

The Role of Promotion and Service Quality in Increasing Consumer Satisfaction and Loyalty in Pawnshops



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ABSTRACT: Pawnshop is one of the non-bank financial institutions that is an alternative for the community in meeting short-term needs. In this pawnshop business, there are many products that can be offered, one of which is gold investment. This study has five objectives, namely the first: to determine the effect of promotion on customer satisfaction, Second, to determine the effect of service quality on customer satisfaction, Third, to determine the effect of promotion on customer loyalty, Fourth, to determine the effect of service quality on customer loyalty, Fifth, to determine the effect of customer satisfaction on customer loyalty. This research was conducted at the pawnshop PT. Pegadaian (Persero) Bondowoso Branch Office. The research sample was determined by 100 respondents using purposive sampling technique. Data analysis to achieve research objectives using Structural Equation Model using WarpPLS 5.0. The results of the study after calculating with WarpPLS 5.0. shows that (1) promotion and service quality have a significant effect on customer satisfaction, (2) promotion has a significant effect on customer loyalty, (3) service quality has no significant effect on customer loyalty, (4) customer satisfaction has an impact on customer loyalty.

KEYWORDS: promotion, service quality, satisfaction, loyalty, pawnshop

I. INTRODUCTION

In the current era of globalization, the service industry has a very important role in the economy, both nationally and internationally. The growing economic activity causes the competition in the service industry to become more competitive and tighter. Manufacturers are required to create creative and innovative works in advancing consumer needs. One of the successes of service companies in facing competition is to provide the best service so that they can add value to the company in the eyes of consumers and can meet consumer needs. Service companies that are really needed by consumers are financial institutions. Financial institutions are required to provide the best service to consumers, because consumer needs are growing and increasingly varied. These financial institutions are divided into bank financial institutions and non-bank financial institutions. Non-bank financial institutions that also have a role in national economic activities include: Cooperatives, Insurance Companies, Capital Markets, Pawnshops, Venture Capital Companies, Leasing, and Pension Funds. Thus, it is not only pawnshops that are part of non-bank financial institutions. There are many choices for people who need non-bank financial services.

With the increasing number of choices for the community for the number of non-bank financial services, service providers are required to continue to improve customer satisfaction and loyalty so that these non-bank financial service providers can survive in the face of increasing competition. The pawnshop is one of the businesses in the non-bank finance sector. One of the existing pawnshops is PT. Pegadaian (Persero) owned by the government. When the Covid 19 Pandemic occurred, PT. Pegadaian (Persero) still recorded growth although the growth was not too significant. The state-owned pawnshop PT Pegadaian (Persero) recorded positive growth in almost all of its service product lines as of July 2020. This was revealed in the latest Pawn Company Statistics uploaded by the Financial Services Authority (OJK). To provide financial services to the public, Pegadaian is recorded as having disbursed total financing and loans across its products reaching Rp55.02 trillion as of July 2020, or up 1.75% (month to month/mtm) from June 2020 at Rp54.07 trillion. This effort was carried out in an effort to improve services to the community during the Covid 19 pandemic. (<https://finansial.bisnis.com/read/20200914/89/1291540/kinerja-pegadaian-tumbuh-positif-diperiode-pandemi-ini-penopangnya>, 2020). Pegadaian is one of the non-bank financial institutions engaged in financial services which is always required to continuously improve its performance in the midst of increasing competition. As a non-bank financial service provider, customer loyalty and satisfaction must be given top priority in order to increase business performance.

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For service providers, satisfaction is an important thing to get attention. According to (Kotler & Keller, 2016) customer satisfaction is a person's feeling of pleasure or disappointment that arises after comparing the performance (results) of the product thought to the expected performance (results). Meanwhile, according to (Tjiptono, 2011a), customer satisfaction can be interpreted as an effort to fulfill something or make something adequate. (Qomariah, 2016) states that customer satisfaction is a person's feeling after feeling the services or services provided by service providers. Satisfied customers will provide recommendations and inform good things about the services that have been felt. Therefore, satisfaction will form customer loyalty. Customer loyalty can be interpreted as behavior related to the brand of a product, including the possibility to renew the contract in the future. If the product is not able to satisfy the customer, the customer will immediately state to stop buying products or services from companies (Buchari, 2012). Loyalty is a deeply held commitment to buy or re-support a preferred product or service in the future despite situational influences and marketing efforts having the potential to cause customers to switch (Kotler, 2015). According to (Mangkunegara, 2018) loyalty is a repurchase behavior solely regarding the purchase of the same particular brand repeatedly (could be because there is only one available brand, the cheapest brand and so on). To be able to increase customer satisfaction and loyalty, there are several things that need to be considered, namely promotional strategies and strategies for providing service quality.

