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MARKETING | RESEARCH ARTICLE

Analysis of Service Quality and Brand Image on Customer Satisfaction and Loyalty: Case Study of Precious Metal Products

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Abstract: This study aims to explain and analyze the effect of service quality and brand image on customer satisfaction and loyalty to Precious Metals at PT. Pegadaian Pekanbaru City Branch. This research was conducted at PT. Pegadaian Pekanbaru City Branch, with a population of all active precious metal customers in 2023 of 1,626 people, while the number of samples in this study was 311 respondents obtained using the Krejcie-Morgan formula. The method of data collection was through questionnaires to 311 respondents. Data analysis techniques used descriptive analysis, Structural Equation Modeling - Partial Least Squares (SEM-PLS), and the Sobel test. The study's results indicate that service quality and brand image positively and significantly affect customer satisfaction and loyalty to Precious Metals at PT. Pegadaian Pekanbaru City Branch. Overall, this emphasizes the importance of PT. Pegadaian will continue to improve service quality and build a positive brand image to maintain satisfied and loyal customers.

Keywords: Service Quality, Brand Image, Customer Satisfaction, Customer Loyalty, PT. Pegadaian Pekanbaru City Branch.

JEL Classification Code: E44, F31, F37, G15

1. INTRODUCTION

Rapid economic development encourages companies, including banking and non-bank financial institutions, to compete in providing financing and investment services that suit the community's needs. This phenomenon, according to Supramono (2016), becomes a significant business opportunity by offering solutions that touch primary, secondary, and tertiary needs. Currently, financial institutions are no longer focused only on the interest rate aspect but rather prioritize efficient and responsive service quality to create a positive customer experience and meet customer expectations optimally.

PT. Pegadaian, as a non-bank financial institution, plays an important role in meeting the financing needs of the community for both productive and consumptive purposes through pawn law-based services. Since becoming a subsidiary of PT. Bank Rakyat Indonesia (Persero) Tbk on September 13, 2021, within the framework of the Ultra Micro Holding together with PT. Permodalan Nasional Madani, Pegadaian has continued to develop into an integrated business solution. Through pawn and fiduciary financing products, gold investments, and various services, Pegadaian offers easy access to liquidity, safe investments, and accelerated financial transactions—one of its branches, PT. Pegadaian Pekanbaru City Branch, is located at Jl. Jenderal Sudirman No. 167, Pekanbaru, provides services prioritizing collaboration, trust, and transparency to meet the community's needs.

One of PT. Pegadaian's leading service is gold financing, known as Mulia, providing a means of gold investment for the public through an installment scheme over a certain period. The precious metals offered come from trusted producers such as PT. Aneka Tambang, Lotus Archy, UBS, and Galeri 24, with sizes ranging from 1 gram to 1 kilogram. If the financing has not been paid off, the



gold purchased is stored at Pegadaian as collateral. Gold investment is in demand because of its stable value and the potential for profitable price fluctuations, making it a strategic business opportunity for the company amidst the high public interest in safe and globally valuable investment alternatives.

Gold investment remains stable amidst economic uncertainty and global geopolitical turmoil, making it a reliable instrument to protect currency value from inflation. Through the Precious metal, PT. Pegadaian makes it easier for people to invest in gold with affordable gold deposit facilities. Gold, known as a measure of wealth, has a value that tends to increase from year to year, making it an investment choice that is resistant to inflation and economic shocks. PT. Pegadaian Pekanbaru City Branch is committed to achieving customer satisfaction by providing optimal service. In line with the opinion Tjiptono (2015) And Kotler & Keller (2016) Customer satisfaction is measured by the conformity between expectations and product or service performance, where satisfaction is achieved when performance meets or exceeds customer expectations.

Customer satisfaction is important in the marketing exchange process because it affects service providers' success. Based on the customer satisfaction index for the quality of service of PT. Pegadaian Cabang Pekanbaru Kota, the targeted figure, has not been achieved in the last three years. For more details, see the following table:

Table 1. Customer Satisfaction Index at PT. Pegadaian Pekanbaru City Branch 2018-2023.

| Year | Customer Satisfaction Index | |
|------|-----------------------------|-------------|
| | Target | Realization |
| 2018 | 90% | 82.30% |
| 2019 | 90% | 82.00% |
| 2020 | 90% | 81.70% |
| 2021 | 90% | 85.50% |
| 2022 | 90% | 86.70% |
| 2023 | 90% | 88.40% |

Source: PT. Pegadaian Pekanbaru City Branch, 2024

The phenomenon depicted in Table 1 from 2018 to 2023 is that the realization of the customer satisfaction index target fluctuates yearly and has not achieved the target set. Thus, it is a concern for management to increase the customer satisfaction index to create loyalty from these customers.

Customer loyalty is a crucial element in the business world, especially in an era of tight competition, because it has a positive relationship with the company's profitability. Loyalty is reflected in the loyalty of consumers to continue using certain products or services thanks to a high level of satisfaction. As a key component for long-term brand sustainability, customer loyalty is demonstrated through a commitment to consistent repeat purchases, ultimately creating a strong customer base at PT. Pegadaian Pekanbaru City Branch, customer loyalty can be seen from the number of customers and the spread of outstanding loans, including the precious metal, which continues to be in demand, as stated in the following data.

