

THE INFLUENCE OF WORD OF MOUTH ON CUSTOMER DECISIONS IN PAWNING VEHICLES AT TRADITIONAL PAWNSHOPS IN LANGSA CITY, ACEH

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ABSTRACT - This study analyzed the effect of word of mouth, knowledge, and social environment on customer decisions in pawning vehicles at traditional pawn shops in Langsa City, Aceh Province. This research employs a mixed-methods approach, integrating quantitative and qualitative techniques with a triangulation design. Data were collected through the distribution of questionnaires and interviews. The data analysis employed multiple linear regressions using the SPSS 22 application. The results showed that partially the word of mouth and social environment variables had a significant positive effect on customer decisions in pawning vehicles at traditional pawn shops in Langsa City. Meanwhile, knowledge does not influence customer decisions in pawning vehicles at traditional pawn shops in Langsa City, Aceh Province.

Keywords: Traditional Pawn; Social Environment; Decision; Knowledge; Word of Mouth

ABSTRAK – *Pengaruh word of mouth terhadap keputusan pelanggan dalam menggadaikan kendaraan pada gadai tradisional di Kota Langsa, Aceh.* Studi ini dilakukan untuk menganalisis pengaruh *word of mouth*, pengetahuan dan lingkungan sosial terhadap keputusan pelanggan dalam menggadaikan kendaraan pada gadai tradisional di Kota Langsa Provinsi Aceh. Metode yang digunakan dalam penelitian ini adalah *mixed method* (kuantitatif dan kualitatif) dengan desain triangulasi. Teknik pengumpulan data berupa penyebaran kuesioner dan wawancara. Teknik analisis data menggunakan regresi linear berganda dengan menggunakan aplikasi SPSS 22. Hasil penelitian menunjukkan bahwa secara parsial variabel *word of mouth* dan lingkungan sosial berpengaruh positif signifikan terhadap keputusan pelanggan dalam menggadaikan kendaraan pada gadai tradisional di Kota Langsa. Sedangkan pengetahuan tidak berpengaruh terhadap keputusan pelanggan dalam menggadaikan kendaraan pada gadai tradisional di Kota Langsa, Provinsi Aceh.

Keywords: Gadai Tradisional; Lingkungan Sosial; Keputusan; Pengetahuan; *Word of Mouth*

INTRODUCTION

The social life of the community, particularly in matters of *muamalah* such as pawning, has given rise to a post-truth phenomenon. This is a situation in which individuals have disregarded factual truth and are more inclined to espouse beliefs that align with their personal beliefs and sentiments. In a post-truth environment,



the community prioritizes its collective desires and preferences, even when these actions do not align with the objective truth. This phenomenon is evidenced by the growing practice of utilizing pawn assets by pawn recipients. Meanwhile, it has been established in the principles of Islamic commercial law, or *muamalah* fiqh, that pawned property cannot be utilized because it will result in the practice of usury. Should this phenomenon continue to gain traction and become entrenched in the community's practices, it will inevitably lead to a growing divergence between the concept of *muamalah* outlined in the Qur'an and Hadith and its actual implementation.

Until now, there have been many studies related to traditional pawning. Researchers highlighted some of the main studies such as research conducted (Rimba & Yasin, 2022) which stated that according to the perspective of NU Ulama, the practice of traditional rice field pawning which is often carried out by the community is not allowed because it is contrary to Islamic law due to the utilization of rice fields by *murtahin*. This is also supported by (Anggraini *et al.*, 2021) who stated that the utilization and profit-taking of pawn goods by *murtahin* is permitted within the Islamic tradition. Pawn goods are a form of trust, whereby the *rahin* pledges an object as collateral for a debt, and the pawnbroker is obliged to maintain the object without profiting from it.

In contrast, the research conducted (Fajri *et al.*, 2017) examined the implementation of traditional pawning practices in terms of the benefits that can be received by the community. The continued existence of traditional pawn practices within the community is perceived as a potential avenue for addressing the urgent financial needs of individuals. There are six reasons why the community engages in traditional pawning practices. These include economic difficulties, the need for additional business capital, the costs associated with death and wedding events, children's education, debt repayment, and healthcare.

The three studies referenced above yield the following conclusion: the studies in question focus exclusively on the study of Islamic law as it pertains to the utilization of pawn objects by *murtahin* and the benefits derived by the community from the implementation of traditional pawning. It would appear that no research has been conducted that specifically examines the factors that influence the decision of the community to engage in traditional pawning so that the practice is increasingly widespread in the community.

It is assumed that word-of-mouth communication influences individuals' decisions to pawn their vehicles at independent pawnshops, as opposed to institutional pawnshops. In essence, word of mouth can be defined as the act of conveying or relaying information about a particular product or service to another individual (Robot, 2015). A finding (Nurlatifah, 2017; Putri, 2018) stated that there is a positive and significant impact of word-of-mouth communication on consumer decisions and interest in becoming a customer of a financial institution.



However, research on the effect of word of mouth on customer decisions shows inconsistencies (Larasati *et al.*, 2022; Maghfiroh, 2019). This difference shows the importance of further research into the effect of word of mouth on customer decisions.

Additionally, knowledge is posited to be a contributing factor in individuals' decisions to pawn their vehicles at independent pawnshops, as opposed to institutional pawnbrokers. The term "knowledge" is defined as the explanation of information, comprehension, and expertise (skills) that are typically acquired through experience education, or knowledge about a particular fact or situation (Juliandi & Andriani, 2019).

