

## **The influence of service quality, brand equity, promotion, and perception of justice on customer trust of sharia pawnshop service users**

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### ***Abstract***

*In contemporary Indonesia, Islamic pawnshops are experiencing widespread growth, offering a Sharia-compliant collateral-based lending system that provides financial assistance to individuals. These institutions provide various financial products, including pawning services for gold, collateralized goods, vehicles, and electronics. This study investigates the impact of service quality, brand equity, promotional activities, and perceptions of fairness on customer trust among users of Islamic pawnshop services. Specifically, it aims to determine the level of customer trust in Islamic pawnshop companies, considering the quality of service and the ease of transactions they offer. Employing a quantitative methodology, this research utilizes both primary and secondary data. The target population encompasses all customers of Islamic pawnshops in Surabaya, from whom a sample of 50 respondents participated by completing questionnaires. The collected demographic data reveals that the majority of respondents (34.10%) were over 20 years of age, indicating the inclusion of both adolescent and adult participants. Furthermore, a significant*

portion (45.8%) were actively employed. Regarding gender, the sample comprised 24.9% male and 26.1% female respondents. In terms of educational background, the respondents exhibited diversity, with 46.7% holding vocational, high school, or diploma qualifications.

**Keywords:** Service quality; brand equity; promotion; perception of fairness; customer trust

## Introduction

Pawnshops are financial in the form of property assistance for customers on the basis of rahn law. Sharia pawnshops have several financial products, namely ar-rahn (financing credit) to provide solutions with savings and loan assistance to the community where the so-called pawn is based on sharia with a guarantee system such as gold gems, keroncong gold, vehicles and electronics. Therefore, people who need money or desire. PT. Pawnshops based on sharia are in the form of financial with a sharia pawn system (Rahn). (Panus et al., 2023). As the word of Allah revealed in QS. Al-Baqarah verse 283 which reads: *If you are on your way (mu'amalah not in cash) and you do not get a writer, then there should be a dependent's property held (by the debtor). But if some of you believe in others, then you can be trusted by doing his mandate (debt) and he can fear Allah. And it is not you (the witnesses). And whoever has concealed it, he is a sinner in his heart, and Allah is Aware of what you do."*

The existence of sharia pawnshops today is very important and can help the community's economy, at first it was very difficult to need funds for business capital, education funds, and daily needs for the community. Sharia pawnshops provide solutions to the community by borrowing financially with collateral that is not heavy for the community, and sharia pawnshops provide fulfillment to their customers. One of the efforts is to provide a sense of trust to customers and quality service and brand equity.

According to Rahma & Ekowati (2022), trust is the availability of companies to access through business partners and trust carried out by a number of personalities and organizations. Customer trust in sharia pawnshops is an

emotional form for customers in making transactions at sharia pawnshops with financial fulfillment in accordance with customers (Fitrianto & Wikaningtyas, 2023) and results that meet expectations. From customer trust, there are several 4 indicators, namely, company innovation, integrity, honesty and kindness.

Sviokla and Lupiyoa in their research define a service in service quality that meets the needs or desires of customers will create a positive impact from customers and generate customer trust. With the existence of quality services provided by sharia pawnshops to customers, if the customer feels satisfaction and trust that sharia pawnshops provide productive and efficient services that meet customer expectations. There are several indicators of service quality, namely, fact, competence, responsiveness, assurance, and sympathetic, which greatly affect customer trust.

Brand equity is an asset and liability related to brands, names, and symbols (Bashir, 2019). By reducing or increasing the value of products or services for the company and for its customers. Some indicators of brand equity are, brand awareness, quality perception, brand association and brand loyalty. Sharia pawnshops provide a lot of products such as, gold pawns, gold savings, PBKB arrum, sharia kur, business rahn, flexion rahn and amanah. Where the guarantee is with affordable mun'ah so that customers are not too burdened by the collateral. Customers will realize that sharia pawnshops are very important for daily needs, because sharia pawnshops have been guaranteed by the government which has been signed by the financial services authority (OJK), so the influence of brand equity is very significant on the trust of sharia pawnshop customers.

