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Effect of Service Quality on Customer Satisfaction in PT. Pawnshop Syariah Tempe Unit Wajo District

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Abstract: Customer satisfaction is the concern of PT. Pawnshop Syariah Tempe Unit Wajo District. This research was conducted with the aim of: (1) knowing the effect of physical evidence on customer satisfaction, (2) knowing the effect of reliability on customer satisfaction, (3) knowing the effect of responsiveness on customer satisfaction, (4) knowing the effect of guarantees on customer satisfaction, (5) knowing the effect of empathy on customer satisfaction, (6) knowing the most dominant factor influencing the dimensions of service quality on customer satisfaction at PT. Pawnshop Syariah Tempe Unit Wajo District. This study uses primary data through questionnaires totaling 100 samples from all customers of PT. Pawnshop Syariah Tempe Unit is 52,338 customers. This research was conducted in the study period from October to December 2016. The analysis method used was descriptive analysis, validity test, reliability test, classic assumption test, multiple linear regression test, partial test, simultaneous test, and the coefficient of determination test. Data were analyzed using the Statistical Product and Service Solution (SPSS) 21 software program. The results of this study indicate that: (1) physical evidence has a positive and significant effect on customer satisfaction, (2) reliability has a positive and significant effect on customer satisfaction, (3) responsiveness has a positive and significant effect on customer satisfaction, (4) guarantee has a positive effect and significant to customer satisfaction, (5) empathy has a positive and significant effect on customer satisfaction, (6) guarantee is the most influential factor on customer satisfaction at PT. Pawnshop Syariah Tempe Unit Wajo District. This means that the company management in this case PT. Pawnshop Syariah Tempe Unit needs to pay special attention to the dimensions of service quality (physical evidence, reliability, responsiveness, assurance, empathy) so that it is always used to provide good service, because it has a great influence on customer satisfaction.

Keywords: service quality, physical evidence, reliability, assurance, empathy, customer satisfaction

1. Introduction

In the 21st century in this globalization era, business competition in the field of inter-company services is getting tougher. The rapid development of information technology is a significant influence in the business world today, both companies engaged in products and services. The importance of every company understanding every customer's need makes managers must be clever to think of ways to be able to make a powerful strategy mix in satisfying their customers. Even with the use of technology in every line, companies are

required to integrate every business process that must be truly customer-oriented. Every company is required to make strategy-oriented changes regarding how they create products or services, maintain their products or services, attract lots of new customers, then about how to deal with competitors. This must be achieved by the company in addition to obtaining profits, also about how to meet customer needs and provide products or services that are beneficial to customers.

Service that has a high level of quality or quality provided to customers is an advantage of the company. This is because each customer expects a service that can provide benefits to them. Kotler (2000: 329) defines service quality as the totality of the characteristics of goods and services. which shows its ability to satisfy the needs of customers, both obvious and hidden. Quality service delivery strategy to customers is one way that will make customers satisfied. Making customers satisfied is not easy. This is a challenge for companies in providing the best service for customers.

Customer satisfaction is still a relevant issue for every company. Every company is looking for ways to satisfy their customers. There have been many strategies regarding satisfaction that have been carried out by companies to satisfy customers, ranging from superior service delivery from employees, price of products and services that are appropriate, to continuous improvement of company management problems so that customers when entering into transactions, they have the impression that good for the company.

The simple logic of business people is that if their customers are satisfied, something will definitely happen that is better for their future business, (Irawan, 2002: 1). Satisfaction is a feeling of pleasure or disappointment someone who appears after comparing the performance (results) of the product felt against the expected performance (or results), (Kotler and Keller, 2009: 138). Satisfied customers must have felt what they expected from the product provider or the service meets expectations before they consume the service. They have felt the benefits of the product or service they have received.

The current phenomenon that at present almost all economic activities cannot be separated from the role of financial institutions, therefore financial institutions have a very important role. Economic growth and business activities are currently very rapid, not a few people, especially people in South Sulawesi who need additional funds and choose alternative mortgage services to meet their daily needs or for additional business capital. One of the easiest ways for some people who need additional funds is to come to PT. Pawnshop (Persero).

The economic growth in South Sulawesi, especially in Wajo District from year to year, is very rapid growth, therefore the role of pawnshop institutions in Wajo District is very important to help so that the economic activities of the community continue to run smoothly. Competition is very tight at this time, where more and more organizations or service providers are involved in efforts to meet the needs and desires of the community (customers). For this reason, PT. Pawnshop Syariah Tempe Unit in Wajo District. must be able to provide maximum service to the public (customers). The management of PT. Pawnshop Syariah Tempe Unit must provide innovation and provide service standards in providing services in order to increase the number of customers and achieve predetermined targets. Service standards must be continuously improved and refined so that they are suitable and able to keep up with economic and social changes.

