



The Influence of Product Quality, Trust, and Personal Selling on Customer Satisfaction in Using Products at Pegadaian Syariah Palu Plaza

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ABSTRACT

This study aims to analyze the influence of product quality, trust, and personal selling on customer satisfaction at Pegadaian Syariah Palu Plaza. This study is motivated by the importance of understanding the factors that shape customer satisfaction amidst increasingly fierce competition among Islamic financial institutions. The research method used is quantitative with an associative approach. The study population includes all customers of Pegadaian Syariah Palu Plaza in 2023–2025 with a sample of 100 respondents selected through accidental sampling technique. Data were collected through questionnaires that have been tested for validity and reliability, then analyzed using multiple linear regression, t-test, F-test, and coefficient of determination (R^2). The results show that product quality, trust, and personal selling have a positive and significant effect on customer satisfaction, both partially and simultaneously, with an R^2 value of 0.661, indicating that 66.1% of the variation in customer satisfaction is explained by these three variables, while the remainder is influenced by other factors outside this study. Theoretically, these results reinforce service marketing studies that customer satisfaction is a combination of good product quality, built trust, and effective personal selling. Practically, these findings provide a basis for Pegadaian Syariah Palu Plaza to improve service quality, build trust through transparency, and optimize personal selling communication strategies to increase customer loyalty and satisfaction.

ARTICLE INFO

Keywords:

Product Quality; Trust; Personal Selling; Customer Satisfaction; Pawnshop

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Introduction

Indonesia is a predominantly Muslim country, making it a potential market for the development of Islamic finance. This requires the Islamic finance industry to continuously

innovate and strive to maintain positive relationships between Islamic financial institutions and their customers. This ensures customer satisfaction with Islamic financial services and provides an alternative avenue for expanding Islamic financial education to the general public, leveraging their experiences as customers Ummu Kulsum,(2024).

Financial institutions are increasingly important and experiencing growth, for example, as intermediaries between those with funds and those in need. Consequently, the rapid development of Islamic financial institutions in Indonesia, particularly Islamic pawnshops, is aimed at providing loan services by pawning goods as collateral Nurlatifah & Masykur, (2017).

According to Soemitra, the primary purpose of rahn is to bridge the community's financial needs by providing loans based on pawn law. Sharia pawnshops operate under sharia principles, making them particularly beneficial for Muslims wary of usury. Sharia-compliant products, for example, do not charge interest in various forms of usury, treat money as a medium of exchange rather than a traded commodity, and conduct business in exchange for services or profit sharing (Soemitra, 2016).

Sharia pawnshops serve as an alternative financial institution for customers to choose financing options in the real sector. Lower-middle-class individuals typically require short-term financing with low margins, requiring Sharia pawnshops to be more accommodating in addressing economic challenges Teni Rubianti, (2019). With DSN-MUI Fatwa No. 25/DSN-MUI/III/2002 dated June 26, 2002, which legalized loans by pawning goods as collateral for debt in the form of rahn, the existence of Islamic Pawnshops was further strengthened Wijayanti, (2020). As the public's demand for fast, easy, and reliable financial services increases, Pegadaian Syariah is required to not only offer products that comply with Sharia principles but also provide the highest quality service to compete with other financial institutions. In this regard, customer satisfaction is a key indicator of the institution's success.

Customer satisfaction reflects the fulfillment of their expectations and needs after using a product or service. Customer satisfaction is increasingly recognized as the key to successful service marketing. Therefore, gaining customer trust is influenced by the increasingly fierce competition in this era of consumer sovereignty. This intensifying competition in the banking sector raises questions about how to provide complete satisfaction to every customer (Wahjono, 2009).

If customer value is convenience, then satisfaction will come if the service provided truly makes them feel comfortable. Customers will be satisfied with the provider offering the most competitive prices. If customer value in banking is ease of transaction, then

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customer satisfaction will be found in companies that provide greater convenience in conducting financial transactions. Or if customer value is the rate of return, then a high rate of return will provide satisfaction Zulkifli, (2018).

Therefore, establishing the Palu Plaza Sharia Pawnshop branch among the people of Palu City, who were already familiar with conventional pawnshops, was no easy feat. It required a diligent effort to introduce and win over the community. UPS Palu Plaza was required to ensure the quality of its products, build customer trust, and support effective promotional strategies such as personal selling.