The number of customers of PT. Pegadaian Pekanbaru City Branch has fluctuated in the last six years. The percentage of outstanding loans (OSL) occurred in 2021 with a percentage of 46.88%, and the highest percentage of outstanding loan (OSL) realization occurred in 2020 with 225.25%. The lowest percentage of active customer realization occurred in 2019, with a percentage of 24.33%, and the highest percentage of active customer realization occurred in 2022, with a percentage of 92.50%. Thus, of course, this must be considered and become a challenge for the management of the objectives of PT. Pegadaian Cabang Pekanbaru Kota, in the future, will increase the number of customers to create customer satisfaction and loyalty.

Customer loyalty is an important aspect that companies must pay attention to because loyal customers continue to use the product and help promote it to those closest to them, creating a product position as a priority in customers' hearts and minimizing the risk of switching to competitors. Business competition in the financial services sector, including selling precious metals by entities such as Bank Syariah Indonesia, requires companies to be more sensitive and proactive in improving service quality to compete and expand their customer base. Customer loyalty is the primary key to the

company's long-term survival, which can be achieved through measuring and strengthening service quality variables and brand image.

Service quality is an effort to provide perfection in meeting customers' needs and desires appropriately to match their expectations. According to Lupiyoadi & Hamdani (2015), service quality is measured by the extent of the difference between reality and customer expectations of the service received. Quality service satisfies customers and increases their loyalty to the company's products or services. Conversely, poor service can cause dissatisfaction, sever business relationships, and create complaints that spread to other potential customers, harming the company's image. Service is an active and dynamic action that shows concern through responsiveness, friendliness, and sincerity to create a positive relationship between the company and its customers.

The phenomenon of service quality at PT. Pegadaian Cabang Pekanbaru Kota shows several shortcomings that need serious attention, such as the low responsiveness of security officers in meeting customer needs, including not greeting or opening the door even though they are not busy. In addition, frontline officers are often less than optimal in providing services, coupled with delays in responding to customer needs that should be a priority. The inconsistency with the service standards set by the pawnshop outlet needs to be fixed immediately so that customer experience improves and responsive and standardized service quality can be realized consistently. In addition to service quality, brand image is an important factor influencing customer satisfaction and loyalty. Brand image is the public's perception of a company or product identity formed from the public's experience, knowledge, and predictions. A positive brand image can significantly influence consumer trust and become the company's primary target in building long-term customer relationships. For PT. Pegadaian Cabang Pekanbaru Kota, the brand image reflects how the public views the company, which is not always uniform because everyone can have different views. Therefore, the company needs to increase customer satisfaction to strengthen a positive brand image in line with the company's values and identity.

The company's image is one of the references customers use when making important decisions, meaning that the image of PT is better. Pegadaian Cabang Pekanbaru Kota, the better it will be in building customer satisfaction. Firmansyah (2019) This explains that for a company, a brand does not merely function as a corporate identity but as an extraordinary brand image (an image formed in the minds of consumers about a particular brand) if worked on with the public. Several previous studies have examined the influence of service quality and brand image on customer satisfaction and loyalty. Wemben et.al. (2020) Found that service quality has a positive and significant effect on customer loyalty while Umboh & Mandey (2014) Shows that service quality affects customer satisfaction. Sahid et.al. (2023) It confirms that service quality and corporate image significantly affect consumer satisfaction and loyalty, with service quality influencing loyalty through satisfaction. Research Eliba & Zulkarnain (2017) It also shows the influence of service quality and corporate image on customer satisfaction and loyalty. However, research by Nurhidayat & Maskur (2022) Found that service quality has a positive but insignificant effect on customer satisfaction, although satisfaction affects loyalty. On the other hand, Novianti, et.al, (2018) Reveals the indirect influence of service quality on customer loyalty.

This study aims to answer the question: Does service quality affect customer satisfaction with Precious Metals? Does brand image affect customer satisfaction with Precious Metals? Does service quality affect customer loyalty to Precious Metals? Does brand image affect customer loyalty to Precious Metals? Does satisfaction affect customer loyalty to precious metals? Does service quality affect loyalty through customer satisfaction with Precious Metals? Does brand image affect loyalty through customer satisfaction with Precious Metals at PT? Pegadaian Pekanbaru City Branch.

This research is important because it can provide insight into how service quality and brand image affect customer satisfaction and loyalty to Precious Metals at PT. Pegadaian Cabang Pekanbaru Kota. By understanding these factors, companies can identify areas that need to be improved in their services, strengthen brand image, and increase customer satisfaction and loyalty. This is relevant in increasing business competitiveness and sustainability amidst increasingly tight competition in the financial services sector.

2. LITERATURE REVIEW

2.1. Customer Loyalty

According to Damayanti & Wahyono (2015), customer loyalty refers to customer loyalty reflected in consistent purchases of products or services. Kuswandarini & Annisa (2021) Loyalty shows the loyal attitude of customers, as seen through repeat transactions, and is shown by a positive attitude, such as recommending products or services to others. Fajarianto et.al. (2013) Defines loyalty as a customer's commitment to continue using their chosen product or service consistently in the future despite the influence of situations or marketing strategies that may affect their behavior. Fanany & Oetomo (2015) Explains that loyalty is a condition in which customers have a positive attitude towards a brand, a commitment to continue purchasing the product, and plans to continue purchasing in the future. Subagja & Susanto (2019) Also stated is that customer loyalty shows a customer's loyalty to a particular object, brand, or product they choose. Customer loyalty, according to Hasan, (2013) A person's loyalty to a product, either goods or services, is a manifestation and continuation of customer satisfaction in using the facilities or services of a company. The indicators of customer loyalty Hasan, (2013) : Recognizing the company's services, having a sense of pride, not using other products, providing references, and relationships with the company.

