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ANALYSIS OF THE INFLUENCE OF SERVICE QUALITY AND TRUST ON GOLD PAWN CUSTOMER SATISFACTION

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ABSTRACT

This study aims to analyze the influence of service quality and trust on customer satisfaction in the gold pawn service at Bank Syariah Indonesia (BSI) KCP Sape, Bima Regency. Service quality and trust are considered two critical factors that significantly affect the satisfaction level of customers using sharia-based financial services. The study uses a quantitative descriptive method with data collected through questionnaires distributed to 93 respondents. The results of multiple linear regression analysis indicate that both service quality and trust have a positive and significant influence on customer satisfaction. The coefficient of determination (R^2) of 0.972 shows that 97.2% of the variation in customer satisfaction can be explained by these two variables. Furthermore, the findings from the t-test and F-test confirm the significant effect of service quality and trust, both partially and simultaneously, on customer satisfaction. This research highlights the importance for Islamic financial institutions to enhance service quality and build customer trust to improve overall satisfaction and competitive advantage.

Keywords: Service Quality, Trust, Customer Satisfaction, Gold Pawn, Islamic Banking

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INTRODUCTION

Service quality refers to consumers' perceptions of the conformity between the services received and their expectations. In the context of banking, optimal service quality is reflected in the ability to meet the specific needs of each customer, which ultimately improves the reputation and performance of financial institutions (Nashar, 2020). Excellent service is a crucial element for companies, as the quality of interactions with customers directly affects their perception of the organization. Therefore, strategic planning in the provision of responsive and customer-oriented services is a top priority. In addition, an effective promotional strategy can encourage customer interest to utilize products or services more intensely, thereby increasing transaction volume (Apriansyah, 2018).

Trust is defined as a person's readiness to rely on another party in an exchange relationship, which is based on confidence in the integrity and competence of that party. In the banking industry, customer trust is the main pillar that supports long-term loyalty. Strong trust allows banks to manage customer funds effectively, as well as foster an attitude of loyalty from customers to the institution (Wahyuni, t.t.). This principle of trust is also recognized in the legal framework of banking, which confirms that the relationship between banks and depositors is fiduciary, based on mutual trust.

Customer satisfaction is a key indicator of the success of bank operations, because dissatisfaction can encourage customers to switch to competitors that offer more attractive alternatives (Japlani et al., 2020). To achieve satisfaction, banks need to understand customer characteristics, such as their preferences for time efficiency, pride, prestige, and expectations for responsive and personalized services (Meliana, 2017). In the context of gold pawn services at Bank Syariah Indonesia KCP Sape, service quality and trust are the two main factors that influence customer satisfaction. Accessible, informative and responsive services, combined with a high level of trust in Islamic institutions, have the potential to increase positive customer experiences.

This study aims to examine the relationship between service quality, trust, and customer satisfaction in gold pawn services, considering the strategic role of these three variables in shaping satisfying customer experiences. With a customer population of 1,300 people, this study is relevant to provide deeper insights into the dynamics of the interaction between these variables. Superior service quality is expected to increase customer comfort and trust, which in turn contributes to

increased satisfaction. In addition, trust in the gold pawn institution plays an important role in ensuring customers' sense of security, which is a prerequisite for their satisfaction. Therefore, this study focuses on an in-depth analysis of the causal relationships and interdependencies between service quality, trust, and customer satisfaction, and their impact on the success of gold pawn services on a significant population scale.

LITERATURE REVIEW

1. Service Quality

Service quality is a comparison between the service experienced by customers and the expected service. Service quality is also the level of excellence and management to meet customer desires. Service providers cannot determine whether the quality of service is good or bad. Consumers have the right to decide whether the services they receive meet, exceed or exceed their expectations. In this case it is important for the company to know consumer expectations of the company's services. If consumer expectations are met or exceeded, then the quality of service can be said to be good (Kotler, 2020).