Product quality is a crucial strategy for Islamic pawnshops, as the benefits offered must be based on an understanding of customer needs and desires, as well as their subjective factors. Research by Rioni Mahbengi shows that product quality has a positive and significant impact on customer satisfaction (Mahbengi, 2019). This means that the better the quality of the products provided by Pegadaian Syariah, the more satisfied customers will be with the products at Pegadaian Syariah.

Islam also teaches that when providing services through a business, whether goods or services, one should not provide poor or low-quality goods, but rather provide quality goods to others. Furthermore, we should be gentle with others. The Quran also explains how to be gentle with others (QS Ali Imran: 159):

فَبِمَا رَحْمَةٍ مِّنَ اللَّهِ لِنْتَ لَهُمْ ۗ وَلَوْ كُنْتَ فَظًّا غَلِيظَ الْقَلْبِ لَانْفَضُّوا مِنْ حَوْلِكَ ۗ فَاعْفُ عَنْهُمْ وَاسْتَغْفِرْ لَهُمْ وَشَاوِرْهُمْ فِي الْأَمْرِ فَإِذَا عَزَمْتَ فَتَوَكَّلْ عَلَى اللَّهِ ۗ إِنَّ اللَّهَ يُحِبُّ الْمُتَوَكِّلِينَ

The translation;

So it is because of the grace of Allah that you act gently towards them. If you were harsh with a harsh heart, they would certainly distance themselves from those around you. Therefore, forgive them, ask for forgiveness for them, and consult with them in this matter. Then, once you have made up your mind, then put your trust in Allah. Indeed, Allah loves those who put their trust in Him.

Researchers conducted a direct interview with Mariani, a customer of the Palu Plaza branch of Pegadaian Syariah. In the interview, Mariani stated that

"In my opinion, saving gold at Pegadaian Syariah is a long-term investment that is very beneficial for the future. Besides being safe, we also have peace of mind that the process is in accordance with Sharia principles."

Based on the interview results, the researchers observed that in the face of

increasingly competitive business conditions, Pegadaian Syariah Palu Plaza strives to continuously improve its marketing strategies to attract and retain customers. One service that continues to see increasing demand is the gold savings product, offered as a long-term, sharia-compliant investment instrument. These customer statements reflect that trust is a key factor driving their decision to use Pegadaian Syariah products.

Trust arises when customers feel confident in product safety, compliance with Sharia principles, and the institution's reputation. This is reinforced by research by Hanna S. L. Karwur et al., which concluded that trust has a positive and significant influence on customer satisfaction Karwur, et.al, (2022). Furthermore, researchers also observed that personal selling strategies have a very large role in shaping customer satisfaction.

This is because personal selling is a sales method that allows direct interaction between sales representatives and potential customers. This interaction provides opportunities for sales representatives to explain products in greater detail, build emotional connections, and foster trust in potential customers. This finding is further supported by research by Nadia and Novien, which found that personal selling is the most dominant factor influencing customer satisfaction because it can provide deeper understanding and a direct sense of trust Purnama and Rialdy, (2019).

However, to date, there is still very limited research specifically examining the influence of product quality, trust, and personal selling simultaneously on customer satisfaction at Pegadaian Syariah, particularly in the Palu City area. Therefore, this research is crucial as it provides concrete input for developing service strategies at Pegadaian Syariah Palu Plaza, in order to increase customer satisfaction and loyalty amidst increasingly fierce competition among Islamic financial institutions.

With the above phenomenon, the author was motivated to conduct further research, therefore, this research was given the title "The Influence of Product Quality, Trust and Personal Selling on Customer Satisfaction Using Pegadaian Syariah Palu Plaza Products." This study aims to determine and analyze the influence of product quality, trust, and personal selling, both partially and simultaneously, on customer satisfaction at Pegadaian Syariah Palu Plaza. The results of this study are expected to provide theoretical contributions to the development of sharia-based service marketing science and provide practical input for Pegadaian Syariah management in designing strategies to improve service quality and customer satisfaction in the future.

