Determinants Of Service Quality, Convenience And Costs On Satisfaction And Loyalty Communities In Sharia Pawnshops Cluster 1 Medan

Zulian Syahputra[1], Maryam Batubara[2], Nur Ahmadi Bi Rahmani[3]
[1]Faculty of Islamic Economics and Business, UIN North Sumatra, Medan, Indonesia,
zuliansyahputra19@gmail.com
[2]Faculty of Islamic Economics and Business, UIN North Sumatra, Medan, Indonesia
[3]Faculty of Islamic Economics and Business, UIN North Sumatra, Medan, Indonesia

Corresponding Author: zuliansyahputra19@gmail.com

Abstrak: Using a quantitative methodology, this study analyzes primary data from 10 Pegadaian Syariah AR Hakim Medan customers via questionnaires. Sampling methodology is the method that is used. Subsequently, route analysis and SPSS Version 25 software were used to process and evaluate the gathered data. Tests for instrument validity and reliability, statistical tests (determination test, partial test (t-test), and simultaneous test (f-test), and testing for classical assumptions (data normality, multicollinearity, and heteroscedasticity) were all included in the study. The findings of the study indicate that although mun'ah fees do not significantly affect customer happiness, service quality and convenience do have a beneficial impact on contentment. Customer loyalty is positively impacted by customer pleasure. The significance test findings demonstrate that mun'ah fees have no discernible impact on consumer happiness or loyalty. However, with a 95% trust level and a 5% mistake rate, service quality and convenience have a major impact on client loyalty via satisfaction.

Keywords: Service Quality, Convenience, Mun'ah Costs, Customer Satisfaction and Loyalty.

INTRODUCTION

Sharia pawnshops are a form of non-bank financial institution intended for the wider middle to lower income community who need funds immediately. In its development, a sharia-based system that prioritizes Islamic values was developed as an effort to overcome inequality problems that could not be resolved through the interest system. In the implementation of sharia pawnshops, it is claimed that sharia pawnshops follow sharia principles while operating, including making reference to contemporary administrative systems and their adherence to the principles of efficacy, efficiency, and reason, all of which are consistent with Islamic ideals. In its implementation, there is a contractual agreement that is carried out by both parties so that muammalah is achieved in accordance with Islamic sharia.

Based on the results of interviews conducted with the Head of the Sharia Pawnshop Branch, Ar.Hakim, namely Mrs. Reekha Naluria, ST and the Head of the Sharia Pawnshop Regional Office, Mr. Hudia Zulhamdi, Amd, it was stated that the services provided were based on Islamic law. Where

greetings are given to every customer who comes and when carrying out a transaction, the contract stated must be clear so that there is understanding of the customer and approval is obtained between both parties. Enhancing the quality of services is a marketing strategy that is given priority in order to satisfy client needs. A business must provide services that consumers can accept and experience in line with their expectations if it wants to provide high-quality service. Customers who are happy with their purchases will place repeat orders. In the Kotler and Keller book on customer satisfaction, Donni Junipriansah defines contentment as the emotion that follows from comparing actual performance to anticipated outcomes.

The degree to which a person expects utilizing a technology to be simple is known as their sense of ease. Simple, easy to use, easy to learn, and easy to comprehend are all aspects of ease of use. The convenience also offered by sharia pawnshops is the use of a digital sharia pawnshop application which can be used as a tool to assist customers in making transactions, one of which is being able to make payments by customers for payment obligations that must be carried out. This answers the problems in sharia pawnshops.Where customers tend not to have time to make direct payments to dealers or sharia pawnshop offices because they are busy working or are outside the area, thereby reducing bad credit. From the description given above, it can be seen that ease of use refers to the degree to which a user feels that a system is easy to comprehend and doesn't involve much work on their part.

Based on the Fatwa of the National Sharia Council Number 25/DSN-MUI/III/2002 concerning Rahn, when pawning goods at a sharia pawnshop a person is charged an initial fee, namely an administration fee and a mu'nah fee (maintenance fee). The lower the value of the goods being pawned, the lower the administration costs incurred. On the other hand, the higher the price/value of the goods being pawned, the higher the costs that must be incurred by the customer. For administration fees, customers will be charged a maximum of IDR 5,000 for a maximum loan of IDR 1,000,000, IDR 15,000 for a maximum loan of IDR 10,000,000 and IDR 25,000 for a maximum loan of IDR 10,050,000 or more. Rahn Hasan's maximum pawn period is 4 months. The specified mun'ah costs are Gold = IDR 90, Electronic Goods = IDR 95, and Motorbikes = IDR 100.

