

The Effect of Income, Product Knowledge, Trust, and Promotion on Public Interest in Using Sharia Pawn Services

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ABSTRACT

The growing demand for ethical and interest-free financial services in Indonesia has raised questions regarding the factors that drive public interest in Islamic pawnshops (rahn). Although conventional pawn services remain dominant, previous research has shown inconsistencies in identifying the most influential drivers of customer interest. This study aims to fill that gap by examining the combined effects of income, product knowledge, trust, and promotion on the interest in using sharia-compliant pawn services, specifically in South Jakarta—a region with increasing awareness of Islamic finance.

A quantitative method with a causal research design was employed, targeting 130 respondents through purposive sampling. Participants included former users of sharia pawn services, conventional users open to Islamic alternatives, and individuals interested in Islamic pawn offerings. Data collection was conducted using structured questionnaires, and analysis was performed through Structural Equation Modeling (SEM) using SmartPLS.

The findings indicate that all independent variables significantly and positively influence customer interest, with the model explaining 80.5% of the variance. Promotion showed the strongest individual impact ($p = 0.000$), followed by trust ($p = 0.008$), income ($p = 0.014$), and product knowledge ($p = 0.010$). These results underline the importance of targeted promotion, customer trust, income stability, and education on sharia products in enhancing public engagement with Islamic pawn services.

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Introduction

Every country has a responsibility to facilitate the needs of its people in various aspects of life, including the economic sector. In Indonesia, the public's need for quick, easy, and non-burdensome access to funding has led to the emergence of various lending systems, including pawning. One of the non-bank financial institutions that plays a significant role in this area is Pawnshops. In practice, pawnshops allows the public to obtain cash by pledging valuable items as collateral—an especially relevant solution in a socioeconomic context where people often possess wealth in non-cash forms but require immediate funds (Manahaar, 2019). To expand its reach and improve the image of its services, Pawnshops promotes the slogan “Solving Problems Without Creating New Ones,” which aims to change public perceptions of the pawn system (Nasution, 2016).

Pawnshops has existed in Indonesia since the colonial era, specifically on August 20, 1746, when the Dutch East India Company (VOC) established the Bank Van Leening in Batavia. Later, in 1901, the Dutch East Indies government enacted Staatsblad No. 131 as the legal foundation for the establishment of the State Pawnshop. Over time, Pawnshops underwent various transformations until it eventually became a Limited Liability Company (PT), part of the State-Owned Enterprises (SOEs), and is now under the umbrella of PT Bank Rakyat Indonesia (BRI) following the issuance of Government Regulation No. 73 of 2021 (Safitri & Wati, 2023). In the modern context, the growing demand among Indonesian Muslims for financial services that comply with Islamic principles led to the establishment of Pawnshops Syariah. This initiative was a response to the perception that conventional pawn systems contain elements of *riba* (usury) and injustice. Consequently, PT Pawnshops established a Sharia Division, which operates under the supervision of the Sharia Supervisory Board from the National Sharia Council – Indonesian Ulema Council (DSN-MUI) (Darma et al., 2024).

Over the past five years, the growth of Pawnshops Syariah has shown a highly positive trend. According to Pawnshops's annual report, the total assets of Pawnshops Syariah in 2023 reached IDR 13.57 trillion, marking an increase of 33.76% from the previous year. In comparison, the assets of conventional Pawnshops during the same year reached IDR 69.01 trillion, with a growth rate of 9.23% (Pawnshops, n.d.). Although conventional Pawnshops still dominates in terms of total assets, the higher growth rate of Pawnshops Syariah indicates an increasing public interest in Sharia-based products. This development is closely tied to the characteristics of Pawnshops Syariah, which does not apply interest, treats money solely as a medium of exchange, and sets maintenance fees for pledged items as its main source of income—all of which align with Islamic principles (Basri et al., 2022).

Public interest in Pawnshops Syariah is influenced by various factors, particularly service quality, promotion, and product understanding. According to Ruhaniah et al. (2021), approximately 71.3% of interest in Islamic banks is determined by service quality and

promotional efforts (Ruhaniah et al., 2021). Meanwhile, a study by Muljafar et al. (2023) found that promotion has a significant influence on customer interest, whereas knowledge and service quality do not show a significant effect. Promotion plays a crucial role in increasing public participation, as it can shape positive perceptions and build trust in the product. Therefore, companies must innovate in their marketing strategies, utilizing both digital and conventional media.