Service quality indicators are decisions to evaluate the quality of service made at the time the service is provided, and service quality is a dynamic condition related to services, people, processes, and the environment. The service quality indicators are as follows (Hardiansyah, 2011):

1. Reliability, trustworthiness, or the ability to provide services accurately and reliably. This usually shows the company's commitment to delivery, resolution, problems and costs.
2. Assurance and certainty, the ability of employees to be trustworthy and confident, the level of knowledge and politeness, are all very important. This element is especially important for services that require a high degree of vendor dependence.
3. Concrete things in the form of tangible resources, equipment, people and buildings. Both the evidence and the services consumers receive are described in this standard.

4. Empathy, customers receive personal attention and care. The purpose of the empathy dimension is to show that customers are special and their needs are recognized so that they are met through the services provided.
5. Responsiveness or the ability and willingness of employees to help customers in various ways.

Zeithaml in nasfi et al. (2020) revealed, there are at least ten main factors that determine service quality, namely:

1. Reliability, the ability to perform consistently and reliably (dependability). The business starts providing its services immediately, and keeps its promise by providing these services in accordance with the contract.
2. Responsiveness, refers to their capacity to meet client needs.
3. Competence, which refers to the ability of each employee to perform services according to the needs of the company.
4. Access, is the ease of contact that customers can find when they need it.
5. Courtesy, refers to the attitude and demeanor shown by employees in interpersonal interactions (telephone operator receptionists and others).
6. Communication, which includes providing information to clients in a language they can understand.
7. Credibility is to maintain the company's reputation in all communications and direct interactions with customers. Credibility is the nature of providing information to customers that is clear to customers.
8. Security, is security from danger or risk both physically (physical safety), as well as financial security (financial security) and security against confidentiality (confidentiality).
9. Understanding / knowing the customer, which is trying to ensure his wishes.
10. Tangibles, which include the actual buildings and equipment used to serve consumers, are outward signs of a service.

2. Trust

Trust is the willingness of a company to rely on its business partners. Trust depends on several interpersonal and organizational factors, such as competence, honesty, integrity, and friendliness. Trust is also a form of attitude that shows restraint and persistence in using a product. Customer trust also depends on the popularity of

the company itself, the better the service offered, the more confident and confident customers are in the reliability of the company (Nainggolan & Sinaga, 2022).

There are several indicators that can be used to measure the level of customer trust, namely (Schiffman, 2008):

1. Integrity is a quality, nature, or condition that shows a complete unity so that it has the potential and ability to radiate authority or honesty.
2. Competence is the ability needed to carry out work based on knowledge, skills and work attitudes.
3. Consistency is a determination or ability to act.
4. Loyalty is loyalty, devotion and trust given or shown to a person or institution in which there is a sense of responsibility to try to provide the best service and behavior. So that consumers feel confident and trust.
5. Openness is a very important principle in the spatial planning process. It involves transparency and public participation.

Trust is very useful and important for building satisfaction even though being a trusted party is not easy and requires joint efforts. Some of the factors that influence customer trust are as follows (Nasution, 2015):

1. Value is the basis for building trust. Parties in a relationship that have the same behavior, goals, and virtues will affect the ability to develop trust.
2. Dependence, dependence on the other party applies vulnerability. To reduce the risk, the distrustful party will build a relationship with the trusted party.
3. Open and regular communication. Communication carried out to generate trust must be carried out regularly and of high quality in other words it must be relevant and timely. Positive past communication will lead to trust in the future and better communication will occur.

3. Customer Satisfaction

Customer satisfaction is an abstract thing and is not easily understood by companies, because customer satisfaction can be said to be relative, so that the satisfaction felt by one consumer is not necessarily the same as the satisfaction of other consumers. Thus, there are two things that companies must pay attention to in achieving customer satisfaction, namely consumer expectations and perceptions of the goods and services they consume.

