International Journal of Scientific Multidisciplinary Research (IJSMR)
Vol.2, No.9, 2024: 1235-1250

The Influence of Service Quality, Ease of Transaction and Transaction Security on Customer Satisfaction at PT Pegadaian UPC Adam Malik Medan City

Ruth Yoseline Sihombing[1*], Clarita Surabina Br Purba[2] Grescilya Br Tarigan[3], Enda Noviyanti Simorangkir[4]
Universitas Prima Indonesia, Medan
Coressponding Author: Ruth Yoseline Sihombing ruthhysl22@gmail.com

A R T I C L E I N F O

Keywords: Service Quality, Ease of Transaction, Transaction Security, Customer Satisfaction

Received : 18 July
Revised : 9 August
Accepted: 10 September

A B S T R A C T

This At PT Pegadaian UPC Adam Malik in Medan City, research was done. Finding out how much Service Quality, Transaction Ease, and Transaction Security affect Customer Satisfaction at PT Pegadaian UPC Adam Malik Medan City was the aim of this study. This study employed a quantitative methodology, utilizing a sample of sixty questionnaires. SPSS was utilized to process the data. The study's findings suggest that service quality (X1) and customer happiness (Y) are significantly influenced by each other, at least in part (t-test). As the significance value of 0.043 is less than 0.05, it is evident that Ha is accepted and Ho is accepted. Partially (t-test), it was found that Ease of Transaction (X2) does not have a significant effect on Customer Satisfaction (Y). This is indicated by the acquired significant value (0.242 <0.05), indicating the rejection of Ho and the acceptance of Ha. It was discovered that Transaction Security (X3) and Customer Satisfaction (Y) are significantly impacted simultaneously (F-test). This is demonstrated by the significant value that was achieved (0.005 <0.05), indicating acceptance of both Ha and Ho

DOI: https://doi.org/10.55927/ijsmr.v2i9.11404
ISSN-E: 2986-5042
https://journal.formosapublisher.org/index.php/ijsmr

INTRODUCTION

Currently, globalization has caused rapid changes in the business world, these changes are made so that the organization's goals can survive and even improve its business performance. Various economic fields related to finance have become an inevitable need. Financial institutions that are more related to the fulfillment of funds used to carry out production activities are sources of the economy in today's modern world. In realizing equitable public welfare, the government has established credit institutions for the community in the form of banking or non-banking.

With the establishment of these credit institutions, the government hopes that the community can be helped in terms of capital to develop businesses for the upper middle class, as well as for the lower middle economic class to satisfy their day-to-day requirements. It is expected of the established credit institutions to be able to offer credit with terms and conditions that don't put undue strain on the community. In today's highly competitive financial services industry, where credit is extended to the public, service quality plays a critical role in the growth of the business. One of the best ways for businesses to compete with one another is to provide excellent customer service. It is envisaged that by offering quality service, it can meet customer satisfaction.

An important factor in determining customer happiness is service quality. The consumer will be unhappy if the business does not satisfy their needs. On the other hand, the consumer will be happy if the business is able to satisfy their needs. Achieving customer satisfaction can have a number of effects or advantages, such as fostering a close and personal relationship between the business and its clients, giving it a solid foundation for recurring business and building client loyalty, and encouraging client recommendations through word-of-mouth that can increase revenue.

PT Pegadaian (Persero) is one of the credit organizations that can assist the community in obtaining credit with ease. Pawnshops are defined as Pegadas in accordance with Government Regulation (PP) No. 10 of 1990. are actions where valuables are pledged to certain persons in exchange for a sum of money worth the collateral that will be redeemed according to the agreement between the customer and the pawnshop. The attraction of pawnshops is the existence of a simple loan process and requirements, low interest and an estimate of the collateral that is close to their needs. Pegadaian which provides money loans to the community quickly and easily, then PT. Pawnshops must provide maximum service to customers in order to achieve customer satisfaction with the company. With the existence of PT. Pegadaian, it is expected to prevent the occurrence of illegal pawnshops. That way, the community will be more financially assisted and will not be deceived or entangled in illegal pawn agreements whose loan interest will ensnare the person who makes the pawn. Thus, in order to establish a solid and intimate relationship with its clients, the business needs to be able to inspire loyalty in them. The company's long-term prosperity will depend heavily on this close-knit relationship. The author is interested in researching customer satisfaction at PT. Pegadaian (Persero) Upc Adam Malik, Medan City, based on the context of the problem that has been described, as mentioned in a study

entitled "**The Influence of Service Quality, Ease of Transaction and Transaction Security on Customer Satisfaction at PT Pegadaian UPC Adam Malik Medan City".**