One of the key areas targeted for the development of Pawnshops Syariah is South Jakarta, which has a large market potential and relatively high public awareness of Islamic finance. Currently, there are 11 Pawnshops Syariah units operating in this region, such as UPS Cinere, UPS Kemang Selatan, and others (Hadijah, 2023). Understanding consumer behavior in this area is crucial for developing more targeted service strategies. Factors such as income, trust, and product knowledge play a significant role in customers' decision-making processes. By offering services that are Sharia-compliant, fast, and interest-free, Pawnshops Syariah has the potential to become a leading financing solution, particularly for lower-middle-income communities seeking a fair and affordable financial system.

Thus, Pawnshops Syariah serves not only as an alternative to the conventional pawn system but also as an integral part of national Islamic financial inclusion. Its role in providing quick and Sharia-compliant financing solutions makes it highly relevant in supporting the economic growth of the Muslim community. Through improved service quality, public education, and effective promotional strategies, Pawnshops Syariah is expected to continue growing and make a meaningful contribution to the Indonesian economy.

Literature Review

Theory Planned Behaviour

The Theory of Planned Behavior (TPB) is a theory developed by Icek Ajzen in 1985 in his article "From Intentions to Actions: A Theory of Planned Behavior" as an extension of the Theory of Reasoned Action (TRA) (Manuntung & Kep, 2019).

This theory explains that an individual's intention to perform a behavior is influenced by three main factors: attitude toward the behavior, subjective norms, and perceived behavioral control. TPB is frequently applied across various fields, including behavioral research and environmental issues (Alimbudiono, 2020).

Interest

Interest is an internal drive that makes a person feel attracted and pleased toward an object, as reflected in the desire to learn about, approach, and master it (Gusniwati, 2015). Interest is also considered a form of motivation that encourages individuals to act according to their choices in order to fulfill specific needs. In this context, will is influenced by rational thought and emotions that reflect emotional needs both of which must be aligned for the will to function optimally (Rouf, 2011). Intention is defined as the determination that drives behavior, whether consciously or unconsciously (Rouf, 2011). This intention serves as the

foundation for behavior formation, making the Theory of Planned Behavior highly relevant for understanding planned individual behavior, including in encouraging customers' interest in gold pawning at Islamic banks.

Income (X1)

According to the Indonesian Dictionary (KBBI) (Balai Pustaka, 2001), income is defined as the result of work or business activities. In the context of management, income refers to all types of earnings such as salaries, wages, rent, profits, and commissions received by individuals or organizations (Marbun, 2003, p. 230). Meanwhile, Reksoprayitno defines income (revenue) as the total earnings obtained within a specific period. Income also reflects the earnings of individuals as compensation for their contribution of production factors (Prayitno, 2004, p. 79). Soekartawi states that an increase in income will affect both the quantity and quality of goods consumed. In the context of Sharia pawn services, public sensitivity toward fee structures is highly influenced by their income level. The mu'nah fee imposed on Sharia pawn products, for instance, serves as a key determinant in the decision to use such services, particularly among low-income groups (Anam, Musadad, & Kumala, 2023, p. 110).

National income is influenced by several key factors, including the quality of human resources, the condition of natural resources, the availability of capital, and the stability of government policies. A competent workforce tends to generate higher income. Countries with abundant natural resources and a stable climate are more likely to attract investors. Capital also plays a vital role in processing natural resources, while fair and clear policies can support sustainable economic growth.

Product Knowledge (X2)

Product knowledge refers to consumers' understanding of product information, both objectively and subjectively (Nurni Lamsari et al., 2023). According to Soekanto (2012), knowledge is the result of human sensory experience, distinct from belief or myth. Peter and Olson (2013, p. 89) add that knowledge of brands and products drives consumer involvement in decision-making. According to Kotler, a product includes anything offered to meet needs whether goods or services (Kotler et al., 2008). Engel describes product knowledge as a collection of information related to brands, attributes, and consumer perceptions (Engel et al., 1994). In the context of Pawnshops Syariah, product knowledge includes an understanding of Sharia principles such as the prohibition of riba, the use of fee-based income, and the rahn mechanism. The lack of public knowledge regarding Sharia pawn procedures often hinders the optimization of services, as many prospective customers do not understand the differences between conventional and Sharia-based pawn systems (Nasution, Juliati, & Nurwani, 2023, p. 88).

