



Received: May 10, 2021

Revised: June 15, 2021

Accepted: June 28, 2021

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MARKETING | RESEARCH ARTICLE

The Effect of Service Quality Elements on Customer Satisfaction

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Abstract: The research objective was to determine and analyze the influence of the physical evidence of service quality, caring, responsiveness, reliability, and guaranteeing customer satisfaction at the PT. Pegadaian Watansoppeng branch. Research carried out explanatory research and survey methods. The study population is new clients served PT. Pegadaian Watansoppeng Branch Company. The samples were taken using purposive sampling and obtained 100 samples. This research's data analysis methods are descriptive analysis with Linear Regression calculation, where the independent variables consist of physical evidence, concern, responsibility, reliability, assurance, dependent variable satisfaction customer. The results of studies using multiple linear regression analysis showed that service quality dimensions significantly influence customer satisfaction. As for the t-test is known that a significant level for each variable that is physical evidence = 0.658, concern = 0.002, responsiveness = 0.338, reliability = 0.000, and assurance = 1.239. From these results, two variables can prove the second hypothesis suggesting that the physical evidence of service quality dimensions, concern, responsiveness, reliability, and guarantees the dominant influence on customer satisfaction at the PT. Pegadaian Watansoppeng branch of the variable of concern and reliability and three other variables that physical evidence, responsiveness, and assurance are not acceptable or not truth.

Keywords: Tangible, Empathy, Responsiveness, Reliability, Assurance, Customer Satisfaction.

JEL Classification Code: M0, M02, M12

1. INTRODUCTION

The PT. Pegadaian was first born in Sukabumi in 1901 during the Dutch colonial era. Since the beginning of independence, PT. Pegadaian has been managed by the Government and has changed status several times, namely as a State Company (PN) since January 1/1961, then based on Government Regulation Number 7 (seven) and based on Government Regulation 10/1990, which was updated with Government Regulation 103/2000 changed to an until now. Now the age of PT. Pegadaian has reached 110 years. As the only institution that has always been consistent and loyal to the economic empowerment of the small people, at PT. Pegadaian will continually strengthen that image, namely "Providing financial solutions for middle and lower economic class people who need fast funds. PT. Pegadaian today has turned into a place where people get liquidity solutions. Customers who experience financial problems, both traders, employees, homemakers, and entrepreneurs, get the correct answer because the procedure is easy, the service is fast, the cost is relatively cheap, and the repayments are flexible. Goods that can be pawned are also increasingly diverse, ranging from electronic goods, gold jewelry, precious metals, motorized vehicles, and vehicle ownership certificates (BPKB). The wider community is increasingly getting to know PT. Pegadaian is a company close to small people as a company engaged in financial services, PT. Pegadaian, which has enjoyed a monopoly in pawn services, has begun to face various threats due to increasingly fierce competition in the financial services sector. The birth of the Anti-Monopoly Law has led to the growth of different financial institutions that offer pawn services using Sharia terms. For example, BRI Syariah, Mandiri Syariah, Danamon Syariah, and the existence of gold shops that open pawn practices and the proliferation of unsecured



credit products as an alternative solution to people's funding needs. PT. Pegadaian constantly innovates in providing services to satisfy the needs of its customers. A company that cannot fulfill its customers in the current competitive situation will be abandoned by its customers. PT. Pegadaian customers will feel satisfied or dissatisfied with the service during the transaction process. Therefore, intensive strategies and handling are needed so that the financial assistance provided can satisfy customers. The quality of service to customers plays a significant role in marketing for all products or services, and even service quality can create a compelling differentiator compared to other companies. For service companies, services that can satisfy customers are essential so that the financial assistance provided continue to lead the market. Customer loyalty will be formed due to the excellent standard of service applied by all employees so that the perception of belief is not to employees but the company—every office of PT. Pegadaian employee also functions as a company marketer who must be able to carry out personal branding. Employees must be able to make the company gain customer trust and maintain customer loyalty to ensure the company's future.

Service quality is one of the essential attributes in financial services companies apart from the need for security issues and price. According to Heikkilä et al. 2017; Heikkilä et al., 2017, five dimensions are relevant to explaining service quality; known as the model SERVQUAL is Reliability, Responsibility, Assurance, Empathy, and Tangibles. For PT. Pegadaian, these five dimensions of service quality have been used as a reference for marketing strategies implemented by the company. They are the primary key to increasing customer satisfaction which ultimately leads to customer loyalty. On that basis, researchers are interested in proving whether satisfied and loyal customers will build a more substantial customer base for PT. Pegadaian.

