



Customer Satisfaction Mediates the Effect of Marketing Mix and Self Service Technology on Customer Loyalty

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Abstract

This research aims to examine the influence of marketing mix and self service technology variables on customer loyalty for rahn products with customer satisfaction as a mediating variable. Marketing mix is a marketing strategy that involves four main elements, namely product, price, place and promotion. Meanwhile, self-service technology is business development carried out by a company by providing self-service innovation. This research uses quantitative research methods. The population in this study were customers of Rahn products at PT. Sharia Pawnshop, Pasar Wage Purwokerto Branch with a sample size of 95 respondents. The data obtained was analyzed using the Structural Equation Modeling (SEM) analysis technique with the alternative Partial Least Square (PLS) approach via SmartPLS 4.0 software. The research results show that only the product and promotion variables have an influence on customer satisfaction and the place variable has an influence on customer loyalty. Implications this research uses customer data on rahn products at the Sharia Pegadaian Pasar Wage Purwokerto in 2020-2022.

Keywords:

Marketing Mix; Self Service Technology; Satisfaction; Customer Loyalty; Rahn Products

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1. Introduction

PT. Pegadaian Syariah Pasar Wage Branch is a public financial service institution, which was established on January 14 2003 and is supervised by the Financial Services Authority (OJK) and the Indonesian Ulema Council (MUI). PT. Sharia Pawnshop Pasar Wage Branch is located on Jalan Kyai H. Wahid Hasim, No. 8A Karangklesem, South Purwokerto District, Banyumas Regency, Central Java, or south of the Andhang Pangrenan Purwokerto park. Located near the city center as well as industrial and residential complexes, making it a quite strategic location for PT. Sharia Pawnshop Pasar Wage Branch has many customers, a busy environment and a fairly large pawnshop office that makes it easy to attract customers to come to make transactions, moreover supported by a comfortable and clean office atmosphere equipped with a hand washing place, body temperature measuring device, air conditioner, chairs neatly arranged, and friendly security guards will make

customers happy to be at PT. Sharia Pawnshop Pasar Wage Branch. Organizational structure at PT. Sharia Pawnshop Pasar Wage Branch consists of Branch Manager, Head of Collateral, Appraiser, Cashier, *Relations Officer*, and *Security*.

The products offered by PT. Sharia Pawnshops at Pasar Wage Branch include *Rahn products* (pawn services based on sharia principles), *Arrum products* (financing micro-small businesses based on sharia principles), Amanah products (financing motor vehicle ownership for employees), Mulia products (very liquid investments at all times), and several other products. *Rahn* is one of the superior products that many people choose because the loans start from Rp. 50,000 - Rp. 500,000,000 or more, the application process is very easy and fast, approximately 15 minutes, and the loan term is four months and can be extended. *Rahn* is a transaction activity that is permitted by Allah SWT, this can be similar to the practice of Rasulullah SAW that he once carried out a pawning system as narrated by Ummul-mukminin 'Aisyah ra: *In fact, the Prophet sallallaahu 'alaibi wasalam bought from a Jewish person food items by way of debt and pawning the armor.*" (Shadiqul Fajri et al., 2021).

As time goes by, many financial institutions have emerged so it cannot be denied that competition will occur. Intense competition between banking and non-banking institutions forces each institution to develop appropriate strategies to attract and retain its customers. Besides this competition, PT. Pegadaian Syariah Pasar Wage Branch is able to add customers every year, seen from the data on the number of customers as follows.

Table 1. Data on Number of Customers

No.	Product	Number of Customers per Year		
		2020	2021	2022
1.	<i>Rahn</i>	1,597	1,733	1,875
2.	<i>Arrum</i>	724	797	867
3.	Trustworthy	177	187	199
4.	Glorious	431	478	524
TOTAL		2,929	3,195	3,465

Source: PT data. Sharia Pawnshop, Pasar Wage Purwokerto Branch

Based on data on the number of customers for the last three years at PT. Sharia Pawnshop Pasar Wage Branch, the number of customers for each product increases every year, especially for *rahn* products. However, as a business entity operating in the service sector, PT. Sharia Pawnshop Pasar Wage Branch certainly has to look for innovative ways to achieve competitive advantage, increase customer loyalty and increase efficiency without sacrificing service quality (Yuwono et al., 2015). One form of marketing strategy that can support product marketing to create loyalty among consumers is by using a marketing mix which includes product, price, place, and promotion (Constantinides. E, 2006). Thus, the factors in the marketing mix are variables that are expected to be able to create consumer satisfaction, or in other words these variables will influence consumer satisfaction in buying or using a product, customer satisfaction will have an impact on customer loyalty, so that the business Borden (1964) that is built will increase and develop. Another effort that might be able to increase customer satisfaction and thus create customer loyalty is by providing innovation in pawnshop services regarding technology, especially in the current era of very advanced and sophisticated digitalization. To keep up with the times, the need to digitalize pawnshop services also increasingly requires innovation, digitalization of services, namely self-service technology namely as technology that allows customers to make transactions or provide services independently, just like services that are provided directly (Musfiroh et al., 2023). As for Meuter (2000) defining self service technology as "technological interfaces that enable customers to produce a service independent of direct service employee involvement" (Considine & Cormican, 2016). With this self-service

technology, it is hoped that it will make it easier for people to carry out transactions without being limited by space and time, and of course anything done using the internet can be guaranteed to be more efficient. Good service will provide satisfaction to customers, customer satisfaction itself is one of the factors that maintains customer loyalty in transactions at pawnshops.

There are several previous studies that can be used as comparisons in this research. Research conducted by Ulumiyah stated that marketing mix and self-service technology influence Bank Muamalat customer loyalty. Devina (2022) states that consumer satisfaction has an effect on customer loyalty and place and process have no effect on consumer satisfaction and loyalty. Rosyidah & Andjarwati (2021) states that self-service technology influences customer loyalty and satisfaction. Prasetyo, (2019) states that the product has no effect on customer loyalty through satisfaction and place has no effect on customer loyalty.

