

The Influence of Perception and Service on the Satisfaction Level of Pawn Gold Customers at the Handil Jaya Pegadaian Syariah Main Branch Office

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ABSTRACT

This study focuses on the perception and service of Sharia Pawnshops on the level of satisfaction of Sharia Pegadaian customers. Aims to find out how big the influence of perceptions and services on the level of customer satisfaction.(1) In this study, researchers used a sample of 100 people in the city of Jambi. Researchers with a questionnaire method filled out by each sample voluntarily. In this study, researchers used quantitative method with the SPSS version 16 application for windows 10. (2)The following results were obtained. There is a significant influence between the perception factor (X1) on the level of satisfaction (Y) of 18.5%. And the effect of service (X2) on the satisfaction level of 80.1%. The most influential factor on satisfaction is service. (3) Five factors that affect customer satisfaction, namely, product quality, service quality, emotional and price. Then it can be concluded that perceptions and services affect the satisfaction level of pawn gold customers at the main branch office of the Handil Jaya Pegadaian Syariah.

Keyword: Perception, Service and Level of Satisfaction

INTRODUCTION

A. Background

Public attention to pawnshops is always great. Both when the economy is growing and vice versa. This is because the pawnshop institution in the modern world is an institution that is difficult to avoid, especially in financing activities related to money. According to (Rozalinda: 2014) The development of the Islamic finance industry in Indonesia after the financial deregulation in 1988 resulted in the increasing role of banks as financial intermediary institutions in financing external financing, especially for investment. The number of banks has doubled, as well as sharia pawnshops

The issuance of PP/10 On April 1, 1990 can be said to be the initial milestone 10 affirming the mission that must be carried out by pawnshops for the revival of the revival of pawnshops, one thing that needs to be observed is that PP prevents the practice of usury, this mission does not change until the issuance of PP103/2000 which is used as the basis Perum Pegadaian's business activities until now, many parties argue that the operationalization of the MUI pre-fatwa pawnshop on December 16, 2003 concerning bank interest, has been in

accordance with the concept of sharia, although it must be admitted later that there are several aspects that reject this assumption. Thanks to the grace of Allah SWT and after going through a long study, finally a concept was drawn up for the establishment of a Sharia Pawn Service Unit as the first step in forming a special division that handles sharia business activities.

The concept of sharia pawnshop operations refers to a modern administrative system, namely the principles of rationality, efficiency and effectiveness that are aligned with Islamic values. The sharia pawnshop operation function itself is carried out by the Sharia Pawnshop Branch offices / Sharia Pawn Service Unit (ULGS) as an organization under the guidance of the Other Business Division of Perum Pegadaian. ULGS is an independent business unit which is structurally separate from the conventional pawn business. Pegadaian Syariah was first established in Jakarta under the name Sharia Pawn Service Unit (ULGS) Dewi Sartika Branch in January 2003, following later the establishment of ULGS in Surabaya, Makassar, Semarang, Surakarta and Yogyakarta in the same year until September 2003. Still in the same year Also, 4 Pegadaian branch offices in Aceh were converted into Sharia Pawnshops.

The basis for establishing of sharia pawnshop comes from the letter al-Baqarah verse 283.

وَإِنْ كُنْتُمْ عَلَى سَفَرٍ وَلَمْ تَجِدُوا كَاتِبًا فَرِهَٰنٌ مَّقْبُوضَةٌ فَإِنْ أَمِنَ بَعْضُكُم بَعْضًا فَلْيُؤَدِّ الَّذِي أُؤْتِيَٰ أَمْنَتُهُ ۖ وَلْيَتَّقِ اللَّهَ رَبَّهُ ۚ وَلَا تَكْتُمُوا الشَّهَادَةَ ۚ وَمَنْ يَكْتُمْهَا فَإِنَّهُ ۖ عَنِ اللَّهِ ۖ وَاللَّهُ بِمَا تَعْمَلُونَ عَلِيمٌ

Which means: "If you are on a journey (and do mu'amalah not in cash) while you do not find a writer, then let there be collateral held (by the debtor). But if some of you believe in others, then let the one who is trusted fulfill his mandate (debt) and let him fear his Lord; and do not hide the witnesses. And whoever hides it, then indeed he is a sinner in his heart; and Allah knows best what you do.

