

Pawnshop Digital Service Quality and It's Implication on Customer Satisfaction at PT Pegadaian (Persero) Pondok Labu Branch**Aziz Setyawan**

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In the current era, services delivered through digital channels make up the majority of business transactions compared to those carried out through traditional channels such as branch offices. Starting with the theme "DigitalisMe", Pegadaian launched a digital-based service called Pegadaian Digital. This study aims to empirically explore the service quality of Pegadaian Digital and their impact on customer satisfaction at PT Pegadaian (Persero) Pondok Labu Branch. This is a quantitative research, and the sample in this study amounted to 160 customers who are users of Pegadaian Digital services. The data collection process uses google forms and scanned barcodes that are distributed in each unit of the Pegadaian Pondok Labu Branch. The data were analyzed using the Partial Least Square (PLS) method, and the results show that: (1) Reliability has an effect on customer satisfaction (2) Efficiency has no effect on customer satisfaction (3) Security has no effect on customer satisfaction (4) Responsiveness has no effect on customer satisfaction (5) Web design has no effect on customer satisfaction.

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**Introduction**

Consumers are a top priority in modern business thinking and practices, businesses must be able to attract and retain consumers to win the competition (Tjiptono, 2019). Currently, the demand and desire of consumers is increasing, including in the financial services industry, consumers always demand that transactions can be done anytime and anywhere without time constraints (Hammoud et al., 2018).

In 2017 McKinsey conducted research on 900 banking consumers across Indonesia on their banking habits, the results showed a shift to digital channels increased by 58 percent from 2017 (Barquin et al., 2019). In addition, awareness of digital banking services in Indonesia is increasing along with the COVID-19 pandemic, many customers are changing their behavior towards banking services (Hamilton, 2021).

In today's era, services delivered through digital channels account for the majority of business transactions compared to those conducted through traditional channels such as branch offices (Chan et al., 2019). Starting from the theme "DigitalisMe", Pegadaian launched a digital-based service called Pegadaian Digital.

Pegadaian Digital is one of the application-based Pegadaian services that help customers to make Pegadaian transactions through smartphones. According to (Amin, 2016), one of the common concerns that has been emphasized regarding the adoption of digital

banking services is the poor quality of service and customer dissatisfaction. Customer satisfaction is closely related to the quality of service, because one of the criteria for the development of a company is influenced by the company's ability to serve its customers ([Rohaeni & Marwa, 2018](#)).

Based on the results of a survey of customers who use Pegadaian Digital services at Pegadaian Pondok Labu Branch Office and Unit below it shows only 53 percent of customers are satisfied with The Pegadaian Digital service, meaning that there are still 47 percent of customers who are not satisfied. This is certainly a problem for the company.

Even though the application is expected to make it easier for customers to use online services. In addition, the company strives for customers to struggle to change their perspective, behavior and habits in interacting with offerings in the form of services from digital banking ([Alsajjan & Dennis, 2010](#)) dan ([Amin, 2016](#)).

The results of the study ([Hammoud et al., 2018](#)), showed that service quality variables consisting of several dimensions such as reliability, efficiency, security and responsiveness have a positive and significant influence on customer satisfaction. Other research also says the quality dimensions of services such as web design have a significant role to play in improving customer satisfaction in the application of digital banking ([Haq & Awan, 2020](#)).

Objects from previous research conducted in other countries such as Lebanon and Pakistan, most likely differences in customer culture will affect their application in this study. As revealed ([Amin, 2016](#)), that the scale of the quality of services developed in one culture can be different from other cultures. The different interpersonal designs of different industries can also differ from country to country. Thus, this study will discuss the quality of Pegadaian Digital services and their implications for customer satisfaction.

Reliability is the company's ability to deliver promised services reliably and accurately. With reliable service all customer needs will be met and customers will feel satisfied with it ([Haverila et al., 2019](#)). Some previous studies have proven that reliability has the strongest influence on customer satisfaction ([Hammoud et al., 2018](#)); ([Haq & Awan, 2020](#)); ([Toor et al., 2016](#)); ([Hadiyati, 2015](#)). Thus, it can be concluded that reliability has an influence on customer satisfaction. H1: Reliability affects customer satisfaction.