A finding (Nasution & Susianto, 2020; Syarifuddin *et al.*, 2021; Jalaludin, 2015) stated that there is a positive and significant influence of knowledge on decisions. However, research on the effect of knowledge on customer decisions shows inconsistencies (Anam & Kulsum, 2022; Maisur *et al.*, 2015). This difference shows the necessity for further investigation into the impact of knowledge on decision-making processes.

Furthermore, the social environment is believed to exert an influence on individual's decisions to pawn their vehicles at non-official pawnshops. The social environment can be defined as the physical and social atmosphere in which humans live and develop (Pranata *et al.*, 2022). In this context, it encompasses the family environment, the environment of friends, neighbors, society, etc (Budiaman *et al.*, 2023). The role of the social environment in influencing an individual's behavior and decision-making is significant and pervasive. It can be said that the social environment serves as a conduit for interaction with others, facilitating the formation of an individual identity and influencing subsequent behaviors and decisions (Nugraheni, 2018).

A finding (Haryanti & Tripalupi, 2022; Hartini, 2019; Pujiastuti *et al.*, 2023) mentioned that the social environment has a positive and significant influence on decisions. However, research on the influence of the social environment on decisions shows inconsistencies (Fuadi & Trisnaningsih, 2021; Dewi & Haryanto, 2017) that the social environment has a negative impact. Therefore, further research is required to obtain more accurate results.

In addition, studies related to pawn decisions have also been studied by previous researchers such as research conducted (Susilawati *et al.*, 2022) which stated that the factors influencing decisions in pawning are *ujrah* rates. The research conducted (Haryanti & Tripalupi, 2022) demonstrated the impact of various factors on customer pawn decisions. These factors can be classified into two main components: component 1, which encompasses marketing mix elements such as price, perception, distribution, product, motivation, culture, personality, social class, learning, and group reference, and Component 2, which includes socio-cultural environment elements such as family factors, promotion, demographics, and attitudes.

Later, research conducted (Syaifudin, 2016) concluded that the factors influencing pawn decisions by customers are cultural factors, social factors, and personality

factors. Research conducted (Fahim, 2019) concluded that pawn decisions by customers are influenced by the factors of *ujrah* fees, trustworthy principles, location, and Islamic service quality.

In this case, it can be concluded that the focus of this study differs from that of previous studies, thereby it is worth doing. These differences are evident in the types of variables employed, wherein this study integrates three variables hypothesized to influence pawn decisions: word-of-mouth, knowledge, and social environment. Furthermore, a distinction can be made about the focus of the studies conducted. In contrast to the previous studies, which focused on pawnshops and Islamic banking institutions, this study concentrates on traditional pawnbroking within the community.

The findings of this research have significant implications for the development of *muamalah* practices in Indonesia, particularly in Aceh. This research can make a significant contribution to the eradication of deviant *muamalah* practices that are often carried out by the community based on habits and behaviors that have been carried out for generations. Furthermore, this research is worthy of examination due to the absence of prior studies that have specifically investigated the factors influencing individuals' decisions regarding traditional pawning.

LITERATURE REVIEW

Word of Mouth Theory

This research uses word of mouth theory by Sernovitz which states that in word of mouth, there are several elements, as follows (Sernovitz, 2012).

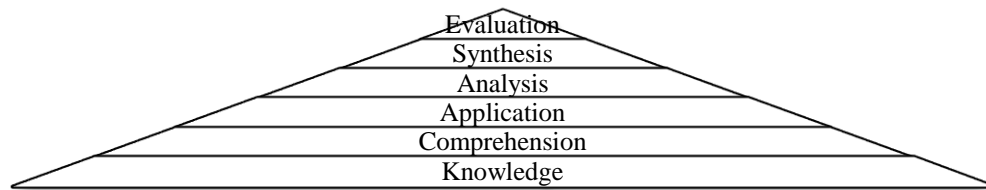
- a. Talker
Talkers are groups of people who have the enthusiasm and connection to deliver a message.
- b. Topic
Interesting topics can motivate conversation. Never lie to the public. Ultimately, honesty will prevail, and the dissemination of accurate information through word-of-mouth communication will lead to an increase in product demand.
- c. Tools
The advancement of conversational assistance tools has contributed to the expansion of word-of-mouth communication. For example, one might cite emails, websites, and blogs. Such tools have the potential to facilitate the acceleration of word-of-mouth processes. The aforementioned tools provide individuals with a rationale for discussing the products in question.



Knowledge Theory

The theory used in this study is the Taxonomy theory proposed by Benjamin Samuel Bloom. Knowledge is one part of the Taxonomy hierarchy at the first level (Harefa *et al.*, 2024) as Figure.2

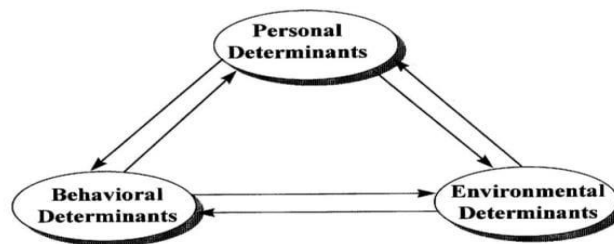
Figure 2 Bloom's Taxonomy Hierarchy



Social Environment Theory

This study employs the Social Cognitive Theory proposed by Albert Bandura. The theory states that human behavior is shaped and controlled by environmental influences or internal dispositions. The concept of capital, in its role as a causal mechanism, is characterized by a triadic reciprocal determinism, whereby the environment, behavior, and thoughts are mutually influencing factors. In this view of self and society, personal factors, including cognitive, affective, biological events, behavioral patterns, and environmental events, operate as determinants that interact and influence each other in a bidirectional manner (Bandura, 2001). The following is an overview of Social Cognitive Theory which is referred to as triadic reciprocal determinism (Ansani & H. Muhammad Samsir, 2022).