PT. Pawnshop Syariah Tempe Unit has made many breakthroughs to increase the number of customers. However, the efforts that have been made are inseparable from the dynamics of customer dissatisfaction, namely the way of service of employees of PT. Pawnshop Syariah Tempe Unit. Can be seen from the still complaints from customers at the

time of the transaction. In carrying out its business PT. Pawnshop Syariah Tempe Unit has increased and decreased the number of customers. This can be seen in the table below, the development of the number of customers of PT. Pawnshop Syariah Tempe Unit.

Table 1. Number of Customers at PT. Pawnshop Syariah Tempe Unit in Wajo District in 2015

Month	Number of Clients (people)	Month	Number of Clients (people)
January	1916	July	2095
February	2028	August	2211
March	2109	September	2186
April	2189	October	2192
May	2167	November	2282
June	2214	December	2297

Source: Secondary Data of PT. Pawnshop Syariah Tempe Unit, 2016

Based on table 1.1 it can be seen that the development of the number of customers of PT. Pawnshop Syariah Tempe Unit in 2015 experienced an increase in relative to January to June, but in July it experienced a significant decrease in the number of customers, then in August the number of customers increased. And further, in September and October again decreased the number of customers. The development of the number of customers at PT. Pawnshop Syariah Tempe Unit has fluctuated. Looking at this phenomenon, it is suspected that it is a result of poor service quality. This must be considered by the management of PT. Pawnshop Syariah Tempe Unit going forward, because if the company fails to satisfy its customers, it will result in a decrease in the number of customers and create a bad impression from customers at the company. So that in the future the company in this case PT. Pawnshop Syariah Tempe Unit must be more proactive in improving service quality.

Based on the background outlined above, the researcher proposes the following problem formulation: (1) Is the dimension of service quality that is physical evidence, influencing customer satisfaction at PT. Pawnshop Syariah Tempe Unit?; (2) Does the service quality dimension, namely reliability, affect customer satisfaction at PT. Pawnshop Syariah Tempe Unit?; (3) Does the service quality dimension, responsiveness, affect customer satisfaction at PT. Pawnshop Syariah Tempe Unit?; (4) Does the service quality dimension, namely guarantee, affect customer satisfaction at PT. Pawnshop Syariah Tempe Unit?; (5) Does the service quality dimension, empathy, affect customer satisfaction at PT. Pawnshop Syariah Tempe Unit?; (6) What factor is the most dominant influence on the dimensions of service quality on customer satisfaction at PT. Pawnshop Syariah Tempe Unit?

2. Literature Review

2.1. Marketing Marketing

Definition of marketing according to Kotler and Keller (2007: 6) says that marketing is a social process in which individuals and groups get what they need and want by creating,

offering, and freely exchanging products of value with others. According to Gronroos, who quoted in Tjiptono, et al (2008: 3)., marketing is the development, maintenance and improvement of relationships with customers and other partners, by making a profit, such that the objectives of each party can be achieved. This can be realized through the exchange and fulfillment of mutually beneficial promises,

The above definition shows that marketing is a total system of business activities designed to plan, price, promote and distribute products, services and ideas that are able to satisfy the desires of the target market in order to achieve organizational goals.

2.2. Service Quality

Parasuraman, et al (1985: 42) express the quality of service as a form of assessment of the level of service received with the expected level of service (expected service). Quality of service to a service company can have the effect of bringing in new customers and reducing the possibility of old customers moving to another company.

According to Buchari Alma (2005: 293) quality of service is the level of ability of a service with all its attributes that are actually presented in accordance with customer expectations. While according to Rangkuti (2004: 28) that service quality is defined as the delivery of services that will exceed the level of consumer interest. The definition emphasizes the advantages of the level of customer interest as the core of service quality.

To further explain the discussion about the dimensions (Service Quality), below is described in detail the opinions of several experts regarding the five dimensions of the concept of Service Quality used to measure service quality, among others:

2.3. Tangible (Physical Proof)

According to Parasuraman, et al (1990: 29) tangible or physical evidence that is the appearance and ability of a company's physical facilities and infrastructure that can be relied upon by the surrounding environment, is tangible evidence of the services provided by the service provider. Indicators that can be measured in tangible dimensions or physical evidence of this is as follows:

1. Modern equipment
2. Employees who have a neat and polite appearance
3. Number of counters available
4. Materials (posters, brochures, banners and transaction forms) as a means of supporting daily business activities
5. Office cleanliness conditions
6. Building conditions such as (air circulation and indoor lighting)
7. Parking space provided is adequate.