Based on the problem and research gap, differences were found between the results of previous research regarding the influence of marketing mix and self-service technology on customer loyalty, with the researchers' research, where researchers added a mediating variable namely customer satisfaction as a differentiator. In an effort to show that there is novelty with previous research, the researcher tried to compare various variables, research methods, and research results that have been carried out based on the theme of customer satisfaction mediating the influence of the marketing mix (product, price, place, promotion) on customer loyalty for *rahn* products. By focusing on this study at PT. Sharia Pawnshop, Pasar Wage Purwokerto Branch.

2. Literature Review

Marketing mix

The marketing mix is one of the strategies in marketing studies. The marketing mix has a role which is quite important in influencing consumers to buy products (goods or services) it offers, as such also for the success of marketing, both marketing of goods and marketing of services. Mix elements marketing consists of all the variables that can be controlled by the company to be able to satisfy the target market. Therefore, every company has to start prepare mix planning detailed marketing (Abdillah & Herawati, 2018).

Marketing mix concept was first introduced by Borden (1964) those inspired by James Cullington's ideas in the mid-20th century. The idea is that a business executive acts as a mixer of ingredients. Borden compiled a list of marketing mix elements consisting of 12 aspects. This list was then simplified and popularized by Jerome McCarthy into four main aspects, namely product, price, place and promotion, which became known as the 4Ps. To this day, the 4P model remains the most popular and is a key element in most marketing literature (Beke, 2018).

Definition of marketing mix according to Kotler and Armstrong (2008), namely The marketing mix is the set of tactical marketing tools that the firm blends to produce the response it wants in the target market, which means a set of equipment tactical marketing combined by company to generate a response what the target market wants. According to Kotler and Armstrong (2008) there are four elements in the marketing mix, namely 1) Products, namely everything that can be offered to the market to get attention, be purchased, used or consumed to satisfy consumer wants or needs. A product is a producer's subjective understanding of something that can be offered as an effort to achieve organizational goals by fulfilling consumer needs and activities, in accordance with the organization's competence and capacity as well as market purchasing power (Wijaya & Ariyani, 2018). 2) Price is a flexible marketing mix where a price will be stable within a certain period of time, but in an instant the price can increase or decrease in relation to the income from the sales. Price is the amount of money charged for a product or service or the amount of value exchanged by customers to obtain benefits from owning or using a product or service by consumers. 3) Place, namely various company activities to make the products produced or sold affordable and available to the target market. Place is a distribution channel, namely a series of mutually visible organizations in the process

of making a product or service ready for use or consumption. When choosing a location, you must also consider several things, such as the environment being close to the city center, easy access to transportation, adequate facilities, and infrastructure. 4) Promotion is one of the areas of marketing which aims to increase sales turnover, by influencing consumers either directly or indirectly (Wijaya & Ariyani, 2018). Stanton said that promotion is an element in a company's marketing mix that can be used to inform, persuade and remind about the company's products. Without promotion, a product produced by a company will not be known to the public. The tools that can be used to achieve sales promotion goals include: samples, coupons, refund offers, price packages, prizes, promotional items, loyalty rewards, and contests, sweepstakes, and games. In practice, there are at least four types of promotional tools that can be used by every company to promote its products and services, namely: advertising, sales promotion, publicity, and personal selling.

Self Service Technology

Self service technology is generally defined as technology that allows customers to make transactions or carry out services independently, such as services carried out directly by employees (Meuter et al, 2000). Use of self-service technology, such as online systems, mobile banking which are usually based on cellphones or gadgets. This was explained by Fitzsimmons that the service concept which started from the original face to face with services that had to be met in person evolved into a trend that services could be facilitated via mobile phones using technology (Wicaksono et al., 2015). Self service technology is an example of optimized customer service thereby giving customers more control over their own hands than before. Self service technology is part of the business development carried out by a company by providing independent service innovation in accordance with service needs so that it becomes one of the reasons to survive or progress in his business. Developing a business is the responsibility of every entrepreneur or entrepreneur which requires foresight, motivation and creativity (Desanuari, 2022).

Self service technology services are also available at Pegadaian Syariah, this service is in the form of the Pegadaian Syariah Digital Service (PSDS) application which was launched on October 29 2018. PSDS is a digital application-based service that helps customers carry out transactions, both pawning and other transactions according to the features available in the application, the aim of creating PSDS is to improve the quality of Sharia Pawnshop services and provide convenience to its customers.

Customer satisfaction

According to Kotler and Armstrong (2008), consumer satisfaction is a feeling of encouragement that makes consumers act to make purchases that depend on the relative performance of the product to consumer expectations. Customer satisfaction is a person's feeling of pleasure or disappointment that arises after comparing perceptions of a product's performance with their expectations. Kotler and Armstrong (2005), identified four methods for measuring customer satisfaction, namely complaint and suggestion systems, customer satisfaction surveys, Ghost shopping, and Last customer analysis.

According to Irawan (2004), the factors that influence customer satisfaction are 1) Product or service quality, usually customers are satisfied after using the product or service, the product quality is good. 2) Price, for sensitive customers, usually low prices are an important source of satisfaction because customers will get high value for money. 3) Service quality, satisfaction with service quality is usually difficult to imitate. Service quality is a driver that has many dimensions. 4) Emotional factors, customers will feel satisfied because of the emotional value provided by the brand of the product. 5) Customers will be more satisfied if it is relatively easy, comfortable and efficient to obtain products or services.