Efficiency is the extent to which a person believes that using a service will improve performance in his work, so that all his needs can be achieved and do not require great effort when used ([Yani et al., 2018](#)). Efficiency in the context of digital services in addition to assisting customers in saving energy, time and cost must also have advanced features, complete yet simple and easy to use ([Widiaty et al., 2020](#)). Some previous studies have proven that efficiency has an influence on customer satisfaction ([Hammoud et al., 2018](#)); ([Amin, 2016](#)). Thus, it can be concluded that efficiency has an influence on customer satisfaction. H2: Efficiency affects customer satisfaction.

Security is an effort to maintain the confidentiality of operations, refrain from sharing personal information and ensure a good level of security for customer information ([Hammoud et al., 2018](#)). Security covers trustworthy nature, free from risk or doubt ([Tjiptono, 2019](#)). Some previous studies have proven that security has an influence on customer satisfaction ([Hammoud et al., 2018](#)); ([Haq & Awan, 2020](#)); ([Huda & Wahyuni, 2019](#)); ([Toor et al., 2016](#)). Thus, it can be concluded that security has an influence on customer satisfaction. H3: Security affects customer satisfaction.

Responsiveness is a willingness to help customers and offer services quickly. Currently customers have requests, questions, complaints and issues whose time cannot be problems whose time cannot be determined. Therefore the service should be available whenever needed to respond to requests, pay special attention and provide solutions ([Ahmad et al.](#), 2019). Some previous studies have shown that responsiveness has an influence on customer satisfaction ([Hammoud et al.](#), 2018); ([Ahmad et al.](#), 2019); ([Toor et al.](#), 2016). Thus, it can be concluded that responsiveness has an influence on customer satisfaction. H4: Responsiveness affects customer satisfaction.

Web design is the user's assessment of service features such as ease, composition, navigation, availability of information and web compatibility with consumer expectations ([Priscillia & Budiono](#), 2020). According ([Rita et al.](#), 2019), efficient web design should contain three main categories: information-oriented, transaction-oriented and customer-oriented. Some previous research has proven that web design has an influence on customer satisfaction ([Haq & Awan](#), 2020); ([Priscillia & Budiono](#), 2020). Thus, it can be concluded that web design has an influence on customer satisfaction. H5: Web design has an influence on customer satisfaction.

This research aims to test the effect of the quality of Pawnshop Digital services on customer satisfaction. However, to the author's knowledge nothing was done in the non-bank financial sector.

Research Method

The type of data in this study is quantitative data. According to ([Sugiyono](#), 2017), quantitative data is a type of data that is numerical or numbers that can be analyzed using statistics with the aim of proving a predetermined hypothesis.

The population in this study is Pawnshop customers who use Pegadaian Digital services. Sampling technique using purposive sampling method, which selects samples by establishing specific characteristics that are in accordance with the purpose of the study. In determining the number of valid sample calculations, the sample size guideline depends on the number of indicators multiplied by 5 ([Hair et al.](#), 2014). Based on the results of these calculations, the study took a sample number of 160 respondents.

The population in this study are Pegadaian customers who use Digital Pegadaian services. Questionnaires were distributed to 160 respondents who use Pegadaian Digital services at the Pondok Labu Branch Office and Units below.

Data collection using questionnaire techniques, questionnaires are data collection techniques that are done by giving a set of questions/written statements to respondents to be answered and asked for responses ([Sugiyono](#), 2017). In this study, questionnaires were addressed to Pegadaian customers who use Pegadaian Digital services in Pondok Labu Branch and Unit Below in the form of google form accessed through barcode scans available in each Unit.

Descriptive analysis in this study used PLS output by looking at the mean (average), median (middle value), min (smallest value), and max (largest value) of each indicator item. Inferential statistics is a statistical technique for analyzing sample data and the results will be applied to the entire population ([Sugiyono](#), 2017). The study used non-parametric statistics because the type of data analyzed was on an interval scale. Data analysis techniques using the

help of SmartPLS software version 3.0.

The first step of the PLS is the structural model (inner model) can explain the relationship between variables. In this study, the formulation of problems and hypotheses built on customer satisfaction variables (Y), service quality variables that have dimensions such as reliability (X1), efficiency (X2), security (X3), responsiveness (X4) and web design (X5). The second step is to design a measurement model (outer model), the characteristics of indicators and dimensions used by these variables to form the basis of the formation of the measurement model plan. The third step is to arrange a path diagram, forming a path diagram as an overview of the results of outer model calculations and the inner model. The fourth step is the conversion of the path diagram to the equation system.

