

# Implementation of Customer Relationship Management (CRM) Strategy in Increasing the Loyalty of Non-Pawn Customers at PT Pegadaian Lempuyangan Branch

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## Abstract

*Economic activities in each country are closely related to financial issues. In the pawn and credit sector, there is very tight competition at the moment, this is also realized by PT Pegadaian Lempuyangan Branch. Therefore, the company's focus must be increased in increasing customer loyalty and delivering value. The purpose of this writing is to determine the increase in non-pawn customer loyalty at PT Pegadaian Lempuyangan Branch resulting from the implementation of the Customer Relationship Management (CRM) strategy. The qualitative method was chosen as the method used in this writing. The data collection techniques involved in this writing are in the form of observations and interviews with internal and external parties of the company. The data that has been collected will then be analyzed using content analysis techniques. As a result, Customer Relationship Management was found to have a significant and real impact on customer loyalty, especially in owning the products offered by the company. Customer Relationship Management is very important to maintain added value and ensure the company's survival. In implementing Customer Relationship Management to increase customer loyalty, companies need to consider customer needs when making product offers, especially non-pawn products. This can be done by increasing the use of social media platforms for offers and improving the service features available on the Pegadaian Digital application for transaction services.*

**Keywords:** Customer, Loyalty, Management, Relationship

## INTRODUCTION

One of the State-Owned Enterprises which operates in the credit services sector, PT Pegadaian in its business process is based on pawn law. This company has decided to become the Community's First Choice Financial Inclusion Agent and become the Most Valuable Financial Company in Indonesia as its vision. Pegadaian has a long history where the establishment of Bank Van Leening in Batavia on August 20 1746 by the Dutch government (VOC) was the beginning of its history. The pawnshop's legal entity status has changed several times, namely since January 1 1961 it became a State Company (PN), then the company status changed to a Bureaucratic Company (PERJAN) based on Government Regulation (PP) No 7/1969, then changed to a Public Company (PERUM) based on PP No.10/1990 (which was updated with PP No.103/2000). Then Pegadaian changed its status to become a Limited Liability Company (PERSERO) in accordance with PP No. 51/2011 on December 13 2011. PT Pegadaian's role in the development process is no longer limited to providing financing, but is broader through the various products and services offered to become integrated business solutions for the community. Pegadaian currently has 4 (four) subsidiaries, namely, in the field of auction services, PT Balai Lelang Artha Gasia, in the field of general services, namely PT Pesonna Optima Jasa, in the field of hotel management and other property businesses, there is PT Pesonna Indonesia Jaya, then in the trading sector of precious stones, gold bullion and jewelry trading in mid-2018, PT Pegadaian Galeri Dua Empat was established. Not only that, there is also 1 (one) Pegadaian associated entity in the private credit bureau sector, namely PT Pefindo Biro Kredit (PBK).

Financial issues have a very strong connection to economic activity in every country. In meeting the daily needs of society which are increasing in line with developments over time, society needs the important role of financial institutions. Not only that, the activities of financial institutions have a role as contributors to economic growth and development of countries in the world. Apart from offering pawn products, PT Pegadaian currently also provides non-pawn

products such as gold installments, gold savings, vehicle installments and business loans. The development of the pawning sector where currently financial institutions such as banks also have business lines in the field of providing credit and pawning to their customers has made competition increasingly tighter in this sector which PT Pegadaian is also aware of and this can pose a threat to PT Pegadaian such as customer switching, to competitors. So companies need to implement a good marketing system to increase sales and maintain customer loyalty. The company's focus must be directed at increasing customer loyalty and delivering value. Kartika Imasari (2011) explains that loyalty means that consumers return again and again to buy or transact with the company even though the price of the products offered by the company may be higher. The key to whether or not a company is successful in retaining customers is a "Good Relationship" between the company and customers. PT. Pegadaian, especially the Lempuyangan Branch, in today's highly competitive competition must be the winners. In this competition, PT Pegadaian Lempuyangan Branch must not rely solely on service products, but must be able to improve the quality of the products and services offered in order to establish good relationships with customers. In anticipating defeat by competitors, marketing strategies need to be considered to attract attention and maintain customer loyalty. One of the various marketing strategies that can act as a bridge between the company and customers is implementing CRM or Customer Relationship Management, where this strategy is a means of integrating processes, people and technology and creating good communication with customers.