The level of satisfaction of bank customers with the services provided is not only the service provider, but the recipient of the service also determines the level of satisfaction of bank customers with the services provided. Measuring customer satisfaction is a method that any company can use to monitor and measure customer satisfaction as follows: 1) Complaints and suggestions system, 2) Customer surveys, 3) Ghost buying (Ghost Buyer), 4) Lost customer analysis. There are three gaps that can cause errors in service delivery and affect consumer assessments of service quality, namely (Khaliq, 2019):

1. The gap between consumer expectations and service perceptions of service provision
2. The gap between the views of service providers and service quality specifications.
3. The gap between the services received and the services expected by consumers.12

Service quality and customer trust are two key factors that can increase customer satisfaction. Good service quality not only strengthens bank cintra but can also attract new customers, while poor service quality risks losing customers to other banks (Kaihatu et al., 2015).

According to Wahyunngsih (2018), there are five indicators to consider in assessing satisfaction, including:

1. Product quality, consumers will be happy if the evaluation findings reveal that the products they use are of high quality.
2. Service quality, especially for the service sector. If customers receive good service or what they anticipate, they will be satisfied.
3. Emotional factors: Proud buyers may believe that when they use products of a certain brand, others will be astonished.
4. Price: Products of the same quality charge a relatively low cost and offer their customers greater value. Consumers will feel satisfied if the evaluation results show that the product they are using is of high quality.
5. Cost and ease of purchasing goods or services. Consumers are more likely to be satisfied when they do not have to spend extra money or time to receive goods or services. An example is ATMs, where users are happy with the ease of using financial services.

RESEARCH METHOD

In this study, the method used is quantitative descriptive method, in quantitative descriptive method can be measured in the form of numbers, and look for the presence or absence of influence between two or more variables. It can be interpreted, that how significant the effect is. The results of quantitative data acquisition are processed using statistical data analysis. In quantitative descriptive research methods, the direction and focus of research is to build theories based on existing data or facts (Widhi & Zarah, 2018). Descriptive quantitative is a research method used to describe, analyze and interpret numerical data systematically and systematic study of a phenomenon by collecting data that can be measured using statistical, mathematical or computer techniques, which are then used to describe population characteristics.

The data used in this study using Primary data is data collected directly from the original source such as: (Observation, Questionnaire and Documentation) and Secondary Data is data that has been collected by others such as: (Journal, Book, Media Site). The data taken is data about the effect of service quality and trust on gold pawn customer satisfaction at the Indonesian sharia bank branch office, bima district, sape kecematan. Data analysis techniques to determine the effect of service quality and trust on gold pawn customer satisfaction at the Indonesian sharia bank sub-branch office bima kecematan sape district, using multiple linear regression analysis using the SPSS 20.0 computer program.

RESULT AND DISCUSSION

This study aims to determine the effect of service quality and trust on gold pawn customer satisfaction. Data collection was carried out by distributing questionnaires to customers, based on the number of slovin formula perhiutngan the number of respondents obtained was 93 respondents. The results of the table show that the majority of respondents used by researchers as recipients of questionnaires based on age are women at 70% whose ages are 23-27 years 23% whose ages are 18-32 years.

Table 1 Classification of Respondents Based on Customer Age

Age	Number of respondents	Percentage
23-27 y.o	70	70%
28-32 y.o	23	23%
Total	93	93%

R2 Test (Coefficient of Determination)

Table 2 R2 Test Results (Coefficient of Determination)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,167[a]	,972	,006	3,142
a. Predictors: (Constant), KEPERCAYAAN, KUALITAS PELAYANAN				

Source: SPSS 2.2 data output

The Coefficient of Determination is a tool to measure the percentage of the influence of the independent variable on the dependent variable. The results of the analysis obtained an Adjusted R2 value of 0.972. This shows that trust (X2) is influenced by service quality (X1) by 97.2%, while the remaining 2.7% is influenced by other factors not examined in this study.

Multiple Linear Regression Test

Multiple linear regression tests are carried out to predict whether two or more service quality variables affect the customer satisfaction variable and how much influence the two independent variables (X) have on the dependent variable (Y).