According to Peter and Olson (2013, p. 67), there are four levels of product knowledge possessed by consumers: product class, product form, brand, and model or features, each representing a different depth of understanding about the product.

Trust (X3)

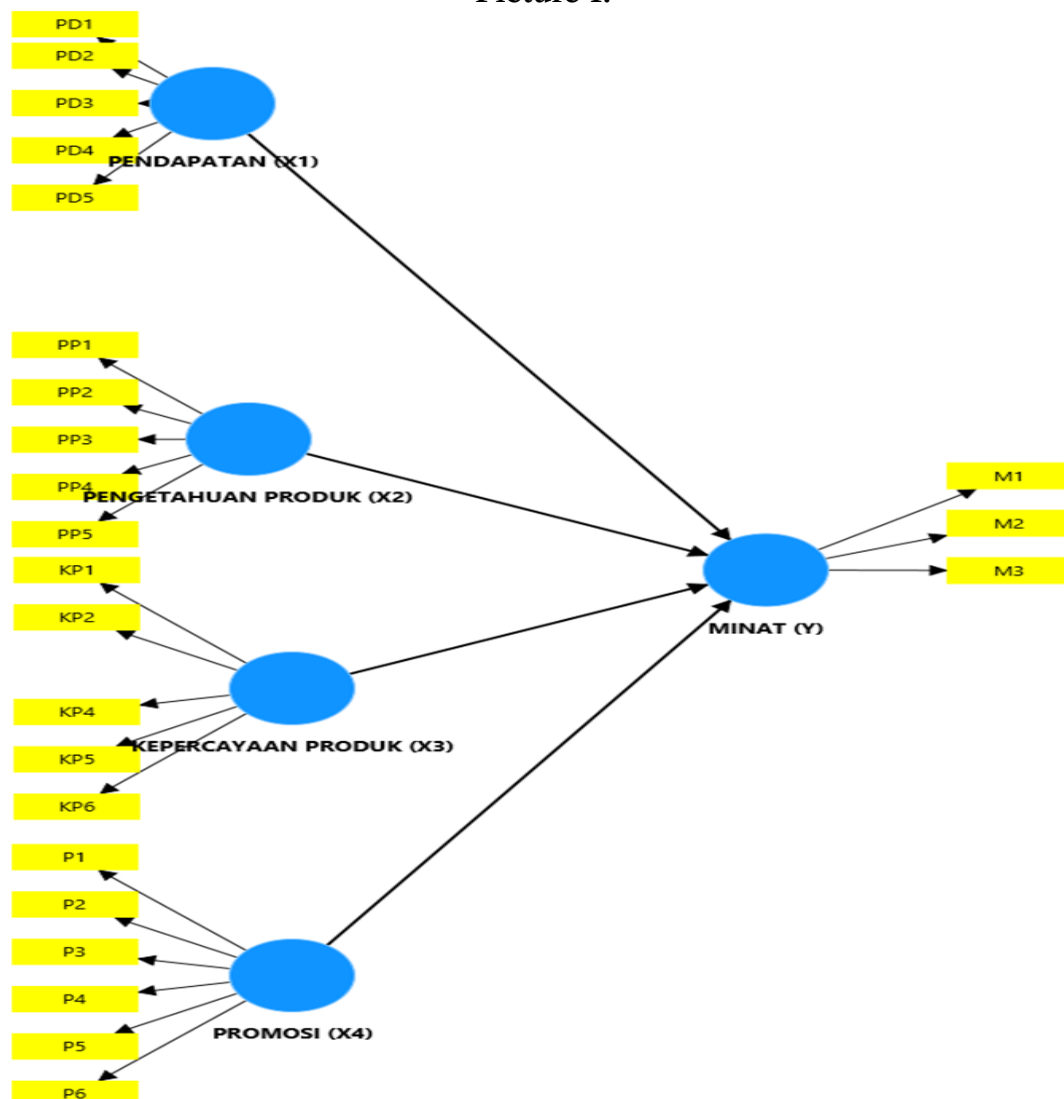
According to the Indonesian Dictionary (KBBI), trust is defined as a belief in the goodness and honesty of others (Balai Pustaka, 2001). Conceptually, trust refers to an individual's attitude of believing something to be true or right, even without definitive proof (Ismawati, 2003). Mayer defines trust as the willingness to rely on the actions of another party. Herusatoto (2000, p. 33) explains that trust is built upon three elements: ability, benevolence, and integrity. Abdullah (1996, p. 50) adds that integrity is reflected in the consistency between words and actions. Indicators of trust include the belief that a company can meet customer needs, provide good service, act honestly, and be reliable. Furthermore, Qadariyah and Permata (2019) also highlighted that in the practice of Islamic microfinance institutions, public trust is one of the main obstacles, along with limited human resources and information (p. 9). This reinforces the notion that even if procedures and systems are well-established, public interest in using these services will remain limited if trust and confidence in the institutions are lacking..

