

The impact of service quality dimensions to customer decision in using pawn service in pawnshop based on sharia principle (case study in pawnshop based on syariah principle at branch Semarang)

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Abstract

This study aims to determine whether the service quality dimension influences customers' decisions in using pawn services at Islamic Pawnshops. This type of research is survey research with quantitative methods. The population in this study are customers who use the services of PT. Sharia Pegadaian Branch Semarang. The number of customers in 2018 is 3,800 customers. Samples obtained were 97 samples. The sampling technique is simple random sampling. The analytical method used is multiple linear regression analysis. The results of the study stated that sharia compliance, reliability, and physical evidence variables had a positive and significant effect on customer decisions, while the responsiveness, assurance, and empathy variables did not affect customer decisions.

Key words: service quality, customer decisions, Shariah pawnshops

Abstrak

Penelitian ini bertujuan untuk mengetahui apakah dimensi kualitas layanan mempengaruhi keputusan pelanggan dalam menggunakan layanan gadai di Pegadaian syariah. Jenis penelitian ini adalah penelitian survei dengan metode kuantitatif. Sampel diambil di PT. Pegadaian Syariah, cabang Semarang sebagai 97 pelanggan pada tahun 2018. Metode analisis yang digunakan adalah analisis regresi linier berganda. Hasil penelitian menyatakan bahwa variabel kepatuhan, keandalan, dan bukti fisik syariah memiliki pengaruh positif dan signifikan terhadap keputusan pelanggan untuk menggunakan layanan gadai berbasis syariah. Sedangkan variabel daya tanggap, jaminan, dan empati tidak mempengaruhi keputusan konsumen.

Kata kunci: kualitas layanan, keputusan pelanggan, pegadaian Syariah

Introduction

The presence of the Syariah Pawnshop was initially driven by the development and success of other Islamic financial institutions such as Islamic banks, Islamic insurance, and others. Besides that, it is also based on the needs of the Indonesian people towards the presence of a pawnshop that applies sharia principles (Hadijah, 2015).

Sharia pawnshop according to the MUI Fatwa No.25 / DSN-MUI / III / 2002 is a financial institution by adhering to a mortgage system that is based on Islamic principles and values. The legal basis for the establishment of Sharia Pegadaian is PP No. 103 dated November 10, 2000 and the DSN Fatwa No. 25 / DSN-MUI / III / 2002 concerning Rahn. Whereas according to Antonio, 2001 Islamic Pawnshop is an institution that houses sharia mortgage activities (Rahn) which is holding one of the assets of the borrower that he receives.

Sharia pawnshops do not emphasize giving interest from pawned goods. Even without interest, sharia pawnshops continue to receive benefits as regulated by the National Sharia Board, which imposes maintenance costs on the pawned goods. The fee is calculated from the value of the goods, not the amount of the loan. Whereas in conventional pawnshops, the costs to be paid are a number of those lent (Al Arif, 2012).

The Syariah Pawnshop System was first established in 2002 in Jakarta under the Dewi Sartika Sharia Branch Service Unit (ULGS) in January 2003. Then the establishment of ULGS in Surabaya, Makassar, Semarang, Surakarta and Yogyakarta until September 2003. And still in the same year, 4 Pegadaian Branch Offices in Aceh were converted to Sharia Pawnshops.

The development of Islamic Sharia Pawnshops also increases rapidly every year. This can be seen from the financial position and income statement of sharia pawnshops. Significant developments were also seen from 2012 to 2017, where Sharia Pawnshops

experienced an increase and a decrease in one of them in terms of business income, as well as assets. In Table 1 shows the development of business income, as well as assets of sharia pawnshops in the past 6 years.