2. Literature Review

Services quality, according to, e.g., Mashur et al. (2019); Santos de Oliveira & Caetano (2019); Zhu et al. (2020), are all economic activities whose results are not products in physical form or construction. These are usually consumed simultaneously as they are produced and can provide added value (such as convenience, entertainment, health, and pleasure) or solve problems faced by service users/consumers. In line with the above definition, Kotler et al. (1993) argue that service is any action or performance offered by one party to another, which does not materialize and does not result in anything. The production of services can be related to physical or vice versa. According to service is the provision of an invisible performance or action from one party to another. In general, the production of services will be consumed simultaneously, where there will be interactions between services and service recipients that can affect the results of these services (Babu et al., 2020; Luo & Chea, 2018). Services have four main characteristics that greatly influence the design of marketing programs, namely intangibility, inseparability, variability, and perishability. Assessment of service quality occurs during providing these services (Kitapci et al., 2014; Lo Liang Kheng, 2010). Every contact that happens between service providers and consumers is an illustration of their opportunities to satisfy or not satisfy their customers. Quality must start from customer needs and end in consumer perceptions (Kotler, 2000). It means that a good quality image is not based on the service provider's point of view or perception but the consumer's point of view or perception. The consumer consumes and enjoys the company's services, so the customer should determine the quality of the service (Indahingwati et al., 2019).

Experience quality is a quality that consumers can only evaluate after buying or experiencing the service. At the same time, credence quality is a quality that is difficult for customers to assess, even though they have consumed a service, such as the quality of heart surgery (Haming et al., 2019). The difference between experience quality and credence quality is very subjective, for someone to judge the quality of car repair services, even though he has repaired it through a particular workshop (credence quality). As for others, he can feel the change or difference in service quality after taking the car to the repair shop (experience quality) (Corredor & Goñi, 2011; Duarte & e Silva, 2020). In general, extrinsic cues indicate service quality if there is no adequate information on intrinsic cues. In the context of evaluating the quality of products and services, it has been agreed that expectations have a significant role as a standard of comparison in evaluating quality and satisfaction. Consumer expectations are consumer beliefs before trying or buying a product used as a standard or reference in assessing the

product's performance (Chatterjee & Mandal, 2020; Haiyun et al., 2021). This expectation is formed from his experience of consuming the service at that time, information from friends, family, and others, and his needs. It can be measured from the level of customer satisfaction to prove whether the quality of service is good or not. Service quality is a good level of quality by customer expectations. Based on this definition, service quality can be realized by fulfilling customer needs and desires and the accuracy of delivery to balance customer expectations (Hasan & Putra, 2018).

Measuring the gap between consumer expectations and perceptions about services is something that big companies routinely do as feedback to measure quality and make corrections if the quality is not satisfactory to consumers (Arora & Chakraborty, 2021; Tyce, 2020). Many service companies provide a list of questions to their customers to determine whether all the services provided are satisfactory and by consumer expectations. Many models can be used to analyze service quality. The choice of a model depends on the purpose of the analysis, the type of company, and the market situation. In research conducted by Parasuraman et al. (1994), it was concluded that there are five main dimensions in measuring service quality, namely: Reliability, Responsiveness, Assurance, Care/attention, and Physical Appearance. The Service Quality model was further developed by Parasuraman, Zeithami, and Berry (1994) in a series of their research based on the assumption that consumers compare service performance on relevant attributes with ideal/perfect standards. If the service performance matches or exceeds the norm, the perception of the overall service quality will be positive and vice versa. In other words, this model analyzes the gap between two main variables, namely the expected service and the perceived service.

