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**THE INFLUENCE OF SERVICE QUALITY TOWARDS PEGADAIAN SYARIAH
CUSTOMER SATISFACTION**

**A Thesis submitted to the College of Business
in partial fulfillment of the requirements for the degree of
Master of Science (Management)
Universiti Utara Malaysia**

By

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DEDICATION

This thesis is dedicated to My Beloved Parents.

ABSTRAK

Setiap agensi ekonomi, sama ada individu atau milik kerajaan, akan memerlukan sejumlah besar dana untuk memulakan urusan niaga. Keperluan dana akan meningkat seiring dengan pertumbuhan institusi kewangan, dan setiap individu ekonomi yang memerlukan pembiayaan mungkin dapat diatasi dengan kegiatan pinjam meminjam. Kegiatan pinjam meminjam ini boleh diadakan oleh sesama individu ataupun syarikat, salah satunya adalah menerusi institusi pajak gadai. Sebagai negara yang majoriti beragama Islam, Indonesia juga memiliki sebuah institusi pajak gadai dengan prinsip Islam yang dikenal sebagai Pegadaian Syariah. Pegadaian Syariah di Indonesia masih baru beroperasi dan masih ramai masyarakat yang kurang memahami atau mendapatkan maklumat yang tepat mengenai operasinya. Objektif kajian ini adalah untuk menentukan taraf kepuasan pelanggan pegadaian syariah itu sendiri, dimana kajian ini menggunakan kaedah kuantitatif, dengan enam model dimensi kualiti perkhidmatan iaitu kepatuhan, jaminan, kebolehpercayaan, ketara, empati dan responsif, ke enam dimensi inilah yang akan menentukan taraf kepuasan pelanggan di dalam Pegadaian Syariah Indonesia. Disebabkan Pegadaian Syariah itu sendiri masih baru di Indonesia, maka diharapkan dapat memberikan analisis dan perbincangan untuk institusi gadai syariah itu sendiri sehingga akan dapat meningkatkan kualiti perkhidmatannya agar lebih baik lagi di masa hadapan. Secara keseluruhannya kajian ini menunjukkan bahawa pelanggan berpuas hati dengan perkhidmatan Pegadaian syariah di Indonesia.

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Alhamdulillahirabbil 'alamin. I would like to start off my words here by giving thanks to Allah SWT, The Cherisher, The Merciful and The Sustainer, for His mercy, love, and strength granted for me so that I have been able to finish this thesis.

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TABLE OF CONTENTS

	Page
PERMISSION TO USE	ii
DEDICATION	iii
ABSTRAK	iv
ABSTRACT	v
ACKNOWLEDGEMENT	vi
TABLE OF CONTENTS	vii
LIST OF TABLES	xi
LIST OF FIGURES	xii
LIST OF ABBREVIATIONS	xiii
CHAPTER ONE: INTRODUCTION	1
1.1 Introduction	1
1.2 Background of the study	1
1.3 Problem Statement	4
1.4 Research question	7
1.5 Research Objectives	7
1.6 Significance of Study	8
1.7 Scope and limitation of study	9
1.8 Organization of the Thesis	9
1.9 Summary	11
CHAPTER TWO: LITERATURE REVIEW	12
2.1 Introduction	12

2.2	Pawn Shop Concept	12
2.3	Islamic Pawn Shop	13
2.3.1	The Born of Pegadaian Syariah in Indonesia	15
2.3.2	The Operational of Pegadaian Syariah	17
2.4	The Concept of Service	19
2.5	The Quality of Service	20
2.6	Customer Satisfaction	22
2.7	The Quality of Service and Customer Satisfaction	24
2.8	Conclusion	26
CHAPTER THREE: RESEARCH METHODOLOGY		27
3.1	Introduction	27
3.2	Research Framework	27
3.3	Research Hypothesis	30
3.4	Research Design	31
3.5	Measurement	33
3.5.1	Part A Demographic Information	34
3.5.2	Part B service Quality	34
3.5.3	Customer Satisfaction	35
3.6	Sampling Design	36
3.7	Data Collection	37
3.8	Pilot Test	38

3.9	Reliability Test of Actual Data	39
3.10	Data Analysis	41
3.11	Conclusion	45
CHAPTER FOUR: FINDINGS		47
4.1	Introduction	47
4.2	Survey Response	47
4.3	Demographic Characteristic	48
4.4	Pegadaian Syariah Customer Profile	49
4.5	Analysis Result	53
4.5.1	The Difference Levels of Customer Satisfaction Bases on Demographic Characteristics in Pegadaian Syariah	54
4.5.2	The Level of Customer Satisfaction Among Pegadaian Syariah Customer	56
4.5.3	The Influence of Service Quality on Customer Satisfaction of Pegadaian Syariah Customers	57
4.6	Conclusion	61
CHAPTER FIVE: CONCLUSION and RECOMMENDATION		62
5.1	Introduction	62
5.2	The Perception of The Pegadaian Syariah Customers to The Level of Customer Satisfaction	60
5.3	The Perception of The Pegadaian Syariah Customers to The Level of Service Quality	63

5.4	The Perception of The Pegadaian Syariah Customers to Relationship of Service Quality Level and Customer Satisfaction	65
5.5	The Impact of Service Quality Dimensions to Pegadaian Syariah Customer Satisfaction	67
5.6	Conclusion and Recommendation	69

BIBLIOGRAPHY

A P P E N D I X

PERMISSION LETTERS

SAMPLE OF QUESTIONNAIRE

SPSS Analysis output

LIST OF TABLE

Table 3.1:	<i>Dimensions of service quality</i>
Table 3.2:	<i>Layout of questions in the questionnaire</i>
Table 3.3:	<i>Sampling selection procedure</i>
Table 3.4:	<i>The rules of thumb about cronbach alpha coefficient size</i>
Table 3.5:	<i>Reliability Test for 30 Respondents</i>
Table 3.6:	<i>Reliability of the measurements</i>
Table 3.7:	<i>Rules of thumbs for correlation coefficient size</i>
Table 4.1:	<i>Percentage of survey responses</i>
Table 4.2:	<i>Gender of respondents</i>
Table 4.3:	<i>Level age of respondents</i>
Table 4.4:	<i>Marital status of respondents</i>
Table 4.5:	<i>Higher education of respondents</i>
Table 4.6:	<i>Income per month of respondents</i>
Table 4.7:	<i>T-Test for the Difference levels of customer satisfaction base on gender</i>
Table 4.8:	<i>T-Test for the Difference levels of customer satisfaction base on marital status</i>
Table 4.9:	<i>Mean Test for Customer Satisfaction</i>
Table 4.10:	<i>Results of multiple Regression Analysis</i>

LIST OF FIGURES

Figure 3.1: *Research Framework*

Figure 3.2: *Formulation used for multiple regression analysis*

LIST OF ABBREVIATIONS

ANOVA	ANalysis Of VAriance between groups
i.e.	Example
Servqual	Service Quality
SPSS	Statistical Package for the Social Scienc
UUM	Universiti Utara Malaysia

CHAPTER ONE

INTRODUCTION

1.1 Introduction

The first chapter will discuss the background of the research which explains the general ideas on the scope of the study. The research problems are then stated, followed by the purpose of the study and also the significance of the study.

1.2 Background of the study

The paradigm of economic development that has been dominated by the interest-based economic system has influence all the aspect of nation and community in general. Indonesia as a country with majority Muslim population is no exception. Interest-based economic system is not only applied in financial institution called bank, but also in other financial institutions such as insurance, non-profit based institutions, Syariah pawn shops and other institutions.

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