Figure 3 Triadic Reciprocal Determinism



Decision Theory

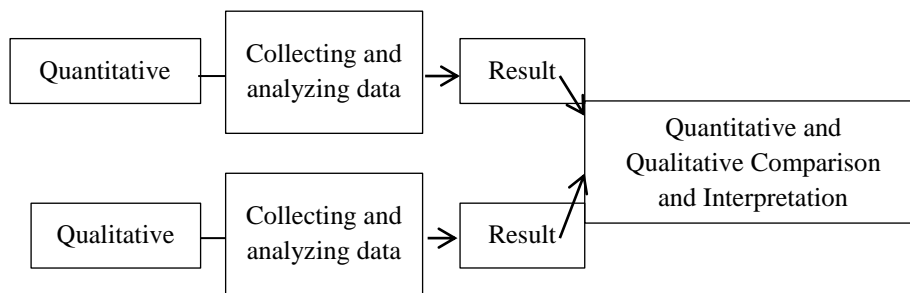
Theories of decision-making refer to the theoretical frameworks that explain the process by which individuals or groups gather, analyze, and evaluate information to select the optimal option from the available alternatives. In this study, the theory employed in the analysis of decision-making processes is prospect theory. The focus of prospect theory is on how individuals assess the risks and benefits associated with a given situation. This theory demonstrates that humans exhibit

disparate preferences in their assessment of potential gains and losses. Prospect theory, as proposed by Daniel Kahneman and Amos Tversky in 1979, represents an alternative to the pre-existing utility theory. This theory explains how individuals make decisions in contexts characterized by risk and uncertainty. The prospect theory approach posits that individuals do not always behave in a manner that can be considered rational. Furthermore, it suggests that they are often more sensitive to changes in value or outcome than to the value or outcome itself (Pan, 2019).

METHODOLOGY

The research design used in this study is a combination of quantitative and qualitative methods, (mixed methods) with a triangulation approach. It is a commensurate status between quantitative and qualitative in answering and understanding a phenomenon being studied (Nadirah, 2022).

Figure 1 Triangulation Design with Converge Model



A total of 119 respondents participated in this study. Data were collected through the administration of questionnaires. A total of six sources were consulted for this study, with data collection conducted through interviews. Quantitative data analysis techniques were employed, utilizing multiple linear regression. Qualitative data analysis techniques employ data reduction, data display, and verification.

RESULT AND DISCUSSION

Multiple Linear Regressions

Table 1. Multiple Linear Regression Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		

Error							
1	(Constant)	.954	2.	1.468	13.	.650	.517
	Word of Mouth (X1)	.489	18.	.060	19.	.639	8.174
	Knowledge (X2)	.078	24.	.080	25.	.066	.968
	Social Environment (X3)	.269	30.	.083	31.	.241	3.260

Source: Data Processed by Researcher, 2024 (SPSS Version 22)

Based on Table 1, it is shown as follows:

$$Y = 0,954 + 0,489X_1 + 0,078 X_2 + 0,269 X_3 + e$$

Hypothesis Test

Table 2. The result of t-Test (Partial Test)

Model		Unstandardized Coefficients		Standardized Coefficients		t	Sig.
		B	Std. Error	Beta			
1	(Constant)	.954	45.	1.468	46.	.650	.517
	Word of Mouth (X1)	.489	51.	.060	52.	.639	8.174
	Knowledge (X2)	.078	57.	.080	58.	.066	.968
	Social Environment (X3)	.269	63.	.083	64.	.241	3.260

Source: Data Processed by Researcher, 2024 (SPSS Version 22)

As illustrated in Table 2, the value of the word-of-mouth variable t_{count} is 8.174 > 1.658, with a significance value is 0.000 < alpha 0.05. The value of the knowledge variable t_{count} is 0.968 < 1.658, with the significance value is 0.335 > alpha 0.05. Furthermore, the value of the social environment variable t_{count} is 3.260 > 1.658, with a significance value is 0.001 < alpha 0.05.

Table 3 The Result of the F-Test

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	1882.354	3	627.451	162.954	.000 ^b
Residual	442.806	115	3.850		
Total	2325.160	118			

Source: Data Processed by Researcher, 2024 (SPSS Version 22)

Table 3 illustrates the simultaneous influence of word-of-mouth, knowledge, and the social environment on customer decisions regarding pawning vehicles in traditional pawnshops in Langsa City, Aceh Province. The F-test results in the table presented that the F_{count} value is $162.954 > F_{\text{table}}$ value of 2.68 with the significance value is 0.000.

