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ARTICLE

THE INFLUENCE OF SERVICE QUALITY AND CUSTOMER SATISFACTION ON CUSTOMER DECISIONS WITH CUSTOMER TRUST LEVEL AS A MEDIATION VARIABLE AT PT GADAI MAS UNIT MELATI

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Abstract

This study aims to analyze the effect of service quality and customer satisfaction on customer decisions with the level of customer trust as a mediating variable at PT Gadai Mas Unit Melati. This study uses a quantitative method with a purposive sampling technique, involving 80 respondents. Data collection techniques are carried out through observation and questionnaires. Data analysis methods include validity tests, reliability tests, classical assumption tests, hypothesis tests, and path analysis. The results of the study indicate that service quality (X1) partially has a significant effect on customer trust (Z) and customer decisions (Y). Customer satisfaction (X2) also has a significant partial effect on customer trust (Z) and customer decisions (Y). In addition, customer trust (Z) has a significant effect on customer decisions (Y). Simultaneous analysis shows that service quality (X1) and customer satisfaction (X2), through customer trust (Z), significantly affect customer decisions (Y). This study emphasizes the importance of adjusting services to the unique needs of customers to achieve optimal satisfaction and trust, which ultimately affects customer decisions.

Keyword: Service Quaality, Customer Satisfaction, Customer Trust.

A. INTORDUCTION

The advancement of the globalization era has brought major changes in various fields, including the financial services industry. Competition in this field is getting tighter, and companies are required to further improve the quality of their services to retain and attract more new customers. For non-bank financial institutions such as PT Gadai Mas, service quality is one of the main factors influencing customer satisfaction. PT Gadai Mas is a financial company that focuses on gold pawn services. Developments can be seen from various aspects such as network expansion by opening branches in various regions to reach more customers.

Facing challenges in the era of globalization, PT Gadai Mas continues to strive to improve the quality of its services in order to increase competitiveness and meet the increasingly diverse needs of customers. To increase trust, Gadai Mas provides transparent, fast and safe services. In addition, the company complies with OJK regulations and maintains the legality and security of its operations, while supporting MSMEs and lower middle class communities with flexible financing.

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Service quality is an effort to meet consumer needs and desires and ensure the accuracy of delivery according to consumer expectations Tjiptono (Ponggohong et.,al 2023). According to Kotler (Marpaung et.,al 2024) states that quality must start from customer needs and end with customer perception. Meanwhile, according to Usmara (Gofur 2019), service quality is a statement of attitude and relationship that arises from a comparison of expectations and performance (results). Thus, service quality can be viewed as a strategic effort to meet customer needs, starting from understanding customer expectations to creating positive perceptions through performance that meets or exceeds expectations.

Customer satisfaction is a person's feeling of pleasure or disappointment after comparing the estimated performance (results) of a product with the expected performance Kotler (Atmaja 2018). According to Lovelock and Wright (Ibrahim and Thawil 2019) defines satisfaction as a person's reaction or emotional state that is manifested in the form of anger, dissatisfaction, neutrality, joy, and enjoyment after purchasing a product. Meanwhile, according to Engel et., Al (Marliana and Bimo 2018) stated that customer satisfaction is a post-purchase evaluation that the chosen alternative at least meets or exceeds customer expectations.

From several expert views above, customer satisfaction is a subjective evaluation that occurs after a purchasing experience, reflects the extent to which the performance of a product or service meets expectations, and includes positive and negative emotional responses accompanied by similar reactions. Depending on the degree of realization of these expectations. In modern times, customer expectations of the services they receive are increasing. This includes aspects of speed and accuracy of service, as well as the company's ability to understand and respond to the specific needs of each customer. However, even with high-quality service, not all customers are satisfied. The gap between customer expectations and the service provided is often the main cause of low satisfaction.

Based on the description of the background above, the researcher determines the title of this journal as follows **"THE INFLUENCE OF SERVICE QUALITY ON CUSTOMER DECISIONS AT PT GADAI MAS UNIT MELATI".**

Based on the background description above, the formulation of the problem in this study is "Does service quality affect customer decisions at PT Gadai Mas Unit Melati?" Based on the formulation of the problem that has been explained, the purpose of this study is "To test the effect of service quality on customer satisfaction at PT Gadai Mas Unit Melati".

B. LITERATURE REVIEW

Quality of Service

Definition of Quality of Service

According to Kotler & Keller in (Putri et.,al 2021), quality is a series of features and characteristics of a product or service that depend on its ability to meet explicit or implicit needs. Kotler stated in (Apriyani 2017) that service is an act that can be provided by one party to another party and is essentially intangible and does not involve ownership. Both opinions emphasize the importance of meeting customer needs both through the provision of high-quality products or services and through good service.

Service quality according to (Parasuraman in Wahab 2017) is "what is the difference between reality and customer expectations regarding the service received or obtained". Service quality according to Parasuraman et al. (Normasari, 2013) is a comparison between the service perceived by consumers with the quality of service expected by consumers. Meanwhile, according to Tjiptono, (Ismail & Yusuf 2021), service quality is a measure of the extent to which customer expectations can be interpreted and the service provided. Service

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quality is determined by how well the service provided meets or exceeds customer expectations. The opinions of several experts above emphasize that this quality is measured by comparing the service perceived by customers with the service they expect. The smaller the difference between the two, the higher the quality of service.