Promotion (X4)

According to Kotler and Keller (2016), promotion is a communication effort used to convey information and influence consumers. Promotion is a form of communication carried out by individuals or companies to the public with the aim of introducing a product, service, brand, or company (Tjiptono, 2015). In addition, promotion also aims to persuade the public to become interested in purchasing and using the products being offered (Swastha, 2008).

Research Framework

Picture 1.



Source : Smart PLS 4 (2025)

Research Hypothesis

The Influence of Income on the Interest in Using Sharia Pawn Services

In research conducted by Indah Apriani (2023), Puspita Sari & Azzafira (2021), and Cahyani et al (2022), it was revealed that income has a positive and significant influence on the interest in using Sharia pawn services.

H1: Income has a significant influence on the interest in using Sharia pawn services.

The Influence of Product Knowledge on the Interest in Using Sharia Pawn Services, A study conducted by Lamsari Nurni (2023), Afriza (2022), and Anam & Kulsum (2022) stated that the variable of product knowledge has a significant influence on the variable of interest in using Sharia pawn services.

H2: Product knowledge has a significant influence on the interest in using Sharia pawn services.

A study conducted by Arzena (2019) revealed that income has a significant influence on the interest in using Sharia pawn services. This finding is supported by research conducted by Maharsy & Fenny (2020) titled “Analysis of Factors Influencing Trust and the Effect of Trust on the Loyalty of Internet Banking Users in Surabaya.”

H3; Trust has a significant and positive influence on the interest in using Sharia pawn services.

The Influence of Promotion on the Interest in Using Sharia Pawn Services, In studies conducted by Lamsari Nurni (2023) and Fajri (2018), it is stated that promotion has a significant influence on the interest in using Sharia pawn services.

H4; Promotion has a significant and positive influence on the interest in using Sharia pawn services.

Methods

This study employs a quantitative approach with a causal research design, aiming to examine the cause-and-effect relationship between the independent variables income, product knowledge, promotion, and trust and the dependent variable, namely customer interest in using Sharia pawn services (Santoso & Madiistriyatno, 2021). Primary data were collected through closed-ended questionnaires using a Likert scale, distributed to respondents who have knowledge of Sharia pawn products. The sample was selected using purposive or convenience sampling, depending on field conditions. Data analysis was conducted using software such as SmartPLS, as it is capable of simultaneously testing both measurement and structural models and is suitable for exploratory research.

This study utilizes data analysis using the SEM-PLS method through SmartPLS software, as it is capable of simultaneously testing the relationships among latent variables (Ghozali, 2016). The analysis is conducted in two stages: the outer model, which tests indicator validity and reliability through loading factor, AVE, composite reliability, and Cronbach’s alpha values; and the inner model, which assesses the strength of relationships among constructs using R-square, f-square, and Q-square values. The data are presented in the form of tables and figures to facilitate better understanding.

