

THE EFFECT OF SERVICE QUALITY PROMOTION AND MOTIVATION ON THE DECISION TO CHOOSE GOLD SAVINGS PRODUCTS AT PT. PEGADAIAN (PERBAUNGAN BRANCH)

¹Yusri Irma Yanti, ²Rahmat Hidayat

^{1,2} Sekolah Tinggi Ilmu Manajemen Sukma, Medan, Indonesia

ARTICLE INFO

ABSTRACT

Keywords:
Promotion,
quality of service,
motivation,
decision to choose.

The purpose of this study is to determine whether there is an influence of promotion, service quality and motivation on the decision to choose gold savings products at PT. Pawnshop. The sample of this study was 144 customers. Sampling uses accidental sampling or chance sampling, that is, anyone who accidentally meets with the researcher can be used as a sample. Data analysis uses Multiple Regression test, hypothesis testing uses coefficient of determination test (R²), partial test (t test), simultaneous test (F test), while data processing uses SPSS 22. The results showed that partially the promotion of service quality and motivation influenced the decision to choose, and simultaneously the promotion of service quality and motivation had a positive and significant effect on the decision to choose.

E-mail:
arjuna1214@gmail.com

Copyright © 2023 Jurnal Ekonomi. All rights reserved.
It is licensed under a [Creative Commons Attribution-NonCommercial 4.0 International License \(CC BY-NC 4.0\)](https://creativecommons.org/licenses/by-nc/4.0/)

1. INTRODUCTION

Basically, Indonesian people have experienced the Covid-19 pandemic two years ago. People are increasingly aware of the importance of investing in an emergency fund. Therefore, choosing the right investment vehicle is very important, so that the invested funds can serve as a buffer in case of crisis. Gold has historically performed well when inflation is high. Investing in an asset for a long period of time with the expectation of future returns. Investing in gold, be it coins, bars, or gold jewelry, is more valuable than derivatives, currencies, and stocks. The value of gold always tends to increase in the long run and does not change significantly when the global economy is unstable and can generate profitable returns. In situations where the price of gold falls, people usually start buying gold, then store it and resell it when the price of gold rises.

Pegadaian is a State-Owned Enterprise (BUMN) company in Indonesia that officially has a license to carry out financial institution activities in the form of financing in the form of distributing funds to the community according to pawn law, Pegadaian itself offers a variety of products including, fast secure credit (kca), monthly installment credit (krasida), creation, trust, service services, Pegadaian Remittance, Multi Online Payment, Gold savings, noble and others. In its activities, Pegadaian not only serves pawn loans, but also serves other financial services as mentioned above gold savings financing. Where it is one of the products that are in demand by the public, gold investment is one of the excellent ways to save and invest, because the selling value of gold is increasing and the level of risk is very low so that customers can invest safely without thinking about losses due to the level of risk. The advantages and ease of saving gold at Pegadaian are expected to help people to invest. Where it is one of the products that are in demand by the public, gold investment is one of the excellent ways to save and invest, because the selling value of gold is increasing and the level of risk is very low so that customers can invest safely without thinking about losses due to the level of risk. The advantages and ease of saving gold at Pegadaian are expected to help people to invest.

Promotion is very important for businesses to increase sales and is one way to present and market their products or services to customers or customers [1]. Good service affects customer satisfaction, which leads to repeat purchases and thus higher sales. It is clear that service quality is an effort to meet consumer needs and desires, as well as the accuracy of delivery to meet consumer expectations. Services required by customers are generally classified into two types: physical services, which are personal, and administrative services, which are provided by others [2]. Marketing activities carried out by each pawnshop must also succeed in socializing the motives of saving in the community. Motivation is a state of a person that encourages one's desire to achieve certain desires in order to achieve goals (Rahmawati & Illiyin 2021).