Service quality is a crucial aspect in maintaining customer satisfaction and loyalty. A quality service provides a positive experience for customers, including fast responsiveness, reliability, professionalism, empathy and responsibility (Munfaqiroh, 2022). With a focus on creating a satisfying experience, service quality reflects the company's commitment to customer satisfaction. By providing good service, companies are able to build strong relationships with customers, create loyalty, and differentiate themselves from competitors in the market.In today's competitive market, providing excellent service quality is essential for businesses to thrive. It's the key to attracting and retaining customers, building brand loyalty, and achieving sustainable success. Imagine walking into a store, greeted with a friendly smile, helpful staff, and a seamless checkout experience – this leaves a lasting positive impression. Conversely, rude staff, long waits, or confusing processes can quickly turn customers away. In this digital age, where reviews and social media are powerful, exceptional service is crucial. Happy customers are loyal customers, leading to increased revenue, a competitive edge, and a positive work environment. To achieve and maintain high service quality, businesses must focus on the customer experience, invest in training and development, empower employees, measure and monitor service performance, and continuously improve. Ultimately, service quality is the foundation of a successful business, building a loyal customer base, enhancing brand reputation, and achieving long-term success.

Mun'ah fees have an important role in the context of sharia finance, because this concept refers to operational costs charged to customers in sharia transactions. In sharia principles, Mun'ah fees must be fair and proportional to the services provided (Atmaja, 2018). This shows transparency and honesty in the relationship between the company and customers, and confirms the commitment to implementing Islamic economic principles that are free from usury. With a proper understanding of Mun'ah Fees, companies can ensure that every transaction carried out is in accordance with sharia principles and provides fair benefits for all parties involved.Mu'nah Costs is a concept introduced by John H. Munro, a Canadian economist, which refers to the costs experienced by society in providing for members of society involved in an economic activity. The concept of Mu'nah Costs includes the costs of time, energy and mental resources expended by an individual to carry out a particular activity, even though it does not involve direct monetary costs. Examples are the time spent searching for information, the

energy expended to understand a complex concept, or the mental stress that arises in dealing with certain situations. In an economic context, understanding Mu'nah Costs is important because it helps in measuring the true value of an activity or economic decision, including in cost benefit analysis (Ghifari, 2022). By considering Mu'nah Costs, individuals or organizations can make better decisions and take into account the psychological and emotional impact of the economic activities undertaken.

Customer satisfaction is an important benchmark in evaluating the quality of services and products provided by a company. When customers feel satisfied, this reflects that their expectations and needs have been well met. Customer satisfaction not only creates good relationships between companies and customers, but also has the potential to build long-term loyalty. By prioritizing customer satisfaction, companies can improve their reputation, gain recommendations from satisfied customers, and expand market share (Agillia, 2021). Therefore, understanding and meeting customer needs and expectations is the key to achieving success and sustainable business growth. A business's ability to satisfy its customers is essential to its success. consumer satisfaction increases the likelihood that a consumer will make more purchases, refer company to others, and support favorable word-of-mouth advertising. Customers are more inclined to become brand loyal when they are satisfied with the goods or services they get. This loyalty can lead to long-term relationships with customers, increasing their lifetime value to the business. Moreover, satisfied customers are often more forgiving when minor issues arise, as they trust the business to address and resolve any concerns promptly. Businesses that prioritize customer satisfaction not only benefit from increased customer retention but also have a competitive advantage in the market. Through the constant provision of high-quality goods or services, organizations may set themselves apart from their rivals and establish a solid reputation for meeting or surpassing consumer expectations.

Businesses need to concentrate on comprehending and successfully addressing client wants if they want to guarantee high levels of customer happiness. This entails paying close attention to what customers have to say, taking swift action when problems arise, and constantly refining goods and services to suit their needs. By implementing a customer-centric approach, businesses can tailor their offerings to meet the specific requirements and expectations of their target audience. Additionally, providing excellent customer service is essential in enhancing satisfaction levels. From the initial interaction to post-purchase support, every touchpoint with the customer should be handled professionally and efficiently to leave a positive impression (Virma, 2013). By investing in training employees to deliver exceptional service and creating a customer-centric culture within the organization, businesses can foster long-lasting relationships with customers and drive loyalty.

