

The Effect of Digital Service Quality on Customer Loyalty of the Terandang Pawnshop Branch in Padang City with Satisfaction as a Mediation Variable

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Abstract. *The rapid development of information technology in the Industrial Revolution 4.0 era has transformed financial transaction patterns and accelerated the adoption of digital financial services in Indonesia. However, various technical problems and user complaints indicate that the quality of digital services still needs improvement. This study aims to analyze the effect of digital service quality on customer loyalty with customer satisfaction as a mediating variable at Pegadaian Terandang Branch in Padang City. This study employed a quantitative causal research design. Data were collected from 110 Pegadaian customers who had experience using digital services through questionnaires distributed using purposive sampling techniques. The research variables consisted of digital service quality as the independent variable, customer loyalty as the dependent variable, and customer satisfaction as the mediating variable. Data were analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS) with SmartPLS software. The results show that digital service quality has a positive and significant effect on customer satisfaction and customer loyalty. Customer satisfaction also has a significant positive effect on customer loyalty. Furthermore, customer satisfaction significantly mediates the relationship between digital service quality and customer loyalty. These findings indicate that improving the accessibility, security, responsiveness, and reliability of digital services can enhance customer satisfaction and strengthen loyalty toward Pegadaian. Digital service quality plays a crucial role in building customer loyalty, both directly and indirectly through customer satisfaction. Therefore, improving digital service performance is essential to strengthen customer trust and sustain long-term loyalty in the digital financial service sector.*

Keywords: Digital Service Quality, Customer Satisfaction, Customer Loyalty, Pegadaian, Digital Financial Services

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INTRODUCTION

The development of information technology in the Industrial Revolution 4.0 era has brought about significant changes in transaction patterns and the use of digital financial services (Muljani & Ellitan, 2019; Mpofu & Mhlanga, 2022). Indonesia has become one of the countries with the fastest growing digital economy in Southeast Asia. According to the 2023 APJII report, the number of internet users reached 215.63 million, or 78.19% of the total population (Putriana,

2023). This condition indicates that people are increasingly accustomed to using digital services in their daily activities.

A publication released by Bank Indonesia also recorded a significant increase in the use of digital financial services. In 2023, the value of digital banking transactions grew by 43.4%, while electronic money transactions increased by 41.2% compared to the previous year. This growth confirms that digital services have become a primary need for the public and are influencing financial transaction patterns, including in the non-bank financial institution sector such as Pegadaian (Putri & Sutjipto, 2026; Badar & Mandala, 2025; Hidayah & Adiaman, 2025).

In the context of digital service quality, user loyalty is one of the organization's primary goals (Anser et al., 2023; Kim & Yang, 2025; Quach et al., 2016; Gede et al., 2013). Loyalty reflects users' commitment to continue using the service and recommending it to others. Increasing user loyalty provides strategic benefits for organizations, as it contributes to the effectiveness of goal achievement and the sustainability of services provided (Qatawneh et al., 2024). Therefore, digital service providers are required to ensure service quality that meets user needs and expectations.

Various studies confirm that user loyalty is significantly influenced by levels of satisfaction with digital services (Ilyas et al., 2021; Masrek & Gaskin, 2016; Veloso et al., 2025). They state that higher satisfaction with online services leads to stronger user loyalty. E-service satisfaction is a user's evaluation of their previous interaction experience with a digital service. Dissatisfied users tend to reduce their use of the service and are reluctant to continue engaging with the digital platform (Qatawneh et al., 2024).

Customer satisfaction is a crucial factor in the relationship between digital service quality and loyalty (Latif et al., 2023; Tedjokusumo & Murhadi, 2023; Agarwal & Dhingra, 2023; Demirel, 2022; Lakchan & Samaraweera, 2023). Customers who are satisfied with the convenience, security, and reliability of digital systems tend to have higher levels of loyalty. Several studies have shown that satisfaction is a strong mediator. Apriliani et al. (2024) revealed that digital service quality significantly influences customer satisfaction, which in turn impacts continued service usage. This highlights the importance of ensuring that digital services provide a satisfying and consistent user experience. Digital service satisfaction is closely linked to e-service quality.

Alkrajji & Ameen (2022) emphasize that satisfaction is a crucial element in shaping user loyalty and is strongly influenced by the quality of service provided. Mustafa et al. (2020) said that, digital service quality is also considered a key determinant of the success or failure of a digital initiative. Therefore, digital service providers must be able to deliver reliable, responsive, easy-to-use, and consistent services to increase user satisfaction and loyalty.

In the Indonesian context, Pegadaian, as a non-bank financial institution, has undertaken digital transformation by developing application-based services to support independent customer transactions (Zahabya & Putra, 2025; Nasution & Aslami, 2025; Taufik et al., 2026). However, the success of Pegadaian's digitalization is determined not only by the level of technology adoption, but also by the quality of digital services experienced by customers. When the quality of digital services does not meet expectations, customer satisfaction will decline, which in turn will result in low loyalty and a tendency for customers to return to conventional services (Zahriyah et al., 2025).

Pegadaian, as the largest non-bank financial institution in Indonesia, is also implementing digital transformation through the Pegadaian Digital Service (PDS) application (Rohmah & Subandoro, 2025; Anisa et al., 2024; Purwanto et al., 2025; Dharma, 2023). This application makes it easier for customers to conduct various transactions such as pawning, installment payments, gold purchases, and monitor transaction status. By the end of 2023, there were more than 6.3 million PDS application users with a transaction volume reaching IDR 14.54 trillion. App user growth also increased by more than 30% between 2022 and 2023, indicating that

Pegadaian's digitalization of services is increasingly being accepted by the public (Amelia et al., 2024).