2.4. Reliability

According to Parasuraman, et al (1990: 29) reliability is the company's ability to provide services as promised accurately and reliably. Indicators that can be measured in the dimensions of reliability include:

1. Providing services as promised
2. The ability to serve the problems faced by customers
3. Doing service at the first time
4. Provide services at the promised time
5. Minimize errors in work
6. Providing information about service products well

7. Employees are able to provide an explanation to customers without asking for help from other employees.

2.5. Responsiveness

According to Parasuraman, et al (1990: 29) states that responsiveness or responsiveness is a willingness to help and provide fast (responsive) and appropriate services to customers, with the delivery of clear information. According to Tjiptono (2012: 175) responsiveness regarding the availability and ability of service providers to help customers and respond to their requests immediately. Indicators that can be measured in the dimensions of responsiveness or responsiveness, include:

1. Keep the customer informed, for example when the service will be performed
2. Appropriate services to customers
3. The desire to help customers
4. Alertness to respond to customer requests
5. Fast service delivery
6. Employees provide answers to customer complaints
7. Employees prepare administration and funds needed by customers

2.6. Assurance

According to Parasuraman, et al (1990: 29) assurance or assurance that is knowledge, politeness, and the ability of company employees to grow the trust of customers to the company. Indicators measured in the assurance or guarantee dimensions include:

1. Employees inspire trust in customers
2. Make customers feel safe in the transaction
3. Employees are very polite
4. Employees have the knowledge to answer customer questions
5. Company reputation and image in the community
6. Employees convince customers that their product choices are right
7. Employees are honest in providing services

2.7. Empathy

According to Parasuraman, et al (1990: 29) states that empathy is to give sincere and individual or personal attention given to customers by trying to understand customer desires. Indicators measured in empathy or empathy dimensions, among others:

1. Give individual attention to customers
2. Employees are very concerned about customer interests
3. Employees understand the special needs of customers
4. Employees provide opportunities to ask customers
5. Good communication with customers
6. Employees always greet customers
7. Employees show sympathetic and friendly attitude

2.8 Customer Satisfaction

According to Kotler and Keller (2007: 177) satisfaction is a feeling of pleasure or disappointment someone who appears after comparing the performance (results) of the product felt against the expected performance (or results). If the performance is below expectations, the customer is not satisfied. If the performance meets expectations, the customer is satisfied. And if the performance exceeds expectations, the customer feels very

satisfied or happy. Customer satisfaction is an emotional response to the experience relating to the product or service purchased. The measured indicator in customer satisfaction is as follows:

1. System of complaints and suggestions
2. Repurchase interest
3. Willingness to recommend
4. Services received as expected
5. Easy and fast transaction procedures
6. Ease of obtaining information
7. Benefits received in accordance with the costs incurred.

2.9. Prior Research

1. Research conducted by Ibnu Khayath Farisanu (2013) with the research title "Effect of Service Quality on Customer Satisfaction of PT. Bank Mega, Tbk Tana Paser Branch". The results obtained showed that partially (t-test), Tangibles, Reliability, Responsiveness, Assurance and Empathy variables had a positive and significant effect on customer satisfaction at PT. Bank Mega Tbk, Tana Paser Branch. And the most dominant Responsiveness variable influences customer satisfaction PT. Bank Mega Tbk, Tana Paser Branch.
2. Research conducted by Ferry Yudhy I., SE and DR. E. Susy Suhendra (2012) with the research title "Analysis of the Effect of Service Quality on Credit Customer Satisfaction (Case Study of BPR Arthaguna Sejahtera)". Where the results of both studies indicate that service quality consisting of tangible, reliability, responsiveness, assurance, and empathy partially (t-test) has a positive and significant effect on customer satisfaction.
3. Research on the effect of service quality on satisfaction conducted by Eryanto Budi Prasetyo (2008) with the research title "The Effect of Service Quality Dimensions on Personal Credit Customer Satisfaction in PD. BPR Karangayar Regional Bank "with the results of the study indicate that the variable reliability, responsiveness, and tangibles have a significant effect, while the empathy and assurance variables have no significant effect on customer satisfaction.
4. Research conducted by Yulinda (2012) with the research title "Analysis of the Effect of Service Quality on Customer Satisfaction of North Sumatra I Prosperous Credit at PT Bank Sumut Utama Medan Branch". The results of the partial test (t-test) show that service quality consisting of reliability (X_1), responsiveness (X_2), assurance (X_3), and empathy (X_4) has a positive and significant effect on customer satisfaction KSS I at PT North Sumatra Bank. While the tangible variable (X_5) did not significantly influence the satisfaction of KSS I customers at PT Bank Sumut.