In Indonesia's economic downturn, there is still a drop of hope and a bright light with the existence of Islamic banking that uses the profit-sharing principle contained in Islamic law. It is proven that Bank Muamalat Indonesia (BMI) as the first Islamic bank in Indonesia was not exposed to negative spreads during the crisis. This is because BMI does not include interest or usury variables which are prohibited by Islam, but rather applies the principle of profit sharing in the transaction system. As emphasized by Allah SWT in Surah Al-Baqarah verse 275:

Meaning: "Those who eat (take usury) cannot stand but are like the standing of a person who is possessed by Satan because of (pressure) madness. Their condition is like that, is because they say (opinion), in fact buying and selling is the same as usury, even though Allah has justified buying and selling and forbidden usury. Those who have reached the prohibition from their Lord, then continue to stop (from taking usury). So for him what he took before (before there was a prohibition) and his business (up to) with Allah, the person who repeats (takes usury), then that person is the inhabitants of hell: they will abide therein". (Q.S al-Baqarah: 275)

According to (Perwataatmadja: 2011) Riba is an excess or addition. according to the syara' additional to the money capital that is lent and must be received by the debtor in accordance with the loan period and a set percentage. Arabs know usury through the Jews who live in Medina, before Islam came, the Jews used to do usury with interest ranging from 40-100%.

This verse warns people about the lawfulness of buying and selling and the prohibition of usury which has bad consequences for humans in this world or in the hereafter. In these verses there is information that is forbid usury absolutely, clearly and unequivocally there is no doubt, even Allah commands humans to leave the remainder of usury that has multiplied which has not been collected.

According to the commentators of usury there are two kinds: nasiah and fadhl. Riba Nasiah (Lubis, Suhrawady: 2014) is an extra payment that is required by the person who lent. Riba fadhl is the exchange of an item with similar goods, but more in number, because the person who exchanges it requires this, such as exchanging gold for gold, rice for rice and so on.

jahiliyah. Then in psychology, perception is defined as the process of observing a person on everything in his environment by using his senses, so that he becomes aware of everything in that environment.

According to Bower (2017) perception is the interpretation of what is sensed or felt by the individual and according to David (1976) of perception is the process of organizing and interpreting the stimulus by the organism or individual so that it gets something meaningful and is an integrated activity within the individual.

Then customer satisfaction is a prelude to consumer repurchase, customer loyalty, and consumer retention which ultimately benefits the company, customer satisfaction provides many advantages for the company where one of the most important is enabling the achievement of customer loyalty. There is a strategic relationship between the level of customer satisfaction with the company's overall performance. Satisfaction is a function of expectations and perceived performance, if the performance of the product or service matches expectations, the consumer will feel satisfied (satisfied). And if service performance exceeds expectations, consumers will be very satisfied (delighted).

The quality of services provided is directly proportional to the level of satisfaction (Sunardi and Sri Handayani: . According to (Bukhori and Djaslim: 2012) Stated that there are at least five main criteria for service quality, namely Responsiveness, Reliability, Assurance, Empathy (Empathy), and Physical (Tangible).

Meanwhile, there are several marketing experts who summarize the five main dimensions of service quality proposed by Parasuraman et al as quoted by Fandy Tjiptono, namely: Tangible evidence, including physical facilities, equipment, employees and means of communication. Reliability is the ability to provide the promised service immediately, accurately, and satisfactorily. Responsiveness, namely the desire of staff or employees to help customers and provide responsive service. Assurance includes the knowledge, ability, courtesy and trustworthiness of the staff, free from danger, risk or doubt. Empathy includes ease in making relationships, good communication, personal attention, and meeting customer needs. Then there is the potential population of Jambi City in 2018 to reach 610,000 people. Where the majority of the city of Jambi embraces Islam, it is one of the main factors in the development of Sharia Pawnshops in Jambi City.

Tabel 1. Pawnshop Data in Indonesia

Uraian	2016	2015	2014	2013	2012
Loans granted	120.901.042	112.749.808	102.593.030	102.136.295	101.849.648
Net Working Capital	14.307.700.00	14.982.479.00	12.221.515.00	11.882.00	9.833.91.00
Operational Office (Unit)	4.445	4.430	4.456	4.461	4.604
Permanent employee (PKWT + PKWTT)	12.173	12.179	12.591	13.008	7.8881
Temporary employees	12.387	12.038	11.908	12.075	17.349
Customer (Person)	8.907.368	7.636.892	6.157.640	6.077.344	5.885.454
Guaranteed goods (thousands of pieces)	11.976	10.609	10.073	9.623	9.749

Based on table 1.1 above, we can see that the Sharia Pawnshop operational office fluctuates every year. 02% and 2015 to 2016 of 16, 63%. We can see that the increase in the number of customers every year tends to be slow, only ranging from 1.32% - 24.02% during the period

2012 - 2016. Then we can see that the operational office of Sharia Pawnshops fluctuates every year. This is certainly a special concern of researchers. Why can fluctuations occur? Do perceptions and services affect these fluctuations.