However, the implementation of Pegadaian's digital services still faces several challenges. Various user reviews report complaints about system slowness, failed transactions, and inadequate customer service responses (Cho et al., 2003; Wu, 2013; Helms & Mayo, 2008). Ratings for the Tring app on the Google Play Store only indicate that there is still room for improvement in the quality of digital services experienced by customers. Below are some negative customer reviews regarding Pegadaian's service quality.

Based on these reviews, it can be concluded that Pegadaian's digital services, particularly the Tring app, still face various technical challenges that directly impact the user experience. These reviews indicate that the transition from the Pegadaian Digital app to Tring has not been fully optimized. This is indicated by numerous complaints regarding users' inability to access features that should be the app's primary functions, such as logging in, checking installments, and processing installment payments.

Several users stated that since switching to the Tring app, service quality has actually declined. For example, the installment payment feature, which previously worked smoothly on the Pegadaian Digital app, now cannot be used on the replacement app. This situation not only causes inconvenience but also hinders the smooth running of customer transactions, which should be carried out independently and efficiently through the digital platform. Other complaints relate to the app not opening or automatically exiting, preventing users from accessing essential services.

Furthermore, some reviews reveal that the app detects "third-party access" even though users are only using it on personal devices. This creates confusion and a negative perception that the app's security or detection system is not working properly. Users complain that even after reinstalling the app, the same problems persist, rendering the app inoperable. This situation creates frustration, exacerbated by a customer service response that is perceived as lacking solutions and only offers apologies without clear follow-up.

Other reviews also highlight that transaction features that should be available in the app are not yet usable. For example, users reported that they still had to visit a branch office to make installment payments, suggesting that the digital application offered little added value. The primary goal of service digitization, which is to provide greater convenience, efficiency, and accessibility, has not been fully achieved (Pradiptasari & Nur, 2025; Ilhadi et al., 2024). In fact, some customers feel that using the application adds complexity to the transaction process.

These complaints demonstrate that customer dissatisfaction with Pegadaian's digital services is a significant issue. From a service management and marketing perspective, customer satisfaction is a key factor influencing loyalty (Khan et al., 2021; Segoro, 2013). When service quality does not meet customer expectations, satisfaction levels decline, ultimately leading to decreased loyalty. This aligns with the theory that negative service experiences can erode trust, reduce the desire to reuse the service, and even encourage customers to switch to other service providers (Marpaung et al., 2024).

In this context, technical difficulties with the Tring application not only impact the convenience and effectiveness of transactions but also impact customer perceptions of Pegadaian's credibility as a financial institution. The company's responses, which tend to be uniform and consist solely of apologies without adequate technical explanations, also contribute to this perception. Customers expect more informative communication and faster, more measurable solutions to any issues that arise.

Therefore, it can be concluded that there is still a gap between the quality of Pegadaian's digital services and customer expectations. This gap is reflected in various complaints related to application failures, transaction failures, and unresponsive customer service communications.

This situation directly impacts customer satisfaction levels and has the potential to reduce their loyalty to Pegadaian (Marpaung et al., 2024). Therefore, improving application quality, comprehensive system improvements, and enhancing customer service are crucial to maintain and strengthen public trust in Pegadaian's digital services.

At the branch level, the Pegadaian Terandam Branch in Padang City demonstrated quite high transaction activity. In 2024, gold pawn transactions reached IDR 160 billion, with Outstanding Loan (OSL) growth of 25% compared to the previous year. The number of new gold customers reached 4,900 by October 2024. In early 2025, the branch's OSL reached IDR 4.8 billion on the first day back from the Eid al-Fitr holiday. This data demonstrates the high potential for digital service utilization by Pegadaian customers in the region.

In 2025, the Pegadaian Terandam Branch's Tring app averaged 563 active users per month, with a total of 6,756 customer installs. This figure demonstrates a fairly good level of digital adoption at the branch level, but still leaves room for significant growth. This data indicates that although application penetration has been achieved, daily active usage still needs to be optimized through improved service quality.

Despite the high transaction volume, this does not fully reflect the level of customer satisfaction and loyalty towards Pegadaian's digital services. Some users still prefer conventional services due to perceived system insecurity, slow processing times, or a lack of security guarantees. Apriliani et al. (2024) emphasized that when digital service quality falls short of expectations, for example due to system disruptions or poor service response, satisfaction declines, resulting in lower user loyalty.

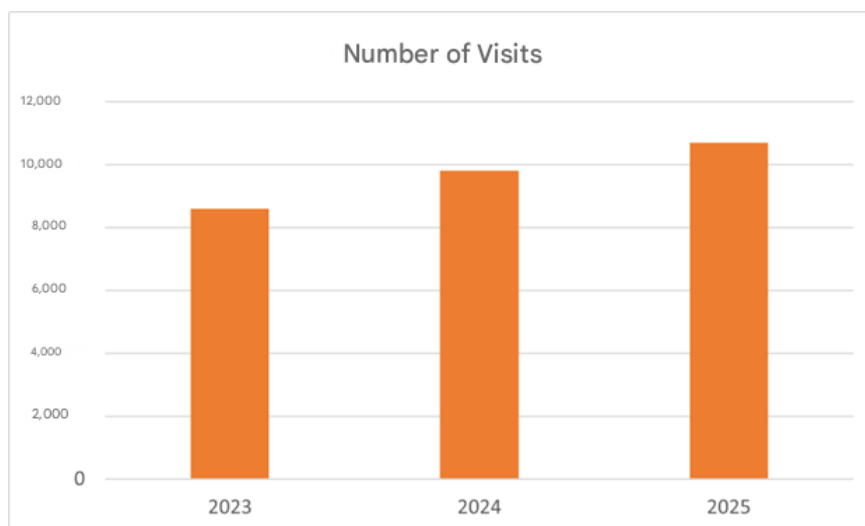


Figure 1. Customer Visits to the Terandam Branch of Pegadaian
Source: Pegadaian Terandam Branch

