



## Pawnshop Marketing Strategies to Increase Customer Interest

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### ABSTRACT

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Marketing strategy plays a crucial role in promoting pawn products to the wider community. This study aims to analyze the marketing strategies employed in promoting pawn services by two financial institutions with different operational approaches. Using a descriptive qualitative method, data were collected through interviews, observations, and documentation. The findings reveal that one institution adopts a digital-based strategy, utilizing social media and fast service to attract customers. At the same time, the other emphasizes a community-based approach grounded in religious values and local engagement. These distinct strategies are tailored to the social and cultural characteristics of the communities they serve. The study highlights that marketing strategies must be flexible and adaptive, rather than uniform, depending on contextual factors. The integration of digital outreach with community and value-based promotion is identified as a potentially effective and sustainable approach for expanding customer interest and loyalty in pawn services. In the context of education, these findings imply the importance of incorporating adaptive marketing and cultural sensitivity into business and economics curricula, particularly in courses related to financial services, entrepreneurship, and community engagement. Such integration can prepare students to develop responsive and contextually aware strategies in diverse market environments.

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## INTRODUCTION

The development of the Islamic economy in Indonesia has experienced significant progress over the past decade. The government, through the Financial Services Authority (OJK), Bank Indonesia, and the Ministry of Finance, is encouraging the strengthening of the Islamic financial industry through regulation, literacy, and innovation in halal financial products. One sector that has also grown is the Islamic microfinance sector, including Islamic pawn services (rahn). This product offers an alternative financing option by Islamic

law, allowing customers to obtain cash by entrusting valuable collateral, without being subject to usury or interest, as is the case with conventional pawn schemes. The presence of Islamic pawn products is crucial because they can bridge the community's short-term funding needs quickly, safely, and by the principles of justice (Sintia, 2024). Furthermore, Islamic pawnshops are considered more inclusive because they don't require large collateral like bank loans, making them accessible to MSMEs, farmers, fishermen, daily laborers, and other vulnerable communities who lack access to conventional credit facilities. With a collateral-based financing system and Islamic contracts such as rahn and ijarah, this product serves not only as a financial tool but also as a means of economic da'wah (Islamic outreach) that strengthens the values of justice, transparency, and mutual assistance within society (Mubarak and Harianto, 2024).

On the other hand, the existence of Islamic pawn products also demonstrates their unique appeal in the financial industry. Amidst economic turmoil and income instability, people still require fast, yet affordable financing. Therefore, Rahn services are increasingly relevant, especially when offered by trusted financial institutions such as Pegadaian Syariah or BMT (Baitul Maal wat Tamwil), which have strong roots in religious communities. Islamic pawnshops are not just about economic transactions, but also part of a social mission and community empowerment, as Islamic institutions essentially have a dual function: providing financial services and acting as agents of change based on spiritual values. This is what makes Rahn products worthy of wider development, provided they are supported by appropriate marketing strategies, consistent education, and accountable services that align with the principles of maqashid sharia. People still need fast, yet affordable financing. Islamic pawnshops are not just about economic transactions, but also part of a social mission and community empowerment (Zahara et al., 2024).

On the other hand, although Islamic pawn products offer advantages in terms of halal (permissible) and fairness of contracts, public understanding and participation in these services remain relatively low. Many people do not yet understand the basic principles of the Rahn contract, such as that Islamic pawn does not charge interest but rather a usury (usury) for safekeeping services, while still granting full ownership of the goods to the customer. This situation indicates a significant gap in Islamic financial literacy among the public, particularly in rural and semi-urban areas. (Shahrin, Rozi, and Lutfi, 2025). Furthermore, suboptimal marketing strategies are also a major challenge. Many Islamic institutions still use conventional promotional methods such as brochures or verbal approaches, which are less effective in reaching the younger generation and digital society. However, digital media such as WhatsApp Business and

Instagram have been shown to significantly increase customer engagement in studies of other Islamic micro-institutions (Fatimah and Nasrullah, 2024).

Another challenge facing institutions providing rahn products is marketing and promotion. Various studies have shown that inappropriate marketing strategies can lead to low public awareness of sharia products (Hasibuan et al., 2025; Fadilah et al., 2024). For example, conventional promotional approaches, such as using only brochures or verbal information from field officers, are insufficient to reach digital communities, especially the younger generation, who are more active on social media. This is reinforced by findings from Rizal & Faisal (2025), which state that many Islamic financial institutions have not fully utilized the potential of digital marketing to promote their products. However, the use of social media platforms such as WhatsApp Business, Instagram, and TikTok has proven effective in increasing customer engagement and expanding the market for other microfinance institutions.

