

The Influence of Omni-Channel Integration Quality and Transactional Interest on Repurchase Decisions with Trust as a Mediating Variable at PT Pegadaian in the Perspective of Islamic Business

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ABSTRACT

This study comprehensively examines the impact of omni-channel integration quality and transactional interest on repurchase decisions, with trust as a mediating variable from the perspective of PT. Pegadaian UPC Pahoman Bandar Lampung customers, which is relevant to Islamic business principles. The methodology used is a quantitative approach, which is a scientific approach focused on the systematic collection and processing of numerical data from a defined population. The number of respondents was determined using the Slovin formula with a margin of error of 10%, resulting in a sample of 96 respondents who were active customers during the year 2024. The research results indicate that the quality of omni-channel integration and transactional interest have a positive and significant influence on the decision to make repeat purchases. In addition, the path analysis results reveal that trust plays a strong mediating role in strengthening the correlation between the independent variables and the decision to repurchase. This illustrates that in the context of Islamic business, the success of long-term relationships between companies and customers is highly dependent on the establishment of mutual trust and the fulfillment of the values of fairness, transparency, and integrity in every transaction interaction.

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1. INTRODUCTION

The rapid dynamics in today's business world have created increasingly intense competition among business players. Amidst this competitive environment, global and national economic uncertainty has become a significant factor contributing to the decline in the performance of various business entities, even leading to operational failures and bankruptcy. This situation not only impacts business sustainability but also directly affects societal well-being, particularly when urgent needs arise amid limited financial resources. In this context, borrowing funds has become a rational and common

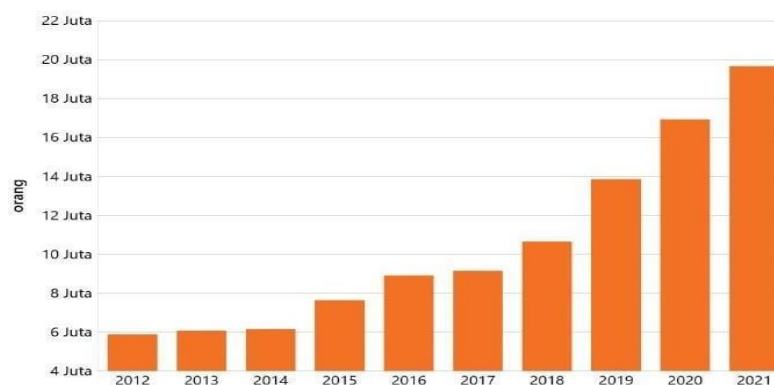
option for individuals as an effort to maintain household economic stability and meet daily living needs (Shalihna & Putra, 2023).

In response to these challenges, the government has established policies by establishing banks and non-bank financial institutions (NBFIs) as alternative providers of inclusive financial services that are accessible to all segments of society. In general, financial institutions are institutions engaged in financial services and have a vital function in supporting the economic activities of the community, both individually and collectively as business actors. Both banking and non-banking institutions play a strategic role in strengthening the national economic system through the collection of funds from the public and their systematic redistribution. Given their multifaceted impact on economic life, these institutions also serve as catalysts for the equitable distribution of welfare and the acceleration of sustainable economic development (Wiwoho, 2014).

In recent developments, public enthusiasm for financing services from financial institutions, both bank-based and non-bank-based, has shown a significant increase. One non-bank entity that has gained a high level of public trust is PT Pegadaian. This institution is widely known as the only non-bank financial institution that is legally authorized to provide financing through a pawn system. The legal framework governing the pawnbroking mechanism is outlined in the Civil Code (KUHPerdara) Book II, specifically in Articles 1150 to 1160. These articles detail the essential aspects of pawnbroking practices, including definitions, types of movable property that can be pledged, implementation procedures, and the rights and obligations of both the lender and borrower. Article 1150 states that a pledge is a security interest in movable property surrendered by the debtor or a third party to the creditor as collateral for the repayment of a debt, where the creditor has the primary right to repayment through the proceeds of the sale of the property, after deducting relevant costs (Fauzi & Efendi, 2022).

This regulation provides legal legitimacy for PT Pegadaian to request collateral in the form of movable property from prospective customers as a condition for obtaining a loan. If the debtor fails to repay the loan, does not redeem it, or exceeds the maturity date without an extension, Pegadaian has the right to auction the collateral as a mechanism for debt recovery. This process is conducted in accordance with applicable legal provisions and provides security for customers. It is evident that public trust in the pawn system operated by Pegadaian continues to grow, as reflected in the annual increase in the number of customers. This serves as an indicator that Pegadaian is capable of providing fast, practical financing solutions with strong legal certainty for the public (Fauzi & Efendi, 2022).

Figure 1
Growth in the Number of PT Pegadaian Customers in Indonesia from 2012 to 2021