Promotion is one of the most important marketing mix variables implemented by companies in marketing their products or services. (Adam, 2015) states that promotion is an activity that communicates the benefits of a product and persuades target consumers to buy the product. There are four main types of promotions, namely advertising, sales promotion, personal selling and publicity. With this promotional activity, the public will get information about the products and services being marketed. By doing promotions, customers are expected to know detailed information related to the products and services provided. Complete information about these products and services will provide customer satisfaction. Because by knowing complete information about the product, the customer will feel satisfied. Study (Wibowo et al., 2021), (Qomariah, 2021), (Ahmad et al., 2013), (Magatef, 2015), (Sudari et al., 2019), (Gunawan & Wahyuni, 2018), (Solimun & Fernandes, 2018), (Anggriana et al., 2017), (Iriyanti et al., 2016), (Yanuar et al., 2017), (Ratnasari & Gumanti, 2019), (Rosalina et al., 2019), (Yanuar et al., 2017), (Mahendra et al., 2019), (Lenzun et al., 2014), states that promotion can increase customer satisfaction. Customers who are satisfied with the information received will also provide good information related to service providers. Thus there is a relationship between promotion and customer loyalty. (Rosalina et al., 2019) conducted research which results that promotion can increase customer loyalty. (Tjahjaningsih, 2013) states that image, promotion, and customer satisfaction have a positive effect on customer loyalty. (Juniantara & Sukawati, 2018) stated that the better consumer perceptions of prices, promotions and quality of services provided, the greater the satisfaction and loyalty of UberX customers.

Service quality is also an important factor that needs attention to increase customer satisfaction and loyalty. Service quality can be defined as an activity or action that one party can offer to another that is intangible and results in any ownership (Lupiyoadi, 2013). According to (Tjiptono, 2011b) Service quality can be interpreted as a dynamic condition that affects products, services, human processes and customer expectations. The quality of service provided by the organization must be made in such a way that it can provide satisfaction to customers. Service quality has emerged as an important determinant of customer satisfaction. Satisfied customers can be interpreted as having felt the services provided by the service provider. The quality of service provided by the organization must be made in such a way that it can provide satisfaction to customers. Service quality has emerged as an important determinant of customer satisfaction. Satisfied customers can be interpreted as having felt the services provided by the service provider. Satisfied customers will provide good information to other customers. Providing good information about companies that already provide services is an advantage for service providers. Study (Muharmi & Sari, 2019) stated that service quality, food quality, perceived value has a positive and significant effect on Behavioral Intention with consumer satisfaction as a mediation variable. (Mulyawan & Rinawati, 2016) stated that this study implies that the management of universities needs to pay attention to issues of academic quality so as to increase student satisfaction and loyalty. Several studies that also link service quality with satisfaction and loyalty include: (Surjaatmadja et al., 2019), (Yulisetiari & Prahasta, 2019), (Rahayu, 2019), (Yanuar et al., 2017), (Qomariah, Budiastuti, et al., 2020), (Qomariah, 2018), (Ratnasari & Gumanti, 2019), (Sofiati et al., 2018), (Setyawati et al., 2018), (Ariska et al., 2020), (Suarniki & Lukiyanto, 2020), (Sutrisno et al., 2017), (Verriana & Anshori, 2017), (Hasniaty, 2015), (Hasniaty, 2015), (Maskur et al., 2016), (Setiawan et al., 2019), (Subagiyo, 2015), (Iriyanti et al., 2016), (Qomariah, Fahrurrozi, et al., 2020), (Qomariah, 2012), (Nursaid et al., 2020), (Omar et al., 2016), (Lassar et al., 2000), (Caruana et al., 2000), (Shi et al., 2014), (Vinagre & Neves, 2008), (Lee & Kim, 2014), (Aliman & Mohamad, 2016), (Samal & Pradhan, 2014), (Wu, 2011), (Amin & Nasharuddin, 2013), (Mu'ah et al., 2020), (Fahmi et al., 2020), (Qomariah, 2021). (Soliha et al., 2019) stated that service quality and bank image have no effect on customer loyalty.