The service quality measurement in the SERVQUAL model is based on a multi-item scale designed to measure customer expectations and perceptions and the gap between the two on the five main dimensions of service quality: reliability, responsiveness, certainty, and attention physical appearance. The five main dimensions are translated into 22 detailed attributes for the expectation and perception variables, arranged in statements and scoring based on a Likert scale from 1 (strongly disagree) to 7 (strongly agree). Evaluation of service quality using the SERVQUAL model includes the difference between the values assigned by customers for each statement related to expectations and perceptions (services received by customers). The Servqual score for each account can be calculated based on the following formula (Dodds et al., 1991; Zeithaml et al., 2002).

$$\text{SERVQUAL score} = \text{Perception score} - \text{Hope Score}$$

Consumer satisfaction with a service compares his perception of the service received and his expectations before using the service. If the expectations are exceeded, the service has provided a very high satisfaction (delighted) (Akob et al., 2021; Javed & Wu, 2020; Nguyen et al., 2019). Conversely, if the expectations are not achieved, the quality of the service does not meet what it wants, or the company fails to serve its customers. If the expectations are the same as those obtained, the consumer is satisfied (Simanjuntak, 2021; Simanjuntak & Putra, 2021). Satisfaction is the level of one's feelings after comparing the perceived performance (results) with his expectations. Therefore, the level of satisfaction is a function of the difference between perceived performance and expectations. Buyers will buy from companies that they believe offer high customer value (Irwansyah et al., 2019; Kadir, 2018). Furthermore, Philip Kotler & Keller (2009) states the total customer value and total customer cost. Real customer value is the set of benefits that customers expect from a particular product or service. Total customer cost is the set of costs incurred to evaluate, obtain, use and manufacture a product or service. The creation of customer satisfaction can provide several benefits, including harmonious relationships between companies and customers, providing a sound basis for repeat purchases, creating customer loyalty, and providing word of mouth recommendations that are profitable for the company (Cronin & Taylor, 1992; Zehir & Narcikara, 2016). Providing service quality to increase customer satisfaction in a company will be influenced by several factors such as reliability, responsiveness, certainty, empathy, and physical form. (1) Reliability.

Anderson & Srinivasan (2003) e-satisfaction is a gratuity from customers from previous real purchasing experience with individual electronic trading companies. This can be related to customer emotions, such as feeling happy. Satisfaction, trust, return visit intention, repurchase intention, and

loyalty have all been outlined due to positive customer experience (Randall et al., 2017) and (Haming et al., 2019). Ranjbarian et al. (2012) Classify five main dimensions that influence e-satisfaction: Convenience, Merchandising, and more valuable information are available online to produce better purchasing decisions and higher levels of e-satisfaction, Site design, Security, and Serviceability. Loyalty is built by consumer experience. Oliver (1999) defines customer loyalty as a firm commitment to buy back preferred products or services consistently in the future, causing the same brand to repeat or purchase the same brand, regardless of situational influences and marketing efforts. Kotler (2012) showing loyalty behavior can influences business growth, and the company gets to profit from premium prices, references, increases purchases and higher balances, reduces operating costs and customer acquisition costs. Anderson & Srinivasan (2003) Loyalty in online behavior is an attitude that benefits customers and their commitment to online companies that result in repurchase behavior. Loyal customers are committed and bound to retailers and are not easily bothered by more attractive alternatives (Putra, Said, & Hasan, 2017). Mang'anyi & Khabala (2017) Postulate that e-CRM infrastructure provides valuable customer support to remain loyal. The information stored in the e-CRM database helps organizations see actual costs to attract and retain customers. Companies can also access new international customers and seize valuable data that is important for the competitiveness and market share of the company. Harrigan et al. (2015) Explaining the relationship between e-CRM and customer loyalty means that more satisfied customers buy back and spread positive things about positive service. Thus, loyalty will continue to play an essential role in the competitiveness and profitability of the organization. Apart from that, some researchers, i.e., (Hayes, 2008; Khan & Fasih, 2014) suggested that e-CRM impacts loyalty.