LITERATURE REVIEW

The Influence of Service Quality on Customer Satisfaction

One of the most important variables affecting client loyalty and happiness is service quality. Atmaja (2018) asserts that a strong and favorable correlation exists between customer loyalty and service excellence. This implies that clients are more likely to stick with a business if they receive high-quality service. As a result, there is a substantial association between customer happiness and loyalty, with satisfied customers being more likely to stay loyal. In a similar vein, Setiawan (2014) discovered that customer loyalty is highly influenced by service quality. Strategic planning for businesses, especially banks, requires a grasp of the elements that influence client loyalty. By implementing customer loyalty programs that are focused on service quality, businesses can reduce the higher expenses involved in attracting new customers while simultaneously assisting in the retention of current ones. In essence, investing in service quality is a cost-effective way to maintain and grow a loyal customer base.

The Influence of Ease of Transaction on Customer Satisfaction

In According to the Big Indonesian Dictionary, convenience is something that can speed up and assist business; therefore, the difficulty of putting the plan into action must be taken into account.

The term "ease of transaction" refers to a person's sense of how simple it is to use technology, according to the journal Wisnu Rayhan Adhitya (2019). Convenience in the context of technology is described as computer technology that is simple to use and comprehend (Putri & Suyanto, 2019).

It should be that a transaction can be carried out through a process that is as easy as possible so that it does not become a burden for users in carrying out the transaction. So, The use of information technology that is simple to use and comprehend when conducting a transaction activity is known as ease of transaction. People's interest in using this form of transaction will be encouraged by its increased convenience of use. Lestari & Indriana's (2021) research indicates that convenience has a big impact on customer satisfaction.. Consumers are helped in carrying out transaction activities because they do not require excessive effort and reduce the risk of difficulty so that it can increase customer or consumer satisfaction.

The Effect of Transaction Security on Customer Satisfaction

One of the key components of an information system is security. The goal of online transaction security is to stop fraud, or at least identify it, in information-based systems where the data is not physically meaningful. Anita Sindar RM Sinaga (2020:3) states that "A state of independence from danger or threat is indicated by the condition of security. One of the most crucial elements of an information system is security.

The Influence of Service Quality, Ease of Transactions and Transaction Security on Customer Satisfaction

Satisfaction is a condition that describes the customer's feelings of happiness or disappointment about the effectiveness of a good or service. This happens when a client compares their thoughts and benefits of a used goods. Comparing the outcomes and performance gained from using the service is another way to define customer satisfaction. Oliver (2019) defines contentment as a person's emotional state following a comparison of their performance and/or results with their expectations. Customer satisfaction, as defined by Kotler and Keller in Priansa (2018), is the emotion that emerges from contrasting the estimated performance (or outcomes) of the product with the anticipated performance (or results).

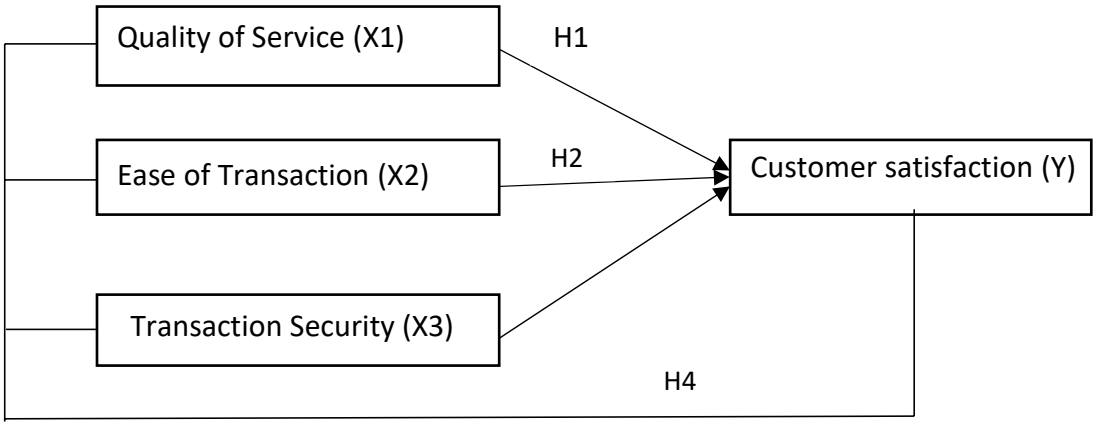

Figure 1. Conceptual Framework

Research Hypothesis

The hypothesis of this study is:

H1: Service Quality affects Customer Satisfaction at PT Pegadaian UPC Adam Malik, Medan City.