Literature Review

Grand Theory of Planned Behavior(TPB)

*Grand Theory*The method used in this study is the Theory of Planned Behavior (TPB) developed by Ajzen. According to Achmat in Debby Ariyanto, this theory assumes that humans are social creatures and allows them to dig up a lot of information that can be obtained systematically (Ariyanto, 2022) The relationship between TPB theory and research is as follows:

a. *Attitude Toward the Behavior*(Attitude Towards Behavior)

A person's attitude toward a particular behavior is influenced by their evaluation of the benefits or harms of that behavior. If someone believes that an action will result in something positive, their attitude toward that action will also be positive. Ratna Dewi, "The Influence of Attitudes, Subjective Norms, and Behavioral Control on Students' Interest in Using E-Wallets.," Scientific Journal of Islamic Economics 4, no. 2 (2018): 129.

b. *Subjective Norm*(Subjective Norms)

Subjective norms refer to social pressures that influence a person's decision-making. If a person perceives that people who are important to them support a certain behavior, they are more likely to have a greater intention to perform it (Damayanthi, 2017).

c. *Perceived Behavioral Control*

*Perceived behavioral control*Intention refers to the extent to which a person feels they have control over the actions they will take. This factor is influenced by past experiences, available resources, and the obstacles they may face in carrying out a particular action. The greater an individual's control, the more likely they are to form an intention (Setiadewi & Kaukab, 2022)

Based on this theory, product quality reflects attitude, socialization plays a role in shaping subjective norms, and estimated value and trust can represent perceived behavioral control. Therefore, the integration of TPB in this study is relevant to understanding how these components influence customer satisfaction using Pegadaian Palu Plaza products.

Product Quality

a. Understanding Product Quality

Kotler & Armstrong defines product quality as the ability of a product to perform its function, including overall durability, reliability, accuracy, ease of operation, and product repair, as well as other product attributes. Meanwhile, Wijaya states that product quality is

a combination of all product characteristics resulting from the marketing department, production engineering results, and maintenance, so that it becomes a product that can be used according to consumer needs. These definitions are quoted in a journal written by (Ibrahim & Thawil, 2019). According to Agnes in Sari's research, product quality will provide satisfaction for consumers if their assessment uses quality products. (Sari et al., 2021)

Product quality is one factor influencing customer satisfaction. Payne, in Hidayat's book, defines product quality as a complex form of satisfaction (Fitria & Hidayat, 2017). Customers purchase services to meet their needs, and they assign value proportionally to the service's ability to do so. The value customers assign is related to the benefits they receive. Product quality is achieved by identifying overall customer expectations and enhancing the value of the product or service to meet those expectations.

So it can be concluded that product quality is the ability of a product to meet consumer expectations through features, durability, reliability, ease of use, and benefits provided, which ultimately contribute to customer satisfaction and satisfaction.

Furthermore, product quality can also determine a product's price. If the product is of good quality, the price can be high. Conversely, if the product is defective, the price is adjusted accordingly. This is done to prevent any party from feeling wronged, as Allah SWT strictly forbids economic activities that contain injustice. Allah SWT says in QS Al-Isra'/17:7

إِنْ أَحْسَنْتُمْ أَحْسَنْتُمْ لِأَنْفُسِكُمْ ۖ وَإِنْ أَسَأْتُمْ فَلَهَا فَإِذَا جَاءَ وَعْدُ الْآخِرَةِ لِيَسْتَوْا وَجُوهَكُمْ وَلِيَدْخُلُوا
الْمَسْجِدَ كَمَا دَخَلُوهُ أَوَّلَ مَرَّةٍ وَلِيُتَبِّرُوا مَا عَلَوْا تَتْبِيرًا

Translation:

If you do good, you have done good for yourselves. If you do evil, it will return to you. When the second hour comes, We will raise up your enemies to disgrace your faces, to enter the mosque as they entered it the first time, and to destroy whatever they possess.

According to Tafsir Ibnu Kathir, this verse emphasizes the principle of retribution according to charity, where all the good or bad things a person does will return to himself. Ibn Kathir explained that this verse relates to the Bani Israel, who when they obeyed Allah, they received glory and help, but when they committed disobedience, they experienced humiliation and defeat (Katsir, 2000).

b. Product Quality Indicators

According to Kotler in the Bondan Suryatmojo journal, there are several indicators

of product quality, namely (Bondan Suryatmojo, 2025):

1. Performance, involves several key operational characteristics
2. Serviceability, describes the ability to provide services for the product.
3. Durability describes the economic life of the product.
4. Reliability, the consistency of the performance produced by a product from one transaction to the next.
5. Product characteristics (features), additional parts of a product.
6. Conformance with specifications is a view of the quality of the manufacturing process to comply with predetermined specifications.