Alhaiou (2011) explains the relationship between e-CRM features and e-loyalty to online buyers at various stages of the transaction cycle argues that e-CRM in building customer relations affects the satisfaction and loyalty of online consumers. Research similar to that, Abdulfattah (2012) investigate the effects of various e-CRM features at different stages of the transaction cycle on customer satisfaction on the bank's website. The researcher also determined that e-CRM affects customer relations and increases online customer satisfaction and service quality. Rabbai (2013) confirms the effect of e-CRM on customer loyalty. Meanwhile, Alim dan Ozuem (2014) concluded that e-CRM effectively strengthened relationships with customers and promoted the development of attractive virtual communities, which further increased satisfaction. As stated by Abdulfattah (2012); Rahimiparvar (2014) regarding the use of e-CRM in building customer relationships, other studies establish that it affects online customer satisfaction. Service quality and retention (Tian & Wang, 2017) promote attractive virtual communities that further enhance satisfaction. According to Parasuraman et al. (Jasfar, 2005), reliability is the ability to provide the promised service appropriately and the company's ability to be trusted, primarily providing services on time in the same way according to the promised schedule. Without making mistakes. Reliability is the timeliness of service. Things to note here relate to waiting times and processing times. Service accuracy is related to service reliability and is free from errors (Kassianos et al., 2016). Responsiveness is the willingness or desire of employees to help and provide services needed by consumers (Rahaman et al., 2020). Letting consumers wait, especially for no apparent reason, will create a negative impression that should not happen. Unless this error is addressed quickly, it can be a memorable and enjoyable experience. For example, due to service delays, customers are given food or soft drinks while waiting. Service Quality that certainty includes knowledge, ability, friendly, polite, and trustworthy service personnel to eliminate the nature of customer doubts and be free from risk. (4) Empathy Putra et al. (2019) state that empathy includes the attitude of company and company officers to understand consumer needs and difficulties, good communication, personal attention, ease of communication. (4) Tangibles. According to Parasuraman, tangibles are the availability of physical facilities, equipment, and service facilities that can and must be in the service process. The service facilities referred to here are all types of equipment, work equipment, and other facilities that function as the main/auxiliary tool in carrying out work and socially function in the interest of people in contact with the company.

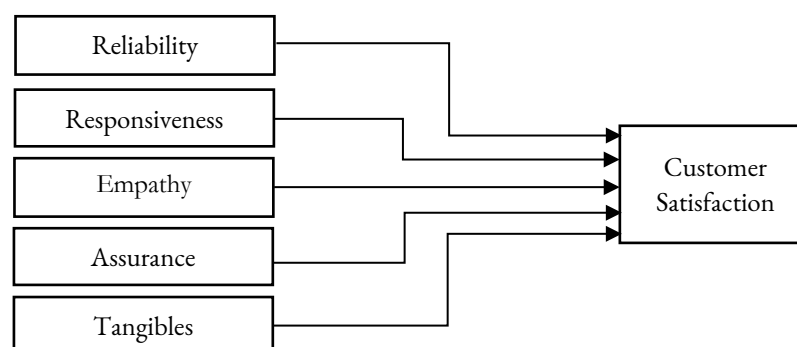


Figure 1: Research Model

3. Research Method and Materials

3.1. Samples Criteria

The research design used in this study is research explanatory that aims to determine the effect of service quality from reliability, responsiveness, assurance, concern, and physical appearance on customer satisfaction at PT. Pegadaian Watansoppeng Branch. This study explains the causal relationship between variables through hypothesis testing. This study uses a survey method whose investigation is carried out to obtain facts from existing symptoms and seek factual information. This study used a purposive sampling technique. Namely, the sample was selected based on predetermined characteristics: (1) Already registered as PT. Pegadaian customers Watansoppeng Branch from January to September 2011. (2) Watansoppeng Branch PT. Pegadaian customers who make transactions more than twice a month from January to September 2011. (3) Descriptive statistical analysis of indicators aims to explain the trend of the data score of each indicator (central tendency value). The data trend can be indicated using the model's value (the score with the highest frequency). The results of the analysis were carried out with the help of the SPSS version 18.00 program.

3.2. Measurement

Methods of data collection by using a questionnaire. Measurement of the scale, we use a Likert scale (1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, 5 = strongly agree). The measurement of variables is illustrated in table 1. From the determination of the sample, the method is used, non-probability sampling, namely the resolution of the sample using a random approach. To prove the hypothesis that has been put forward, the author uses the analysis method of principal return, which is an analysis to find out how far sales must be made to achieve the desired profit target with the following formula:

$$Y = \alpha_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + e$$

Info:

Y = Customer satisfaction

X₁ = Reliability

X₂ = Responsiveness

X₃ = Empathy

X₄ = Assurance

X₅ = Tangible

α₀ = Coefficient Constant

β = Partial regression coefficient,

e = error

Descriptive analysis is tangible, reliable, responsive, assured, and empathetic in distribution tables, frequencies, graphs, etc. To determine the functional relationship, correlation analysis and multiple linear regression measure the effect of independent variables on the dependent variable using regression analysis. The equations from this multiple linear regression analysis are with the help of a computer using the SPSS. The stages in the research, e.g., F-test, then to test the significance of the regression coefficient simultaneously, in calculating the f test, this is done through the help of a computer, use the SPSS For Windows program. To test the effect of each independent variable partially or to determine which variables influence purchasing decisions more, the t-test is used—coefficient of Determination (R²) test. In calculating the t-test and Coefficient of Determination (R²) test, this is also done through the help of a computer, use SPSS For Windows program.

