

ABSTRACT

Interest in saving gold at Islamic Pawnshop is experiencing an increasing trend amidst the economic recession. The number of Islamic Pawnshop gold saving customers recorded 831,000 customers as of June 2021, up 33.07 percent annually (YoY) and 6.22 percent since the beginning of the year (YtD). This study aims to analyze the influence of promotion, service quality of the Pegadaian Syariah Digital Service application, income perception, and gold price perception on interest in saving gold.

This type of research is quantitative research. Sources of data in this study came from primary and secondary data. The sample used was 100 respondents calculated by the Slovin formula. The sample collection method uses purposive sampling. The data collection method used was distributing online questionnaires. The analytical method of this study uses multiple linear regression analysis with the SPSS 23 program which previously passed the classical assumption test.

The results of this study indicate that promotion has a positive and insignificant effect on the intention to save gold. Then, the service quality of the PSDS Application has a positive and significant effect on the intention to save gold. While the perception of income has a positive and insignificant effect on the intention to save gold. Perceived gold prices have a positive and insignificant effect on the intention to save gold. Promotion, service quality of the PSDS application, perceived income, and perceived gold price simultaneously have a positive and significant effect on the intention to save gold.

Keywords: *Promotion, Service Quality of PSDS Application, Income Perception, Gold Price Perception, Interest in Saving Gold*