

The Effect of Service Quality, Promotion, and Trust on Customer Satisfaction at PT Pegadaian CP Pringgan

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Abstract: The purpose of this study was conducted to determine the effect of Service Quality, Promotion, and Trust on Customer Satisfaction at PT Pegadaian CP Pringgan. This research method is quantitative with a questionnaire as a tool to collect data. The analysis used in this study is multiple linear regression analysis, t test, F test and determination test. The sample in this study amounted to 100 customers. The results of this study indicate that partially Service Quality has a partial effect on customer satisfaction at PT.Pegadaian CP Pringgan. Promotion has a partial effect on customer satisfaction at PT Pegadaian CP Pringgan. Trust has a partial effect on customer satisfaction at PT. Pegadaian CP Pringgan and simultaneously service quality, promotion, and trust affect customer satisfaction at PT.Pegadaian CP Pringgan. The findings highlight the importance of multiple factors in influencing customer satisfaction at PT.Pegadaian CP Pringgan. While service quality, promotion, and trust each have individual effects, their combined impact is particularly noteworthy. Future research could explore the relative strength of these factors and investigate potential interactions between them to further optimize customer satisfaction strategies. The results suggest that PT. Pegadaian CP Pringgan should adopt a holistic approach to improving customer satisfaction, addressing all three factors simultaneously. Management could consider implementing comprehensive training programs for staff to enhance service quality, developing targeted promotional campaigns, and building trust through transparent communication and reliable services. By focusing on these key areas, PT. Pegadaian CP Pringgan may be able to create a synergistic effect that maximizes customer satisfaction and potentially leads to increased loyalty and business growth.

Keywords: Service Quality, Promotion, Trust, Customer Satisfaction.

INTRODUCTION

In the process of running a business, business owners must determine what strategy to use in order to create customer satisfaction. Because, if marketers are able to provide high-quality services, customer satisfaction will grow. Customer satisfaction and service quality are closely related. Organizations can increase customer satisfaction by reducing or eliminating negative customer experiences because quality encourages customers to build strong relationships with the business. In order for customers to be satisfied and remain loyal, companies must provide good service quality.

Customer satisfaction with the quality of service can be seen from the company's efforts to improve and maintain the quality of the service itself. Consumers are likely to use the service again if the service meets or exceeds their expectations in

terms of quality. Pegadaian is one of the state-owned service companies engaged in finance as the oldest and largest provider of pawn and financing services in Indonesia. The name Pegadaian is known by most Indonesian people to remote areas as an alternative to meet people's needs for funds, especially those that are urgent.

If a business focuses on service quality and takes into account product quality and marketing mix, including promotions, customer happiness will be achieved. Advertising is a component of what is called the promotional mix, which is an idea that is often used to spread a message. Effective advertising needs to be created in a way that can attract the attention of consumers. The likelihood of a product being purchased is positively correlated with the level of effectiveness of its advertising.

Table 1: Table of the number of transactions of PT. Pegadaian CP Pringgan in 2023

Months	Number of Customer Transactions
January	828
February	671
March	801
April	718
May	605
June	709
July	811

Months	Number of Customer Transactions
August	746
September	773
October	886
November	603
December	531
Total	8.682

(Source: Annual Report of PT. Pegadaian CP Pringgan)

The table above shows the fluctuation or increase and decrease in the number of customers every month in 2023. There was a sharp decrease in the number of customers in December. This has been marked by a decrease in customers in the previous months, starting in February, then decreasing again in May, and in November, until the most significant decrease in December. This decrease in the number of customers did not just happen, but was caused by several factors. So from the description above, it can be analyzed that there are several factors that influence the number of customers at PT. Pegadaian CP Pringgan.

One of the factors in this decrease in customer satisfaction is the quality of service which can be said to not meet customer expectations. Many customers complain because of the lack of response given by employees when customers complain about something, for example customers who call or send messages are not immediately responded to, they may get an answer a few hours later which makes customers wait longer. There are also customers who consult with PT employees. Pegadaian directly at the office, but do not get a solution or answer that day and have to come back the next day.

