

# SYSTEMATIC LITERATURE REVIEW (SLR): THE EFFECT OF APPRAISAL VALUE ON CUSTOMERS' DECISIONS TO USE GOLD PAWN SERVICES

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**Abstract.** Pawning gold is a popular alternative source of funding in Indonesia. However, a customer's decision to use gold pawning services is influenced by various factors, including the estimated value. This study's goal is to perform a Systematic Literature Review (SLR) in order to determine how the projected value affects consumers' choices when it comes to using gold pawn services. The Systematic Literature Review (SLR) approach is the research methodology employed in journals published between 2020 and 2023. This research method uses SLR by searching for relevant articles from academic databases, such as Google Scholar, Scopus, and Web of Science. The selected articles must meet the inclusion criteria, namely articles that discuss the influence of the estimated value on customers' decisions in using gold pawning services. The research findings indicate that customers' decisions to use gold pawn services are significantly influenced by the assessed value. A high estimated value can boost client confidence in gold pawn services and encourage more people to use them. On the other hand, a low assessed value may make users less trusting of the service and less likely to use it.

**Keywords:** estimated value, customer decision, gold pawn service, systematic literature review

## I. INTRODUCTION

According to Kasmir, Financial institutions basically function as intermediaries with the main role of collecting funds from people who have excess funds and distributing them to people in need. The goal is to create welfare, justice, and prosperity in society so that its economy is fulfilled, most people still rely on loans from conventional financial institutions, even though they are accompanied by interest. The practice of interest, which is considered usury, is strictly prohibited in Islam because the main principle of Islamic economics requires the prohibition of excessive profits from money lending [1]. Many academics have researched the topic of the importance and role of microfinance institutions in reducing poverty and encouraging economic growth of the Indonesian population. One study found that microfinance institutions had a simultaneous impact on poverty levels [2].

Needs, Humans must fulfill material and non-material needs. Many people use the services of financial companies in the fields of capital, financing, investment and savings. Using pawn services is one of the options provided to help people solve financial problems. Pawning ( rahn ) is the delivery of goods as collateral if the borrower fails to repay the loan within the agreed time. This guarantee functions as a seal of trust, giving the lender confidence to return the loaned item [3].

Sharia pawnshops are an option because the accessibility of funding is relatively simple, making it easier for customers. People prefer banks over financing at pawnshops. The disbursement process of sharia pawnshops has the potential

to grow rapidly for people who need financial support because it offers funds faster than getting bank loans directly. This support is obtained from the majority of the Indonesian population who are Muslim. Therefore, pawnshops try to satisfy their customers by making improvements to their offerings. The introduction of sharia-based gold pawn financing products which are the mainstay of sharia pawnshops is one effort to increase customer satisfaction [4].

Sharia pawnshops provide a variety of services, including: pawn services, deposits, gold jewelry purchases, and appraisals. Among these services, appraisals are in great demand by the public because they are directly related to the choice to take or pawn. According to the pricing guidelines set by sharia pawnshops, the estimate is used to calculate the fair price of the goods to be pawned. In the appraisal process, pawnshops are equipped with instruments to verify the validity of the product [5].

### *The Influence of Estimated Value on Customer Decisions*

The price set by the gold pawn company for the pawned item is called the appraised value [6]. The amount of loan that can be given to customers is determined by using the estimated value as a reference. Customers can get loans ranging from minimum loans to maximum loans depending on the value of the collateral, and the estimated value of an item affects the amount of the loan that will be obtained. Consumers will decide to pawn based on the high or low estimated value. According to Rambat Lupiyoadi and Hamdani as quoted by R. Rama Riyani Jazulia (2019), the high estimated value of an item can

influence a customer's decision to use pawnshop services. Customers will give a positive response if the value created by a product or service can meet their needs. The assessment is carried out by an appraiser who has special knowledge and experience in assessing pawned goods. The impact of the estimated value on consumer decisions to use gold pawn services has been the subject of several studies. Here are some relevant studies:

1. Research conducted by Septhani Eka Putri (2022) found that if the estimated value is set high, it will increase customer interest in using gold pawn services.
2. Research conducted by Wijayanti (2020) found that low appraisal values can reduce customer trust in gold pawn services and reduce the likelihood of customers using these services.
3. Research conducted by Sofyan Bachmid (2020) found that the estimated value has a positive influence on customer decisions.