Trust

a. Understanding Trust

Trust is the belief that one will find what one desires from an exchange partner. Morman, in (Agustina et al., 2019), also defines trust as a willingness to rely on a trustworthy seller. Meanwhile, (Prasetyo, 2013) also stated that customer trust is the foundation of business which is a way to create and retain consumers. In addition, Mowen and Meyer in (Laely, 2016) also stated that consumer trust is all the knowledge that consumers have and all the loyalties that consumers make about objects, attributes and benefits.

Based on the theory presented above, it can be concluded that customer trust is a positive consumer perception of the object, attributes, and benefits of the purchased product, which can increase consumer satisfaction. Therefore, it can be said that high customer trust will have an impact on customer satisfaction and customer satisfaction. Where high customer trust will be able to increase customer satisfaction and customer satisfaction.

b. Trust Indicator

According to Flavian and Giunaliu in (Caniago, 2022), there are 3 Core Values or indicators used to build customer trust, namely:

- 1) Honesty is the most important element in building trust with others. This is intended to avoid deceitful behavior that could harm others. In everyday practice, this honesty is very difficult to implement, and from a legal perspective, a person's level of honesty is judged by the accuracy of their confessions, or what they say, and the truth of what actually happened.
- 2) Competent, is the ability to carry out tasks in building knowledge based on previous experience.

- 3) Openness, is the absence of confidentiality because customer trust will decrease, there is a lack of transparency from the bank in carrying out its duties, thus an attitude of openness and transparency is needed between both parties in order to create relevant trust.

Personal selling

a. Understanding Personal Selling

Personal selling is a form of promotional activity, specifically a face-to-face method for introducing and attracting consumer interest in a product. Personal selling provides detailed and direct information to potential consumers about a product or service. According to (Kotler, 2012), In Panjaitan, it is stated that "Face-to-face interaction with one or more prospective purchasers for the purpose of making presentations, answering questions, and procuring orders." Personal selling is a face-to-face interaction with one or more prospective buyers for the purpose of making presentations, answering questions, and procuring orders (Panjaitan, 2016).

According to Yousif in an international journal, personal selling is a strategy used by salespeople to convince customers to buy their products. In this process, salespeople provide comprehensive product information and attempt to allay any doubts or concerns consumers may have. Therefore, personal selling focuses not only on sales but also on building consumer trust and comfort with the product being offered, which ultimately contributes to the success of the overall strategy (Yousif, 2016). Meanwhile, according to Kennedi & Soemanegara in (Rohaeni, 2016), personal selling is an improvisation of sales using person to person communication.

According to experts, personal selling focuses not only on sales transactions but also on building trust, comfort, and long-term relationships with consumers. In marketing communications, personal selling is a vital partner that cannot be replaced by other promotional elements.

b. Personal selling indicators

According to (Tjiptono, 2004) in (Putra et al., 2021) the indicators for measuring the effectiveness of personal selling in increasing the number of customers are:

- 1) Communication skills are the bank's skills in conveying information clearly, persuasively and convincingly to potential customers.
- 2) Product knowledge is an important factor in personal selling where the party must truly understand the product they are offering so that potential customers understand the product they will use.

- 3) Creativity is a strategy used to attract the interest of potential customers and can differentiate products or services from competitors.
- 4) Empathy is the ability to understand customer feelings and needs (Sukmana & Japarianto, 2017).

Customer Satisfaction

a. Understanding Satisfaction

Customer satisfaction is the level of feeling a person feels when comparing the performance of a product or service they received with their expectations. Generally, satisfaction is defined as the similarity between the performance of the product or service received and what the consumer expected (Sangadji & Sopiah, 2013). According to Muhammad Nur Rianto in the journal (Nurdin et al., 2020) one of the primary goals of service companies is to create customer satisfaction. Customer satisfaction is the result of the customer's assessment of what they expect from purchasing and consuming a product or service.

According to Oliver in (Barnes, 2003), satisfaction is a customer's response to the fulfillment of needs, which indicates that the customer's assessment of the goods or services provides a level of comfort related to the fulfillment of a need, including the fulfillment of needs that do not match expectations or fulfillment that exceeds customer expectations.