Therefore, low public sharia literacy and a lack of innovative promotional strategies are key challenges in developing sharia pawn products. Without a serious effort from service providers to conduct extensive public education and employ marketing strategies tailored to the community's characteristics, Rahn products will only be known to a small group, particularly those already familiar with Sharia financial institutions. Efforts to combine a marketing mix strategy (4P/7P) with an economic da'wah approach and community-based communication are crucial to increasing customer interest and participation more broadly, sustainably, and by Islamic values. (Pratama and Frenidika, 2024).

One important factor that can determine the success or failure of Islamic pawn products in reaching the wider community is the marketing strategy implemented by each service provider. Each institution certainly has a different approach to conveying the value, advantages, and benefits of its products to potential customers. For example, institutions with strong networks in urban areas tend to adopt digital-based strategies and fast service, while community-based institutions such as BMTs rely more on cultural and socio-religious approaches (Safardina and Hanifah, 2024). This difference in character is interesting to study because marketing strategies are not only influenced by marketing mix theory alone but also by the social, cultural, and religious context of the community being served (Destrity et al., 2024). Therefore, the selection of research locations at the A. Yani Jember Sharia Sub-Branch and the Wonosari Bondowoso BMT NU Branch are very relevant, because both represent two contrasting strategic approaches, but both aim to attract customer interest in rahn products.

Given the differences in institutional characteristics and approaches, it is important to conduct a comparative study of the marketing strategies

implemented by each institution. The A. Yani Sharia Sub-Branch in Jember, as a Sharia Pawnshop unit operating in urban areas, tends to employ a fast-service approach and digital-based promotions such as WhatsApp Business and other social media platforms. On the other hand, the BMT NU Wonosari Bondowoso Branch relies on community-based strategies through cultural-religious approaches, such as religious study groups, congregational forums, and word-of-mouth promotion. This approach is closely associated with rural communities that uphold the values of togetherness and religiosity. According to Nurhidayat & Slamet (2024), the economic da'wah strategy carried out by community-based Islamic financial institutions has proven to be able to build public trust and loyalty because, in addition to providing financial services, it also conveys educational and spiritual values.

The effectiveness of a marketing strategy is also determined by the extent to which an institution can bridge the understanding of Sharia contracts with practical and reliable services. The A. Yani Sharia Sub-Branch in Jember has implemented a promotional strategy based on fast and digital services that can attract urban business owners. Meanwhile, BMT NU Wonosari continues to emphasize a family-oriented approach and religious values to gain public trust. Research by Sahliyah et al. (2024) shows that the combination of economic preaching and digitalization approaches can be an effective strategy, especially when applied according to the local context and accompanied by targeted education.

Based on the above description, this study aims to examine and analyze in depth the marketing strategies of sharia pawn products implemented by the A. Yani Jember Sharia Sub-Branch and the Wonosari Bondowoso BMT NU Branch in attracting customers. The main focus is directed at how each institution implements different approaches, both through digital strategies and service efficiency as implemented by the Sharia Sub-Branch, and approaches based on da'wah and religious values as implemented by BMT NU. This study is also expected to contribute to the development of sharia-based marketing strategies that are adaptive to changing times, as well as provide an overview of best practices in managing the promotion of rahn products in two different social contexts. In addition, the results of this study are expected to be used as material for evaluating and strengthening sharia financial literacy among the wider community, in line with the financial inclusion goals promoted by the government and sharia microfinance institutions.

## RESEARCH METHOD

This study uses a descriptive qualitative method, which aims to provide an in-depth understanding of the marketing strategies of sharia pawn products implemented by the A. Yani Sharia Branch in Jember and the Wonosari Branch of BMT NU in Bondowoso. This method was chosen because the qualitative approach allows researchers to explore the meaning, social interaction processes, and cultural context behind the marketing strategies implemented by each institution (Juita et al., 2025; Sangapan et al., 2025). This research also allows for a more natural understanding of the values, attitudes, and perceptions of informants, not just numbers.

Data collection was conducted through in-depth interviews, direct observation, and documentation. Informants were selected purposively, consisting of marketing managers, service staff, and active customers. Observation techniques were used to observe the direct practice of marketing strategies, while documentation was obtained from brochures, social media, and internal reports.

Data analysis was conducted using the Miles and Huberman (1994) approach, in three stages: data reduction, data presentation, and conclusion drawing. Data validity was strengthened using source and method triangulation techniques to ensure the validity of information from various sources and approaches used (Ningsih et al., 2025; Anggraeni, 2025).