This is certainly a special concern of researchers. Why can fluctuations occur? Do perceptions and services affect these fluctuations. The following are some of the obstacles that arise in connection with the development of Sharia Pawnshops:

1. Inadequate public understanding of the operational activities of Sharia Pawnshops
2. The applicable financial institution regulations have not fully accommodated the operations of Sharia Pawnshops.
3. The network of Sharia Pawnshops is not so much.
4. Human resources who have expertise in Islamic Finance are still few.

The city of Jambi as the capital of the Jambi province with a fairly good economic growth rate, because the rate of economic growth is supported by population growth, economic growth is supported by the service and trade sectors and a small part of mining. Although the quality of economic growth is not as fast as many big cities in Indonesia, the government's efforts to develop industry, especially in the financial sector, are promising.

B. Problem Identification

Based on the above background, the problems in writing this research are:

1. The increase in loans granted by Sharia Pawnshops only grew below ten percent (10%)
2. Every year there are many reductions in unit offices
3. The annual increase in customers tends to be slow and fluctuates only in the range of sixteen percent (16%) and some are even less than 16% as shown in table 1.1. Pegadaian Syariah 2012 to 2013 amounted to 3.26%, 2013 to 2014 amounted to 1.32%, 2014 to 2015 amounted to 24.02% and 2015 to 2016 amounted to 16.63%

LITERATURE REVIEW

1. Perception

In the Qur'an there are several verses that have meanings related to the five human senses. In QS An Nahl verse 78 and Qs as Sajdah verse 9 gives an illustration that humans are born in the world with no mastery of anything. Therefore, God equips him with the five senses so that he can know his environment and can live in that environment. The process of perception is passed by the five senses, which do not function immediately when he is born, but this function follows his physical development. As for the interpretation of the two verses above and other verses as follows: QS an Nahl verse 78

وَاللَّهُ أَخْرَجَكُمْ مِنْ بُطُونِ أُمَّهَاتِكُمْ لَا تَعْلَمُونَ شَيْءًا وَجَعَلَ لَكُمُ السَّمْعَ وَالْأَبْصَارَ وَالْأَفْئِدَةَ
لَعَلَّكُمْ تَشْكُرُونَ

Which means: "And Allah brought you out of your mother's womb knowing nothing, and he gave you hearing, sight and hearts so that you may be grateful".

This verse interprets that Allah gave tools to know in order to understand knowledge, namely hearing, sight, and reason so that all the secrets around humans can be known. With the makrifat given to humans and the signs of God's greatness that can be seen with the human eye. While perception itself is the process of receiving a stimulus by the individual through the senses (sensory process) which is then organized and interpreted so that the individual realizes and understands the stimulus that is sensed.

2. Service

Service is an aspect that cannot be underestimated in any business competition. Because with customer service, they will judge and then weigh whether they will be loyal to the service provider. It is not uncommon for business people to maximize their services to attract as many consumers as possible. Therefore, if you want to attract as many consumers as possible, you must know the meaning of the service itself. The definition of service or service in general, according to purwadarminta is to provide everything that is needed by others.

According to Tjiptono quoting Kotler (2018), defines quality as all the characteristics and properties of a product or service that affect the ability to satisfy stated or implied needs. According to Al Arif, it is divided into two first: the quality of internal services, which is related to the interaction of employees with various available facilities. This is influenced by the following factors:

1. The general management pattern of the company
2. Provision of supporting facilities
3. HR Development
4. Work climate and work relationship harmony, and
5. Incentive pattern

3. Satisfaction

Consumer satisfaction is the level of consumer feelings after comparing what he received and his expectations. A customer if he is satisfied with the value provided by a product or service is very likely to become a customer for a long time. According to (Philip Kotler and Kevin Lane Keller: 2000) quoted from the book marketing management says that consumer satisfaction is a person's feelings of pleasure or disappointment that arise after comparing the performance (results) of the product thought to the expected performance.

