

**Research Article**

The Effect of Service Quality And Religiosity on Customer Loyalty At Pt. Pegadaian Syariah of Banda Aceh Branch, Indonesia with Customer Satisfaction as a Mediating Variable

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Abstract: The purpose of this study is to describe the level of service quality, religiosity, customer satisfaction, and customer loyalty and to investigate the effect of service quality and religiosity on customer loyalty with customer satisfaction as a mediating variable at PT. Pegadaian Syariah in Banda Aceh branch, Indonesia. The research employs Structural Equation Model (SEM) and AMOS Software for analytical and processing research collected data. The outcome of research indicated that all research variables are has been relatively good, service quality has an effect on customer satisfaction, service quality can increase customer satisfaction using sharia pawnshops in Banda Aceh, religiosity has an effect on customer satisfaction. The results of research also prove that service quality has an effect on customer loyalty ,religiosity has a significant effect on customer loyalty, then customer satisfaction also has an influence on customer customer loyalty, there are direct and indirect effects of service quality on customer satisfaction and an impact on customer loyalty and there are direct and indirect effects of religiosity on customer satisfaction and impact on customer loyalty at PT. Pegadaian Syariah in Banda Aceh City.

Keywords: Service Quality, Religiosity, Customer Loyalty, Customer Satisfaction

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INTRODUCTION

The development of Islamic financial institutions in Indonesia is an embodiment of the demand of the people who need a system of financial institutions that meet sharia principles. This thought arose a lot because the majority of the population in Indonesia embraced Islam. Islamic financial institutions are also very much needed in the Indonesian economy at this time, where sharia financial institutions are liaison institutions between members of the community who have financial advantages and those who really need financial assistance. The existence of sharia financial institutions can help groups of people who need funds (finance), or in the long term can improve their standard of living.

Islamic financial institutions in Indonesia consist of bank and non-bank financial institutions. To borrow money from an Islamic bank, a guarantee is required (for example: land certificate, BPKB, house, vehicle, etc.) from the borrower, in addition credit is prioritized for productive activities. Meanwhile, not all

levels of society can enjoy pawnshops, especially the economically weak or disadvantaged people.

As an alternative solution that might be the people's choice is to borrow money from PT Pegadaian Syariah, as a non-bank financial institution. PT. Pegadaian Syariah provides credit distribution services by mortgaging an item as collateral based on Islamic law. Customers who want to get credit can pawn their valuables as collateral.

Pawnshops with Sharia principles were created to assist transactions in the form of pawns based on Islamic law. Through this sharia program, it is expected that the people will be protected by their rights from the practice of pawnshops that can be detrimental, especially for Muslims to be calm in carrying out mortgage practices in accordance with the principles or provisions of strict Islamic teachings (Habiburrahim, 2012).

Competition among financial institutions is currently very tight, as can be seen from the many new

branches among which conventional pawnshops develop their business into demand-based Islamic pawnshops. At present, the development of non-banking financial developments, namely sharia pawnshops, is not only marked by the number of branch offices but also in terms of the products offered. To be able to face increasingly fierce competition, sharia pawnshops must provide the best service to customers so that these customers are satisfied and become loyal.

The results of research conducted by Zahriatul ini Aini, Nasir Azis and Syafruddin Chan (2015) prove that the quality of services provided by Islamic banking has an influence on customer satisfaction and customer loyalty.

A company that has a business in the field of services many things that need to be considered so that consumers or customers feel satisfied, one of which is to improve the quality of service. For banking and non-banking companies, the quality of service becomes very meaningful. Services or services are not the same as products or goods. According to Osman *et al.*, (2015) services are an action or performance that will provide benefits to customers. Service quality can be considered as a customer's perception of expectations of service provision (Demir *et al.*, 2015). So, thus it can be explained that service is an attempt to provide help or assistance to other parties, both in the form of non-material and in the form of material so that each person can overcome his own problems.

The service quality provided by employees at Bank Aceh in Langsa City also has an influence in creating customer satisfaction and has an influence on increasing customer loyalty in using existing banking services in Langsa City, East Aceh Regency, (Nova Anita, Jasman, J Ma'ruf and Syafruddin Chan, (2014).

In addition to service quality, another factor that determines the satisfaction or dissatisfaction of consumers is religiosity or Islamic principles that are applied in the form of consumers or customers themselves. Religiosity implementation can be seen from the selection of the selected product or service, when the consumer or customer has a high level of religiosity (Islamic religion), the customer will choose a service that has sharia principles either in saving or when he needs a loan. Religiosity can be interpreted as a form of closeness that is higher than humans to the almighty one who gives a feeling of security and calm, Monks (in Ghufran and Risnawita, 2010). Thus the customer will feel satisfied when the religious factor can run properly and still possess Islamic principles.