## RESULT AND DISCUSSION

### Result

#### Community-Based Sharia Pawn Marketing Approach

The marketing strategy for sharia pawn products is a crucial element in Islamic financial institutions' efforts to attract customers, increase financial inclusion, and build an economic ecosystem that aligns with sharia values. The A. Yani Sharia Sub-Branch in Jember and the Wonosari Branch of BMT NU in Bondowoso are two institutions that demonstrate interesting differences in marketing approaches, as each represents the characteristics of sharia institutions that differ geographically, culturally, and by market segmentation.

The A. Yani Jember Sharia Branch Office is implementing a more modern, efficient, and information technology-based marketing strategy. Promotion is carried out through the use of digital platforms such as WhatsApp Business and Instagram, as well as the distribution of e-brochures targeting digitally active market segments, such as MSMEs, modern housewives, and informal workers in the urban Jember area (Fadilah et al. 2024, Firman et al. 2025). This approach adapts to today's consumer behavior, which relies on fast and easily accessible information through digital devices. Furthermore, the Sharia Sub-Branch

projected a professional image, offering fast service and straightforward procedures. According to an interview with a member of staff at the A. Yani Jember Sharia Sub-Branch, customers simply need to bring collateral, such as gold or other valuables, without having to fulfill numerous administrative requirements, creating an impression of ease and convenience in the Sharia pawn process.

Furthermore, the A. Yani Sharia Sub-Branch also actively provides public education through Sharia financial seminars, educational content on social media, and in-person consultations at service offices. This education aims to strengthen public literacy regarding Rahn and Ijarah contracts and to explain that Sharia pawn transactions are free from elements of usury, gharar, and Maisir. According to Ramadan (2024), Education is a crucial aspect because public literacy regarding Islamic finance in Indonesia remains relatively low. By increasing this literacy, the Sharia Sub-Branch strives to build trust, which is the primary foundation for value-based marketing of financial products.

In contrast, the strategy implemented by the Wonosari Bondowoso Branch of the Nahdlatul Ulama BMT (National Islamic Bank) is strongly imbued with a community-based approach and religious values. This institution operates in rural areas with a more collective and religious social structure. Therefore, its promotional strategy utilizes a socio-religious approach, such as utilizing religious study activities, tahlilan (religious recitation), NU economic forums, and mosque- or Islamic boarding school-based Islamic finance training. BMT NU utilizes the Nahdlatul Ulama network as an effective communication tool to introduce Islamic pawn products emotionally and spiritually to the community. In this context, the success of the marketing strategy is measured not only by transaction volume but also by member loyalty and engagement within the NU community itself.

According to an interview with one of the BMT NU officers, the officers, who come from the local community, can create a family atmosphere and trust. Pawning procedures are also more flexible, including determining the *ujrah* (service fee), which can be negotiated according to the customer's ability. This personal approach makes customers feel valued and unburdened, and fosters a sense of ownership in the institution. Based on the results of FGDs and interviews with several customers, they stated that the reason for choosing BMT NU is not solely for its products, but also because of the values of togetherness, honesty, and religiosity that are upheld. This strategy reflects the principles of sharia marketing, which emphasize justice, welfare, and transparency (Nurhidayat and Slamet 2024).

When compared, the two institutions demonstrate two distinct yet equally effective marketing models for sharia pawn products in their respective contexts.

The A. Yani Sharia Sub-Branch prioritizes modern, efficient, and educational strategies, while the Nahdlatul Ulama BMT emphasizes emotional, social, and religious strategies. These differing approaches serve as strengths for each in building local competitiveness. The following is a comparison of the marketing strategies employed by the A. Yani Sharia Sub-Branch in Jember and the Wonosari NU BMT in Bondowoso:

Table 1. Comparison of marketing strategies of the A. Yani Jember Sharia Sub-Branch and BMT NU Wonosari Bondowoso

Strategic Aspects	A. Yani Jember Sharia Sub-Branch	BMT NU Wonosari Branch
Product	Ar-Rahn Pawn is modern, efficient, and education-based.	Community-based pawnshop, integrated with NU da'wah.
Price (ujrah)	Fixed, transparent, following national pawn standards.	Flexible, can be negotiated with customers.
Promotion	Digital marketing, social media, and electronic brochures.	Promotion of da'wah, community social activities.
Place/distribution	Urban environment, Jember city.	Rural-rural areas.
Service	Professional, fast, oriented towards process effectiveness.	Personal, consultative, family-like.
Customer segmentation	MSMEs, modern housewives, and informal workers.	Farmers, small traders, Nu congregation.