According to Swan (1976), customer satisfaction is a conscious evaluation or cognitive assessment regarding whether the performance of the product is relatively good or bad or whether the product is suitable or not suitable for the purpose/user. According to Oliver, customer satisfaction is an evaluation of the surprise that is inherent or attached to product acquisition and/or consumer experience.

According to Churchill and Suprenant (1982), customer satisfaction is the result of a purchase or use that is obtained from a comparison between the rewards and costs of the purchase with the previously anticipated consequences. According to Westbrook and Reilly (1983), customer satisfaction is an emotional response to experiences related to certain purchased products or services, retail outlets, or even behavioral patterns (such as shopping behavior and buyer behavior), as well as the market as a whole.

Customer satisfaction according to Zhang Xin and Zheng Zhao Hong (2009) customer satisfaction is a quantitative index, customer satisfaction describes the difference between expectations and perceived quality, and measures the degree of satisfaction. Customer satisfaction is a prelude to consumer repurchase, customer loyalty, and consumer retention which ultimately benefits the company, customer satisfaction provides many advantages for companies where one of the most important is enabling the achievement of customer loyalty. There is a strategic relationship between the level of customer satisfaction with the company's overall performance.

Satisfaction is a function of perceived expectations and performance. If the performance of the product or service matches expectations, the consumer will feel satisfied (satisfied).

a. Satisfaction of the resulting product

The quality of the product, whether the product or service produced by the company, is very important in determining whether or not the customer is satisfied. This is because customers really want to get quality products according to their expectations. The better the quality of the product, the more customer satisfaction will increase. This also applies to the opposite context.

b. Quality of service provided

Not only products, the company's service to customers must also be considered. Customers will feel satisfied if the company provides good, friendly and satisfying service. If customers get the quality of service, it is not impossible that they will return to using the company's services. That is why the company must further improve the quality of service in order to get customer satisfaction

c. Product/service price

Another customer satisfaction factor is the price of the products sold. Customers will feel satisfied, if the price of the product offered is affordable. Moreover, if the products offered have qualified quality. Even so, there is nothing wrong with setting the product price a little more expensive, it will not affect customer satisfaction with the product. As long as the quality of the products produced is in accordance with the high prices installed.

d. Ease of accessing products/services

In addition to price, the ease of accessing products is another factor in customer satisfaction. Customers really want the product to be purchased or obtained in an easy way. For this reason, it is better to simplify the process of buying products, such as making it easier for customers to order products online: or distributing products in supermarkets that are close to customers. Also avoid additional fees or complicated payment bureaucracy. This is done so that customers can buy products easily without additional costs.

e. How to advertise your product/service

Advertising is very helpful in promoting the product. In addition, advertising can also be a determinant of customer satisfaction. In order to get customer satisfaction, you should not advertise products with excessive language. Advertise products in simple and honest language. This is done so that customers do not feel disappointed or deceived because the products made are not in accordance with what is installed. The simpler and more honest, the more customers will trust the advertised product. It is not impossible, it will then lead to customer satisfaction.

Previous Research

According to research conducted by Liliana Nora Siregar (2008). The results of the study show that there are five attributes that fall into Quarant A, namely attributes that indicate that their performance is lower than the interests of customers and their performance needs to be improved because this quadrant is a top priority, Quarant B has 16 attributes that match the expectations and performance of employees. Quarant C there are 3 attributes indicating that this attribute has not become a customer priority or low priority and Quarant D has 1 attribute which is considered not too important and not too expected by customers. The results showed that the overall level of customer satisfaction (based on the CSI value) was 0.78 and was located in the range of values 0.66 - 0.80 which indicates that the customer satisfaction index is the "Satisfied" criterion.

According to research conducted by Meilinda Sari and Ilyda Sudrajat (2013) it was found that based on the data obtained from the Syariah Pawnshop Setia Budi Medan Branch, it can be seen that customers pawn their gold because of their needs. life or consumption is as much as 72%. Customer understanding of the gold pawning process provided by Sharia Pawnshops is 88%. And the reason customers choose Perum Pegadaian Syariah as a solution in pawning gold as much as 72% is because the process of pawning gold with conditions that are young, fast and safe even though there are those who choose it because all the costs there are a small percentage (%) so it doesn't burden the borrower, which is equal to 18%. So the opinions or perceptions of the public and pawnshop customers about the gold pawn are very diverse.