Table 3 Multiple Linear Regression

Model		Unstandardized Coefficients		Standardized Coefficients
		B	Std. Error	Beta
S1	(Constant)	47,874	3,180	
	kualitas pelayanan	-,209	,042	-,467
	Kepercayaan	,002	,074	,003

Source: SPSS 2.2 data output Y = a +b1x1+b2x2+e

The regression equation can be translated as follows:

Y = 47.874 - 0.209 X1 + 0.002 X2

1. Constant (a) = 47.874. This shows that if the value of service quality and trust is 0 (zero), then the Y value will be 47.874. That is, if there is no influence from the service quality and trust variables, the Y value will be 47.874.
2. Service quality regression coefficient (b1) = -0.209. This means that if service quality increases by 1 unit, then Y will decrease by 0.209 units, assuming other variables (trust) are constant. The negative sign (-) on this coefficient indicates that service quality has an opposite relationship with Y. That is, the higher the service quality, the lower the Y value will be.
3. Trust regression coefficient (b2) = 0.074. This means that if trust increases by 1 unit, then Y will increase by 0.074 units, assuming other variables (service quality) are constant. The positive sign (+) on this coefficient indicates that trust has a unidirectional relationship with Y. That is, the higher the trust, the higher the Y value will be.

To calculate the value (Y) then (X1 = 92) and (X2 = 92), these values will be entered into the regression equation that we have previously compiled:

Y = 47,874 - 0,209 (92) + 0,002 (92)

Calculate step by step:

1. Calculate (-0.209 (92) : -0,209 X 92 = -19,228
2. Calculate (0.002 (92): 0,002 X 92 = 0,184
3. Put these values into the equation: Y = 47,874 - 19,228 + 0,184
4. Calculate the result:

   Y = 47,874 - 19,228 + 0,184

   Y = 47,874 - 19,044

   Y = 28,830

So, X1 = 92 and X2 = 92, then the value of Y is 28.830.

In conclusion, based on the results of multiple linear regression calculations, it is known that service quality has a significant negative effect on the dependent variable Y, while trust has a very small positive effect. When both independent variables are 92, the predicted value for Y is 28.830. This shows that an increase in service quality tends to decrease the value of Y substantially, while an increase in trust provides almost no significant change in the value of Y.

Hypothesis Testing t Test (Partially)

Used to compare the means of two groups to see if there is a statistically significant difference between them.

H1 is accepted: If t count> t table, it means that the independent variable partially affects customer satisfaction.

H0 rejected: If t count < t table, it means that the independent variable partially affects customer satisfaction.

Table 4 T Test Results (Partially)

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	49,514	1,520		32,566	0,000
	kualitas pelayanan	0,221	0,041	0,493	5,422	0,000
	Kepercayaan	0,487	0,199	0,222	2,443	0,003

a. Dependent Variable: kepuasan nasabah

Source: SPSS 2.2 data output

The statistical results of the t test on the independent variable obtained a value (Constant) of 32.566 with a significance level of 0.000. To calculate the value of t table (df = n-2, 93-2 = 91) at the 5% significance level of 1.662. Therefore, the value of t count> t table (32.566> 1.662), and the value of sig. 0.003 <0.05, the hypothesis is accepted, meaning that service quality with independent variables has a positive effect on customer satisfaction.

While on trust based on the results of regression analysis, the tcount value is 32.566> ttable 1.662 and sig value. 0.003 <0.05, it can be concluded that the hypothesis is accepted, meaning that trust with independent variables has a positive effect on customer satisfaction.

F Test (Simultaneously)

The F test is used to compare between several groups (more than two) to determine whether there is a significant difference in their averages.

H1 is accepted: If Fcount> Ftable, it means that the independent variables simultaneously affect customer satisfaction.

H0 rejected: If Fcount < Ftable, it means that the independent variables simultaneously affect customer satisfaction.

