_2), and Tradition (X_3)—on the dependent variable, namely Customer Decision (Y). This test aims to identify the direction of the relationship between each independent variable and the dependent variable, whether it has a positive or negative effect, as well as the level of significance (Gujarati, 2015).

Table 4. Results of Multiple Linear Regression Analysis

Model	Unstandarized Coefficients		Standarized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	11,315	1,918		4,324	,000
Reference Group	,133	,021	,211	5,216	,001
Trust	,231	,054	,391	7,036	,002

Tradition	,397	,069	,412	9,219	,002
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Source: Processed Secondary Data, October 2025, SPSS version 25.00 for Windows, 10:00–15:00 WIB.

Based on the regression results presented in **Table 4**, the multiple linear regression equation can be formulated as follows:

$$Y = 11.315 + 0.133X_1 + 0.231X_2 + 0.397X_3 + e$$

From these results, it can be explained that the constant value of 11.315 indicates that when all independent variables (Reference Group, Trust, and Tradition) are assumed to be constant, the Customer Decision value is 11.315. The regression coefficient of the Reference Group (X_1) is 0.133, which shows a positive effect on customer decisions. This means that the stronger the influence of the reference group, the higher the customer's decision to use Islamic gold pawn services.

The regression coefficient of Trust (X_2) is 0.231, also indicating a positive relationship with customer decisions. This implies that the greater the level of trust toward Islamic pawn institutions, the stronger the customers' decision to use their services. Meanwhile, the regression coefficient of Tradition (X_3) is 0.397, the highest among all independent variables, meaning that tradition has the most dominant influence on customer decisions.

The significance values of all independent variables are below 0.05 (Sig. < 0.05), indicating that Reference Group, Trust, and Tradition have a significant effect on Customer Decisions, both partially and simultaneously.

The analytical model used in this research is Multiple Linear Regression Analysis, which aims to determine whether there is a partial influence of Reference Group, Trust, and Tradition on Customer Decisions, analyzed using SPSS for Windows version 25.00.

Classical Assumption Test

Before conducting the multiple linear regression analysis, a classical assumption test was first performed to ensure that the regression model meets the BLUE (Best Linear Unbiased Estimator) criteria and produces valid estimations. The classical assumption tests conducted in this study include the normality test, multicollinearity test, and heteroscedasticity test (Gujarati, 2015).

Normality Test

The normality test was used to determine whether the regression model, the dependent variable, the independent variables, or both have a normal distribution. To test whether the data were normally distributed, the researcher employed the Kolmogorov–Smirnov analysis. The results of the One-Sample Kolmogorov–Smirnov Test were used to assess data normality. The data are considered normally distributed if the significance value (Sig.) is greater than 0.05.

The results of the normality test show that the Asymp. Sig (2-tailed) value in the One-Sample Kolmogorov–Smirnov Test is $0.59 > 0.05$, which means that the data tested are normally distributed.

Table 5. Normality Test Results
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		10
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	8.36459157
Most Extreme Differences	Absolute	.258
	Positive	.258
	Negative	-.172
Test Statistic		.258
Asymp. Sig. (2-tailed)		.059 ^c
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Multicollinearity Test

Multicollinearity refers to a condition in which there is a correlation among the independent variables in a regression model. To test for the presence of multicollinearity, the values of Tolerance and Variance Inflation Factor (VIF) are examined. A model is considered free from multicollinearity if the Tolerance value is greater than 0.10 and the VIF value is less than 10.

Table 6. Multicollinearity Test Results

Model	Unstandardized Coefficients		Collinearity Statistics	
	B	Std. Error	Tolerance	VIF
(Constant)	11,315	1,918		
Reference Group	,133	,021	,310	5,126
Trust	,231	,054	,242	4,414
Tradition	,397	,069	,361	5,213

Source: Processed Secondary Data, October 2025, SPSS version 25.00 for Windows, 10:00–15:00 WIB

Based on Table 6, the results of the VIF and Tolerance calculations show that each independent variable has a VIF value less than 10.00 and a Tolerance value greater than 0.10. Therefore, it can be concluded that there are no indications of multicollinearity among the independent variables.

Heteroscedasticity Test

The heteroscedasticity test is used to determine whether there is an inequality of variance in the residuals of a regression model from one observation to another. A good regression model should have no heteroscedasticity. To identify the presence or absence of heteroscedasticity, the

Glejser test was used. If the significance (Sig.) value is greater than 0.05, it indicates no heteroscedasticity; conversely, if the Sig. value is less than 0.05, it indicates the presence of heteroscedasticity in the model.

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	11,315	1,918		4,324	,000
Reference Group	,133	,021	,211	5,216	,321
Trust	,231	,054	,391	7,036	,242
Tradition	,397	,069	,412	9,219	,102

Hypothesis Testing

Partial Test (t-test) of the Reference Group Variable on Customer Decision.

Table 7. Partial Test (t-test) Results for the Reference Group

Variable	prediction	t-value	significant si (Sig.)	Note.
Constant	-	4,324	,000	-
Reference Group (X ₁)	positive	5,216	,001	H ₁ is accepted

Source: Processed Secondary Data, October 2025, SPSS version 25.00 for Windows.