PT. Pegadaian (Persero) is a state-owned company which in its business activities provides loan services through various products. In addition to loan products, the public can also find investment products that are additional services. Gold investment

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is one of the products offered by this company. PT. Pegadaian (Persero) Bondowoso Branch is one part of PT Pegadaian (Persero) Regional Office XII Surabaya which also has the same task and mission to grow the company and try to serve the community as best as possible. PT Pegadaian (Persero) Bondowoso Branch has 5,000 active customers who come from various educational and work backgrounds.

One of the superior products from Pegadaian and much in demand by the public is the Fast Secured Credit (KCA) product where the only requirement to apply for credit is to attach an ID card, fill out a credit application form and the desired nominal amount then submit collateral in the form of gold jewelry, electronic goods, bicycles motorcycles, cars, and even precious metals. In addition to Fast Secured Credit (KCA) products, PT Pegadaian also has other products, including KREASI, KRASIDA, Gadai Prima, Amanah, Arrum Haji, Precious Metals, and also gold deposit services.

Table 1. Customer Data of PT Pegadaian (Persero) Bondowoso

Year	KCA Product	Amanah Product	Arrum Product	Haji	Gold Products	Savings	Total
2016	5103	264	73		341		5781
2017	5089	105	81		355		5630
2018	5022	206	73		314		5615
2019	4850	324	133		214		5521
2020	4834	101	0		315		5250

Source: PT. Pegadaian (Persero).

Based on table 1. shows that the number of customers fluctuates every year. Of the several products owned by PT Pegadaian Bondowoso Branch compared to other pawnshop products, the KCA pawn product is a product that is very much in demand by the public. The KCA product is a trusted solution to get a loan easily, quickly and safely. To get a loan, customers only need to bring collateral in the form of gold jewelry, precious metals, cars, motorcycles, and electronic goods. The high interest in pawning, PT Pegadaian requires quite a lot of funds to minimize the shortage of funds in lending to customers.

Based on the number of customers of PT Pegadaian Bondowoso Branch from 2016 to 2020, it shows that the level of customer satisfaction and loyalty is not optimal. This can be caused by several factors that affect customer satisfaction and loyalty. This study tries to raise several factors that are thought to affect satisfaction and loyalty, namely service quality and promotion. Efforts to improve service quality PT Pegadaian (Persero) Must meet 5 criteria of service quality so as to be able to create customer loyalty, namely by direct evidence, reliability, responsiveness, assurance and empathy. Based on the theory, concept, and previous research as well as the existing conditions at PT. Pegadaian (Persero) Bondowoso Branch, this research has several objectives, among others: (1) to determine the effect of promotion on customer satisfaction; (2) to determine the effect of service quality on customer satisfaction; (3) to determine the effect of promotion on customer loyalty; (4) to determine the effect of service quality on customer loyalty; (5) to determine the effect of satisfaction on customer loyalty. This research has also contributed to the marketing management literature that focuses on improving the relationship between service quality and promotion with customer satisfaction and loyalty. This research also contributes to PT. Pegadaian (Persero) in the form of efforts to improve services and promotional activities carried out by PT. Pegadaian (Persero) Bondowoso Branch.

II. RESEARCH METHODS

This research design is a quantitative research design. All research designs certainly have central characteristics based on the manipulation of independent variables and measuring the effects of the dependent variable (Arikunto, 2013). The population in this study were all customers from PT. Pegadaian (Persero) Bondowoso Branch. The number of samples in this study was 100 people who were determined based on opinions (Sugiyono, 2017) which stated that for research the number of samples ranged from 30 to 500 samples. The determination of who the customer will be in the sample is based on the purposive sampling method, with the criteria that the customer has at least 2 pawn transactions and is at least 17 years old.

The research variables consist of 3 (three) kinds, namely: independent variable (promotion and service quality), intervening variable (customer satisfaction) and dependent variable (customer loyalty). Indicators of promotion variables are advertising, sales promotion and publicity)(Kotler & Keller, 2016). The service quality variable indicator refers to the opinion (Parasuraman et al., 1985) which consists of 5 (five) indicators, namely: physical evidence, reliability, responsiveness, empathy, and assurance. Indicators of customer satisfaction consist of: satisfaction with service facilities, employee service, product reliability, guarantees

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for safe transactions and responses to customer complaints (Tjiptono, 2011b). Indicators of customer loyalty consist of: recommending services, informing other customers, telling the advantages of service providers (Mu'ah & Masram, 2014).

