ABSTRACT

Indonesia is a country with a majority Muslim community. This has made Islamic financial institutions develop rapidly, one of which is sharia pawnshops. During the covid period, Indonesia experienced an economic downturn, but it was inversely proportional to the increase in pawnshop assets, which indicates that many people use sharia pawnshop services.

This study aims to determine the influence of income, location, promotion and service quality on public interest in using sharia pawnshop services. The sample in this study was 100 respondents with purposive sampling. Data collection was carried out online through questionnaires. The analysis method used is multiple linear regression. Data testing was carried out with the help of the SPSS Statistic 27 program.

The results of the study show that the variables of income, location, promotion, and service quality have an influence on people's interest in using sharia pawnshop services.

Keywords: Income, location, promotion, service quality, interest in using, sharia pawnshop