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## A REVIEW OF CUSTOMER BENEFITS AND SATISFACTION WITH AMANAH PRODUCTS: EVIDANCE PEGADAIAN SYARIAH

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### Abstract

**Introduction:** Mu'amalah is the activity of interaction between individuals and their surrounding environment. In Islam, this teaching promotes cooperation in everyday life. In the era of globalization, Islamic financial institutions such as Pegadaian Syariah are becoming increasingly vital, offering trust products with strict adherence to Sharia principles. This evaluation becomes a crucial key to measuring product performance and customer satisfaction, supporting the sustainable growth of Islamic financial institutions.

**Purpose:** This research aims to evaluate the benefits provided by Amanah Products at Pegadaian Syariah Central Makassar Branch and measure the level of customer satisfaction with the product.

**Methodology:** The research method used in this study is qualitative descriptive with data analysis techniques including data reduction, data presentation, and drawing conclusions.

**Findings:** The findings of this research reveal that Amanah Products at Pegadaian Syariah offer easy, structured, and inclusive requirements and procedures, facilitating various groups of individuals such as civil servants, employees, and micro-entrepreneurs to obtain vehicle financing without difficulties. The transparent application process also assists customers in meeting their vehicle needs. Customer satisfaction is very high due to the friendly, professional quality of service and structured procedures meeting customer expectations. Customer loyalty is reflected in their intention to continue using Amanah Products. Pegadaian Syariah Central Makassar Branch demonstrates a high level of professionalism, providing equal treatment to all



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customers, creating an inclusive atmosphere, and facilitating understanding of structured work processes. The quality of service and professionalism build a strong relationship between Pegadaian Syariah and its customers, enhancing long-term trust and loyalty.

**Paper Type:** Research Article

**Keywords:** Satisfaction, Benefits, Customers, Pegadaian Syariah, Amanah Products.

## **INTRODUCTION**

Mu'amalah is an activity that involves interactions between individuals with fellow humans and also with their surrounding environment (Muhtadi et al. 2023). In Islam, there is a teaching that encourages its followers to help each other in various aspects of life, including giving or lending assistance (Jasri, Mustamin, and Arfan 2023). In the era of globalization like today, the forms of service in providing assistance are already organized.

In the era of globalization and the rapid growth of the Islamic finance industry, Islamic financial institutions such as Pegadaian Syariah are becoming increasingly important in providing financial services that adhere to Sharia principles to the public (Jasri et al. 2022). One of the products offered by Pegadaian Syariah is the trust product, which is designed with the hope of providing optimal economic benefits to customers while adhering to strict Sharia compliance standards. With an emphasis on compliance, this trust product becomes one of the options that not only offer financial benefits but also provide assurance that every transaction and investment is in accordance with Sharia principles that regulate the moral and ethical aspects of business.

This evaluation is crucial because the success of a financial product can be measured not only by its profitability but also by how well it meets customer expectations and needs. Furthermore, understanding customer satisfaction levels is key to retaining and expanding the customer base and supporting the sustainable growth of Islamic financial institutions (Mustamin and Jasri 2022). In other words, this evaluation becomes a primary milestone for measuring the performance of financial products and providing a solid foundation for making wiser decisions to achieve a competitive advantage in the Islamic finance industry.

In this context, several aspects need to be considered in the evaluation of Pegadaian Syariah's trust products. Firstly, the profitability aspect, including the rate of return on investment provided to customers, comparisons with similar products in the market, and the potential for long-term investment growth. This also includes the Sharia compliance aspect, which assesses how well the trust product aligns with Islamic legal principles and applicable Sharia guidelines.

Secondly, customer satisfaction levels, which can be measured through feedback and customer perceptions of service quality,

information clarity, and transaction ease. Furthermore, the success indicators of the product are when those who have used it obtain a benefit or gain. The profit here includes factors that make them satisfied after using the product, encompassing aspects such as administrative efficiency, service quality, and professionalism in customer interactions.

In the face of increasing competition in the Islamic finance industry, Pegadaian Syariah must ensure that their trust products not only provide competitive financial benefits but also adhere to Sharia values and meet customer expectations. Therefore, this research is expected to provide valuable insights to Pegadaian Syariah and the wider Islamic finance industry in their efforts to enhance the quality of the products and services they offer to their customers.