H2: Ease of Transaction affects Customer Satisfaction at PT Pegadaian UPC Adam Malik, Medan City.

H3: Transaction Security affects Customer Satisfaction at PT Pegadaian UPC Adam Malik, Medan City.

H4: Service Quality, Ease of Transaction and Transaction Security affect Customer Satisfaction at PT Pegadaian UPC Adam Malik, Medan City

METHODOLOGY

Place and Time of Research

This study was carried out at Medan City at PT Pegadaian UPC Adam Malik. The study was carried out in May and June of 2024.

Research Approach

This study's methodology is quantitative in nature since quantifiable data are gathered and analyzed using numbers and statistics. This kind of study falls under the category of quantitative descriptive research. This research has a descriptive and explanatory nature.

Research Population and Sample

Sugiyono (2020:80) defines a population as a generalization area made up of items or people with specific attributes and traits chosen by research to be examined before conclusions are made. Thus, in addition to individuals, the population also consists of items and other natural objects. The population of an object or topic encompasses all of its attributes and is not limited to the quantity of objects or subjects being investigated.

"Population is the whole of objects or individuals who have certain characteristics (properties) that will be studied," states Silaen (2018:87). The term "population" can also refer to the "universe," which denotes the entirety of everything, including both living and inanimate items.

Sugiyono (2020:81) asserted that the sample is representative of the population's size and makeup. Researchers can use samples from the population if it is huge and they are unable to investigate the entire population for any number of reasons, such as a lack of resources, labor, or time. The population will benefit from the conclusion based on what is learned from it. Because of this, samples drawn from the population need to be accurately representative.

"A sample is a part of the population that is taken in certain ways to measure or observe its characteristics," states Silaen (2018: 87). The sample size in this study was established by the author utilizing the Slovin formula (Silaen, 2014: 91).

Data Collection Techniques

Utilizing scientific approaches, data collecting procedures enable researchers to methodically gather data for analysis. Since gathering data is the primary goal of research, data collection procedures are the most crucial stage of the process, according to Sugiyono (2019). There are numerous locations, resources, and methods for gathering data.

Types and Sources of Data

Sugiyono (2015) defines quantitative data as numerical or qualitative data that takes the shape of numbers. Employees of a medical device distributor company in Semarang who are willing to participate as respondents and complete the questionnaire will receive the quantitative data for this study in the form of a questionnaire.

Secondary data is information gleaned from sources that were already in existence. Sugiyono (2015) defines secondary data sources as those that, for instance, supply data to data collectors indirectly through documents or other persons.

Classical Assumption Test

- **Normality Test**

The normality test, according to Ghozali (2016:154), is used to determine whether or not the independent variables, dependent variables, or both are regularly distributed in the regression model. If the variables are not regularly distributed, the statistical test becomes less significant. Using the One Sample Kolmogorov Smirnov, one can test for data normality. If the significant result is greater than 0.05, the data is considered normally distributed. On the other hand, One Sample Kolmogorov Smirnov testing is considered abnormally distributed if the significant value of the test is shows a value below 0.05.

- **Multicollinearity Test**

This The purpose of a multicollinearity test is to determine whether the independent variables in a regression model are correlated (Ghozali, 2016). The variance inflation factor, or VIF, value and the tolerance value are examined in order to determine multicollinearity. When compared to other independent variables, tolerance serves as a measure of the variability of the chosen independent variables. Typically, a tolerance value of 0.10 or higher, or a VIF value more than 10, is utilized as the cut-off value.

- **Heteroscedasticity Test**

According to Santoso (2016), the heteroscedastic test determines if the inequality of the residual variance for each and every observation in the regression model deviates from the traditional assumption of heteroscedasticity. The lack of heteroscedasticity symptoms is a prerequisite that needs to be satisfied in the regression model. The significance value is the foundation for determining whether or not there is a heteroscedasticity symptom are greater than 0.