The Effect Of Service Quality Promotion And Motivation On The Decision To Choose Gold Savings Products At Pt. Pegadaian (Perbaungan Branch). Yusri Irma Yanti, et.al

Gold Savings is a new product of Pegadaian that allows you to buy and sell gold with a deposit at an attractive price. This gold savings product was launched with the aim of making it easier for people to buy gold with minimal capital. Unlike gold loans from banks, gold savings can be obtained with very small capital, no repayment period and no collateral used. In addition, not only parents can open gold savings at pawnshops, students can also start saving gold. To date, marketing philosophies have changed from making and selling to understanding and responding to consumer needs. Gold investment is among the safest and most profitable investments. The problem is, gold is an investment whose value tends to fluctuate and the price cannot be predicted. So it can be said that gold investment has an uncertain positive side and buyers are afraid of losing their gold deposits.

The presence of Pegadaian Perbaungan Branch in the middle of the Perbaungan City community, is expected to be able to improve and improve the economy of the middle to lower class community and make it easier for people to invest in gold savings. Thus the price of gold is relatively high, the lower middle class cannot own gold at that price, but with cheap gold savings products available at pawnshops, fast turnover, and professional services, people with gold savings products can own gold. Gold Savings is a gold buying and selling service at affordable prices. This service makes it easy for people to invest in gold. The quality of gold deposit savings products is considered not optimal, because many customers compare it with other investment products and gold deposit savings products are more profitable. Customers expect gold savings as a safe and profitable investment solution.

Several studies that have been conducted on the effect of promotion of service quality and motivation on the decision to choose gold savings products state that the influence of promotion of service quality and motivation has a significant effect on the decision to choose gold savings products. While some research conducted on the effect of promotion, service quality and motivation did not have a significant effect on the decision to choose gold savings products [4] [5] [6] [7] [8] [9].

2. LITERATURE REVIEW

Definition of Promotion

Promotion is persuasive designed to persuade or encourage consumers to buy products or services produced by a company so that they are willing to accept and buy it. "Promotion aims to convey messages about the existence of products to the wider community, especially target groups, through the communication of sellers and buyers using real information that aims to change the attitudes and behaviors of buyers who previously did not know to become buyers and pay for the product" (Tarmizi & Hilal 2020).

Understanding Service Quality

In practice, there are two types of customers who are selective and customers or consumers who accept what they are. An employee or agency managing operations needs to understand both types of customers in order to maximize the services offered. Each type of customer should be treated in its own way. Since these two types of customers are personalities, they are very different. Quality of service is "an important issue that must be considered and implemented as much as possible in order to survive and continue to be the first choice of customers" [11].

Service quality is "the most important basis for achieving customer satisfaction. In this case, a company can be said to be good if it can provide goods or services in accordance with customer wishes. Good product quality and service have a significant impact on increasing customer satisfaction" [12].

Understanding Motivation

The term "motivation" is usually used to determine a person's intention for something to achieve a certain goal, such as money, safety, prestige, and so on. However, the specific goals that many people seem to strive for in the analysis often turn into tools to achieve other, which are considered more important. A person has "motivation to act and do something, with high work motivation, employees will be enterprising to do" [13].

The term "motivation" is usually used to determine a person's intention for something to achieve a certain goal, such as money, safety, prestige, and so on. However, the specific goals that many people seem to strive for in the analysis often turn into tools to achieve other, which are considered more important. A person has "motivation to act and do something, with high work motivation, employees will be enterprising to do" [1].

Understanding The Decision to Choose

A decision to choose is "a decision of a person in which he chooses one of several alternatives that exist between several options, it is called a decision of choice"[14]. Selection is "a problem-solving process in which a person chooses the most appropriate behavioral alternative from two or more of the decision choices choosing considered to be the most appropriate course of action during the stages of the decision-making process"[15, p. 85]. "In the process of making a decision about a product, one evaluates various options and then makes a decision based on that analysis."[16].

"One phase of consumer behavior is the decision to choose a product, which encourages them to make pre- and post-purchase decisions, as well as how individuals, groups, and organizations choose, buy, use, and goods or services to meet their needs and wants."[17]. "When consumers choose products and brands, they also choose the most preferred brands however, there are two factors that can be used for them"[18, p. 62].