Based on the definitions above, it can be concluded that a person's sense of satisfaction or disappointment is based on the comparison between what they actually receive and what they expected. Consumers are satisfied if the goods and services they purchase meet their expectations, and vice versa (Satria & Diah Astarini, 2023).

b. Factors Influencing Satisfaction

As for Factors that can influence customer satisfaction are:

- 1) Product quality, where if the product used by the customer has quality value, then when conducting an evaluation, the customer will show satisfaction with the product.
- 2) A good service system where customers will feel satisfied if they have received good service that meets or exceeds their expectations as consumers.
- 3) Emotional, namely customers will tend to feel happy and gain confidence in a product if the product they use can provide satisfaction that exceeds their desires as customers.
- 4) Cost and ease of obtaining products, namely customers tend to feel more satisfied if the products they use do not require additional costs or do not require a long time to get the products they want (Lupiyoadi, 2005).

c. Customer Satisfaction Indicators

As for Indicators related to customer satisfaction are:

- 1) Conformity to expectations is the level of conformity between the performance expected by the customer and that expected by the customer.
- 2) Return visit interest is the customer's willingness to come back or use the service again.
- 3) Willingness to recommend is the customer's willingness to offer the product or service to others after using the product or service (Tjiptono, 2004).

Hypotheses Development

- H1: Product quality influences customer satisfaction using Pegadaian Syariah Palu Plaza products
- H2: Trust influences customer satisfaction in using Pegadaian Syariah Palu Plaza products
- H3: *Personal selling* influence on customer satisfaction using Pegadaian Syariah Palu Plaza products
- H4: Product quality, trust, and personal selling have a simultaneous influence on customer satisfaction using Pegadaian Syariah Palu Plaza products.

Methods

This study uses a quantitative approach with a causal-comparative design to analyze the influence of product quality, trust, and personal selling on customer satisfaction at Pegadaian Syariah Palu Plaza. The study population includes all 1,254 active customers from 2023–2025, with a sample of 100 respondents determined using a non-probability sampling technique through the accidental sampling method.

Data were collected through three main techniques, namely a questionnaire as the primary data source containing a list of structured questions, secondary data obtained from books, journals, and relevant online sources, and documentation in the form of archives and photographs of research activities. Data analysis was carried out quantitatively using SPSS software through several stages, namely validity testing with the Pearson Product Moment method to ensure the validity of the questionnaire items, reliability testing with Cronbach's Alpha to measure the consistency of the instrument, and classical assumption testing including normality, multicollinearity, and heteroscedasticity tests to ensure the feasibility

of the regression model. Next, multiple linear regression analysis was conducted to test the effect of independent variables on the dependent variable, followed by partial (t-test) and simultaneous (F-test) tests to see the influence of each and the overall variable, and the coefficient of determination (R^2) test to determine the contribution of product quality, trust, and personal selling to customer satisfaction. This analytical approach and technique were chosen to produce objective and reliable empirical findings regarding the factors that influence customer satisfaction at Pegadaian Syariah Palu Plaza.

Results

Multiple Linear Regression Test

This study uses the multiple linear regression method. Multiple linear regression analysis is a non-parametric statistical analysis method or tool that functions to analyze the relationship between two or more variables in different studies, namely independent variables and dependent variables. This requires data consisting of several grouped observations and measurements. This study will examine the influence, both partially and simultaneously, of the research variables. Suwartono, Basics of Research Methodology (Yogyakarta: CV Andi Offset, 2014).

The following are the test data results which are the output data for SPSS 25:

Table 1. Multiple Linear Regression Test

Model	Coefficients ^a				
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1,551	1,985		,781	,437
Product Quality	,102	,040	,148	2,516	,014
Trust	,351	,061	,405	5,715	,000
<i>Personal selling</i>	,399	,056	,504	7,110	,000

a. Dependent Variable: Customer Satisfaction

Source: Data processed by researchers using SPSS version 25, 2025.

Regression Equation:

$$Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + e$$

$$Y = 1.551 + 0.102X_1 + 0.351X_2 + 0.399X_3$$

Interpretation of Regression Results

1) Constant Value ($a = 1.551$)

Shows that if the independent variables (X_1, X_2, X_3) have a value of zero, then customer

satisfaction (Y) still has a value of 1.551.

2) Product Quality (X1)

The regression coefficient is 0.102 with a significance level of 0.014 (<0.05). This means that product quality has a positive and significant influence on customer satisfaction.

