THE INFLUENCE OF SERVICE QUALITY AND CUSTOMER TRUST ON LOYALTY WITH SATISFACTION AS AN INTERVENING VARIABLE (EMPIRICAL STUDY ON PT.BERSAMA GADAI SUKSES)

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ABSTRACT

PT.Bersama Gadai Sukses is a private company engaged in financing with Gadai collateral. Private pawnshops are currently very helpful to the public in providing loans because they are considered faster and easier. This study aims to determine whether the effect of service quality and customer trust on loyalty with satisfaction as an intervening variable (empirical study at PT.Bersama Gadai Sukses). The sampling method in this study was purposive sampling where with the minimum criteria having pawned goods twice, the population in this study were all customers of PT.Bersama Gadai Sukses and the sample used was 85 respondents. The data collection technique used is primary data in the form of questionnaires and secondary data obtained through documentation studies. The data analysis technique uses quantitative data processed with the SPSS version 29 program, namely the t test and the coefficient of determination (R2). The results obtained in this study show, 1) there is a significant effect of service quality and trust on customer satisfaction, 2) there is a significant effect of trust and satisfaction on customer loyalty, 3) Satisfaction variables are able to mediate between service quality and loyalty, 4) Service quality variables have no effect on loyalty, 5) satisfaction variables are not able to mediate the relationship between trust and loyalty.

Keyword: **Service Quality, Trust, Customer Satisfaction and Loyalty**

1. INTRODUCTION

The current financial condition of the community, which can be influenced by various factors such as economic conditions, inflation rates, interest rates, employment and other factors, can certainly affect people's income and expenses. Some people may have stable financial conditions, while others may experience financial difficulties that require funds. Therefore, private pawnshops offer pawn services with certain agreements and time periods to help the financial needs of people in a certain period.

Private pawnshop PT.Bersama Gadai Sukses is a private company engaged in financing with Gadai collateral, this company operates the same as the State-Owned Pawnshop, it's just different ownership and management not by the government but still supervised by the Financial Services Authority. Private pawnshops provide pawn services for various types of goods such as gold pawn, vehicles, electronic goods and other valuables.

According to Kotler and Keller (2016) explain that loyalty is a commitment that is held to buy or reuse a preferred product or service in the future despite situational influences and marketing actions or efforts to switch. but with the passage of time and conditions in the field, the increase in private pawnshop companies is growing and more and more new companies are established, especially in Medan City, this of course makes customers at PT.Bersama Gadai Sukses not survive, we can see the table below which shows the unstable number of customers at the company:

Table 1.1: Total customer data January-December 2022

Number	Month	total customers
1	January	243
2	February	200
3	March	252
4	April	182
5	May	220

6	June	267
7	July	252
8	August	282
9	September	240
10	October	245
11	November	242
12	December	252

Data source: Accounting Data PT.Bersama Gadai Sukses 2022

From the data above, we can see how the development of pawnshops in the city of Medan, so that it creates competition between similar companies, this has the effect of reducing the number of customers of PT.Bersama Gadai Sukses, thus making the vision and mission of PT.Bersama Gadai Sukses not maximally achieved.

One of the factors that affect customer loyalty is service quality. According to service quality experts Tjiptono (2005) states that "Service quality is a dynamic condition related to products, services, people, besides that (2011) He also revealed that service is just a series of activities to do something for others. quality according to Koller and Keller (2008) is the overall characteristics and characteristics of a product or service depending on the ability to satisfy needs, both implicit and explicit.

Based on previous research by Ligar Fadilah, Ade Sofyan Mulazid and Yunia Silvia sesunan (2018) "Stating that service quality has a positive effect on loyalty". And supported by research from Moh.Sholeh and Djazuly Chalidyanto (2021) "Stating that service quality has a significant positive effect on loyalty." It can be seen that service quality certainly greatly affects the decline and increase in loyalty from a customer.