Loyalty

Loyalty is defined as a strongly held commitment to purchase or subscribe to a particular product or service again in the future despite the influence of situations and marketing efforts that have the potential to cause changes in behavior (Kotler and Keller, 2007). Loyalty is a condition where customers have a positive attitude towards a brand, are committed to that brand and intend to continue purchasing in the future (East et al., 2005). Indicators of customer loyalty are repeat purchases, namely loyalty to product purchases, Retention, namely resistance to negative influences regarding the Company, and Referrals refer to the company's total existence (Kotler and Keller, 2007). According to Engel, loyalty is a repeated purchasing behavior that has become a habit and there is high interest and involvement in the choice of a particular object (Sondakh et al., 2014). In this way, there will be a commitment to customers with a positive attitude and in the form of repeat purchases that are made consistently. So loyalty is an attitude that can be a behavioral incentive to reuse products from a company that includes feelings in it, especially those who make repeated purchases or use with high consistency (Lutfiani & Musfiroh, 2022).

3. Method

In the framework of thought, the author has determined the independent variables, namely Product (X1), Price (X2), Place (X3), Promotion (X4) and Self Service Technology (X5), while the dependent variable is Customer Loyalty (Y) and the Mediating variable is Customer Satisfaction (Z). For greater clarity, the following is a chart of a framework that will explain in general the relationship between variables.

Figure 1. Theoretical Thinking Framework

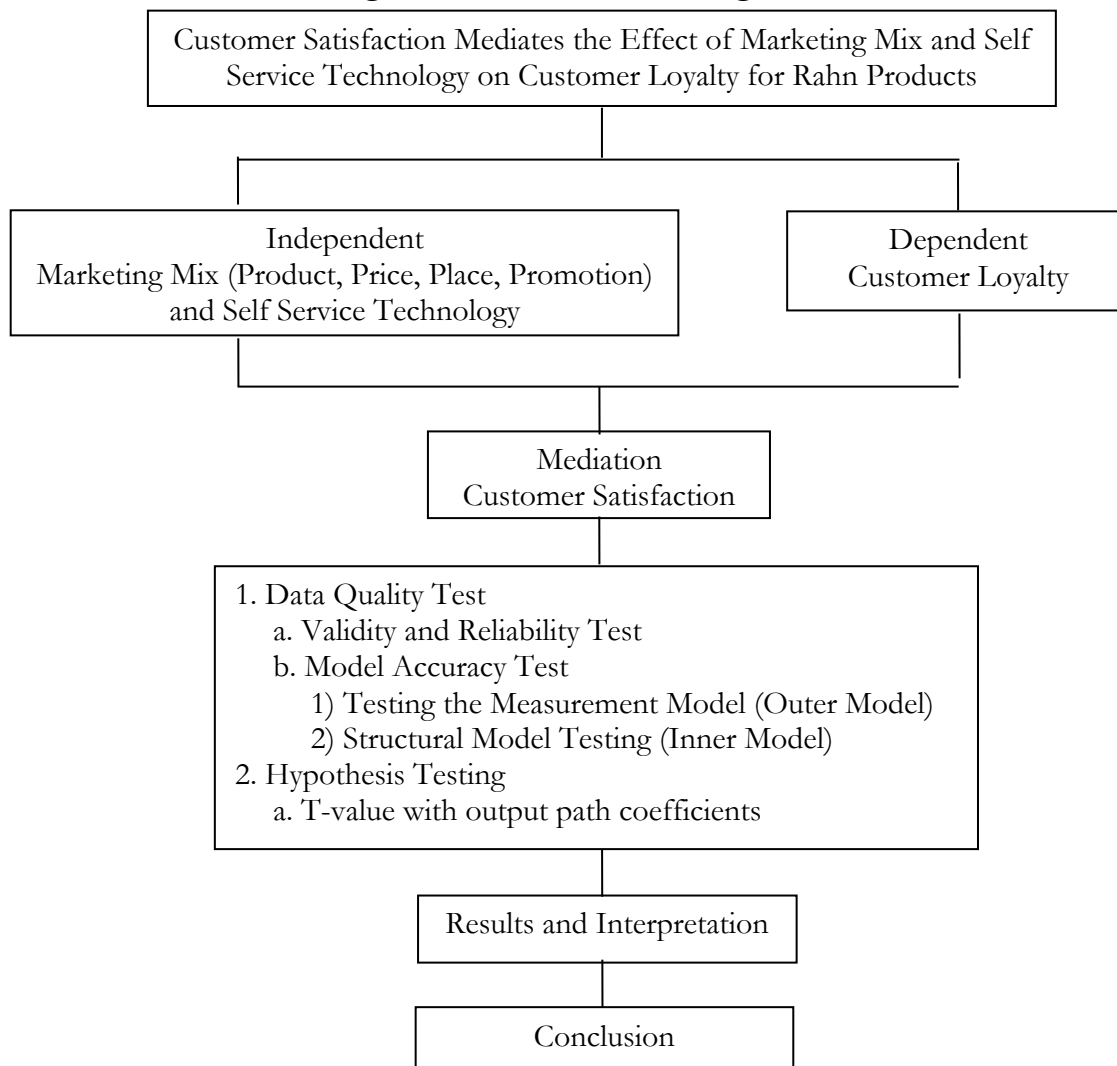
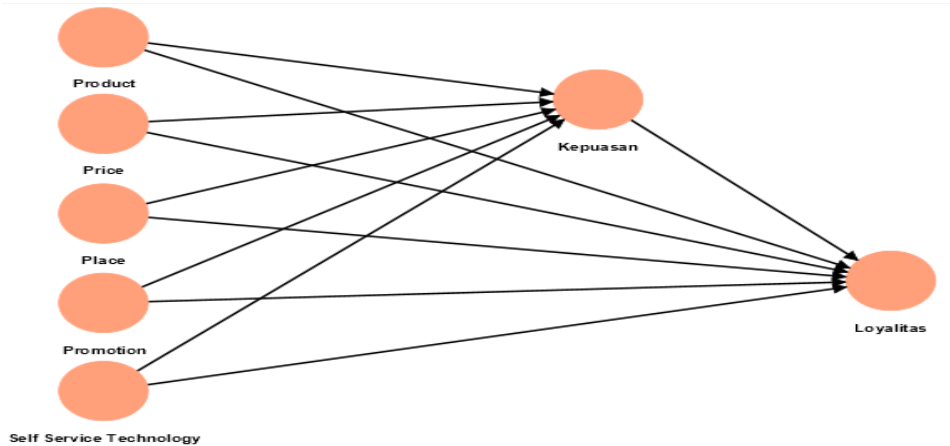


