THE EFFECT OF SERVICE QUALITY ON CUSTOMER SATISFACTION AT PT. PEGADAIAN (Persero) CPS DATOE BINANGKANG KOTAMOBAGU CITY

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Abstract: In the era of globalization and increasingly fierce business competition, companies are required to develop strategies to maintain their existence and achieve success through increased customer satisfaction. This study analyzes the effect of service quality on customer satisfaction at PT. Pegadaian (Persero) CPS Datoe Binangkang Kotamobagu City, especially in sharia pawnshops services which offer alternative sharia-based financial solutions. Based on Kotler's theoretical framework regarding the comparison of expectations with real performance and Parasuraman's theory of the five dimensions of service quality (tangible, reliability, responsiveness, assurance, empathy), this study uses a quantitative approach with associative methods. Primary data were obtained through questionnaires from 98 respondents sampled by stratified random sampling, while secondary data supported the analysis through documentation and related literature. The results show that optimal service quality - especially in the aspects of timeliness, friendliness, and security assurance - has a significant impact on the level of customer satisfaction, which in turn increases loyalty and company reputation. The findings provide strategic recommendations for the development of infrastructure, digital services, and sharia-based employee training to achieve more effective and efficient service performance, and support local economic growth through increased access to finance.

Keywords: pegadaian Syariah; service quality; customer satisfaction; sharia economics

Abstrak: Dalam era globalisasi dan persaingan bisnis yang semakin ketat, perusahaan dituntut untuk mengembangkan strategi guna mempertahankan eksistensi dan mencapai kesuksesan melalui peningkatan kepuasan konsumen. Penelitian ini menganalisis pengaruh kualitas pelayanan terhadap kepuasan nasabah di PT. Pegadaian (Persero) CPS Datoe Binangkang Kota Kotamobagu, khususnya pada layanan pegadaian syariah yang menawarkan alternatif solusi keuangan berbasis syariah. Berdasarkan kerangka teori Kotler mengenai perbandingan harapan dengan kinerja nyata dan teori Parasuraman tentang lima dimensi kualitas pelayanan (tangible, reliability, responsiveness, assurance, empathy), penelitian ini menggunakan pendekatan kuantitatif dengan metode asosiatif. Data primer diperoleh melalui kuesioner dari 98 responden yang disampling secara stratified random sampling, sedangkan data sekunder mendukung analisis melalui dokumentasi dan literatur terkait. Hasil penelitian menunjukkan bahwa kualitas pelayanan yang optimal terutama dalam aspek ketepatan waktu, keramahan, dan jaminan keamanan berpengaruh signifikan terhadap tingkat kepuasan nasabah, yang pada gilirannya meningkatkan loyalitas dan reputasi perusahaan. Temuan ini memberikan rekomendasi strategis bagi pengembangan infrastruktur, layanan digital, dan pelatihan karyawan berbasis prinsip syariah untuk mencapai kinerja pelayanan yang lebih efektif dan efisien, serta mendukung pertumbuhan ekonomi lokal melalui peningkatan akses pembiayaan.

Kata kunci: pegadaian syariah, kualitas pelayanan; kepuasan nasabah; ekonomi syariah

Introduction

In the era of increasingly rapid globalization, competition in the business world is getting tighter. Companies are required to develop the right strategy to maintain their existence and achieve success in the competition. One of the main keys that determines the success of a company is its ability to create and maintain customer satisfaction. Customer satisfaction not only contributes to increasing customer loyalty, but also strengthens the company's reputation, reduces price elasticity, and increases efficiency and productivity (Lembang & Sugiono, 2010).

Kotler said that customer satisfaction is the result of a comparison between customer expectations and the actual performance they feel. If the performance results exceed expectations, consumers will feel satisfied, conversely if the performance is below expectations, consumers will feel disappointed (Sigit & Soliha, 2017). Therefore, companies must provide optimal and quality services so that consumers feel satisfied and remain loyal.

In the context of non-bank financial institutions such as pawnshops, good service is a crucial element in building customer satisfaction. Pawnshops, especially sharia pawnshops, are present as an alternative financial solution for the community by offering convenience in the credit application process and guarantees of the security of pawned goods (Anisa, 2022). However, based on initial observations, it was found that the service at PT. Pegadaian (Persero) CPS Datoe Binangkang Kotamobagu City still faces challenges, such as unfairness in service queues that trigger customer dissatisfaction.

Referring to Parasuraman's theory as quoted by Candra (2015), service quality consists of five main dimensions, namely: tangible (physical evidence), reliability, responsiveness, assurance, and empathy. These five dimensions are important benchmarks in assessing the extent to which service quality affects customer satisfaction.

Based on this background, this study aims to analyze the effect of service quality on customer satisfaction at PT. Pegadaian (Persero) CPS Datoe Binangkang Kotamobagu City. This study is expected to contribute to the company in designing strategies to improve service quality in order to achieve more optimal customer satisfaction. In addition, the results of this

study can also be a reference for other financial institutions in developing more effective and efficient service models according to consumer needs and expectations.