2.2. Customer Satisfaction

Customer satisfaction is "the level of a person's feeling state resulting from comparing a product's perceived performance. According to Kotler & Armstrong (2016) Explains that customer satisfaction is the level at which the perception of product performance will be based on customer expectations; the buyer is not satisfied; conversely, if performance is by customer expectations, the buyer feels satisfied. Indratriyana et.al, (2021) Satisfaction is the customer's perception that their expectations have been met or exceeded. Ardhiansyah et.al. (2019) Consumer satisfaction is the overall attitude shown by consumer evaluation after obtaining goods or services. Ahmed et.al. (2014) Defines satisfaction as a summary of psychological states that result when emotions surrounding disconfirmed expectations are combined with prior feelings about the customer experience. According to Azizan & Yusr (2019), customer satisfaction is what companies use to gain customer loyalty. According to Indrasari, (2019) Satisfaction is the pleasure or disappointment of customers that comes from comparing product performance with expectations. The indicators of customer satisfaction Indrasari, (2019) : Conformity to expectations, interest in returning, recommendation.

2.3. Service Quality

Suminto & Maharani (2020) States that service quality is an activity offered to consumers or customers being served, which is intangible and cannot be owned. Cuong & Khoi (2019) It also explains that service quality is the difference between customer expectations and the performance they perceive from a service. Desiyanti et al. (2018) Explains that service quality in a service company is often conditioned by comparing the expected service and the service received significantly. Then Pakurár et al. (2019) Briefly explaining service quality is defined as how a company meets or exceeds customer expectations. Fida et.al. (2020) Adding that service quality is achieving perceived quality, fulfilling customer desires and needs beyond their aspirations. According to Tjiptono (2015), quality of service is the customer's expectation in pre-purchase, in the process of providing quality and output. According to Tjiptono (2015), service quality indicators Are physical evidence, reliability, responsiveness, assurance, and empathy.

2.4. Brand Image

A collection of beliefs about a brand will form a brand image. Rangkuti (2017) Explains that consumers accustomed to certain brands tend to have a consistent brand image. Wijaya (2013)

Defining brand image represents the overall perception formed from information and knowledge of the brand. Brand image is closely related to attitudes and beliefs that shape choices (preferences) towards a brand. According to Kotler and Keller (2016), brand image is the perception and belief carried out by consumers, as reflected in the associations in consumer memory. A strong brand image can provide a significant advantage for banks, one of which is to create a competitive advantage. Brand image is a consumer's perception of a product brand formed from information obtained by consumers through the experience of using the product. According to Kotler (2019), brand image is the public's perception of a company or its products. Initially, consumers develop a set of brand beliefs about where each brand is positioned at each attribute. According to Kotler (2019), brand image indicators are Strength, uniqueness, and likeability.

3. RESEARCH METHOD AND MATERIALS

The place of this research was conducted at PT. Pegadaian Pekanbaru City Branch located at Jl. Jenderal Sudirman No. 167, Pekanbaru, Riau. The research period was from April 2024 until completion.

3.1. Data source

Two types of data sources are used to support this research activity. Primary Data is obtained directly from the first source, in this case, through a questionnaire directly asked of the selected sample. Secondary Data is obtained from consumers such as name, gender, education, and age.

3.2. Population and Sample

The population in this study consisted of customers of PT noble products. Pegadaian Pekanbaru City Branch in 2023, totaling 1,626 customers. In this study, the researcher used probability sampling. Then Sugiyono (2013) Explains that probability sampling is a sampling technique that provides equal opportunities or chances for each element or member of the population to be selected as a sample using simple random sampling. In determining the number of samples, Sugiyono (2013) Explanation can be done using the Krejcie-Morgan formula. Based on the results of calculations using the Krejcie-Morgan formula, a sample size of 311 samples was obtained.

3.3. Method of Collecting Data

The data collection method used in this study is a questionnaire, which distributes a list of questions or written statements to selected respondents to obtain valid data. This questionnaire uses a Likert scale, which allows respondents to express their feelings by providing a level of agreement or disagreement with a question. The Likert scale used has a value of 1 to 5, where a score of 1 indicates very disloyal (STL) / very dissatisfied (STP) / evil (STB), a score of 2 indicates disloyal (TL) / dissatisfied (TP) / bad (TB), a score of 3 indicates quite loyal (CL) / quite satisfied (CP) / quite good (CB), a score of 4 indicates loyal (L) / satisfied (P) / good (B), and a score of 5 indicates very loyal (SL) / delighted (SP) / excellent (SB).

3.4. Measurement of Variables

Definition of Customer Loyalty variable according to Hasan (2013) It is a person's loyalty to a product, whether goods or services, which is a manifestation and continuation of customer satisfaction in using the facilities or services of a company with the following indicators: being aware of the company's services, having a sense of pride, not using other products, providing references, relationship with the company (Hasan, 2013). The definition of customer satisfaction variables, according to Indrasari, is the pleasure or disappointment of customers that comes from comparing product performance and expectations with indicators: Conformity to expectations, interest in

revisiting and recommending (Indrasari, 2019). The definition of service quality variables according to Tjiptono (2015) are customer expectations before purchasing, in the process of providing the quality received, and in the quality of output received with indicators: Physical evidence, reliability, responsiveness, assurance, empathy (Tjiptono, 2015). According to Kotler (2019), the definition of brand image variable is the public's perception of a company or its products. Initially, consumers develop a set of brand beliefs about where each brand is positioned in each attribute with the following indicators: Strengths, uniqueness, and likes (Kotler, 2019).