The main part of marketing that will introduce products to the public, including sharia pawnshops, is products that are consumed with good quality and affordable prices by carrying out promotional activities according to expectations. Promotion is very important in a company that will promote each of its products according to the quality of products, services, and financing. Sharia pawnshops at the time of promotion are carried out every time with other

banks and every literacy in the village or market which is a marketing target to promote sharia pawnshop products, by providing products that meet community expectations, quality and affordable prices so that promotions have a great effect on customer trust (Jasmani, 2019).

The perception of fairness is a comparison between the sacrifices and benefits that have been received by consumers, if obtained with a higher balance, then consumers feel that they are treated fairly, while if the balance is lower, then consumers feel that they are treated unfairly. From several indicators of the perception of justice, namely, transparency or accountability, common interests, service quality, and conflict resolution. Every employee must be trustworthy and fair to customers because in essence, in sharia pawnshops, the principle is to always be trustworthy and fair in maintaining customer goods, conducting predetermined assessments and transactions and there is no price comparison with other customers. So that customers feel justice at sharia pawnshops (Ilma & Sugiarto, 2022).

This research endeavors to comprehensively analyze the influence of service quality, brand equity, promotional strategies, and perceptions of fairness on customer trust within the context of Islamic pawnshop services. The primary objective is to foster greater public confidence in the financial products offered by Sharia-compliant pawnshops. To achieve this, the study aims to provide a detailed understanding of how customers perceive the service quality delivered, the strength of the brand equity associated with these institutions, the effectiveness of their promotional efforts, and the level of fairness they attribute to their transactions. Ultimately, this research seeks to illuminate the key factors that contribute to building and sustaining customer trust in the Islamic pawnshop sector, thereby encouraging wider adoption and utilization of these Sharia-based financial solutions.

The significance of this research lies in its potential to address a critical aspect of the burgeoning Islamic finance industry in Indonesia – the

establishment and maintenance of customer trust in Islamic pawnshops. As these institutions continue to grow and serve a diverse clientele, a robust understanding of the drivers of customer trust is paramount for their sustainable development and broader acceptance within the community. This study's findings will offer valuable insights for Islamic pawnshop operators to enhance their service delivery, strengthen their brand image, optimize their promotional activities, and cultivate a perception of fairness, all of which are crucial for building enduring customer relationships. Furthermore, by elucidating the factors that underpin trust in this specific sector, this research will contribute to the broader body of knowledge on Islamic finance and consumer behavior, providing practical guidance for practitioners and informing strategies aimed at increasing financial inclusion and promoting Sharia-compliant financial alternatives within the Indonesian economic landscape.

## **Literature review**

### ***Trust***

Customer trust is that some consumers have knowledge or experience in using products and cause certain attitudes. There are three indicators of customer trust, attributes and benefits (Ngongo & Lena, 2024). Trust is also defined as one party's belief in the reliability, resilience, and integrity of the other party in the relationship as well as the belief that his actions are the best and will produce positive results for the trusted party. There are 4 indicators of customer trust, namely. Reliability, honesty, care and credibility (Ramadhika, 2019).

### ***Service quality***

According to Kasmir in research by Cynthia et al. (2022), service quality is defined as the actions or actions of a person or organization that aim to provide satisfaction to customers or employees. Ayuni & Prasetyawati (2020) define service quality as focusing on efforts to meet customer needs and desires, as well as credibility to match customer expectations.

***Brand equity***

Brand equity is the added value given to a product or service, this value can be reflected in the way of thinking, feeling and acting towards the brand, price, market share and profitability of the company. A brand is said to have equity, with the consideration that customers will first know or only listen to the media or colleagues (Giffari & Nasution, 2023). Brand equity can also be interpreted as added value given to products and services. Brand equity, which consists of four dimensions, namely brand awareness, quality perception, brand association, and brand loyalty, can provide value to consumers (Anam et al., 2022).

***Promotion***

Promotion constitutes a crucial variable within the marketing mix that organizations must strategically implement when marketing their goods or services. As defined by Kotler and Keller (2016), and cited in the research of Permatasari et al. (2022), promotion represents a mode of communication employed by a company to engage with consumers or the broader market. The primary objective of this communication strategy is to introduce the organization and its offered products, thereby fostering consumer awareness and ultimately driving purchase intention. This encompasses a range of activities designed to inform, persuade, and remind target audiences about the availability and value proposition of the company's offerings.