## METHODOLOGY

This research falls under the category of field research using a qualitative descriptive method. This approach generates descriptive data in written or oral form and observes behavior through direct observation or observation. The primary data sources in this study come from Baznas and groups of mustahik (recipients of charity) who run micro-enterprises in Maros Regency. Meanwhile, secondary data sources include legal materials such as books, laws, theses, dissertations, journals, magazines, newspapers, media, or information from other individuals (Sugiyono 2021). Meanwhile, tertiary sources involve dictionaries and encyclopedias to understand specific words or phrases that require language definitions. Data were obtained by adopting observation, interviews, and documentation techniques. Observation plays a role in observing objectives, gaining understanding, seeking solutions, and gathering information related to the payment process involving rice in wage transactions in the context of rice milling in that area. Subsequently, interviews were conducted with selectively chosen informants by the researcher to validate the accuracy of the data obtained. As supporting materials, various data sources such as photos and videos related to the research topic were also collected. The data processing process involved breaking down, describing, or mapping each issue related to the problem formulation systematically, objectively, and accurately. Data analysis in this study was conducted through three stages: data reduction, data presentation, and drawing conclusions.

## RESULTS AND DISCUSSION

### ***The benefits for customers in utilizing the Amanah Product from Pegadaian Syariah***

The Amanah product is one of the products that fall under the Pegadaian Vehicle Installment category. Pegadaian Vehicle Installment is a loan program that adheres to Sharia principles and is aimed at various groups of individuals, such as micro/small business owners, employees,

and professionals, who want to purchase new or used motor vehicles (Pegadaian.co.id 2023). By using this Amanah product, customers can obtain Sharia-compliant financing to help them meet their vehicle

### **1. Easy Requirements and Procedures**

The Amanah financing product is a type of financing provided for employees and also micro, small, and medium-sized entrepreneurs to own a private vehicle, whether it's a motorcycle or a car, through installment payments. This Amanah financing helps the public fulfill their desire to own a vehicle with financial support from Pegadaian Syariah unit. This Amanah product is primarily aimed at civil servants, state-owned enterprise employees, private sector employees in specific organizations, and micro-entrepreneurs. Through the Amanah product, people can utilize their appointment certificates or micro-enterprise business licenses to purchase a per-sonal vehicle.

Based on an interview conducted with Mr. Hardsal Rahman, S.E, Branch Manager of Pegadaian Syariah at the Pasar Sentral Makassar branch, he mentioned that,

"The criteria we provide vary depending on the customer's profession. For civil servants and permanent employees, the requirements include a photocopy of the ID cards of both spouses, a photocopy of the Marriage Certificate, a photocopy of Property Tax and Electricity Bill, a photocopy of the Tax Identification Number, a photocopy of the employee ID card (in color), a photocopy of the Legalized Appointment Certificate, a photocopy of the last 2 months' Legalized Salary Slip, a letter of certification from the supervisor/manager confirming the applicant's permanent employment status, completion of the Amanah application form, and a letter of consent from the spouse. Meanwhile, for micro-entrepreneurs, the requirements include a photocopy of the ID card, a photocopy of the Family Card, a photocopy of the business permit letter, a photocopy of the practice permit (for midwives), a photocopy of the Telephone/Electricity Bill and Property Tax, completion of the Amanah application form, and consent from the spouse."

The statement from the Branch Manager of Pegadaian Syariah at the Pasar Sentral Makassar branch, as mentioned above, was further emphasized by Rahmat (Entrepreneur), who stated that,

"The requirements are simple, you only need to prepare documents such as a photocopy of your ID card, family card, a business certificate, a photocopy of your utility bill, and fill out the Amanah form. After that, Pegadaian Syariah will take care of the rest of the process."