- **Autocorrelation Test**

Gani and Amalia (2015) stated that The influence of observers or data in a variable that is related to one another is strongly related to the Autocorrelation test. The regression model will perform poorly if the data exhibits autocorrelation symptoms because it will yield parameters that defy logic and common sense. The Durbin Watson Test (DW test) is one method for determining if autocorrelation is present or absent. The Durbin Watson test will be used to determine the DW value. The number of samples (n), the number of variables, and a significance level of 5% (0.05) will be used to compare this value with the table value.

- **Multiple Linear Regression Analysis**

An analysis that links two or more independent variables to a dependent variable is called multiple regression analysis. Measuring the strength of the association between two or more variables is the goal of multiple regression analysis (Bahri, 2018, p. 195). The following is the general equation for multiple linear regression:

$$Y = a + b1X1 + b2X2 + b3X3$$

Description:
Y = Company Value (dependent variable)
X1 = Liquidity (independent variable)
X2 = Profitability (independent variable)
X3 = Company Size (independent variable) a = Constant
b = Regression coefficient

Determination Coefficient (Adjusted R2)

According to (Bahri, 2018, p. 192) the determination coefficient (R2) evaluates the proportion of each independent variable's influence on the dependent variable, or alternatively, the model's capacity to explain the variance of independent factors on the dependent variable. The value of the R-squared can be used to calculate the coefficient of determination. The range of the coefficient of determination is 0 to 1. A low R2 value suggests that the independent variables' capacity to explain the dependent variable is severely constrained. When the independent variables have nearly all the information required to predict the fluctuation of the dependent variable, the R2 value is close to 1 with a more precise model.

Partial Hypothesis Testing (T Test)

Sugiyono (2014: 213) states that when a controlled variable is present, the t test is utilized to evaluate the hypothesis regarding the association between two or more variables. If both the regression coefficient and the sig value are in the same direction, the hypothesis is accepted. depending on each person separately with a 5% degree of hypothesis certainty. The evaluation standards state that the t count and t table value must be compared at a significant level (α) of 5%. provisions.

H0 Accepted if: t count <t table Hα Accepted if: t count > t table

Simultaneous Hypothesis Testing (F Test)

The F Test seeks to ascertain the simultaneous influence of independent variables, according to Sugiyono (2014: 96). If the model's Sig F value is less than or equal to alpha 0.05, it can be considered viable. The decision-making criteria are:

Ho will be rejected if the significance value of the F table is less than 0.05 or if the F count is more than the F table. If F count <F table or its significance value >0.05, then Ho will be approved.

RESULTS AND DISCUSSION

Descriptive Statistics

A subfield of statistics called descriptive statistics is concerned with gathering, presenting, and characterizing data.. Its main purpose is to summarize and draw information from a data set in a clear and understandable way. Descriptive statistics provide a general overview of the data at hand, but are not used to make inferences or predictions about a larger population.

Table 1. Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
X1	60	2.00	5.00	4.2542	.81886
X2	60	2.00	5.00	4.3167	.83345
X3	60	2.00	5.00	4.3000	.77268
Y1	60	2.00	5.00	4.2167	.92226
Valid N (listwise)	60				

Source: SPSS 25 Processing

1. The Service Quality variable (X1) has a sample size of 60, a minimum value of 2, a maximum value of 5, a mean of 4.2542, and a standard deviation of 0.81886, according to the descriptive statistical statistics presented above.
2. The Ease of Transaction variable (X2) has a sample size of 60, a minimum value of 2, a maximum value of 5, a mean of 4.3167, and a standard deviation of 0.83345, according to the descriptive statistical statistics shown above.
3. The Transaction Security variable (X3) has a sample size of 60, a minimum value of 2, a maximum value of 5, and a mean, according to the descriptive statistical results above 4.3000 with a 0.77268 standard deviation
4. The Customer Satisfaction variable (Y) has a sample size of 60, a minimum value of 2, a maximum value of 5, a mean of 4.2167, and a standard deviation of 0.92226, according to the descriptive statistical statistics above.

Classical Assumption Test Results

This traditional assumption test aims to guarantee the accuracy, impartiality, and consistency of the regression equation that results. SPSS version 25 software is used to analyze the findings of this traditional assumption test. The Heteroscedasticity, Autocorrelation, Multicollinearity, and Normality tests are among the traditional assumption tests that are performed.