Figure 2. Research Model



A hypothesis is a temporary answer to a research problem formulation, where the research problem formulation has been stated in the form of a question sentence (Rachman et al., 2024). From the problem formulation and framework of thought previously explained, the hypothesis in this research is:

- H_1 : Product has a positive effect on customer satisfaction.
- H_2 : Price has a positive effect on customer satisfaction.
- H_3 : Place has a positive effect on customer satisfaction.
- H_4 : Promotion has a positive effect on customer satisfaction.
- H_5 : Self Service Technology has a positive effect on customer satisfaction.
- H_6 : Product has a positive effect on customer loyalty.
- H_7 : Price has a positive effect on customer loyalty.
- H_8 : Place has a positive effect on customer loyalty.
- H_9 : Promotion has a positive effect on customer loyalty.
- H_{10} : Self Service Technology has a positive effect on customer loyalty.
- H_{11} : Customer satisfaction has a positive effect on customer loyalty.
- H_{12} : Product has a positive effect on customer loyalty with customer satisfaction as a mediator.
- H_{13} : Price has a positive effect on customer loyalty with customer satisfaction as a mediator.
- H_{14} : Place has a positive effect on customer loyalty with customer satisfaction as a mediator.
- H_{15} : Promotion has a positive effect on customer loyalty with customer satisfaction as a mediator.
- H_{16} : Self service technology has a positive effect on customer loyalty with customer satisfaction as a mediator.

The population in this research are customers of PT. Sharia Pegadaian Pasar Wage Purwokerto Branch with a total of 1,875 rahn product customers. The number of samples used in this research using the Slovin formula was 95 respondents.

Hypothesis testing in this research was carried out using the Structure Equation Modeling (SEM) analysis technique. SEM is a type of multivariate analysis that has recently been applied in social sciences, especially marketing (Ghozali, 2014) with a Partial Least Square (PLS) based approach, which is a component or variant based structural equation model that can test a series of relationships that are relatively difficult to measure simultaneously. PLS can be used to analyze the relationship between each latent variable. Mediation testing aims to detect the position of the intervening variable. To test the significance of the indirect effect, it is necessary to test the t value of the ab coefficient. The calculated t value is compared with the t table value, if the t value > t table value then it can be concluded that there is a mediation effect, then look at the nature of the relationship between the variables as a mediating variable (Ghozali, 2014).

4. Results and Discussion

Reliability and Validity Test

Reliability and validity criteria can also be seen from the reliability value of a construct and the Average Variance Extracted (AVE) value of each construct. A construct can be said to have high reliability if the Cronbach's Alpha value is > 0.70 and the AVE is above 0.50. In table 2, the Composite Reliability and AVE values are presented for all variables, where each variable has an AVE value > 0.50 .

Table 2. Composite Reliability and Average Variance Extracted

Variable	Cronbach's Alpha	Rho_a	Rho_c	AVE
Customer Satisfaction (Z)	0.829	0.838	0.887	0.662
Customer Loyalty (Y)	0.876	0.894	0.914	0.727
Product (X1)	0.885	0.886	0.917	0.689
Price (X2)	0.758	0.956	0.884	0.793
Place (X3)	0.877	0.882	0.924	0.802
Promotion (X4)	0.897	0.914	0.924	0.710
Self Service Technology (X5)	0.867	0.885	0.906	0.712

Based on the table above, it can be seen that all constructs meet the reliability criteria. Where each variable has an AVE value > 0.50 and the Cronbach's Alpha value for each variable has a value > 0.70 (Ghozali & Latan, 2014).

Covergent validity is an indicator that measures the magnitude of the correlation between a construct and a latent variable in evaluating covergent validity from examining individual item reliability. When conducting convergent validity testing, it can be seen based on the outer loadings or loading factors of each variable. In the SmartPLS software, the outer loadings values are obtained after carrying out the PLS Algorithm test, these results can be seen in the following table:

Table 3. Output Outer Loading

	Products	Price	Place	Promotion	Self Service Technology	Customer Satisfaction	Customer Loyalty
Prod1	0.709						
Prod3	0.850						
Prod4	0.830						
Prod7	0.885						
Prod8	0.865						
Pri2		0.826					
Pri3		0.951					
Pla2			0.877				
Pla5			0.896				
Pla6			0.914				
Prom1				0.753			
Prom2				0.797			
Prom3				0.926			
Prom4				0.843			
Prom5				0.882			
SST1					0.893		
SST2					0.824		
SST3					0.846		
SST4					0.808		
KP1						0.762	

KP3	0.869
KP4	0.771
KP5	0.848
LN1	0.835
LN2	0.810
LN3	0.919
LN4	0.844

An indicator is said to have good reliability if the outer loading value for each indicator is > 0.70, but according to Hengky, an outer loading value between 0.5 – 0.6 is considered sufficient to meet the convergent validity requirements, for indicators whose value is less they will be removed from the model. Based on the table above, the loading factor value of each indicator on the latent variable as a whole is above 0.50 with the smallest value being 0.709 on the Prod 1 indicator. Thus, all indicators for each variable in this study are declared valid or have meets convergent validity.

Discriminant validity can be assessed based on the Fornell-Larcker criterion and cross loading. In the Fornell-Larcker criterion test, discriminant validity can be said to be good if the root of the AVE in the construct is higher than the correlation of the construct with other latent variables, whereas in the cross loading test it must show a higher indicator value for each construct compared to the indicators for the other constructs (Ghozali & Latan, 2014).