Data on customer visits at Pegadaian Tarandam Branch in Padang City shows a significant upward trend, from 8,000 in 2023 to 10,500 in 2024 and 11,000 in 2025, with an average annual growth rate of 17-18%, reflecting the growing appeal of financial services. Academically, this repeat visit pattern indicates a positive relationship between Pegadaian's digital service quality and e-loyalty through sustained customer satisfaction. Further analysis is needed to test the correlation with variables such as online service quality and digital promotions to deepen our empirical understanding of pawnshop customer loyalty.

This phenomenon is evident among customers of Pegadaian Terandam Branch in Padang City, where trust and convenience in using digital applications remain primary considerations. Customer satisfaction with digital services is key to increasing their loyalty to Pegadaian. This demonstrates the importance of improving the quality of digital services as a means of building

satisfaction and maintaining customer loyalty. Based on this description, it can be concluded that digital service quality is closely related to customer loyalty, and this relationship is strengthened by user satisfaction levels.

However, research on the relationship between digital service quality, satisfaction, and loyalty in the context of Pegadaian, particularly at the Terandang Branch in Padang City, is still very limited. Therefore, this study is crucial to analyze the influence of digital service quality on customer loyalty, with satisfaction as a mediating variable. The results are expected to provide strategic input for Pegadaian in improving digital service quality, strengthening user satisfaction, and encouraging customer loyalty in the digital era.

This research bases its theoretical framework on Oliver's (1980; 1997; 1999) grand theory of consumer satisfaction and loyalty, which views satisfaction as a cognitive-affective post-consumption evaluation and an essential prerequisite for loyalty: a deep commitment to repurchase despite competitive temptations, through a progressive progression from cognitive (positive perceptions of service quality), affective (emotional attachment), conative (repeat intention), to behavioral (repeat use, resistance to switching, and recommendation).

In the context of Pegadaian Terandang Padang Branch customers, the quality of digital services and the speed of complaint response on the Tring application form satisfaction as the main mediator that connects the two independent variables to loyalty as the dependent variable. This framework precisely reveals the gap between customer expectations of Pegadaian's digital services and their reality, thus providing a strong causal basis for empirical analysis.

METHODS

Type of Research

This quantitative study uses a causal approach. It aims to examine the effect of digital service quality on customer loyalty at the Terandang Branch of Pegadaian in Padang City, with satisfaction as a mediating variable. The causal approach allows for empirical testing of causal relationships between independent and dependent variables. Primary data were collected through a questionnaire survey distributed to customers of the Terandang Branch of Pegadaian with experience using digital services using a purposive sampling technique. The sample was selected based on relevance criteria such as frequency of digital transactions and use of the Pegadaian application to ensure data validity. Data analysis used SmartPLS-based Structural Equation Modeling (SEM) to simultaneously and reliably test the mediating effect of satisfaction. This methodological design ensures rigorous hypothesis testing of the relationship between digital service quality, satisfaction, and customer loyalty. The research results are expected to provide empirical contributions to Pegadaian's digitalization strategy as well as practical recommendations for improving application quality. This systematic causal quantitative approach supports the development of non-bank financial services oriented towards customer satisfaction and loyalty in the digital era.

Research Population and Sample

The population in this study consists of customers of the Tarandang Pawnshop Branch in Padang City who actively use digital services and already have an ID card (KTP). These customers are defined as registered customers aged at least 17 years (according to the age of KTP ownership) to 59 years (before retirement age) in 2026. This population was selected because they are active consumers sensitive to the quality of digital services, making it relevant to examine its influence on customer loyalty, with satisfaction as a mediating variable. The sample in this study was drawn using purposive sampling, selecting respondents based on criteria relevant to the research focus. Therefore, a minimum sample size of 110 respondents was required to produce more representative data and strengthen the validity of the study.

Operational Definition of Research Variables

A variable is anything that is the focus of attention in a study and can be measured to obtain the required information (Sugiyono, 2019). In this study, there are two main types of variables: exogenous (independent) variables and endogenous (dependent) variables, with satisfaction as the mediating variable, operationally defined as follows:

Exogenous (Independent) Variables

Exogenous variables are variables that influence other variables in the study. The independent variable in this study is digital service quality, namely customer perceptions of the performance of the Pegadaian Digital (Tring) application, which includes dimensions of system quality (reliability, ease of access), information quality (accuracy of transaction information), and service quality (responsiveness of customer support), which provides quick responses and effective assistance to Pegadaian customers' questions or complaints.

Mediating Variables

Mediating variables are variables that bridge the relationship between the independent and dependent variables. The mediating variable in this study is customer satisfaction, namely the post-transaction evaluation of Pegadaian Terandang Branch customers regarding the confirmation of expectations between pre-use expectations of the digital application and their actual perceived performance.