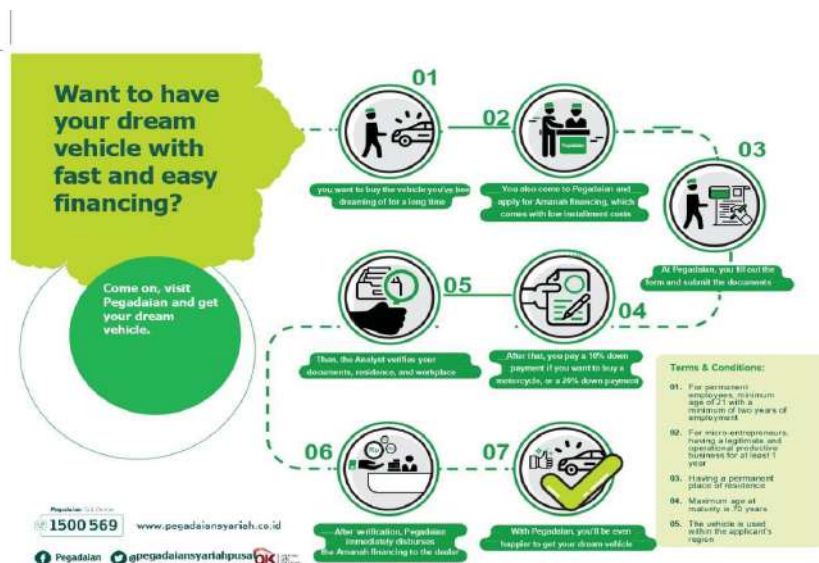
Based on the statements from the Branch Manager of Pegadaian Syariah at the Pasar Sentral Makassar branch and one of the customers who is also an entrepreneur, it can be observed that the presence of the Amanah product at Pegadaian Syariah is indeed the best solution for customers who are in need of a vehicle but do not have sufficient funds at the same time. In general, the required requirements for obtaining this financing can be seen in the following table (Pegadaian.co.id 2023):

**Table 1:** Requirements for Amanah Product Financing at Pegadaian Syariah

No.	Civil Servant/Permanent Employee	Entrepreneur
1	Copy of spouse's ID card	Copy of the Identity Card
2	Copy of marriage certificate	Copy of the Family Card
3	Copy of property tax and electricity bill	Copy of a business permit letter (usually issued by the local subdistrict or district)
4	Copy of Tax Identification Number	Copy of a practice permit (for midwives)
5	Copy of colored employee ID card (nametag)	Copy of the Appointment Certificate of a Notary (if applicable, specifically for notaries)
6	Copy of the legalized Appointment Certificate	Copy of the Telephone/Electricity Bill and Property Tax (PBB)
7	Letter of certification from a supervisor or manager confirming the applicant's permanent employment status	Filling out the Amanah application form
8	Filling out the Amanah form	Consent from the spouse
9	Letter of consent from the spouse	
10	Copy of the salary slip	

In addition to the fairly simple requirements, the procedures provided are also quite straightforward. The detailed procedure for Amanah product financing can be seen in the following image (Pegadaian.co.id 2023):

**Figure 1:** Amanah Product Financing Procedure



In general, the steps in the Amanah product financing process at Pegadaian Syariah include the customer applying for the Multipurpose Loan, followed by verification and survey by Pegadaian officers, the micro team approves the loan amount, and then the customer receives the loan funds in cash or through a transfer. The ease of the Amanah financing procedure at Pegadaian Syariah is also highlighted by Handono et al. (2020) dan Sulastri & Pratama (2022) in their research that applying for financing in the Amanah product is easy, where prospective customers only need to visit one of the Pegadaian Syariah offices, submit a financing application, check the requirements, obtain approval, and the funds will be disbursed promptly.

**2. Transparency in All Aspects**

One form of transparency is the emergence of trust. Trust is the recognition of someone’s honesty and ability to fulfill expectations genuinely (Amika and Riorini 2023). Therefore, trust plays a crucial role in building relationships amid uncertainty, risk, and a lack of information among interacting parties. Trust emerges when both parties have a belief that the other party has strong integrity and reliability.

Transparency also includes disclosing the magnitude of margins or profits obtained in each transaction conducted (Anugrah 2020). Transparency in this aspect is one of the factors that gains trust from customers in Pegadaian Syariah at the Pasar Sentral Makassar branch. The success of Pegadaian Syariah at the Pasar Sentral Makassar branch in building customer trust can be seen in the acknowledgment of some customers, including Mr. Jubir (entrepreneur), who mentioned



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"Everything is very transparent, and nothing is concealed. They are very clear when it comes to their products, especially since the Amanah product doesn't involve interest and operates based on Sharia principles."