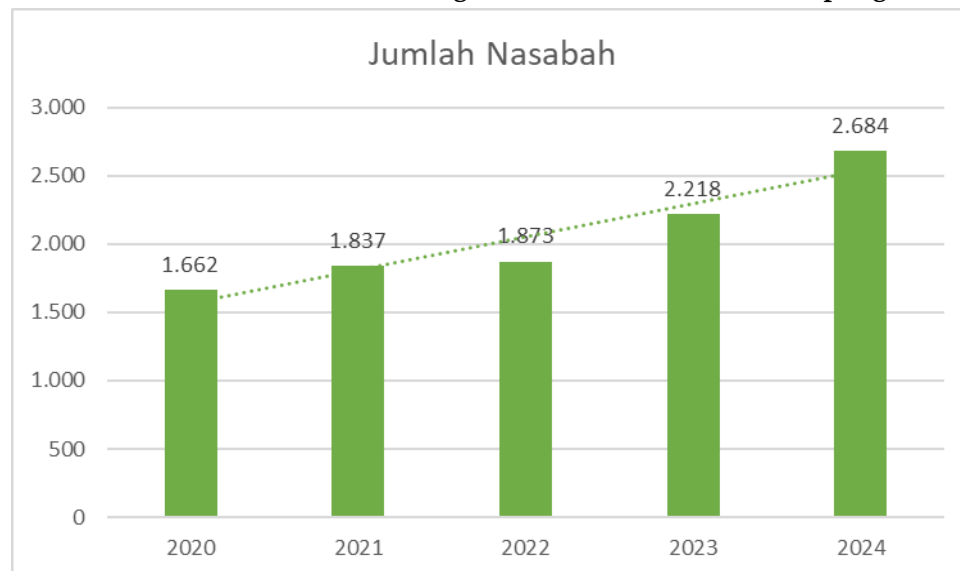
Source: Data boks

Based on available data, it can be concluded that over the past decade, the number of PT Pegadaian customers has increased significantly. According to the company's annual report, in 2012, the number of new customers reached around 5.88 million people. However, over time, this number has continued to increase consistently, reaching 19.66 million people in 2021. Overall, during the period from 2012 to

2021, the growth in the number of PT Pegadaian customers nationwide reached 234%, or nearly tripled from the initial position of the financial services provided by PT Pegadaian (Ahdiyat, 2022). Over the past five years, UPC Pahoman in Bandar Lampung City has also shown a positive trend in the growth of active customers, which is clear evidence of the increasing public trust in the financial services provided by PT Pegadaian.

Figure 2

Number of Customers at PT Pegadaian Pahoman Bandar Lampung



Source: UPC Pahoman data in Bandar Lampung

From the available data on the number of UPC Pahoman customers, it can be seen that in the period 2020 to 2024, the number of customers experienced consistent growth. In 2020, the number of customers was recorded at 1,662, and increased to 1,837 in 2021, which shows a growth of around 10.55%. Furthermore, in 2022, the number of customers again increased to 1,873 with a more moderate growth of 1.96%. However, growth again increased significantly in 2023 with the number of customers reaching 2,218 recording a growth of 18.41%. The increase continued in 2024, where the number of customers reached 2,684, showing a growth of 20.93% compared to the previous year. Overall, the number of UPC Pahoman customers increased from 1,662 in 2020 to 2,684 in 2024 which means a total growth of about 61.5% in five years. This indicates that UPC Pahoman is successfully attracting more customers which could be indicated by improved services or effective marketing strategies.

The increase in the number of PT Pegadaian customers that continues to occur from year to year reflects the high public interest in the financial services offered, especially in terms of pawn-based financing. PT Pegadaian has launched a digital application designed to simplify various transaction processes. This initiative is a tangible manifestation of the company's commitment to providing more complex services that can be reached by all levels of society. Along with the advancement of digital technology and increasing internet usage, PT Pegadaian has also adopted an omni-channel marketing strategy as an integrated approach to reach customers across multiple platforms. This strategy not only aims to strengthen relationships with existing customers, but also to attract the attention of potential new customers to be interested in using Pegadaian services (Sugesti, Kusniawati, & Prabowo, 2019).

However, although the digitization of services through mobile applications provides many conveniences, in reality there are still various technical obstacles that are often faced by users, such as the occurrence of errors when making transactions. This kind of disruption has the potential to cause inconvenience and reduce the level of user confidence in the quality of services offered by PT Pegadaian. In fact, in the omni-channel concept, smooth and consistent integration between service channels is key to creating a positive customer experience. Unfortunately, when digital applications

experience recurring technical obstacles, it can actually hurt the company's reputation in the eyes of consumers. This is reinforced by findings from (Sidiq Permono Nugroho, Nina Sri Lestari, Edi Priyono, & Triyanto, 2023) which states that service configuration through multiple channels has a significant and positive influence on purchase intentions. In contrast, according to (Simatupang, Pasaribu, Simanjuntak, Pasaribu, & Matondang, 2021) actually shows that omni-channel integration does not have a significant effect, indicating that the effectiveness of this strategy is still highly dependent on technical implementation and the user experience provided.

Technical problems that often arise on PT Pegadaian's digital platforms have the potential to reduce the quality of user interactions and disrupt the convenience of accessing services, which in turn can foster negative perceptions of the institution's overall image. System instability that occurs repeatedly can have an impact on reducing customer satisfaction levels and reducing their likelihood of making repeat transactions in the future. This condition is in line with the findings of (Wijayanthi & Goca, 2022), which confirms that customer satisfaction plays a significant and positive role in encouraging repurchase decisions. Conversely, different research results are revealed by (Ramadhan & Santosa, 2017), which shows that the level of customer satisfaction can actually make a negative contribution to repurchase decisions. This difference in view reflects the inconsistency of empirical findings, so further studies are needed to parse more deeply the relationship between the quality of omni-channel integration and customer loyalty to repurchase decisions, with trust as an intermediate variable. Therefore, this research is designed to thoroughly investigate the relationship between these variables, as well as formulate strategies that can be used as a foothold by PT Pegadaian in strengthening digital service quality and creating a more optimal customer experience and oriented towards long-term loyalty.

Kannan and Inman in (Yan, 2016) define omni-channel as a form of synergistic management of various distribution channels and points of contact with customers, designed in such a way as to optimize consumer experience across all channels and improve overall business performance. Research conducted by (Verhoef, Kannan, & Inman, 2015), also reinforces this idea by stating that a consistent customer experience across multiple channels will have a positive impact on their level of satisfaction and loyalty. This concept becomes particularly relevant in the current Indonesian context, where internet usage and smartphone penetration continue to show rapid growth. These conditions create a great opportunity for companies such as PT Pegadaian to reach consumers more effectively, provided that they are able to deliver service integration that is seamless, responsive and adaptive to the digital needs of modern society.