Furthermore, measuring customer satisfaction through surveys, feedback forms, and other tools is essential for businesses to gauge their performance and identify areas for improvement. By analyzing customer satisfaction data, businesses can pinpoint strengths and weaknesses in their products or services, as well as areas where customer expectations are not being met. This information is invaluable for making data-driven decisions to enhance customer satisfaction levels and drive business growth (Yogi, 2016). Continuous monitoring and analysis of customer satisfaction metrics allow businesses to adapt to changing customer preferences, market trends, and competitive dynamics, ensuring that they remain responsive to customer needs and maintain high levels of satisfaction in the long run (Putro, 2014).

A thinking framework is a conceptual basis used in research to organize thoughts, ideas and theories that are relevant to the topic being studied. The thinking framework helps researchers in formulating hypotheses, designing research methodology, collecting data, analyzing results, and drawing conclusions. By building a solid framework of thinking, researchers can develop a strong foundation for explaining the relationship between the variables studied, as well as directing the research process so that it can achieve the desired goals. Frameworks also help ensure consistency, clarity.

METHOD

Quantitative research methods are approaches that focus on collecting numerical data and statistical analysis to answer research questions. This involves measuring variables with numbers and applying statistical methods to analyze the relationships between those variables. In quantitative research, researchers use standard instruments for data collection such as questionnaires or structured

observations. The main goal of this method is to produce data that can be measured objectively, allow generalization of results, and evaluate cause-and-effect relationships between variables. With this approach, researchers can test hypotheses, make generalizations, and present findings systematically based on careful statistical analysis. A statistical technique called path analysis is used to assess the causal links among the variables in a model. Through a sequence of preset pathways, path analysis allows researchers to assess the degree to which independent factors affect the dependent variable.

This process allows researchers to measure direct and indirect influences between variables, as well as identify complex relationships between the variables under study. Path analysis is often used in social and behavioral research to investigate the influence of certain variables and understand the relationships between them in more depth.The population of this research is all customers of Pegadaian Syariah Ar. There are 28,271 judges. In this research, the sample was selected from the population using sampling techniques to represent the overall characteristics of the larger population. The author uses the Slovin formula as a calculation method to determine the sample size that can be considered representative of the population. By taking the right sample, it is hoped that the research results can provide an accurate picture of the customer population of Pegadaian Syariah Ar. Judge.

RESULT AND DISCUSSION
Normality Test
One statistical method for determining whether research data is regularly distributed or not is the normality test. The normality test aids researchers in determining whether or not the data distribution in their environment exhibits a normal distribution pattern. Normally distributed data exhibits a symmetrical bell curve, where the mean, median, and mode of the data are at the same point. Positive normality test results indicate that the research data can be relied upon to apply parametric statistical analysis that requires the assumption of a normal distribution, while non-normal results may require appropriate alternative analysis approaches.

Multicollinearity Test
A statistical method for determining the degree of correlation between independent variables in a regression model is the multicollinearity test. This test aids in determining if multicollinearity issues exist among the independent variables in a research setting, which may compromise the validity of the regression analysis findings. When two or more independent variables in a regression model have a high correlation or strong link, this is known as multicollinearity. This may lead to unstable or inconsistent findings and make it difficult to understand the cause-and-effect linkages between the independent and dependent variables.

Heteroscedasticity Test
The heteroscedasticity test is a statistical procedure used to test whether the variability of the regression model error is uneven or not constant along the values of the independent variables. In a research context, this test helps researchers to evaluate whether there are unusual patterns in the error distribution of the regression model, which can affect the reliability and validity of the analysis results. Heteroskedasticity often occurs when there is a systematic pattern in error variability, which can affect the interpretation of regression results and the accuracy of parameter estimates.

Hypothesis Testing
Hypothesis testing is a statistical procedure used to test the truth of an assumption or hypothesis proposed in research. In the context of research, hypothesis testing helps researchers to determine whether the results obtained from a data sample can be generalized to a wider population. This procedure involves testing the null hypothesis (H0) which states the absence of an effect or difference, and the alternative hypothesis (H1) which states the presence of an effect or difference.