Another factor that affects customer loyalty is trust (trust or belief) is the belief that the actions of another person or group are consistent with their beliefs (Debholkar, Junusi in Yoga, 2015), in this case with the increasing number of unauthorized companies and the misuse of pawned goods, this of course causes a decrease in trust to pawn their belongings, because the company must be able to create trust in its customers by protecting every item that is pawned, Mitel et al. (in Yoga, 2015) states that consumer confidence in a product or service will grow if it has good experience and information.

Customer satisfaction is the result of evaluating customers who have made purchases. Consumers believe when the goods / services purchased are the same or exceed what they expect. Amin (2018) argues that "Customer satisfaction is the level of feeling happy or disappointed after comparing the services / products received and those expected". from the above statement shows that if the company can meet the needs desired by the customer, the customer will feel satisfied, but on the other hand if it cannot provide expectations in accordance with the wishes of the customer, they will feel disappointed. with this PT.Bersama Gadai Sukses continues to innovate to continue to maintain customer loyalty through satisfaction by providing good service and increasing customer trust.

Based on research by Ermi Yandi, Ambar Lukitaningsih and Lusia Tria Hatmanti Hutami (2022) in their research, it states that the descriptive results show service quality on consumer loyalty in using Indihome Internet services which show insignificant results, Willyanto Agiesta, Achmad Sajidin and Perwito (2021) in their research also state that service quality does not have a positive and significant effect on the loyalty of Bandung Raya Local Train customers.

From the above phenomena that occurred at PT.Bersama Gadai Sukses, the researcher is interested in conducting a study related to the phenomena that occurred at the company with the research title "The Effect of Service Quality and Customer Trust on Loyalty with Satisfaction as an Intervening Variable Empirical Study at Pt.Bersama Gadai Sukses".

2. MATERIALS & METHODS:

Path Analysis Model

The path analysis model consists of two structural equations with two substructures, namely: X1, X2, as exogenous variables and Z and Y as endogenous variables (variable Z as a mediating variable).

Substructure model equation I, $Z = \rho 1\ X1 + \rho 2\ X2 + e1$

Substructure II model equation, $Y = \rho 3\ X1 + \rho 4\ X2 + \rho 5\ Z + e2$

Description:

ρ = Path coefficient

Y   = Loyalty
Z   = Satisfaction
X1   = Service quality
X2   = Trust
e   = Error

3. RESULT:
Path Analysis Sub Model I

Referring to the regression output of Sub Model I, it can be seen that the significance value of the two variables, namely service quality (X1) = 0.001 and trust (X2) = 0.025. These results provide the conclusion that Sub Model I regression, namely the service quality variable (X1) has a significant effect on customer satisfaction (Z), and the trust variable (X2) has a significant effect on customer satisfaction (Z). The amount of R2 or R Square value contained in the Model Summary table is 0.495. This shows that the contribution or contribution of the influence of service quality variables (X1) and trust (X2) on customer satisfaction variables (Z) is 49.5%, while the remaining 50.5% is the contribution of other variables not included in the study. Meanwhile, the value of e1 can be found by the formula $e1 = \sqrt{(1-0.495)} = 0.710$.

Thus, the path analysis equation can be arranged as follows:

$$Z = 0.534 \, X1 + 0.232 \, X2$$

The analysis equation model is meaningful:
1   Service Quality Variable (X1) = 0.534. The service quality variable with a positive sign means that it has a unidirectional influence, which means that each addition or increase in the value of one unit score of the service quality variable will increase the value of the customer satisfaction variable by 0.534 per one unit score.
2   Trust Variable (X2) = 0.232. The trust variable with a positive sign means that it has a unidirectional effect, which means that each addition or increase in the value of one unit score of the trust variable will increase the value of the customer satisfaction variable by 0.232 per one unit score.

Hypothesis Test Results Sub Model I

Table 1.2. Sub Model I t test results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.563	1.619		.965	.337
	quality of service	.512	.097	.534	5.268	<,001
	trust	.260	.114	.232	2.286	.025

a. Dependent Variable: satisfaction

Source: Primary Data processed, 2020

In the table, the t statistical test is obtained, as follows:
1.   Service Quality Variable (X1) with a probability level of 0.001. Thus it can be concluded that P = 0.001 < α = 0.05, accept the hypothesis that the service quality variable has a significant effect on the customer satisfaction variable.
2.   Trust variable (X2) with a probability level of 0.025. Thus it can be concluded that P = 0.025 < α = 0.05, then accept the hypothesis which states that the trust variable has a significant effect on the customer satisfaction variable.