The strategic deployment of promotional activities is therefore integral to achieving marketing objectives. By effectively communicating the unique selling propositions and benefits of their products or services, companies aim to cultivate brand recognition, generate demand, and establish a competitive advantage within the marketplace. This communicative endeavour serves as a vital link between the organization and its potential customer base, facilitating the exchange process and contributing significantly to overall business success.

### *Perception of justice*

Customers who experience service failures and receive recovery services will take action taken by the company in the form of a perception of complaint fairness. All customers who submit their complaints expect to be treated fairly, they broadcast their experiences based on their perception of fairness (Astuti et al., 2022).

### **Research methodology**

Employing a quantitative methodology, this research garnered both primary and secondary data. The population for this study comprised corporate clients of Islamic pawnshops in Surabaya, from which a sample of 80 respondents was selected using accidental sampling, whereby initial data collection timing aligned with the research plan and participants were randomly approached. Data collection involved the distribution of questionnaires, supplemented by library-sourced data. Data analysis encompassed several statistical tests, including the examination of research arguments, classical assumption tests, multiple linear regression analysis, and validity testing, utilizing the responses of the 80 participants. The independent variables under investigation were service quality (X1), brand equity (X2), promotion (X3), and perceived fairness (X4), with customer trust (Y) serving as the dependent variable.

### **Result and discussion**

#### *Result*

#### **Respondent Demographics**

In this study, several key characteristics of the respondents were identified. A significant portion, constituting 34.10%, were over the age of 20, suggesting the involvement of both adolescent and adult age cohorts in this research.

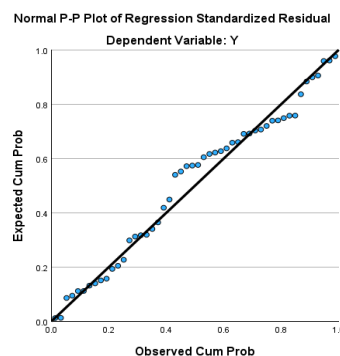
Furthermore, a substantial majority, accounting for 45.8%, were actively employed. In terms of gender distribution within the sample, 24.9% were male, and 26.1% were female. Regarding educational attainment, the respondents exhibited a diverse range, with 46.7% having completed vocational school, high school, or diploma programs.

### Validity and reliability tests

Based on the validity testing, the indicators for the variables of service quality, brand equity, promotion, perceived fairness, and customer trust exhibited significant correlations at a level exceeding 0.1. These findings indicate that the aforementioned research variables can be considered valid. Furthermore, the reliability analysis, as evidenced by Cronbach's Alpha values exceeding 0.3 for both independent and dependent variables, confirms that both types of variables meet the reliability requirements, suggesting a good and trustworthy level of consistency in the collected data.

### Classic assumption test

Regarding the normality assessment, the Probability Plot of the regression model residuals, as depicted in Figure 1, reveals that the data points are distributed closely along the diagonal line and follow its direction. This observation allows for the conclusion that the normality assumption for the regression model has been satisfied.

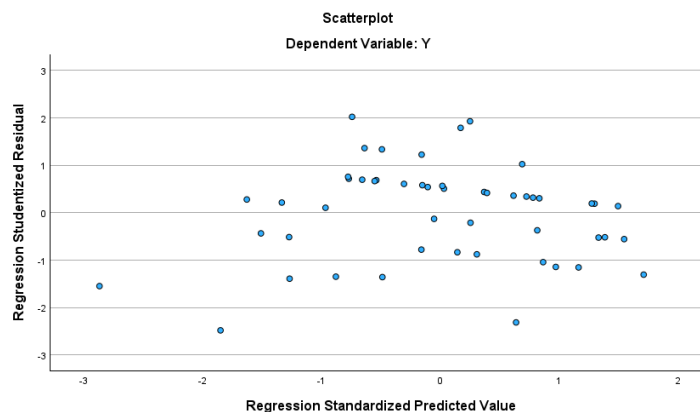


**Figure 1.** Normality test

Source: SPSS



Based on the scatterplot analysis of the processed data, the dispersion of data points in the heteroskedasticity test appeared random, lacking any discernible wave-like pattern. This observation allows for the conclusion that heteroskedasticity is not present in the data. Consequently, the model can be deemed appropriate and reliable for understanding customer trust in Sharia pawnshops.