Research conducted by Rizal Ali Masab and Muhammad Adam, (2015), proves that the satisfaction felt by consumers has an influence on the level of customer loyalty in Islamic Banks in Banda Aceh City.

This research was conducted at PT. Sharia Pegadaian Banda Aceh Branch is because financial institutions with sharia principles are in great demand by the people of Banda Aceh, which in fact is the majority of Muslims. But in reality there are many customers who feel when transacting at PT. Sharia Pegadaian Banda Aceh Branch is not as they expected both in terms of service quality and religiosity side, this is evident from the results of direct interviews of researchers to 10 customers, 8 of whom said they were not satisfied with the quality of service and sharia-based systems at PT. Pegadaian Syariah Banda Aceh Branch.

Some of these customers said they did not want to return or did not want to transact again to PT. Pegadaian Syariah Branch of Banda Aceh because they were not satisfied with what they expected. This happens because the quality of services implemented is not working properly, such as unfriendly service officers to customers who need loan funds and service officers cannot provide understanding to customers who lack knowledge about the product pawning as a result they do not continue to transact again. Not only is the quality of service a problem, but Islamic principles are another factor for customers who feel dissatisfied. Islamic principles or Religiosity are important factors because PT. Pegadaian Syariah is a financial institution that runs sharia principles. Unsatisfied customers say the system from PT. The Pegadaian Syariah Branch of Banda Aceh does not fully adhere to the sharia system, which is still a lot of burden borne by the customer when it is finished transacting with the aim of borrowing funds. Thus service quality and religiosity at PT. Banda Aceh's Pegadaian Syariah Branch is a matter that needs to be considered because many customers are not satisfied by these two factors

LITERATURE REVIEW

Customer loyalty

It is the main key in establishing a relationship that is closer to consumers therefore loyalty has a strong and positive influence on customers and service providers (Chang, C.-W., Tseng 2013). Customer Loyalty shows that loyal customers are very likely to use the same services even though there are many other alternative service providers available, they will more often use the services they choose, not just using it but customers will disseminate positive information regarding services they use (WOM), and even loyal customers are less concerned about the amount of service that is done to get services from their chosen service provider (Mittal and Lassar, 1998; Zeithaml *et al.*, 2008; Chang *et al.*, 2013). Such circumstances indicate that service providers that focus on customer loyalty can benefit, including economic benefits such as reducing advertising costs and increasing the income and profitability of organizations or companies (Chang, 2013; Kiran and Diljit, 2011; Mittal and Lassar, 1998; Zeithaml , 2008).

Consumers who have loyalty will not be easily influenced by cheaper prices from other service providers, and even they will more often use the services of the same company compared to consumers. Loyalty refers to the commitment of consumers to buy and reuse preferred products and services consistently in the future (Arsyad, 2016). Zeithaml., Bitner., And Grempler., (2008) explain that one method of measuring loyalty is by looking at the number of customers who continue to buy or use services from companies because the products produced are positive for them. Therefore customer loyalty is defined as an attitude and behavior of consumers towards the goods and services they use (Baumann., Elliott., And Hamin., 2011). There are two dimensions that can measure customer loyalty, namely Attitudinal Loyalty and Behavioral Loyalty. Loyalty attitude shows the emotional and psychological state of the customer to buy back and recommend it to others. While behavior loyalty refers to the behavior of customers to repurchase, because of their desires and preferences for certain products and services (Reichheld, 1993).

The concept of customer loyalty is understood as a combination of customer attitudes and behavior in making repeated purchases of products and services used. This is evident through the willingness of customers to recommend products and services to others and make repeat purchases. When the product or service is used, and they will pass word of mouth (WOM) to people they know to invite them to use the same products and services (Arsyad *et al.*, 2016).

Customer Satisfaction

Keller and Kotler (2011) explain that satisfaction is a feeling felt by someone that is happy or disappointed someone who arises after comparing between expectations and perceived realities. Customer satisfaction is a factor that determines the success and long-term competitive advantage of a company (Ojo, 2010). Consumer dissatisfaction with products or services tends to change their attitude to switch from the product or service (Bayraktar *et al.*, 2012). Customer satisfaction has been proven to be an effective post-purchase evaluation of providers of products or services (Deng *et al.*, 2010; Pantouvakis, 2010).