2.10. Conceptual Framework

The theoretical conceptual framework in this study is as shown in the following figure:

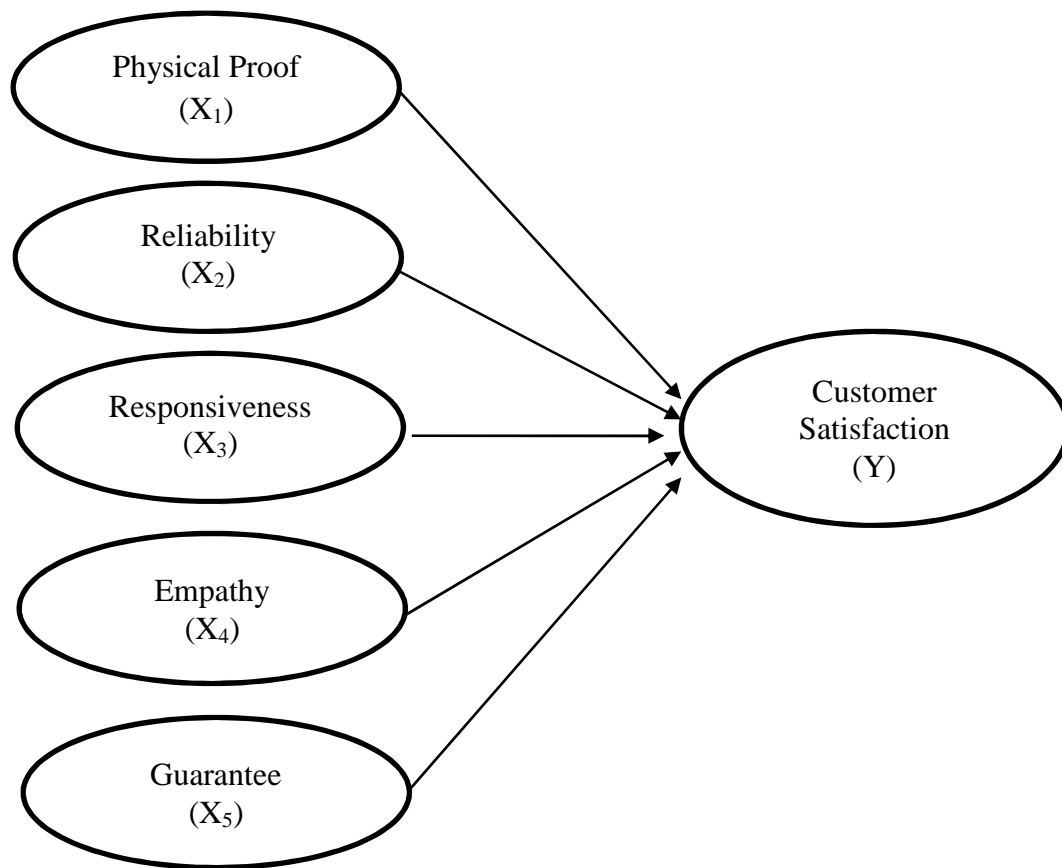


Figure 1. Conceptual Framework for Research

2.11. hypothesis

Based on the formulation of the problem raised and the conceptual framework as described above, the hypotheses developed in this study are:

- H₁: Physical Evidence has a positive effect on customer satisfaction at PT. Pawnshop Syariah Tempe Unit.
- H₂: Reliability has a positive effect on customer satisfaction PT. Pawnshop Syariah Tempe Unit.
- H₃: Responsiveness has a positive effect on customer satisfaction at PT. Pawnshop Syariah Tempe Unit.
- H₄: Guarantee has a positive effect on customer satisfaction at PT. Pawnshop Syariah Tempe Unit.
- H₅: Empathy has a positive effect on customer satisfaction PT. Pawnshop Syariah Tempe Unit.
- H₆: Guarantees have a greater influence on customer satisfaction at PT. Pawnshop Syariah Tempe Unit.

3. Methodology

This research was conducted at PT. Pawnshop Syariah Tempe Unit, having its address at Jalan Bau Munawarah, Sengkang, Wajo District, South Sulawesi. While the time used to conduct this research is approximately three months from October to December 2016.

The population in this study were all customers at PT. Pawnshop Syariah Tempe Unit from August 2014 to July 2016. The sampling technique used is the type of Non-Probability Sampling, namely the Slovin Method, Sugiyono (2005: 77). The results of the formulation obtained a result of 99.8 rounded up to 100 samples. Thus, the determination of the number of samples in this study was about 100 customers.

The steps to analyze the data are as follows:

1. Descriptive Analysis

This analysis is used to provide a frequency overview of the influence of service quality on customer satisfaction at PT. Pawnshop Syariah Tempe Unit in Wajo District.