Method

This study uses an associative method with a quantitative approach. Associative research aims to determine the influence or relationship between two or more variables, in accordance with Sugiyono's opinion (2017). In this case, the study aims to analyze the influence of service quality (X) on customer satisfaction (Y) at PT. Pegadaian (Persero) CPS Datoe Binangkang Kotamobagu City. The quantitative approach is used because it involves collecting data in the form of numbers, statistical analysis, and presenting the results objectively (Sugiyono, 2014). This research was conducted at PT. Pegadaian (Persero) CPS Datoe Binangkang Kotamobagu City.

Population and Sample

The population in this study were all customers with a total of 5316 customers. The sample was taken using a non-probability sampling method with convenience sampling or accidental sampling techniques. The Slovin formula was used to determine the number of samples:

$n = N / (1 + N(e^2))$

Where:

1. n = Sample
2. N = Population
3. e = Margin of error (10% atau 0,1)

$n = 5316 / (1 + 5316(0,1^2)) = 5316 / (1 + 53,16) = 5316 / 54,16 = 98,15$ (rounded to 98 respondents)

The sampling technique used is stratified random sampling, ensuring proportional representation of customers with different backgrounds.

Data and Data Sources

1. Primary Data: Data obtained directly from respondents through questionnaires that measure perceptions of service quality and customer satisfaction levels.
2. Secondary Data: Supporting data obtained from literature, books, scientific articles, and documentation from pawnshops.

Research Instruments

The research instrument is designed based on relevant theories. The following indicators are used:

Quality of Service (X)

1. Reliability
2. Tangibles
3. Assurance
4. Responsiveness
5. Empathy

Customer Satisfaction (Y)

1. Appearance
2. Interest in Using Product
3. Recommend Product
4. Confidence

Data Collection Techniques

1. Observation: Conducting direct observation of service activities at the pawnshop.
2. Documentation: Collecting written data, reports, and other supporting documents.
3. Questionnaire: Respondents answered questions on a Likert Scale:
   a. Very Satisfied (VS) = 4
   b. Satisfied (S) = 3
   c. Quite Satisfied (QS) = 2
   d. Not Satisfied (NS) = 1 (Sujarweni, 2015).

Data Analysis Techniques

1. Validity and Reliability Test: Measuring the validity and consistency of the questionnaire.
2. Descriptive Analysis: Describing the characteristics of respondents and variables.
3. Simple Linear Regression Test: Analyzing the effect of service quality on customer satisfaction with the formula:

    $Y = a + bX$

    Dimana:
    a. Y = Customer Satisfaction
    b. a = Constant
    c. b = Regression Coefficient
    d. X = Service Quality
4. Hypothesis Test (t-test): To see the significance of the influence of the independent variable on the dependent variable.

Coefficient of Determination (R^2): Assesses how much influence service quality has on customer satisfaction (Sujarweni, 2015).

Results and Discussion

Overview of Islamic Pawnshops in Indonesia

Islamic pawnshops in Indonesia were established with the background of the community's need for sharia-based pawn services that are free from usury practices, in line with Islamic economic principles. Since its transformation from a State-Owned Company to PT. Pegadaian (Persero) in 2011, pawnshops have continued to grow. One of the branches that is the focus of this study is CPS Datoe Binangkang in Kotamobagu, North Sulawesi, which was established in 2008.

Respondent Characteristics

This study involved 98 respondents with a gender composition dominated by women (79.60%). The ages of respondents varied, with the majority being over 40 years old (25.51%).

Service Quality Analysis (Variable X)

Of the 15 service quality indicators measured (Reliability, Tangibles, Assurance, Empathy, Responsiveness), the results showed that the majority of respondents were very satisfied (more than 95% for each indicator). The indicator "pawnshop employees always prepare the administration needed by customers" received the highest percentage (97.95%).

Customer Satisfaction Analysis (Variable Y)

There are 5 indicators of customer satisfaction showing dominant results of very satisfied, which is 94%. The statement "I am satisfied with getting convenience in transactions at the pawnshop" reached a percentage of 95.91%.

Instrument Test Results

Validity Test: All indicators are declared valid (r count > 0.1986).

Reliability Test: Using the Cronbach's Alpha method, all variables have very high reliability (>0.80).

Service Quality as a Determinant of Customer Satisfaction

The results of the study show that the quality of service implemented by Islamic pawnshops greatly influences customer satisfaction. Components such as punctuality, friendliness, and security guarantees are dominant factors that contribute to customer satisfaction.

As a sharia-based financial institution, sharia pawnshops have more appeal to the Muslim community. The trust factor that services are in accordance with Islamic principles is a driver of customer loyalty.

Sharia pawnshops contributes to the local economy by providing fast and easy financing access for small business owners. Pawnshops mission in fostering lower-middle class businesses has proven to be well implemented.

This study recommends several things for PT. Pegadaian (Persero) CPS Datoe Binangkang Kotamobagu City. First, improving infrastructure. Infrastructure improvement is intended to improve customer comfort with more modern and customer-friendly facilities. Second, developing digital services. This development needs to be done to expand technology-based services to reach a wider range of customers. Third, Sharia-based employee training. This training aims to strengthen employee understanding of sharia

principles so that services are increasingly in line with customer expectations.

Conclusion

This study proves that service quality has a significant influence on customer satisfaction. By maintaining high service standards and continuing to innovate, PT. Pegadaian (Persero) CPS Datoe Binangkang Kotamobagu City has the potential to expand its influence in supporting the sharia-based economy in Indonesia.

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