Then customer satisfaction is a form of evaluating the overall experience of the customer with the product or service provided by the company (Anderson & Sullivan 1993). When customer expectations have exceeded, fulfilled or not met, then we can measure the level of customer satisfaction. Satisfaction is a consumer's perception of purchases (Mbuthia 2015). Zeithaml and Bitner (2000) define customer satisfaction as an evaluation of customers of products or services in terms of whether the product or service has met their needs and expectations. After making a purchase, consumers evaluate the entire

product or service whether they are satisfied or not satisfied. In the context of services, Asuncion *et al.* (2004) concluded that customer satisfaction is a key factor that influences customer loyalty.

In a study by Cronin and Taylor (1992), experience was said to have a significant value to make intention to repurchase. Research by Sun and Kim (2013) also agreed with this idea and found that if customers were satisfied with current services, the company also had a tendency to maintain customer improvement patterns and at the same time be able to attract new customers to use their services.

Service quality

Services or services are not the same as products or goods. According to Lewis (1990) in Osman *et al.*, (2015) service is an action or performance that will provide benefits to customers. Service quality can be considered as a customer's perception of expectations of service provision (Demir *et al.*, 2015). If service quality is the customer's perception (De Jong *et al.*, 2005; Yee *et al.*, 2013, Grönroos 1998), companies must make research to understand customer needs, expectations and others in order to meet customer needs. Therefore, providing superior service quality for customers in today's business environment is very important because of the intense competition in the market (Osman *et al.*, 2015). In previous studies, service quality has been defined to what extent service providers can meet customer needs or expectations (Kun-Hsi Liao, 2012; Dotchin and Oakland, 1994).

Based on existing definitions, service quality is the result of customer comparisons of their expectations and perceptions of how well service has been done (Caruana, 2002; Parasuraman *et al.*, 1988). The focus of quality service is to improve the products or services that customers need and expect. Because service quality must measure the gap between the level of customer expectations and their value from the level of service. Conditions that often occur customers will demand to be able to feel the quality of service they are looking for (Mbuthia, 2015).

Religiosity

According to Gazalba (in Ghufron, 2012) It comes from the religious word in Latin "religio" whose basis or term is religare which means engagement. Therefore religion, means that as a religion which in general also has rules and obligations that must be obeyed and carried out by its followers. All of that functions to bind a person or group of people in their relationship with God, their fellow human beings, and their natural surroundings.

Ancok and Suroso (2001) provide an understanding of religiosity which is a form of diversity which includes: various forms and sides or several dimensions which do not only occur when a person

performs ritual behavior (prayer according to Islam), but also conducts other activities in encourage by the supernatural power that comes from the person's greetings. The source of the religis soul is a sense of dependence that must exist, the existence of fear and threats and the surrounding environment and one's beliefs about all its limitations and weaknesses. A sense of dependence in making humans look for other strengths that are superior to their surroundings that can be used as a protective force in their lives with power that is outside of themselves, namely the existence of the Supreme Creator (God).

Astogini et al (2011) say that diversity or religiosity is something very important in human life. Religion or religiosity is manifested in various aspects of human life. Religious activities not only occur when a person performs ritual behavior (worship), but also when doing other activities that are driven by supernatural powers. Not only is it related to activities that are visible and can be seen by the eye, but also activities that do not appear and occur in one's heart. Religiosity is a complex integration between religious knowledge, feelings and religious actions in a person. Religiosity can be seen from religious activities in daily life that are carried out routinely and consistently.

Jalaludin (2010) argues that religiosity is a condition in oneself that encourages to behave in accordance with the level of obedience to the religion he adheres to. Religiosity is also a very important cultural element that can influence a person to determine principles, define norms and behave. In other terms, religiosity is the level of one's belief in the values and ideals of a particular religious teaching.

RESEARCH METHOD

Location and Object of Research

This research was conducted at PT. Pegadaian Syariah Banda Aceh Branch. While the objects of this study are service quality, religiosity, customer satisfaction and customer loyalty.

Research Population and Samples

The word as a population in this study is a collection of all events or group members (Saunders et al. 2015) that refer to the aggregate or totality of all objects, subjects or certain members (Polit and Hungler, 1999) which are divided into several characteristics (Zikmund et al., 2013). PT Pegadaian Syariah in Banda Aceh has a total of 14,606 customers.

The sample is a sub-set / sub-group or part of a larger population (Zikmund et al., 2013; Saunders et al. 2015). This study does not use the entire population, because to generalize it is sufficiently represented by some members of the population called samples. Samples were taken because it was not possible for researchers to examine all members of the population.