Endogenous (Dependent) Variables

Endogenous or dependent variables are variables influenced by other variables in the study. The dependent variable in this study is customer loyalty, namely the ongoing commitment of Pegadaian Terandang Branch customers to continue using digital services and recommending them to others despite the availability of alternative financial services. With an operational understanding of these variables, this study aims to examine the causal relationship between digital service quality, satisfaction, and customer loyalty at Pegadaian Terandang Branch. This operational definition ensures valid and reliable measurements to test the mediation of satisfaction. This construct provides a strong empirical foundation for SEM analysis in answering the research problem formulation.

Table 1. Operational Definition of Variables and Measurement Indicators

Variables	Operational Definition	Indicators	Source	Scale
Loyalty (Y)	Loyalty refers to customers' commitment to a service provider to repeatedly use the service, recommend it to others, and remain resistant to competitors.	1. Customers' willingness to recommend Pegadaian services to others. 2. Customers' intention to continue using Pegadaian services in the future. 3. Customers' consistency in using Pegadaian services even when alternative institutions offer similar services.	Tedjokusumo & Murhadi (2023)	Likert
Digital Service Quality (X1)	Digital service quality refers to the ability of digital services to maximize	1. Accessibility 2. Security and Privacy 3. Responsiveness	Qatawneh et al. (2024)	Likert

	performance and deliver optimal quality in serving customers.			
Responsiveness (X2)	Responsiveness refers to the ability of digital services to provide prompt responses and effective assistance to customers' inquiries or complaints at Pegadaian.	1. The speed of Pegadaian in responding to customer complaints or problems through digital services. 2. The accuracy of Pegadaian in following up customer issues that cannot be resolved immediately. 3. Pegadaian's willingness to assist customers in making decisions regarding the selection of appropriate products or services.	Tedjokusumo & Murhadi (2023)	Likert
Satisfaction (Z)	Customer satisfaction is defined as a cognitive-affective evaluation of digital service performance that mediates the relationship between digital service quality and consumer loyalty in e-commerce.	1. Overall customer satisfaction with Pegadaian's digital services. 2. The suitability of Pegadaian services with customers' financial needs. 3. Customer satisfaction with the ease and convenience of using Pegadaian's digital services.	Tedjokusumo & Murhadi (2023)	Likert

Source: Management of Various Journals, 2026

Data Collection Instruments and Techniques

The data sources in this study consist of primary and secondary data. Primary data were obtained directly through observation and surveys using a questionnaire containing relevant questions, with respondents from Pegadaian Terandang Branch customers in Padang City. Meanwhile, secondary data came from various existing references, such as books, articles, websites, and other relevant sources that served as study and analysis materials. Data collection in this study was conducted using a questionnaire designed using a Likert scale. Each statement in the questionnaire was provided with answer options that reflected the respondent's level of agreement, ranging from strongly agree to strongly disagree. Thus, this instrument enabled the researcher to obtain quantitative data that could be further analyzed according to the research objectives. Data collection in this study was conducted using a quantitative approach, in which all respondents were given a fully prepared questionnaire. The questionnaire was distributed online using the Google Forms platform and offline, making it easy for respondents to complete and submit their answers.

Data Analysis Techniques

Descriptive Analysis

This method does not involve formulating hypotheses, but rather simply describes the condition of the variables based on the collected questionnaire data. In this study, descriptive

analysis covers the characteristics of customers of the Terandam Branch of Pegadaian, Padang City, and respondents' responses to the research variables. This analysis involves data verification, calculating response values, calculating the average (mean), and calculating the total respondent achievement (TCR).

Inferential Statistical Analysis

The SEM used in this study is Partial Least Squares (SEM-PLS) using SmartPLS software. PLS is a variance-based structural equation analysis (SEM) that can simultaneously test the measurement model and verify validity and reliability when used to measure structural models for causality testing. Therefore, even though the data collection was 110 respondents, this method was appropriate. There are several reasons why PLS was used in this study: first, PLS is a data analysis method based on the assumption that the sample size does not need to be large. Second, PLS can be used to analyze theories that are still considered weak, as PLS can be used for prediction. Third, the PLS approach assumes that all variance can be used for explanation. The PLS model has two linear equations, called the structural model (inner model), which describes the relationships between latent variables and the measurement model (outer model), which shows the relationships between the latent variables and a group of manifest variables that can be directly measured. Reliability Test.

RESULTS AND DISCUSSION

In this study, the data analysis technique was conducted using PLS4 (Partial Least Squares), a variance-based structural analysis (SEM) that can be tested effectively simultaneously. The questionnaire data collected and completed by 110 respondents were then processed using PLS-SEM using SmartPLS 4.0.0 software.

Validity Testing

The validity testing in this study used two measurement methods: convergent validity and discriminant validity.

Convergent Validity

The validity testing in this study used two measurement methods: convergent validity and discriminant validity. According to Hair (2019), the criteria for convergent validity are an average variance extracted (AVE) value of >0.5 and an outer loading of >0.7. The following figure illustrates the relationship between Digital Service Quality as the independent variable, Satisfaction as the mediating variable, and Customer Loyalty as the dependent variable. The results of the convergent validity instrument test can be seen in the average variance extracted (AVE) and outer loading outputs in the following table:

Table 2. Outer Loading

	Satisfaction	Digital Service Quality	Loyalty
X.1		0.839	
X2		0.731	
X3		0.886	
X4		0.787	
Y.1			0.789
Y.2			0.862
Y.3			0.826
Z.1	0.848		
Z.2	0.844		
Z.3	0.800		
Z.4	0.865		

Source: Processed data, 2026

Based on the table above, it can be seen that all instruments for each variable have outer loading values above 0.70, thus meeting the convergent validity criteria recommended in PLS-SEM analysis. High outer loading values indicate that each statement item consistently reflects the latent construct being measured, thus declaring this research instrument suitable for further model testing.