Mr. Darwis (entrepreneur) also emphasized that,

"They are very transparent. I was provided with an insight into how the process of acquiring this product takes place through brochures. In addition, the only costs involved are maintenance fees, and the administrative fees are also considered affordable"

The statement from the respondent above confirms that Pegadaian Syariah at the Pasar Sentral Makassar branch has a high level of transparency in financing through the Amanah product. Furthermore, this transparency also reflects that the Pegadaian Syariah branch in Pasar Sentral Makassar does not implement an interest-based (riba) system but only charges maintenance fees (mun'ah). The mun'ah fee for the Amanah product itself is calculated as 0.90 times the estimated value of the item multiplied by the financing period. Additionally, administrative fees are provided in the form of administrative fees (mun'ah) amounting to Rp 200,000 for cars and Rp 70,000 for motorcycles.

Furthermore, in a legal context, the Amanah product at Pegadaian Syariah at the Pasar Sentral Makassar branch has complied with Sharia regulations using the Rahn Tasjily contract, as explained in the Fatwa DSN MUI Number 68/DSN-MUI/2008 (DSN MUI 2008) on Rahn Tasjily and Fatwa DSN MUI Number 92/DSN-MUI/IV/2014 (DSN MUI 2014) on financing equipped with Rahn. The Rahn Tasjily contract is a type of pawn contract in which the pledged item is officially transferred to ownership, but the item itself remains under the control of the pawnbroker. This type of contract is used in financing the Amanah product and is in line with the fatwa from DSN-MUI that has been established based on Sharia principles. In this case, the motor vehicles become co-owned by the customer and Pegadaian.

### ***Customer Satisfaction in Utilizing the Amanah Product from Pegadaian Syariah***

Customer satisfaction is always a priority for every company. It reflects the extent to which a product or service meets or even exceeds customer expectations, needs, and requirements. High levels of customer satisfaction are often considered an indicator of business success and can contribute to business growth through customer retention, customer recommendations, and a positive brand image. Customer satisfaction is a symbol or code that customers often use to summarize actions or performance that are directly related to a product or service (Afendi and Ghofur 2021). In this research, the analysis of customer satisfaction focuses on service satisfaction, customer loyalty indicators, and business management professionalism,

## **1. Review of Services**

Service is an action or activity carried out with the aim of assisting others in a particular way, which is fundamentally intangible, to meet the needs or requests of customers. This involves interaction, a fair attitude, and aims to create satisfaction in serving customers (Misissaifi and Sriyana 2021; Mustamin and Jasri 2022). Based on the research analysis conducted at Pegadaian Syariah branch at Pasar Sentral Makassar, it is known that the quality of service provided is very good. This result is confirmed by Jubir (entrepreneur) stated that,

“They are friendly, polite, and good there because we were welcomed by friendly security as soon as we entered”

Based on the statement above, it is known that the service in the form of interaction between employees and staff to customers at Pegadaian Syariah branch in Pasar Sentral Makassar has met the expected standards. Field findings also reveal that the services provided by Pegadaian Syariah cover various aspects. These forms of service must ensure their compliance with Sharia standards (Tyas and Supriyanto 2022). This includes the availability of a building or outlet that is suitable in terms of layout and appearance for transaction activities, adequate building capacity, comfortable waiting room facilities, professional customer service, transaction assistance availability, maintaining good communication with customers, and the appearance of Pegadaian Syariah branch employees in accordance with Sharia principles.

## **2. The Benefits of Products That Foster Loyalty**

Customer loyalty is a situation in which the customers of a company or financial institution continuously utilize the products or services provided by that entity (Sari & Marlien, 2019; Jasri et al., 2021). This loyalty indicates that customers will consistently prioritize the company over trying other options, even when alternatives are available. Based on field findings and responses from the respondents in this study, it was revealed that every customer who has used this product has expressed their loyalty and intention to continue using the product. This outcome is confirmed by one of the respondents, Mr. Herpandi (Employee), who stated that,

“I still trust this Amanah product because its quality meets my expectations, and I feel very assisted in having my own vehicle.”