3.5. Data analysis

The data analysis method in this study consists of three main stages. The first stage is descriptive analysis, which describes the characteristics of the data collected and provides an overview of the variables studied. The second stage involves using Structural Equation Modeling Partial Least Square (SEM-PLS) to test the structural relationship between variables, including the Outer and Inner Model. At the Outer Model stage, convergent validity, discriminant validity, and composite reliability tests are carried out to ensure that the research instrument is valid and reliable. At the inner model stage, tests are carried out using the R square, f square, and Q square values to evaluate the strength of the model and the predictive ability of latent variables. The last stage is hypothesis testing, which aims to determine the significance of the relationship between variables as a basis for accepting or rejecting the research hypothesis.

4. RESULTS AND DISCUSSION

4.1. Statistical Result

a. Outer Model Measurement

Table 2. Loading Factor Results

| Variables | Brand Image (X2) | Customer Satisfaction (Z) | Customer Loyalty (Y) | Service Quality (X1) |
|-----------|------------------|---------------------------|----------------------|----------------------|
| BI1 | 0.712 | | | |
| BI2 | 0.771 | | | |
| BI3 | 0.744 | | | |
| BI4 | 0.721 | | | |
| BI5 | 0.749 | | | |
| BI6 | 0.749 | | | |
| KN1 | | 0.730 | | |
| KN2 | | 0.743 | | |
| KN3 | | 0.724 | | |
| KN4 | | 0.743 | | |
| KN5 | | 0.748 | | |
| LN1 | | | 0.775 | |
| LN10 | | | 0.747 | |
| LN11 | | | 0.736 | |
| LN2 | | | 0.734 | |
| LN3 | | | 0.783 | |
| LN4 | | | 0.732 | |
| LN5 | | | 0.712 | |
| LN6 | | | 0.727 | |
| LN7 | | | 0.711 | |
| LN8 | | | 0.750 | |
| LN9 | | | 0.708 | |
| SQ1 | | | | 0.711 |
| SQ2 | | | | 0.771 |
| SQ3 | | | | 0.773 |
| SQ4 | | | | 0.713 |
| SQ5 | | | | 0.709 |
| SQ6 | | | | 0.730 |

| Variables | Brand Image (X2) | Customer Satisfaction (Z) | Customer Loyalty (Y) | Service Quality (X1) |
|-----------|------------------|---------------------------|----------------------|----------------------|
| SQ7 | | | | 0.752 |
| SQ8 | | | | 0.709 |
| SQ9 | | | | 0.752 |
| SQ10 | | | | 0.762 |

Table 3 shows that the Loading Factor value of more than 0.7 indicates that the data is valid, making it possible to proceed to the following analysis.

b. Test Results Discriminant Validity

Table 4. Cross Loading Results

| Variables | Brand Image (X2) | Customer Satisfaction (Z) | Customer Loyalty (Y) | Service Quality (X1) |
|-----------|------------------|---------------------------|----------------------|----------------------|
| BI1 | 0.712 | 0.478 | 0.472 | 0.473 |
| BI2 | 0.771 | 0.432 | 0.470 | 0.444 |
| BI3 | 0.744 | 0.441 | 0.498 | 0.451 |
| BI4 | 0.721 | 0.415 | 0.424 | 0.457 |
| BI5 | 0.749 | 0.509 | 0.541 | 0.457 |
| BI6 | 0.749 | 0.440 | 0.495 | 0.457 |
| KN1 | 0.448 | 0.730 | 0.386 | 0.459 |
| KN2 | 0.522 | 0.743 | 0.523 | 0.496 |
| KN3 | 0.459 | 0.724 | 0.391 | 0.436 |
| KN4 | 0.450 | 0.743 | 0.513 | 0.450 |
| KN5 | 0.451 | 0.748 | 0.487 | 0.380 |
| LN1 | 0.417 | 0.429 | 0.775 | 0.502 |
| LN10 | 0.474 | 0.430 | 0.747 | 0.489 |
| LN11 | 0.379 | 0.387 | 0.736 | 0.432 |
| LN2 | 0.514 | 0.466 | 0.734 | 0.409 |
| LN3 | 0.471 | 0.418 | 0.783 | 0.433 |
| LN4 | 0.464 | 0.347 | 0.732 | 0.428 |
| LN5 | 0.477 | 0.429 | 0.712 | 0.425 |
| LN6 | 0.514 | 0.461 | 0.727 | 0.487 |
| LN7 | 0.409 | 0.449 | 0.711 | 0.450 |
| LN8 | 0.470 | 0.427 | 0.750 | 0.444 |
| LN9 | 0.465 | 0.456 | 0.708 | 0.470 |
| SQ1 | 0.398 | 0.385 | 0.400 | 0.711 |
| SQ2 | 0.368 | 0.388 | 0.462 | 0.771 |
| SQ3 | 0.425 | 0.330 | 0.330 | 0.773 |
| SQ4 | 0.463 | 0.425 | 0.439 | 0.713 |
| SQ5 | 0.474 | 0.410 | 0.503 | 0.709 |
| SQ6 | 0.467 | 0.460 | 0.490 | 0.730 |
| SQ7 | 0.443 | 0.437 | 0.479 | 0.752 |
| SQ8 | 0.412 | 0.452 | 0.463 | 0.709 |
| SQ9 | 0.406 | 0.400 | 0.443 | 0.752 |
| SQ10 | 0.459 | 0.391 | 0.467 | 0.762 |