The level of success of a product can basically be measured by how much attraction or interest consumers have in the products offered by a company. This interest, known as purchase intention, acts as an initial indicator that leads to a possible purchase decision. This interest begins to emerge when consumers show curiosity and start looking for additional information about the product they are interested in. According to (Shahnaz & Wahyono, 2016), consumer interest is an active form of interest, which encourages individuals to seek further understanding before making a decision. When this interest strengthens, consumers will begin to assess the quality of the sales platform, such as a marketplace or online store, which in turn will form a perception of trust based on the information they have gathered, while weighing the potential risks that may arise from the transaction. In the realm of Islamic business, trust is a fundamental aspect that cannot be ignored, given that Islamic values strongly emphasize the importance of transparency, honesty, and social responsibility in every form of muamalah. This is reinforced by the view of (Ali, A. J. & Al-Owaihian, 2008), which emphasizes the central role of the value of trust in ethical business practices. These principles are also affirmed in the Qur'an, particularly in Surah Al-Baqarah verse 188, which emphasizes the importance of carrying out economic activities fairly and honestly, and prohibits the taking of other people's property in an improper or unjust manner.

وَلَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبُطْلِ وَتُنْذِلُوا بِهَا إِلَى الْحُكَّامِ لِتَأْكُلُوا فَرِيقًا مِّنْ أَمْوَالِ النَّاسِ بِالْإِثْمِ وَأَنْتُمْ تَعْلَمُونَ

Which means: "And do not eat wealth among yourselves by means of false means and (do not) bribe the judges with it, so that you may eat some of the wealth of others by way of sin, while you know." (Al-Baqarah 2:188)

Although many studies have examined the effect of omni-channel integration quality and transactional interest on repurchase decisions, a significant research gap arises when this topic is examined in the context of Islamic business, particularly in Islamic financial institutions such as pawnshops. Most existing studies tend to focus on the conventional retail industry or e-commerce, ignoring the unique dimensions brought about by Islamic values, such as the principle of Justice ('adl), blessing (barakah), and the Prohibition of riba. In addition, research integrating trust as a mediating variable within the framework of this relationship is still limited, especially in looking at how customers' perceptions of omni-channel quality in line with Sharia principles can increase their trust, which ultimately drives interest and decisions to transact again. Therefore, this study aims to fill this void by examining a model that integrates the quality of omni-channel integration and transactional interest in repurchase decisions, with the role of trust mediation, which is specifically examined in the Islamic business perspective on UPC Pahoman Bandar Lampung Pawnshop customers.

This study aims to analyze and empirically test the effect of omni-channel integration quality and transactional interest on the repurchase decision of PT. Pawnshop, with the role of trust as a mediating variable. Specifically, this study will identify how much the contribution of the quality of omni-channel integration that includes consistency, ease, and personalization of digital and physical services to customers' interest in making repeat transactions. Furthermore, the study will also examine the central role of customer trust built through positive experiences and Islamic values in mediating the relationship between independent variables and repurchase decisions. The results of this study are expected to provide strategic insights for PT. Pawnshops in formulating effective policies to increase customer loyalty and business sustainability in accordance with Sharia principles.

2. METHODS

This research is included in the quantitative study category, which is specifically designed to measure and analyze the relationship between variables through a numerical data-based approach that can be processed statistically. The population in this study includes all customers of PT Pegadaian Pahoman Branch Service Unit (UPC) located in the Bandar Lampung City area. Because the population is not known with certainty or is considered unlimited, the researcher chooses a non-probability sampling technique with a *purposive sampling* approach, which is a method of determining the sample based on certain considerations and criteria that are considered relevant to the objectives and focus of the research. To determine the number of representative respondents, the Slovin formula is used with a predetermined error tolerance level, and from the results of these calculations the ideal sample size is 96 respondents. The data collection process was carried out through two main sources, namely primary data and secondary data. Primary data was collected directly from respondents through the distribution of questionnaires to active customers of PT Pegadaian UPC Pahoman, while secondary data was obtained from scientific literature such as books, academic journals, and articles that are closely related to the variables studied, namely the quality of omni-channel integration, transactional interest, trust, and repurchase decisions. In data processing, researchers used the help of SPSS version 24 software and applied various statistical analysis techniques, such as validity and reliability tests to assess the feasibility and consistency of measuring instruments, as well as classical assumption tests that include normality, multicollinearity, and heteroscedasticity tests. The main analysis was conducted using multiple linear regression, while hypothesis testing was carried out through t-test (partial) and coefficient of determination (R^2) analysis to determine the extent of the influence of each independent variable on the dependent variable in the model built.

3. FINDINGS AND DISCUSSION

3.1 Research Instrument Test

Validity Test

Validity testing is carried out to assess the extent to which each statement or question in the questionnaire is able to precisely and accurately represent the variable to be measured, so that it can be determined whether the instrument is actually suitable for use in research. An item is said to be valid if the correlation value (r count) is higher than the r table at a significance level of 5% ($\alpha = 0.05$). In this study, the number of participants was 96 respondents resulting in a degree of freedom (df) of 94, obtained from the $N - 2$ formula, with a table r value of 0.2006. To identify the validity of each item, researchers used the help of statistical software SPSS version 24.0 so that the calculation process runs more systematically and accurately. From the results of the analysis carried out, complete information was obtained regarding the calculated r value of each question item in the questionnaire, which was then compared with the r table as a basis for making decisions regarding the validity of the research instrument. All of these findings are systematically organized in the form of a table that displays a comparison of correlation values, so that it can be used as a reference in assessing the extent to which each item is able to measure the intended construct validly and consistently.