Results And Discussion

Respondent Demographics

Tabel 1
Analysis Respondent Demographics

Criteria		Category	Percentage (%)
Gender		Male	64,6%

		Female	35,4%
Age		25 – 34 age	24,6%
		35 – 44 yo	65,4%
		45 – 54 age	7,7%
		➤ > 55 age	2,3 %
Profesi		Private Employee	15,4%
		Civil servant	5,4%
		Self-Employed	36,9%
		Freelance Worker	31,5%
		more	10,8%
Domicile		Cilandak	3,1%
		Jagakarsa	12,3%
		Kebayoran Baru	23,1%
		Kebayoran Lama	20,8%
		Mampang Prapatan	6,9%
		Pancoran	9,2%
		Pasar Minggu	15,4%
		Pesanggrahan	2,3%
		Setiabudi	0
		Tebet	3,1%
		more	3,8%
Income Status		Fixed	76,9%
		Non-fixed	23,1%
Ever Used a Sharia Pawn		Once	37,7%

		Have used conventional pawn services but are open to sharia pawn services	41,5%
		Have an interest or attraction	20,8%

Source: Data diolah Smart PLS 4 (2025)

Based on respondents' demographic data, the majority are from the productive age group of 35–44 years old (65.4%) and are predominantly male (64.6%), indicating that interest in Sharia pawn services largely comes from a mature and economically active population. In terms of occupation, most respondents are self-employed (36.9%) and freelance workers (31.5%), who tend to require flexibility in financial management, making services like Sharia pawning an attractive option. Nevertheless, the majority of respondents (76.9%) have fixed incomes, indicating that this service appeals not only to those in informal employment but also to individuals with stable earnings.

The relatively even distribution of residence in South Jakarta—particularly in Kebayoran Baru and Kebayoran Lama—indicates that understanding and access to Sharia pawn products are higher in urban areas with active economic activity. In terms of experience, only 37.7% of respondents have previously used Sharia pawn services, whereas 41.5% have used conventional pawn services and are open to Sharia alternatives. Additionally, 20.8% expressed interest, suggesting that public interest in Sharia pawning is considerable and holds potential for growth through product education, effective promotion, and efforts to build trust. These findings are relevant to the research focus on the influence of income, product knowledge, promotion, and trust on customer interest in choosing Sharia pawn services.

Measurement Model Results

Validity and Reliability Test

Validity testing is conducted to ensure that each indicator used accurately reflects the construct.

Table 2
Validity Test Results

Variable	Indicator	Outer Loading	AVE	Cronbach's Alpha	Composite Reliability (CR)
Trust	Trust1	0.811	0.685	0.884	0.886
	Trust 2	0.787			
	Trust 4	0.843			
	Trust 5	0.823			
	Trust 6	0.871			

Interest (Y)	Interest 1	0.851	0.784	0.862	0.869
	Interest 2	0.885			
	Interest 3	0.920			
Promotion	Promotion 1	0.861	0.714	0.920	0.922
	Promotion 2	0.867			
	Promotion 3	0.848			
	Promotion 4	0.851			
	Promotion 5	0.787			
	Promotion 6	0.852			
Income	Income 1	0.910	0.776	0.927	0.930
	Income 2	0.922			
	Income 3	0.885			
	Income 4	0.882			
	Income 5	0.802			
Product Knowledge	Product Knowledge 1	0.845	0.676	0.880	0.881
	Product Knowledge 2	0.859			
	Product Knowledge 3	0.798			
	Product Knowledge 4	0.770			
	Product Knowledge 5	0.836			

Data diolah Smart PLS 4 (2025)

Based on the data processing results presented in the table, it can be concluded that all constructs in this study meet the requirements for good validity and reliability. This is evident from the outer loading values for each indicator, all of which exceed 0.70. These values indicate that the indicators used adequately represent the constructs being measured. In addition, the Average Variance Extracted (AVE) values for all constructs are above the threshold of 0.50.

The Cronbach's Alpha values above 0.70 and composite reliability values exceeding 0.80 indicate a very high level of internal consistency. These findings are consistent with the study by Ringle et al. (2020), which states that the minimum thresholds for convergent validity and internal reliability fall within these ranges.

Discriminant Validity Test

Tabel 3

Discriminant Validity Test (Fornell–Larcker Criterion)

	Trust (X3)	Interest (Y)	Income (X1)	Product Knowledge (X2)	Promotion (X4)
Trust (X3)	0.827				
Interest (Y)	0.794	0.886			

Income (X1)	0.662	0.734	0.881		
Product Knowledge(X2)	0.791	0.778	0.613	0.822	
Promotion (X4)	0.772	0.862	0.735	0.762	0.845

Source : Data diolah Smart PLS 4 (2025)

Discriminant validity testing is conducted to ensure that each construct in the research model is distinctly different from other constructs. Based on the Fornell–Larcker test results, it is evident that the square root of the AVE for each construct is greater than its correlation with other constructs. For example, the Interest variable (Y) has a diagonal value of 0.886, which is higher than its correlations with Trust (0.794), Product Knowledge (0.778), and Promotion (0.862). This indicates that the constructs demonstrate good discriminant validity. These findings align with the criteria set by Fornell and Larcker (1981), which state that discriminant validity is established when the square root of the AVE is greater than the correlations among constructs.