Table 4 shows that the loading factor value for each variable is greater than the cross-loading value. This indicates that all indicators of the variables used in this study are valid. Discriminant validity can also be seen through the AVE (Average Variance Extracted) value, where a good AVE value should be more than 0.5. Information about the AVE value in this study can be found in Table 4.8.

c. *Reliability Test Results*

Table 5. Composite Reliability

| Variables | Cronbach's Alpha | Composite Reliability |
|---------------------------|------------------|-----------------------|
| Service Quality (X1) | 0.791 | 0.842 |
| Brand Image (X2) | 0.788 | 0.793 |
| Customer Satisfaction (Z) | 0.744 | 0.778 |
| Customer Loyalty (Y) | 0.815 | 0.856 |

The results of Composite Reliability and Cronbach's Alpha measurements in Table 5 show that all variables have Composite Reliability and Cronbach's Alpha values above 0.70. This indicates that the instrument is valid and highly reliable.

d. *Inner Model Measurement*

Table 6. R Square Test Results

| Variables | R Square | Information |
|---------------------------|----------|-------------|
| Customer Satisfaction (Z) | 0.585 | Moderate |
| Customer Loyalty (Y) | 0.704 | Strong |

The R-square value can be seen in Table 6; for the Customer Satisfaction variable (Z), the R-square value is 0.585, which indicates 58.5% of the variation in Customer Satisfaction (Z) of PT. Pegadaian Pekanbaru City Branch can be explained by the Service Quality (X1) and Brand Images (X2) variables with moderate influence strength. The rest, 41.5%, is influenced by other factors not included in this study. Meanwhile, the R-square value for the Customer Loyalty (Y) variable is 0.704, indicating a 70.4% variation in Customer Loyalty of PT. Pegadaian Pekanbaru City Branch is influenced by the Service Quality (X1), Brand Images (X2), and Customer Satisfaction (Z) variables, with a strong influence. The rest, 29.6%, is influenced by other variables outside this study.

e. *F-Square Test Results*

Table 7. F Square Test Results

| Variables | Customer Satisfaction (Z) | Information | Customer Loyalty (Y) | Information |
|---------------------------|---------------------------|-------------|----------------------|-------------|
| Service Quality(X1) | 0.136 | Small | 0.164 | Currently |
| Brand Image(X2) | 0.252 | Currently | 0.173 | Currently |
| Customer Satisfaction (Z) | - | - | 0.065 | Small |
| Customer Loyalty (Y) | - | - | - | - |

Table 7 shows that the F^2 value for the Service Quality variable (X1) is 0.136, which indicates a minor influence on the Customer Satisfaction construct (Z). For the Brand Image variable (X2) at PT. Pegadaian Pekanbaru City Branch's F^2 value is 0.252, indicating a moderate influence on the Customer Satisfaction construct (Z). In addition, the F^2 value for the Service Quality variable (X1) on the Customer Loyalty construct (Y) is 0.164, which indicates a moderate influence. The F^2 value for the Brand Image variable (X2) on the Customer Loyalty construct (Y) is 0.173, indicating a moderate influence. Then, the F^2 value for the Customer Satisfaction variable (Z) on the Customer Loyalty construct (Y) is 0.065, which weakly influences PT. Pegadaian Pekanbaru City Branch.

f. *Q-Square Test Results*

Based on the calculation results, the Q^2 result is 0.877. This shows that the model has strong predictive relevance because this value is greater than 0. This means that 87.7% of Customer Loyalty (Y) of PT. Pegadaian Pekanbaru City Branch is influenced by Service Quality (X1) and Brand Images (X2) through the Customer Satisfaction variable (Z). The remaining 13.3% or 0.133 is influenced by other factors not included in this research model.

g. Hypothesis Test Results

Hypothesis testing aims to confirm the truth of the statement or hypothesis proposed in the study. This process is carried out using the bootstrap resampling technique. Testing involves comparing the T-Statistics values obtained from the bootstrap and the T-table values.

