

ABSTRACT

The presence of sharia is a financing institution that provides convenience to meet the financing of public business activities. The presence of sharia pawnshops also attracts public attention, but on the other hand the number of customers of conventional pawnshops and sharia pawnshops has a significant difference. This due to problems from internal factor and external factors, causing a lack of customer interest in using sharia pawnshops.

This study aims to look at the factors that influence customer interest in using sharia pawnshops. The variables used in this study consisted of the level of religiosity, level of service, and planned theory (TPB). The sample of this study consisted of 100 sharia pawnshop customer at the Solo Baru branch. The collected data was then analyzed using multiple linear regression.

The result of this study indicate that service quality and planned theory (TPB) have a positive and significant effect on interest in using services, while the variable level of religiosity has no effect on interest in using services at sharia pawnshops in the city of surakarta. The effect of the three variables on asking to use services is 50,5%, while the remaining 49,5% is influenced by other variables outside the research model.

Keywords: customer interest, syraiah pawnshop, TPB.