Then the fifth step is the estimation of parameters. PLS estimation is a small box method through iteration. The sixth step is the evaluation of goodness of fit which consists of several tests, namely validity test, reliability test, and determinant test (R2). The last step is hypothesis testing (bootstrap resampling), hypothesis testing (β , γ , λ) on PLS is done using bootstrap resampling calculations. The test statistic used is the t statistic or t test.

Results and Discussion

Table 1. Descriptive Statistics

Demographics	Category	Frequency	Percentage
Gender	Male	74	46%
	Female	86	54%
Age	Under 20 years	2	1%
	20-30 years	88	55%
	30-40 years	56	35%
	40-50 years	11	7%
	50 years and above	3	2%
Domicile Address	Jakarta	96	60%
	Depok	46	29%
	South Tangerang	13	8%
	Other	5	3%
Education	Senior High School	42	26%
	Associate Degree	16	10%
	Bachelor	94	59%
	Master and above	8	5%
Profession	Government employees	16	10%
	Privat employees	62	39%
	Housewife	8	5%
	Student	26	16%
	Other	48	30%
Monthly Expenses	IDR 1.000.000 – IDR 2.000.000	19	12%
	IDR 2.000.000 – IDR 3.000.000	38	24%
	IDR 3.000.000 – IDR 4.000.000	22	14%
	IDR 4.000.000 – IDR 5.000.000	34	21%
	More than IDR 5.000.000	47	29%

Source: Data Processing

Based on table 1 the sample is normally distributed with 54% female respondents and 46% male respondents based on the sample. The majority of respondents are still relatively young with 55% aged between 20-30 years. Most of the respondents are those who live in the city of Jakarta, with a percentage of 60% of the sample. The education level of the majority of respondents is that they have a bachelor's degree, which is 59% of the sample. Most of the respondents are those who work in the private sector with a percentage of 39% of the total sample. Regarding monthly expenses, most of the respondents (29%) claimed to have spent more than 5 million rupiah in one month.

Briefly respondents of Pegadaian Digital service users in Pegadaian Pondok Labu Branch are women aged 20-30 years, domiciled in Jakarta, Bachelor education, working in the private sector and has a monthly expenditure of more than 5 million rupiah.

1. Validity and Reliability Test

The next step is to assess the relationship between the indicator and latent construction in terms of validity and reliability. Aspects of validity and reliability can be assessed from the measurement model convergent validity, discriminant validity and composite reliability (Hammoud et al., 2018). Can be seen in table 2.

Table 2 shows that all statement instruments based on loading factors have a value of >0.5 or exceeding the recommended threshold (Ghozali, 2018). The lowest value is 0.782 on CS4 items and the highest value is 0.927 on RE4 items. Thus, all indicators in this study have been declared valid or have met convergent validity.

Table 2. Factor Loading, AVE and CR

Construct	Item Statement	Factor Loading	AVE	CR
Customer Satisfaction	I am satisfied with the transaction processing via Pegadaian Digital services	0.908	0.783	0.947
	Pegadaian Digital service can speed up the transaction process	0.913		
	Pegadaian Digital service provide convenience and comfort in transactions	0.913		
	Transaction fees issued through the Pegadaian Digital service are cheaper than coming directly to the branch office	0.782		
	Overall, Pegadaian Digital service is better than my expectation	0.899		
Reliability	Pegadaian Digital service is reliable and dependable	0.891	0.825	0.95
	Pegadaian Digital service provides the exact service as promised	0.916		
	Pegadaian Digital service perform for me the service right on the first time	0.899		
	Pegadaian Digital service can always complete their tasks accurately	0.927		
Efficiency	The use of Pegadaian Digital service are time saving	0.871	0.775	0.954