Table 5 F Test Results (Simultaneously)

ANOVA[a]						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	182,741	1	182,741	22,742	,000[b]
	Residual	731,216	91	8,035		
	Total	913,957	92			
a. Dependent Variable: kepuasan nasabah						
b. Predictors: (Constant), kepercayaan						

Source: SPSS 2.2 data output

The results of the analysis obtained the calculated F value of 22.742 with a significance of 0.000. The value of the F table at df2 = n-k (93-2 = 91), then at a significance level of 5% is 0.203. Therefore, the value of F count> F table (22.742> 0.203), then the hypothesis is accepted. This means that service quality includes variables that have a positive effect on customer satisfaction

Discussion

1. Influence of Service Quality (X1) on Customer Satisfaction (Y) in Gold Pawn Services at Bank Syariah Indonesia KCP Bima Regency, Sape Sub-District

Service quality significantly impacts customer satisfaction in gold pawn services at Bank Syariah Indonesia (BSI) KCP Bima Regency, Sape Sub-District. Statistical analysis results indicate that service quality positively influences customer satisfaction. This is supported by an Adjusted R^2 value of 0.028, demonstrating a strong correlation between service quality and customer satisfaction. Furthermore, the coefficient of determination (R^2) of 0.972 indicates that 97.2% of the variation in customer satisfaction can be explained by service quality, while the remaining 2.7% is influenced by other factors not examined in this study. Thus, the higher the service quality provided by BSI, the greater the level of customer satisfaction.

These findings are reinforced by the F-test results, where the calculated F-value (22.742) significantly exceeds the F-table value (0.203) at a 5% significance level, rejecting the null hypothesis and accepting the alternative hypothesis. This confirms that service quality has a significant influence on customer satisfaction. Additionally, the t-test shows that the calculated t-value (32.566) is substantially higher than the t-table value (1.662), providing sufficient statistical evidence to assert a significant positive influence of service quality on customer satisfaction. In the theoretical context, service quality is identified through five main dimensions: reliability, responsiveness, assurance, empathy, and tangibles. Improvements in these dimensions tend to enhance customer satisfaction by providing a better and more fulfilling service experience.

Therefore, it can be concluded that service quality explains a substantial portion of the variation in customer satisfaction, indicating a strong relationship between the two variables. Enhancements in the dimensions of service quality are likely to increase customer satisfaction, consistent with theories highlighting the importance of these dimensions in the banking industry.

2. Influence of Trust (X2) on Customer Satisfaction (Y) in Gold Pawn Services at Bank Syariah Indonesia KCP Sape, Bima Regency, Sape Sub-District

Trust forms the foundation of the relationship between customers and banks. It is established through transparency, security, and integrity in service delivery. This study explores how trust built by BSI KCP Bima Regency, Sape Sub-District, affects the satisfaction levels of customers utilizing gold pawn services (Saefullah, 2006).

Based on the research findings, it can be concluded that trust has a positive impact on customer satisfaction in gold pawn services at BSI KCP Bima Regency, Sape Sub-District. This is supported by an Adjusted R^2 value of 0.028, indicating a high correlation between trust and customer satisfaction. Additionally, Table 4.11 shows a coefficient of determination (R^2) of 0.972, suggesting that service quality influences customer satisfaction by 97.2%, with the remaining 2.7% attributed to other factors not examined in this study. Hypothesis testing using the F-test yields a calculated F-value of 22.742 compared to an F-table value of 0.202, rejecting the null hypothesis (H0) and implying that service quality and trust significantly impact customer satisfaction. These findings are further supported by the t-test, with a

calculated t-value of 32.566 exceeding the t-table value of 1.662, indicating a significant positive influence of service quality on customer satisfaction.

In the context of trust theory within customer relationships, trust is a critical factor in building long-term, mutually beneficial relationships between companies and customers. When customers have high trust in the bank, they tend to be more satisfied, feeling secure and confident in the services provided (Puspitawardani, 2014).

The conclusion from these findings is that trust significantly influences customer satisfaction. Statistical tests demonstrate that both F and t-tests support a positive and significant relationship between trust and customer satisfaction, with a calculated F-value of 22.742 exceeding the F-table value of 0.203, and a calculated t-value of 32.566 far surpassing the t-table value of 1.662. This indicates the rejection of the null hypothesis and acceptance of the alternative hypothesis, highlighting that trust plays a crucial role in enhancing customer satisfaction. In the context of trust theory, these findings emphasize that trust is key to fostering long-term, mutually beneficial relationships between the bank and its customers. When customers have high trust in the bank, they are more likely to be satisfied, feeling secure and confident in the services provided.