Table 4. Output Cross Loading

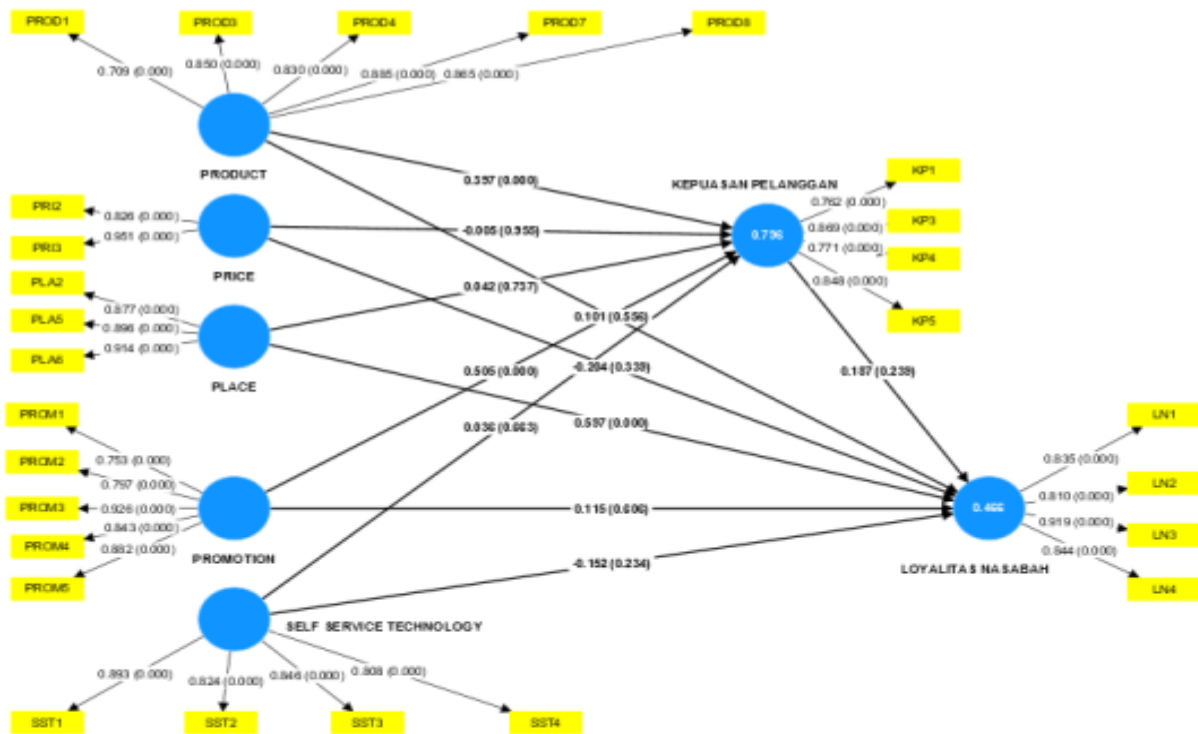
	Products	Price	Place	Promotion	Self Service Technology	Customer Satisfaction	Customer Loyalty
Prod1	0.709	0.527	0.582	0.643	0.399	0.704	0.396
Prod3	0.850	0.695	0.741	0.693	0.468	0.646	0.461
Prod4	0.830	0.553	0.571	0.470	0.584	0.646	0.426
Prod7	0.885	0.744	0.664	0.632	0.541	0.728	0.470
Prod8	0.865	0.624	0.561	0.516	0.367	0.612	0.491
Pri2	0.573	0.826	0.431	0.495	0.415	0.415	0.269
Pri3	0.755	0.951	0.755	0.753	0.553	0.778	0.453
Pla2	0.655	0.566	0.877	0.570	0.562	0.694	0.537
Pla5	0.630	0.595	0.896	0.754	0.607	0.659	0.701
Pla6	0.752	0.749	0.914	0.627	0.601	0.629	0.495
Prom1	0.424	0.493	0.342	0.753	0.391	0.504	0.317
Prom2	0.686	0.782	0.614	0.797	0.668	0.657	0.394
Prom3	0.591	0.706	0.703	0.926	0.628	0.791	0.537
Prom4	0.671	0.576	0.771	0.843	0.516	0.764	0.463
Prom5	0.617	0.521	0.635	0.882	0.619	0.774	0.511
SST1	0.496	0.550	0.620	0.512	0.893	0.516	0.344
SST2	0.580	0.404	0.606	0.564	0.824	0.599	0.429
SST3	0.475	0.435	0.464	0.695	0.846	0.537	0.323
SST4	0.302	0.515	0.520	0.489	0.808	0.430	0.104
KP1	0.653	0.441	0.692	0.539	0.474	0.762	0.587
KP3	0.723	0.711	0.674	0.701	0.509	0.869	0.415
KP4	0.548	0.551	0.344	0.734	0.420	0.771	0.249
KP5	0.686	0.621	0.650	0.769	0.623	0.848	0.545
LN1	0.514	0.421	0.692	0.550	0.478	0.567	0.835
LN2	0.281	0.307	0.413	0.502	0.243	0.408	0.810
LN3	0.518	0.345	0.561	0.389	0.297	0.497	0.919
LN4	0.489	0.363	0.499	0.384	0.229	0.417	0.844

Based on the table above, it can be seen that the indicator value for each construct is higher than the indicators for other constructs. This shows that each indicator in its own block is better than the indicators in other blocks.

Structural Model Testing (Inner Model)

Structural model testing was carried out to test the relationship between latent constructs. The structural model can be evaluated using *R-square* for the t-test dependent construct as well as the significance of the structural path parameter coefficients.

Figure 3. Structural Model



When assessing a model using PLS, start by looking at the value of the Coefficient of Determination (R^2) or R-square. The following are the results of R-square estimation using SmartPLS.

Table 5. R-square value

	R-square	R-square Adjusted
Customer Satisfaction	0.796	0.785
Customer Loyalty	0.466	0.430

The table above shows that the adjusted R-square value for the Customer Satisfaction variable is 0.785, while the Customer Loyalty variable is 0.430. These results show that 78.5% of the Customer Satisfaction variable can be influenced by the Product, Price, Place, Promotion, and Self service technology variables, while 43% of the Customer Loyalty variable is influenced by the Product, Price, Place, Promotion, and Self service technology variables.