4. Results and Discussion

4.1. Descriptive Analysis

In this study, the objective is to be achieved by PT. Pegadaian is to see how far the quality of services is provided to customers. Questionnaires were distributed to respondents who were directly involved in filling out the questionnaire. In the implementation of this research, 100 respondents were assigned, of which out of 100 questionnaires distributed to respondents, all questionnaires had been returned, and all of them could be processed further. Based on table 2, the causal variables, namely Reliability, Responsiveness, Empathy, Assurance, Tangible, are categorized as "Excellent" as perceived by PT. Pegadaian customers. Customer satisfaction is also in the "Excellent" category.

Table 1: Tendency Value of Research Variable Indicator Score

Gender	Indicator	Mode	Category
Reliability	X1.1	4	Excellent
	X1.2		
	X1.3		
	X1.4		
Responsiveness	X2.1	4	Excellent
	X2.2		
	X2.3		
	X2.4		
Empathy	X3.1	4	Excellent
	X3.2		
	X3.3		
	X3.4		
Assurance	X4.1	4	Excellent
	X4.2		
	X4.3		
	X4.4		
Tangible	X5.1	4	Excellent
	X5.2		
	X5.3		
	X5.4		

The test uses a two-sided test with a significance level of 0.05. The test criteria for the test criteria are if r count r-estimated, then the instrument or statement items have a significant correlation with the total score (declared valid). The amount of data (n) = 93, then obtained r-estimated of 0.201. The instrument is said to be reliable if the indicators obtain consistent results. A questionnaire is dependable if someone's answer to the statement is consistent or stable. To test the reliability of the measurement instrument, Cronbach's Alpha procedure was used. According to (Ghozali, 2005) a device is considered reliable enough if the Alpha value is greater than or equal to 0.60. The Validity and Reliability testing results concluded that all questions were valid for each research variable and reliable for all variables.

Then all the resulting score data can be used for the regression analysis process and further statistical tests. Based on the calculation results as shown in Table 2, the following regression equation is obtained.

Table 2: The Results of Validity Test of Tangible Variable (X₁)

Variable / Item	r-calculated	r-estimated	Result
Reliability	0.669	0.60	Valid
	0.879		
	0.778		
	0.652		
	0.884		
Responsiveness	0.667	0.60	Valid
	0.659		
	0.789		
	0.787		
	0.850		
Empathy	0.567	0.60	Valid
	0.802		
	0.792		
	0.666		
	0.826		
Assurance	0.765	0.60	Valid
	0.664		
	0.872		
	0.698		
	0.751		
Tangible	0.801	0.60	Valid
	0.660		
	0.892		
	0.769		
	0.814		
Customer Satisfaction	0.788	0.60	Valid
	0.765		
	0.874		
	0.771		
	0.625		

Table 2: Reliability test

Variable	Cronbach's Alpha	r-estimated	Result
X1	0,857	0.60	Reliable
X2	0,783	0.60	Reliable
X3	0,860	0.60	Reliable
X4	0,791	0.60	Reliable
X5	0,707	0.60	Reliable
Y	0,788	0.60	Reliable

From the calculation results, it is known that: $F\text{-calculated} = 323.433 > F\text{-estimated} = 2,467$ or a significant level of 0.000 which is smaller than the level of = 5% meaning that from physical evidence reliability, responsiveness, Empathy, Assurance, and Tangible jointly have a significant t-statistic on the dependent variable, namely customer satisfaction at PT. Pegadaian Watansoppeng Branch.

