

**THESIS**

**ANALYSIS OF THE EFFECT OF PROMOTION AND  
SERVICE QUALITY ON CONSUMER INTEREST IN  
SHARIA MICRO CREDIT**

**(CASE STUDY OF BLORA PAWNSHOP)**



Proposed by:

**Quini Dhea Atiffani**

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**UNIDA  
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UNIVERSITAS DARUSSALAM GONTOR

**DEPARTMENT OF ISLAMIC ECONOMICS**

**FACULTY OF ECONOMICS AND MANAGEMENT**

**UNIVERSITY OF DARUSSALAM GONTOR**

**1446 H/2025 M**

**ANALYSIS OF THE EFFECT OF PROMOTION AND SERVICE  
QUALITY ON CONSUMER INTEREST IN SHARIA MICRO CREDIT  
(CASE STUDY OF BLORA PAWNSHOP)**

**THESIS**

Presented to the University of Darussalam Gontor in Partial Fulfillment of  
Requirements for Completing the Undergraduate Program of Islamic Economics.

Proposed by:

Quini Dhea Atiffani

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Supervisor

Atika Rukminastiti Masrifah, M.E.Sy.

**DEPARTMENT OF ISLAMIC ECONOMICS  
FACULTY OF ECONOMIC AND MANAGEMENT  
UNIVERSITY OF DARUSSALAM GONTOR**

**1446 H/2025 M**



### DECLARATION

The examination committee declared that the thesis written by:

Name : Quini Dhea Atiffani

Reg. Number : 422021413070

Title : Analysis of The Effect of Promotion and Service Quality on Consumer Interest in Sharia Micro Credit (Case Study of Blora Pawnshop)

I hereby declare that this undergraduate thesis is the result of my investigations, except where otherwise stated. I also declare that it has not been previously or concurrently submitted as a whole for any other degrees at the University of Darussalam Gontor or other institutions.

In Ngawi, Rajab 18<sup>th</sup>, 1446 H  
January 17<sup>th</sup>, 2025 M

Author,



**Quini Dhea Atiffani**

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### APPROVAL OF SUPERVISOR

To Honorable,

**Dean of Faculty of Economics and Management  
University of Darussalam Gontor**

*Bismillahirrahmanirrahim,*

*Assalamu'alaikum Wr. Wb.*

I certify that I have supervised and read this thesis, written by:

Name : Quini Dhea Atiffani

Reg. Number : 422021413070

Title : Do Promotion and Service Quality Affect Customer Interest  
In Using Sharia Micro Credit? Case Study in Pawnshop Blora

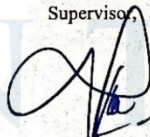
In my opinion, it conforms to acceptable standards of scholarly presentation and is fully adequate, in scope and quality, as an undergraduate thesis for the degree of Bachelor of Islamic Economics Department.

*Wassalamu'alaikum Wr. Wb.*

In Ngawi, Rajab 18<sup>th</sup>, 1446 H

January 17<sup>th</sup>, 2025 M

Supervisor,



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**APPROVAL OF EXAMINER**

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Title : Analysis of The Effect of Promotion and Service Quality on  
Consumer Interest in Sharia Micro Credit (Case Study of Blora  
Pawnshop)


It has passed the thesis examination and it conforms to acceptable standards of scholarly presentation and is fully adequate, in scope and quality, as an undergraduate thesis for the degree of Bachelor in Department of Islamic Economics, Faculty of Economics and Management, University of Darussalam Gontor.

Chairman,



(Atika Rukminastiti Masrifah, M.E, Sy.)

Secretary,



The Team of Thesis Examination

1<sup>st</sup> Examiner : Dr. Andi Triyawan, M.A. , Ph.D.



2<sup>nd</sup> Examiner : Arizqiya Nurfattah, S.E., M.H.





### APPROVAL OF DEAN

The Faculty of Economics and Management, University of Darussalam Gontor has received the thesis written by:

Name : Quini Dhea Atiffani  
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Title : Analysis of The Effect of Promotion and Service Quality  
on Consumer Interest in Sharia Micro Credit (Case Study of Blora Pawnshop)

It is accepted as a fulfillment of the requirement for the degree of Bachelor of Islamic Economics, the academic year 1446-1447 H / 2024-2025 M.