Based on Table 7, which presents the regression results, it can be seen that the Reference Group (X₁) variable has a t-count value of 5.216 with a significance level of 0.001. This means that t-count > t-table (5.216 > 0.2126), thus H₁ is accepted, as evidenced by the significance value of 0.001 < 0.05. Therefore, it can be concluded that the Reference Group variable has a significant positive effect on Customer Decision in using Islamic gold pawn services.

Partial Test (t-test) of the Trust Variable on Customer Decision

Table 8. Partial (t) Test Results for Trust

Variable	prediction	t-value	significant si (Sig.)	Note.
Constant	-	4,324	,000	-
Trust (X ₂)	positive	7,036	,002	H ₂ is accepted

Source: Secondary Data Processed by the Researcher, October 2025, SPSS version 25.00

Based on Table 8 above, which presents the regression results, it can be seen that the trust variable (X₂) has a t-value of 9.106 with a significance level of 0.002. This means that t-value > t-table (9.106 > 0.2126), so H₂ is accepted, as evidenced by the significance value of 0.002 < 0.05.

Partial (t) Test of Tradition Variable on Customer Decisions

Table 9. Results of the Partial t-Test for Tradition

Variable	prediction	t-value	significant si (Sig.)	Note.
Constant	-	4,324	,000	-

Tradition (X ₃)	Positive	9,219	,002	H ₃ is accepted
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Source: Secondary Data Processed by the Researcher, October 2025, SPSS version 25.00

Based on Table 9 above, which presents the regression results, it can be seen that the Tradition variable (X₃) has a t-value of 9.219 with a significance level of 0.002. This means that t-value > t-table (9.219 > 0.2126), so H₃ is accepted, as evidenced by the significance value of 0.002 < 0.05.

Simultaneous (F) Test of the Reference Group, Trust, and Tradition Variables on Customer Decisions.

Table 10. Results of the Simultaneous (F) Test

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	128.826	4	32,275	24,817	,000 ^b
Residual	67.148	54	2,744		
Total	195.600	58			

Source: Secondary Data Processed by the Researcher, October 2025, SPSS version 25.00

Based on Table 10, it is known that the purpose of this simultaneous (F) test is to examine the effects of the Reference Group (X₁), Trust (X₂), and Tradition (X₃) simultaneously on Customer Decisions (Y). The results of the simultaneous test show that the calculated F-value is 24.817, which is greater than the F-table value (24.817 > 2.53), with a significance level of 0.000 < 0.005. These results lead to the conclusion that the Reference Group, Trust, and Tradition variables simultaneously affect Customer Decisions (Y).

Determinant Coefficient Test (r²)

The coefficient of determination analysis is used to determine the percentage of influence that the independent variables have on the dependent variable. If the obtained r² approaches one, it can be said that the model strongly explains the relationship between the independent and dependent variables. Conversely, if r² approaches zero, the influence of the independent variables on the dependent variable is weak.

Table 11. Results of the Coefficient of Determination Test (r²)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.667 ^a	.812	.744	1.48072

a. Predictors: (Constant), X

The coefficient of determination (r²) is used to explain the contribution of all independent variables in accounting for their effect on the dependent variable. The statistical test results in this study show that r = 0.812. Since 0 < 0.812 < 1, it can be stated that 81.2% of Customer Decisions (Y) are influenced by the Reference Group (X₁), Trust (X₂), and Tradition (X₃) variables, while the remaining 18.8% is affected by other factors. The obtained correlation coefficient (r) is 0.667. These results indicate that the Reference Group, Trust, and Tradition

variables have a strong positive relationship with Customer Decisions.

CONCLUSION

The results of this study indicate that reference groups, trust, and tradition have a positive and significant influence on customers' decisions to use Islamic gold pawn services at Bank Syariah Indonesia (BSI) Tulang Bawang Barat Branch. Partially, each variable contributes substantially to shaping customer behavior. The reference group influences decision-making through social factors such as family, friends, and respected community figures. Trust acts as a key psychological factor that encourages customers to choose Islamic-based financial products due to perceptions of safety, transparency, and compliance with halal principles. Meanwhile, tradition has the most dominant effect, demonstrating that deep-rooted social and cultural values remain fundamental considerations in people's financial decision-making.

The coefficient of determination (R^2) of 0.812 indicates that 81.2% of the variation in customer decisions can be explained by the three independent variables, while the remaining 18.8% is influenced by other factors not examined in this study. In addition, education plays a moderating role by strengthening the relationship between social-cultural factors and customer decisions, as higher education levels enhance understanding and rationality in evaluating Islamic financial products.

Theoretically, this research enriches the study of Islamic marketing by integrating social and cultural perspectives. Practically, the findings provide valuable insights for Islamic financial institutions to strengthen their promotional and educational strategies through approaches that emphasize trust, tradition, and Islamic financial literacy to attract and retain customers.

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