This study uses data analysis techniques Partial Least Square (PLS) using the WarpPLS 5.0 application. According to (Solihin & Ratmono, 2013) PLS is an analytical method that is soft modeling because it does not assume the data must be with a certain scale measurement, which means the number of samples can be small (under 100 samples). Analysis of the outer model to specify the relationship between latent variables and their indicators or it can be said that the outer model defines how each indicator relates to its latent variables. The tests carried out on the outer model are: convergent validity, discriminant validity, composite reliability. Inner model analysis is used to determine the relationship between latent variables. Inner model analysis can be done by path analysis and R Square (R2) (Solihin & Ratmono, 2013).

III. RESULTS AND DISCUSSION

Outer Model Evaluation

Validity Test Results

The validation test criteria is to use the loadings factor criteria (cross-loadings factor) with a value of more than 0.70 and the average variance extracted (AVE) with a value exceeding 0.70 for the convergent validity test and for the discriminant validity test using a comparison of the roots of the AVE with correlation between variables. The construct AVE value should be higher than the correlation between latent variables (Solihin & Ratmono, 2013). The results of WarpPLS 5.0 for the validation test are presented in table 1. The results of the WarpPLS 5.0 calculation in Table 2. show that each value on the cross-loading factor has reached a value above 0.7 with a p value below 0.001. Thus the convergent validity test criteria for all indicators in this research have been met. In Table 3, information can be obtained that the AVE root value of the same variable is higher than the AVE root value in different variables. This shows that the discriminant validity test criteria have been met. Thus the instrument used in this study has met all the provisions of the validity test.

Reliability Test Results

Reliability testing is carried out with the aim of ensuring that the research instrument used can provide a consistent measurement of the concept without any bias. The results of the analysis of the reliability test of this study are presented in Table 4. The indicators used in the reliability test are the composite reliability coefficients and Cronbach's alpha coefficients must meet a number greater than 0.5. The results of the research related to the reliability test showed that the questionnaire instrument in this study had met the requirements of the reliability test. This is because the Cronbach alpha value for each variable in this study is above 0.7.

Table 2. Combined Loadings and Cross-Loadings

				(a)	ie
	3			1	1
			1	1	1
		3		1	1
5		4	3	1	1
		5	5	1	1
		1		1	1
			1	1	1
3		5		1	1
2	2			1	1
	3			1	1
			1	1	1
3	3			1	1
7			2	1	1
7	7			1	1
	3	5		1	1
		1		1	1

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Table 3. Comparison of Roots of AVE and Correlation between Variables

	0,919333	-0,06333	0,015	0,005
	0,0318	0,924	-0,0022	0,0102
	-0,00867	0,001667	0,917	0,004333
	0,0164	0,005	0,003	0,921333

Table 4. Reliability Test

Variable	Composite Reliability Coefficients	Cronbach's Coefficients	Alpha	Information
Promotion	0.943	0.909		Reliable
Service Quality	0.967	0.957		Reliable
Satisfaction	0.964	0.953		Reliable
Loyalty	0.944	0.911		Reliable

Inner Model Evaluation

Result of Calculation of Direct Effect Path Coefficient

This section describes each path in the model section using path analysis. Each path tested shows the direct and indirect effect of promotion (X1) and service quality (X2) on customer loyalty (Z) and customer satisfaction (Y) for customers of PT Pegadaian Bondowoso Branch. By knowing whether or not each path is significant, it will answer whether the proposed hypothesis is accepted or rejected. Each path tested represents the hypothesis in this study. The path coefficient values are presented in Table 5.

Result of Indirect Effect Path Coefficient Calculation

Indirect influence testing is done by looking at the results of the path tested, if all the paths traversed are significant then the indirect effect is also significant, and if there is an insignificant path then the indirect effect is said to be insignificant. The indirect effect path coefficients are presented in Table 6. The indirect effect of promotion (X1-) on the customer loyalty variable (Y) through the intervening variable of customer satisfaction (Z) is 0.039, which is smaller than the direct effect of the promotion variable (X1) on the customer loyalty variable (Y) which is 0.719. Besides that, the indirect effect of the service quality variable (X2) on customer loyalty (Y) through the customer satisfaction intervening variable (Z) is 0.181 which is greater than the direct effect of the service quality variable (X2) on the customer loyalty variable (Y), namely of 0.075. It can be stated that there is a significant influence between the promotional variables (X1) affecting customer loyalty (Y) through customer satisfaction (Z). While the promotion variables (X1) and service quality (X2) affect customer loyalty (Y) through customer satisfaction (Z) with an insignificant value.