3. METHOD

Population is "a generalized area consisting of subjects and objects that have certain quantities and characteristics that are determined by researchers to study and then draw conclusions"[19, p. 126]. Based on the definition of population above, the population in this study will be Pegadaian Perbaungan customers who have used gold savings products. The population taken in this study is eight hundred and thirty customers who have used gold savings products at Pegadaian Perbaungan in January-March 2023.

3.2. Sampel

A sample is "a subset of the number and characteristics shared by that population"[19, p. 127]. Sampling if the subjects are less than 100 then the entire population becomes the study sample, but if the subjects are more than 100 then 10%-15% or 20%-25% or more can be taken. Based on the explanation above, it can be said that the results of the summation of the research sample are $830 \times 15\% = 124.5$ so that it becomes 124 respondents. Taking the number of respondents to the sample is done through accidental sampling techniques or chance sampling, that is, anyone who coincidentally meets the researcher can be used as a sample.

Operational Definition

Variables are the most important part of a study, because research cannot be done if there are no variables or problems in the study. Based on the above problem system, the variables can further be identified as follows:.

1. The independent variable is the variable that affects the dependent variable, which consists of promotion (X1).
2. The independent variable is a variable that affects the dependent variable, which consists of service quality (X2).
3. The independent variable (dependent variable) is the variable that affects the dependent variable, which consists of motivation (X3).
4. The dependent variable is a variable that is influenced by the independent variable, namely the decision to choose (Y).

Table 1 : Operationalization of Research Variables

Variable	Definition	Indicator	Size
Promotion	Promotion is a collection of marketing actions aimed at disseminating information, inducing or persuading customers or receiving, buying, and using goods or services sold by the company [20].	1. Turning the attention of consumers to the product, 2. Encourage them to buy products 3. Cultivate a passion for publication [21]	Likert
Quality of Service	One of the factors that can affect customer satisfaction is the quality of services provided [22].	1. Stipulation of service time 2. Service accuracy 3. Politeness and friendliness 4. Ease of getting services	Likert

Motivation	Motivation in product selection is the process that explains the intensity, direction, and perseverance of a person in achieving his goals known as motivation. The three main elements in this definition are intensity, direction, and perseverance	<p>[23].</p> <ol style="list-style-type: none"> 1. Intrinsic motivation, that is, motivation that comes from within a person 2. Extrinsic motivation, which is motivation that comes from outside oneself <p>[24].</p>	Likert
Choosing Decision	How consumers carry out the decision-making process to choose products and market them can influence consumer decisions in choosing products	<ol style="list-style-type: none"> 1. Stability in a product. 2. Habits in buying products. 3. Give recommendations to others (Kotler & Armstrong 2018:70). 	Likert

Data Analysis Methods

The data analysis method used in this study is quantitative descriptive method, while the analysis model used in this study is multiple linear regression, with equation model:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

Where:

X_1 = Promotion

X_2 = Quality of service

X_3 = Motivation

Y = Decision to Choose

a = Constant

b_1 = Regression coefficient of promotion variables

b_2 = Regression coefficient of service quality variables

e = Error of term (unstudied variable)

Thinking Framework

The most important thing in a good product that can increase its value is promotion and good service quality will increase consumer intention to choose the product, and affordable and appropriate quality can also trigger that intention. Thus, the greater the influence of promotion, good service quality, and self-motivation, the more consumers choose the product [25].

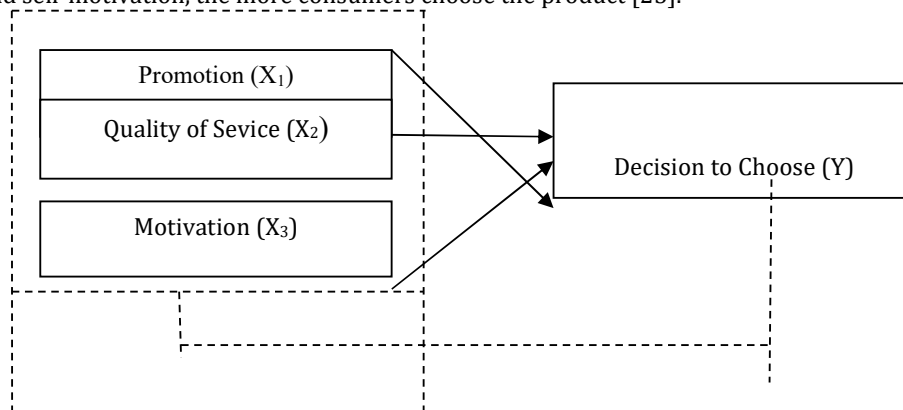


Figure 2 . Thingking Framework

A hypothesis is a "provisional answer to the formulation of a research question, which has been set forth in the form of a statement" [26, p. 120]. The statement of the research hypothesis is:

$H_0=0$: Promotion of service quality and motivation has no effect on the decision to choose.

$H_1 \neq 0$: Promotion of service quality and motivation influence the decision to choose.

4. RESULT AND DISCUSSION

Validity and Reability Test Results

Table 2. Validity Test Results

Variable	Instrumen	Value Validity		Conclusion
		T _{hitung}	T _{tabel}	
Promotion (X1)	X1.1	0,733	0.1779	Valid
	X1.2	0,686	0.1779	Valid
	X1.3	0,625	0.1779	Valid
	X1.4	0,738	0.1779	Valid
	X1.5	0,565	0.1779	Valid
Quality of Service (X2)	X2.1	0.806	0.1779	Valid
	X2.2	0,591	0.1779	Valid
	X2.3	0,763	0.1779	Valid
	X2.4	0,591	0.1779	Valid
	X2.5	0,762	0.1779	Valid
Motivation (X3)	X3.1	0,719	0.1779	Valid
	X3.2	0,638	0.1779	Valid
	X3.3	0,772	0.1779	Valid
	X3.4	0,596	0.1779	Valid
	X3.5	0,783	0.1779	Valid
Choosing Decision (Y)	Y.1	0,792	0.1779	Valid
	Y.2	0,564	0.1779	Valid
	Y.3	0,767	0.1779	Valid
	Y.4	0,604	0.1779	Valid
	Y.5	0,796	0.1779	Valid

From table 2. From the results of the effectiveness validity test using SPSS, if each of the instrumental variables of promotion (X1), service quality (X2), motivation (X3), and choosing decision (Y) is considered to have a rtable of 0.1779, then it can be concluded that overall the four variables of the declared tool are valid.

Reliability tests are carried out to ensure that the instruments used are reliable, consistent and stable when used over time. The instrument is said to be reliable with Cronbach's alpha count > Cronbach's alpha tolerance. The reliability test results are as follows:

Table 4.2; Reliability Test Results

No	Variable	Nilai Cronbach's Alpha	Nilai Cronbach's Alpha	Conclusion
1	Promotion(X1)	0.801		Reliable
2	Quality of Service (X2)	0,779		Reliable
3	Motivation (X3)	0,778		Reliable
4	Choosing Decision (Y)	0,785		Reliable

The results of the reliability test show that the value of Cronbach's Alpha of all variables is greater than 0.6, so it can be concluded that the questionnaire of this study is said to be reliable.

Multiple Linear Regression Test Results

This test was conducted to determine the effect of promotion (X1) on the quality of Pegadaian service (X2), motivation (X3), and choosing decision (Y). The following table shows the results of multiple linear regression tests for each variable:

Table .3: Multiple Linear Regression Test Results

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
	Coefficients^a					

1	(Constant)	1.208	.852		1.418	.159
	Total_x1	.315	.138	.251	2.294	0.24 .024
	Total_x2	.451	.104	.447	4.344	.000
	Total_x3	.246	.098	.244	2.498	0.14

a. Dependent Variables: the decision to choose

Based on the results of the multiple linear regression test above, the multiple linear regression equation is obtained as follows:

$$Y = 1.208 + 0.315 + 0.451 + 0,246$$

In multiple linear regression models, the decision constant chooses to have a value of 1.208 which means if the independent variable (X) has a value of 0, the dependent variable (Y) has a value of 1.208. The regression coefficient for each independent variable is positive, meaning that the decision to choose products at Pegadaian is influenced by promotion, service quality, and motivation.