Factors that influence the estimated value in gold pawn services

1. Quality of Pawned Goods: The quality of pawned goods greatly affects the appraised value. Goods that are of high quality and in good condition will have a higher appraised value compared to goods that are of low quality or in damaged condition [7].
2. Market Price of Pawned Goods: The market price of pawned goods also affects the appraised value. If the market price of pawned goods increases, the appraised value will also increase [8].
3. Economic Conditions: Economic conditions also affect the appraisal value. If economic conditions are good, the appraisal value will increase because the demand for pawned goods increases [9].
4. Type of Item Pawned: The type of item pawned also affects the appraised value. Items with high intrinsic value, such as gold, will have a higher appraised value compared to items with low intrinsic value, such as jewelry [10].
5. Physical Condition of Pawned Goods: The physical condition of pawned goods also affects the estimated value. Goods that are in good condition and not damaged will have a higher estimated value compared to goods that are damaged [11].
6. Required Documents: The documents required to pawn an item also affect the appraised value. If the required documents are complete and valid, the estimated value will increase [12].

Thus, the estimated value in gold pawn services is influenced by various complex and interrelated factors. Therefore, gold pawn companies need to pay attention to these factors in determining the appropriate and fair estimated value for customers.

## II. RESEARCH METHOD

Systematic literature review is a research technique used to find, assess, and analyze all relevant study findings related to a particular topic, research question, or phenomenon of interest. All accessible studies on the topic of the phenomenon of interest with a specific and relevant research question are

found, reviewed, evaluated, and interpreted using the SLR approach. Systematic review and identification of journals can be done using the SLR technique, which adheres to the procedures established at each phase [13].

The data source is several indexed journal literatures published online with the E-ISSN code. and has an electronic ISSN (International Standard Serial Number), this study uses the Systematic Literature Review (SLR) methodology and is then reviewed. Data were collected through internet searches using Google Scholar. The research population includes 10 indexed journals that focus on the influence of appraisal value in Islamic pawnshops and Islamic banking in Indonesia, published by various journal publishers.

### Research Questions

A research question is an expression of interest in a subject that is literally and methodically derived from the researcher's scientific training to motivate focused inquiry and spark conversation about possible answers. Several requirements must be met by the RQ, by definition, these characteristics include:

- Statements that express interest or contain a question mark
- Obtained using methodical and repetitive procedures
- Influenced by (a number of) scientific training of researchers
- Oversee research initiatives
- Create lively conversations about anticipated outcomes or results

Table 1. PICOC

<b>Population</b>	Estimated Value in pawnshops and Islamic banking
<b>Intervention</b>	Estimated Value of Customers' Decisions to Use Gold Pawn Services
<b>Comparison</b>	Pawnshop appraisal value / Islamic banking appraisal value
<b>Outcomes</b>	Service has an influence on promotions which impact customer decisions.
<b>Contecxt</b>	Customer's decision regarding the gold pawn estimate

Table 2. Summary of Questions

ID	Research Question	Motivation
RQ1	Does the estimated value influence customer decisions?	Identify the journals that are most influential in customer decisions
RQ2	How to increase customer decisions to use gold pawn services	Looking for significant research discussing ways to improve customer decisions
RQ3	What methods are often used to research customer decisions on gold pawn?	Describes methods frequently used for research into customer decisions on gold pawn.
RQ4	What method performs best when used for	Describes the best performance method

<b>RQ5</b>	customer decisions in gold pawn?	when used for customer decisions in gold pawn
<b>RQ6</b>	What method is recommended in customer decisions in gold pawning?  What kind of framework is proposed for customer decisions in gold pawning?	Describes the recommended method in customer decisions in gold pawning  Describes a proposed framework for customer decisions in gold pawning.