Table 1
Validity Test Result

No. Item	r count	r table	Description
Omni-Channel Integration Quality (X_1)			
1	0,476	0,2006	Valid
2	0,467	0,2006	Valid
3	0,289	0,2006	Valid
4	0,403	0,2006	Valid
5	0,412	0,2006	Valid
6	0,438	0,2006	Valid
7	0,308	0,2006	Valid
8	0,317	0,2006	Valid
No. Item	r count	r table	Description
Transactional Interest (X_2)			
1	0,674	0,2006	Valid
2	0,705	0,2006	Valid
3	0,667	0,2006	Valid
4	0,627	0,2006	Valid
5	0,498	0,2006	Valid
6	0,570	0,2006	Valid
7	0,511	0,2006	Valid
8	0,534	0,2006	Valid

No. Item	r count	r table	Description
Repurchase Decision (Y)			
1	0,630	0,2006	Valid
2	0,822	0,2006	Valid
3	0,742	0,2006	Valid
4	0,873	0,2006	Valid
5	0,805	0,2006	Valid
6	0,804	0,2006	Valid
No. Item	r count	r table	Description
Trust (M)			
1	0,863	0,2006	Valid
2	0,883	0,2006	Valid
3	0,807	0,2006	Valid
4	0,875	0,2006	Valid
5	0,840	0,2006	Valid
6.	0,863	0,2006	Valid

Source : Primery data processed, 2025

Referring to the data presented in Table 1, all correlation coefficient values show that the calculated r has a higher number than $r_{(table)}$ ($r_{(table)} = 0.2006$). Based on these results, it can be concluded that all statement items in the instrument used to measure omni-channel integration quality variables, transactional interest, trust, and repurchase decisions have met the validity requirements. In other words, each item in the questionnaire is declared valid because it is able to reflect and measure the intended construct precisely and accordingly. This validity ensures that the instruments used in the study have reliable quality as representative measuring instruments for the variables studied.

Reliability Test

A questionnaire instrument can be categorized as reliable or has an adequate level of reliability if the responses given by respondents to each statement show consistency and stability over a period of time. Reliability is usually measured through the Cronbach's Alpha value, where a variable or construct is said to be reliable if the alpha value obtained reaches or exceeds 0.60. In this study, reliability testing was carried out using the help of SPSS version 24.0 statistical software to ensure that each variable has sufficient internal consistency. The results of the data processing are presented in tabular form, which displays the Cronbach's Alpha value of each variable as the main indicator to assess the extent to which the instrument can be trusted in measuring the concept under study consistently.

Table 2**Reliability Test Result**

Variabel	Cronbach Alpha	Reliability Limit	Description
Omni-Channel Integration Quality	0,760	0,60	Reliabel
Transactional Interest	0,749	0,60	Reliabel
repurchase decision	0,866	0,60	Reliabel
Trust	0,925	0,60	Reliabel

Source: Primery data processed, 2025

Based on the output listed in Table 2, it can be seen that all items in the questionnaire used to measure omni-channel integration quality variables, transactional interest, trust, and repurchase decisions show a high level of reliability. This is evidenced by the Cronbach's Alpha value of each variable which is all above the minimum threshold of 0.60, which is an indicator that the instrument has sufficient reliability. In other words, all statements in the questionnaire are declared reliable because they are able to show good internal consistency in measuring the intended construct. Therefore, the measuring instrument used in this study is suitable for further use, because it is able to provide stable, accurate, and reliable measurement results.

3.2 Classical Assumption Test

Normality Test

The results of the normality test in this research are as;

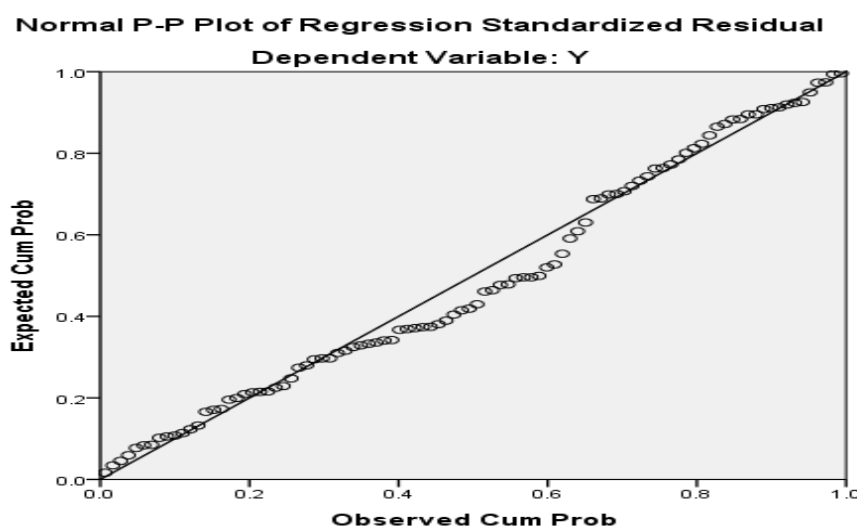
Table 3**Normality Test**

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		96
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	2.40155693
Most Extreme Differences	Absolute	.094
	Positive	.094
	Negative	-.046
Test Statistic		.094
Asymp. Sig. (2-tailed)		.074 ^c

Source: Output SPSS, 2025

Referring to the results listed in Table 3, the significance value of Asymp. Sig. (2-tailed) of 0.074, which is above the significance threshold of 0.05. Based on the provisions in the Kolmogorov- Smirnov normality test, this finding indicates that the data used in this study are normally distributed. Thus, one of the main prerequisites in the application of regression analysis, namely the normality assumption, has been successfully fulfilled. In addition to the statistical approach, the validity of the normal distribution can also be observed visually through the Normal Probability Plot (P-P Plot) graph. In this graph, the data is said to follow a normal distribution if the observation points are symmetrically distributed around the diagonal line and move in the direction of the line. This distribution pattern reflects the alignment between the actual data obtained from respondents and the theoretical normal distribution, thus strengthening the overall normality test results.

Figure 3
Normal P-Plot Test



Referring to Figure 3, it can be observed that the observation points are spread fairly evenly along the diagonal line or linear line, which reflects a relatively symmetrical distribution pattern. The distribution shows that the residuals in the regression model follow the direction of the straight line, thus providing a strong indication that the residual distribution is close to the normal distribution. This pattern strengthens the assumption that there are no significant deviations from the normal distribution form. Thus, it can be concluded that the residuals generated by the regression model have met the normality requirements, so that the basic assumptions in regression analysis related to residual distribution are fulfilled.