Table 4 The Result of Determination Test (R^2)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.900 ^a	.810	.805	1.962

Source: Data Processed by Researcher, 2024 (SPSS Version 22)

Table 4 illustrates that the adjusted R^2 value is 0.805, indicating that 80.5% of the variation in customer decisions regarding pawning vehicles in traditional pawn shops in Langsa City, Aceh Province is attributable to two key influencing variables: word of mouth and social environment. The remaining (100% - 80,5% = 19,5%) is explained by other variables not included in the equation above.

DISCUSSION

Word of Mouth on the Traditional Pawn Decision

The practice of disseminating information related to a product or service offered by an institution, company, or individual business via word of mouth has become a prevalent phenomenon. The dissemination of information through word of mouth also occurs in the context of traditional pawnbroking practices within the community of Langsa City. It occurs when individuals from one community exchange information and engage in socialization activities with members of another community.

People who have utilized pawn services are typically referred by other people who have previously availed themselves of such services. This has become a customary practice within the community, whereby when one individual utilizes the service, others are inclined to follow suit. This is an illustration of the impact of the dissemination of information through word of mouth. Individuals tend to become more confident in undertaking an action, including utilizing a particular service when they observe that others have previously engaged with it



successfully. This may be attributed to the perception that the decision to utilize pawn services is more reliable and accurate.

Subsequently, people who have utilized conventional pawn services are inclined to disseminate their experiences to others. This phenomenon can be observed in their tendency to disseminate information about their experiences with one another. The experience of utilizing traditional pawn services is often conveyed to others, particularly when the subject matter relates to one's economic circumstances. People experiencing economic difficulties and financial urgency may disclose these challenges to others, leading to discussions about potential solutions to address urgent financial needs. One such solution is the use of debt and credit through asset pledging, particularly vehicles.

Furthermore, the dissemination of information via word-of-mouth within the community has resulted in traditional pawn services becoming a significant alternative for addressing urgent funding requirements. In the event of a financial emergency, members of the community will proactively seek information about individuals or establishments offering traditional pawn services. This has become a customary practice within the community.

People tend to rely on word-of-mouth recommendations from their social networks when seeking information about traditional pawn services. Those who seek information on traditional pawn services will initiate discourse on the subject. In such circumstances, the dissemination of information regarding the practice of traditional pawn services occurs indirectly, via the transfer of knowledge from one community to another. This represents a form of time-saving in the search for information required by the community.

Nevertheless, it would be inaccurate to assume that all people who have utilized pawn services are inclined to disseminate their experiences with such services to others. It can be assumed that when an individual elects to utilize pawn services, it is indicative of an economic predicament. The existence of economic limitations or urgent financial needs is regarded as a matter of sensitivity that should not be disclosed to others. The difficulties encountered in economic matters are known only to a select few within one's immediate family.

People who are typically reticent to discuss their requirements for pawn services may instead seek information related to traditional pawn services through vehicle showrooms, which are also known as vehicle sales places. The showroom will then recommend a provider of traditional pawn services. This is a common practice among the community, whereby vehicle showrooms collaborate with traditional pawnbrokers to facilitate loans for individuals requiring funds, with the vehicle serving as collateral.

In this case, the dissemination of information through word-of-mouth has exerted a considerable influence on people's decisions to utilize pawn services. Individuals tend to place greater trust in experiences that have been previously shared with them by others. Furthermore, the inclination of people to disseminate their experiences to others has contributed to the proliferation of traditional pawn services within the community. Information is exchanged between communities,

and recommendations are provided for services or products that have previously been used.

Knowledge of the Traditional Pawn Decision

An individual's knowledge serves as the initial basis for determining an appropriate course of action. In this case, it can be interpreted that the knowledge a person possesses should be a factor in their decision to utilize traditional pawn services.

The community has a comprehensive understanding of the process of pawning. The community is aware that when an individual requires a loan, it is essential to instill confidence and trust in the borrower. This is achieved by providing an asset guarantee that is of greater value than the amount of debt owed. The community's collective understanding of pawning has become a widely accepted concept. This knowledge is derived from past experiences, either directly (through personal experience) or indirectly (through the experience of others).

A traditional pawn practice carried out by the people of Langsa City, when studied according to Islamic law, is considered a prohibited *muamalah* practice due to its failure to fulfill the conditions outlined in the rahn (pawn) contract within the framework of *muamalah* fiqh. The practice of utilizing pawn property by those who provide pawn services is considered usurious. The majority of those who utilize pawn services are aware of the impermissible laws regarding the utilization of pawn property.

The community demonstrates a relatively high level of awareness regarding the Islamic legal framework governing pawn transactions, particularly about the utilization of pawned assets. The vehicle that serves as the collateral for the pawn agreement is essentially a guarantee of debt, yet the pawn service provider may utilize it for personal gain. The vehicle may be used by the pawnbroker for personal transportation or leased to third parties. The practice of utilizing pawned property is well-known to those who pledge their vehicles to traditional pawnbrokers.

In this case, it can be stated that the community is aware that the utilization of pawned assets is not permitted within Islamic teachings. Nevertheless, the community continues to engage in the traditional pawn practice due to the assumption that the utilization of pawn assets by conventional pawnbrokers is a customary and long-standing system. The community continues to utilize traditional pawn services due to their perceived convenience, practicality, and cost-effectiveness.