Test Results of the Coefficient of Determination (R2) Sub Model I

Table 1.3 Test Results of the Coefficient of Determination (R2) Sub Model I

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.704[a]	.495	.483	1.904

a. Predictors: (Constant), trust, quality of service
b. Dependent Variable: satisfaction

Source: Primary Data processed, 2020

The result of the calculation of the R Square value is 0.495. This result means that 49.5 percent of customer satisfaction can be explained by the two independent variables above, while the remaining 50.5 percent is explained by

other variables not included in this study.

Path Analysis of Sub Model II

Referring to the Model II regression output in the table section, it can be seen that the significance value of the three variables, namely: Service Quality (X1) = 0.975, Trust (X2) = 0.016, Customer Satisfaction (Z) = 0.001. These results provide a conclusion that the regression of Sub Model II, namely the variable Service quality (X1) does not have a significant effect on loyalty (Y). But the Trust variable (X2) customer satisfaction (Z) has a significant effect on Loyalty (Y). The magnitude of the R2 or R Square value contained in the Model Summary table is 0.376, this indicates that the contribution or contribution of the influence of service quality (X1), trust (X2) and customer satisfaction (Z) on loyalty (Y) is 37.6%%, while the remaining 62.4% is the contribution of other variables not included in the study. Meanwhile, the value of e2 can be found using the formula e2 = √ (1- 0.376) = 0.624.

Thus, the path diagram of structure model II is obtained as follows:

$$Y = -0.007 \ X1 + 0.287 \ X2 + 0.408 \ Z$$

The analysis results show that the direct effect given by service quality (X1) on loyalty (Y) is -0.007. While the indirect effect of service quality (X1) on loyalty (Y) through customer satisfaction (Z), namely 0.534 x -0.007 = 0.003. Then the total effect given by the service quality variable (X1) on loyalty (Y) is the direct effect plus the indirect effect, namely -0.007 + -0.003 = -0.004. Based on the results of the above calculations, it can be seen that the direct effect value is -0.007 and the indirect effect is -0.003, which means that the direct effect value is smaller than the indirect effect value. These results indicate that indirectly the service quality variable (X1) through customer satisfaction (Z) has no significant effect on loyalty (Y).

The analysis results show that the direct effect of trust (X2) on loyalty (Y) is 0.287. While the indirect effect of trust (X2) on loyalty (Y) through customer satisfaction (Z), namely 0.232 x 0.408 = 0.094. Then the total effect given by the trust variable (X2) on loyalty (Y) is the direct effect plus the indirect effect, namely 0.287 + 0.094 = 0.381. Based on the results of the above calculations, it can be seen that the direct effect value is 0.287 and the indirect effect is 0.381, which means that the indirect effect value is greater than the direct effect value. These results indicate that indirectly the trust variable (X2) through customer satisfaction (Z) has a significant effect on loyalty (Y).

Table 1.4 Total Effect Value

No	Effect	direct effect	indirect effect	Total Effect
1	X1 □ Y	-0.007	0.534 x 0.408 = 0.203	0.202
2	X2 □ Y	0.287	0.232 x 0.408 = 0.128	0.415

Hypothesis Test of Sub Model II

Table 1.5 Sub Model II t Test Results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.704	1.832		2.022	.046
	Quality of service	-.007	.127	-.007	-.054	.957
	trust	.324	.132	.287	2.455	.016
	satisfaction	.410	.124	.408	3.300	.001

a. Dependent Variable: Loyalty

Source: Primary data processed, 2020

1. Variable Customer satisfaction (Z), with a probability level of 0.001. Thus it can be concluded that P = 0.000 < α = 0.05, then accept the hypothesis that the customer satisfaction variable has a significant effect on loyalty.
2. Service quality variable (X1), with a probability level of 0.957. Thus it can be concluded that P = 0.000> α = 0.05, then reject the hypothesis that the service quality variable has no significant effect on loyalty.
3. Trust variable (X2), with a probability level of 0.016. Thus it can be concluded that P = 0.016 < α = 0.05, then accept the hypothesis that the trust variable has a significant effect on loyalty.