Here are some Sharia pawn products available at the A. Yani Jember Branch Office and the Wonosari Branch of BMT NU, including: First, Sharia Gold Pawn (Gold Rahn), a description of a financing product by pledging gold (jewelry or bullion). Customers receive cash with a rahn (pawn) contract system without usury. The characteristics of 24K/22K gold bullion or jewelry collateral are flexible tenors, usually 4 months, and can be extended. Second, Sharia Electronic Pawn, a description of pawning electronic goods such as cellphones, laptops, and other electronic devices as collateral. Note that not all CPS accept electronics, but if there are, the system still uses a Rahn contract, and the loan value is adjusted according to the conditions. Third, BPKB Pawn (Motor Vehicle Rahn)

Description of a financing product secured by a vehicle's BPKB (motorcycle/car). The vehicle can still be used by the owner. Features include a sharia system (rahn contract), a deposit fee (ujrah), and monthly payments. Tenors up to 12 months are suitable for urgent needs. This comparison demonstrates that effective marketing strategies are not a single concept but must be tailored to the social, cultural, and economic characteristics of the community. The A. Yani Sharia Branch's strategy has proven effective in attracting urbanites

with a fast-paced and informative lifestyle, while BMT NU has successfully built customer loyalty through an emotional approach and strong religious values.

### Customer Trust in Sharia Pawn Services

In this study, customer interest in Sharia-compliant pawn products was also influenced by several interrelated factors. The primary factor is trust in the institution. Customers are more likely to choose institutions with high credibility and consistent adherence to Sharia principles. Furthermore, ease of procedures, speed of service, and friendly staff are also attractive factors (Hasmira, 2024). Equally important is the value proposition. People seeking halal and ethical financial transactions feel safer and more at ease using Sharia-compliant pawn services.

The effectiveness of the marketing strategies implemented by the A. Yani Sharia Sub-Branch and BMT NU are evident in the increasing number of customers and their high level of satisfaction. However, both institutions still face significant challenges, such as low sharia financial literacy, competition from conventional financial institutions, and the need for innovation in promotional media. Therefore, going forward, both institutions are expected to continue developing integrative, technology-based strategies that remain rooted in Islamic values. Collaboration with religious leaders, educational institutions, and community-based sharia economic training could be a strategic step to expand market reach and strengthen customer loyalty.

Table 2. Data on the number of customers at CPS A. Yani Jember

No	Product name	July	December	June	July
1	Sharia pawn (Rahn)	421	517	479	509
2	1402	11	12	10	10
3	Trust	5	6	8	8
4	New golden arum	74	90	82	85
5	Rahn tasjily tanah	3	3	3	3
6	Rahn flexi	65	205	347	398
7	Noble ultimate sharia	67	136	133	138
8	My gold is the ultimate sharia	14	13	1	1
9	Gold savings account	7	7	9	9
10	Multipurpose arrum	2	2	0	0
11	Gold savings	203	209	235	241
12	Arum Hajj	14	14	10	10
13	Arum Express Loan	126	158	144	145
	Total	1,012	1,381	1,461	1,555

The marketing strategy carried out by A. Yani Sharia Sub-Branch (CPS) has proven effective due to the increasing number of customers and high levels of customer satisfaction. CPS A. Yani and BMT NU Wonosari Branch actively promote through various media, such as social media, brochures, banners, and direct public education. They also utilize digital approaches such as WhatsApp broadcast, Instagram, and Facebook to convey information about sharia pawn products (rahn), including their benefits and processes. This strategy has proven effective in reaching young people and urban communities. Both institutions implement a personal approach through direct visits to markets, educational institutions, housewife communities, farmer groups, and MSMEs. This approach provides a space for direct interaction with potential customers, builds trust, and strengthens emotional bonds between the institution and the community. The key to customer satisfaction lies in fast service that complies with Sharia principles. CPS A. Yani ensures that the entire pawn process is carried out with clear contract principles, without usury, and with transparent costs. Frontline officers are also equipped with training in hospitality and Sharia competency, thereby increasing customer comfort.

### **Digital and Community Approaches in Rahn Marketing**

In their implementation, Islamic financial institutions develop marketing approaches tailored to market segmentation. CPS A. Yani leans toward a digital approach through social media and technology-based services. Meanwhile, the Wonosari branch of BMT NU employs a community approach based on religious and family values. Asdi and Rizall (2024) stated that the synergy between digital promotion and a community approach can increase customer loyalty and participation. This is also evident in BMT NU Wonosari, which prioritizes preaching and a social approach to attract community interest.