PT Pegadaian Lempuyangan Branch has implemented a Customer Relationship Management strategy, but its implementation is not yet optimal. There are still many customers who are hesitant to choose PT Pegadaian products, especially non-pawn products because they are considered new and still superior products to competitors. PT Pegadaian Lempuyangan Branch itself has a target of increasing Out Standing Loans (OSL) by 3% from the previous month. But in reality, this figure is not easy to achieve due to several factors. The factor that influences the rise and fall of OSL is the amount of Loan Money (UP) that is disbursed. A healthy OSL is accompanied by a low number of Non-Performing Loans (NPL). To have a high UP, companies need to increase the amount of non-pawn loans because they have long loan terms or tenors so that customers have more time to pay them back, whereas pawn products or KCA tend to be repaid at any time and have the risk of increasing NPL. However, this has not been successfully implemented due to the lack of interest from customers for non-pawn products. This reason is what attracted the author to conduct research on the implementation of marketing strategies carried out by PT Pegadaian Lempuyangan Branch, especially the Customer Relationship Management strategy in maintaining the loyalty of non-pawn customers.

## **METHOD**

A descriptive qualitative method was chosen as the approach used in writing this final internship report. This approach involves the use of data collection techniques based on observations and interviews with branch leaders, managers, employees and customers, especially non-pawn customers of PT Pegadaian Lempuyangan Branch, which were carried out during an internship at the agency. The data collected from the approach was then analyzed by the author by implementing the content analysis method. In a study, data can be obtained from subjects who are referred to as data sources (Suharsimi, 2013). Primary data searches must be carried out through sources as a means of gathering information.

## **RESULTS AND DISCUSSION**

### **Result:**

#### **Observation**

Based on observations made by the author, the marketing strategy carried out by PT Pegadaian Lempuyangan Branch is still not optimal, especially in terms of maintaining customer loyalty. The high inequality between pawn and non-pawn customers is caused by a lack of customer trust in PT Pegadaian's new products, namely non-pawn products, because they are considered to be not yet optimal and still superior to competitors. To increase the number of non-

pawn customers, the head of the PT Pegadaian Lempuyangan Branch makes an action plan every month. The author also participated in creating an action plan using a Customer Relationship Management strategy. The action plan created of course takes into account the main components of Customer Relationship Management and always has a higher achievement target than the previous month. In introducing non-pawn products to customers, companies use various methods, one of which is by providing literacy to agencies or communities, and carrying out up-selling and cross-selling to customers who make transactions. The author sees that this method is still not optimal and needs to be developed because employees in the front office do not have much free time to carry out cross-selling to customers, especially in the relationship officer section who still has many duties.

### Interview

The author conducted interviews with branch leaders, managers, staff and customers of PT Pegadaian Lempuyangan Branch to find out the Customer Relationship Management implemented by the company in an effort to increase customer loyalty. The interviews were carried out directly, face to face, when the author was still carrying out internship activities, and also indirectly via WhatsApp to fulfill missing information. The following are the questions used by the author in interviewing respondents:

1. Do you feel satisfied with the services provided by PT Pegadaian Lempuyangan Branch?
2. How do employees foster a sense of trust in the company among customers?
3. How does PT Pegadaian Lempuyangan Branch implement and develop Customer Relationship Management?
4. What kind of services does PT Pegadaian Lempuyangan Branch provide to nemi customers to provide satisfactory service?
5. Do you think using the Pegadaian Digital application can make it easier for you to carry out transactions?
6. Has the customer used the services/purchased PT Pegadaian Lempuyangan Branch products more than once?
7. What factors can influence your satisfaction in making transactions at PT Pegadaian Lempuyangan Branch?
8. Do you know of other products besides pawning from PT Pegadaian Lempuyangan Branch?
9. Have you ever used a non-pawn product and what do you think about it?
10. Have you ever or would you recommend PT Pegadaian products to others?

Based on the answers to the questions that have been asked, the author will analyze the answers given by the informants. These answers will be used as primary data to analyze the implementation of Customer Relationship Management that the company has carried out as an effort to increase customer loyalty.

The author will describe the results of the interviews that have been conducted. This interview focuses on the indicators of each variable. In conducting interviews, respondents provided quite detailed and detailed information, then the author presented the results of interviews from five respondents in the following table,