2. Validity Test and Reliability Test

Valid means the instrument used can measure what is being measured, Sugiyono (2005: 109). The validity used in this study (content validity) illustrates the suitability of a data gauge with what will be measured. Reliability/reliability implies that how far the measurement is free from the variance of random errors (free freedom random error variance). While in making reliability decisions, an instrument is said to be reliable if the alpha value is greater than 0.6.

3. Classic Assumption Test

One of the requirements to be able to use multiple regression equations is the fulfillment of the classic assumption test. The four classic assumption tests in this study include the normality test, the multicollinearity test, the autocorrelation test, and the heteroscedasticity test.

4. Multiple Linear Regression Analysis

This analysis is used to find out how much Physical Evidence (X_1), Reliability (X_2), Responsiveness (X_3), Guarantee (X_4), and Empathy (X_5) on Customer Satisfaction (Y) at PT. Pawnshop Syariah Tempe Unit.

According to Hasan (2012: 269) the multiple linear regression equation is as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 + e$$

Where:

Y	= Customer Satisfaction at PT. Pawnshop Syariah Tempe Unit
a	= Constant Value
b_1, b_2, b_3, b_4, b_5	= Regression Coefficient
X_1	= Physical Evidence
X_2	= Reliability
X_3	= Responsiveness
X_4	= Guarantee
X_5	= Empathy
e	= Other factors that influence

5. Partial Hypothesis Test (t Test)

t test basically shows how far the influence of one independent variable individually in explaining the variation of the independent variable, Sakti (2010: 246).

6. Simultaneous Hypothesis Test (Test F)

The F test is used to test the significant level of regression coefficients of the independent variables simultaneously on the dependent variable.

7. Coefficient of Determination (R^2)

The coefficient of determination (R^2) basically measures how far the model's ability to explain the variation of independent variables. The value of the coefficient of determination is between zero and one. A small R^2 value means the ability of independent variables in explaining the variation of the dependent variable is very limited. Values that

approach one mean independent variables provide almost all the information needed to predict variations in the dependent variable, Sakti (2010: 230).

4. Results and Discussion

4.1. Overview of Respondents

General description of respondents describing gender, age, last education, occupation, and income. Respondents in this study amounted to 100 people. Respondents' identities are presented to find out the number of frequencies and the percentage of respondents' representations to provide responses regarding the object of research. The highest frequency of female respondents was 72 or 72% and men were 28 or 28%. Generally, respondents aged between 31-40 years, as many as 43 people or 43%. Respondents with the most recent high school education were 46 people or 46%. Respondents generally worked as entrepreneurs as many as 52 people or 52%. 2 million- Rp 5 million as many as 36 people or 36%.

4.2. Classic assumption test

1. Normality test

The normality test in this study is as follows:

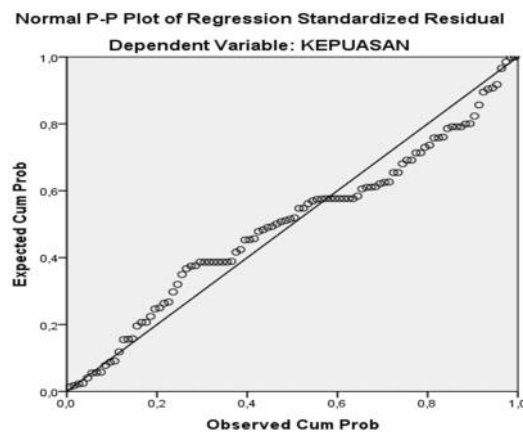


Figure 2. Normality test curve

Source: Primary data processed, 2016

On the normal P-P graph the residual plot shows the results of the test that the point is not far from the diagonal line. This means that the regression model has a normal distribution.

2. Multicollinearity Test

Following are the results of multicollinearity testing with Tolerance and VIF values from Coefficients. The results show that the multicollinearity test results show a tolerance figure of 0.505; .872; 0.764; 0.518; and 0.643 (more than 0.10) and VIF 1.982; 1,146; 1,310; 1,931; and 1,555 (less than 10). The conclusion that can be drawn from the multicollinearity test is that there is no multicollinearity between independent variables.

3. Autocorrelation Test

The autocorrelation test results are as follows:

Table 2. Autocorrelation Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,754 ^a	,568	,545	,26808	1,982

Source: Primary Data Processed, 2016

Based on table 24 above, the Durbin Waston (DW) count in the Summary Model has a value of 1.982. The Durbin Watson value is between -2 to +2 so that no autocorrelation occurs.