Discriminant Validity

Discriminant validity is related to the principle that different construct measures should not be highly correlated. Discriminant validity can be seen from the cross-loading values of the indicators for each variable, as shown in the following table:

Table 3. Crush Loading Model

	Digital Service Quality	Loyalty	Satisfaction
X.1	0.839	0.549	0.653
X2	0.731	0.407	0.371
X3	0.886	0.526	0.515
X4	0.787	0.605	0.598
Y.1	0.440	0.789	0.518
Y.2	0.580	0.862	0.618
Y.3	0.584	0.826	0.626
Z.1	0.604	0.605	0.848
Z.2	0.528	0.566	0.844
Z.3	0.527	0.589	0.800
Z.4	0.605	0.638	0.865

Source: Processed data, 2026

The table above shows that the correlation score between the variables and their indicators is higher than the correlation score between the variables and other indicators, with a score above 0.7. Therefore, it can be concluded that all indicators tested in this study have discriminant validity. The following is a path diagram of all indicators:

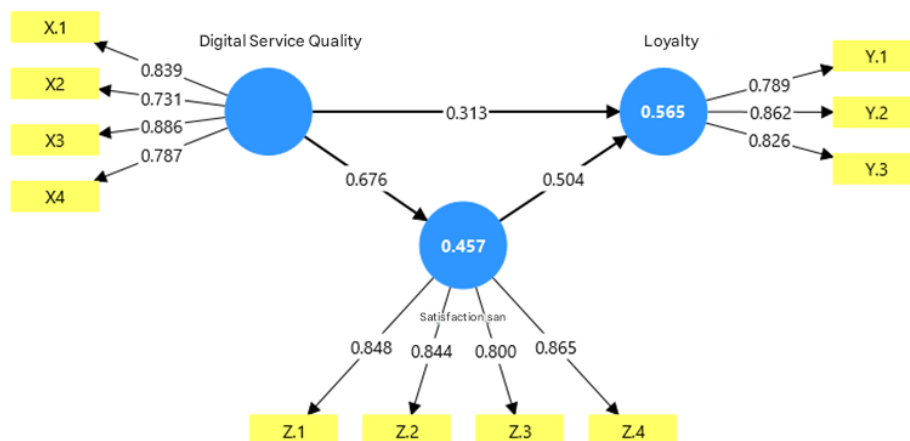


Figure 2. Data Processing Results

Reliability Test

Reliability is measured by examining the output values of Cronbach's alpha and composite reliability. The following are the results of the reliability test for each latent variable using SmartPLS software.

Table 4. Cronbach's and Composite Reliability Output

	Cronbach's alpha	Composite reliability (rho_a)
Satisfaction	0.860	0.863
Digital Service Quality	0.830	0.845
Loyalty	0.769	0.778

Source: Processed data, 2026

Table 4 demonstrates that the variable has good reliability, or is capable of measuring its construct. A variable is considered sufficiently reliable if it has a Cronbach's alpha value >0.6 and a composite reliability value >0.7.

Average Variance Extracted (AVE)

The following is a table showing the Average Variance Extracted (AVE) output, including:

Table 5. Average Variance Extracted (AVE) Output

	Average variance extracted (AVE)
Satisfaction	0.705
Digital Service Quality	0.661
Loyalty	0.683

Source: Processed data, 2026

Based on the table above, the AVE values for all variables are above 0.5. Therefore, convergent validity is considered valid.

Structural Model Testing (Inner Models)

Inner model testing is conducted to examine the causal relationships between latent constructs in the research model. The R-Square value is used to measure the extent to which the independent variables, mediating variables, and moderating variables can explain the variance in the dependent variable. R-Square is a number ranging from 0 to 1, indicating the extent to which the combination of exogenous variables influences the value of the endogenous variable. The closer to one, the better the regression model.

Table 6. R-Square Output

	R-square	R-square adjusted
Satisfaction (Z)	0.457	0.452
Customer Loyalty (Y)	0.565	0.556

Source: Processed data, 2026

Based on the data processing results presented in the table above, the R-Square value for the Satisfaction (Z) variable was 0.457, with an Adjusted R-Square of 0.452. This indicates that the Digital Service Quality variable explains 45.7% of the variation in Customer Satisfaction at the Pegadaian Terendam Branch in Padang City. The remaining 54.3% is explained by other variables outside the research model that were not included in this study. Furthermore, the Customer Loyalty (Y) variable had an R-Square value of 0.565, with an Adjusted R-Square of 0.556. These results indicate that the combination of Digital Service Quality and Satisfaction as mediating variables explains 56.5% of the variation in Customer Loyalty. The remaining 43.5% is influenced by other factors not included in the research model. Based on the R-Square assessment criteria, values of 0.565 and 0.457 fall into the moderate to strong category, thus concluding that the structural model developed in this study has good predictive ability. Therefore, the research model, which examines the effect of Digital Service Quality on Customer Loyalty with Satisfaction as a mediating variable, adequately explains the relationship between the variables and is relevant to the empirical conditions at the Pegadaian Terendam Branch in Padang City.