3) Trust (X2)

The regression coefficient is 0.351 with a significance level of 0.000 (<0.05). This means that trust has a positive and significant influence on customer satisfaction.

4) Personal selling(X3)

The regression coefficient is 0.399 with a significance level of 0.000 (<0.05). This means that personal selling has a positive and significant influence on customer satisfaction.

Hypothesis Testing

T-test

Used to find out whether the independent variables, namely (X1), (X2), (X3) and (X4) actually make a partial contribution to the dependent variable (Y) or not.

Table 2. T-test
Coefficientsaa

Model	Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1 (Constant)	1,551	1,985		,781	,437
Product Quality	,102	,040	,148	2,516	,014
Trust	,351	,061	,405	5,715	,000
Personal selling	,399	,056	,504	7,110	,000

a. Dependent Variable: Customer Satisfaction

Criteria:

If the Sig value is less than 0.05 -> has an effect

If the Sig value is greater than 0.05 -> no effect

Table 3. T Hypothesis Test

Variables	Sig Value	Significance 5%	Criteria
X1	0.014	0.05	There is an Influence
X2	0,000	0.05	There is an Influence
X3	0,000	0.05	There is an Influence

Source: Data processed by researchers using SPSS version 25, 2025.

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- 1) Product Quality (X1) has a significance value of $0.014 < 0.05$, so it can be concluded that X1 has a significant effect on customer satisfaction.
- 2) Trust (X2) has a significance value of $0.000 < 0.05$, so it can be concluded that X2 has a significant effect on customer satisfaction.
- 3) *Personal selling*(X3) has a significance value of $0.000 < 0.05$, so it can be concluded that X3 has a significant effect on customer satisfaction.

F test

This test is a test used to determine whether the independent variables, namely (X1), (X2), (X3) and (X4) actually contribute together or simultaneously to the dependent variable (Y) or not.

Table 4. F Hypothesis Test ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	469,382	3	156,461	65,205	,000b
Residual	230,355	96	2,400		
Total	699,737	99			

a. Dependent Variable: Y2

b. Predictors: (Constant), X3, X1, X2

Source: Data processed by researchers using SPSS version 25, 2025.

The results of the F test (simultaneous) show that the calculated F value (65.2) > F table (2.6), with a significance level of $0.00 < 0.05$. This means that the independent variables (Product Quality, Trust, and Personal Selling) together have a significant effect on the dependent variable (Customer Satisfaction).

Determinant Coefficient Test

The coefficient of determination test is a test conducted to determine the percentage of influence of research variables, namely independent variables, on the dependent variable. The results of statistical calculations by SPSS version 23 show the percentage of influence of independent variables on the dependent variable as follows:

Table 5. Determinant Coefficient Test Model Summary

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	,819a	,671	,661	1,54904

a. Predictors: (Constant), Personal selling, Product quality, Trust

b. Dependent Variable: Customer Satisfaction

Source: Data processed by researchers using SPSS version 25, 2025.

The Adjusted R Square value of 0.661 indicates that 66.1% of the variation in Customer Satisfaction can be explained by Product Quality, Trust, and Personal Selling. The remaining 33.9% is explained by other factors not included in this research model.

Discussion

The Influence of Product Quality on Customer Satisfaction at Pegadaian Palu Plaza

Based on the results of the regression analysis, it was found that product quality has a regression coefficient of 0.102 with a significance value of 0.014 (<0.05). This indicates that product quality has a positive and significant effect on customer satisfaction. Thus, the higher the assessment of product quality, the higher customer satisfaction, and vice versa. The results of the t-test support this finding, where the significance value for the Product Quality variable is $0.014 < 0.05$. Thus, the hypothesis stating that product quality influences customer satisfaction is accepted.

The positive influence can be influenced by several factors, including: at Pegadaian Palu Plaza, customer satisfaction is more often built through personal interactions, speed of service, and a sense of security created by the application of sharia principles. Therefore, product quality is sometimes not the sole determinant of satisfaction. The results of this study align with the findings of (Aditama & Latifah, 2025) who stated that product quality has a positive effect on customer satisfaction at Pegadaian Syariah.