RESEARCH METHODS

The research approach is quantitative while the method is descriptive analytical. Survey method is a research method that takes a sample from a population and uses a questionnaire as

a data collection tool. In this study, data and information were collected from respondents using a questionnaire, after the data was obtained, the results would be presented descriptively. Which is then managed using SPSS

Data

a. Population

The sample was obtained using the Slovin formula where the people of the city of Jambi were 610,000 people

$$n = N / (1 + (N \times e^2))$$

$$= 610,000 / (1 + (610,000 \times 0.12))$$

$$= 99.9836 \text{ samples rounded up to 100 samples}$$

b. Reliability Test Results

Testing the reliability of the instrument using the Alpha Cronbach formula because the research instrument is in the form of a questionnaire. In this study, the Cronbach value of 0.978 was obtained which was greater than the alpha value of 0.07.

Table 2, Reliability Test

Cronbach's Alpha	N of Items
.978	15

Based on table 2 where the data states which means that all factors are declared reliable

A. Model Constancy Test

1. Simultaneous Significance Test (F test)

The F significance test basically shows whether all the independent variables referred to in the model have a joint effect on the dependent variable. The F test is used to test whether all the independent variables intended in the model have a joint effect on the dependent variable. The F test is used to test whether the two independent variables simultaneously affect the dependent variable.

The basis for making the F-Test decision is

a. F Uji test

$$\text{The formula F table} = f(k; n-k) = f(2; 98) = 3.09$$

a. coefficient of determination (R²)

Table 3. Model Determination Test Results

ANOVA ^b						
Modle		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	2886.473	2	1443.237	380.795	.000 ^a
	Residual	367.637	97	3.790		
	Total	3254.110	99			

Based on data 1.3 above, it can be concluded that

a. Predictors: (Constant), service, Perception

b. Dependent Variable: Satisfaction Level

Hypothesis testing

The data analysis method used in this study is a multiple linear regression model performed using SPSS 16 For Windows 10

The formulation of the hypothesis is as follows

- a. H1 = there is an influence of perception (X1) on the level of satisfaction (Y)
- b. H2 = there is an effect of service (X2) on the level of satisfaction (Y)
- c. H3 = there is an effect of perception (X1) and service (X2) simultaneously on the level of satisfaction (Y)

B. t test

Table 4. Result t test

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.336	.641		.524	.601
	Persepsi	.157	.041	.185	3.799	.000
	layanan	.846	.051	.801	16.426	.000

Dependent Variable: Satisfaction Level

Based on the results of the t test in table 1.4 above, we can see that:

1. Variable X1 Sig 0.000 > 0.005 and Tcount 3.799 < 1.98472 (t table) then the hypothesis is accepted that there is no effect between variables X1 and Y
2. Variable X2 sig 0.000 < 0.005 and t count 16.426 > 1.98472 (t table) then the hypothesis is accepted because there is an influence between X2 and Y variable

C. F . test

Table 5. Anova

ANOVA ^b						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2886.473	2	1443.237	380.795	.000 ^a
	Residual	367.637	97	3.790		
	Total	3254.110	99			

Based on table 1.5 above we can see that:

- a. Predictors: (Constant), service, Perception
- b. Dependent Variable: Satisfaction Level

Based on the data above, it can be seen that

The value of sig 0.000 < 0.005 and Fcount 325,613 > 3.09 then the hypothesis is accepted

D. Coefficient of Determination (R²)

Table 6 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.942 ^a	.887	.885	1.947

Predictors: (Constant), service, Perception

Based on the results of the coefficient of determination test (R²) in table 1.6 above, it can be seen that the calculation results for the value of R Square (R²) obtained the coefficient of

determination $R^2 = 0.885$ or 88.5%. This means that the ability of independent variables consisting of perception variables and service variables on the satisfaction level of pawn gold customers at the main branch office of Pegadaian Syariah Handi Jaya is 86.8% while the rest ($100\% - 88.5\% = 11.5\%$) is influenced by other variables outside the model that were not examined in this study.

Table 7. T Test Result

Unstandardized Coefficients		Standardized Coefficients	t	Sig.
B	Std. Error	Beta		
.336	.641		.524	.601
.157	.041	.185	3.799	.000
.846	.051	.801	16.426	.000

a. Dependent Variable: Satisfaction Level

Based on table 1.7 above, we can see that for X1 it is known that the value of $\text{sig } 0.000 < 0.05$ or $3.799 > 1.98472$ means the perception of the level of customer satisfaction so that it can be concluded that H1 is accepted.