Determinant Test
A statistical metric called the test of determination, or R-squared coefficient of determination, is used to assess how well a regression model fits the observed data. Within the framework of research, the test of determination facilitates the assessment of the extent to which the independent variables in

the regression model account for the variance in the dependent variable. Higher values of the coefficient of determination, which goes from 0 to 1, suggest a better match between the model and the data. By using tests of determination, researchers can assess how much variability in the data can be explained by the regression model used, thereby providing valuable insight into the extent to which the model is successful in explaining the relationship between the variables under study.

Anova Test (F-Test)

The ANOVA (Analysis of Variance) test is a statistical procedure used to compare the means of three or more different groups or treatments. In the context of research, the ANOVA test helps researchers to determine whether there are significant differences between the means of the groups tested. By analyzing variability between groups and within groups, the ANOVA test allows researchers to determine whether differences between groups are caused by the factor being tested or simply occur randomly. The results of the ANOVA test provide important information in supporting or rejecting the research hypothesis, as well as providing a deeper understanding of the influence of the independent variable on the dependent variable in the context of comparing different groups. The Ftable value for the number of respondents is 100 at the alpha 5% level and (sum of all variables) = then the value of N1=k-1=4-1= 3, N2 = n-k = 100-3 =97 is 2.70

Partial Test (t)

Partial t-test is a statistical procedure used to evaluate the influence of independent variables separately on the dependent variable in a regression model. In the context of research, partial tests help researchers to determine how much each independent variable contributes to the dependent variable after considering the influence of other variables in the model. By conducting partial tests, researchers can identify variables that have a significant influence on the dependent variable, as well as understand the relative contribution of each variable to the research results. Partial tests provide deeper insight into the relationships between variables in a regression model, allowing researchers to make more accurate and comprehensive interpretations of the factors that influence the phenomenon under study. The following are the output results in SPSS version 25.

Path Analysis (PathAnalysis)

Path analysis is a research model developed from multiple linear regression itself, or can also be called a cause-and-effect relationship.

DISCUSSION
Effect of Service Quality (X1) on Loyalty (Y)

The coefficient findings clearly show that the t-value for Service Quality, with a t-value of 3.099 > 1.985 and a significance value of 0.003, is significantly higher than the threshold of 0.05 (0.003 < 0.05). As a result, the alternative hypothesis (H1) is accepted and the null hypothesis (H0) is rejected, demonstrating the impact of service quality on loyalty. Kotler and Keller emphasized that a strong customer experience and the happiness that follows play a critical role in influencing consumer choices and building brand loyalty. Therefore, excellent service provision coupled with high satisfaction levels are key drivers in cultivating consumer loyalty.

Effect of Convenience (X2) on Loyalty (Y)

The t-test findings reveal that for convenience, the significance value is 0.624, exceeding 0.05, indicating that the significance value is less than the probability value, and the t-value of -492 is lower than the t-table of 1.985 (-492 < 1.985). As a result, the alternative hypothesis (H1) is accepted and the null hypothesis (H0) is rejected. signifying that convenience does not impact loyalty. This aligns with Davis' proposition that perceived ease of use assesses an individual's comfort and freedom when interacting with technology. It reflects how users perceive the simplicity of online shopping compared to the effort required for in-store purchases. Research outcomes demonstrate no correlation between perceived convenience and the intention to repurchase online, aligning with prior studies by Artha and Abusan.

Effect of Mun'ah Costs (X3) on Loyalty (Y)

The t-test results indicate that Mun'ah Costs exhibit a significance value of 0.329, exceeding 0.05, and a t-value of 0.981, which is lower than the t-table value of 1.985 (0.981 < 1.985). This leads to accepting the null hypothesis (H0) and rejecting the alternative hypothesis (H1), suggesting that Mun'ah Costs do not influence loyalty. This finding aligns with Dini Dinanti Amalia's research, which determined that Mun'ah fees have no significant impact on customers' decisions to pawn items at PT Pegadaian Syariah, Bengkulu City branch. Linear regression calculations corroborate this, demonstrating that Mun'ah costs do not significantly influence customer decisions regarding pawning goods at PT Pegadaian Syariah, Bengkulu City. Furthermore, this is supported by Murray's theory, which posits that needs are a cognitive construct that orchestrates various processes, including perception, thinking, and action, aimed at modifying existing unsatisfactory conditions.