Table 5. Value of Direct Effect Path Coefficient

Independent Variable	Dependent Variable	Path Coefficient	p-value	Information
Promotion	Satisfaction	0,649	0,001	Significant
Promotion	Loyalty	0,719	0,001	Significant
Service Quality	Satisfaction	0,339	0,001	Significant
Service Quality	Loyalty	0,075	0,223	Not Significant
Satisfaction	Loyalty	0,187	0,026	Significant

Table 6. Coefficient of Indirect Influence Path

Independent Variable	Dependent Variable	Indirect	p-value	Information
Promotion	Loyalty	0,039	0,122	Significant
Service Quality	Loyalty	0,181	0,064	Significant

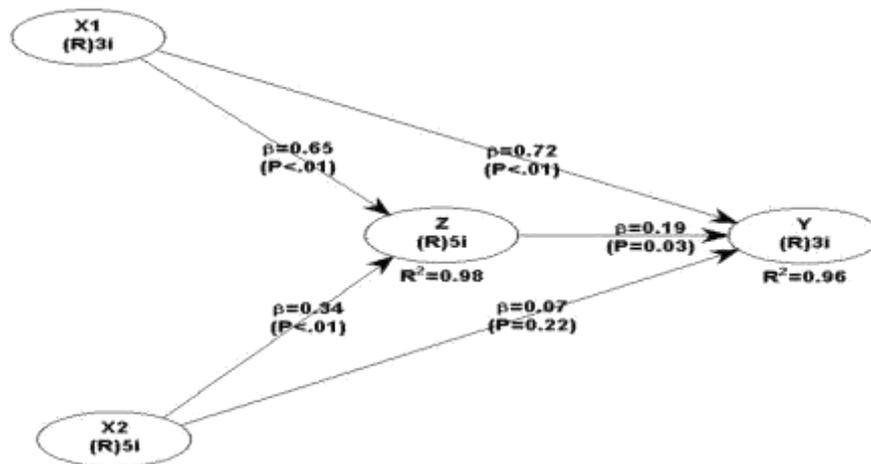
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Total Effect Path Coefficient Calculation Results

The calculation of the total effect or total effect is to add up the value of direct and indirect effects. The total effect path coefficient is presented in Table 7. The total effect of promotion (X1) on customer loyalty (Y) is 0.840 with details of the direct effect of 0.719 and the indirect effect of 0.039. The total effect of service quality (X2) on customer loyalty (Y) is 0.340 with details of the direct effect of 0.075 and the indirect effect of 0.181. The calculation results show that the independent variable that has the strongest influence on the customer satisfaction variable (Z) is the promotion variable (X1), which is 0.649. Meanwhile, the independent variable that has the strongest influence on the customer loyalty variable (Y) is promotion (X1), which is 0.719. And only the promotion variable that has an influence on the customer loyalty variable (Y) through the intervening variable of customer satisfaction (Z) which is 0.122.

Table 7. Total Effects

Independent Variable	Dependent Variable	Direct Influence	Indirect Influence	Total Effects
Promotion	Satisfaction	0,649	-	0,649
Promotion	Loyalty	0,719	0,039	0,840
Service Quality	Satisfaction	0,339	-	0,339
Service Quality	Loyalty	0,075	0,181	0,340
Satisfaction	Loyalty	0,187	-	0,187



1. Figure 1. Path Analysis Results

The Result of the Coefficient of Determination

The results of testing the structural model (inner model) can be seen in the R-square (R2) on each endogenous construct, the path coefficient value, the t value and the p value for each path relationship between constructs. The path coefficient values and t values in each path will be explained in the sub-discussion of the results of hypothesis testing. The value of R2 is used to measure the degree of variation in the endogenous variables explained by a number of influencing variables. The higher the R2 value, the better the prediction model of the proposed model. The value of the coefficient of determination of customer satisfaction is 0.976. This means that the contribution of the model to explain the structural relationship of promotion and service quality to customer satisfaction is 97.6% and the remaining 2.4% is explained by other variables not involved in the model. The value of the coefficient of determination of customer loyalty is 0.956. This means that the contribution of the model to explain the structural relationship of promotion, service quality and customer satisfaction to customer loyalty is 95.6% and the remaining 4.4% is explained by other variables not involved in the model.