Similarly, another respondent, Mr. Rahmat (Entrepreneur), stated that,

“I will continue to prioritize using this Amanah product if I ever need it in the future.”

Based on these findings, it can be concluded that the quality of service provided by Pegadaian Syariah has left a very positive impression on each customer. This conclusion results in customers being loyal to the Amanah product. Furthermore, the quality of this Amanah product has



created a strong relationship between Pegadaian Syariah Cabang Pasar Sentral Makassar and its customers. The positive impression created by this product not only encourages customers to use it again in the future but also makes them feel trust and loyalty toward this institution. In other words, the Amanah product not only provides financial benefits but also builds a strong emotional bond between customers and Pegadaian Syariah Cabang Pasar Sentral Makassar. This can enhance long-term customer trust and loyalty.

### 3. An Overview of Professional Ethics

Professionalism is an attitude, behavior, and quality of work that reflects the level of expertise, competence, and integrity in a specific domain or field of work (Setiawan et al. 2023). It involves the willingness and capacity to perform tasks to the highest standards, adhere to applicable ethical principles and codes of conduct, and act morally and responsibly in all aspects of interactions and decisions related to the job or profession pursued. Professionalism also includes the skills to collaborate within a team, communicate effectively with colleagues and customers, and commit to continuously developing knowledge and skills to remain relevant in the job or profession. The professionalism exhibited by employees and staff at Pegadaian Syariah Cabang Pasar Sentral Makassar has been directly felt by customers. This statement is reinforced by the testimony of a Pegadaian Syariah customer named Nasrullah (Private Employee) who stated:

“Regarding the transaction procedures for the Amanah product, the flow is organized, especially in terms of the submission of Amanah financing documents.”

The same sentiment was expressed by Mr. Rahmat (entrepreneur), who emphasized that:

“Based on my experience with Pegadaian Syariah, they consistently provide the same treatment to all customers and demonstrate a high level of professionalism towards all of their customers.”

In this finding, Pegadaian Syariah Cabang Pasar Sentral Makassar demonstrates a very high level of professionalism in providing services to customers. One prominent aspect is that they treat all customers equally regardless of their background or profession. This creates an inclusive and fair atmosphere for all customers (Ali, Sufyan, and Wamin 2022), making everyone feel valued and well-treated when dealing with Pegadaian Syariah. These results align with the research by Razak et al. (2018) and Usvita (2021), indicating that a high level of professionalism in serving customers can enhance customer trust in the products offered.

Furthermore, the working procedures at Pegadaian Syariah Cabang Pasar Sentral Makassar, especially regarding financing through the Amanah product, have proven to be highly structured. This makes

it easier for customers to understand each stage of the process, the requirements, and the details needed to obtain financing. Clarity and regularity in these procedures are crucial, especially in the context of Islamic banking where trust and transparency are highly emphasized. Therefore, Pegadaian Syariah Cabang Pasar Sentral Makassar not only demonstrates a high level of professionalism in its service but also provides convenience for customers to access and understand the products they offer.

### **CONCLUSION**

Pegadaian Syariah's Amanah product offers easy, structured, and inclusive requirements and procedures. This facilitates various groups of individuals, such as civil servants, employees, and micro-entrepreneurs, in obtaining vehicle financing without difficulty. The transparent application process also makes it easier for customers to meet their vehicle needs. Customer satisfaction in utilizing Pegadaian Syariah's Amanah product is very high. The friendly, professional quality of service and structured procedures make customers feel assisted. The Amanah product, which aligns with customer expectations, leads to their satisfaction. Customer loyalty is evident in their intention to continue using the Amanah product. Pegadaian Syariah Cabang Pasar Sentral Makassar displays a high level of professionalism in providing services. They treat all customers equally, creating an inclusive and fair atmosphere. The structured workflow makes it easier for customers to understand the financing stages. This service quality and professionalism build a strong relationship between Pegadaian Syariah and its customers, reinforcing long-term trust and loyalty.

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