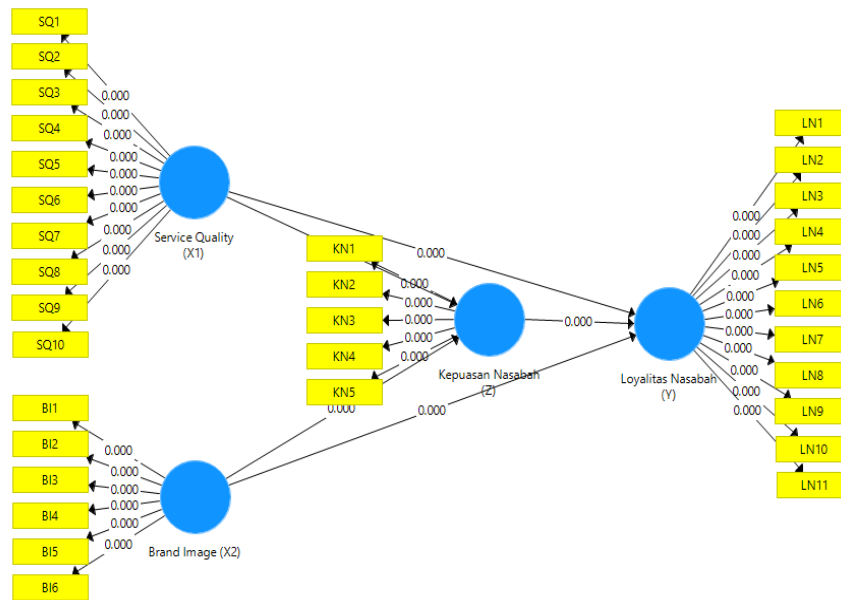


Figure 1.

Hypothesis Testing Results

Table 8. Direct Relationship

| Connection | Original Sample | Sample Mean | Standard Deviation | T Statistics | P Values |
|---|-----------------|-------------|--------------------|--------------|----------|
| Brand Image -> Customer Satisfaction | 0.473 | 0.474 | 0.059 | 8,052 | 0,000 |
| Brand Image -> Customer Loyalty | 0.370 | 0.370 | 0.065 | 5,700 | 0,000 |
| Customer Satisfaction -> Customer Loyalty | 0.215 | 0.211 | 0.060 | 3,586 | 0,000 |
| Service Quality -> Customer Satisfaction | 0.347 | 0.350 | 0.065 | 5,380 | 0,000 |
| Service Quality -> Customer Loyalty | 0.343 | 0.348 | 0.054 | 6,388 | 0,000 |

Table 9. Sobel Service Quality Test Results (X1)

| | |
|------------------------|------------|
| A | 0.343 |
| B | 0.215 |
| SEA | 0.054 |
| SEB | 0.060 |
| Sobel Test Statistics | 3.12095626 |
| One-tailed Probability | 0.00090132 |
| Two-tailed Probability | 0.00180265 |

Table 10. Sobel Brand Image Test Results (X2)

| | |
|------------------------|------------|
| A | 0.370 |
| B | 0.215 |
| SEA | 0.065 |
| SEB | 0.060 |
| Sobel Test Statistics | 3.03250542 |
| One-tailed Probability | 0.00121266 |
| Two-tailed Probability | 0.00242533 |

4.2. Discussion

a. *Service Quality (X1) Influences Customer Satisfaction (Z)*

The test results show that the Service Quality variable (X1) has a coefficient value of 0.347 with p-values of $0.000 < 0.05$ and a t-count value of 5.380, while the t-table is 1.968. Because the t count is greater than the t table ($5,380 > 1.968$), it can be concluded that the Service Quality variable (X1) has a significant influence on Customer Satisfaction (Z) at PT. Pegadaian Pekanbaru City Branch. Thus, the hypothesis claims that the Service Quality variable (X1) affects Customer Satisfaction (Z) at PT. Pegadaian Pekanbaru City Branch can be accepted. Data analysis shows that the Service Quality variable (X1) significantly impacts PT's Customer Satisfaction (Z). Pegadaian Pekanbaru City Branch. Customer satisfaction can be measured by how much the service meets their expectations. Therefore, it can be concluded that the better the quality of service, the higher the level of satisfaction felt by customers. Satisfactory service will contribute significantly to customer satisfaction.

The quality of service provided by PT. Pegadaian Cabang Pekanbaru Kota has various meanings for customers. They evaluate the quality of service based on their personal experiences, expectations, and PT needs. Pegadaian Cabang Pekanbaru Kota, and compare it with services from other financial services companies. Among the five service quality dimensions, based on the results of the questionnaire distribution, the empathy dimension is the highest indicator, PT. Pegadaian Cabang Pekanbaru Kota is always good at communicating personally with customers. PT. Pegadaian Cabang Pekanbaru Kota has succeeded in building good personal communication with customers, providing a more in-depth explanation of the advantages and benefits of gold savings and guiding prospective customers in understanding how it works. Service quality has a positive impact on customer satisfaction at PT. Pegadaian Pekanbaru City Branch is also in line with the research. V. J. Umboh & Mandey (2014). This study shows that customers who receive high-quality service also feel satisfied. Good service quality meets customer expectations and needs so they feel appreciated and cared for. This also builds a strong relationship between customers and PT. Pegadaian Cabang Pekanbaru Kota, increasing customer comfort and trust in the company.

b. *Brand Image (X2) Influences Customer Satisfaction (Z)*

The test results show that the Brand Image variable (X2) has a coefficient value of 0.473 with p-values of $0.000 < 0.05$ and a calculated t value of 8.052, while the t table is 1.968. Because the calculated t is greater than the t table ($8,052 > 1.968$), it can be concluded that the Brand Image variable (X2) has a significant influence on Customer Satisfaction (Z) at PT. Pegadaian Pekanbaru City Branch. Thus, the hypothesis claims that the Brand Image variable (X2) affects Customer Satisfaction (Z) at PT. Pegadaian Pekanbaru City Branch can be accepted. Data analysis shows that the Brand Image variable (X2) significantly impacts PT's Customer Satisfaction (Z). Pegadaian Pekanbaru City Branch. Customer satisfaction can be measured by how the company's image refers to the general image or impression held by the public towards a company. Therefore, it can be concluded that the better a company's brand image, the higher the customer satisfaction will increase.