At CPS A. Yani Jember, the digital approach to marketing Rahn (Islamic pawn) products is implemented through the use of official social media platforms such as Instagram, Facebook, and WhatsApp Business. They regularly share educational content about the benefits and procedures of Rahn, as well as quickly provide promotional information to the public. Furthermore, CPS has begun directing customers to use the Pegadaian Digital Service application to facilitate online transactions, including Rahn financing simulations and collateral tracking. Meanwhile, at the BMT NU Wonosari Bondowoso branch, although the scale of digitalization is more limited than CPS, BMT continues to utilize social media platforms such as WhatsApp member groups and the NU community Facebook as promotional tools. They also actively convey product information through digital messages to cooperative members and potential customers.

## Discussion

The findings of this study reveal that marketing strategies for Islamic pawn (*rahn*) products must be contextually adaptive to achieve effectiveness. The A. Yani Jember Sharia Sub-Branch adopts a modern, digital-centric approach, targeting urban market segments through the use of social media platforms such as Instagram and WhatsApp Business. This strategy reflects an understanding of contemporary consumer behavior, where quick access to information and fast service are prioritized (Fadilah et al., 2024; Firman et al., 2025). Additionally, the institution enhances customer literacy by offering seminars and online educational content, which strengthens customer trust and reinforces the perception of transparency in Sharia-compliant transactions (Ramadan, 2024).

In contrast, BMT NU Wonosari Bondowoso applies a community-based strategy rooted in religious and familial values. Operating in a rural and religious setting, this institution leverages community events like *tahlilan*, Islamic study groups, and NU economic forums to promote its pawn products. By utilizing social and spiritual ties, BMT NU can build long-term relationships and customer loyalty. The emotional connection, combined with a flexible and humanistic service model, positions the institution as a trusted financial partner in the eyes of the community (Nurhidayat & Slamet, 2024).

The contrast between these two approaches emphasizes the importance of market segmentation and cultural sensitivity in strategic marketing. The digital approach by A. Yani CPS works effectively in urban environments where speed, efficiency, and access to technology are key. Meanwhile, BMT NU's personal and religiously infused strategy is more suitable in areas where social cohesion and shared religious values dominate consumer decision-making. Each model capitalizes on its local strengths, allowing it to achieve high customer satisfaction and retention despite their different methods (Hasmira, 2024).

Another key insight is the role of trust and Sharia adherence in shaping customer interest. Both institutions emphasize compliance with Islamic values, yet they do so in different ways. While A. Yani focuses on professional branding and educational content, BMT NU builds trust through shared religious identity and personalized services. These strategies reflect core principles of Islamic marketing, including transparency (*amanah*), fairness (*'adl*), and benefit (*maslahah*), which are essential in attracting ethically conscious consumers (Nurhidayat & Slamet, 2024).

However, both institutions face shared challenges, including limited public literacy on Islamic finance, increased competition from conventional financial services, and the need for continuous innovation in outreach strategies (Hidayat et al., 2024). Addressing these issues requires a more integrative

strategy that combines technology-driven initiatives with grassroots community engagement (Baharun, 2023). Collaboration with educational institutions and religious leaders could help expand reach and increase public awareness about the ethical and practical benefits of Rahn products (Asdi & Rizall, 2024).

Ultimately, this study contributes to the broader understanding of Islamic financial marketing by illustrating that there is no one-size-fits-all strategy (Nisa et al., 2024). Instead, successful marketing requires a deep understanding of consumer values, institutional capacity, and the surrounding socio-cultural environment. Integrating digital tools with value-based community engagement offers a promising path forward for Islamic financial institutions seeking to expand their reach while staying true to their ethical principles (Fadilah et al., 2024; Ramadan, 2024).

## CONCLUSION

This study highlights the distinct yet effective marketing strategies implemented by two Islamic financial institutions in promoting pawn products. The A. Yani Jember Sharia Sub-Branch adopts a modern, digital-based approach emphasizing fast service to appeal to urban and business-oriented customers, while the BMT NU Wonosari Branch focuses on community-based methods grounded in religious values and local engagement. These findings underscore that the success of a marketing strategy lies not only in the marketing mix but also in its alignment with the community's social and cultural context. Flexibility and local understanding emerge as key factors in the effective promotion of sharia-based financial services.

Theoretically, this study contributes to the development of Islamic marketing literature by demonstrating how the marketing mix can be adapted to different institutional models and consumer segments, particularly in the context of rahn-based pawn products. Practically, it provides valuable insights for Islamic financial institutions to evaluate and refine their strategies by identifying the strengths and weaknesses in their promotional efforts, service delivery, and communication channels. Additionally, the research supports the advancement of theories on Sharia consumer behavior by exploring how marketing practices that reflect Islamic values, such as contract transparency and fairness, influence customer interest and loyalty.

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