Those who elect to utilize traditional pawn services are aware that pledging a vehicle to a traditional pawn is a more financially advantageous strategy than pledging a vehicle to an official pawnshop. In traditional pawnshops, the procedure is relatively straightforward. The borrower is required to bring the



vehicle that will be used as collateral, the STNK (Vehicle Registration Certificate), and the BPKB (Motor Vehicle Ownership Book). In the context of a pawn service, the BPKB serves a purely validation function, confirming that the vehicle in question is indeed owned by the borrower. Once this has been established, the BPKB is returned to the owner.

Furthermore, the general public possesses inaccurate information regarding the pawn mechanism at Islamic pawnshops. In Islamic pawnshops, two distinct contracts are utilized: the *rahn* contract, also known as the pawn contract, and the *ijarah* contract, which is alternatively referred to as the service contract. In Islamic pawnshops, both contracts are referred to as “multi-contracts.” The contract that is the subject of public debate and which is perceived as a barrier to vehicle pawning at Islamic pawnshops is the *ijarah* contract. The *ijarah* contract, which is a contract for services, is used by the Islamic pawnshop for the storage of collateral, which is commonly referred to as *ujrah* (wages). Furthermore, Islamic pawnshops also have regulations that every ten days, customers will be charged a maintenance fee (*mu'nah*).

The Indonesian Ulema Council has stated that the practice of *ujrah* and *mu'nah* in Islamic pawnshops is consistent with Islamic teachings. This is following the Fatwa of the National Sharia Council Number: 25/DSN-MUI/III/2002 concerning *Rahn*, namely: “The maintenance and storage of the *marhun* is primarily the responsibility of the *rahin*, although it may also be undertaken by the *murtahin*. However, the financial burden and responsibility for the maintenance of storage remain with the *rahin*.” Furthermore, the permissibility of *ujrah* costs in Islamic pawnshops is also as stated in the Fatwa of the National Sharia Council Number: 26/DSN-MUI/III/2002 concerning Gold *Rahn*, namely: “The financial obligations associated with the storage of the pledged items (*marhun*) are the responsibility of the pawnbroker (*rahin*).”

In light of the fatwas issued by the Indonesian Ulema Council, it can be posited that the imposition of *ujrah* and *mu'nah* costs in the pawning of vehicles is permissible within the Islamic tradition. However, this differs from the public’s understanding that the cost of *ujrah* and *mu'nah* in a pawnshop constitutes interest and usury. Furthermore, the imposition of *ujrah* and *mu'nah* costs places an additional financial burden on the public in repaying the loan.

In contrast, traditional pawnshops do not charge any fees until the agreed-upon date has passed, which is when the pawnbroker is entitled to repossess the item. Customers are only obliged to relinquish the vehicle, which serves as collateral for the debt. This is the reason why people tend to prefer traditional pawnshops over Islamic pawnshops. Nevertheless, the public’s disregard for the prohibition of utilizing pawned assets by the *murtahin* in Islam represents a post-truth phenomenon. This phenomenon can be defined as a situation where society has disregarded factual truths and tends to adhere to beliefs that align more closely with their personal beliefs and preferences.

Furthermore, it was discovered that some people who utilize conventional pawnshop services lack awareness of the existence of Islamic pawnshop

institutions. In Langsa City, Islamic pawnshop institutions are situated in multiple locations, including the Langsa Islamic Pawnshop Branch Office in Gampong Jawa Langsa City, Gampong Matang Seulimeng Langsa Barat, Gampong Paya Bujok Seulemak Langsa Baro, and Gampong Blang Langsa City. Despite the existence of numerous Islamic pawnshop branches in Langsa City, some people are unaware of their presence. This is the reason why these individuals utilize conventional pawnshop services when they require a loan.

Social Environment on the Traditional Pawn Decision

Those who elect to utilize the services of a traditional pawnshop are individuals who reside in a familial setting and are situated within the middle and lower-middle economic strata. This is what renders every individual who requires urgent financial assistance unable to rely on their family for the fulfillment of this need. The substantial amount of debt prevents other families from offering help. They can provide loans only when the loan amount is not excessive and the repayment period is relatively brief.

In addition, financial loans to families are not feasible due to distance factors. The population of Langsa City is not only the native people, but many of them are migrants. This results in a lack of familial ties within the city. The absence of a familial support structure makes it challenging for individuals in need of financial assistance to secure temporary funds. They can borrow money from their family by utilizing transfer services either via banking or other money transfers. Nevertheless, in the absence of a guarantee, the likelihood of obtaining a loan, even from a family member, remains challenging. The community considers financial transactions to require a guarantee to establish a foundation of trust. If the family stays in a different city, it becomes challenging to request financial assistance due to the difficulty in providing collateral for the debt.

Furthermore, there are several reasons why individuals are hesitant to request financial loans from their networks, including friends and neighbors. The primary reason is that the economic status of friends and neighbors is not in a middle to upper-class income, who possess the privilege to lend. Secondly, there is the risk of negative consequences. If the borrowers cannot pay on time, they may become the object of negative gossip, which can make them lose of self-esteem and potential damage to their relationships with friends and neighbors.

Furthermore, the decision to utilize conventional pawn services is often influenced by deeply rooted traditions and practices within familial, social, and communal contexts. These traditions and practices may be shaped by the need for immediate financial resources, which often arise unexpectedly. Long-standing habits have become a common social behavior carried out by the community. They may also get information from their social networks when determining the optimal location for traditional pawn services.