Normality Test

The results of the normality test indicate whether the data is distributed normally or originates from a population with a normal distribution. The Normalcy Test yielded the following results:

Table 2. One-Sample Kolmogorov-Smirnov Test

			X1	X2	X3	Y1	Unstandardized Residual
N			60	60	60	60	60
Normal Parameters[a,b]	Mean		4.2542	4.3167	4.3000	4.2167	.0000000
	Std. Deviation		.81886	.83345	.77268	.92226	.41179477
Most Extreme Differences	Absolute		.252	.311	.251	.319	.220
	Positive		.181	.206	.182	.198	.217
	Negative		-.252	-.311	-.251	-.319	-.220
Test Statistic			.252	.311	.251	.319	.220
Asymp. Sig. (2-tailed)			.000[c]	.000[c]	.000[c]	.000[c]	.000[c]
Monte Carlo Sig. (2-tailed)	Sig.		.001[d]	.000[d]	.001[d]	.000[d]	.006[d]
	99% Confidence Interval	Lower Bound	.000	.000	.000	.000	.004
		Upper Bound	.001	.000	.001	.000	.008

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. Based on 10000 sampled tables with starting seed 2000000.

Source: SPSS 25 Processing

In the table above, there are the Kolmogorov-Smirnov test findings that were normalized using significant value criterion, like the Monte Carlo (2-tailed) method. The Monte Carlo approach uses random numbers to generate a systematic progression to assess the normalcy of data. Observing the distribution of data from samples deemed random or whose values seem excessively extreme is the aim of the Monte Carlo method. The table shows that the data is normally distributed because the significant value (using the Monte Carlo 2-tailed method) is 0.06> 0.05.

Multicollinearity Test

The following shows how to determine whether multicollinearity is present or absent based on the values of the tolerance and the variance inflation factor (VIF). table.

Table 3. Multicollinearity Test

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	T	Sig.	Collinearity Statistics Tolerance	VIF
1	(Constant)	-.367	.314		-1.170	.247		
	X1	.383	.185	.340	2.069	.043	.132	7.587
	X2	.186	.157	.168	1.184	.242	.177	5.637
	X3	.501	.171	.420	2.933	.005	.174	5.750

Dependent Variable: Y1

Source: SPSS 25 Processing

In In the aforementioned table, the independent variable's VIF value is less than 10 and its tolerance value is greater than 0.10. Thus, it can be said that the Independent variable and the dependent variable do not exhibit regression. Multicollinearity test.

Heteroscedasticity Test

The researcher conducted a Heteroscedasticity test using the glacier method as follows:

Table 4. Heteroscedasticity Test

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	T	Sig.	CollinearityStatistics Tolerance	VIF
1	(Constant)	.840	.228		3.684	.001		
	X1	-.118	.134	-.302	-.879	.383	.132	7.587
	X2	-.061	.114	-.158	-.535	.595	.177	5.637
	X3	.042	.124	.102	.342	.734	.174	5.750

a. Dependent Variable: ABS_RES

Source: SPSS 25 Processing

The significant value of the independent variable is more than 0.05, as can be seen in the accompanying table. Thus, it may be said that the regression model does not exhibit any heteroscedasticity symptoms.

Autocorrelation Test

The presence of correlation between the regression model's residuals is determined using the autocorrelation test. The Durbin-Watson test is one of the most widely used techniques for determining autocorrelation.

Table 5. Model Summary[b]

Model	R	R Square	Adjusted RSquare	Std. Error ofthe Estimate	Durbin - Watson
1	.895[a]	.801	.790	.42268	1.942

a. Predictors: (Constant), X3, X2, X1
b. Dependent Variable: Y1

Source: SPSS 25 Processing

The Durbin-Watson value is near to 2, which suggests that there is no autocorrelation between the residual and the regression model, according to the above table.

Research Methods

The research method is a series of actions aimed at finding the truth of the research. Starting with making a hypothesis then with the help of this method, the research can be processed and analyzed to produce conclusions.