For X2 it is known that the value of sig. for the effect of service on the level of satisfaction (y). The obtained value is $0.000 < 0.05$ or $16.426 > 1.98472$ so it can be concluded that H2 is accepted. Which means that there is an influence of Service on the Satisfaction Level of Pawn Gold Customers at the Handil Jaya Syariah Pegadaian Main Branch Office. This is in accordance with the opinion of Sunardi and Handayani that the quality of service provided is directly proportional to the level of satisfaction.

Data analysis method

From the results of the research on perception and service on the level of satisfaction of pawning gold customers at the main branch of Pegadaian Syariah, it can be seen that the effect of perception is 18.5% lower than the service which is 80.1%. And when viewed from the side of maximum satisfaction in the theory of consumer behavior is said to be in equilibrium if the consumer obtains maximum satisfaction. Maximum satisfaction occurs when: the amount of sacrifice made is equal to the benefit or use value obtained. Based in analysis above it proves customers are satisfied with the services provided by the Handil Jaya Syariah Pegadaian Main Branch Office. And when viewed from the customer's equilibrium, the customer is satisfied with the percentage of services offered by Handil Jaya Syariah Pawnshop.

RESULTS AND DISCUSSION

a. Customer satisfaction

Customer satisfaction is a prelude to consumer repurchase, customer loyalty, and consumer retention which ultimately benefits the company, customer satisfaction provides many advantages for companies where one of the most important is enabling the achievement of customer loyalty. There is a strategic relationship between the level of customer satisfaction with the company's overall performance. Satisfaction is a function of perceived expectations and performance. If the performance of the product or service matches expectations, the consumer will feel satisfied (satisfied). Where this is reinforced by processing the data obtained based on calculations using SPSS, namely the t test (partial) the following results are obtained

1. Variable X1 Sig $0.000 > 0.005$ and T-count $3.799 < 1.98472$ (t table) then the hypothesis is accepted that there is no effect between variables X1 and Y
2. Variable X2 sig $0.000 < 0.005$ and t count $16.426 > 1.98472$ (t table) then the hypothesis is accepted because there is an influence between X2 and Y variable

Based on the above calculation, the t-test is declared valid. Meanwhile, for the F (simultaneous) test, the results of the determination of the model f (TEST F) are obtained. Table 1.3 shows that the calculated f value is $380,795 > 3.09$ so it can be concluded that perception and service simultaneously or simultaneously the value of the F table is declared valid.

3. Customer satisfaction factor

a. Satisfaction of the resulting product

The quality of the product, whether the product or service produced by the company, is very important in determining whether or not the customer is satisfied. This is because customers really want to get quality products according to their expectations. The better the quality of the product, the more customer satisfaction will increase. This also applies to the opposite context.

b. Quality of service provided

Not only products, the company's service to customers must also be considered. Customers will feel satisfied if the company provides good, friendly and satisfying service. If customers get the quality of service, it is not impossible that they will return to using the company's services. That is why the company must further improve the quality of service in order to get customer satisfaction

c. Product/service price

Another customer satisfaction factor is the price of the products sold. Customers will feel satisfied, if the price of the product offered is affordable. Moreover, if the products offered have qualified quality. Even so, there is nothing wrong with setting the product price a little more expensive, it will not affect customer satisfaction with the product. As long as the quality of the products produced is in accordance with the high prices installed.

d. Ease of accessing products/services

In addition to price, the ease of accessing products is another factor in customer satisfaction. Customers really want the product to be purchased or obtained in an easy way. For this reason, it is better to simplify the process of buying products, such as making it easier for customers to order products online: or distributing products in supermarkets that are close to customers. Also avoid additional fees or complicated payment bureaucracy. This is done so that customers can buy easy products without additional costs.

e. How to advertise your product/service

Advertising is very helpful in promoting the product. In addition, advertising can also be a determinant of customer satisfaction. In order to get customer satisfaction, you should not advertise products with excessive language. Advertise products in simple and honest language. This is done so that customers do not feel disappointed or deceived because the products made are not in accordance with what is installed. The simpler and more honest, the more customers will trust the advertised product. It is not impossible, it will then lead to customer satisfaction.