Multicollinearity Test

This test is carried out with the main objective of detecting the potential for high correlation between independent variables in a regression model, which can trigger multicollinearity symptoms. In the construction of an ideal regression model, the independent variables should not show a strong relationship, so that the resulting parameter estimates remain valid and unbiased. To assess the presence of multicollinearity, two main indicators are used, namely *tolerance* value and *Variance Inflation Factor* (VIF). A model is said to be free from multicollinearity problems if the *tolerance* value exceeds 0.1 and the VIF value is below the threshold of 10. If these two conditions are met, it can be concluded that there is no excessive intercorrelation between the independent variables, so that the regression model formed is considered stable, feasible to use, and the interpretation results can be trusted to draw

accurate conclusions in the context of the research being conducted.

Table 4
Multicollinearity Test Results

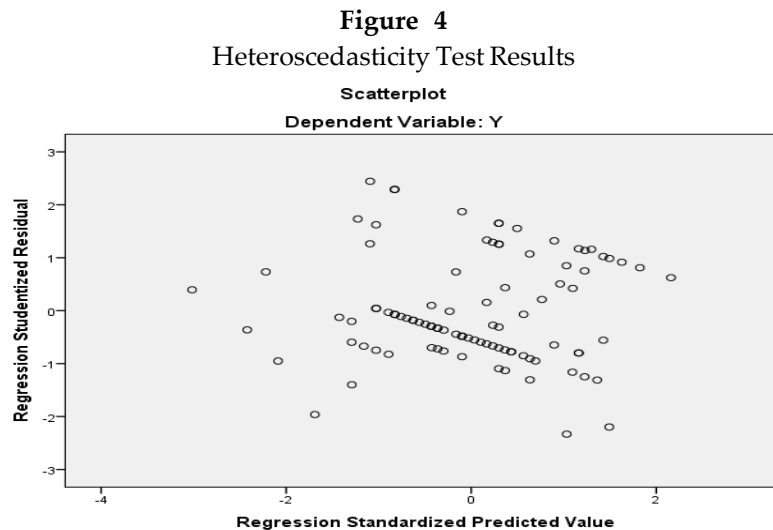
Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	14.464	2.779		5.204	.000		
	X1	.395	.067	.229	3.418	.020	.986	1.015
	X2	.476	.088	.489	5.375	.000	.986	1.015
a. Dependent Variable: Y								

Source: Output SPSS, 2025

Referring to the multicollinearity test results presented in Table 4, it is obtained that the *tolerance* value for the omni-channel integration quality variable (X1) and transactional interest (X2) is 0.986, far exceeding the minimum required limit of 0.10. On the other hand, the *Variance Inflation Factor* (VIF) value of the two variables was recorded at 1.015, which is significantly below the maximum threshold of 10. Based on these results, it can be concluded that there are no symptoms of multicollinearity between the independent variables in the regression model used. The high *tolerance* value and very low VIF indicate that the linear correlation between the independent variables is very low or even insignificant. Thus, the regression model structure is declared free from multicollinearity problems and can be optimally used for the next stage of analysis without worrying about distorting the interpretation results due to interdependence between independent variables.

Heteroscedasticity Test

One commonly used approach to identify the presence or absence of heteroscedasticity symptoms in a regression model is through observation of the *scatterplot* graph. This method allows visual analysis of the pattern of residual distribution against the predicted value generated by the model. If the residual points are scattered randomly and do not form a certain pattern, it can be stated that the model meets the assumption of homoscedasticity, which means there is no indication of heteroscedasticity. Random distribution without a clear pattern reflects that the residual variance is stable or constant throughout the range of predicted values, so the regression model used is considered to meet the eligibility criteria to proceed to the next stage of analysis. To support this conclusion, a scatterplot visualization of the test results is presented in the next section as supporting evidence in the data interpretation process.



Based on observation of Figure 4, it can be seen that the distribution of data points occurs randomly above and below the zero (0) line, without showing any particular recurring or regular pattern. The dots are not concentrated on one side of the line, but spread evenly along the axis, and do not form visual patterns such as narrowing, widening, or waves that characterize systematic irregularities. Such a dispersion pattern reflects that the residual variance remains constant across the entire range of predicted values, which means that there is no indication of heteroscedasticity in the model. Therefore, it can be concluded that the regression model examining the effect of omni-channel integration quality and transactional interest on repurchase decisions has fulfilled the conditions for the assumption of homoscedasticity. The fulfillment of this assumption strengthens the validity of the model, so that further analysis can be carried out with a high level of reliability.

3.3 Multiple Linear Regression Analysis Test

In this study, regression analysis is used as the main method for testing hypotheses, with the aim of evaluating and measuring the extent of the influence of the independent variables, namely the quality of omni-channel integration and transactional interest on the dependent variable, namely repurchase decisions, and considering the role of consumer trust as a mediating variable that connects the relationship between the two. This analytical approach provides flexibility for researchers to assess not only the direct impact of each independent variable on repurchase decisions, but also explore the indirect mediating effects of consumer trust in strengthening or mediating the relationship. Data processing was carried out in a systematic and structured manner using SPSS version 24 *software*, resulting in a thorough and accurate regression analysis output. The resulting output serves as a basis for evaluating the strength of the relationship between variables and assessing the level of significance of the influence that occurs in the research model. The final results of this regression test are presented in tabular form in the following section, which is the main reference in the process of interpreting the data and drawing overall research conclusions.