Hypothesis test

Hypothesis testing is carried out using the t-Value value with a significance level of 0.05. The t-Value value is the Critical ratio (cr) value in Regression Weights: (Group Number 1 – Default Model). If value Critical ratio (cr) ≥ 1.967 or Probability (P) value ≤ 0.05 or $\leq 5\%$ (in economic research you can use ≤ 0.1 or $\leq 1\%$ with a confidence level of 90%) then H_0 is rejected (research hypothesis is accepted). The t-calculated value in this research comes from the output path coefficients from bootstrapping calculations using Smart PLS software which can be seen below:

Table 6. Output Path Coefficients

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics	P Values
Product → Satisfaction	0.397	0.418	0.109	3,647	0,000
Product → Loyalty	0.101	0.118	0.172	0.589	0.556
Price → Satisfaction	-0.005	-0.023	0.095	0.056	0.955
Price → Loyalty	-0.204	-0.232	0.214	0.955	0.339
Place → Satisfaction	0.042	0.057	0.126	0.336	0.737
Place → Loyalty	0.597	0.595	0.162	3,686	0,000
Promotion → Satisfaction	0.505	0.495	0.078	6,515	0,000
Promotion → Loyalty	0.115	0.136	0.224	0.516	0.606
Self service technology → Satisfaction	0.036	0.027	0.083	0.436	0.663
Self service technology → Loyalty	-0.152	-0.143	0.128	1,189	0.234
Satisfaction → Loyalty	0.187	0.174	0.158	1,178	0.239

Table 7. Output Specific Indirect Effect

	O	M	STDEV	T Statistis	P Values
Product → Satisfaction → Loyalty	0.074	0.072	0.071	1,038	0.299
Price → Satisfaction → Loyalty	-0.001	-0.006	0.022	0.045	0.964
Place → Satisfaction → Loyalty	0.008	0.009	0.027	0.293	0.769
Promotion → Satisfaction → Loyalty	0.094	0.089	0.084	1,126	0.260
SST → Satisfaction → Loyalty	0.007	0.007	0.021	0.326	0.745

Discussion

Research conducted on customers of PT. Pegadaian Syariah Pasar Wage Purwokerto Branch uses quantitative research methods, with a total of 95 respondents who influence the Marketing Mix: Product (X1), Price (X2), Place (X3), Promotion (X4), and Self Service Technology (X5) on Customer Loyalty (Y) with Customer Satisfaction (Z) as a Mediation variable. The discussion of each variable is explained as follows:

The Influence of Product on Customer Satisfaction

Based on the tests carried out in this research, it is stated that the product has an effect on

customer satisfaction. These results are in accordance with the theory of Kotler and Armstrong (2008) which states that a product is anything that can be offered to the market to get attention, be purchased, used or consumed to satisfy consumer wants or needs. The research conducted by Irsad Z is also in accordance with the results of this research, where the results of the regression test show in a multiple linear way that the product simultaneously influences customer satisfaction, as well as the results of research by Devina & Yanuar (2023). From the results of this research, it can be concluded that the ease of applying for financing for *Rahn* products and the fast application time of approximately 15 minutes make 62.1% of respondents feel satisfied with the product service.

The Effect of Price on Customer Satisfaction

Based on the tests carried out in this research, it is stated that price has no effect on customer satisfaction. This result is not in accordance with the theory of Kotler and Amrstrong (2008) that in the price variable there are several elements of main price activities which include price lists , discounts, rebates, and payment periods. The results of this research are different from the results of research conducted by Devina & Yanuar (2023) which states that the price influences customer satisfaction, as well as the research results from Irsad Z. that the results of the regression test show that in a multiple linear way the price variable is simultaneously the most dominant variable influencing customer satisfaction. From the results of this research it can be concluded that as many as 32.6% of respondents did not provide an opinion regarding the five statements regarding price that researchers gave to customers, in fact 2.1% of respondents did not agree with these statements, such as, sharia pawnshops provide attractive promotions to customers who make transactions. pawn and administration fees adjusted to the *rahn* product chosen by the customer. There is a possibility that the customer's expectations are not met with the prices provided by sharia pawnshops making customers dissatisfied, so that they do not provide opinions and do not agree with the statement.

The Influence of Place on Customer Satisfaction

Based on the tests carried out in this research, it is stated that place has no effect on customer satisfaction. The results of this research are not in accordance with the theory of Kotler and Armstrong (2008) which states that location is the company's various activities to make the products produced or sold affordable and available to the target market. When choosing a location, you must also consider several things, such as the environment being close to the city center, easy access to transportation, and adequate facilities and infrastructure. The results of this research are different from the results of research conducted by Irsad Z. stating that the results of the regression test show that in a multiple linear way the place variable simultaneously influences customer satisfaction. The difference in the results of this research can be seen from 54.7% of respondents not giving an opinion regarding the statement given by the researcher, this could be due to customers' lack of satisfaction with the location of sharia pawnshops, even 5.3% of respondents stated that they did not agree with this statement, because of the lack of parking space. adequate and the location is not close to the center of the crowd.

The Effect of Promotion on Customer Satisfaction

Based on the tests carried out in this research, it is stated that promotion has an effect on customer satisfaction. These results are in accordance with Kotler's (1999) theory that promotion is one of the marketing fields which aims to increase sales turnover, by influencing consumers either directly or indirectly. Publicity is a promotion carried out to increase customers through activities such as exhibitions, social services, competitions, quizzes, quizzes and other activities through various media. The results of this research are in accordance with the results of research conducted by Irsad Z. stating that the results of the regression test show in a multiple linear way that the promotion variable simultaneously influences customer satisfaction, as well as the results of research Devina & Yanuar (2023) which states that promotion influences customer satisfaction. From the

results of this research it can be concluded that the promotions carried out by sharia pawnshops such as holding gold bazaars, competitions and other activities provide customer satisfaction. This is proven by the opinion of respondents, 71.6% of whom agreed, meaning that customers liked this activity.