Multiple Linear Analysis

The purpose of this analysis method is to ascertain whether there is a positive or negative link between the independent and dependent variables. The following are the outcomes of the SPSS data processing:

Table 6. Coefficientsa

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	T	Sig.
1	(Constant)	-.367	.314		-1.170	.247
	X1	.383	.185	.340	2.069	.043
	X2	.186	.157	.168	1.184	.242
	X3	.501	.171	.420	2.933	.005

Dependent Variable: Y1

Source: SPSS 25 Processing

Multiple linear regression analysis was employed in the testing for this investigation. The following is the regression model that can be deduced from the preceding table:

Customer Satisfaction = -0.367 + 0.383 Service Quality + 0.186 Ease of Transaction + 0.501 Transaction Security

Determination Coefficient Test (R2 Test)

The results of the R2 test, also known as the determination coefficient test, are shown in the following table:

Table 7. Model Summaryb

Model	R	R Square	Adjusted RSquare	Std. Error of the Estimate
1	.895[a]	.801	.790	.42268

a. Predictors: (Constant), X3, X2, X1
b. Dependent Variable: Y1

Source: SPSS 25 Processing

The corrected R Square values, which are based on the above table, display a value of 0.790, which is very near to 1, meaning that the independent variables (Service Quality X1, Ease of Transaction X2, Transaction Security X3) nearly all of the data required to forecast the dependent variable (Customer Satisfaction Y).

T Test

The following are the partial hypothesis test (T Test) results, which are displayed in the following table:

Table 8. T Test

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-.367	.314		-1.170	.247
	X1	.383	.185	.340	2.069	.043
	X2	.186	.157	.168	1.184	.242
	X3	.501	.171	.420	2.933	.005

a. Dependent Variable: Y1

Source: SPSS 25 Processing

1. The table above indicates that the Sig X1 value is 0.043 < 0.05, indicating that customer satisfaction (Y) is influenced by service quality (X1)
2. The table above indicates that the Sig X2 value is 0.242 > 0.05, indicating that the customer satisfaction (Y) is not impacted by the ease of transaction (X2).
3. The Sig X3 value is 0.005 < 0.05, as shown in the above table, indicating that Transaction Security (X3) influences Customer Satisfaction (Y).

F Test

Table 9. F Test

		Sum of Model Squares	Df	Mean Square	F	Sig.
1	Regression	40.178	3	13.393	74.963	.000[b]
	Residual	10.005	56	.179		
	Total	50.183	59			

a. Dependent Variable: Y1
b. Predictors: (Constant), X3, X2, X1

Source: SPSS 25 Processing

The table above indicates that the F test results are 0.000 <0.05, indicating that all three independent factors simultaneously affect the dependent variable, i.e., Service Quality, Ease of Transaction, and Transaction Security simultaneously influence Customer Satisfaction.

The Effect of Service Quality on Customer Satisfaction

The Sig X1 value is 0.043 <0.05 in the table above, which suggests that Service Quality (X1), as measured by questionnaire-based data gathering, significantly affects Customer Satisfaction (Y). Therefore, it follows that raising the caliber of services will benefit client satisfaction. Setiawan, B., and Putra, R. A. (2019), "The Effect of Service Quality on Customer Satisfaction at Bank Indonesia," is the pertinent journal article. This article looks at how customer satisfaction is affected by the kind of service banks provide. The findings indicate that factors like dependability, promptness, and empathy from service representatives have a big influence on consumer satisfaction.

The Effect of Ease of Transaction on Customer Satisfaction

The debate using the questionnaire method yielded findings, and it is known that the Sig X2 value is 0.242>0.05. This demonstrates that Customer Satisfaction (Y) is not much impacted by Ease of Transaction (X2). Therefore, even if transaction ease is a crucial component of services, customer happiness is impacted by this characteristic indirectly. For additional reading, consider the journal article "The Impact of Transaction Convenience on Customer Satisfaction: An Emprical Study" by Smith et al. (2019), which also addresses the fact that, while transaction convenience is a crucial component of the customer experience, the impact it has on satisfaction varies depending on the circumstances surrounding the service. This result is in line with the study of The study "Analysis of the Effect

of Ease of Transaction on Customer Satisfaction in Indonesian Internet Banking Services." by Pratama, A., and Sari, D. P. (2020) demonstrates that customer satisfaction in Indonesian internet banking services is not always significantly impacted by transaction ease. 3.13 Security's Impact on Client Contentment

The Sig X3 value is known to be 0.005 <0.05 based on the outcomes of the conversation using the questionnaire data gathering method. This indicates that Customer Satisfaction (Y) is significantly impacted by Transaction Security (X3). In other words, increasing security in transactions directly increases customer satisfaction. For further reference, a journal relevant to this topic is "The Role of Transaction Security in Enhancing Customer Satisfaction in the Digital Age" by Johnson et al. (2020), which discusses how transaction security is a key factor in building trust and increasing customer satisfaction, especially in banking and e-commerce services. This It also consistent with a study published in a scientific journal in 2021 by Astuti, R. D., and Widyastuti, T. increasing security in transaction services, especially mobile banking, significantly increases customer satisfaction in Indonesia.