**Figure 2.** Heteroskedasticity Test

In the multicollinearity test presented in Table 3, the indicators for the variables of service quality (X1), brand equity (X2), promotion (X3), and perceived fairness (X4) yielded Variance Inflation Factor (VIF) and Tolerance values. The Tolerance values for all indicators were greater than 0.10 ( $X1 = 0.938$ ,  $X2 = 0.925$ ,  $X3 = 0.926$ , and  $X4 = 0.980$ ), which, based on the standard criterion, suggests the absence of multicollinearity in this research. Conversely, the VIF values for the same variables were less than 10.0 ( $X1 = 1.065$ ,  $X2 = 1.081$ ,  $X3 = 1.080$ , and  $X4 = 1.020$ ), which also independently indicates that multicollinearity is not an issue among the independent variables in this study. Therefore, based on both Tolerance and VIF values, it can be concluded that multicollinearity does not pose a threat to the validity of the regression analysis conducted in this research.

**Table 1.** Multicollinearity test

Model	Collinearity Statistics	
	Tolerance	VIF
X1	.939	1.065
X2	.925	1.081
X3	.926	1.080
X4	.980	1.020

Source: SPSS

**Regression analysis and hypotheses**

In the regression equation in this study,  $Y = 36.019 + 0.160X_1 + 0.063X_2 + 0.183X_3 + 0.107X_4$ . The definition of this similarity is that the value of the *constant* of 36,019 proves the increase in customer trust at the time of service quality, brand equity, promotion and perception of fairness, so that customer trust reaches 36,019.

For the partial test with the t-test, it can be understood that the results of the four t-test values, namely 0.019, 0.046, 0.029, and 0.023, are all smaller than the significance level of 0.05. Therefore, for these four different tests, these findings reject the null hypothesis and conclude that there is a statistically significant effect or difference, as shown in Table 2.

**Tabel 2.** Regression and T test

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	36.019	8.891		4.051	<.001
	X1	.160	.121	.196	.118	.019
	X2	.063	.155	.061	.110	.046
	X3	.183	.172	.159	.063	.029
	X4	.107	.132	.118	.109	.023

Source: SPSS

The results of the Anova test showed an F value of 0.770 with a significance of 0.041. With a significance value that is smaller than the critical value (<0.05), it can be concluded that service quality, brand equity, promotion and perception of

fairness simultaneously have a significant direct impact on customer trust in sharia pawnshops.

**Table 3.** F test

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	7.337	4	1.834	.770	.041 <sup>b</sup>
	Residual	107.243	45	2.383		
	Total	114.580	49			

Source: SPSS

In the result of R square, it shows a value of 0.064, this linear brings the influence of service quality, brand equity, promotion and perception of fairness on customer trust at a value of 64%, and the remaining (100-64%) = 36% is influenced by other variables outside the model. The condition for the relationship between variables is good or not if the value of R square is above 50%, which means good, if it is below 50%, it means not good. So from the variables X1 to X4 in the R square is greater than 50% so it can be said to be good.

**Table 4.** R square test

Model	R	R Square
1	.73 <sup>a</sup>	.64

Source: SPSS

## Discussion

### The effect of service quality on trust

The influence of service quality on customer trust in Islamic pawnshops is interpreted through several factors, including productivity, ease of access, customer-employee relationships, employee behavior and courtesy towards customers, and the competence of individual Islamic pawnshop employees, based on their respective responses. The perceived and expected service quality by customers is determined by the service rendered. Service quality encompasses responsiveness, assurance, tangibles, empathy, and reliability, representing a complex construct associated with quality and customer satisfaction or

dissatisfaction (Caniago, 2022). Research indicates a significant positive relationship between service quality and customer trust in Islamic pawnshops. Effective and courteous service fosters customer satisfaction in utilizing Islamic pawnshop financing, extending beyond merely providing accessible or straightforward pawning procedures to include employee friendliness and service tailored to customer needs. Consequently, positive customer trust emerges from high-quality and productive service encounters. Service quality, when effectively interpreted and delivered, aids institutions or companies in fulfilling the realizations or desires of their clientele. High-quality service is ultimately defined as service that yields benefits for both the institution and its customers (Maftachul Ningrum, 2022).