### 1. Customer Relationship Management (people)

**Table 1.** Table Customer Relationship Management Interview Results (people)

Respondent Code	Answer
R1	Not yet, hehehe, humans can never feel satisfied if they haven't achieved their target, hehehe... yes, I think the service at this branch should be further improved, starting from anticipating queues that pile up, preventing customers from getting angry heheh. Regarding up-selling and cross-selling, which I always convey to all employees is also not running optimally, even though it is a good opportunity and it is also easy for them to make offers, they can do it while carrying out their duties. What I really think is not optimal, as I said yesterday at the time of sharing learning, sir, they still don't care enough about customers, customers can get stuck in paying mortgages or

	installments, it can also be because they think we are trivial, right, so that's why I In fact, we always advise all employees to work with their hearts, not just forcing customers to buy products or pawning our products, but they also have to participate in the customer's next steps, for example they can control the customer's installments or mortgage payments, and remind them before they are due, Yes, the point is to make customers comfortable with us first.
R2	Employees always do their best in implementing Customer Relationship Management, for example when visiting agencies or communities. Employees try to always attract the attention of potential customers. They have their own way of maintaining good relationships with customers. After carrying out literacy, employees usually follow up with customers who are deemed to have the green light. Employees always try to be deft in answering every question and responding to complaints experienced by customers or prospective customers with the aim of achieving goals from Pegadaian's product offerings.
R3	When implementing CRM, we follow the action plan that my mother made. For me, I usually prefer to approach potential customers or clients via chat, because in my opinion, if customers feel close to us, they will automatically trust us more, so offering products will definitely be easier. Let's just be nice when we treat our employees. Oh yes, don't forget to say thank you to the employees hehehe
R4	I'm satisfied, the employees here are all friendly, that's how they can solve our problems hehee. The Lempuyangan Pegadaian employees also always let us know if there is any information, they always follow up with us too, so the employees feel comfortable. For example, if you have made an appointment, the next day when you come there you will immediately be served and treated very well. I also often take part in the Enas Bazaar when there are gymnastics activities, this activity can make these customers feel comfortable with Pegadaian Lempuyangan because they present product sales in a different way.
R5	Yes, quite satisfied sis. The employees here don't differentiate between customers, they serve all customers in a friendly manner, what I like about Pegadaian Lempuyangan is that when it comes to pawning goods, they are very quick and very thorough.

## 2. Customer Relationship Management(process)

**Table 2.** Interview Result Customer Relationship Management (process)

Respondent Code	Answer
R1	In fact, the employees here are not optimal in carrying out their marketing. They tend to stay in their comfort zone without wanting to try new things. Yes, what happens is that in order to build trust, they target only the customers they want, for example, customers who have bought gold in large amounts or pawn customers with high amounts, the way they build trust is usually by just interacting with customers, the interaction It can be in the office or via employees' personal social media. When implementing CRM, I always tell each outlet leader to make an action plan every month, but yes, they don't seem to understand, because so far they have only followed the action plan that I have made, I want them to also make a new action plan. so we can boost our sales. Yes, in implementing CRM so far, employees are still motivated by the action plans that I have made, such as

	providing literacy to communities or agencies, providing rewards in the form of basic necessities or cashback vouchers for customers.
R2	We definitely provide the best service, such as speed of transaction times. We always understand customer needs and provide convenience in every transaction, we are ready to help and do not complicate service
R3	The service that we have provided is the fastest process in disbursement, so from the moment the customer applies for financing, we have done a survey in a maximum of 2 days, and if it is approved, the next day it can be immediately disbursed. In fact, the disbursement time doesn't even take an hour, unless there are connection problems, hehehe. But during the disbursement process, customers sometimes feel burdened, because currently the financing disbursement process at Pegadaian automatically requires creating a BRI Simpedes UMI bank account.
R4	In my opinion, the Lempuyangan pawn shop actually has a lot that needs to be improved. Employees sometimes don't pay attention to the duration of the service, during the disbursement process too, we are asked to create an account and the process of making it takes a long time. Sometimes when disbursing, we also have to wait a while because there is no appointment for disbursement, even though it's an office, so everyone has to be on standby there.
R5	The service provided by Pegadaian Lempuyangan is satisfactory, all transactions are fast, they also always tell you how to make it easier for customers to make transactions, so they don't queue up either. In fact, if the Digital Pegadaian application was improved it would definitely be more satisfying.

### 3. Customer Relationship Management(technology)

**Table 3.** Interview Result Customer Relationship Management (technology)

<b>Respondent Code</b>	<b>Answer</b>
R1	Of course, through the digital pawnshop application, customers can carry out any transactions. Such as pawning, booking service, purchasing gold, opening a gold savings account or gold savings transactions. There are many other features available in the Pegadaian Digital application. Sometimes in office services, we take advantage of the Digital Pegadaian application to make it easier and shorten service time.
R2	Yes, not necessarily, the Digital Pegadaian application still has many shortcomings and still needs to be developed. It is not uncommon for customers to use the booking service feature in the application and it is not connected to the service system in the office, automatically the customer has to continue queuing, and this also sometimes causes customers to be dissatisfied with our service.
R3	Yes, sis, it really helps me when I'm working because through Pegadaian Digital I can apply for a booking service, which means customers don't need to register with the RO section. Apart from that, if customers understand the use of digital pawnshops, all transactions will be much easier.
R4	I don't know what the digital pawnshop application is like, bro. When I created an account, the employees didn't explain it further, so I didn't find out more because I wasn't really interested.