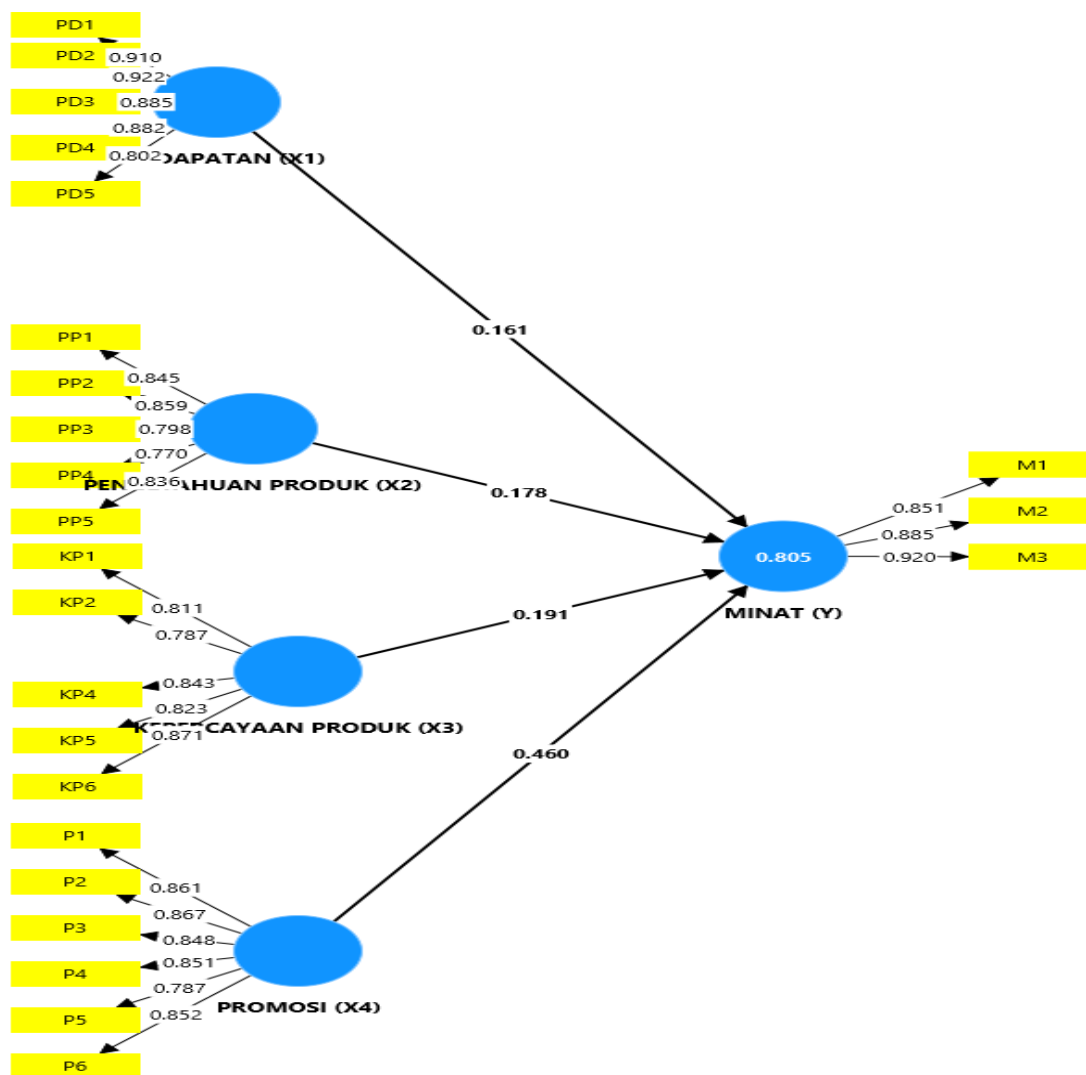
Inner Model (Structural Model)

Model goodness-of-fit evaluation can be conducted using several approaches, such as R-Square, Q-Square, SRMR, Goodness of Fit Index, PLS Predict, and Robustness Check. However, many researchers who utilize SEM-PLS consider SRMR alone to be sufficient for assessing model fit, as the SRMR value reflects the model's overall construct

representation. According to Ringle (2020), an SRMR value of less than 0.08 indicates that the model has met the criteria for a good fit.