Table 1 Business Income Data, Islamic Pawnshop Assets for the period 2012-2017

| Tahun | Operatin revenues | Asset |
|--------------|--------------------------|--------------|
| 2012 | 783.654 | 2.979.093 |
| 2013 | 843.015 | 3.179.274 |
| 2014 | 828.302 | 3.398.574 |
| 2015 | 970.990 | 3.860.494 |
| 2016 | 1.098.708 | 3.930.848 |
| 2017 | 1.282.555 | 4.106.587 |

Source : Annual Report PT. Pegadaian (Persero). 2017

In table 1 data can be seen a significant development of business income and assets from 2012 to 2017. Increasing business income and assets continues to grow every year. The highest operating income was obtained by Sharia Pawnshop in 2017 of 1,282,555 and assets of 4,106,587. Whereas for the lowest operating income obtained in 2012 amounted to 783,654 and assets 2,979,093. According to Mr. Sunarso President Director of PT. Pegadaian Persero (2017), an increase in business income and assets is one of them caused by good contributions from the company's operational performance and increased capital rental income.

Despite the increase and decrease, some products from Pegadaian Syariah received a good response from the public. This can be seen from the data on the development of income (turnover) from rahn products, arrum and trust and the fluctuating number of customers of each product from year to year. The table below shows the development of income from rahn, arum, and trust as well as the number of Islamic Sharia Pawnshops as a whole for the last 6 years.

Data on income (turnover) and the number of customers of Islamic Pawnshop products for the period 2012-2017 look quite volatile. There was an increase in income from rahn, arrum and trust from 2012-2017. The highest income from rahn, arrum and trust products is seen in 2017 which is 14,949,915 for rahn and 1,245,712 for arrum and trust. While the lowest income was seen in 2012 which was 11,122,405 for rahn and 88,045 for arrum and trust. According to the business review of PT. Pegadaian Persero (2017), One of the reasons for the increase in income was the improvement in national economic conditions which made the

cycle of money circulation faster, both for use in the productive and consumptive sectors. In addition, the factor of increasing capital leases and fairly good operational performance also influenced the increase in Pegadaian's business income.

Table 2: Data on rahn, arrum, trust and the number of Islamic Pawnshop customers for the period 2012-2017.

| Tahun | Income (Omzet) | | | Customers | | |
|-------|------------------|------------------|--|-----------|------------------|--|
| | Rahn | Arrum dan Amanah | | Rahn | Arrum dan Amanah | |
| 2012 | 11.122.405 | 88.045 | | 2.292.312 | 4.903 | |
| 2013 | 11.535.454 | 137.084 | | 2.635.871 | 6.741 | |
| 2014 | 11.722.736 | 212.390 | | 575.273 | 8.773 | |
| 2015 | 13.077.842 | 370.246 | | 823.980 | 16.870 | |
| 2016 | 14.096.938 | 639.347 | | 854.182 | 28.657 | |
| 2017 | 14.949.915 | 1.245.712 | | 850.182 | 48.010 | |

Source: Annual Report PT. Pegadaian (Persero), 2017

This increase in income from rahn products is inversely proportional to the number of customers from rahn product users. Where a drastic decline can be seen from the number of customers originally 2,635,891 to 575,273 in 2014. It could be said that when income increases it does not necessarily affect the increase in the number of customers.

One of the efforts to maintain the operational performance of Sharia Pawnshops is by implementing an appropriate business development strategy that seeks to increase the share of the sharia business market through increased sales activities, improved customer service, quality products that are able to meet customer needs, more active in product dissemination to the community and excavating competitive sources of Islamic funds (PT Pegadaian, 2017).

This study aims to determine whether the dimensions of sharia compliance, reliability, responsiveness, assurance, empathy, and physical evidence influence customer decisions in using pawn services at Pawnshop Syariah both individually and together.

Literature Review

Pawnshop Theory of Shari'ah

The birth of the Shari'a pawnshop actually originated from the MUI's fatwa on December 16, 2003 concerning the ulama's Ijma concerning the prohibition of usury stipulated in the MUI fatwa decision No. 1/2004 concerning usury. This fatwa strengthens the issuance of PP 10/1990 which explains that the Government of the Republic of Indonesia Regulation on Transfer of Forms of Bureau of Companies (PERJAN) Becomes a Public Company (PERUM) Pegadaian, the mission carried out by pawnshops is to prevent usury practices, and this mission does not change until its publication PP 10/2000 was used as the foundation for the business activities of pawnshops until now.