DISCUSSION

The Effect of Promotion on Customer Satisfaction

Based on the results of testing and data analysis, the results showed that promotion had a significant effect on customer satisfaction at PT Pegadaian Bondowoso Branch. This could be due to aspects related to promotions that have an impact on customer satisfaction. Promotional aspects include: advertising/advertising, personal selling/personal selling and public relations/public relations. According to (Lupiyoadi, 2013) promotion is one part of a series of marketing activities for a product of

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goods and services. Promotion is a one-way flow of information created to direct a person or organization to an exchange-creating action in marketing. Promotion is a product function method step that connects with marketing (Kotler, 2015). Promotion is a collection of incentive tools, mostly short term, designed to stimulate faster and greater purchase of certain products or services by consumers (Kartajaya, 2014). The promotions carried out by PT Pegadaian Bondowoso Branch have been classified as good. Every employee of PT Pegadaian Bondowoso Branch is required to post via social media owned by both WhatsApp and Instagram stories. They are required to inform about gold price updates, promo updates until the auction of customer goods is stuck. This aims to attract new customers to use the services of PT Pegadaian Bondowoso Branch. In addition to the opinions of experts, this research also refers to previous research that has been carried out by (Hasan & Islam, 2020), (Rahardjo et al., 2019), (Yanuar et al., 2017), (Mahendra et al., 2019), (Anggriana et al., 2017), (Juniantara & Sukawati, 2018), (Tjahjaningsih, 2013), (Lenzun et al., 2014), (Wibowo et al., 2021) with the results of the research showing that there is a significant influence between the promotion variables on satisfaction.

The Effect of Service Quality on Customer Satisfaction

Based on the results of testing and data analysis obtained results which state that service quality has a significant effect on customer satisfaction of PT. Pegadaian (Persero) Bondowoso Branch. This is due to aspects related to service quality that have had a positive impact on customer satisfaction of PT. Pegadaian (Persero) Bondowoso Branch. The service quality aspects include: physical evidence, reliability, responsiveness, assurance and empathy. (Zeithaml et al., 2006) argues that service quality is a dynamic condition associated with products, services, people, processes, and the environment that meet or exceed expectations. Service quality describes the quality of the desired value and supervision at the quality stage to meet consumer needs (Lovelock & Wright, 2012). Consumer satisfaction is a person's feeling of pleasure or disappointment that comes from a comparison between his impression of the performance or product results with his expectations (Qomariah, 2016). Service is a benchmark for an organization that offers services, especially financial services. PT. Pegadaian (Persero) Bondowoso Branch will feel satisfied if customers feel the service they receive is very satisfactory. Both services from employees, the facilities provided to the services they receive are in the form of financial services. If customers are loyal, they will most likely recommend to others, especially their family and closest environment. As for this study, there are significant similarities in results with previous research conducted by (Surjaatmadja et al., 2019), (Yulisetiari & Prahasta, 2019), (Rahayu, 2019), (Yanuar et al., 2017), (Qomariah, Budiastuti, et al., 2020), (Qomariah, 2018), (Ratnasari & Gumanti, 2019), (Sofiaty et al., 2018), (Setyawati et al., 2018), (Ariska et al., 2020), (Suarniki & Lukiyanto, 2020), (Sutrisno et al., 2017), (Verriana & Anshori, 2017), (Hasniaty, 2015), (Hasniaty, 2015), (Maskur et al., 2016), (Setiawan et al., 2019), (Subagiyo, 2015), (Iriyanti et al., 2016), (Qomariah, Fahrurrozi, et al., 2020), (Qomariah, 2012), (Nursaid et al., 2020) (Nursaid et al., 2020) which states that service quality has a significant effect on customer satisfaction.

The Effect of Promotion on Customer Loyalty

Based on the results of testing and data analysis, the results showed that promotion had a significant effect on customer loyalty at PT. Pegadaian Bondowoso Branch. This could be due to aspects related to promotion that have been able to create customer loyalty. Promotional aspects include: advertising/advertising, personal selling/personal selling and public relations/public relations. Promotion is one of the determining factors for the success of a marketing program to provide information about the existence of a product (Herlambang, 2014). (Swastha, 2016) states that promotion is a kind of communication that gives explanations that convince potential consumers about goods and services. Promotion is an activity to notify the product or service that will be offered to potential consumers who are the target market. The loyalty of customers of PT. Pegadaian Bondowoso Branch is influenced by many factors, one of which is the suitability of the promotions received by customers with the services provided by PT. Pegadaian Bondowoso Branch. Both the suitability of the promotional price, the availability of auction items to the suitability of the interest rate offered. Because customers will feel satisfied if all the information received is in accordance with the reality given by PT. Pegadaian Bondowoso Branch. As for in this study, there are significant similarities with the previous research conducted by (Rosalina et al., 2019), (Juniantara & Sukawati, 2018) with the results of the study showing that there is a significant influence between the promotion variables on loyalty. The Effect of Service Quality on Customer Loyalty.