Picture 2

Inner Structural Model Test



Source : Data diolah Smart PLS 4 (2025)

Based on the results of the structural model analysis, all four independent variables— income, product knowledge, product trust, and promotion—have a positive influence on customer interest in using Sharia pawn services. The R-square value of 0.805 indicates that the model is able to explain 80.5% of the variance in interest. Among these variables, promotion has the strongest influence, with a coefficient of 0.460, indicating that effective promotional strategies play a key role in increasing customer interest. This is followed by product trust (0.191), product knowledge (0.178), and income (0.161), all of which also contribute significantly. These findings reinforce the view that consumer interest is not

solely determined by purchasing power, but also by understanding, trust, and exposure to product information—aligning with the Theory of Planned Behavior.

Table 4

Multicollinearity Analysis of Constructs

Path of Effect	Coefficient	Interpretation
Income (X1) → Interest (Y)	0.161	A positive influence, but the weakest among all variables.
Product Knowledge (X2) → Interest (Y)	0.178	Slightly stronger than income, but still considered weak.
Trust (X3) → Interest (Y)	0.191	A moderate and positive influence, greater than the previous two variables.
Promotion (X4) → Interest (Y)	0.460	This is the strongest and most significant influence in driving interest.

Source : Data diolah Smart PLS 4 (2025)

The R^2 value = 0.805 for the Interest construct (Y) indicates that the four independent variables (X1, X2, X3, X4) are collectively able to explain 80.5% of the variance in Interest. This demonstrates that the model used is highly robust and possesses strong explanatory power with respect to the interest variable.

In addition, all indicators from each construct have loading factor values above 0.7, indicating that each indicator is valid and effectively represents its respective construct. For example, indicators PD2 and PD3 under the Income variable show very high values above 0.91, while the indicators under the Promotion variable range from 0.78 to 0.87, indicating measurement stability.

Overall, the results indicate that promotion is the key factor in increasing consumer interest, followed by trust in the product. Therefore, it is recommended that promotional strategies be further enhanced—particularly those that are educational in nature and capable of building emotional connections with consumers. On the other hand, increasing trust through product quality, testimonials, and information transparency is also essential. Additionally, educating consumers about the product and implementing segmentation based on income levels can serve as complementary strategies to support overall marketing effectiveness.

Tabel 5

Multicollinearity Test (VIF) and Variable Significance

	VIF	Sig T	Explanation
Trust (x3) -> Interest (y)	3.388	Sig	There is no multicollinearity issue
Income (x1) -> Interest (y)	2.284	Sig	There is no multicollinearity issue
Product Knowledge (x2) -> Interest (y)	3.150	Sig	There is no multicollinearity issue

Promotion (x4) -> Interest (y)	3.602	Sig	There is no multicollinearity issue
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Source : Data diolah Smart PLS 4 (2025)

The VIF test results show that all independent variables remain within the acceptable range, with values below 5. Promotion has the highest VIF value at 3.602, followed by product trust (3.388), product knowledge (3.150), and income (2.284). These values indicate that there is no disturbing multicollinearity within the model. This means that each independent variable can be analyzed separately without significantly influencing one another. Therefore, the model is considered valid and can be used to explain the influence of the variables on customers' interest in Sharia pawn services.

Structural Equation Modeling Test

The structural model was tested by examining the R-square and F-square values. The R-square value reflects the extent to which the variation in the endogenous variable can be explained by the exogenous and/or other endogenous variables within the construct model. Meanwhile, the F-square value indicates the effect size of each independent variable on the dependent variable in the structural model.

Tabel 6
R-Square Test

	R-square	R-square adjusted
Interest (Y)	0.805	0.799

Source : Data diolah Smart PLS 4 (2025)

Based on the table above, the variables Income, Product Knowledge, Product Trust, and Promotion collectively have a positive and significant influence on the interest in using Sharia pawn services, accounting for 80.5% of the variance.