The results of this study can be explained by the Theory of Planned Behavior proposed by Ajzen. TPB states that individual behavior is influenced by three factors: attitude toward the behavior, subjective norms, and perceived behavioral control. In this study, even though the product quality is objectively considered good, if the customer's attitude toward the product does not match expectations, social norms favor other options, or perceived behavioral control is weak (for example, procedures are considered complicated), then satisfaction can still decrease.

Based on the analysis, it can be concluded that product quality has a positive and significant impact on customer satisfaction. This indicates that improving product quality can directly increase customer satisfaction. Thus, the research objective of examining the effect of product quality on customer satisfaction at Pegadaian Syariah Palu Plaza has been achieved. These findings emphasize the importance of a comprehensive strategy that emphasizes product quality to achieve optimal results.

The Influence of Trust on Customer Satisfaction at Pegadaian Palu Plaza

Based on the results of the regression analysis, the Trust variable (X_2) has a

regression coefficient of 0.351 with a significance value of 0.000 (<0.05). This indicates that trust has a positive and significant effect on customer satisfaction. In other words, the level of customer trust in Pegadaian Palu Plaza also influences their tendency to remain loyal to the institution. The t-test results also show that Trust has a significance value of less than 0.05, namely 0.000. This means that the hypothesis stating that trust has a positive and significant effect on customer satisfaction is accepted.

Furthermore, several factors may influence these results, including the assumption that trust in Pegadaian is inherent due to its status as an official institution, making it a primary consideration in determining customer satisfaction. Therefore, trust is a dominant factor in shaping customer satisfaction. These research findings align with research by (Kasturi et al., 2023) which found that trust has a positive and significant impact on customer satisfaction, particularly in Sharia-compliant financial institutions. Thus, the results of this study further strengthen the empirical evidence that trust is a key variable in building customer satisfaction.

When linked to the Theory of Planned Behavior (TPB), trust can be viewed as part of both attitude and perceived behavioral control. When research results show a significant influence on trust, this implies that a positive attitude or belief in Islamic Pawnshops directly influences satisfaction. Satisfaction itself is influenced by subjective norms and actual experiences using products related to trust.

From this description, it can be concluded that trust has a positive and significant effect on customer satisfaction at Pegadaian Palu Plaza. This indicates that trust is a dominant factor in creating customer satisfaction. Therefore, the research objective of examining the influence of trust on customer satisfaction has been achieved. The results indicate that this variable has an influence consistent with the expected results.

The Influence of Personal Selling on Customer Satisfaction at Pegadaian Palu Plaza

The results of the regression analysis show that the Personal Selling variable (X3) has a regression coefficient of 0.399 with a significance value of 0.000 (<0.05). This means that Personal Selling has a significant positive influence on customer satisfaction. Its greater influence compared to other variables is due to the direct interaction between the officer and the customer, thus building trust, providing clear explanations, and creating a more personal and convincing service experience. In other words, the personal selling activities carried out by Pegadaian Syariah Palu Plaza have been able to provide a real impact in increasing customer satisfaction.

Based on the t-test results, a significance value of 0.000 was obtained, lower than the

0.05 significance level. Thus, the hypothesis stating that personal selling has a positive and significant effect on customer satisfaction is accepted. This finding indicates that the role of personal selling can be a major determining factor in influencing customers' decisions to remain loyal to Pegadaian Syariah. This research aligns with (Sulo et al., 2024) research which shows that personal selling has a significant effect on customer satisfaction through the intensity of direct communication conducted by officers.

Several factors that may explain these results include the intensity of direct interaction between officers and customers, optimal information delivery, and increasing customer preference for digital media for obtaining product information. These conditions indicate that personal selling strategies are effective in building long-term relationships with customers. Although satisfaction is largely influenced by transaction experience, service quality, and ease of access, personal selling can also be a significant factor in creating customer satisfaction.

From the perspective of the Theory of Planned Behavior (TPB), personal selling plays a role in shaping subjective norms through interpersonal influence, for example when staff provide recommendations or product education. When research results show a significant influence, this can be interpreted as indicating that the subjective norms formed through personal selling are strong enough to influence customer loyalty intentions and behavior. Satisfaction is more determined by individual attitudes and perceived behavioral control in product use.

The research results concluded that personal selling had a positive and significant impact on customer satisfaction at Pegadaian Syariah Palu Plaza. This indicates that the direct promotional strategy employed by Pegadaian has been effective in building customer satisfaction. Thus, the research objective of examining the influence of personal selling on customer satisfaction has been achieved, with results indicating that this factor can be a dominant variable in influencing customer satisfaction.