R5	If you say it's easy, isn't it, bro, because as far as I know the system is still really bad, before I just made a premium in my account, I went back and forth to the office several times to ask for news, because the application didn't work, at that time I also wanted to try gold installments, but the letter The proof couldn't be downloaded and again I had to go to the office to ask for the letter. From this alone we can conclude that the Pegadaian Digital application cannot be said to make transactions easier.
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#### 4. Customer Loyalty (repeat purchase)

**Table 4.** Customer Loyalty Interview Results (repeat purchase)

Respondent Code	Answer
R1	The customers at Pegadaian Lempuyangan are varied. So it cannot be generalized that all customers have purchased pawn products. However, the majority of Pegadaian customers must have made transactions more than once, because Lempuyangan Pegadaian is the first Pegadaian office in Jogja, so the majority of Pegadaian customers have made purchase transactions more than once.
R2	Oh yes, customers definitely buy Pegadaian products more than once, pawned or non-pawned products.
R3	Not all customers, bro, but there are definitely customers who use or buy Pegadaian products more than once. In fact, usually in one day they can buy more than one product. of course because of cross selling or up selling hehehe.
R4	I have repeatedly used this Pegadaian KUR product, sis, apart from the low interest rate, the KUR offered by Pegadaian has a low nominal value, so it suits my few needs.
R5	This is the first time I am applying for this KREASI product, and I am also new to Pegadaian through my friend.

#### 5. Customer Loyalty (Retention)

**Table 5.** Customer Loyalty Interview Results (retention)

Respondent Code	Answer
R1	Factors that can influence customer satisfaction in making transactions are, of course, differences between products owned by other companies and products owned by Pegadaian. For example, the KREASI product owned by Pegadaian. KREASI is a BPKB pawn product, but it is not included in the pawn product. In this BPKB pawn, the interest rate offered by Pegadaian is lower than BPKB pawn products at other banks. Well, this also increases customer interest in buying Pegadaian products even though there are other options from other companies.
R2	The quality of the products and services provided are the main factors that impact customer satisfaction. In terms of product quality, we clearly have an advantage in non-pawn products, such as our gold installments, this product provides an opportunity for everyone to be able to invest in gold without having to give cash. Apart from that, we also have AMANAH products for financing motorbike loans and car loans, the down payment costs that we offer are cheaper than other financing. So, when it comes to service quality, we try to provide the best, for example during the survey for disbursement we provide comfort to customers, or during the billing process, we can try to collect with a cool head but still put pressure on them to pay the installments.

	This can certainly make customers feel comfortable and will use our products rather than having to deal with other companies whose services may not be like ours.
R3	You know, there are lots of them. If the factor that can influence customer satisfaction is product quality, but in my opinion, Pegadaian's non-pawn products are still lagging behind products from other companies, such as the KUR product offered by Pegadaian, the maximum limit is only 10 million, bro, well, that's all for example in the past. I've taken it from a bank for a larger amount, so I can't take it from the KUR pawnshop either, because the entry level has dropped or, for example, if one day I want to take another KUR product, I can't take it higher because the maximum limit is only 10 million. Customers are also thinking twice about taking it from Pegadaian.
R4	Yes, I know of other products besides pawn products at PT Pegadaian Lempuyangan Branch. What I know is that this product is still relatively new compared to other companies that have similar products. I have also used KUR products at Pegadaian Lempuyangan, and from my experience based on the quality of service provided by employees I have decided to continue using non-pawn products at Pegadaian Lempuyangan despite many challenges from competing companies.
R5	You know, because yesterday I wanted to take this KREASI product so I looked for more information.

## 6. Customer Loyalty (Referrals)

**Table 6.** Customer Loyalty Interview Results (referrals)

Respondent Code	Answer
R1	I have recommended and will continue to recommend the products we sell. Moreover, the condition of non-pawn products is still unknown to many people and few people are interested in it.
R2	Obviously I would recommend the product to other people, I'm a Pegadaian employee, sis, hehehe
R3	Yes, of course, hehehe... I will continue to recommend the product to other people. Especially recommending non-pawn products, because many customers do not know in more detail about the products offered by Pegadaian Lempuyangan, even though there are many non-pawn products at Pegadaian and they are not inferior to other companies' products.
R4	I've never been, but will probably recommend it to my friends after I get more complete information from the employees.
R5	Once, at that time I recommended the KUR product to my aunt because she needed financing with low interest but she had already been rejected when applying for KUR at another bank.