Effect of Service Quality (X1) on Satisfaction (Z)

The study found that X1, the Service Quality variable, significantly affects customer happiness. This study's t-test results show that the t-value is 4.032, which is more than the critical value of 1.984, and that the p-value is 0.000, which is lower than the 0.05 significance level (0.000 < 0.05). Since this is the case, we may conclude that H1 is correct and reject the null hypothesis (H0). attesting to the notion that customer happiness is favorably affected by service quality.

Effect of Convenience (X2) on Satisfaction (Z)

The results of the t-test show that ease (X2) significantly affects customer satisfaction. The significance level is 0.000, which is lower than the 0.05 significance threshold, and the t-value is 5.450, which is more than the critical value of 1.984. Therefore, convenience increases consumer happiness, and the null hypothesis (H0) is rejected, leading to the acceptance of alternative hypothesis (H1). This result is consistent with earlier study conducted in Mamuju Regency by Jamaludin Kamarudin, Nursiah, and Melisa Novianti, which showed that consumer satisfaction with mobile banking is greatly influenced by convenience. Their research showed that convenience has a positive and substantial impact on customer satisfaction, with a t-value of 4.143 that is higher than the critical value of 2.024 and a significance value of 0.000 < 0.05.Additionally, Jogiyanto's theory which characterizes convenience as the perceived ease of use and lack of effort involved in utilizing a technology is supported by this study. This theory emphasizes that ease of use relates to the simplicity, comprehensiveness, and intuitiveness of using a technology.

Effect of Mun'ah Costs (X3) on Satisfaction (Z)

The cost of mun'ah (X3) has a sig value of 0.627 > 0.05, according to the t test findings, and the value of t = 0.488 is less than the t table 1.984 (0.488 < 1.984). The findings indicate that there is no relationship between Mun'ah Costs and Satisfaction, with H0 being accepted and H1 being rejected. These findings were produced utilizing the route analysis approach and are connected to earlier study by Pardomuan Rahmad from IAIN Padang Sidempuan. Additionally backed by Murray's theory, which holds that wants are an organization of mental processes including perception, thought, and action to alter unsatisfactory situations already in place.

Effect of Satisfaction (Z) on Loyalty (Y)

According to the t test findings, t value = 7.228 is larger than t table 1.985 (7.228 < 1.985) and indicates entrepreneurial motivation with a sig value of 0.000 > 0.05. The analysis concludes that H0 is rejected and H1 is accepted, indicating that loyalty is somewhat or uniquely impacted by satisfaction. According to Isna Anisa's 2018 study, "The Influence of Brand Equity on Sharia Bank Customer Loyalty with Satisfaction as an Intervening Variable," from the Salatiga State Islamic Institute, this is consistent. The study's findings indicate that customer loyalty at the BTN Syariah Branch Office is influenced by satisfaction. Semarang and backed by the idea of Kotler. A firm is successful if its staff can provide quality customer service, which leaves consumers happy and enhances the company's reputation. This may increase patronage at Kotler.

Effect of Service Quality (X1) on Loyalty (Y) Through Satisfaction (Z)

These computations show that zcount > ttable (3,700 > 1,984). thus it may be concluded that H1 is accepted and H0 is denied. This indicates that, at a 95% confidence level or 5% error rate, there is a substantial indirect influence of the Service Quality variable (X1) on Loyalty (Y) via Satisfaction (Z) as an intervening variable. The findings of earlier research by Alfian and Raharjo (2010), which indicated that customer loyalty is influenced by product quality both directly and indirectly via satisfaction, are also supported by the current study. According to Kotler and Keller, customer happiness and service quality affect whether or not a customer would be interested in purchasing or reusing a product. This implies that customer loyalty will naturally develop in proportion to the quality of service given and the degree of pleasure it receives.

Effect of Convenience (X2) on Loyalty (Y) Through Satisfaction (Z)

It is evident from these computations that zcount < ttable (- 0.489 >1.984). thus it may be concluded that H1 is accepted and H0 is denied. At a 95% confidence level or 5% error rate, this indicates that there is no discernible indirect influence of the Convenience variable (X2) on Loyalty (Y) via Satisfaction (Z) as an intervening variable. Research by Alfian Ade Prasetyo from UIN Walisongo Semarang, which has a strong impact on loyalty and uses satisfaction as an intervening variable while developing other independent factors, lends credence to the findings of this study. and backed by the idea put out by Goodwin and Silver, which claims that the degree of engagement and intensity of usage between the user and the system may also reveal how user-friendly it is. From the description given above, it can be seen that ease of use refers to the degree to which a user feels that a system is easy to comprehend and doesn't involve much work on their part.