The Simultaneous Influence of Product Quality, Trust, and Personal Selling on Customer Satisfaction at Pegadaian Palu Plaza

Based on the F-test results, the calculated F value of 65.2 is greater than the F-table value of 2.6, with a significance level of <0.000 . This indicates that the independent variables, namely Product Quality, Trust, and Personal Selling, simultaneously have a significant effect on the dependent variable, namely Customer Satisfaction. This means that these three variables together contribute to the formation of customer satisfaction.

These results indicate that customer satisfaction at Pegadaian Syariah Palu Plaza is

formed by a combination of complementary factors. Product quality contributes to shaping customer perceptions when combined with trust and personal selling. In other words, customer satisfaction is better understood as the result of the interaction of several variables, rather than being determined by a single factor. Field findings support these results.

Based on interviews with several respondents, the majority stated that gold pawn products at Pegadaian Syariah Palu Plaza are more popular than similar products at other institutions, such as cooperatives or conventional financing institutions. The main reasons cited were the faster and easier service process, the perceived fairer gold appraisal value, and the guaranteed security provided by Pegadaian Syariah as an official government-supervised institution. Furthermore, respondents also noted that the application of sharia principles makes them feel calmer and more confident, thus increasing their trust in continuing to use Pegadaian's gold pawn services.

Furthermore, customers acknowledged that despite other financial institutions offering similar products, they still chose Pegadaian Syariah due to the emotional connection they felt with the staff, the promotions they conducted through personal selling, and Pegadaian's long-standing reputation. This demonstrates that customer satisfaction is driven not only by rational factors like price and appraisal value, but also by psychological aspects such as a sense of security, trust, and comfort in interacting with the institution.

These findings align with the Theory of Planned Behavior (TPB), which asserts that consumer behavior is influenced by attitudes, subjective norms, and perceived control. In the context of this study, product quality reflects customers' positive attitudes toward gold pawn services, trust reflects perceived behavioral control through confidence in the security and legitimacy of transactions, while personal selling is related to subjective norms through social interactions with officers.

Thus, it can be concluded that product quality, trust, and personal selling simultaneously have a significant impact on customer satisfaction, and this is reinforced by field findings that gold pawning at Pegadaian Syariah Palu Plaza is more popular than similar products from other institutions. These results emphasize the importance of an integrated approach in customer satisfaction improvement strategies, where institutions must not only focus on product quality but also build trust and strengthen personal selling to maintain a competitive advantage in the Sharia financial services market.

Conclusion

Based on the research results, it can be concluded that product quality, trust, and personal

selling have a positive and significant influence on customer satisfaction at Pegadaian Syariah Palu Plaza. Good product quality has been proven to increase satisfaction because it provides customers with a sense of assurance that the products offered meet their needs and expectations. Trust is also an important factor in determining satisfaction, where customers feel more satisfied when they perceive Pegadaian as an institution that is honest, transparent, and professional in providing services. Furthermore, personal selling plays a significant role in building good relationships between officers and customers through effective direct communication and a personalized approach.

Overall, the research findings indicate that these three variables mutually support each other in creating customer satisfaction. Pegadaian Syariah Palu Plaza needs to maintain product quality, increase trust through consistent and accountable service, and strengthen its personal selling strategy to ensure customers feel cared for and appreciated. By managing these three aspects in an integrated manner, Pegadaian can maintain customer satisfaction and build long-term customer loyalty.

Suggestion

Based on the conclusions presented, the researchers offer several recommendations that are expected to benefit various parties. For customers, it is important to continue optimizing service strategies as a key factor influencing satisfaction, by considering the quality of staff interactions, speed of service, and the suitability of products to their actual needs. Personal selling strategies should also be strengthened through a digital marketing approach to make product information more accessible to customers accustomed to using technology. For Sharia Pawnshops, it is recommended to better understand the features and benefits of each product to be able to tailor offerings to customers' financial needs. Furthermore, the results of this study can serve as a reference for further research by adding other variables such as service quality, religiosity, or customer experience to gain a more comprehensive understanding. Future research is also expected to be able to formulate an integrated strategy that not only emphasizes product quality but also considers aspects of service, communication, and long-term customer satisfaction as a whole.

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