The Effect of Self Service Technology on Customer Satisfaction

Based on the tests carried out in this research, it is stated that self service technology has no effect on customer satisfaction. The results of this research are not in accordance with the theory Meuter (2000) that self-service technology is generally defined as technology that allows customers to make transactions or provide services independently, such as services carried out directly by employees. The results of this research are different from the results of research conducted by Rosyidah & Andjarwati (2021) which states that there is a positive influence between self-service technology quality on customer satisfaction. From the results of this research it can be concluded that 66.3% of respondents did not give their opinion regarding the statement regarding the Pegadaian Syariah Digital Service (PSDS) application, this could be because customers more often come directly to sharia pawnshop outlets rather than making transactions using the PSDS application. In fact, 2.1% of respondents stated that the PSDS application was difficult to operate so it did not provide customer satisfaction.

The Influence of Product on Customer Loyalty

Based on the tests carried out in this research, it is stated that the product has no effect on customer loyalty. The results of this research are not in accordance with Kotler and Keller's (2007) theory that loyalty is defined as a strongly held commitment to buy or subscribe to a particular product or service again in the future despite the influence of situations and marketing efforts that have the potential to cause changes in behavior. The results of this research are different from the results of research conducted by Ulumiyah which stated that products have an influence on customer loyalty, as well as the results of research from Prasetyo (2019). The results of this research show that 28.4% of respondents made *rahm* products the main choice in sharia pawnshops, but these results did not affect customer loyalty in continuing to use *rahm* products. This could be because sharia pawnshops have products that are more profitable and can be tailored to customer needs.

The Influence of Price on Customer Loyalty

Based on the tests carried out in this research, it is stated that price has no effect on customer loyalty. The results of this research are not in accordance with Kotler and Keller's (2007) theory that loyalty is defined as a strongly held commitment to buy or subscribe to a particular product or service again in the future despite the influence of situations and marketing efforts that have the potential to cause changes in behavior. The results of this research are different from the results of research conducted by Devina & Yanuar (2023) stated that price influences customer loyalty, as well as the results of research from Ulumiyah. The results of this research do not meet one of the indicators from Kotler and Keller (2007), namely Retention or resistance to negative influences regarding the company, because 12.6% of respondents prefer not to give an opinion regarding the statement that they will continue to choose sharia pawnshop products even if there are additions or cost reduction, while 6.3% of respondents did not agree with this statement. Thus Price cannot influence customers to continue using or use sharia pawnshop services.

The Influence of Place on Customer Loyalty

Based on the tests carried out in this research, it is stated that place has an effect on customer loyalty. These results are in accordance with Kotler and Keller's (2007) theory that loyalty is defined as a strongly held commitment to buy or subscribe to a particular product or service again in the future despite the influence of situations and marketing efforts that have the potential to cause

changes in behavior. The results of this research are in accordance with the results of research conducted by Ulumiyah which stated that place has an influence on customer loyalty. The comfort and cleanliness of sharia pawnshop offices provide positive value, so that as many as 67.4% of customers feel happy visiting and making transactions at sharia pawnshops. Thus, place has an influence on customer loyalty.

The Effect of Promotion on Customer Loyalty

Based on the tests carried out in this research, it is stated that Promotion has no effect on customer loyalty. The results of this research are not in accordance with Kotler and Keller's (2007) theory that loyalty is defined as a strongly held commitment to buy or subscribe to a particular product or service again in the future despite the influence of situations and marketing efforts that have the potential to cause changes in behavior. The results of this research are different from the results of research conducted by Ulumiyah which states that promotion has the highest influence on customer loyalty, as well as the results of research Devina & Yanuar (2023) which states that the marketing mix influence on customer loyalty. Judging from the results of the questionnaire given to customers, as many as 40% of respondents did not provide an opinion regarding statements regarding promotions carried out by sharia pawnshops, this could be due to the uneven promotions carried out by sharia pawnshops to quite a large number of customers. As a result, promotions do not have an influence on customers to continue using sharia pawnshop services.

The Influence of Self Service Technology on Customer Loyalty

Based on the tests carried out in this research, it is stated that Self Service Technology has no effect on customer loyalty. The results of this research are not in accordance with Kotler and Keller's (2007) theory that loyalty is defined as a strongly held commitment to buy or subscribe to a particular product or service again in the future despite the influence of situations and marketing efforts that have the potential to cause changes in behavior. The results of this research are different from the results of research conducted by Herman, namely that self-service technology has a significant influence on customer loyalty in utilizing self-administration innovations. Loyalty tends to increase along with the number of requests and the quality of the self-service offered. Likewise, the results of research conducted Rosyidah & Andjarwati (2021) state that there is a positive influence between self-service technology quality on customer loyalty. As many as 66.3% of respondents in this study did not provide an opinion regarding the statement regarding the Pegadaian Syariah Digital Service (PSDS) application, this could be because customers more often come directly to sharia pawnshop outlets rather than making transactions using the PSDS application. The internet network which is sometimes unstable makes PSDS difficult to operate, thereby reducing the attractiveness and enjoyment of customers in using the PSDS application, as a result Self service technology has no influence on customer loyalty.

The Influence of Customer Satisfaction on Customer Loyalty

Based on the tests carried out in this research, it is stated that customer satisfaction has no influence on customer loyalty. The results of this research are not in accordance with Irawan's theory that factors that influence customer satisfaction include product or service quality, price, service quality, emotionality, convenience, comfort, and efficiency in obtaining products or services. The results of this research are different from the results of research Devina & Yanuar (2023) which states that there is an influence of customer satisfaction on customer loyalty, as well as the results of research Prasetyo (2019) which states that satisfaction has a positive effect on customer loyalty. From the results of this research, 68.4% of respondents did not provide an opinion regarding the statements given by researchers regarding satisfaction. This could be because it is not in accordance with Irawan's theory, such as the poor performance of the PSDS application so that customers prefer to come directly to the outlet and this causes the service to seem long. Thus, customers' expectations

of getting fast service are not fulfilled and this has an impact on customer loyalty in transactions at sharia pawnshops.