In this case, it can be said that the social environment in the community of Langsa City has deemed traditional pawn practices to be a financially-oriented practice that is commonly observed across communities. In making decisions regarding urgent financial matters, communities tend to emulate the behavioral norms observed in other communities. The existence of habits in the social environment of the community regarding the implementation of traditional pawns causes traditional pawn practices to develop further in Langsa City.

DISCUSSION

The Influence of Word of Mouth on Customer Decisions in Pawning Vehicles at Traditional Pawn

The results of the study indicate that word of mouth has a significant positive effect on customer decisions in pawning vehicles in Langsa City. This implies that an increase in the level of word-of-mouth activity in the community will result in a corresponding rise in the number of customer decisions to pawn vehicles at traditional pawnshops. This is evidenced by the results of the statistical test obtained a value of $(X1) t_{count} 8.174 > 1.658$ with a significance value of 0.000. Based on the provisions if the sig value < 0.05 ($0.000 < 0.05$) then there is a significant contribution of word of mouth to the decision to pawn vehicles at traditional pawnshops.

It is a common practice for a community to share information about their activities with one another which then facilitates the spread of information related to traditional pawnshops. Furthermore, the transfer of information regarding the experiences of the community after utilizing traditional pawnshop services is an unintentional or unstructured sharing of data. Information is exchanged solely based on experiences and feelings. They frequently share spontaneous recommendations related to a specific situation currently being experienced by others. Before making a decision, people often seek out recommendations based on the experiences of others who have previously engaged in the same situation. This is what then makes people prefer to use the services that are most often used and informed by others, namely traditional pawnshop services.

The sharing of information regarding traditional pawn services in Langsa City via word-of-mouth communication within the community indicates the presence of a buzz marketing phenomenon. This refers to the act of conveying information about a product or service expressively to other people to generate publicity and interest for the entity in question (Latief & Cendekia, 2019).

Furthermore, sharing information regarding the experiences of the community after utilizing traditional pawn services is an unintentional and unstructured process. Information is exchanged between members of the community regarding their experiences and perceptions. They exhibit a proclivity for spontaneously offering recommendations regarding specific circumstances encountered by other people.

When someone needs assistance, it is an opportune time to offer guidance and support to help them overcome it to do what others have previously faced. In this

case, the objective is to encourage people who are experiencing an urgent need for funds to utilize traditional pawn services. In light of this phenomenon, it can be posited that the form of word-of-mouth communication observed in society is organic word-of-mouth, namely, discussions that organically emerge from the positive attributes of the company (traditional pawn business) (Kurniasih & Rozi, 2021).

Based on the word-of-mouth theory proposed by Sernovitz, it can be concluded that the impact of word-of-mouth on customers decisions regarding the utilization of conventional pawn services is due to the presence of a communicative element, namely an individual to convey a message (Haque-Fawzi et al., 2022). This is done by customers who have utilized a product or service and have a positive experience, thereby prompting them to share their knowledge of traditional pawn services with others. They influence and prompt others to adopt the same approach when confronted with financial constraints.

According to Sernovitz, consumers who have prior experience with a product or service, or who are otherwise referred to as “referrals,” often serve as a crucial source of influence in the decision-making process of other people. Talkers are individuals who facilitate the acquisition of new customers (Haque-Fawzi et al., 2022). In this case, it can be concluded that people who elect to utilize conventional pawn services are significantly influenced by the experiences of others. This is what then makes the development of traditional pawn services a prominent phenomenon in society, particularly in Langsa City.

The results of this study are in line with research conducted by (Nurlatifah, 2017) which states that word of mouth has a positive and significant influence on customer decisions. The same finding (Setyaningsih, 2017) shows that word of mouth has a positive and significant influence on customer decisions.

The Influence of Knowledge on Customer Decisions in Pawning Vehicles at Traditional Pawn

The findings of the study indicate that knowledge does not influence customer decisions regarding vehicle pawning in Langsa City. This means that the presence or absence of knowledge within the community will not influence the decision to pawn vehicles at traditional pawnshops. This is evidenced by the results of the statistical test obtained a value of $(X^2) t_{count}$ of $0.968 < 1.658$ with a significance value of 0.335 . Following the stipulations of the test, if the significance value is less than 0.05 ($0.335 > 0.05$), it can be concluded that knowledge does not exert a significant influence on the decision to pawn vehicles at traditional pawnshops.

The community demonstrates a clear understanding of the Islamic perspective on the utilization of pawned assets, which is explicitly prohibited due to its association with usury. Nevertheless, they persist in utilizing conventional pawn services, citing the convenience and practicality of borrowing money from



traditional pawnshops as primary motivations. In light of these findings, it can be concluded that customer decisions regarding the use of traditional pawn services are not influenced by knowledge.

Furthermore, the community displays a lack of accurate knowledge regarding the operational procedures of Islamic pawnshops. The existence of *ujrah* fees for goods storage services and goods maintenance costs (*mu'nah*) are regarded as additional debts that result in transactions containing usury. The community perceives these costs as an additional burden when repaying loans. As a result, this erroneous knowledge leads the community to prefer traditional pawnshops to Islamic pawnshops.