Table 5
Multiple Regression Analysis Test Results Equation 1

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	14.464	2.779		5.204	.000
	X1	.395	.067	.229	3.418	.020
	X2	.476	.088	.489	5.375	.000
a. Dependent Variable: Y						

Source: Primery Data (processed, 2025)

Based on the results of multiple linear regression analysis listed in Table 5, the regression equation based on the *Unstandardized Coefficients* column can be arranged as follows:

$$Y = 14.464 + 0.395X_1 + 0.476X_2 + e$$

Based on the multiple linear regression equation above, it can be interpreted that:

- a. The constant value of 14.464 indicates that if the omni-channel integration quality variable (X_1) and transactional interest (X_2) are in a condition that does not contribute or is zero, then the repurchase decision (Y) remains at a base level of 14.464. This value reflects the basic tendency to make repeat purchases without the influence of the independent factors analyzed.
- b. The regression coefficient value of 0.395 on the omni-channel integration quality variable indicates that each one unit increase in consumer perceptions of the quality of channel integration will provide a boost of 0.395 units to repurchase decisions, assuming that other variables are constant. This finding confirms that the more optimal the omni-channel experience perceived by consumers, the more likely they are to make repeat transactions.
- c. The coefficient value of 0.476 on the transactional interest variable indicates that if consumer interest in transacting increases by one unit, the decision to repurchase will also increase by 0.476 units. This underlines that transactional interest has a significant role in shaping consumer decisions to return to using the product or service offered.

Table 6
Regression Test Moderated Regression Analysis (MRA) Equation II Result

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	17.553	23.938		3.733	.000
	X1	.267	.683	.228	3.244	.008
	X2	.332	.763	.136	2.873	.013
	M	.387	.922	.083	2.995	.025
	X1M	.104	.026	.164	2.160	.003
	X2M	.311	.030	.445	3.358	.021
a. Dependent Variable: Y						

Source: Primery Data (processed, 2025)

Based on the information listed in Table 6 in the *Unstandardized Coefficients* column, the multiple linear regression equation model is obtained as follows:

$$Y = 17.553 + 0.267X_1 + 0.332X_2 + 0.387M + 0.104X_1 \cdot M + 0.311X_2 \cdot M + e$$

Judging from the multiple linear regression equation above, it can be interpreted that:

- The constant value of 17.553 indicates that if all independent variables, namely the quality of omni-channel integration (X_1), transactional interest (X_2), as well as the mediating variable in the form of trust (M), are zero, the basic value of repurchase decisions (Y) is estimated at 17.553. This figure reflects the level of repurchase in conditions without the influence of these variables.
- The regression coefficient value for the omni-channel integration quality variable of 0.267 indicates that each one-unit increase in the quality of channel integration will have an impact on repurchase decisions by 0.267, assuming that the other variables in the model are fixed.
- The regression coefficient value of the transactional interest variable which has a coefficient of 0.332 signals that a one unit increase in consumer interest in transactions will trigger an increase in repurchase decisions by 0.332 units, indicating a positive contribution of this variable to the dependent variable.
- The coefficient value on the trust variable of 0.387 confirms that when the level of trust increases by one unit, the repurchase decision also increases by 0.387, showing that consumer trust acts as the main driver in building repurchase intentions.
- The regression coefficient value for the interaction between the quality of omni-channel integration and trust which produces a coefficient of 0.104 shows that the combined effect of the two variables synergistically provides an additional boost to repurchase decisions of 0.104.
- The regression coefficient value for the interaction between transactional interest and trust which has a coefficient value of 0.311 indicates that when interest in transactions increases with trust as a mediator, the repurchase decision will also increase by 0.311 units.

3.4 Hypothesis Testing

Partial Test (it test)

Partial test is used to show how far one independent variable is individually (partially) in explaining the variation of the variable. where the hypothesis used is as :

Decision making is on it_{count} value is:

- If $it_{(count)} (> it_{table}$ then iH_0 is rejected iH_a is accepted (significant).
- If $it_{(count)} (< it_{table}$ then iH_0 is accepted iH_a is rejected (not significant).

Table 7
T Test Result

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	17.553	23.938		3.733	.000
	X1	.267	.683	.228	3.244	.008
	X2	.332	.763	.136	2.873	.013
	M	.387	.922	.083	2.995	.025
	X1M	.004	.026	.164	2.160	.003
	X2M	.311	.030	.445	3.358	.021
a. Dependent Variable: Y						

Source: Output SPSS, 2025

Based on the t test results in Table 7, the interpretation of each variable can be explained as follows:

- The omni-channel integration quality variable obtained a t value of 3.244 which exceeds the t table of 1.985, with a significance value of 0.008 which is below the $\alpha = 0.05$ threshold. This indicates that the quality of inter-channel integration has a significant and positive influence on repurchase decisions, so that hypothesis H1 is accepted.
- The transactional interest variable shows a t -count of 2.873 with a p -value of 0.013, both of which meet the significance criteria (t -count $> t$ table and $p < 0.05$). This indicates that consumer interest in making transactions contributes positively to the decision to make repeat purchases, so hypothesis H2 can be accepted.
- The trust variable, the *calculated* t value is recorded at 2.995, which is higher than the t table limit of 1.985, and the significance value is 0.025, indicating that consumer trust has a significant effect on repurchase decisions. Thus, hypothesis H3 is proven and accepted.
- The variable quality of omni-channel integration and trust shows a t value of 2.160 with a significance of 0.003. This shows that trust effectively mediates the relationship between channel integration quality and repurchase decisions, so hypothesis H4 is also accepted.
- The transactional interest variable mediated by trust has a t -value of 3.358 and a p -value of 0.021, indicating a significant mediating role. This means that trust is able to strengthen the

effect of transactional interest on repurchase decisions, and hypothesis H5 is accepted.

Testing the Coefficient of Determination (R^2)

The coefficient of determination is one of the statistical measures used to identify how much the ability of the independent variables to explain the variations that occur in the dependent variable in a regression model. In the context of this study, the analysis of the R^2 value aims to measure how much the contribution of omni-channel integration quality, transactional interest, and trust that act as mediating variables in influencing repurchase decisions. The R^2 value illustrates the percentage of variation in repurchase decisions that can be explained by all the independent variables in the model. If the coefficient of determination is close to 1, then this reflects that the combination of the three independent variables has a very strong influence and is able to explain changes in the dependent variable significantly. Thus, R^2 acts as the main indicator in assessing the level of fit of the regression model built and the extent to which the causal relationship between variables can be trusted and relied upon. The detailed results of calculating the coefficient of determination quantitatively are presented in the table in the following section to support a deeper interpretative understanding.