In the researcher's view, there is a quality of service and promotion that is not yet optimal, for example, in the quality of service during the

company's break time, there are no employees who replace the previous employee who is resting so that customers who come have to wait about 1 hour to be able to do activities at the pawnshop, the lack of adequate buildings so that it is very narrow when there are many customers. In the promotion of PT Pegadaian CP Pringgan, it does not provide attractive promotions to customers and the community, resulting in a lack of public knowledge about PT Pegadaian's products or services and if these two things are not responded to seriously and well by PT Pegadaian CP Pringgan, it can affect customer satisfaction. The decline in customer satisfaction is also due to PT Pegadaian CP Pringgan's promotion which is not yet optimal, because PT. Pegadaian CP Pringgan still does not often promote to customers. PT. Pegadaian CP Pringgan only does promotions on certain days or when there is an event in a place. Another thing that makes customers less satisfied, in the promotion does not appear as a whole the function of the pawnshop itself, for example in certain advertisements, the flyer displayed is only about pawnshops, while at PT Pegadaian CP Pringgan there are many other products such as gold savings, arum haji, amanah, and so on. Promotions that do not cover all products make customers not know the products at the pawnshop and only know about pawnshops.



Figure 1: Pawn promotion flyer (Source: Sahabat.Pegadaian.co.id)

PT. Pegadaian CP Pringgan really cares about the satisfaction of its customers, but in practice there are customers who feel dissatisfied, this can be seen when the gold savings program was launched, many customers did not understand the products offered. In addition, another phenomenon that the author found in the research where many customers who wanted to buy gold or save at the pawnshop did not buy because the price of gold at the pawnshop was more expensive than their favorite gold shop, and if we want to save gold

(buy gold on credit) the gold cannot be used immediately like we buy a motorbike on credit, but wait until the installments are paid off before the gold is given to the customer. Based on the author's research, customers did not buy because the calculation results from the brochure they saw were not the same as the price when they came directly to the PT. Pegadaian office because customers were charged margin fees and other administrative fees.

1 Gram		5 Gram		10 Gram	
Rp 1.128.000	Rp 194.200	Rp 5.640.000	Rp 871.000	Rp 11.280.000	Rp 1.717.000
12 Bulan Rp 87.100	12 Bulan Rp 435.500	12 Bulan Rp 871.000	24 Bulan Rp 447.500	24 Bulan Rp 223.800	24 Bulan Rp 447.500
36 Bulan Rp 31.500	36 Bulan Rp 157.200	36 Bulan Rp 314.300	48 Bulan Rp 247.700	48 Bulan Rp 103.900	48 Bulan Rp 247.700
48 Bulan Rp 24.800	48 Bulan Rp 123.900	60 Bulan Rp 207.800			
60 Bulan Rp 20.800					

25 Gram		50 Gram		100 Gram	
Rp 28.200.000	Rp 4.255.000	Rp 56.400.000	Rp 8.485.000	Rp 112.800.000	Rp 16.970.000
12 Bulan Rp 2.177.300	12 Bulan Rp 4.354.600	12 Bulan Rp 8.709.100	24 Bulan Rp 4.474.400	24 Bulan Rp 4.474.400	24 Bulan Rp 4.474.400
24 Bulan Rp 1.118.600	24 Bulan Rp 2.237.200	24 Bulan Rp 3.142.800	36 Bulan Rp 2.476.900	36 Bulan Rp 2.476.900	36 Bulan Rp 2.476.900
36 Bulan Rp 785.700	36 Bulan Rp 1.571.400	48 Bulan Rp 2.077.400			
48 Bulan Rp 619.300	48 Bulan Rp 1.218.500				
60 Bulan Rp 519.400	60 Bulan Rp 1.038.700				

250 Gram		500 Gram		1.000 Gram	
Rp 282.000.000	Rp 42.350.000	Rp 564.000.000	Rp 84.850.000	Rp 1.128.000.000	Rp 169.250.000
12 Bulan Rp 21.772.800	12 Bulan Rp 43.545.500	12 Bulan Rp 87.091.000	24 Bulan Rp 44.744.000	24 Bulan Rp 44.744.000	24 Bulan Rp 44.744.000
24 Bulan Rp 11.186.000	24 Bulan Rp 22.372.000	24 Bulan Rp 31.427.400	36 Bulan Rp 24.769.000	36 Bulan Rp 24.769.000	36 Bulan Rp 24.769.000
36 Bulan Rp 7.856.900	36 Bulan Rp 15.713.700	48 Bulan Rp 20.774.000			
48 Bulan Rp 6.192.300	48 Bulan Rp 12.384.500				
60 Bulan Rp 5.193.500	60 Bulan Rp 10.387.000				

Info lebih lanjut :
Selasa, 20 Maret 2024

Figure 2: Gold installment simulation flyer (Source: Sahabat.Pegadaian.co.id)

RESEARCH METHODS

A. Research Method

This research uses a quantitative research approach. "The quantitative approach is a research method based on the philosophy of positivism, which is used to study a particular population or sample" (Sugiyono, (2018). This is because this study uses statistical and numerical data to measure and collect research results through questionnaires.