From the table above, we can see that RQ1 functions to evaluate the research context and as a basic question that is directly related to the research title. Meanwhile, RQ2 and RQ3 were created to help evaluate how effective the research context is. Meanwhile, RQ4 to RQ 5 explains what methods or methods are used to strengthen research and predict weaknesses in research. And the last RQ6 is to find the best framework for this research.

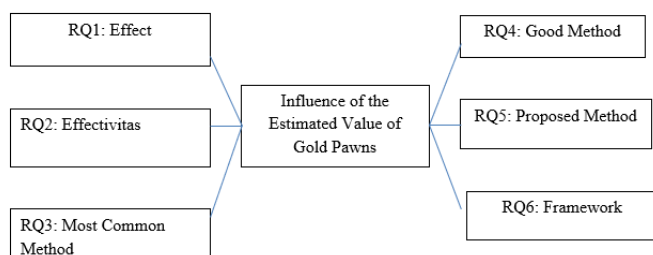


Figure 1. Search strategy

**Search strategy**

The search strategy in a systematic literature review (SLR) is a list of search terms and limitations used to obtain relevant articles from databases. In this study, secondary data was used where the data was obtained from previous research. In this study, a relevant database set was used, namely Google Scholar, Sinta, Garuda. This literature uses full-text journals and theses that have been published from 2017 to 2022. To obtain relevant journals, the search strategy must be able to determine keywords, namely: conducting a search from PICOC, searching for journals with keywords AND BOOLEAN and OR. Then research according to the criteria will be combined and a summary will be made.

**Study Selection**

The following are the criteria used to select primary studies, which are shown in Table 3.

Table 3. inclusion and exclusion

Inclusion criteria	Studies in the field of appraisal value, in pawnshops using large and small scale data sets. A study that discusses the comparison of estimated values in pawnshops and Islamic banking. For studies that have references to thesis results, accompanied by journals, only ISSN-indexed journals will be included.
Exclusion criteria	The study only discusses the estimated value of gold in pawnshops and in Islamic banking. The study was not written in anything other than Indonesian

**Data extraction (Data extraction)**

Once the selected primary studies are retrieved, information that helps answer the study questions is collected. The study questions and analysis conducted by the researcher allow for the identification of properties. To answer the study topics listed in Table 4, four attributes were used.

Table 4. Data extraction properties mapped to research questions

Properties	Research Question
Identification and influence	<b>RQ1</b>
Effectiveness	<b>RQ2</b>
Gold pawn appraisal value method	<b>RQ3,RQ4,RQ5</b>
Gold pawn assessment framework	<b>RQ6</b>

**Study Quality Assessment and Data Synthesis**

In conducting research, study quality and data synthesis are very important aspects to consider. Study quality concerns the exclusion and inclusion criteria of research that will be included in the analysis. Meanwhile, data synthesis includes the synthesis of primary study findings and statistical analysis of numerical data.

*Study Quality Assessment Criteria:*

In assessing the quality of a study, researchers need to establish clear exclusion and inclusion criteria. These criteria can be methodological criteria, content criteria, and other criteria relevant to the research objectives.

*Data Synthetic:*

Data synthesis includes synthesis of primary study findings and statistical analysis of numerical data. The purpose of data synthesis is to obtain more accurate and comprehensive knowledge and conclusions. In conducting data synthesis,

researchers need to consider the quality of the data and the analysis methods used .

#### *Use of Synthetic Data:*

Synthetic data is data that is not created by humans and imitates real data. This data is generated by simulations and computational algorithms based on certain criteria. The use of synthetic data can help improve the quality and accuracy of research results. In conducting research, assessment of study quality and data synthesis are very important aspects to consider. Study quality concerns the exclusion and inclusion criteria of research to be included in the analysis, while data synthesis includes the synthesis of primary study findings and statistical analysis of numerical data. Use Synthetic data can help improve the quality and accuracy of research results.