Hypothesis Testing

To test the hypotheses regarding direct and indirect effects, as well as the moderating effect, bootstrapping using Smart PLS software is required. The T-Statistics value must be >1.96 , and the P-Value must be <0.05 , for the hypothesis to be accepted and significant. The following are the results of the hypothesis testing in this study:

Table 7. Direct Effect (Path Coefficient)

	Original sample (O)	T statistics (O/STDEV)	P values
Satisfaction (Z) -> Customer Loyalty (Y)	0,504	6,272	0,000
Digital Service Quality (X) -> Satisfaction (Z)	0,676	12,473	0,000
Digital Service Quality (X) -> Customer Loyalty (Y)	0,313	3,900	0,000

Source: Processed data, 2026

Table 8. Indirect Effect (Total Indirect Effect)

	Original sample (O)	T statistics (O/STDEV)	P values
Digital Service Quality (X) -> Satisfaction (Z) -> Customer Loyalty (Y)	0,340	5,385	0,000

Source: Processed data, 2026

Digital Service Quality Has a Positive and Significant Influence on Customer Loyalty

The table above shows that Digital Service Quality has a positive and significant influence on Customer Loyalty, as the hypothesis test results show a T-statistic of $3900 > 1.96$, a P-value of 0.000 or <0.05 , and an original sample value of 0.313 . The research results indicate that the first hypothesis is accepted: Digital Service Quality has a positive and significant influence on Customer Loyalty.

Digital Service Quality Has a Positive and Significant Influence on Satisfaction

The table above shows that Digital Service Quality has a positive and significant influence on Satisfaction, as the hypothesis test results show a T-statistic of $12.473 > 1.96$, a P-value of 0.000 or <0.05 , and an original sample value of 0.676 . The research results indicate that the second hypothesis is accepted: Digital Service Quality has a positive and significant influence on Satisfaction.

Satisfaction Has a Positive and Significant Influence on Customer Loyalty

The table above shows that satisfaction has a positive and significant influence on customer loyalty, as the hypothesis test results show a T-statistic of $6.272 > 1.96$, a P-value of 0.000 or <0.05 , and an original sample value of 0.504 . The research results indicate that the third hypothesis is accepted: satisfaction has a positive and significant influence on customer loyalty.

Satisfaction Mediates Positively and Significantly the Effect of Digital Service Quality on Customer Loyalty

The table above shows that satisfaction mediates positively and significantly the effect of digital service quality on customer loyalty, as the hypothesis test results show a T-statistic of $5.385 > 1.96$, a P-value of 0.000 or <0.05 , and an original sample value of 0.340 . The research results identified that the fourth hypothesis was accepted. Satisfaction Mediates Positively and Significantly the Influence of Digital Service Quality on Customer Loyalty.

The research aims to explain and interpret the results of the study, specifically regarding the influence of digital service quality on customer loyalty at the Terandam Pawnshop Branch in Padang City, with satisfaction as a mediating variable. After analyzing the data using PLS-SEM on 110 respondents, the following statistical analysis results were obtained on the influence between the variables:

Digital Service Quality Has a Positive and Significant Influence on Customer Loyalty

Based on the data analysis, digital service quality has a positive and significant influence on customer loyalty. This is evidenced by the results of the hypothesis testing study, with a T-statistic of $3.900 > 1.96$, a P-value of $0.000 < 0.05$, and an original sample value of 0.313. These values indicate that the higher the quality of digital services provided, the higher the level of customer loyalty. Empirically, the original sample coefficient of 0.313 indicates that digital service quality has a significant contribution to increasing customer loyalty. This means that improvements in digital service aspects such as ease of application access, system response speed, transaction security, information clarity, and service process efficiency will encourage customers to continue using Pegadaian services, make repeat transactions, and recommend the service to others. In the context of the Terandam branch in Padang City, located in an urban area, digital service quality is a strategic factor because customers tend to have high expectations for the ease and speed of technology-based services.

The results of this study align with the findings of Qatawneh et al. (2024), who confirmed that digital service quality has a positive and significant impact on customer loyalty to digital government services, with dimensions such as response speed and transaction security as key drivers. The study found that the higher a customer's perception of digital service quality, the greater their commitment to continue using the service repeatedly, although this relationship is also mediated by satisfaction. In other words, digital service quality not only directly impacts loyalty but also shapes satisfaction, ultimately strengthening long-term customer commitment. Furthermore, Prabawanti et al. (2024) also indicated that e-service quality dimensions such as fulfillment, privacy, and efficiency can strengthen customer loyalty to digital financial services.

Respondents in the study showed a tendency to remain loyal when digital services are integrated with personalization and rapid response. This finding is relevant to the research context at the Pegadaian Terandam Branch in Padang City, where efficient and secure digital service integration is a crucial factor in building trust and long-term relationships with customers. Theoretically, this finding reinforces the view that digital service quality is a key driver in shaping customer loyalty. Within the framework of this research, customer satisfaction acts as a mediating variable that bridges the influence of digital service quality on loyalty. This means that good digital service quality will increase satisfaction, and this satisfaction ultimately strengthens customer loyalty. Therefore, consistent and sustainable management of digital service quality is a crucial strategy for Pegadaian in retaining customers and increasing competitiveness in the era of digital financial services.