Test Results of the Coefficient of Determination (R2) Model II

Table 1.6 Test Results of the Coefficient of Determination (R2) Model II

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.613[a]	.376	.352	2.141

a. Predictors: (Constant), Quality of service, trust, satisfaction

b. Dependent Variable: Loyalty

Source: Primary data processed, 2020

The result of the calculation of the R Square value is 0.376. This result means that 37.6 percent of loyalty can be explained by the three variables above, while the remaining 62.4 percent is explained by other variables not included in this study.

Discussion of Research Results

The effect of service quality on customer satisfaction.

Service quality variables have a significant effect on customer satisfaction at PT. Bersama Gadai Sukses. The service quality variable has a regression coefficient value of 0.534 has a unidirectional effect, which means that each addition or increase in the value of one unit score of the service quality variable will increase the value of customer satisfaction of PT. Bersama Gadai Sukses by 0.534 per one unit score.

Based on the results of testing the first hypothesis, it is known that service quality has an influence on customer satisfaction of PT Bersama Gadai Sukses. This means that service quality is one of the important factors that can affect customer satisfaction. The findings of this study are supported by research conducted by Ahmad Hidayatullah, et al (2022), which states that service quality has a positive and significant effect on customer satisfaction, and these findings are reinforced by research conducted by Adhitya Narotama (2019) which states that service quality has a positive and significant effect on customer satisfaction.

The effect of trust on customer satisfaction.

The trust variable has a significant effect on customer satisfaction at PT. Bersama Gadai Sukses. The trust variable has a regression coefficient value of 0.232 has a unidirectional effect, which means that each addition or increase in the value of one unit score of the trust variable will increase the value of customer satisfaction of PT. Bersama Gadai Sukses by 0.232 per unit score. Based on the results of testing the second hypothesis, it is known that trust has a significant influence on customer satisfaction of PT Bersama Gadai Sukses. This means that the trust built by the company will increase satisfaction to every customer who will pawn their goods at PT.Bersama Gadai Sukses.

The findings of this study are supported by research conducted by Yusepaldo Pasharibua, et al (2018), which states that trust has a positive and significant effect on customer satisfaction, and these findings are reinforced by research conducted by Frizky Yuniarta, et al (2019) which states that there is an influence of trust on customer satisfaction.

The effect of service quality on loyalty.

The service quality variable has no significant effect on loyalty at PT. Bersama Gadai Sukses. The service quality variable has a regression coefficient value of -0.007 has an unidirectional effect, which means that there is no addition or increase in the value of one unit score of the service quality variable does not increase the value of customer loyalty of PT. Bersama Gadai Sukses. This can be caused by the quality of service provided by PT.Bersama Gadai Sukses is likely the same as that provided by similar companies so that customers do not feel a better quality of service, therefore the company is expected to be able to get feedback in order to assess what kind of satisfaction they want. Based on the results of testing the second hypothesis, it is known that service quality has no significant effect on customer satisfaction of PT. Bersama Gadai Sukses. This means that service quality has no direct influence on loyalty.

These findings are in line with research conducted by Willyanto Agiesta et al (2021), which states that service quality has no influence on loyalty.

The effect of trust on Loyalty.

The trust variable has a significant effect on loyalty at PT. Bersama Gadai Sukses. The trust variable has a regression coefficient value of 0.287 has a unidirectional effect, which means that each addition or increase in the value of one unit score of the trust variable will increase the value of customer loyalty of PT. Bersama Gadai Sukses by 0.287 per unit score. Based on the results of testing the second hypothesis, it is known that trust has a significant influence on customer satisfaction of PT Bersama Gadai Sukses. This means that the trust built by the company is able to maintain the loyalty of every customer who will pawn their goods at PT.Bersama Gadai Sukses so that the company is expected to be able to maintain customer trust to increase customer loyalty.