### III. RESULTS AND DISCUSSION

#### 1. Estimated Value

According to Triandaru, defining an assessment as an assessment carried out by an appraiser on a collateral brought by a customer to a pawnshop to calculate the amount of loan money that will be paid to the customer. The actions taken in the assessment are to find out the size and calculation of the collateral in order to calculate the amount of the loan that will be given to the customer. Customers who pay a certain amount of money to the pawnshop in determining the money that will be given. In the assessment process, rejection of goods is carried out against goods that are rejected by the Customer. Meanwhile, according to Arifah, the estimated value is an estimate of the amount, depending on the final price, market price, and applicable laws at a certain time, which will be used as collateral. Sharia pawnshops strive to avoid assessment results that are detrimental to customers and pawnshops in general in determining the value of pawned goods. As a general benchmark at the branch, the head office sets the base price for gold jewelry and gems based on changes in market prices and projections of future price trends.

#### 2. Factors that affect the Estimated Value

According to Muhammad & Sholikul Hadi, in determining the estimated value of an item, several factors, one of which is:

##### a) Types of goods.

Items that can be classified as collateral are items that have a certain value that are divided into two categories: bags and warehouses. Bag items are made of wood and metal, while warehouse items are made of electronic goods such as laptops and HP computers and mobile devices. The type of goods stated as collateral will affect the value of the offer made to the state, which ultimately determines its potential profit.

##### b) Central Market Price (HPP)

Based on the Metal Estimation Standard (STL), the Board of Directors sets the market price as a general benchmark for all Islamic pawnshop locations, especially gold and gems. The standard market price, or STL, is used to calculate the estimated value of gold.

##### c) Market Price (HPS)

Market prices are set based on the prices of used goods in the surrounding area for warehouse goods such as cars, motorcycles, and electronics. The age and quality of the goods

are also taken into consideration when calculating an accurate estimate of value .

#### 3. Gold Appraisal Procedure

According to Sofyan, the assessment of pawned goods is carried out by appraisers who have special training and experience in their fields. The typical carat level for jewelry in gold assessment is between 18 and 22 carats. The following actions are part of the gold pawn assessment stage:

- a) What the customer does is fill out the request form for the loan that has been provided.
  - b) Provide the completed form to the customer along with the customer's identity, namely KTP and collateral.
  - c) The collateral will be assessed in accordance with Islamic pawnshop regulations by a pawnshop officer or appraiser.
  - d) The loan amount must then be determined; for gold, it is between 92% and 95% of the estimated value of the gold .
  - e) If the customer is willing to pawn after the estimated value of the gold is known, the customer will sign a contract and receive the loan money.
1. Indah Aditiawati, Toufan Aldian Syah, (2024), entitled, "The effect of maintenance costs, estimated value, and service quality on gold pawn customer decisions at the Islamic pawnshop KC Kusumanegara Yogyakarta", with a quantitative research method, the study findings show that although the estimated value does not have a clear impact on customer decisions, maintenance costs have an impact, and service quality has an impact. This is because, when considering all things, customer decisions are influenced by maintenance costs, estimated value, and service quality at the same time. In my opinion, this study also has shortcomings, namely that this study uses a quantitative approach, which may not capture the nuances and complexities of the customer decision-making process. Qualitative approaches, such as in-depth interviews or focus groups, can provide more detailed insights into customers' thoughts and feelings about gold pawn products.
  2. Muhammad Yusuf Dwiki Saputro, Uswatun Chasanah, (2024), entitled, "The influence of customer knowledge regarding the estimated value and service quality on customer decisions to use financing products with gold collateral at the Sharia pawnshop, Blauran branch, Surabaya", with a quantitative research method, the researcher found that customer awareness of the projected value partially and service quality partially were both significant based on the results of their data processing, and, both separately and combined, significantly influenced consumer choices. And the variable that has the greatest impact on consumer decisions of the two is customer understanding of the projected value. This study also has shortcomings, namely that this study does not provide a detailed analysis of the demographic characteristics of respondents, which may limit the understanding of the findings in the context of different customer segments.
  3. Nurliza Lubis, Ainul Yusna Harahap, Agustina Nurul Fajriah, (2023), entitled "The effect of estimated value and ijarah costs on customer decisions in choosing rahn