B. Types of Research and Data Sources

1. Types of Research

The researcher used a quantitative descriptive technique for this study. To describe the symptoms of an event or incident that is happening, the researcher used a quantitative descriptive approach, which involves taking pictures of events and incidents that are the focus of the study to describe them as they are. Questionnaires are the most frequently used quantitative descriptive research tools.

2. Data Sources

Data is what is needed in research. According to Suharsini (2006) emphasized that "data sources are subjects from which they can be obtained". The data used in this study are as follows:

- Primary Data: through the use of questionnaires given to consumers of PT. Pegadaian CP Pringgan, data was collected directly from respondents for this study.
- Secondary Data is information collected from various existing sources for various purposes.

Through intermediary media such as books, journals, magazines, the internet, and other references relevant to this study, secondary data is obtained indirectly.

C. Data Collection Techniques

1. Questionnaire

According to Noor (2011:139) it is emphasized that "a questionnaire is a data collection technique by providing or distributing a list of questions to respondents in the hope of providing a response based on the questions. The list of questions given by Customers with the intention that the person is willing to provide a response according to the

researcher's request. The questionnaire is in the form of written question data that is distributed to respondents.

2. Observation

According to Elvinaro (2014:165) it is emphasized that "observation or observation is a person's ability to use their observations through the results of the work of the five senses and assisted by other five senses". In this observation, the researcher conducted observations by observing certain phenomena accompanied by data collection carried out directly at PT. Pegadaian CP Pringgan.

D. Population and Sample

1. Population

The statement "We can examine each member of the population to find out the characteristics of the population in question" was put forward by Morissan (2012). Meanwhile, Sugiyono (Sudarmanto, 2021) stated that "population is a generalization area consisting of objects or subjects that have certain quantities and characteristics that have been determined by the author to be studied and then conclusions drawn". The population in this study were all Customers at PT. Pegadaian CP Pringgan, including men and women aged 18 years and over during 2023. The population in 2023 was 8682 Customers.

2. Sample

It is emphasized that "a sample is part of the number and characteristics possessed by a population", according to Sugiyono (in Sudarmanto 2021). Sampling needs to be carried out in such a way as to produce samples that can truly describe the state of the population or can be used as examples. To determine the number of samples, the researcher used the Slovin formula.

E. Data Analysis Techniques

1. Validity Test

The data obtained needs to be tested for accuracy or precision and reliability so that the results of data processing can be more precise and accurate. Therefore, it is necessary to know how high the validity and reliability of the measuring instrument (instrument) used are. To test the accuracy and reliability of the questionnaire, a pretest will be conducted on 30 respondents outside the sample, namely Customers at PT. Pegadaian.

Validity testing is used to determine whether a questionnaire is valid or not. "An instrument or questionnaire is said to be valid if the questions on the instrument or questionnaire are able to reveal something that will be measured by the

questionnaire" (Ghozali, 2018:51). "The results of validity and reliability testing can change the number of questions or statements tested. This is because it is possible that there are statements or questions that are invalid or have low reliability" (Aditya, 2013; Sujawerni, 2015; B. Purba, *et al.*, 2020; Hasibuan, *et al.*, 2020; Ardiana, *et al.*, 2021, (in Sudarmanto, E. *et al.*, 2021). The correlation coefficient significance test is usually carried out at a significance level of 0.05, which means that an item is considered valid if it has a significant correlation with the total score. The r table value and the calculated r value are compared to conduct a significance test. An item, question, or variable is declared valid if the calculated r is greater than the table r and has a positive value. Conversely, if the calculated r is smaller than the table r, then the item, question, or variable is invalid.

2. Reliability Test

According to Ghozali (2018:45), "reliability is actually a tool for measuring a questionnaire which is an indicator of variable or construct", the questionnaire is considered reliable if the respondents' answers are consistent or stable over time. If Cronbach's Alpha is more than 0.60, the question is declared reliable, construct, or variable.

RESULTS AND DISCUSSION

The results of this study state that each independent variable in this study has an influence on the dependent variable, meaning that the Service Quality variable (X1) affects Customer Satisfaction, the Promotion variable (X2) affects Customer Satisfaction, the Trust variable (X3) affects Customer Satisfaction. Simultaneously, the independent variables affect the dependent variable, meaning that the Service Quality variable (X1), the Promotion variable (X2), the Trust variable (X3), together affect Customer Satisfaction. In the determination coefficient test, there is an R² value of 0.672 or 67.2%. Thus, it can be said that the magnitude of the influence of Service Quality, Promotion and Trust on Customer Satisfaction is 67.2% while the remaining 32.8% is influenced by other variables outside of this study. The results of this study have been carried out through the process of data processing obtained from respondents' statements, the results are as follows:

1. Service Quality has a partial effect on Customer Satisfaction at PT.Pegadaian CP Pringgan

Based on the questionnaire, the service quality variable was carried out at PT.Pegadaian CP

Pringgan, there are indicators that have scores above average

- a. Performance, where the cashier's service satisfies PT.Pegadaian customers
- b. Employee interaction, where PT.Pegadaian cashiers are friendly and polite to anyone

The results of the study state that Service Quality has a positive and significant effect on Customer Satisfaction. Based on the data seen in the t-test results of 2.363 with a t-table of 1.984, meaning that $t_{count} > t_{table}$, with a significant value of 0.000, then H_a is accepted and H_0 is rejected. This means that partially Service Quality (X1) has a significant effect on Customer Satisfaction (Y).

2 Promotion has a Partial Effect on Customer Satisfaction at PT.Pegadaian CP Pringgan

Based on the promotion variable questionnaire conducted at PT.Pegadaian CP Pringgan, there are indicators that have scores above average.

- a. Promotion frequency, where customers often get information about services from PT.Pegadaian CP Pringgan
- b. Promotion quality, where customers consider promotions carried out by PT.Pegadaian CP Pringgan interesting

The results of the study stated that Promotion has a positive and significant effect on Customer satisfaction. Based on the data seen in the t-test results of 3.294 with a t-table of 1.984, meaning that $t_{count} > t_{table}$, with a significant value of 0.001, then H_a is accepted and H_0 is rejected. This means that partially Promotion (X2) has a significant effect on Customer Satisfaction (Y).

3. Trust has a Partial Effect on Customer Satisfaction at PT.Pegadaian CP Pringgan

Based on the Trust variable questionnaire conducted at PT.Pegadaian CP Pringgan, there are indicators that have scores above average

- a. Integrity, where customers get PT.Pegadaian CP Pringgan always keep promises according to the agreement
- b. Transparent, where customers of PT.Pegadaian CP Pringgan receive information about prices and additional costs if any, clearly

The results of the study stated that trust has a positive and significant effect on customer satisfaction. Based on the data seen in the t-test results of 8.665 with a t-table of 1.984, meaning that $t_{count} > t_{table}$, with a significant value of 0.000, then H_a is accepted and H_0 is rejected. This means that partially Trust (X3) has a significant effect on Customer Satisfaction (Y).

4. Service Quality, Promotion, and Trust have a Simultaneous Effect on Customer Satisfaction at PT.Pegadaian CP Pringgan

Based on the Customer Satisfaction variable questionnaire conducted at PT.Pegadaian CP Pringgan, there are indicators that have scores above average

- a. Recommend to other parties, where customers are interested in recommending products or services at PT.Pegadaian to others
- b. Good reputation, where PT.Pegadaian has a good name and reputation in the eyes of customers

Based on the results of the f test, it shows that the variables Service Quality (X1) Promotion (X2) and Trust (X3) have an f count of 99.431 > f_{table} 3.90 and are significant at 0.000 < 0.05, so H_a is accepted and H_0 is rejected. This means that simultaneously Service Quality (X1) Promotion (X2) and Trust (X3) have a significant effect on Customer Satisfaction (Y).

CONCLUSION

In conclusion, this study has demonstrated that service quality, promotion, and trust each play a significant role in influencing customer satisfaction at PT Pegadaian CP Pringgan. Among these factors, service quality emerged as the most impactful, emphasizing the importance of responsiveness, reliability, and employee competence in shaping positive customer experiences. Customers' perceptions of how well they are treated and the efficiency of services rendered are central to their overall satisfaction.

Promotional strategies also showed a meaningful impact on customer satisfaction, particularly when they are perceived as relevant, timely, and beneficial. Effective promotions not only attract new customers but also enhance the loyalty of existing ones by creating added value. Likewise, trust—built through transparency, consistency, and integrity—was found to significantly support customer satisfaction by reinforcing a sense of security and long-term relationship with the company.

Overall, the findings suggest that PT Pegadaian CP Pringgan should continue to prioritize and invest in improving service quality, executing targeted promotions, and building customer trust. By focusing on these interconnected elements, the company can strengthen customer satisfaction, leading to improved customer retention and business performance. Future research may explore additional variables or expand the study

across other branches to validate and enrich these findings.

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Source of support:Nil; **Conflict of interest:** Nil.

Cite this article as:

Suryati, L., Nuh, M.I., Simanjuntak, M.D., Julyanthry, J. and Berlien, R. "The Effect of Service Quality, Promotion, and Trust on Customer Satisfaction at PT Pegadaian CP Pringgan." *Sarcouncil Journal of Economics and Business Management* 4.5 (2025): pp 1-7.