4. Heteroscedasticity Test

Heteroscedasticity test results can be seen in the image below:

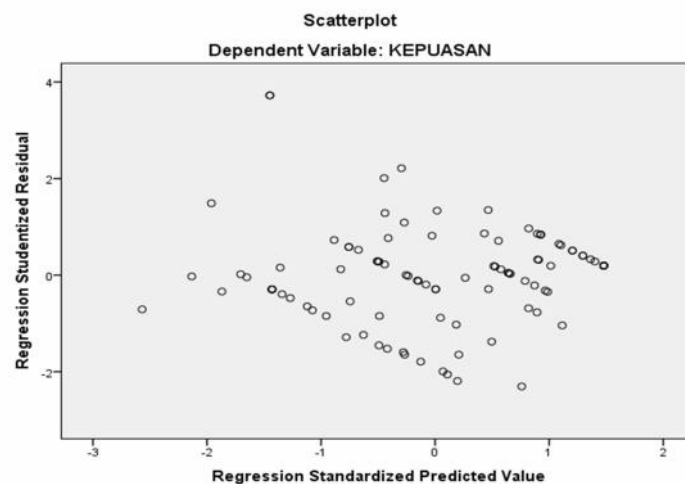


Figure 3. Heteroscedasticity Deviation Test

Source: Primary Data Processed, 2016

Based on Figure 6 above, showing no clear patterns, and the points spread above and below the number 0 on the Y axis, then there are no symptoms of heteroscedasticity.

5. Multiple Linear Regression Analysis

The results of the multiple linear regression analysis in this study are as follows:

Table 3. Multiple Linear Regression Results.

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	,593	,361		1,644	,104
Physical evidence	,189	,090	,201	2,101	,038
Reliability	,116	,041	,204	2,808	,006
Response power	,166	,068	,188	2,422	,017
Guarantee	,247	,085	,275	2,923	,004
Empathize	,154	,075	,174	2,052	,043

Source: Primary Data Processed, 2016

Based on Table 25 above, can be made multiple linear regression equations that are used are as follows:

$$Y = 0,593 + 0,189X_1 + 0,116X_2 + 0,166X_3 + 0,247X_4 + 0,154X_5$$

Interpretation of the results of multiple linear regression equations:

- a = Constant of 0.593, meaning that if the variable physical evidence, reliability, responsiveness, assurance, and empathy there is no change or constant then the customer satisfaction of PT. Pawnshop Syariah Tempe Unit in Wajo District. is positive.
- b_1X_1 = regression coefficient of physical evidence variable of 0.189, meaning that the physical evidence variable has a positive effect on customer satisfaction of PT. Pawnshop Syariah Tempe Unit in Wajo District. This shows that if physical evidence is increased, then PT. Pawnshop Syariah Tempe Unit in Wajo District. will also increase.
- b_2X_2 = Regression coefficient of reliability variable of 0.116, meaning that the reliability variable has a positive effect on customer satisfaction of PT. Pawnshop Syariah Tempe Unit in Wajo District. This shows that if reliability is improved, customer satisfaction of PT. Pawnshop Syariah Tempe Unit in Wajo District. will also increase.
- b_3X_3 = regression coefficient of responsiveness variable of 0.166, meaning that the responsiveness variable has a positive effect on customer satisfaction of PT. Pawnshop Syariah Tempe Unit in Wajo District. This shows that if responsiveness is improved, customer satisfaction of PT. Pawnshop Syariah Tempe Unit in Wajo District. will also increase.
- b_4X_4 = Regression coefficient of guarantee variable of 0.247, meaning that the guarantee variable has a positive effect on customer satisfaction of PT. Pawnshop Syariah Tempe Unit in Wajo District. This shows that if the guarantee is increased, the customer satisfaction of PT. Pawnshop Syariah Tempe Unit in Wajo District. will also increase.
- b_5X_5 = Empathy variable regression coefficient of 0.154, meaning that the empathy variable has a positive effect on customer satisfaction PT. Pawnshop Syariah Tempe Unit in Wajo District. This shows that if empathy is increased, the customer satisfaction of PT. Pawnshop Syariah Tempe Unit in Wajo District. will also increase.

6. Partial Hypothesis Test (t Test)

Can be seen in the following test results table

Table 4. Test Results t

Variable	t - count	t - table	Sig.
Physical evidence (X_1)	2,101	1,66123	0,038
Reliability (X_2)	2,808		0,006
Response power (X_3)	2,422		0,017
Guarantee (X_4)	2,923		0,004
Empathize (X_5)	2,052		0,043

Source: Primary Data Processed, 2016

The calculation results can be explained as follows:

- a. T test or partial to the variable Physical evidence (X_1) obtained tcount of 2.101 is greater than ttable 1.66123 or from a significance of 0.038 smaller than $\alpha = 0.05$ then partially the physical evidence variable (X_1) has a significant effect on the Customer Satisfaction variable (Y). So it can be concluded that the better physical evidence, will provide customer satisfaction.
 - b. T test or partial to the Reliability variable (X_2) obtained tcount of 2.808 is greater than ttable 1.66123 or from the significance of 0.006 smaller than $\alpha = 0.05$ then partially the Reliability variable (X_2) has a significant effect on the Customer Satisfaction variable (Y). So it can be concluded that the better reliability, will provide customer satisfaction.
 - c. T test or partial to the variable Responsiveness (X_3) obtained tcount of 2.422 is greater than ttable 1.66123 or from a significance of 0.017 smaller than $\alpha = 0.05$ then partially the Responsiveness variable (X_3) has a significant effect on the Customer Satisfaction variable (Y). So it can be concluded that the better responsiveness, will provide customer satisfaction.
 - d. T test or partial to the Guarantee variable (X_4) obtained tcount of 2.923 is greater than ttable 1.66123 or from the significance of 0.004 smaller than $\alpha = 0.05$, partially the Guarantee variable (X_4) has a significant effect on the Customer Satisfaction variable (Y). So it can be concluded that the better the guarantee, will provide customer satisfaction.
 - e. T test or partial to the Empathy variable (X_5) obtained tcount of 2.052 is greater than ttable 1.66123 or from a significance of 0.043 smaller than $\alpha = 0.05$ then partially the Empathy variable (X_5) has a significant effect on the Customer Satisfaction variable (Y). So it can be concluded that empathy is getting better, will provide customer satisfaction.
7. Simultaneous Hypothesis Test (Test F)

The F test is used to find out together "simultaneous" the influence of independent variables (Physical evidence, Reliability, Responsiveness, Guarantee, and Empathy) on the dependent variable (Customer Satisfaction). Significant positive influences can be estimated by comparing and P value $\alpha = 0.05$ or F calculate and F table. The following statistical calculation ANOVA F test can be seen in the following table:

Table 5. Test Results F

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	8,877	5	1,775	24,705	,000 ^b
1 Residual	6,756	94	,072		
Total	15,633	99			

Source: Primary Data Processed, 2016

Based on table 5 above, shows the independent variables namely physical evidence, reliability, responsiveness, assurance, and empathy simultaneously affect the dependent variable customer satisfaction PT. Pawnshop Syariah Tempe Unit in Wajo District. This result can be seen from the F count value of $24.705 > F$ table 2.31 with a significance value of $0.000 < \alpha = 0.05$. These results indicate that the variables namely physical evidence, reliability, responsiveness, assurance, and empathy simultaneously affect customer satisfaction PT. Pawnshop Syariah Tempe Unit in Wajo District. so that if the variable Physical evidence, Reliability, Responsiveness, Guarantee, and Empathy increases, the

Customer Satisfaction of PT. Pawnshop Syariah Tempe Unit in Wajo District. will also increase and vice versa.

8. Determination Coefficient Test (R^2)

The coefficient of determination (R^2) basically measures how far the model's ability to explain the variation of independent variables. The value of the coefficient of determination is between zero and one. A small R^2 value means the ability of independent variables in explaining the variation of the dependent variable is very limited. The results of the coefficient of determination test can be seen in the following table:

Table 6. Calculation results of R^2 Test (Coefficient of Determination)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,754 ^a	,568	,545	,26808	1,982

Source: Primary Data Processed, 2016

Based on table 28 above, it can be seen the value of R Square shows a value of 0.568 or 56.80%. This means that the Customer Satisfaction variable (Y) is influenced by 56.80% of the service quality variable, namely Physical Evidence (X_1), Reliability (X_2), Responsiveness (X_3), Guarantee (X_4), and Empathy (X_5), while the remaining 44.20 % is influenced by other variables not explained in this model.

4.3. Discussion

Based on the results of data analysis conducted specifically relating to physical evidence provided by PT. Pawnshop Syariah Tempe Unit in Wajo District, which shows that in reality the physical evidence available supports customer satisfaction. This can be seen from the physical condition and the facilities available in the office are good, can be seen from the physical conditions such as: computers, telephones, scales, air conditioners, desks, chairs, and file cabinets that support customer service in conducting pawn transactions.

From the results of the regression analysis that has been done shows that physical evidence has a positive and significant effect on customer satisfaction. Where is the physical evidence provided by PT. Pawnshop Syariah Tempe Unit in Wajo District, will be able to increase customer satisfaction. While seen from the results of partial tests that have been done show that physical evidence significantly affects customer satisfaction by PT. Pawnshop Syariah Tempe Unit in Wajo District.

Based on the results of data analysis carried out through the distribution of questionnaires, the findings obtained through the results of this study are the accuracy of the pawn transaction service system provided by employees is good. This can be seen from the services provided by the employees of PT. Pawnshop Syariah Tempe Unit in Wajo District, in processing as promised, it can provide satisfaction to customers. Then seen from the service to the customer is good. The reason is because employees directly serve customers who come to transact, employees provide information about credit procedures without asking for help from other employees, as well as in providing services to customers, employees, especially the appraiser and cashier officers carefully carrying out tasks to avoiding mistakes that can give satisfaction to customers.