Table 3. Results of the Regression Equation

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.924	1.358	.011	.444	.498



Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
	Reliability	.021	.046	.378	3.125	.658
	Responsiveness	.385	.123	-.024	-.963	.002
	Empathy	-.042	.043	.598	4.946	.338
	Assurance	.614	.124	-.032	-1.184	.000
	Tangible	-.055	.047	.011	.444	.239
a. Dependent Variable: Customer satisfaction						

Based on calculations with the help of the program, the multiple linear regression equation is obtained as follows:

$$Y = 0,924 + 0,021X_1 + 0,385X_2 + -0,042X_3 + 0,614X_4 + -0,055X_5$$

Where each of these regressions has the following meaning:

1. $\beta_0 = 0.924$ Meaning X_1 ; X_2 ; X_3 ; X_4 ; $X_5 = 0$ then the customer satisfaction of PT. Pegadaian Watansoppeng Branch has increased by 0.924.
2. $\beta_1 = 0,021X_1$, that variable Physical Evidence positively affects customer satisfaction at the Watansoppeng PT. Pegadaian Branch.
3. $\beta_2 = 0.385X_2$, which means that the variable concern positively influences customer satisfaction at PT. Pegadaian Watansoppeng Branch.
4. $\beta_3 = -0.042 X_3$, Meaning Variable Response has a negative impact on customer satisfaction Watansoppeng PT. Pegadaian Branch.
5. $B_4 = 0.614 X_4$, This means that the variable Reliability (X_4) positively influences customer satisfaction at PT. Pegadaian Watansoppeng Branch.
6. $B_5 = -0,055 X_5$, This means that the guarantee (X_5) has a negative effect on customer satisfaction at PT. Pegadaian Watansoppeng Branch.

Table 4: Simultaneous Test Results (F-test)

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1685.054	5	337.011	323.433	.000a
	Residual	97.946	94	1.042		
	Total	1783.000	99			
a. Predictors: (Constant), Reliability, Responsiveness, Empathy, Assurance, Tangible						
b. Dependent Variable: Customer satisfaction						

4.2. Discussion

Based on the results of the F-test in multiple linear regression analysis in this study, it is known that the significant level of 0.000a is smaller than the level of = 5%, meaning that all independent variables include tangible, empathy, responsiveness, reliability, and assurance together have a significant effect on the variable customer satisfaction. Thus, the first hypothesis of this study assumes that the factors which include tangible, empathy, responsiveness, reliability, and assurance together have a significant influence on variables. Customer satisfaction is proven true. The magnitude of the influence of all factors, which include tangible, empathy, responsiveness, reliability, and assurance, on customer satisfaction, is 0.945 or 94.5%. Thus, it can also be concluded that changes in customer satisfaction at PT. Pegadaian Watansoppeng Branch are influenced by other factors as independent variables in this study of 0.055 or 5.5%. The relatively strong influence of tangible, empathy, responsiveness, reliability, and assurance together have a significant effect on consumer satisfaction. Indicating that the assumption of neglect of factors outside of service quality, such as complaints, is expected in the

following research that examines the effect of service quality on customer satisfaction, it is also necessary to include the complaint variable. Based on the results of multiple linear regression for the t-test, it is known that the significant level for each variable is tangible ($\beta = 0.658$), empathy ($\beta = 0.002$), responsiveness ($\beta = 0.338$), reliability ($\beta = 0.000$), and assurance ($\beta = 1.239$). From these results, two (2) variables can prove the second hypothesis, which suspects that the dimensions of service quality tangible, empathy, responsiveness, reliability, and assurance have a dominant effect on customer satisfaction at PT. Pegadaian Watansoppeng Branch, namely the empathy variable and the reliability variable. In comparison, the other three (3) variables, namely tangible, responsiveness, and assurance, were not accepted or not proven true. The magnitude of the influence of each of these factors influences customer satisfaction at the Watansoppeng Branch PT. Pegadaian respectively: (1) the tangible factor has an insignificant positive effect of = 0.021 or 2.1%, meaning that customers will be more consider again in using the services of the Watansoppeng Branch PT. Pegadaian and customers can also suggest to others in terms of tangibles owned by the Watansoppeng branch PT. Pegadaian. (2) the empathy factor (X2) has a significant positive effect of = 0.385 or 38.5%, meaning that customers will suggest to others to use the services of PT. Pegadaian Watansoppeng Branch in terms of empathy owned by PT. Pegadaian Watansoppeng Branch. (3) the responsiveness factor (X3) has an insignificant negative effect of = (-0.042) or (-4.2%), meaning that customers will consider more in using the services of PT. Pegadaian Watansoppeng Branch, which includes speed of service, readiness to respond to customer requests, willingness to assist/receive complaints, and the delivery of information on service procedures are still considered inadequate by the customer; this allows the customer to advise others regarding the tangible shortcomings of PT. Pegadaian Watansoppeng Branch. (4) the reliability factor (X4) has a significant positive effect of = 0.614 or 61.4%, meaning that the customer will suggest to others using the Watansoppeng Branch PT services. Pegadaian in terms of empathy that can provide timely service (not delayed), suitability of service with promised, the accuracy of work results (accurate & not wrong), ability to solve customer problems, and neat management of customer documents owned by PT. Pegadaian Watansoppeng Branch. The assurance factor has an insignificant negative effect of = (0.055) or (5.5%), meaning that customers will consider more using the services of PT. Pegadaian Watansoppeng Branch which includes a feeling of security to conduct transactions, able to grow customer confidence, employees behave consistently good, and the mastery of employee knowledge which is considered to need still to be improved by the customer, this allows the customer to advise others regarding the lack of assurance owned by PT. Pegadaian Watansoppeng Branch. Based on the magnitude of the influence of each of these factors on customer satisfaction, it can be concluded that the reliability factor has the most dominant influence on customer satisfaction at PT. Pegadaian Watansoppeng Branch.