Based on the varying levels of public awareness and understanding of traditional pawnshops and Islamic pawnshop institutions, it can be concluded that the knowledge held by the public is subjective. This is because the knowledge held by the general public is constrained to perceptions or perspectives that are not founded upon objective knowledge, which is more definitive in its veracity. The public forms an understanding based on its views without seeking further information regarding the veracity of these views. Furthermore, the prevalence of subjective knowledge among the general public leads to a tendency to base decisions on preferences that are perceived as more profitable. This can result in a reversal of values, whereby what is considered right becomes wrong and what is wrong becomes right.

A study of the knowledge existing in society about pawning, as proposed by Benjamin Samuel Bloom's Taxonomy theory, leads to the conclusion that the Taxonomy hierarchy is at the basic level, namely knowledge. This knowledge is limited to memories of previously acquired information that has been stored in memory. Once stored in memory, knowledge is retrieved when needed in the form of recall or re-recognition. The capacity to identify and recall terminology, definitions, facts, ideas, patterns, sequences, methodologies, fundamental principles, and other similar elements. The aspect of knowledge is defined as a person's ability to recall information that has been previously learned or acquired (Harefa et al., 2024).

In this case, the knowledge possessed by the community is limited to what has been previously known, either through personal experience or through the experience of others. This lack of accurate information leads to misunderstandings about the law of contracts in Islamic pawnshops, which in turn justifies actions regarding the use of pawned assets that are not permitted in Islam.

The results of this study are in line with research conducted by Maisur, Muhammad Arfan, and M Shabri which state that knowledge does not influence decisions (Maisur et al., 2015). Similarly, the findings of Mohammad Khoirul Anam and Nadia Kulsum indicate that knowledge does not exert any influence on decision-making processes (Anam & Kulsum, 2022).

The Influence of Social Environment on the Customer Decisions in Pawning Vehicles at Traditional Pawn

The results of the study demonstrate that the social environment has a positive and significant effect on customer decisions in pawning vehicles in Langsa City. This is evidenced by the results of the statistical test obtained a value of $(X3) t_{\text{count}}$ of $3.260 > 1.658$ with a significance value of 0.001. Based on the provisions if the sig value < 0.05 ($0.001 < 0.05$) then there is a significant contribution of the social environment to the decision to pawn vehicles at traditional pawnshops.

The social environment has a big impact on people who decide to use traditional pawn services. The majority of people are situated within a social environment, whether it be a familial, amicable, or communal context, and are typically situated within a middle to lower-middle economic stratum. This is what then makes the social environment around people who need urgent loan funds unable to help them.

In addition, the social environment in the community in Langsa City has considered that traditional pawn practices are common financial practices across communities. In making decisions regarding urgent financial needs, communities tend to emulate the behavioral patterns observed in other communities. The prevalence of traditional pawn practices within the social environment of the community leads to a higher propensity for the community to utilize these services.

Based on the relationship in the social environment, observed in the decision-making behavior of people in Langsa City regarding traditional pawn services, this is categorized as a psychosocial type. This relationship is shaped by attitudes, views, desires, and beliefs that are intrinsic to human nature. This can be observed in the actions of individuals who adhere to the practices of others without first ascertaining whether these practices align with religious or state laws (Pureklolon, 2020).

The results of this study are the same as the Social Cognitive Theory put forward by (Bandura, 2001). In theory, it is mentioned that human behavior is shaped and controlled by environmental influences or internal dispositions. The concept of capital in the form of cause and effect is based on a triadic reciprocal determinism, whereby the environment, behavior, and thoughts are all interrelated. The influence of the social environment on decisions made by pawns is a reciprocal relationship that occurs in triadic reciprocal determinism. The characteristics of each individual, including beliefs, emotions, and expectations, will develop and be influenced by social factors, such as modeling and social instructions, which convey information and activate emotional reactions. The existence of beliefs that lead individuals to utilize traditional pawn services is predicated on the formation of habits within their social milieu. In this case, it can be concluded that personal characteristics exert an influence on the social environment, which in turn exerts an influence on the personal characteristics possessed by other people.



Furthermore, the reciprocal relationship between the social environment and individual behavior is established when the behavior of each individual (traditional pawnshop behavior) influences the behavior of those in their immediate vicinity. Similarly, the social environment (the behavior that is often observed in the surrounding environment) exerts an influence on the behavior of individuals. In this case, it can be concluded that the decision to pawn a vehicle at a traditional pawnshop is an action that occurs as a result of the reciprocal relationship that occurs in the social environment.

The results of this study are in line with research conducted by (Haryanti & Tripalupi, 2022) which states that the social environment influences decisions. The same thing also applies to research (Gusrita & Rahmidani, 2019) which shows that the social environment influences decisions.

The Influence of *Word of Mouth*, Knowledge, and Social Environment in Pawning Vehicles at Traditional Pawn

The findings of the study demonstrate that there is a notable impact of word-of-mouth communication, knowledge, and social environment collectively on the decision to pawn a vehicle at a traditional pawn shop. This is evidenced by the results of the F_{test} which obtained an F_{count} value of $162.954 > F_{\text{table}} 2.68$ with a significance value of F of 0.000 or $F < 0.05$. The results of the Adjusted (R^2) test in this study were 0.805 or 80.5% . The coefficient of determination value indicates that the magnitude of the coefficient of determination of word of mouth and social environment influences the decision to pawn a vehicle at a traditional pawn shop by 80.5% , while the remaining 19.5% is influenced by other variables. Thus, it can be inferred that as the level of word-of-mouth and social environment increases, the likelihood of a decision to pawn a vehicle at a traditional pawn shop also rises.