Tabel 7
F-Square Test

	Interest (Y)	
Trust (X3)	0.055	Small effect
Interest (Y)		
Income (X1)	0.058	Small effect
Product Knowledge (X2)	0.052	Small effect
Promotion (X4)	0.301	Small effect

Source : Data diolah Smart PLS 4 (2025)

Hypothesis Test

Table 7
Hypothesis Testing Results Using Path Analysis

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Trust (X3) -> Interest (Y)	0.191	0.193	0.072	2.640	0.008

Income (X1) -> Interest (Y)	0.161	0.162	0.066	2.449	0.014
Product Knowledge (X2) -> Interest (Y)	0.178	0.176	0.069	2.588	0.010
Promotion (X4) -> Interest (Y)	0.460	0.460	0.075	6.163	0.000

Source: Data diolah Smart PLS 4 (2025)

Based on the results of the path analysis presented in the table, it is evident that all independent variables in this research model—namely Income (X1), Product Knowledge (X2), Product Trust (X3), and Promotion (X4)—have a positive and significant influence on the dependent variable, Interest (Y). This is supported by T-statistic values, all of which exceed 1.96, and p-values below 0.05, indicating that all variables meet the criteria for statistical significance at the 95% confidence level.

The Promotion variable (X4) shows the most dominant influence on Interest, with a path coefficient value of 0.460, a T-statistic of 6.163, and a p-value of 0.000. These values not only indicate a highly significant relationship but also demonstrate that the better and more intensive the promotional activities, the higher the public's interest in the offered services. This finding aligns with the view of Kotler and Keller (2018), who state that promotion is not only a means of communication between a company and its consumers, but also a tool capable of influencing purchasing behavior. Studies conducted by Lamsari Nurni (2023) and Ruhaniah (2021) also support the notion that promotion has a significant effect on interest in using Sharia pawn services.

Furthermore, the Product Trust variable (X3) also makes a significant contribution, with a coefficient of 0.191, a T-statistic of 2.640, and a p-value of 0.008. These results indicate that the higher the level of customer trust in Sharia pawn products—in terms of security, transparency, and service integrity—the greater the likelihood that they will use the service. This finding is supported by studies conducted by Ana Nur Karimah (2021), Rakyal (2016), and Muljafar (2023), which emphasize that trust is a fundamental element in building long-term relationships between companies and consumers, especially in the financial services sector, which is highly sensitive to public perception.

Furthermore, the Product Knowledge variable (X2) has a path coefficient of 0.178, a T-statistic of 2.588, and a p-value of 0.010. This indicates that customers' understanding of the concepts and benefits of Sharia pawn products—such as the rahn principle, interest-free system, and fair storage fees—can encourage them to develop interest and eventually use the service. Product knowledge provides a rational basis for consumers in making decisions, as it strengthens their confidence in the products they intend to use. This finding is consistent with studies conducted by Lamsari Nurni et al. (2023), Muljafar Muhammad et al. (2023), and Jabbar, Zarin Muhammad & Sirin Khaeron (2021), which found that

product knowledge has a significant and positive influence on interest in using Sharia pawn services.

Meanwhile, the Income variable (X1) also contributes positively, with a coefficient of 0.161, a T-statistic of 2.449, and a p-value of 0.014. These results indicate that an individual's income level influences their interest in using Sharia pawn services. Individuals with more stable or higher incomes tend to have greater purchasing power and access to financial product information, including Sharia-based services. Moreover, increased income is often associated with more complex consumption needs, which may drive people to seek financing alternatives aligned with their values and beliefs, such as Sharia pawn services. This finding is consistent with studies conducted by Sari J.D.P & Sayyidah A.A (2021) and Apriani Indah et al. (2023), which demonstrate that income significantly affects customer interest in using Sharia pawn services. Similarly, Aisah Siti et al. (2021) found that income has a positive and significant influence on rahn financing.

CONCLUSION

Based on the overall analysis, it can be concluded that the model used in this study effectively explains the factors influencing customer interest in Sharia pawn products. Promotion emerges as the most dominant factor, followed by trust, product knowledge, and income. This has strategic implications for Pawnshops, particularly its Sharia units, to strengthen promotional activities using educational and religious approaches that build trust and enhance public literacy regarding Sharia financial products. Consequently, public interest in Sharia-based financial services is expected to increase significantly.

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