4. Perception

The process of perception is passed by the five senses, which do not function immediately when he is born, but this function follows his physical development. The interpretation of the two verses above as well as other verses are as follows:

5. Service

1. Service

Service is an aspect that cannot be underestimated in any business competition. Because with customer service, they will judge and then weigh whether they will be loyal to the service provider. It is not uncommon for business people to maximize their services to attract as many consumers as possible.

Therefore, if you want to attract as many consumers as possible, you must know the meaning of the service itself. The definition of service or service in general, according to purwadarminta is to provide everything that is needed by others. According to Tjiptono quoting Kotler, defines quality as all the characteristics and properties of a product or service that affect the ability to satisfy stated or implied needs.

According to Al Arif, it is divided into two first: the quality of internal services, which is related to the interaction of employees with various available facilities. This is influenced by the following factors:

1. The general management pattern of the company
2. Provision of supporting facilities
3. HR Development
4. Work climate and harmony of work relations, and
5. Incentive pattern

Second, the quality of external services is determined by several factors, 1) the provision of services 2) the provision of goods.

According to Buchori and Djaslim (2014), there are at least five main criteria for service quality as follows:

1. Responsiveness, namely the desire of staff and employees to help consumers provide responsive services
2. Reliability, namely the ability to provide the promised service immediately, accurately and satisfactorily.
3. Assurance includes the knowledge, ability, courtesy, and trustworthiness of the staff, free from danger, risk and doubt
4. Empathy, which includes ease in making relationships, good communication, personal attention and understanding the needs of consumers
5. Physical Evidence (Tangible), namely the appearance of supporting facilities, officers or means of communication that accompanies the product

On that basis, the quality of work is a mindset that can translate the demands and needs of the consumer market in a process of producing goods and services continuously without stopping so as to meet the quality perception of consumers. Perception of quality is defined as the approach used to realize the quality of a product or service. Tjiptono cites David's opinion who identifies five quality alternatives that are commonly used, namely: a) the transcendental approach, an approach that views quality as Innate Excellence, which can be felt but cannot be defined and operationalized. b) product based approach, an approach that views quality as a characteristic or attribute that can be measured. c) user-based approach, based on the idea that quality depends on and on the person who sees it, so this approach is subjective. d) Manufacturing based approach, an approach that is supply based and especially pays attention to engineering and manufacturing practices and defines quality in accordance with requirements in the service sector, so that quality is operation-driven and e) value based approach views quality in terms of value and price

According to Hasan, the quality of banking service products can affect the perception and satisfaction of donors through the timeliness of delivery services, the availability of products and services when needed, the truth of promotional promises for products and services. Order compliance, security and safety, payment flexibility and so on.

Service is an appearance performance, does not materialize and quickly disappears, is more felt than owned, and customers are more likely to actively participate in the process of consuming the service. The definition of services in the marketing strategy must be observed carefully because the meaning is very different from products in the form of goods, the conditions and the speed of growth of services will depend on the assessment of the performance offered by producers. According to Kotler in Tjiptono (2018), service is any action

or deed that can be offered by one party to another which is essentially intangible and does not result in the ownership of anything. Service products can be related to physical products or not.

CONCLUSION

Consumers or customers are one of the economic actors who are always faced with various alternative choices, both when they are in the output market and in the input market.

From the results of the research on perception and service on the level of satisfaction of pawning gold customers at the main branch of Pegadaian Syariah, it can be seen that the effect of perception is 18.5% lower than the service which is 80.1%.

And when viewed from the side of maximum satisfaction in the theory of consumer behavior is said to be in equilibrium if the consumer obtains maximum satisfaction. Maximum satisfaction occurs when: the amount of sacrifice made is equal to the benefit or use value obtained.

So here customers are satisfied with the services provided by the Handil Jaya Syariah Pegadaian Main Branch Office. And when viewed from the customer's equilibrium, the customer is satisfied with the percentage of services offered by Handil Jaya Syariah Pawnshop.

According to the author's opinion, that is why the satisfaction level factor is more dominant in influencing service than other factors.

1. Socialization is the first step to attract customers to pawn their gold
2. The customer is satisfied with the gold pawn product after using and benefiting from the product, in this case the gold pawn
3. The customer will return to using the product/service after getting the desired profit/benefit
4. Perception of the branding of the gold pawn product is also very important to increase customer satisfaction
5. Good service is very important to increase customer satisfaction

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