Table 8
Results of the Coefficient of Determination Test (R^2)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.890 ^a	.791	.744	1.696

Source: Output SPSS, 2025

Based on the test results of the coefficient of determination listed in Table 8, the *Adjusted R Square* value is 0.744. This figure reflects that 74.4% of the variation in repurchase decisions can be explained collectively by the variables of omni-channel integration quality and transactional interest, with trust acting as a mediating variable that strengthens the relationship between factors. Meanwhile, the remaining 25.6% is influenced by other factors beyond the scope of the model that are not included in this study, such as individual preferences, economic situation, or social influence. This shows that the regression model built in this study has a fairly high level of accuracy and relevance in mapping the dynamics of consumer behavior related to repurchase decisions. Thus, this model is not only statistically valid, but also has strong practical value in the context of predicting and understanding the variables that contribute significantly to consumer purchasing behavior.

3.5 Discussion

The effect of omni-channel integration quality on customer repurchase decisions at PT Pegadaian

The rapid development of information technology, especially in the internet realm, has revolutionized the way individuals interact, access information, and carry out economic activities. This digital transformation has driven a paradigm shift in the business world, from a conventional system to a more integrated and consumer convenience-oriented strategy. One prominent form of adaptation is the implementation of an *omni-channel* approach, a strategy that combines various distribution channels-both online and offline-in one interconnected and consistent service system. This approach allows customers to switch channels flexibly without sacrificing the quality of the shopping experience, thus creating a more personalized, fast, and efficient interaction. In line with the opinion of (Subawa & Sindari, 2023), success in managing *omni-channel* strategies can build long-term relationships between companies and customers through the presentation of superior shopping experiences.

The findings of this study strengthen this argument, by showing that the quality of *omni-channel* integration has a positive and significant effect on repurchase decisions. This can be seen from the *calculated t* value of 3.244 which exceeds the *t table* value of 1.985, as well as a significance value of 0.008 which is below the 0.05 threshold. This means that the more optimal the application of integration between service channels perceived by consumers, the greater their tendency to make repeat purchases, especially in the context of Pawnshop customers. Factors such as easy access to information, service consistency, and the efficiency of the transaction process are proven to contribute to increasing customer loyalty. These results are in line with research (Fudzah, Bahri, & Khairani, 2020), which emphasizes that the *omni-channel* approach is able to increase repurchase intentions through a comprehensive and integrated shopping experience. Thus, the first hypothesis (H1) in this study is stated to be empirically proven.

The effect of transactional interest on customer repurchase decisions at PT Pegadaian

In an increasingly complex and dynamic climate of market competition, understanding the main determinants that influence consumer behavior is a strategic imperative for companies. One factor that plays a central role in this context is **transactional** interest, which reflects the psychological drive and interest of consumers to engage in purchasing activities. This interest not only represents momentary intentions, but is also an early indicator of long-term commitment to a particular product or service. As stated by (Nulufi & Murwartiningsih, 2015), customer satisfaction born from a positive experience will form a perception that encourages the birth of an intention to make a purchase again, thereby strengthening the emotional attachment between consumers and the company.

Based on the results of statistical testing in this study, the *calculated t* value of 2.873 for the transactional interest variable was obtained, which is higher than the *t table* value of 1.985. In addition, the significance value of 0.013 is below the 0.05 threshold, which indicates a statistically significant effect. This leads to the conclusion that transactional interest has a positive and significant effect on repurchase decisions, so the second hypothesis (H2) is accepted. The higher the consumer's intention to make a transaction, the greater the chance they will repeat the purchase, especially for the services offered by PT Pegadaian. The strength of this internal motivation also strengthens customer loyalty, which in turn has implications for the stability of company revenue. This finding is in line with previous research from (Mahendrayasa, 2014) and (Nulufi & Murwartiningsih, 2015), which states that transactional interest is a fundamental component in driving repeat purchase decisions within the framework of a long-term oriented marketing strategy.

The effect of trust on customer repurchase decisions at PT Pegadaian

Consumer trust is the main foundation in forming long-term relationships between companies and customers, especially in the context of digital technology-based services. According to (Pasaribu, Pasaribu, Sitinjak, Pasaribu, & Matondang, 2022), when individuals feel that the information system offered by the company is not only easy to access and operate, but also able to maintain data security and integrity, then trust in the company will increase. This trust in turn strengthens consumers' intention to continue using the available services. Conversely, distrust of the system or the integrity of the company will drastically reduce the interest and desire to make repeat purchases. In this study, statistical analysis shows that the trust variable has a *t count* of 2.995, exceeding the *t table* value of 1.985, with a significance value of 0.025 which is smaller than $\alpha = 0.05$. These results provide empirical evidence that trust has a positive and significant effect on repurchase decisions, so the third hypothesis (H3) is accepted. In other words, when consumers feel confident in the credibility of the company and the quality of the system offered, they are more likely to make repeat transactions.

This finding is consistent with research (Wardani, 2013), which reveals that store image and the level of consumer trust have a significant impact on online purchasing decisions, especially on the NDY Shop platform. In addition, study results from (Fang et al., 2014) also reinforce that consumer trust is a key factor that contributes positively to the intention to repurchase products online. Both studies

emphasize the importance of trust in driving customer loyalty. Therefore, companies need to maintain service integrity, provide transparent information, and ensure that the system used is easily accessible and secure, in order to build sustainable consumer confidence.

Trust mediates the effect of omni-channel integration quality on customer repurchases at PT Pegadaian

Consumers who have a positive experience during the buying process generally show a greater tendency to return to make transactions in the future (Basyar & Sanaji, 2016). In the context of this study, the results of the analysis show that the quality of omni-channel integration which is indirectly influenced through consumer trust makes a significant contribution to repurchase decisions. This is indicated by the *calculated t* value of 2.160, which exceeds the *t table* threshold of 1.985. In addition, a significance value of 0.003 was obtained, smaller than the significance level set at 0.05. This finding statistically strengthens the mediating role of trust in the relationship between channel integration quality and repurchase decisions, so the fourth hypothesis (H4) is valid and acceptable.