Coefficient of Determination (R²)

The coefficient of determination (R²) is designed to measure the ability of the independent variable to explain the dependent variable. The value of the coefficient of determination is shown in the table below:

Table 4. Test Results of Coefficient of Determination (R²)

Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	
1	.916 ^a	.839	.835	.73691	

a. Predictors: (Constant), Motivation_Quality of Service_Promotion

The value of the coefficient of determination (R²) of 0.839 or 83.9% shows that variables such as promotion, service quality, motivation, can explain variations in the decision to choose pawnshop products.

Simultaneous Test (F Test)

Simultaneous testing (F test) was conducted to see the effect of promotion (X1), service quality (X2), motivation (X3) and both on the decision to choose (Y). The test was conducted at a confidence level of 95% or $\alpha=0.05$ (5%) with the following criteria:

- If $F_{\text{calculate}} \leq F_{\text{table}}$, then H₀ is accepted, H₁ is rejected, meaning that simultaneously this study has no effect.
- If $F_{\text{calculate}} \geq F_{\text{table}}$, then H₀ is rejected, H₁ is accepted, meaning that simultaneously this study has an effect.

Table 5: Simultaneous Test Results (Test F)

ANOVA ^a						
Model		Sum of Square	Df	Mean Square	F	Sig.
1	Regression	339.182	3	113.061	208.199	.000 ^b
	Residuals	65.165	120	.543		
	Total	404.347	123			

a. Dependent Variables: Choosing Decisions

b. Predictors: (Constant), Motivation_Quality of Service_Promotion

Based on the table, it can be seen that the $F_{\text{calculate}}$ value is 208.199 > from F_{table} 12.68 and the significant value is 0.000 < from the alpha value of 0.05. The decision taken H₀ is then processed, and H₁ is accepted. By accepting H₁, it is proved that the independent variables consisting of promotion (X1), Quality of Service (X2), and Motivation (X3) can explain the dependent variable (Y). thus, promotion variables, service quality, and motivation simultaneously have a positive and significant effect on the decision to choose Pegadaian products.

Partial Test (t uji)

The partial test (t-test) aims to see the effect of promotion, service quality, and motivation, with the following criteria:

- if $t_{count} \leq t_{table}$, then H_0 is accepted, H_1 is rejected, meaning that simultaneously this study has no effect.
- If $t_{count} \geq t_{table}$, then H_0 rejected H_1 accepted, meaning that partially this study has an effect.

Table 6: Partial Regression Test Results (t test)

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.208	.852		1.418	.159
	Promotion	.315	.138	.251	2.294	.024
	Quality of Service	.451	.104	.447	4.344	.000
	Motivation	.246	.098	.244	2.498	.014

a. Dependent Variables: Choosing Decisions

Based on the table, it can be seen that:

1. If the calculated value of the promotion variable is $2.294 > t_{table} 1.979$ and the significant value of $0.024 < \alpha 0.05$, then H_0 is rejected and H_1 is accepted, so that some promotion variables have a positive and significant effect on the decision to choose.
2. If the calculated value of the service quality variable is $4.344 > t_{table} 1.979$ and the significant value is $0.000 < \alpha 0.05$, then H_0 is rejected and H_1 is accepted, so that several service quality variables have a positive and significant effect on the decision to choose.
3. If the calculated value of the service quality variable is $2.498 > t_{table} 1.979$ and the significant value is $0.014 < \alpha 0.05$ then H_0 is rejected and H_1 is accepted, then several motivational variables have a positive and significant effect on the decision to choose.

Discussion

The results of the first hypothesis test showed that the variables promotion (X1), service quality (X2), and motivation (X3) were able to explain the variables in the decision to choose a measurable pawnshop (R²) of 0.839 or 83.9%. The results of the second test showed that the variables promotion (X1), service quality (X2), and motivation (X3) simultaneously had a positive and very significant effect on the decision to choose a pawnshop (Y), which was indicated by a value of $F_{calculate} 208,199 \geq F_{table} 2.68$ and a significant value of $0.000 \leq \alpha 0.05$. The findings concluded that promotion (X1), service quality (X2), and motivation (X3) had a positive effect on the decision to choose (Y). In the variable section, the results of the analysis that have been carried out are discussed. It can be seen that all independent variables are significant to the dependent variable.