Data Analytical Tools

After collecting data, the next is analyzing these data by using methods that can help in processing, analyzing, and interpreting the data. The method used in data analysis is a method to get a conclusion. By looking at the frame of mind on the theoretical foundation, the data analysis techniques used in this study are quantitative research using SEM models with AMOS and SPSS programs for descriptive analysis.

RESULTS AND DISCUSSIONS

Effect of Service Quality on Customer Satisfaction PT. Pegadaian Syariah Banda Aceh Branch

Adequate service quality will have an influence on customer satisfaction in utilizing Sharia pawnshops in Banda Aceh City. Thus it can be concluded that the quality of services provided by PT. Pegadaian Syariah Banda Aceh Branch has an effect on customer satisfaction at the agency.

The Effect of Religiosity on Customer Satisfaction at the Company

The principle of religiosity adopted by the agency in providing pawn services to its customers is one indicator that can affect the satisfaction felt by customers. Thus it can be concluded that the values of religiosity at the agency has an effect on customer satisfaction at the agency.

Effect of Customer Satisfaction on Customer Loyalty at the Company

Customer satisfaction in utilizing pawnshops will provide the level of satisfaction expected by the customer. The value of the parameter in the form of estimation of the effect of satisfaction. Thus it can be concluded that customer satisfaction will affect customer loyalty at the agency.

Effect of Service Quality on Customer Loyalty at the agency

Good service quality will have an impact on increasing customer satisfaction and will have an impact on increasing customer loyalty. The estimation parameter for testing the effect of service quality on customer loyalty shows a CR value of 2.078 and a probability of 0.042. Thus it can be concluded that the quality of services provided by PT. Pegadaian Syariah Banda Aceh Branch has an influence on increasing customer loyalty.

The Effect of Religiosity on Customer Loyalty at the agency

The principle of religiosity applied by pawnshops to its customers and the existence of sharia principles in the mortgage system will have an influence in increasing customer loyalty, because customers will feel comfortable that all transactions carried out are halal in accordance with the principles of Islamic law in force in Aceh. Thus it can be concluded that religiosity affects the customer loyalty of the

company.

Direct Effects

After testing the hypothesis, the next step is to see the strength of the relationships between variables. How likely is the exogenous variable to affect the endogenous variables that have been proven to be the relationship between the two variables through proof of the hypothesis.

The strength of the biggest relationship is shown by how the service quality variable with a coefficient of 0.264 and religiosity affects the variable customer satisfaction with a coefficient number of 0.505. This means that every increase in 1 variable unit Religiosity figures nullify the performance of Innovative variables by 30%.

Indirect Effects

The indirect effect between quality variables from service to variables Customer loyalty is 0.011. When compared with the direct effect as stated earlier, this indirect effect has a smaller coefficient number. This means that increasing customer loyalty will be better done by improving service quality directly without including customer satisfaction variables.

The strength of the indirect relationship between the variable religiosity to the variable customer loyalty is 0.061. When compared with the direct effect as stated earlier, this indirect effect has a smaller coefficient number. This means that increasing customer loyalty will be better done by increasing the value of religiosity directly without including the variable customer satisfaction.

CONCLUSIONS AND RECOMMENDATIONS

CONCLUSIONS

1. Descriptive research results show that service quality, religiosity, customer satisfaction and customer loyalty are relatively good, this indicates that all variables are better perceived by customers.
2. Better service quality has an influence on customer satisfaction, this indicates that the quality of service can increase customer satisfaction using sharia pawnshops.
3. Religiosity influences customer satisfaction, this indicates that religiosity can provide higher satisfaction to each customer.
4. Customer loyalty is influenced by the quality of service, this indicates that the quality of service can increase customer loyalty in receiving services.
5. Religiosity has a significant effect on customer loyalty, this indicates that the values of religiosity applied by sharia pawnshops can increase customer loyalty.
6. Customer satisfaction has an effect on customer loyalty, this indicates that the satisfaction

felt by customers is able to increase customer loyalty to service.

7. There is a direct or indirect influence of the quality of service on customer satisfaction and has an impact on customer loyalty.
8. There is a direct and indirect influence of the variable religiosity on customer satisfaction and has an impact on customer loyalty.

RECOMMENDATIONS

1. The agency can improve services even better, especially for responsiveness sub-variables because they are still perceived poorly by customers.
2. It must be able to increase customer loyalty, especially by prioritizing aesthetics in providing services to every customer.
3. To increase customer loyalty based on religiosity values, it needs to make concrete efforts, that transactions occur in accordance with sharia principles.
4. In order to increase customer loyalty, the company needs to continue using the services of pawnshops where customers will use pawnshops in the future

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