The concept of Islamic Pawnshop operation refers to the modern administrative system, namely the principles of rationality, efficiency, and effectiveness that are aligned with Islamic values. The function of the Islamic Pawnshop operation itself is run by the Islamic Pegadaian Branch offices / Sharia Pawn Service Units (ULGS) as an organizational unit under the guidance of another business division of Perum Pegadaian.

There are several principles that must be considered by pawnshops, the operational principles of shari'ah pawn, namely:

- a. fast process that customers get loans that only require a short time.
- b. The easy way is that customers simply bring goods that will be pawned with proof of ownership and proof of identity to the sharia mortgage office.
- c. Security guarantees for goods that are submitted to security standards and insured.
- d. The optimum loan is to make loans available up to 90 percent of the value of the price of goods.

Service Quality Theory

Quality is defined by customers, according to Ramadhani (2015) arguing that quality is a standard that must be achieved by a person or group or organization regarding the quality of human resources, the quality of work methods, processes and results of work or products in the form of goods and services. While according to Tjiptono (2011) explains that service quality is the expected level of excellence and control over the level of excellence to meet the level of customer desires. If the service or service received or perceived (perceived service) is as expected, then the quality of service or service is perceived as good and satisfying. According to Othman and Owen's research service quality uses the CARTER dimension. According to Purnama (2006) CARTER dimensions are divided into six, namely sharia compliance, assurance, responsiveness, tangible, empathy and reliability.

Theory of Customer Decisions

According to Rozak (2016), that decision making can be interpreted as a process of appraisal and selection of various alternatives in accordance with certain interests by setting a choice that is considered the most profitable. The selection and assessment process usually begins by identifying the main problems that affect the objectives, compiling, analyzing and selecting various alternatives and making decisions that are considered the best. The final step of the process is an evaluation system to determine the effectiveness of the decisions that have been taken.

The indicators of the customer's decision to use services in this study include:

- a. The existence of pre-purchase behavior, in this case is the identification of needs and information seeking.
- b. Customers begin to choose (evaluate) the right company according to their wants and needs.
- c. The existence of decisions and desires to try for services or a product offered by the company / as needed.
- d. Stability of the quality of a product offered by a company.
- e. Customers begin to make good ties with the company and re-evaluate their choices
- f. (repeat purchase decisions).
- g. Customers provide recommendations to others to use the services offered by the company

Research Method

This type of research is survey research where this study discusses the influence of the dimensions of service quality on customer decisions in using pawn services at the Kaligarang Islamic Pawnshop Branch Semarang. The research method used is a quantitative method. The population in this study is customers who use services at the Islamic Pawnshop Kaligarang Branch Semarang. The number of customers in 2018 is 3,800 customers and the sample is 97 respondents.

In this study, the independent variables are service quality with sharia compliance dimensions (X1), reliability (X2), responsiveness (X3), assurance (X4), empathy (X5), and direct evidence (X6). Whereas the dependent variable is the customer's decision to use pawn services (Y).

The method of data collection in this study used the questionnaire method. The data in this study were obtained from questionnaires or questionnaires. Data collection is done by distributing questionnaires (questionnaires) directly to the customers of the Kaligarang Branch Pawnshop as the research subject.

Results and Discussion

Results

This study of 97 respondents indicated that the number of respondents with male gender was 47 people or 48.5 percent, which means fewer than the number of female respondents as many as 50 people or 51.5 percent. This shows that the majority of respondents in the Sharia Pawnshop Semarang customers are women.

The age of the largest respondents is between 28-38 years old as many as 41 respondents or as much as 42.2 percent, followed by age 39-49 years as many as 21 respondents or 21, 7 percent, then age 17-27 years as many as 18 respondents or 18, 6 percent and the last is the age of 50 years and above, 17 respondents or 17.5 percent. This shows that in middle adulthood the cost of the needs is more so that many people are very concerned about personal and family financial aspects to meet their needs.