3. Combined Influence of Service Quality (X1) and Trust (X2) on Customer Satisfaction (Y) in Gold Pawn Services at Bank Syariah Indonesia KCP Bima Regency, Sape Sub-District

Service quality and trust collectively impact customer satisfaction in gold pawn services at BSI KCP Bima Regency, Sape Sub-District. In addition to examining the individual effects of service quality and trust, this study aims to understand the combined impact of these variables on customer satisfaction. This analysis is crucial for gaining insight into the interaction between service quality and trust in comprehensively influencing customer satisfaction. The findings indicate that service quality and trust positively and significantly affect customer satisfaction in gold pawn services at BSI KCP Bima Regency, Sape Sub-District.

Based on the coefficient of determination (R^2), an Adjusted R^2 value of 0.028 was obtained, indicating a significant contribution of service quality to customer satisfaction. This is reinforced by a coefficient of determination (R^2) of 0.972, showing that 97.2% of customer satisfaction is influenced by service quality, while 2.7% is

affected by other factors not examined in this study. Statistical analysis using the F-test shows that the calculated F-value (22.742) exceeds the F-table value (0.203) at a 5% significance level, rejecting the null hypothesis (H_0) and indicating a significant influence of service quality and trust on customer satisfaction. The t-test also yields consistent results, with a calculated t-value (32.566) far exceeding the t-table value (1.662), rejecting the null hypothesis and signifying that service quality significantly influences customer satisfaction.

These results align with theories stating that service quality is a key determinant of customer satisfaction. The dimensions of service quality, such as reliability, responsiveness, assurance, empathy, and tangibles, significantly shape customers' perceptions of the services provided. When a sharia bank delivers high-quality services and fosters customer trust, it enhances overall customer satisfaction (Akbar & Arifin, 2016). Therefore, these findings underscore the importance for BSI KCP Bima Regency's management to continuously improve service quality and build customer trust as primary strategies to enhance customer satisfaction and strengthen their competitive position in the market.

CONCLUSION AND SUGGESTION

Conclusion

The study demonstrates that both service quality and trust significantly and positively influence customer satisfaction in gold pawn services at Bank Syariah Indonesia (BSI) KCP Bima Regency, Sape Sub-District. Statistical analysis reveals a strong correlation, with an Adjusted R^2 of 0.028 and a coefficient of determination (R^2) of 0.972, indicating that 97.2% of customer satisfaction is driven by service quality and trust, while 2.7% is attributed to other unexamined factors. The t-test results (t-value 32.566 > t-table 1.662, sig. 0.003 < 0.05) confirm the positive impact of both variables individually, and the F-test (F-value 22.742 > F-table 0.203) supports their combined significant effect. High-quality services, characterized by reliability, responsiveness, assurance, empathy, and tangibles, foster greater customer satisfaction. Similarly, trust, built through transparency and integrity, enhances customer confidence and satisfaction. Collectively, these findings underscore the critical role of optimizing service quality and trust to elevate customer satisfaction in sharia banking services.

Suggestion

For Students: Conduct in♂ Conduct in-depth literature reviews on customer behavior in sharia banking and analyze case studies of gold pawn services to strengthen research skills and understanding of customer needs.

For BSI KCP Sape: Implement monthly employee training on customer service skills and introduce a digital feedback system to address customer complaints within 24 hours, ensuring responsive and transparent service delivery.

For UIN Mataram Sharia Banking Program: Update the curriculum to include practical modules on gold pawn products and organize quarterly seminars with industry experts to enhance students' knowledge of current sharia banking trends.

For Future Researchers: Incorporate additional variables such as digital service accessibility or customer demographic factors in future studies to provide a more comprehensive analysis of customer satisfaction drivers.

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