PT. Pegadaian Pekanbaru City Branch, with a strong brand image, will have a better position and can maintain a competitive advantage while increasing its market share. A widely recognized brand image plays an important role in increasing customer satisfaction, which can then result in consumer loyalty. Based on the results of the questionnaire distribution, the indicator with the highest value is liking the statement of PT. Pegadaian Pekanbaru City Branch has work units spread almost throughout Pekanbaru City. PT. Pegadaian Pekanbaru Branch units help customers spread throughout Pekanbaru City to easily visit the nearest Pegadaian office from each customer's sub-district. This is by PT. Pegadaian's ambition, namely with the sale of gold, is hoped that public literacy regarding gold investment will increase so that many units greatly help customers to visit the office and make gold investments. Brand image has a positive impact on customer satisfaction at PT. Pegadaian Pekanbaru City Branch, which is in line with the research Abd-el-salam et al. (2013). The conclusion is that PT. Pegadaian Cabang Pekanbaru Kota tends to gain extraordinary knowledge and an accurate understanding of customer expectations and needs. Therefore, whatever the organization

offers to customers is received with sincere gratitude. If customer expectations and company service delivery match, this will lead to a closer relationship.

c. *Service Quality (X1) Influences Customer Loyalty (Y)*

The test results show that the Service Quality variable (X1) has a coefficient value of 0.343 with p-values of $0.000 < 0.05$ and a t-count value of 6.338, while the t-table is 1.968. Because the t count is greater than the t table ($6,338 > 1.968$), it can be concluded that the Service Quality variable (X1) has a significant influence on Customer Satisfaction (Z) at PT. Pegadaian Pekanbaru City Branch. Thus, the hypothesis claims that the Service Quality variable (X1) affects Customer Loyalty (Y) at PT. Pegadaian Pekanbaru City Branch can be accepted. Data analysis shows that the Service Quality variable (X1) significantly impacts PT's Customer Loyalty (Y). Pegadaian Pekanbaru City Branch. Customer loyalty refers to a strong dedication to continue purchasing favorite products or services in the future, even though there are situational factors or marketing strategies that can encourage them to switch to other brands. Therefore, it can be concluded that the better the quality of service a company provides, the higher customer loyalty will increase. Service Quality has a positive impact on customer loyalty at PT. Pegadaian Pekanbaru City Branch, which is in line with the research Rahmah, et al. (2020). PT. Pegadaian Cabang Pekanbaru Kota provides quality services to ensure customer loyalty. By offering satisfactory services, the company aims to encourage customers to continue transacting with their products or services in the long term.

d. *Brand Image (X2) Influences Customer Loyalty (Y)*

The test results show that the Brand Image variable (X2) has a coefficient value of 0.370 with p-values of $0.000 < 0.05$ and a calculated t value of 5.700, while the t table is 1.968. Because the calculated t is greater than the t table ($5,700 > 1.968$), it can be concluded that the Brand Image variable (X2) has a significant influence on Customer Satisfaction (Z) at PT. Pegadaian Pekanbaru City Branch. Thus, the hypothesis claims that the Brand Image variable (X2) affects Customer Loyalty (Y) at PT. Pegadaian Pekanbaru City Branch can be accepted. Data analysis shows that the Brand Image variable (X2) significantly impacts PT's Customer Loyalty (Y). Pegadaian Pekanbaru City Branch. A positive brand image is a key strategy to attract more new customers. How effectively a brand attracts customers to use banking services depends mainly on how customers view the brand. Therefore, it can be concluded that the better the brand image given by a company, the higher the customer loyalty will increase. Brand Image has a positive impact on customer loyalty at PT. Pegadaian Pekanbaru City Branch, which is in line with the research Wemben, et al. (2020). This means that brand image can increase customer loyalty at PT. Pegadaian Cabang Pekanbaru Kota. The positive influence shows that Pegadaian's effective strategy on the favorable dimension in building customer loyalty has created a good reputation among the community or customers.

e. *Customer Satisfaction (Z) Influences Customer Loyalty (Y)*

The test results show that the Customer Satisfaction variable (Z) has a coefficient value of 0.215 with p-values of $0.000 < 0.05$ and a calculated t value of 3.586, while the t table is 1.968. Because the calculated t is greater than the t table ($3.586 > 1.968$), it can be concluded that the Customer Satisfaction variable (Z) has a significant influence on Customer Satisfaction (Z) at PT. Pegadaian Pekanbaru City Branch. Thus, the hypothesis claims that the Customer Satisfaction variable (Z) affects Customer Loyalty (Y) at PT. Pegadaian Pekanbaru City Branch can be accepted. Data analysis shows that the Customer Satisfaction variable (Z) significantly impacts PT's Customer Loyalty (Y). Pegadaian Pekanbaru City Branch. To achieve customer satisfaction, PT. Pegadaian Pekanbaru City Branch must be able to follow customers' changing needs and desires, which continue to grow. If producers can offer products and services that customers want and need, customers will feel satisfied. This increases the likelihood that customers satisfied with the value provided will remain customers for long. Therefore, it can be concluded that the more satisfied customers are with the services provided by a company, the higher customer loyalty will increase.