The findings of this study are supported by research conducted by Annisa and Bambang Munas Dwiyanto (2021) which states that trust has a positive and significant effect on customer loyalty, and these findings are reinforced by Muchsin Zuhad Al'asqolain (2021) who states in his research that there is an influence of trust on loyalty.

The effect of customer satisfaction on Loyalty.

The customer satisfaction variable has a significant effect on loyalty at PT. Bersama Gadai Sukses. The customer satisfaction variable has a regression coefficient value of 0.408 has a unidirectional effect, which means that each addition or increase in the value of one unit score of the customer satisfaction variable will increase the value of customer loyalty of PT. Bersama Gadai Sukses by 0.408 per unit score. Based on the results of testing the second hypothesis, it is known that customer satisfaction has a significant influence on customer satisfaction of PT Bersama Gadai Sukses. This means that the satisfaction felt by customers greatly affects the loyalty of each customer who will pawn their goods at PT.Bersama Gadai Sukses so that the company must be able to maintain the satisfaction felt by customers so that they remain loyal to the company.

The findings of this study are supported by research conducted by Damira Ismanova (2019) which states that trust has a positive and significant effect on customer loyalty and is in line with research conducted by Gandadinata Thamrin, et al (2020) which states that satisfaction has a positive effect on customer loyalty.

The effect of service quality on loyalty through satisfaction.

Based on the results of the sobel test calculation, it is known that the t value is 2.802, so that the calculated t value is 2.802> t table 1.988, it can be concluded that the customer satisfaction variable is able to mediate the relationship between the effect of service quality on loyalty. Of course, from the results above it can be said that the higher the quality of service provided by the company, the higher the satisfaction felt and of course there will be positive things that make customers choose to stay or be loyal to the company.

The results showed that customer satisfaction has a role in mediating the effect of service quality on loyalty. The findings of this study are supported by research conducted by Tri Winasih and Luqman Hakim (2021) which states that service quality has a positive and significant effect on customer loyalty through satisfaction.

The effect of trust on Loyalty through satisfaction.

Based on the results of the sobel test calculation, it is known that the t value is 1.877, so that the calculated t value is 1.877> t table 1.988, it can be concluded that the customer satisfaction variable is unable to mediate the relationship between the influence of trust and loyalty. According to researchers, satisfaction is not able to mediate trust in loyalty at PT. Bersama Gadai Sukses because the trust that is built cannot make customers feel satisfaction that is so influential this can happen because the level of trust that is built is the same as the trust built in similar companies, so they don't feel any difference.

The findings of this study are supported by research conducted by Annisa et.al (2021) which states that the role of customer satisfaction variables in mediating the relationship between trust and customer loyalty is not too great. This is because the indirect effect generated by the customer satisfaction variable is smaller than the direct effect value.

4.   CONCLUSION:

Service quality has a significant effect on customer satisfaction of PT.Bersama Gadai Sukses. This means that this condition proves that the better the quality of service can increase customer satisfaction. Trust has a significant effect on customer satisfaction at PT.Bersama Gadai Sukses. This means that this condition proves that the higher the trust instilled in customers, it can increase customer satisfaction. Service quality has no significant effect on customer loyalty at PT.Bersama Gadai Sukses. Trust has a significant effect on customer loyalty at PT.Bersama Gadai Sukses. This means that this condition proves that the higher the trust instilled in customers, it can increase customer loyalty. Customer satisfaction has a significant effect on customer loyalty at PT.Bersama Gadai Sukses. This means that this condition proves that the higher customer satisfaction can increase customer loyalty. The effect of service quality on customer loyalty of PT.Bersama Gadai Sukses will be greater if done through job satisfaction. The direct effect of service quality on loyalty is smaller than the indirect effect of service quality on loyalty. It can be concluded that the actual relationship of loyalty is more indirectly influenced by service quality. The effect of trust on customer loyalty of PT.Bersama Gadai Sukses will be smaller if done through customer satisfaction. The direct effect of trust on loyalty is greater than the indirect effect of trust on loyalty. It can be concluded that loyalty is more directly influenced by trust.

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