The factors that influence people to use traditional pawn services can be attributed to the dissemination of information related to the use of traditional pawnbroking (word of mouth) and the social environment of the community, which already has established habits and perceptions that the practice of traditional pawn services is more profitable than using pawn services at Islamic pawnshops. The combined effect of word-of-mouth communication and the social environment in a given community leads individuals to choose traditional pawnshops as the venue for pawning their vehicles, thereby increasing the likelihood of such transactions.

The findings of this study are consistent with the prospect theory. The theory states that humans exhibit disparate proclivities when confronted with the prospect of potential gains and losses. In the context of decision-making, prospect theory underscores the significant influence of psychological and emotional factors in the evaluation of risks and benefits, and the ultimate decision-making process. Moreover, individuals frequently compare outcomes or values with a reference point or zero point. The reference point may influence how an individual assesses the results or values. To illustrate, the realization of a profit from an investment that is below the anticipated level will be perceived as a loss

due to its comparison with a reference point represented by the original higher profit expectations (Pan, 2019).

A similar phenomenon can be observed in the traditional pawn decision-making process of the people of Langsa City. This is because the community deems the risks and benefits to be contingent upon the influence of word-of-mouth communication within the social environment. The community deems the convenience gained by those who have utilized traditional pawn services to be a point of reference for those who will subsequently engage in this behavior. This reference point serves to reinforce the resolve of individuals to utilize traditional pawn services when confronted with pressing financial obligations.

Furthermore, the assessment of the advantages and disadvantages of traditional pawnshops and Islamic pawnshop institutions in the community is a factor that must be taken into account when making decisions. The dissemination of information through word of mouth by the social environment regarding the cost of *ujrah* in Islamic pawnshop institutions, which will increase the debt that must be paid off, represents a risk consideration by the community. The community deems the advantages gained from pawning vehicles at traditional pawnshops to be superior, as there are no administrative costs borne by the community, in contrast to Islamic pawnshops. In light of these considerations, it can be concluded that the community's decision to pawn vehicles at traditional pawnshops represents a form of prospect theory implementation.

CONCLUSION

The influence of word-of-mouth communication on consumer decisions regarding vehicle pawning services in Langsa City is a notable phenomenon. The dissemination of information through word-of-mouth channels has become a prevalent mode of communication within the community, particularly in the context of sharing experiences related to the use of traditional pawn services. The community is more inclined to place trust in information disseminated by individuals who have prior experience with the service in question.

The influence of knowledge on customer decisions regarding vehicle pawning in Langsa City is not significant. This is because individuals who possess knowledge of the relevant legislation nevertheless engage in the practice, as they perceive it to be more profitable. The social environment exerts a positive and significant influence on customer decisions regarding vehicle pawning in Langsa City. This is due to the tendency of individuals to adhere to the practices and customs observed in their surrounding environment. This phenomenon is responsible for the continued growth and evolution of traditional pawn practices within society. The combined effect of word-of-mouth, knowledge, and the social environment on customer decisions regarding vehicle pawning at traditional pawnshops is significant. This is corroborated by the outcomes of the F-test, which yielded a



F_{count} value of 162.954, exceeding the F_{table} value of 2.68 with an F significance value of 0.000, or $F < 0.05$.

Based on the conclusions that have been obtained, several suggestions can be submitted as follows:

For the community, it is expected to prioritize Islamic principles in all aspects of life, including the domain of *muamalah*. It is anticipated that the community will be able to effectively regulate and evaluate information to ensure that the knowledge acquired is not misguided. It is recommended that existing social habits that are not following Islamic law be gradually eliminated. It is anticipated that the community will enhance its comprehension of the contractual elements inherent to *muamalah*, thereby preventing misinterpretation of financial contracts, particularly those associated with Islamic pawnshops. Moreover, it is anticipated that the community will refrain from making personal determinations regarding religious legal decisions and will instead adhere to the religious decisions issued by the Indonesian Ulema Council.

The traditional pawnbroker is expected to re-examine their current practices to ensure that their *muamalah* activities are conducted in a manner that is consistent with the principles of sharia. It is recommended that traditional pawn service providers implement and study the system operated by Sharia pawn institutions. Moreover, it is anticipated that all service providers will register their businesses and operate them as legally compliant entities, ensuring that they are not in contravention of Islamic law.

The Langsa City government is expected to assume responsibility for the supervision and control of the implementation of *muamalah* practices by the community. To achieve this, it is proposed that regulations be issued in the form of Langsa Mayor Regulations and Langsa City *Qanuns*, to limit and, where necessary, eliminate *muamalah* practices that are contrary to Islamic law and practices that violate the implementation of the financial and *muamalah Qanuns* that already exist in Aceh Province.

For religious scholars, it is expected to provide da'wa related to pawning in Islam through community religious activities. It is further hoped that, as a result of these efforts, the practice of pawning will cease to follow Islamic teachings and will instead be conducted following the fatwas of religious scholars, which recognize the legitimacy of pawning services. This will facilitate the implementation of Islamic transactions in their entirety. It is hoped that this research will serve as a reference point for academic teaching activities and further research, employing a variety of analytical techniques and more complex research variables. This will facilitate a more diverse range of insights into the factors influencing traditional pawn decisions.

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