The biggest respondents were high school education, 47 respondents or 48.5 percent. Then followed by elementary, S1, D3 and junior high school graduates. This shows that the majority of the Sharia Pawnshop customers have high school education. Researchers suspect that the level of education has a correlation with the tendency of rationality to take risks, therefore individuals with a high level of education (SMA) tend to only prioritize needs without paying attention to risk or prudence in making decisions using pawn services.

Normality test

Based on the results of the output in table 1.5, the value of K-S is 0.531 with a significance value of 0.940 or 94% above α 5%, so it can be concluded that the data in this study with the dependent variable of customer decisions are normally distributed.

Multicollinearity Test

The results of the multikolineartias test illustrate the tolerance values of each variable more than 0.10, namely 0.919, 0.124, 0.158, 0.402, 0.127, 0.156. Whereas the value of VIF (Variance Inflation Factor) in this study is less than 10, namely 1,088, 8,061, 6,328, 2,490, 7,860, 6,399. This can be said that the variables in this study did not occur multicollinearity.

Heterocedasticity test

Based on the Scatterplot graph above, it can be seen that the points spread randomly and spread both above and below the number 0 on the Y axis. It can be concluded that there is no heteroscedasticity in the regression model, so the regression model is feasible to predict customer decisions.

Autocorrelation Test

D-W value of 2.078 which can be seen in the Durbin Weston Test Table. This value will be compared with the table value by using a significance of α 5%, the number of samples

97 (n) and the number of independent variables as many as 6 ($k = 6$), then in the table Durbin Watson states that there is no autocorrelation

Multiple Linear Regression Test

The results of this study state that of the six variables used in this study that affect customer decisions, namely Shariah compliance, reliability, and tangible, while responsiveness, assurance, and empathy variables have no bearing on customer decisions using pawn services of 0.025, 0.028 dan 0.14.

F test value of 35,016 with a probability of 0,000. This Fcount value is greater than Ftable and the probability is smaller than α 0.05 so the regression model can be used to predict customer decisions or it can be said that service quality variables in the form of sharia compliance, reliability, responsiveness, assurance, empathy, and direct evidence / jointly or simultaneously physically influence customer decisions

The test results in the regression model, obtained the value of determination adjusted (adjusted R²) of 0.680. This shows that 68% of variations in customer decisions can be explained by sharia compliance variables, reliability, responsiveness, assurance, empathy, and direct evidence. While the remaining 32% is explained by other variables outside the research model.

DISCUSSION

In sharia compliance variables, this result is in accordance with the research conducted by Purnamasari, et.al (2015) which states that justice and sharia compliance have a significant positive effect on customer loyalty. Research Wijaya (2017) which states that the shariah compliance dimension affects the formation of customer satisfaction.

On the reliability variable, in the market for sharia pawnshops the public tends to pawn the goods in order to replace more urgent needs but basically someone who pawns the goods in lieu of these needs still owns the goods which will be returned or taken by providing service fees or loan interest. This is inversely proportional to the research conducted by Idham (2013) that the variables of reliability, responsiveness, tangible have a significant effect on satisfaction, but assurance and empathy do not have a positive and significant effect on customer satisfaction.

Tangible variables have a positive and significant value on customer decisions. Thus there is a partial effect between X6 variables (physical evidence) on variable Y (customer decision). The results of this study are consistent with the research conducted by Idham (2013) that the variables of reliability, responsiveness, tangible have a positive and significant effect on customer satisfaction. Overall if the customer is well served, and according to the customer's wishes, it may even be higher than the customer's wishes, the customer tends to feel satisfied and vice versa if the service is low, the level of satisfaction will also be low.

CONCLUSION

Based on the test results above, it can be concluded that the service quality variables in the form of sharia compliance, reliability, and physical evidence partially have a significant positive effect on the decisions of the Semarang Branch Pawnshop Syariah customers. While the responsiveness, assurance, and empathy variables partially do not have a significant effect on the decisions of the Branch Pawnshop customers in Semarang. Service quality variables in the form of shariah compliance, reliability, responsiveness, assurance, empathy, and tangible evidence simultaneously have a significant influence on the decisions of Islamic Pawnshop customers at Branch Semarang.

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