Construct	Item Statement	Factor Loading	AVE	CR
	The service delivered through the Pegadaian Digital service is quick	0.883		
	Pegadaian Digital service is easy to use	0.888		
	The language in the Pegadaian Digital service is easy to understand	0.903		
	The system in the Pegadaian Digital service provides clear instructions	0.879		
	The Pegadaian Digital system to be flexible to interact with	0.858		
Security	Pegadaian Digital service do not allow others to access my accounts	0.884	0.832	0.952
	I feel safe when making transactions through the Pegadaian Digital service	0.925		
	Pegadaian Digital service are guaranteed to be safe from all fraud and hacking	0.917		
	Pegadaian Digital service provide high protection for transaction data and personal information	0.921		
Responsiveness	Pegadaian Digital services are available 24/7	0.888	0.804	0.954
	Pegadaian Digital service is fast in responding to requests	0.904		
	Pegadaian Digital service is fast in solving problems	0.907		
	Pegadaian Digital service provide answers to your questions	0.915		
	Can talk to employees by telephone/directly at the branch office when a problem occurs	0.869		
Web Design	The information on the Pegadaian Digital service is effective	0.881	0.777	0.965
	The Pegadaian Digital service displays a visually pleasing design	0.887		
	The Pegadaian Digital service has no difficulties with making a payment online	0.839		
	The Pegadaian Digital service displays a visually pleasing easy to read content	0.905		
	The Pegadaian Digital service has a wide variety of products that interest me	0.867		
	The Pegadaian Digital service offer attractive bonuses or promotions	0.869		
	I can interact with the Pegadaian Digital service in order to get information tailored to my specific needs	0.910		
	When I use the Pegadaian Digital service, it doesn't take long to load	0.890		

Source: Data Processing

AVE values for all variables studied have a value of >0.5 or exceeding the recommended limit (Ghozali, 2018). This means that all variables are declared valid. Based on both tests it can be concluded that all instruments in this study are able to measure the variables studied.

Table 2 shows the Composite Reliability (CR) value for all variables is >0.7 or has exceeded the recommended threshold (Hair et al., 2014). This means all statements related to customer satisfaction, reliability, efficiency, security, responsiveness and web design each indicator is expected to meet the criteria. So it can be concluded that if similar research is conducted using the same instrument, the quality of the data would not change.

2. Coefficient of Determination Test (R^2)

At this stage the structural model of the study was tested using the R square test. Here are the results of the R square test in the table below:

Table 3. R Square and R Square Adjusted

	<i>R Square</i>	<i>R Square Adjusted</i>
Customer Satisfaction	0.869	0.865

Source: Data Processing

The R Square Adjusted customer satisfaction variable value of 0.865 means the contribution of reliability, efficiency, security, responsiveness and web design variables to customer satisfaction by 86.5%.

While the remaining 13.5% contribution to customer satisfaction variables is filled by variables other than reliability, efficiency, security, responsiveness and web design.

3. Hypothesis Testing

Hypotheses in this study were tested using statistical testing of the t test. Known t_{table} of 1,975 obtained from the formula $df = \text{number of samples} - \text{number of variables}$ or $df = N - K$ so as to produce $df = 160 - 6 = 154$, then connected by the degree of error by 5% or 0.05. The results of data processing for significance testing (test t) can be seen in table 4.

Table 4. T-Statistic

	<i>Original Sample (O)</i>	<i>T Statistic (O/STDEV)</i>	<i>P Value</i>
Reliability -> Customer Satisfaction	0,567	4,94	0
Efficiency -> Customer Satisfaction	0,173	1,314	0,189
Security -> Customer Satisfaction	0,072	0,846	0,398
Responsiveness -> Customer Satisfaction	0,077	0,709	0,478
Web design -> Customer Satisfaction	0,086	0,761	0,447

Source: Data Processing

Based on the results of research shows that reliability has an influence on customer satisfaction, meaning reliability is one of the elements that can cause customer satisfaction, especially in Pegadaian Digital services. The statement is supported by the results of the t-statistics test with t-statistic value showing that $t_{count} 4,940 > t_{tabel} 1,975$ and P Value of $0.000 < 0.05$. This means that the H1 hypothesis is accepted.

The result of the original value sample reliability has a positive relationship to customer satisfaction, this means that if the Pegadaian Digital service is more reliable then the level of satisfaction with the service will increase. These results provide empirical evidence that the reliability of digital banking services such as speed, convenience, cost and conformity with expectations are indicators that can improve customer satisfaction ([Huda & Wahyuni, 2019](#)). Research ([Haq & Awan, 2020](#)), shows that reliability has been shown to increase satisfaction in digital banking, especially during the COVID-19 pandemic. During the COVID-19 pandemic many customers changed their behavior from conventional switches to using digital banking services, this is done to meet all his needs during the COVID-19 outbreak period.

The results of this study are in line with the research ([Fida et al., 2020](#)), ([Hadiyati, 2015](#)) dan ([Toor et al., 2016](#)), reliability is an important element in the quality of service ([Parasuraman et al., 1985](#)). The results, evidenced by reliability, have the most powerful influence on customer satisfaction, this confirms previous research when people had to relying on stable digital banking services ([Hammoud et al., 2018](#)).