The decision to choose variable (Y) has a positive effect, and the most significant influence from the data of four statement indicators given by respondents, it can be seen that respondents give positive answers, reaching 51%. "The decision to choose is among the consumer products influenced by the decision towards gold savings products" (Tanady & Fuad 2020). The decision of choosing a product is "the stage of consumer behavior that becomes the basis for consumers to make choosing decisions before post-choosing behavior, and how individuals, groups, and organizations choose, buy, use, and how goods or services satisfy consumer needs and desires"[17].

5. CONCLUSION

Simultaneously the variables of promotion, service quality, and motivation have a significant positive effect on the decision to choose Pegadaian. Promotion variables, service quality, and motivation have a significant positive effect on the decision to choose a pawnshop.

REFERENCES

- [1] N. M. Mentari, Yohani, and F. Hudaya, "The Effect of Promotion, Service Quality, Motivation, and Perception on Customer Decisions to Choose Gold Savings Products at Pekalongan Syariah Pegadaian," *J. Neraca*, vol. 18, no. 1, pp. 47–74, 2022.
- [2] Nurhikmah and Ismaulina, "Faktor Yang Mempengaruhi Nasabah Dalam Memilih Tabungan Emas Pada Pegadaian Syariah Takengon Factors That Influence Customer'S Interest in Choosing Gold Savings of Pegadaian Syariah Takengon," *J. Penelit. Keuang. dan Perbank. Syariah*, vol. 2, no. 1, pp. 1–11, 2020.