Based on the results of testing and data analysis, it was found that service quality had no significant effect on customer loyalty at PT Pegadaian Bondowoso Branch. This could be due to aspects related to service quality that have been able to create customer loyalty at PT. Bondowoso Branch Pawnshop. In this case, if the Customer of PT. The Bondowoso Branch Pawnshop has good service quality which will certainly create good customer loyalty. Service quality can be defined as the number of differences between the reality and expectations of customers between what they receive (Kotler & Keller, 2016). Service quality is a comparison between the service perceived by consumers and the quality of service expected by consumers. Service quality is a superior and expected activity in meeting customer expectations and desires accompanied by ease in meeting their needs so that

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customers will feel happy (Buchari, 2012). Customer satisfaction of PT. Bondowoso Branch Pawnshops for the services provided are generally due to 5 (five) factors used as indicators of service quality variables. Customers will assess how employees respond to customer questions. Explanation of the products offered to customers. To personal assistance from employees if there are customers who have problems or have difficulty accessing the services offered by PT Pegadaian Bondowoso Branch. Customers will feel satisfied if all aspects of service quality have been perceived well by customers. As for in this study there are significant differences in results with previous research conducted by (Qin & Prybutok, 2009), (Nursaid et al., 2020), (Wu, 2011), (Aliman & Mohamad, 2016), (Samal & Pradhan, 2014), (Gera et al., 2017), (Kassim & Asiah Abdullah, 2010), (Lee & Kim, 2014), (Amin & Nasharuddin, 2013), (Sivadas & Baker-Prewitt, 2000), (Caceres & Paparoidamis, 2007), (Shi et al., 2014), (Shanka, 2012), (Meesala & Paul, 2018) which states that there is a direct positive and significant effect on service quality on customer loyalty.

The Effect of Service Quality on Customer Loyalty

Based on the results of testing and data analysis, it was found that service quality had no significant effect on customer loyalty at PT Pegadaian Bondowoso Branch. This could be due to aspects related to service quality that have been able to create customer loyalty at PT. Bondowoso Branch Pawnshop. In this case, if the Customer of PT. The Bondowoso Branch Pawnshop has good service quality which will certainly create good customer loyalty. Service quality can be defined as the number of differences between the reality and expectations of customers between what they receive (Kotler & Keller, 2016). Service quality is a comparison between the service perceived by consumers and the quality of service expected by consumers. Service quality is a superior and expected activity in meeting customer expectations and desires accompanied by ease in meeting their needs so that customers will feel happy (Buchari, 2012). Customer satisfaction of PT. Bondowoso Branch Pawnshops for the services provided are generally due to 5 (five) factors used as indicators of service quality variables. Customers will assess how employees respond to customer questions. Explanation of the products offered to customers. To personal assistance from employees if there are customers who have problems or have difficulty accessing the services offered by PT Pegadaian Bondowoso Branch. Customers will feel satisfied if all aspects of service quality have been perceived well by customers. As for in this study there are significant differences in results with previous research conducted by (Qin & Prybutok, 2009), (Nursaid et al., 2020), (Wu, 2011), (Aliman & Mohamad, 2016), (Samal & Pradhan, 2014), (Gera et al., 2017), (Kassim & Asiah Abdullah, 2010), (Lee & Kim, 2014), (Amin & Nasharuddin, 2013), (Sivadas & Baker-Prewitt, 2000), (Caceres & Paparoidamis, 2007), (Shi et al., 2014), (Shanka, 2012), (Meesala & Paul, 2018), (Sofiaty et al., 2018) which states that there is a significant effect of service quality on customer loyalty.