#### **The influence of brand equity on trust**

Academic literature posits a significant positive influence of brand equity on customer trust. Firdaus and Yamini (2023) define brand equity as a compilation of assets and liabilities associated with a brand, encompassing its name and symbols, which can either augment or diminish the perceived value of a product or service. Furthermore, brand equity represents the added value that a product or service offers to its clientele. Customer perception of superior product attributes, derived from their experiences and research indicating a reputable and trustworthy brand, fosters sustained customer trust in Islamic pawnshops. This brand trust, reflecting a customer's positive inclination towards the Islamic pawnshop's brand equity, allows them to entrust their assets, perceiving the associated risks as aligned with their expectations of quality and reliability (Tamara & Putra, 2021).

#### **The influence of promotion on trust**

The findings of this research indicate a significant positive influence of promotion on customer trust in Islamic pawnshops for their various Sharia-compliant products, including gold pawning, gold savings, *Arrum* PBKB (Small Business Financing), Sharia microcredit (*KUR Syariah*), business pawn (*Rahn*

*Bisnis*), flexible pawn (*Rahn Fleksi*), and installment financing (*Amanah*). Consistent with the Islamic perspective on promotion as a means of offering and introducing products to customers while strictly prohibiting the dissemination of exaggerated information (Saputra et al., 2020), the promotional activities typically undertaken by Islamic pawnshop institutions emphasize their role in assisting the community through collateral-based financing with minimal service fees (*mun'ah*). This underscores the significant impact of promotion on fostering customer trust. Consequently, increased and truthful promotion of their product offerings cultivates customer interest in seeking financing from PT. Pegadaian Syariah, driven by their practical and customer-friendly services, thereby enhancing the overall level of trust in Islamic pawnshop institutions (Rahma & Ekowati, 2022).

#### **The influence of perception of justice on trust**

Perceived fairness exerts a significantly positive influence on customer trust, grounded in the fundamental expectation that pawnshop operations should embody impartiality by avoiding preferential treatment among clients, providing verifiable assurance of the security of pledged gold until redemption, and maintaining transparency in established procedures (Yulianti & Kurniawan, 2019). This finding underscores the positive correlation between perceived justice and the development of trust. Consequently, the consistent application of fairness across all operational aspects of the organization fosters consumer confidence in the reliability and integrity of the services provided, ensuring the safety of their entrusted assets. This positive relationship is reciprocal; as customer trust strengthens, so too does their perception of fairness. Within the context of Islamic pawnshops, perceived fairness demonstrates a substantial impact on customer trust, indicating that when customers perceive equitable treatment in transactions and financing processes, it cultivates a strong sense of trust in the institution.

## Conclusion

Based on the research findings, several key conclusions can be drawn: 1) The perceived service quality by customers is determined by the service delivered, encompassing responsiveness, assurance, tangibles, empathy, and reliability. Service quality is understood as a multifaceted construct intricately linked to overall quality and the resulting satisfaction or dissatisfaction experienced by customers. Notably, service quality exhibits a statistically significant positive influence on customer trust in Sharia pawnshops. 2) Brand equity demonstrates a substantial positive impact on customer trust. A strong and consistently trustworthy brand equity fosters sustained customer confidence in Sharia pawnshops. 3) Promotional activities exert a significant positive influence on Sharia pawnshops, effectively driving awareness and adoption of their diverse product offerings, including gold pawning, gold savings, Arrum BPKB (vehicle title-based financing), Sharia microcredit (KUR Syariah), Rahn Bisnis (business pawning), Rahn Fleksi (flexible pawning), and Amanah (installment-based financing). 4) Perceived fairness significantly and positively affects customer trust. Upholding principles of justice, ensuring equitable treatment of all customers without favoritism, providing transparent evidence of collateral security until redemption, and adhering honestly to established procedures are crucial in cultivating customer trust in Sharia pawnshops.

Several recommendations emerge from these findings: 1) Sharia pawnshops must prioritize a deep understanding of customer needs and maintain a high level of trustworthiness to sustain customer interest in their financing options and reinforce customer confidence. 2) Enhancing the speed and efficiency of service delivery is crucial for Sharia pawnshops to minimize customer waiting times and improve overall customer experience. 3) Continuous and proactive outreach initiatives, particularly targeting underserved communities in remote areas, are essential to educate the public about the benefits of Sharia pawnshops and expand their customer base. 4) Regular

evaluations of service quality and promotional strategies are necessary to ensure they effectively meet customer needs and bolster customer trust in Sharia pawnshop services.

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