- [3] I. Rahmawati and R. Iliyin, "Pengaruh Motivasi, Persepsi Dan Sikap Konsumen Terhadap Keputusan Pembelian Hp Oppo," *J. Ilm. Hosp.*, vol. 10, no. 1, pp. 103–112, 2021.
- [4] Y. A. Perdana and A. N. Sumidartiny, "Pengaruh Kualitas Produk, Harga dan Promosi Terhadap Keputusan Pembelian Tabungan Emas Pegadaian (Studi Kasus di PT Pegadaian Cabang Kalimantan)," *J. Adm. Bisnis*, vol. 2, no. 6, pp. 769–780, 2022.
- [5] R. R. Siswoyo, Supaino, and R. Agus, "Pengaruh digitalisasi, motivasi dan literasi keuangan syariah terhadap keputusan berinvestasi tabungan emas di pegadaian," *Keuang. Dan Perbank. Syariah*, vol. 2, no. 1, pp. 653–662, 2022.
- [6] S. M. Pratiwi, A. Sang, and N. N. Marpaung, "Pengaruh Harga dan Promosi Terhadap Keputusan Pembelian Produk Tabungan Emas Pada PT. Pegadaian (Persero) Cabang Kalimantan," *J. Al-Misbah*, vol. 3, no. 1, pp. 167–176, 2022.
- [7] N. S. Maharani, "Pengaruh Promosi dan Fluktuasi Harga Emas Terhadap Minat Nasabah pada Produk Tabungan Emas," *J. Akunt. dan Keuang. Islam*, vol. 1, no. 1, pp. 57–78, 2020.
- [8] P. Montolalu and M. C. Raintung, "Analisis Pengaruh Strategi Promosi, Citra Merek, Dan Persepsi Terhadap Keputusan Nasabah Pengguna Tabungan Emas Pada PT . Pegadaian (Persero) Kanwil V Manado," *J. Ris. Ekon. Manajemen, Bisnis dan Akunt.*, vol. 6, no. 3, p. 1809, 2018.
- [9] A. A. Sopian, "Pengaruh Promosi, Harga, dan Produk PT. Pegadaian Syariah Terhadap Keputusan Menjadi Nasabah Tabungan Emas Pada Masa Pandemi Covid-19," *J. Ilmu Akunt. dan Bisnis Syariah*, vol. IV, no. 2, pp. 1–16, 2022.
- [10] Tarmizi and N. Hilal, "Keputusan Memilih Produk Tabungan Emas: Efek Promosi Dan Kualitas Layanan di PT. Pegadaian (persero) Cabang Palu Timur," *J. Ris. Manaj. Bisnis Dewantara*, vol. 3, no. 2, pp. 160–170, 2020.
- [11] R. Maulana, *Pengaruh Kualitas Pelayanan*. Bandung, 2019.
- [12] P. Dewi, *Pemasaran Jasa Pariwisata*. 2021.
- [13] A. I. Azas, B. Romadhoni, and H. Tamsah, "Pengaruh Motivasi Kerja, Kompensasi dan Pelatihan terhadap Kinerja Pegawai pada Rektorat UIN Alauddin Makassar," *YUME J. Manag.*, vol. 2, no. 1, 2019.
- [14] R. E. Desiyani, L. D. Agustiansyah, and P. Maelani, "Pengaruh Keunikan Produk, Harga Dan Promosi Terhadap Keputusan Memilih Sekolah Menengah Kejuruan Kesehatan Husada Pratama," *J. Valuasi J. Ilm. Ilmu Manaj. dan Kewirausahaan*, vol. 2, no. 1, pp. 99–111, 2022.
- [15] M. A. Firmansyah, *Pemasaran (Dasar dan Konsep)*. 2019.
- [16] A. Yusuf, "The Influence of Product Innovation and Brand Image on Customer Purchase Decision on Oppo Smartphone Products in South Tangerang City," *Budapest Int. Res. Critics Inst. Humanit. Soc. Sci.*, vol. 4, no. 1, pp. 472–481, 2021.
- [17] R. Ernawati, A. B. Dwi, and J. G. Argo, "Analisis Pengaruh Promosi, Harga, dan Citra Merek terhadap Keputusan Pembelian pada Situs E-commerce Zalora di Jakarta," *Bus. Manag. Anal. J.*, vol. 4, no. 2, pp. 80–98, 2021.
- [18] P. Kotler and G. Armstrong, *Principles of Marketing*. 2018.
- [19] Sugiyono, *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Bandung: Alfabeta, 2021.
- [20] D. A. Harliyana, U. Moontil, A. Bahsoan, R. Hafid, and S. Sudirman, "Pengaruh Promosi Online Dan Kualitas Pelayanan Terhadap Keputusan Pembelian Konsumen Pada Industri Yunita Meubel," *J. Econ. Bus. Educ.*, vol. 1, no. 1, 2023.
- [21] L. T. Tambunan, "Faktor Dominan Pengaruh Bauran Promosi Terhadap Prilaku Kosumen Dalam Keputusan Pembelian Suatu Produk," *J. Ilm. Ekon. dan Bisnis*, vol. 16, no. 1, pp. 35–45, 2019.
- [22] Nuriyah, Ainun, and Wahyudi, "Pengaruh Kualitas Pelayanan Terhadap Kepuasan Pelanggan Pada Trubus Sport Center di Tana Paser," *Manaj. Kreat. J.*, vol. 1, no. 1, pp. 31–47, 2023.
- [23] P. Gatot, *Analisis Pengaruh Pelanggan, Kualitas Pelayanan*. Yogyakarta, 2020.
- [24] Melis, "Motivasi: Teori Dan Perspektif Dalam Ekonomi Islam," *J. Islam. Bank.*, vol. 4, no. 2, pp. 55–65, 2019.
- [25] M. N. Madjid, R. Fielnanda, and B. Sesarwati, "Pengaruh Promosi dan Fluktuasi Harga Emas terhadap Minat Nasabah Pada Produk Tabungan Emas," *J. Publ. Manaj. Inform.*, vol. 2, no. 1, p. 80, 2023.
- [26] D. K. Wardani, *Pengujian Hipotesis (Deskriptif, Komparatif, dan Asosiatif)*. 2020.
- [27] E. S. Tanady and M. Fuad, "Analisis Pengaruh Citra Merek dan Kualitas layanan Terhadap Keputusan Pembelian Tokopedia di Jakarta," *J. Manaj. Pemasar.*, vol. 9, no. 021, pp. 113–123, 2020.