**Table 7.** Customer Relationship Management Content Analysis

Indicator	Description	Respondent					Total
		1	2	3	4	5	
People	Employee friendliness		✓	✓	✓	✓	4
	Employee service in maintaining good relations		✓	✓	✓		3

	Employee skills and dexterity		✓	✓	✓	✓	4
<b>Process</b>	Ease of carrying out transactions	✓	✓				2
	Speed of service process	✓	✓	✓		✓	4
<b>Technology</b>	Using the application makes transactions easier	✓		✓			2

Source: Data Processing 2024

**Table 8.** Customer Loyalty Content Analysis

Indicator	Description	Respondent					Total
		1	2	3	4	5	
<b>Repeat Purchase</b>	Customers purchase products more than once	✓	✓	✓	✓		4
<b>Retention</b>	Superior to other companies' products	✓	✓				2
	The decision to continue using non-pawn products	✓	✓		✓		3
<b>Referrals</b>	Customers recommend products to the local environment	✓	✓	✓	✓	✓	5

Source: Data Processing 2024

### Discussion:

#### **Customer Relationship Management Towards Customer Loyalty**

The implementation of Customer Relationship Management at PT Pegadaian Lempuyangan Branch is quite good but still needs to be developed. This was concluded on the basis of the results of observations that the author has made. During the observation process, the author saw that the implementation of Customer Relationship Management was still not optimal in terms of maintaining good relationships with customers. Employees tend to insist on achieving targets but do not pay attention to customer needs, besides that the marketing strategies carried out by employees sometimes make customers feel uncomfortable. This influences customers' decisions to use non-pawn products, apart from that it is also one of the causes of the imbalance in the number of pawn and non-pawn customers, customers tend to choose to pawn their goods rather than buy non-pawn products from PT Pegadaian Lempuyangan Branch. Apart from that, in the results of observations the author also found shortcomings in the implementation of Customer Relationship Management, namely in utilizing technology. The Gold Savings feature is an example of a non-pawn product available on the Pegadaian Digital application. If this feature functions well it can really help the front office in shortening queues during service, but in reality this feature still needs improvement because when customers want to open a savings account Gold, the personal data form still has to be filled in manually and must be verified by the cashier and manager.

Based on the results of interviews with internal companies and external companies, the implementation of Customer Relationship Management with the aim of increasing customer loyalty has been implemented in accordance with three measurement indicators, namely people, process, technology according to Wongsansukcharoen et al (2013) and the implementation is quite good, but there are respondents who have answers Negative factors such as the cause of the



lack of customer loyalty at PT Pegadaian Lempuyangan Branch are that the non-pawn products offered such as KUR loans and KREASI financing are still unable to outperform other competitors who provide equivalent products. From the results of the interviews, it can be concluded that the application of Customer Relationship Management still needs to be evaluated and developed because there are still indicators with low scores.

Content analysis based on interview results shows that in the independent variable there are two indicator descriptions that have low results, both of which are related to ease of transactions. According to several respondents, this was because the transaction process at PT Pegadaian Lempuyangan Branch was too long-winded and caused customers to wait a long time. Apart from that, according to them, PT Pegadaian Lempuyangan Branch has not optimally utilized technology in both service and marketing. If we look at the results of the interviews that have been conducted, respondents explained that the Pegadaian Digital application, which is expected to facilitate transactions, has actually confused customers because the features in the application cannot be implemented optimally. Apart from that, there is one indicator description with a fairly low value, namely employee service in maintaining good relationships with customers. Respondents said that employees tend to choose their comfort zone, and other respondents said that employees sometimes just abandon their obligations to achieve their targets. This needs to be the main point of improvement for PT Pegadaian Lempuyangan Branch.

## CONCLUSION

*Customer Relationship Management* proven to have a significant and real influence on customer loyalty, Customer Relationship Management is very important to maintain added value and ensure the survival of the company. The Customer Relationship Management implemented by PT Pegadaian Lempuyangan Branch still needs to continue to be improved because the company's main focus is to grow and increase customer loyalty, not just customer satisfaction. When the level of customer loyalty continues to increase based on the implementation of Customer Relationship Management, it is possible that the number of non-pawn customers of PT Pegadaian Lempuyangan Branch will also increase.

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