The Effect of Satisfaction on Customer Loyalty

Based on the results of testing and data analysis, the results obtained which state that customer satisfaction has a positive and significant effect on customer loyalty at PT. Bondowoso Branch Pawnshop. This may be due to aspects of customer satisfaction that are able to provide customer loyalty PT. Bondowoso Branch Pawnshop. Aspects of customer satisfaction are repeat purchases, retention and referrals. (Saladin, 2009) states that loyalty is a feeling of satisfaction, pleasure, and relief for a person due to consuming a product or service. Loyalty is a feeling of satisfaction or disappointment resulting from a comparison between the performance of a product or the results obtained and expectations. If the performance is below expectations, customers will be disappointed and if it meets consumer expectations, they will be satisfied (Sumardy & Melone, 2011). Based on this understanding, it shows that customers are satisfied with the way the management of PT Pegadaian Bondowoso Branch recommends the products and services offered. This shows that the customers of PT. The Bondowoso Branch Pawnshops who became respondents in this study had a good commitment, so they tended to feel satisfied with the provisions to commit to PT. Bondowoso Branch Pawnshop. In addition to the opinions of experts, this research refers to previous research that has been carried out by (Harpadeles et al., 2016), (Firmansyah & Prihandono, 2018), (Widjojo, 2013), (Amalia & Murwatingsih, 2016), (Mardikawati & Farida, 2013), (Husseini, A & Hapsari, 2014), (Hijjah & Ardiansari, 2015), (Palilati, 2007), (Qomariah, 2018a), (Suarniki & Lukiyanto, 2020), (Purwati & Hamzah, 2019), (Sutrisno et al., 2017), (Sandrio et al., 2020), (Ratnasari & Gumanti, 2019), (Qomariah, 2018b), (Qomariah, 2008), (Iriyanti et al., 2016), (Lie et al., 2019), (Juanamasta et al., 2019), (Mulyawan & Rinawati, 2016), (Muharmi & Sari, 2019), (Qomariah, 2012) which states that customer satisfaction on customer loyalty variables.

CONCLUSION, LIMITATIONS, AND SUGGESTIONS

Conclusion

Based on the research findings that have been described previously, the conclusions in this study are as follows: (1) the test results prove that promotion has a positive and significant effect on customer satisfaction. Intense promotion from PT. Pegadaian (Persero) Bondowoso Branch was able to increase pawnshop customer satisfaction; (2) the test results prove that service quality has a positive and significant effect on customer satisfaction. This proves that PT. Pegadaian (Persero) Bondowoso Branch has provided the best service to its customers so as to provide satisfaction; (3) the test results prove that promotion has a positive

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and significant effect on customer loyalty. This proves that the promotion by PT. Pegadaian (Persero) Bondowoso Branch has been running effectively so that customers make transactions at pawnshops repeatedly; (4) the test results prove that service quality has no significant effect on customer loyalty. This is due to the quality of services provided by PT. Pegadaian (Persero) Bondowoso Branch has provided good service so that any service provided by the pawnshop is definitely the best, so that customers continue to believe in pawnshop services; (5) the results of the study indicate that customer satisfaction can increase customer loyalty. This shows that the PT. Pegadaian (Persero) Bondowoso Branch has provided services that can provide satisfaction to its customers. If customers are satisfied, they will inform other customers of the best.

Research Limitations

In this study, there are several limitations, which are as follows: (1) the limitations of the results of the study indicate that the service quality variable has no significant effect on customer loyalty. So that the indirect effect of the service quality variable on satisfaction through loyalty is not significant; (2) this research is based only on the decrease in the number of customers every year. It is not clarified with the number of customers who have problems that have to auction the goods that are guaranteed; (3) this study does not include the number of research populations in which the number of customers each month is uncertain.

Suggestion

After the authors provide conclusions from the results of research on the effect of promotion and service quality on customer loyalty and satisfaction, the authors will provide some suggestions that can be used by academics and practitioners, namely as follows: (1) for further research the results of the R2 test show that there are still variables Other variables that must be considered in this study. Further studies, should add other variables that can affect customer loyalty, because the better customer loyalty it will create customer satisfaction; (2) for further research, it is suggested to discuss further about the effect of service promotion on customer satisfaction by expanding the scope of research. In addition to discussing the influence of promotions and services on customer satisfaction, further researchers can also add other variables that affect customer satisfaction; (3) the next research is recommended to use other methods in data acquisition, for example conducting interviews or using other instruments in measuring customer loyalty and satisfaction so that they have a different point of view; (4) the results of the study prove that promotion and service quality have a positive and significant influence on customer satisfaction, therefore PT. Pegadaian Bondowoso Branch, always improve services to customers both services regarding transaction processing, facilities provided to the services offered; (5) the results of this study can hopefully be used as input for organizations for human resource managerial policies so that they can increase customer satisfaction.

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