Effect of Mun'ah Costs (X3) on Loyalty (Y) Through Satisfaction (Z)

It is evident from these computations that zcount < ttable (0.322 > 1.984). thus it may be concluded that H1 is accepted and H0 is denied. This indicates that, at a 95% confidence level or 5% error rate, there is no genuine or meaningful direct effect from the Mun'ah Cost variable (X3) on Loyalty (Y) via Satisfaction (Z) as an intermediate variable. Murray's theory supports this, as does study by Dwi Astita from the Bengkulu State Islamic Institute. In terms of mental capacity, needs are a concept that arranges different activities including perception, thought, and action to alter unsatisfactory circumstances.

CONCLUSION

Drawing conclusions from the data analysis tests conducted using the SPSS version 25.0 software and the stated discussion, the following may be said:
1. Service quality has a positive effect on customer loyalty at PT Pegadaian Syariah Branch. Islamic service quality is an important factor in making PT Pegadaian Syariah chosen by customers to overcome financial problems.
2. Ease of transactions does not have a significant effect on customer loyalty. Even though convenience is needed, this factor is not the main reason for choosing PT Pegadaian Syariah.
3. Mun'ah Fees have no effect on customer loyalty. The concept of Mun'ah Costs is not yet fully understood by the public, so there is a need for improvement in promoting and educating this concept.
4. Service quality has a positive effect on customer satisfaction. The sharia services provided by PT Pegadaian are an added value felt by customers.
5. Convenience has a positive effect on customer satisfaction. Ease of transactions and digital applications provide significant added value for customer satisfaction.
6. Mun'ah Fees have no effect on customer satisfaction. Public understanding of the concept of Mun'ah Costs still needs to be improved.
7. Customer satisfaction has a positive effect on loyalty. Satisfaction in transactions at PT Pegadaian Syariah is an important factor in building customer loyalty.
8. Service quality has a direct and indirect effect on loyalty through satisfaction. Good service quality increases satisfaction, which then contributes to loyalty.

9. Convenience has a direct and indirect effect on loyalty through satisfaction. Ease of transactions is an important factor in building customer loyalty.
10. Mun'ah Costs have no direct or indirect effect on loyalty through satisfaction. Mun'ah costs are not a major factor in influencing customer loyalty.

REFERENCES

Abdul, G. A. (2011) Gadai Syariah di Indonesia, Yogyakarta: Gadjah Mada University Press

Adipat, B., Zhang, & Zhou. (2011). Pengaruh Presentasi Berbasis Tampilan Pohon Adaptasi Pada Penjelajahan Web Seluler. MIS Triwulanan, 35 (1).

Ali, A., &Amauhdlor, A. Z. (1998) Kamus Kontemporer Arab Indonesia (al-Ashri), Yogyakarta: Multi Karya Grafika, cet. Ke-4

Ali, Z. (2008). Hukum Gadai Syariah, Jakarta: Sinar Grafika.

Ansofino, A. (2016) Buku Ajar Ekonometrika, Yogyakarta: Deepublish.

Arikunto, A., &Suharmi, S. (2002) Prosedur Penelitian Suatu Pendekatan Praktik, Jakarta: Rieneka Chipta.

Atmaja, J. (2018). Kualitas Pelayanan dan Kepuasan Nasabah Terhadap Loyalitas Pada Bank BJB. Jurnal Ecodemica, Vol. 2(1)

Davis,F.D. (1989). "Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology". MIS Quarterly.Vol. 13 No. 5.

Dwimastia, H. (2014)."Pengaruh Kemudahan Penggunaan, Kepercayaan dan Risiko Persepsian Terhadap Minat Bertransaksi Menggunakan EBanking Pada UMKM di Kota Yogyakarta". Skripsi. Yogyakarta: Universitas Negeri Yogyakarta.

Fandy, T. (2014), Pemasaran JasaPrinsip, Penerapan, dan Penelitian, Andi Offset, Yogyakarta.