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

PT Pegadaian UPC Adam Malik in Medan City, the purpose of this study was to determine the impact of transaction security, ease of transaction, and service quality on customer satisfaction. Sixty questionnaire samples were used in this investigation. Based on the outcomes of the data analysis, hypothesis testing, and discussion, this study can be concluded as follows:

1. At PT Pegadaian UPC Adam Malik, Medan City, it was discovered that customer satisfaction is partially impacted by service quality (t-test). The significant value of 0.043 <0.05 indicates that both Ha and Ho are accepted, as can be observed.
2. It was discovered that Customer Satisfaction is not impacted by Transaction Ease (t-test). The significant value of 0.242 <0.05 indicates that Ha is accepted and Ho is rejected, supporting this.
3. It was discovered that Transaction Security and Customer Satisfaction are impacted simultaneously (F-test). The approved values of Ha and Ho are shown by the significance value obtained (0.005 <0.05).

Recommendations

Useful suggestions for further researchers are to further develop the scope of the research, considering that the research conducted has not been able to fully describe the quality and security of transactions and what factors are needed regarding customer satisfaction at PT Pegadaian UPC Adam Malik, Medan City. In the data collection process, techniques that are estimated to be more optimal should be used.

REFERENCES

Adhitya, W. R. (2019). "Fenomena Harbolnas (Hari Belanja Online Nasional) Melalui Harga, Produk, Kemudahan Dan Keamanan Bertransaksi Terhadap Keputusan Pembelian Konsumen Secara Online Dengan Kepercayaan Sebagai Variabel Moderating Di Komplek Johor Indah Permai Ii Medan". Jmb (Jurnal Manajemen Dan Bisnis), 1(1).

Atmaja, Jaka. 2018. "Kualitas Pelayanan dan Kepuasan Nasabah Terhadap Loyalitas Pada Bank BJB," Jurnal Ecodemica, ISSN: 2355-0295, E-ISSN: 2549-8932, Vol. 2 No. 1, no. 1

(April): 63. http://digilib.uinkhas.ac.id/26707/1/Desi%20Ramadani_E20181058%20.pdf

http://eprints.kwikkiangie.ac.id/4660/3/BAB%20II%20KAJIAN%20PUSTAKA.pdf http://repository.stei.ac.id/4263/4/bab%203.pdf

http://repository.umy.ac.id/bitstream/handle/123456789/17055/BABIII.pdf?sequence=7&isAllo wed=y

https://ejournal.unsrat.ac.id/index.php/productivity/article/viewFile/40323/36110
https://ejurnal.lppmunsera.org/index.php/SM/article/download/4139/1867/

https://eskripsi.usm.ac.id/files/skripsi/B11A/2016/B.111.16.0290/B.111.16.0290-15-File-Komplit-20200220014510.pdf

https://eskripsi.usm.ac.id/files/skripsi/B21A/2019/B.211.19.0007/B.211.19.0007-05-BAB-II- 20230823125524.pdf

Lestari, S., & Indriana, K. T. (2021). Pengaruh Kemudahan Dan Keamanan Terhadap Kepuasan Konsumen Fintech (Studi Kasus Pada Pengguna Aplikasi Dana). Al-Misbah, 2(1), 66–80

Mawardi, A., & A.R., H. (2021). Pengaruh Pelayanan Digital dan Pelayanan Konvensional terhadap Kepuasan Nasabah Bank Sumsel Babel Cabang Prabumulih. Jurnal Nasional Manajemen Pemasaran & SDM, 2(3), 126–137. https://doi.org/10.47747/jnmpsdm.v2i3.364

Putri, M. S., Suyanto, A. (2019). Analisis Pengaruh Kepercayaan, Kemudahan, Dan Kualitas Informasi Terhadap Keputusan Pembelian Pada Marketplace Di Indonesia. E-Proceeding Of Management, 6(2), 2077–2082.

Setiawan, Heri. 2016. "Pengaruh Kualitas Layanan, Persepsi Nilai Dan Kepercayaan Terhadap Kepuasan Dan Loyalitas Pengguna Layanan Mobile Banking" Jurnal Keuangan dan Perbankan 20, no. 3 (September): Hlm 518, https://doi.org/10.26905/jkdp.v20i3.269.