From the results of the regression that has been done shows that reliability has a positive and significant effect on customer satisfaction. Where there is a level of reliability possessed by employees of PT. Pawnshop Syariah Tempe Unit in Wajo District, will be able to increase

customer satisfaction. Furthermore, the results of the partial tests that have been carried out show that there is a real or significant influence between reliability and customer satisfaction.

Based on the research findings obtained that the speed of the employees of PT. Pawnshop Syariah Tempe Unit in Wajo District, in responding to customer needs is already good. This can be seen from the readiness of employees in serving and helping customers who come to the transaction, then the employee's readiness in responding to customer requests that can provide satisfaction to customers. Furthermore, employees provide fast loan realization services to customers, and always prepare the administration and funds needed by customers to give a good perception to customers so they can provide satisfaction.

Regression results show a positive influence between responsiveness and customer satisfaction. This can be interpreted that the better responsiveness possessed by employees will be able to increase customer satisfaction. While the partial test results show that responsiveness significantly affects customer satisfaction.

According to Parasuraman, et al (1990: 29) assurance or assurance that is knowledge, politeness, and the ability of company employees to grow the trust of customers to the company. This can be seen from the employees of PT. Pawnshop Syariah Tempe Unit in Wajo District guarantees the security of pawning goods storage for each of its customers. Furthermore, it can be said that the reputation and positive image of PT. Pawnshop Syariah Tempe Unit in Wajo District has been quite good so far. This encourages customer confidence to continue to make transactions at PT. Pawnshop Syariah Tempe Unit in Wajo District. The regression results show a positive influence between collateral and customer satisfaction. This can be interpreted that the higher the guarantee provided by the company in this case PT. Pawnshop Syariah Tempe Unit in Wajo District in providing credit will increase customer satisfaction. While the partial test results show that the guarantee has a significant or significant effect on increasing customer satisfaction.

Based on the results of the analysis obtained findings that the attitude of empathy or concern for employees has been good. This can be seen from the attitude of the employees of PT. Pawnshop Syariah Tempe Unit in Wajo District, which gives personal attention to the customer, and is very concerned about the interests of the customer has given satisfaction to the customer. Furthermore, always greeting every customer who comes along with polite speech in communicating with customers and employees has shown a sympathetic and friendly attitude that makes customers feel satisfied to transact at PT. Pawnshop Syariah Tempe Unit in Wajo District. Regression results show a positive influence between empathy and customer satisfaction. This can be interpreted that the higher attention or care given by the company in this case PT. Pawnshop Syariah Tempe Unit in Wajo District to every customer will be able to increase customer satisfaction. While the partial test results show that empathy has a significant or significant effect on increasing customer satisfaction.

5. Conclusion

Based on the results of the analysis and discussion, several conclusions from the entire analysis can be presented, as follows: (1) From the results of multiple linear regression analysis results show that physical evidence (tangible) has a positive and significant effect on customer satisfaction at PT. Pawnshop Syariah Tempe Unit in Wajo District. This means that if physical evidence at the office of PT. Pawnshop Syariah Tempe Unit in Wajo District, the more complete or improved, the better the quality of service and customers will be satisfied; (2) From the results of multiple linear regression analysis results show that reliability has a positive and significant effect on customer satisfaction at PT. Pawnshop Syariah Tempe Unit in Wajo District. This means that if employees are more reliable in serving customers, the

quality of service is getting better and customers will be satisfied; (3) From the results of multiple linear regression analysis results show that responsiveness (responsiveness) has a positive and significant effect on customer satisfaction at PT. Pawnshop Syariah Tempe Unit in Wajo District. This means that if the employee is more responsive in serving customers, the quality of service is getting better and the customer will be satisfied; (4) From the results of multiple linear regression analysis results show that assurance has a positive and significant effect on customer satisfaction at PT. Pawnshop Syariah Tempe Unit in Wajo District. This means that if the guarantees given to customers are increasingly improved, the quality of service is getting better and the customer will be satisfied; (5) From the results of multiple linear regression analysis results show that empathy (empathy) has a positive and significant effect on customer satisfaction at PT. Pawnshop Syariah Tempe Unit in Wajo District. This means that if employees increase empathy or care for customers, the quality of service will be better and customers will be satisfied; (6) From the results of testing the regression coefficient found that the dominant dimension of service quality (assurance) affects customer satisfaction PT. Pawnshop Syariah Tempe Unit in Wajo District. This means that customers are safe in transactions, good reputation and company image so far, employee competency and integrity make customers feel satisfied.

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