- products at PT Pegadaian Syariah", with a quantitative research method, this study shows that the value set significantly influences customer decisions to purchase Rahn goods. In addition, consumer satisfaction is significantly increased by the *ijarah* value. The drawback of this study is that this study does not provide a comprehensive review of the literature on customer decision making in the context of Islamic banking and finance, which may limit the generalizability of these findings.
4. Mulyani Rizki, (2022), entitled "The Influence of Estimated Value on Customer Decisions to Pawn Gold at Pegadaian Syariah", with a Quantitative research method, The results of the study showed a *t* value of 4.917 higher than the *t* table value of 1.988 and a significance value of 0.000 smaller than 0.05. This shows that the customer's decision to pawn gold at Pegadaian Syariah is significantly and positively influenced by the expected value variable. The disadvantage of this study is that it uses a quantitative approach, which may not capture the nuances and complexities of the customer decision-making process. Qualitative approaches, such as in-depth interviews or focus groups, can provide more detailed insights into customers' thoughts and feelings towards gold pawn products.
  5. Evi Rentiwi, (2020), entitled "The Influence of Promotion and Estimated Value on Customer Decisions on Gold Pawn Products in an Islamic Perspective", with a Quantitative research method, Customer decisions are positively and significantly influenced by promotion factors, because by using the personal selling method, customer understanding of gold pawn products can be increased before a decision is made. On the other hand, the estimated value is not considered to have a significant influence on customer decisions, because an increase in the estimated value is not always followed by an increase in the decision to use gold pawn products at the Pegadaian Syariah Radin Intan Bandar Lampung branch. The drawback of this article is that the research period is not specifically stated, so it is difficult to know whether the data used is the latest data or not.
  6. Melinia Sari, (2022), entitled "The Influence of Estimated Value, Costs and Services on Decisions in Using Sharia Gold Pawn Services", with a Quantitative research method, the projected value has a positive and significant impact on customer decisions. However, at Bank Syariah KCP Kedaton, Bandar Lampung, price and service are considered not to have much influence on customer choices in terms of sharia gold pawn financing. The shortcomings of this study are the lack of comparison of research results with previous similar studies to strengthen the analysis.
  7. Karomatun, (2022), entitled "The Influence of Marketing Estimated Value and Deposit Fees on Gold Pawns on Customer Interest in Using Gold Pawn Facilities at PT. Bank Syariah Mandiri KCP Tuban", with a Quantitative research method, Customer interest in utilizing gold pawn facilities is positively and significantly influenced by the independent variable of marketing (X1), based on the results of research conducted on gold pawn items at PT. Bank Syariah Mandiri KCP Tuban. This is supported by a fairly large *t* value below alpha 5% and a fairly high beta value, this indicates that marketing efforts made by pawn officers can boost consumer interest. The drawback of this study is that the findings of this study may be limited to the specific context of the bank and its customers, and may not apply to other Islamic banks or financial institutions.
  8. Sofyan Bachmid, (2020), entitled, "Analysis of Factors Influencing Decisions in Choosing Gold Pawn Products According to Islamic Perspective", with a Quantitative research method, the findings of this study indicate that when consumers choose gold pawn items, the estimated value, rental price, and service all play a big role. Rental costs have a big impact on influencing client decisions, although the estimated value does not have much influence. However, service has a big impact, indicating that the main element influencing consumer choices is service quality. The drawback of this article is that the findings of this study may be limited to the specific context of the COVID-19 pandemic, so they may not be applicable to other situations.
  9. Siti Khoiriyah, (2022), entitled "The Influence of the Gold Pawn Assessment Method on Customer Decision Making at Bank Syariah Indonesia KC Surabaya Darmo", with a Quantitative research method, the findings of this study highlight the impact of the gold pawn method at BSI KC Surabaya Darmo on customer decision making. The assessment process is in line with sharia principles, because all required terms and conditions have been met. The study concluded that the assessment method does influence customer decision making. The drawback of this study is that there is no explanation regarding the practical implications of the research results for Pegadaian Syariah.
  10. Septhani Eka Putri, (2022), entitled "The effect of estimated value, usury and promotion on customer interest in using sharia gold pawn financing products", with a quantitative research method, the test results show that customer interest in utilizing gold pawn financing solutions is positively influenced by the projected value. In this case, a positive value means that customers will be more interested in utilizing sharia gold pawn goods if the projected value given by Bank Riau Kepri Syariah is higher than others. The projected usury value also positively influences consumer decisions because the bank sets a relatively low usury, which encourages customers to utilize gold pawn goods with low usury when returning them. Finally, customer interest in using gold pawn financing solutions is also positively influenced by promotions. The drawback of this article is that the discussion of the Islamic economic perspective on promotion and estimated value is still limited and not in-depth.
- Estimated value has consistently been found to have a significant influence on customer decisions when pledging gold, according to literature study analysis. The main factor influencing customer decisions according to research by Indah