5. Conclusion

The analysis results show simultaneously that the influence of tangible, empathy, responsiveness, reliability, and assurance factors together has a significant effect on customer satisfaction (Y). The independent variable is Access to Economic Ease which has the most dominant influence on the dependent variable of the community's economy—simultaneously indicated by the R Square value of 0.945 or 94.5%. This means that about 94.5% of customer satisfaction variables are influenced by independent variables, while the remaining 5.5% is caused by other factors not explained in the model. Based on the results of multiple linear regression for the t-test, it is known that the significant level for each variable is tangible ($\beta = 0.658$), empathy ($\beta = 0.002$), responsiveness ($\beta = 0.338$), reliability ($\beta = 0.000$), and assurance ($\beta = 1.239$). From these results, two (2) variables can prove the second hypothesis, which suspects that the dimensions of service quality tangible, empathy, responsiveness, reliability, and assurance have a dominant influence on customer satisfaction at PT. Pegadaian Watansoppeng Branch, namely the empathy variable and the reliability variable. In comparison, the other three (3) variables, namely tangible, responsiveness, and assurance, were not accepted or not proven true. Based on the conclusions above, suggestions are made for (1) Leaders of PT. Pegadaian Watansoppeng Branch; and (2) other researchers who intend to research similar topics. For Watansoppeng Branch PT. Pegadaian Leaders: The quality of services provided by the Watansoppeng Branch PT. Pegadaian,

which includes tangible, empathy, responsiveness, reliability, and assurance, turns out to have effectiveness that has not been maximized in generating customer satisfaction, especially in several aspects that is: The tangible aspect seen from its influence on customer satisfaction is still not able to provide maximum value, so it must be a priority concern to be further improved, for example, by providing facilities such as offices that are strategically located that do not make it difficult for customers and a large parking area so that later it can be used as a reference for new branches and planned PT. Pegadaian branches. The responsiveness aspect, seen from its influence on customer satisfaction, is still unable to provide maximum value, so it must be a priority to be further improved. Must focus more on the speed of service, readiness to respond to customer requests, willingness to assist/receive customer complaints, and delivery of information regarding service procedures. The assurance aspect is seen from its influence on customer satisfaction which has no significant adverse effect. It can be caused by a feeling of security to conduct transactions, mastery of employee knowledge, consistently good behavior by employees, and fostering customer confidence, which customers still feel to be lacking and should be further improved again by PT. Pegadaian Watansoppeng Branch, to create satisfaction for customers of PT. Pegadaian Watansoppeng Branch. The aspects that have a positive and significant impact on customer satisfaction should be maintained, and creativity and innovation are needed to improve these aspects continuously. For other researchers: Researchers can include factors outside of service quality, such as complaints factors, later it is hoped that in future studies that examine the effect of service quality on customer satisfaction, they can provide additional variables that can measure customer satisfaction. Researchers can use other research objects in this case apart from PT. Pegadaian Watansoppeng Branch provides information that can later be used to compare how much service provider facilities play an essential role in meeting customer satisfaction.

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