Efficiency has no effect on customer satisfaction, the statement is supported by the results of t-statistics tests with t-statistical values showing that $t_{count} 1,314 < t_{table} 1.975$ and P Value of $0.189 > 0.05$. This means that the H2 hypothesis is rejected.

The results explained that the ability of Pegadaian Digital services in carrying out tasks properly, quickly and appropriately will not affect the level of customer satisfaction. Perceived efficiency cannot affect customer satisfaction because the majority of users of Pegadaian Digital services in Pondok Labu Branch the purpose is to pay debts or credit. According ([Reading & Reynolds, 2001](#)) dan ([Shohib, 2017](#)), credit is the strongest socioeconomic predictor that can lead to depression.

The same is true of ([Fitch et al., 2007](#)) dan ([Renanita, 2013](#)), which states that people who have debts tend to have mental health problems compared to people who do not have debt, satisfaction will not arise if a service user has a problem that he is undergoing. This research is in line with research ([Ahmad et al., 2019](#)), which says that not much is expected from the point of view of personalized digital-based services with an understanding of a special need when compared to current crisis conditions such as the COVID-19 pandemic.

Security has no effect on customer satisfaction, the statement is supported by the results of t-statistics tests with t-statistical values showing that $t_{count} 0.846 < t_{tabel} 1.975$ and P Value of $0.398 > 0.05$. This means that the H3 hypothesis is rejected.

The results explained that the security implemented by The Pegadaian Digital service in Pondok Labu Branch in the transaction process and in maintaining the confidentiality of customer data will not affect the level of customer satisfaction.

Basically, the implementation of the security of Pegadaian Digital services in Pondok Labu Branch is good enough, with rare reports related to data leaks or transaction fraud is enough to make service users feel safe. This may be the cause of service users still do not feel the security facilities provided so that satisfaction is considered not problematic ([Dewi et al., 2019](#)).

Responsiveness has no effect on customer satisfaction, the statement is supported by the results of t-statistics tests with t-statistical values showing that $t_{count} 0.709 < t_{table} 1.975$ and P Value of $0,478 > 0,05$. This means that the H4 hypothesis is rejected.

The results explain if the readiness or sensitivity of Pegadaian Digital services in Pondok Labu Branch to support customers in overcoming problems quickly will not affect customer satisfaction levels. In addition, most users rarely experience obstacles when using Pegadaian Digital services, so that although it has a fast capture but has not had an impact on customer satisfaction levels ([Stevano et al., 2018](#)).

When viewed from the characteristics of respondents, the average age of users of Pegadaian Digital services is dominated by those between the ages of 20-30 years. According Kemenpppa, one of the characteristics of millennials is that they do not pursue satisfaction with a service. Millennials won't mind too much about something that makes it difficult for them, instead they'll tend to leave something they think can hinder their development.

Web design has no effect on customer satisfaction, the statement is supported by the results of t-statistics tests with the t-statistical value showing that t_{count} is $1.761 < t_{table} 1.975$ and P Value is $0.447 > 0.05$. This means that hypothesis H5 is rejected.

The results explain that all the features or appearance of The Pegadaian Digital to help customers in providing an easier and concise transaction structure cannot increase or decrease customer perception of satisfaction.

This may happen because the main purpose of customers using Pegadaian Digital services is for transactions, the users usually pay less attention to the design or features of the service because they are busy or less concerned. For some people time is very important, so they will not linger in the process of a service. This is also evidenced by the characteristics of users of Pegadaian Digital services that are dominated by workers both in the private sector and civil servants. This research is in line with the research ([Tatang & Mudiantono, 2017](#)).

Conclusion

The findings suggest that one in five hypotheses in the study are supported by data. Reliability as a service quality variable contributed the most to customer satisfaction in the study. The results can be concluded that reliability is proven to increase customer satisfaction, the more reliable service then customer satisfaction will increase. Especially during the COVID-19 pandemic, safety is a top priority. For customers, reliable service is enough to make them feel satisfied. So some factors such as features or appearance are things that are less noticed. Reliable meaning can also include the response, efficiency and security of a service. If the customer already considers the service can be relied on, then the performance of The Pegadaian Digital service is in accordance with the expectations of the customers of Pegadaian Pondok Labu Branch.

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