A high level of customer satisfaction with consistent and professional service from PT Pegadaian is believed to be one of the main triggers for the growth of customer loyalty to make repeat transactions (Basyar & Sanaji, 2018). This finding is in line with the results of a study conducted by (Sidiq Permono Nugroho et al., 2023), which revealed that good service channel structure management has a significant impact on repurchase intentions, especially when facilitated by customer trust as a mediating factor. In addition, (Pasaribu et al., 2022) also states that the quality of integration in an omni-channel approach contributes positively to increasing repurchase intentions, through the important role of consumer trust. Based on these overall findings, it can be concluded that optimally integrated distribution channel management supported by a transparent and credible service system is key in building and strengthening consumer trust, which in turn can encourage sustainable repurchase behavior.

Trust mediates the effect of transactional interest on customer repurchases at PT Pegadaian

Based on the results of data analysis, it is found that the transactional interest variable mediated by trust produces a *t* value of 3.358, which is higher than the *t table* value of 1.985. In addition, the significance value (p-value) of 0.021 is below the 0.05 significance threshold. These results provide strong evidence that trust acts as a significant mediating variable in strengthening the relationship between transactional interest and repurchase decisions. Thus, the fifth hypothesis (H5) is proven and empirically acceptable in the context of this study. This finding indicates that consumers' desire to make transactions will increasingly influence repurchase decisions when supported by a high level of trust in the service provider.

This finding is in line with research conducted by (Rahmawati, Prihastuty, & Azis, 2018), which shows that transactional interest positively contributes to repurchase decisions. In addition, (Mas'ud, Rombe, & Nainggolan, 2018), also confirms that there is a significant influence between transactional interest and consumers' tendency to return to make purchases. These two studies support the assumption that customer loyalty is not only determined by the urge to buy, but also by consumers' belief in the integrity and credibility of service providers. Therefore, it can be concluded that the combination of high consumer intention to transact and a strong level of trust will form a solid foundation for the formation of consistent and sustainable repurchase behavior.

Omni-Channel Integration Quality in Islamic Business Perspective

In an Islamic business perspective, the quality of omni-channel integration must reflect the ethics of muamalah (business interaction) based on sharia values (Setiawan, Nurdiansyah, Kushariyadi, & Sari, 2024). Based on an Islamic perspective, the quality of omni-channel integration reflects:

a. Amanah (Trust)

Good integration shows that the company is responsible and trustworthy in providing information and services consistently.

b. Transparency and honesty

Consistency of price, stock and product information across channels reflects the value of honesty (al-shidq) which is highly upheld in Islam.

c. Fairness to customers

No discrimination of services between channels, so that customers get fair treatment.

The following are some of the main prohibitions that must be avoided in integrating omni-channel systems according to the Islamic business perspective:

a. Fraud (Tadlis) and Dishonesty

In an omni-channel system, the potential for fraud (tadlis) and dishonesty can occur in several forms both in product descriptions, stock availability, prices, and in marketing communications in various channels.

b. Inconsistency that Leads to Gharar (Uncertainty)

In an omni-channel context, poor integration that leads to information discrepancies may constitute gharar.

c. Service Discrimination that Violates the Principle of Justice ('Adl)

In omni-channel, discriminatory services between channels (e.g. only online customers get certain rights) can be a form of injustice.

d. Not being trustworthy in maintaining consumer trust

In an omni-channel system, what is meant by not being trustworthy in maintaining consumer trust is the failure of the company or seller to maintain integrity, transparency, and consistency in services across various sales channels, thus harming or disappointing consumers and destroying their trust in the brand.

e. Unauthorized Exploitation of Customer Data

In an omni-channel system, unauthorized exploitation of customer data is the use of consumers' personal data by companies or service providers for specific purposes such as marketing or sales without adequate transparency.

4. CONCLUSION

The findings of this study comprehensively show that the quality of omni-channel integration has a significant role in driving consumer repurchase decisions. Similarly, transactional interest is shown to have a strong positive influence on consumers' propensity to repurchase. Consumer trust, in this case, is a key factor that not only stands as an independent variable, but is also able to mediate the relationship between integration quality and transactional interest on repurchase decisions. When trust is present as a mediator, the relationship between these variables remains significant, confirming the crucial role of trust in strengthening the consumer decision-making process in the omni-channel service ecosystem.

From an Islamic business perspective, the results of this study also reflect the importance of applying Shariah values in every aspect of service. Quality omni-channel integration is not only measured in terms of service practicality and consistency, but also by the extent to which it reflects the principles of muamalah such as *amanah* (trustworthiness), *shidiq* (honesty), *'adalah* (fairness), and *transparency of information*. The implementation of these values ensures that all consumers, whether accessing services online or offline, receive equal treatment without discrimination. With this approach, the company not only builds sustainable customer trust and loyalty, but also maintains business

integrity and blessings in accordance with Islamic ethics. This becomes a strategic foundation in developing a business model that is not only economically competitive, but also oriented towards equitable spiritual and social values.

This study provides important implications for PT. Pegadaian to focus on improving the quality of omni-channel integration and strengthening customer confidence as a key strategy to drive repurchase decisions. Companies are advised to optimize service consistency across multiple digital and physical platforms, ensuring a seamless and integrated customer experience. In addition, Islamic values such as amanah, jujur, and adil must be the foundation in every interaction, both online and offline, to strengthen customer trust which is a crucial mediator in this relationship. For future research, it is advisable to add other variables such as risk perception or value perception that may influence the repurchase decision. In addition, extending the scope of the study to customers in different geographical areas or comparing with non-Sharia financial institutions can provide a more comprehensive understanding of the application of this concept in the perspective of Islamic Business.

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