The Influence of Product on Customer Loyalty with Customer Satisfaction as Mediator.

Based on the tests that have been carried out, customer satisfaction cannot mediate product on customer loyalty. Even though Pegadaian Syariah Pasar Wage branch has made it easy to apply for *rahn* product financing, the application time is fast, approximately 15 minutes, and 62.1% of respondents were satisfied with the product service, but customer satisfaction cannot be an intermediary between the product and customer loyalty. The results of this study do not match the results of research from Devina & Yanuar (2023) which states that client satisfaction successfully mediates product variables on customer loyalty. This difference is shown by 56.8% of respondents in this study not providing an opinion regarding the product, this could be because the products offered by sharia pawnshops do not match customer expectations and needs.

The Influence of Price on Customer Loyalty with Customer Satisfaction as Mediator.

Based on the tests that have been carried out, customer satisfaction cannot mediate price on customer loyalty. The results of this research are not in accordance with the theory of Kotler and Armstrong (2008) which states that customer satisfaction is a person's feeling of joy or disappointment that arises after comparing perceptions of the performance of a product with their expectations. Different from the results of research from Devina & Yanuar (2023) which states that customer satisfaction successfully mediates the price variable on customer loyalty. It is known that 15.8% of respondents in this study did not provide an opinion regarding the promos given by sharia pawnshops to customers, in fact 2.1% of respondents did not agree with this statement. There is a possibility that the customer's expectations are not met with the prices provided by sharia pawnshops making customers dissatisfied, so that they do not provide opinions and do not agree with the statement. In this research, 6.3% of respondents also stated that they would not choose sharia pawnshop products if there were additional or reduced costs. Thus, customer satisfaction cannot be an intermediary between price and customer loyalty.

The Influence of Place on Customer Loyalty with Customer Satisfaction as Mediator.

Based on the tests that have been carried out, customer satisfaction cannot mediate between customer loyalty. The results of this study do not match the results of research from Prasetyo (2019) which states that place has a positive effect on customer loyalty through satisfaction. Even though this research shows, 67.4% of respondents are happy to make transactions at sharia pawnshops because the place is clean, comfortable, and only 7.4% of respondents said they are less satisfied with the location of sharia pawnshops because of the lack of adequate parking and less strategic location, However, customer satisfaction cannot be an intermediary for customer loyalty.

The Effect of Promotion on Customer Loyalty with Customer Satisfaction as Mediator.

Based on the tests that have been carried out, customer satisfaction cannot mediate promotion on customer loyalty. Different from research results Devina & Yanuar (2023) which states that customer satisfaction successfully mediates the promotion variable on customer loyalty. The results of this study showed that 54.7% of respondents were satisfied with the promotions carried out by sharia pawnshops. However, this does not make satisfaction a promotional intermediary for customer loyalty because 40% of respondents did not provide their opinion.

The Effect of Self Service Technology on Customer Loyalty with Customer Satisfaction as Mediator.

Based on the tests that have been carried out, customer satisfaction cannot mediate Self Service Technology on customer loyalty. The results of this research are not in accordance with the theory of Kotler and Armstrong (2008) which states that customer satisfaction is a person's feeling of

happiness or disappointment that arises after comparing perceptions of a product's performance with their expectations. And this is different from the research results Rosyidah & Andjarwati (2021) which state that the satisfaction variable is proven to partially mediate the self-service technology quality variable on loyalty. The results of this research show that 2.1% of respondents stated that the PSDS application was difficult to operate so it did not provide satisfaction to customers. This could be due to the internet network being sometimes unstable, thereby reducing the attractiveness and enjoyment of customers in using the PSDS application, as a result, satisfaction could not be an intermediary self service technology on customer loyalty.

5. Conclusion

Based on the results of hypothesis research, it was discovered that there is an influence between product and customer satisfaction, meaning that products at sharia pawnshops provide customer satisfaction. There is no influence between price on customer decisions, meaning that the prices given by sharia pawnshops do not provide customer satisfaction. There is no influence between place on customer satisfaction, meaning that the location of sharia pawnshops does not provide customer satisfaction. There is an influence between promotion and customer satisfaction, meaning that promotions carried out by sharia pawnshops provide customer satisfaction. There is no influence between self-service technology on customer satisfaction, meaning there is the Pegadaian Syariah Digital Service application (PSDS) does not provide customer satisfaction. There is no influence between product and customer loyalty, meaning that the products offered by sharia pawnshops to customers have no influence on customer loyalty. There is no influence between price and customer loyalty, meaning that the price given by sharia pawnshops to customers has no influence on customer loyalty. There is an influence between place and customer loyalty, meaning that a sharia pawnshop office that is clean and comfortable has an influence on customer loyalty. There is no influence between promotion and customer loyalty, meaning that promotions carried out by sharia pawnshops have no influence on customer loyalty. There is no influence between self-service technology on customer loyalty, meaning that there is a Pegadaian Syariah Digital Service application (PSDS) has no influence on customer loyalty. There is no influence between customer satisfaction and customer loyalty, meaning that the satisfaction felt by sharia pawnshop customers has no influence on customer loyalty.

Based on the results of testing the mediation hypothesis, it was found that customer satisfaction cannot be a mediator in the influence between product, price, place, promotion and self-service technology on customer loyalty, meaning that a person decides to loyally use rahn products at Pegadaian Syariah Pasar Wage branch not from the influence of product, price, place, promotion, self-service technology (Pawnshop Syariah Digital Service/PSDS application), and satisfaction as an intermediary, but because it is influenced by other factors.

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