Ponorogo, Ramadhan 1<sup>st</sup>, 1446 H  
March 1<sup>st</sup>, 2025 M

Dean, Faculty of Economics  
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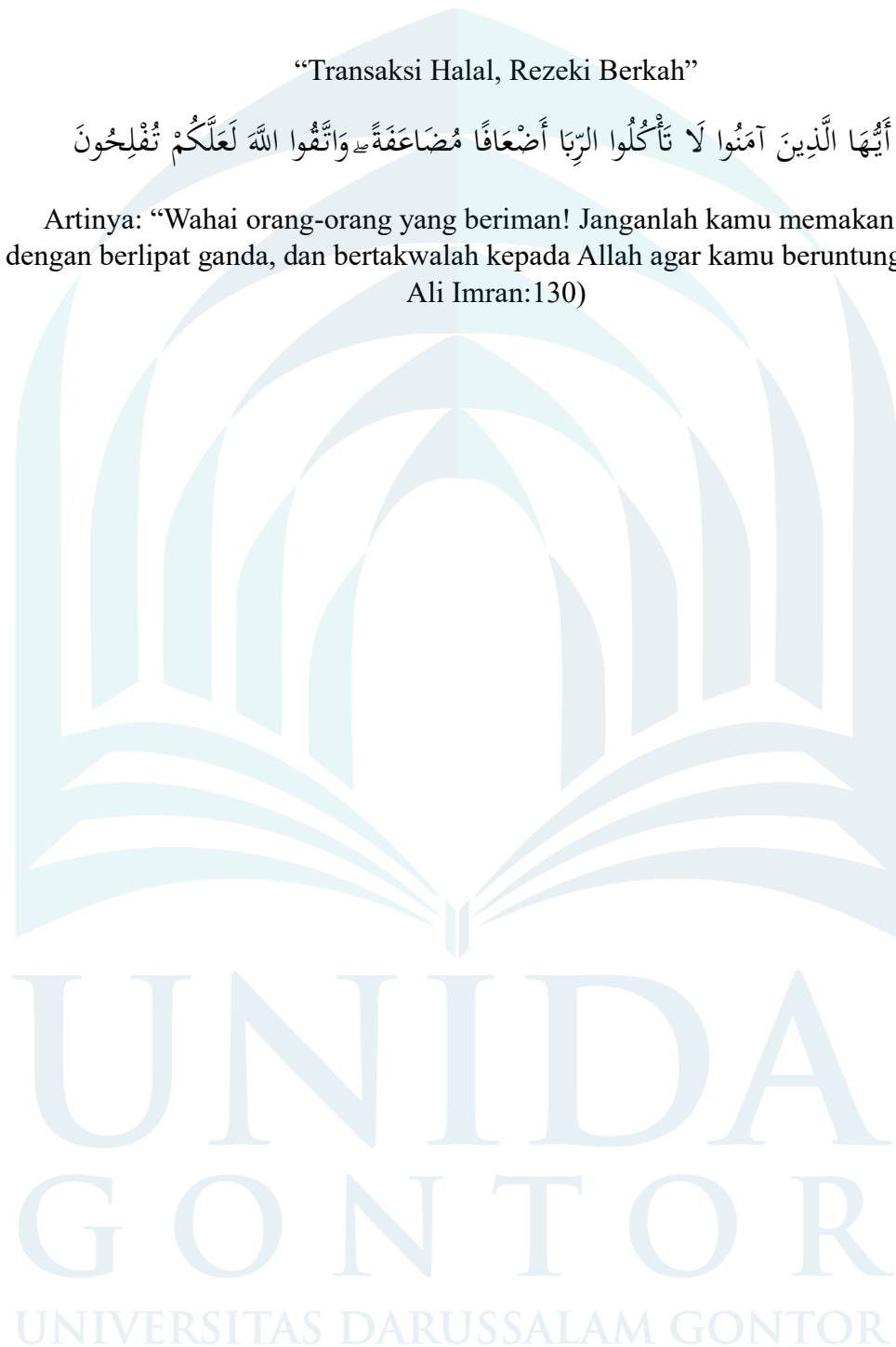
## MOTTOES

“Transaksi Halal, Rezeki Berkah”

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا الرِّبَا أَضْعَافًا مُضَاعَفَةً ۖ وَاتَّقُوا اللَّهَ لَعَلَّكُمْ تُفْلِحُونَ

Artinya: “Wahai orang-orang yang beriman! Janganlah kamu memakan riba dengan berlipat ganda, dan bertakwalah kepada Allah agar kamu beruntung.” (QS.

Ali Imran:130)





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This thesis is written as a requirement for graduation in the thesis course at the Islamic Economics Department, Faculty of Economics and Management, University of Darussalam Gontor. With the completion of this research, it is hoped that it can be a reference in the next thesis research.

The researcher fully realizes that the research would not have been successful without efforts, motivation, help, encouragement, direction, and guidance various parties. Therefore, I would like to express my deepest gratitude.

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3. Dean of the Faculty of Economics and Management, Dr. Hartomi Maulana, S.E., M.Sc.
4. Head of the Islamic Economics Department, Dr. Mufti Afif, Lc, M.A.

5. Mr. Deputy Caretaker of Pondok Modern Darussalam Gontor Putri Campus 3, Dr. Nurul Salis Alamin, M.Pd.I.
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*Amin Yaa Rabbal-l-'Alamin*

Ngawi, Rajab 18<sup>th</sup>, 1446 H

January 17<sup>th</sup>, 2025 M

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