Aditiawati and TA Syah (2024), Muhamman Yusuf and Uswatun Chasanah (2024), Nurliza, Ainul, and Agustina (2023), and Mulyani Rizki (2022) is the estimated value. In addition, research by Ayu Seftiani and Ilham shows that service factors have proven to play an important role, especially in increasing customers' positive impressions of gold pawn services. Furthermore, according to Ilham's research, services function as mediators to increase the impact of ijarah and promotions on consumer decisions. At the same time, associated costs, such as ijarah fees, produce conflicting findings; in certain studies, there are actually no costs.

In the research of Evi 2020 and Sofyan Bachmid (2020) explained that the estimated value does not have a very positive effect, because the customer's decision is mostly influenced by promotional factors. This is different from the research of Melinia 2020, Karomatun 2022, Siti Khoiriyah 2022, which states that the estimated value influences the customer's decision to use gold pawn services. In Melinia's research, not only the estimated value has a positive effect but also the costs and services also have a significant influence. However, in Siti Khoiriyah's research, it explains that the estimated value also has an effect because the assessment process is in line with sharia principles because basically all the requirements that have been determined have been met. This is different from Septhani's research (2022) which explains that if the estimated value set by the bank is high, it will affect customer interest in using gold pawn services because basically customers will choose banks that offer higher estimated values because they get higher profits.

These studies also indicate that costs such as leasing and service quality should not be ignored, especially by financial institutions that focus on customer satisfaction. In some branches, such as Pegadaian Syariah Ngaliyan Square Semarang, good service quality can even be a key factor in the success of gold pawn financing repayment, although the influence of this factor is not always significant in all locations. Therefore, although the appraised value is often the main focus in the sharia gold pawn strategy, it is important to also pay attention to other factors such as costs, promotions and services that can influence customer decisions. Every financial institution must understand the characteristics and specific needs of its customers to design an effective strategy in offering sharia gold pawn products.

Overall, these results support the assumption that customer decisions regarding sharia gold pawn services are mainly influenced by estimated value and service, with the influence of costs varying according to the context and location of the study.

#### Publication of Significant Research Results

In this *Systematic Literature Review* (SLR), there are 10 research results that examine the effect of estimated value on customer decisions to use gold pawn services in Islamic banking in Indonesia. Every year in the study, even the most are 2020 and 2022. Some journals and research results use both qualitative and quantitative methods.

#### IV. CONCLUSIONS

Systematic Literature Review is a research methodology used to collect and evaluate research related to a particular topic in a focused manner. This study shows that customer decisions in utilizing gold pawn services are greatly influenced by assessments of the estimated value. Empirical research shows that accurate and consistent assessments of current market prices play an important role in shaping consumer behavior. In addition, other factors such as the type of goods also have an effect, the Central Market Price (HPP), and the Local Market Price (HPS) also affect the estimated value. Service plays an important role in moderating the relationship between promotions and customer decisions, as well as in influencing decisions related to ijarah. However, costs do not always have a significant influence on customer decisions. The gold appraisal procedure involves steps such as filling out forms, verifying identity, and determining the estimated value based on carat content. This entire process emphasizes the importance of the estimated value and service in the customer's decision to pawn gold.

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