Goodwin, G. (2013). Perilaku Penggunaan Arsip, Studi Deskriptif pada Balai Penelitian Tanaman Pemanis dan Serat.

Huda, N., &Heykal, M. (2010). Lembaga Keuangan Islam: Tinjauan Teoritis dan Praktis Jakarta: Kencana.

Ibrahim, A. (2005). Pengantar ilmu perpustakaan dan kearsipan. Gundadarma

Jogiyanto, J. (2007). Sistem Informasi Keperilakuan. Edisi Revisi. Yogyakarta.

Jonathan, S. (2012). Path Analysis dengan SPSS, Jakarta: PT. Elex Media Komputindo, Sujarweni, Metodologi Penelitian Bisnis dan Ekonomi Pendekatan Kuantitatif.

Juni, D. (2017). Perilaku Konsumen: Dalam Persaingan Bisnis Kontemporer. Bandung: CV Alfabeta

Mahi, M. H. (2011) Metode Penelitian Dalam Perspektif Ilmu Komunikasi dan Sastra, Yogyakarta: Graha Ilmu, 201.

Mardani, M. (2017) Hukum Bisnis Syariah Jakarta: Prenada Media.

Moha, S., &Loindong, S.(2016). Analisis Kualitas Pelayanan Dan Fasilitas Terhadap Kepuasan Konsumen Pada Hotel Yuta Di Kota Manado.Fakultas Ekonomi dan Bisnis, Jurusan Manajemen.Jurnal EMBA Vol.4 No.1.

Murti, S. (2002). Manajemen Pemasaraan Bank, Edisi Kelima. Yogyakarta : Liberty.

Nilasari, E.,& Istiatin, I. (2015), " Pengaruh Kualitas Pelayanan Terhadap Loyalitas Konsumen: Skripsi. Yogyakarta: Universitas Negeri Yogyakarta

Noor, J. (2011) Metodologi Penelitian, Jakarta: Kencana Prenadamedia Group.

Nurul, U. (2022) nasabah/rahin di Kantor Pegadaian Syari'ah AR Hakim Medan, wawancara di Kantor Pegadaian Syari'ah AR Hakim Medan.

Nuryadi, N., &Astuti, T. D. (2017) Dasar-Dasar Statistika Penelitian,Yogyakarta: Gramasurya.

Prasetyo, B., &Jannah, L. M. (2006) Metode Penelitian Kuantitatif, Jakarta:, PT Grafindo Persada.

Putro, S. W., Semuel, H., & Brahmana, R.K. M.R. (2014). Pengaruh Kualitas Layanan dan Kualitas Produk Terhadap Kepuasan Pelanggan dan Loyalitas Konsumen Restoran Happy Garden Surabaya. Jurnal Manajemen Pemasaran, 2(1).

Reekha, N. (2022) Pemimpin Cabang PT Pegadaian (Persero) Cabang Syari'ah AR Hakim, Wawancara.

Riani, R. (2015) Mekanisme Perhitungan Tarif mu'nah pada produk Arrum haji di PT. Pegadaian syariah cabang ulee kareng 6(9).

Sugiyono, S. (2013). Statistik untuk Penelitian. Bandung: CV. Alfabeta.

Sujarweni, V. W. (2018). Metodologi Penelitian Bisnis dan Ekonomi Pendekatan Kuantitatif, Yogyakarta: Pustaka Baru Press.

Sutedi, A. (2011). Hukum Gadai Syariah, Bandung : Alfabeta.

Virma, P. M. (2013). Peningkatan Kepuasan Pelanggan Melalui Kualitas Produk dan Kualitas Layanan. Jurnal Dinamika Manajemen, 4(2).

Wahab, A., &Solichin. (2017). Analisis Kebijakan Dari Formulasi Ke Penyususnan Model-model Implementasi Kebijakan Publik. Jakarta: Bumi Aksara.

Yogi, I. G. P., & Rastini, N. M. (2016). Pengaruh Kualitas Pelayanan Terhadap Kepercayaan Nasabah Dan Loyalitas Nasabah Bank Mandiri Cabang Veteran Denpasar Bali. EJurnal Manajemen Unud, 5(1).

Zulian, Y. (2002), Manajemen Kualitas Produk dan Jasa. Yogyakarta: Ekonisia.