Customer satisfaction has a positive impact on customer loyalty at PT. Pegadaian Pekanbaru City Branch, which aligns with the research of Novianti et al. (2018). This means that satisfaction can

increase customer loyalty at PT. Pegadaian Cabang Pekanbaru Kota. The positive influence shows that the Company can increase the dimension of conformity to expectations to increase customer loyalty further.

f. *Service Quality (X1) Influences Customer Loyalty (Y) Through Customer Satisfaction (Z)*

Analysis of the influence of Service Quality (X1) on Customer Loyalty (Y) through Customer Satisfaction (Z) aims to test whether Service Quality (X1) affects Customer Loyalty (Y) through Customer Satisfaction (Z). The results of the Sobel test show a statistical value (z value) of 3.12095626 > 1.98, with one-tailed probability and two-tailed probability smaller than 0.05 (0.0 < 0.05). This indicates a significant indirect effect. This means that Service Quality (X1) affects Customer Loyalty (Y) through Customer Satisfaction (Z). This finding shows that the better the quality of service provided, the higher the customer satisfaction is, so repeat purchases arise, which shows customer loyalty to the products and services of PT. Pegadaian Pekanbaru City Branch. The results of distributing questionnaires on the service quality variable show that PT. Pegadaian Cabang Pekanbaru Kota is always good at communicating personally with customers. After that, on the customer satisfaction variable, it is known that customers are satisfied with the service from PT. Pegadaian Cabang Pekanbaru Kota because there is a match between customer expectations and the products and services provided. Finally, on the customer loyalty variable, it is known that customers intend to talk about positive things to other customers because of the many facilities they get when they become Precious Metal customers at PT. Pegadaian Cabang Pekanbaru Kota. From the results of the analysis, it can be concluded that PT provides excellent service. Pegadaian Cabang Pekanbaru Kota to customers in the form of professional communication but still friendly personally makes customers feel satisfied and because the services and facilities provided are by expectations so that customers do not hesitate to talk about positive things about noble products to others because it is a form of satisfaction and loyalty to PT. Pegadaian Cabang Pekanbaru Kota.

This is by research conducted by Minh & Huu (2016) Which states that service quality influences customer loyalty through customer satisfaction. Specifically, customer satisfaction is proven to be a partial mediator in the relationship between service quality and customer loyalty, emphasizing the role of customer satisfaction as a fundamental basis for achieving customer loyalty. This study is also consistent with studies that see customer satisfaction as a mediator in the relationship between customer loyalty and other constructs such as customer knowledge management, relationship quality, and customer customization.

g. *Brand Image(X2) Influences Customer Loyalty (Y) Through Customer Satisfaction (Z)*

Analysis of the influence of Brand Image (X2) on Customer Loyalty (Y) through Customer Satisfaction (Z) aims to test whether Brand Image (X2) influences Customer Loyalty (Y) through Customer Satisfaction (Z). The results of the Sobel test show a statistical value (z value) of 3.03250542 > 1.98, with one-tailed probability and two-tailed probability smaller than 0.05 (0.0 < 0.05). This indicates a significant indirect effect. This means that Brand Image (X2) influences Customer Loyalty (Y) through Customer Satisfaction (Z). This finding shows that customer perception of a good brand image can satisfy customers and will be a consideration for customers who want to use the product or service again for the products and services of PT. Pegadaian Pekanbaru City Branch.

The results of the questionnaire distribution on the brand image variable show that PT. Pegadaian Cabang Pekanbaru Kota has work units spread almost throughout Pekanbaru. After that, on the customer satisfaction variable, it is known that customers are satisfied with the service from PT. Pegadaian Cabang Pekanbaru Kota because there is a match between customer expectations and the products and services provided. Finally, on the customer loyalty variable, it is known that customers intend to talk about positive things to other customers because of the many facilities they get when they become Precious Metal customers at PT. Pegadaian Cabang Pekanbaru Kota. From the results of this analysis, it can be concluded that with the brand image of PT. Pegadaian Cabang Pekanbaru Kota, in the form of many Pegadaian units spread across Pekanbaru, helps people visit the nearest office more efficiently. This satisfies customers because it is by their hopes and expectations regarding the usefulness of Pegadaian that customers feel facilitated to visit the office continuously without

thinking long about accommodation. These things make customers return to buy gold products at the pawnshop and do not hesitate to continue providing positive feedback. Pratama and Suprpto (2017) stated that consumers prefer to buy a brand because of the brand's good reputation based on previous experiences. Therefore, a better brand image will increase customer satisfaction and impact repeat purchases.

This is by research conducted by Fauzi & Putra (2020) Which states that brand image influences customer loyalty through customer satisfaction. Brand image is crucial to customer satisfaction because it relates to safety and comfort. Therefore, companies must understand customer expectations in order to continue using the service and maintain good relationships. To improve brand image and customer satisfaction, companies need to strengthen their reputation so that they create a trusted brand image so that there is no doubt among customers to continue using products or services from PT. Pegadaian Cabang Pekanbaru Kota.

5. CONCLUSION

From the study results, it can be concluded that service quality and brand image positively and significantly influence customer satisfaction and loyalty to Precious Metals at PT. Pegadaian Pekanbaru City Branch. Good service quality and a positive brand image not only increase the level of customer satisfaction but also strengthen customer loyalty to the product. In addition, customer satisfaction is a mediator that strengthens the influence of service quality and brand image on customer loyalty. Therefore, to increase customer loyalty, Pegadaian must improve service quality and maintain a good brand image.

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