Digital Service Quality Has a Positive and Significant Influence on Satisfaction

Based on the data analysis, digital service quality has a positive and significant impact on customer satisfaction. This is evidenced by the results of the hypothesis testing, with a T-statistic of $12.473 > 1.96$, a P-value of $0.000 (<0.05)$, and an original sample value of 0.676. These results indicate that digital service quality has a positive relationship with customer satisfaction, so that an increase in digital service quality will be followed by an increase in customer satisfaction. Empirically, the original sample value of 0.676 indicates that digital service quality makes a significant contribution to explaining variations in customer satisfaction. This finding suggests that aspects such as application ease of use, system speed in processing transactions, data and transaction security, clarity of product information, and digital service stability are important factors in shaping customers' cognitive and affective evaluations. In the context of the Terandam Branch in Padang City, which is located in an urban area, customers tend to have higher levels of

digital literacy and higher expectations for technology-based service quality. Therefore, when Pegadaian's digital services are able to provide an efficient, secure, and hassle-free experience, customer satisfaction will increase significantly.

The results of this study align with the findings of Qatawneh et al. (2024), whose study used a quantitative, survey-based approach among users of government digital services. The results showed that digital service quality (e-service quality) has a positive and significant effect on customer satisfaction (e-satisfaction), with response speed and security as the primary determinants. The study also found that high perceived service quality can increase user emotional satisfaction, although this relationship is further strengthened by e-trust as a mediator. These findings support the results of research at the Pegadaian Terendam Branch in Padang City, where digital service quality was proven to be a significant factor in shaping customer satisfaction.

Furthermore, research by Sugiatan & Arsyad (2025) conducted on digital banking application users in urban areas showed that the dimensions of ease of use, system reliability, and security significantly influence customer satisfaction. The study used structural analysis methods and found that stable and responsive digital services can increase customers' positive perceptions of financial institutions. Respondents in the study tended to be more satisfied when digital applications were accessible without technical glitches and provided accurate information. This finding is relevant to conditions in Padang City, where Pegadaian customers expect fast, secure, and well-integrated digital services.

Theoretically, this study's results reinforce the view that digital service quality is a key antecedent of customer satisfaction in the context of technology-based financial services. Satisfaction derived from positive experiences using digital services subsequently acts as a mediating variable in shaping customer loyalty. Therefore, improving digital service quality not only has a direct impact on satisfaction but also has long-term implications for loyalty formation. Therefore, the management of Pegadaian Terendam Branch in Padang City needs to continuously evaluate and develop digital services to ensure customer satisfaction levels are maintained and foster ongoing loyalty.

In a more substantive sense, this finding indicates that customer loyalty in the digital financial service context is not formed only through transactional necessity, but also through the perceived dependability of the digital platform itself. When customers experience a system that is easy to access, relatively secure, responsive, and efficient, they are more likely to develop confidence in the service provider and maintain repeated usage behavior. In the case of Pegadaian, this is particularly important because customers often use its services to address immediate financial needs. Under such conditions, the perceived quality of the digital service becomes closely associated with trustworthiness, practicality, and institutional credibility. This result also suggests that loyalty toward Pegadaian's digital service is partly behavioral and partly evaluative. Customers may return not merely because they need the service, but because they consider the digital channel sufficiently functional to reduce effort, save time, and simplify transactions. Therefore, digital service quality should not be viewed as a technical support feature alone, but as a strategic instrument for customer retention. If the digital platform performs consistently well, customers are more likely to continue using Pegadaian, recommend it to others, and remain resistant to competing financial service alternatives.

Satisfaction Has a Positive and Significant Influence on Customer Loyalty

Based on the data analysis, customer satisfaction has a positive and significant influence on customer loyalty. This is evidenced by the results of the hypothesis testing study, with a T-statistic of $6.272 > 1.96$, a P-value of $0.000 < 0.05$, and an original sample value of 0.504 . This coefficient indicates that satisfaction has a positive relationship with loyalty, so the higher the level of customer satisfaction, the higher the loyalty formed. Empirically, the original sample value of 0.504 indicates that customer satisfaction significantly contributes to increased loyalty,

albeit with a moderate influence. This means that positive customer experiences using services, particularly Pegadaian's digital services, can encourage repeat purchase behavior, consistent use of services, and a willingness to recommend the company to others. The resulting satisfaction is not only cognitive (assessment of service quality) but also affective, namely feelings of comfort, security, and trust in the institution.

When compared to the customer experience at the Pegadaian Terendam Branch in Padang City, most customers use pawn services to meet urgent financial needs, such as small business needs, education costs, or household expenses. In these situations, processing speed, easy access to information through digital applications, and assurance of collateral security are crucial factors in determining satisfaction levels. Customers who experience fast transaction processing, clear information regarding due dates, and digital notifications that help remind them of payments tend to feel more supported and more confident in using Pegadaian services again. Furthermore, in urban areas like Padang City, customers are also becoming accustomed to app-based services, making system stability and minimal technical disruptions important factors in shaping their satisfaction.

The results of this study align with the findings of Qatawneh et al. (2024), who confirmed that satisfaction has a positive and significant effect on loyalty to digital services, with a strong direct effect mediated by e-trust. Customers satisfied with the efficiency and security of services tend to demonstrate repeat usage commitment. Positive evaluations of service experiences strengthen perceptions of long-term value and foster emotional attachment to the digital service provider. This situation is relevant to Pegadaian Digital, where a sense of transaction security and clarity of information are fundamental to loyalty.

Furthermore, research by Setiagraha et al. (2023) also shows that customer satisfaction derived from the ease and usability of mobile banking services significantly influences loyalty to digital banks in Indonesia. Respondents feel more engaged when the service system operates stably and meets expectations. This phenomenon aligns with the situation among Pegadaian Terendam Branch customers, where loyalty is formed when customers perceive that digital services truly help make the pawn process more practical, transparent, and efficient compared to alternative financial institutions.

Thus, customer satisfaction at Pegadaian Terendam Branch, Padang City, is not merely a temporary response to the service experience, but rather a strategic driver in building long-term loyalty. In this research model, satisfaction acts as a mediating variable, bridging the influence of digital service quality on customer loyalty. This means that good digital service quality will increase satisfaction, and this satisfaction, in turn, strengthens loyalty on an ongoing basis. Therefore, consistent customer experience management, particularly in terms of speed, security, and ease of digital services, is key to maintaining customer loyalty at Pegadaian Terendam Branch amidst increasingly fierce competition in digital financial services.

Satisfaction Positively and Significantly Mediates the Effect of Digital Service Quality on Customer Loyalty

Based on the data analysis, customer satisfaction positively and significantly mediates the effect of digital service quality on customer loyalty. This is evidenced by the results of the hypothesis testing study, with a T-statistic of $5.385 > 1.96$, a P-value of $0.000 (<0.05)$, and an original sample value of 0.340 . This coefficient indicates that satisfaction can act as a mediating variable in the relationship between digital service quality and customer loyalty at the Pegadaian Terendam branch in Padang City.

These findings indicate that digital service quality not only directly influences loyalty but also fosters loyalty through increased customer satisfaction. This means that when customers experience ease of access, speed of response, transaction security, and clarity of information in digital services, they will feel satisfied, which in turn drives a commitment to continue using

Pegadaian services. Thus, satisfaction serves as a psychological mechanism that bridges digital service experiences with long-term loyalty behavior.

These research findings align with the findings of Qatawneh et al. (2024) confirmed that satisfaction (e-satisfaction) partially mediates the relationship between digital service quality (e-service quality) and loyalty (e-loyalty) in digital services, with a significant effect through the indirect pathway. The study found that customers satisfied with service responsiveness and security tend to exhibit higher levels of loyalty. In the context of Pegadaian Digital, satisfaction is the primary mediator strengthening the relationship between digital service quality and loyalty. This finding emphasizes that the influence of digital service quality on loyalty will be optimal if accompanied by increased customer satisfaction.

Furthermore, research by Gumilar & Munawar (2025) also indicates that satisfaction significantly mediates the effect of digital interaction quality on loyalty in creative services. Respondents in the study demonstrated stronger engagement when satisfaction derived from ease of access and platform stability served as a link between service quality and loyalty. This is relevant to Pegadaian's pawn services, which depend on digital system stability and ease of transactions, especially in urban areas like Padang City, which has high population mobility.

In line with the customer experience at the Pegadaian Terendam Branch in Padang City, most customers utilize digital services to obtain information regarding appraisal values, loan simulations, and payment due date reminders. Customers who experience easy access to this information, coupled with a fast and secure transaction process, tend to feel satisfied because their financial needs are met efficiently. This satisfaction then develops into loyalty, reflected in decisions to reuse pawn services, extend loans, or recommend Pegadaian to family and business associates.

On the other hand, if there are system disruptions, delayed responses, or a lack of clarity in information, satisfaction can decline and impact loyalty. Therefore, in the context of the Terendam Branch, optimizing the quality of digital services, both technically and in terms of information, is key to maintaining sustainable satisfaction. Conceptually, the results of this study confirm that satisfaction plays a strategic mediating variable in the research model regarding the Effect of Digital Service Quality on Customer Loyalty, with Satisfaction as the Mediating Variable. Thus, improving the quality of digital services must be directed not only at creating a good service experience, but also at ensuring consistent satisfaction, so that customer loyalty at the Terendam Branch of Pegadaian, Padang City can be maintained sustainably amidst increasingly competitive digital financial services.

This mediation result indicates that the influence of digital service quality on loyalty does not operate in a simple or isolated manner. Rather, digital service quality first shapes customer satisfaction, and this satisfaction then becomes an important mechanism through which loyalty is strengthened. In practical terms, good digital service quality contributes to loyalty not only because customers recognize the service as efficient or useful, but also because those positive experiences generate a sense of fulfillment and confidence. Satisfaction therefore acts as a connecting process that transforms service performance into sustained customer commitment.

At the same time, because the direct effect of digital service quality on loyalty is also significant, this result should be interpreted as partial mediation. This means that digital service quality is able to influence loyalty both directly and indirectly through satisfaction. This point is important for conceptual clarity because it shows that satisfaction is a crucial pathway, but not the only pathway, through which loyalty is formed. For Pegadaian, this implies that improving digital service quality can immediately strengthen loyalty, but the effect will become stronger and more sustainable when those improvements also produce genuine customer satisfaction. Thus, both service performance and customer evaluation must be managed together.

CONCLUSION

Digital Service Quality has a positive and significant effect on Customer Satisfaction. Digital Service Quality has a positive and significant effect on Customer Loyalty. Customer Satisfaction has a positive and significant effect on Customer Loyalty. Customer Satisfaction positively and significantly mediates the effect of Digital Service Quality on Customer Loyalty.

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