Dimensions of Service Quality

According to Kotler and Keller (Oktavia 2019) there are five dimensions of quality, namely:

a. Tangibles (Physical evidence) is the ability of a company to show its existence to others. This includes physical facilities (buildings, warehouses, etc.), technological equipment and supplies, and employee appearance.
b. Reliability (Reliability) is the ability of the company to provide services as promised accurately and reliably.
c. Responsiveness (Responsiveness) is the willingness to help and provide fast (responsive) and accurate service to customers with clear information.
d. Assurance (Assurance and Assurance) is the recognition, politeness, and ability of company employees to provide services as promised.
e. Empathy (Empathy) is giving sincere and individual or personal attention to customers by trying to understand customer desires known as empathy.

Service Quality Indicators

According to Tjiptono (Estamarinda et.al 2021) there are five main indicators in service quality, namely Reliability, Responsiveness, Assurance, Empathy, and Tangibles.

a. Reliability is the ability to provide promised services accurately and reliably, which includes the ability to meet customer expectations in a timely manner and with consistency.
b. Responsiveness shows the ability and willingness of employees to help customers and provide services quickly and accurately. This responsiveness includes speed in handling customer complaints and requests.
c. Assurance is the knowledge, friendliness, and professional attitude of employees that can build customer trust. This is important to eliminate customer doubts and fears about the services provided.
d. Personal attention to customers includes understanding customer needs and problems and the ability to provide appropriate solutions.
e. Tangibles are the physical part of the service, which includes the appearance of facilities, equipment, and employees involved in the service process, and provides customers with a first impression of the quality of service they receive.

Customer Satisfaction

Definition of Customer Satisfaction

According to Oliver (Gaspul 2014), satisfaction is defined as a consumer's assessment of a product or service feature that successfully fulfills needs at a pleasant level, either below or above expectations. Kotler and Keller (Nafsi et., Al 2020) state that satisfaction is a person's feeling of happiness or disappointment resulting from comparing the perceived performance of a product (or result) with expectations. Meanwhile, according to Mantutu et., Al (Satria and Astarini 2023), consumer satisfaction is defined as a person's happiness or annoyance when sharing the balance of the performance (result) of the product in question through the expected performance. From several opinions of the experts above, it can be underlined that the importance of product/service performance and consumer expectations are the main factors determining satisfaction. Consumer satisfaction is not only objective but also subjective, depending on the perception of each person received.

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According to Tjiptono (Nafsi et.,al 2020) customer satisfaction is a positive emotional response to the evaluation of the experience of using something. According to Rinato (Harish 2017) customer satisfaction is the result of customers' assessment of what they expect when they buy and consume a product or service. Then these expectations are compared with the performance they get when consuming the product or service. According to Westbrook & Reily (Arianto and Nirwana 2021) customer satisfaction is an emotional response to experiences related to certain products or services purchased, retail outlets or even behavioral patterns (such as shopping behavior and buyer behavior), and the market as a whole. Several opinions from the experts above emphasize that consumer satisfaction involves an assessment of experience, where consumers compare what they expect with what they feel after using a product or service.

Customer Satisfaction Dimensions

According to Kotler and Keller (Liena 2020), customer satisfaction consists of several dimensions, namely:

a. Stay loyal; customers who are satisfied with a product will tend to be loyal and may return to buy products from the same manufacturer.
b. Buy new products and renew the company, because satisfied customers will want to buy the products offered because they want to repeat the experience they received previously.
c. Recommend Products, Customers who are satisfied with their products will be encouraged to talk positively about the company and its products through word-of-mouth recommendations to others.
d. Customers are willing to pay more to the company because they already trust it and do not pay attention to competing brands. They believe that quality is worth the price.

Customer Satisfaction Indicators

According to Kotler and Keller (Ismulyati & Roni 2022), five indicators can be used to measure customer satisfaction:

a. Repurchasing the product or service
b. Speaking well of the company and recommending it to others
c. Not paying attention to competitors' product advertisements and brands
d. Buying other products from the same company
e. Giving product or service ideas to others.

Hypothesis

According to Creswell & Creswell (Yam & Taufik 2020) a hypothesis is a formal statement of the expected relationship between an independent variable and a dependent variable. Based on the literature review above, the hypothesis set in this study is as follows:

The Influence of Service Quality on Customer Satisfaction

Service Quality (X) according to Tjiptono (Rohaeni & Marwa 2018) said that service quality is defined as an effort to fulfill consumer needs to balance consumer expectations from both products and services and the accuracy of their delivery. Customer Satisfaction (Y) according to Durianto (Sondakh 2015) states that customer satisfaction is a label used by customers to describe a collection of actions related to products or services. Good service is very important in increasing customer satisfaction, which can then produce more loyal customers. Such as research conducted by (Sangi et., al 2022) shows that service quality has a significant effect on customer satisfaction at PT. Bank Danamon Indonesia, Tbk. Ranotana Branch. The same is true for research conducted by (Asyfiya & Fariza 2024) where the results of their research also prove that service quality has a positive and significant effect on

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customer satisfaction. This proves that service quality is the most important factor in ensuring customer satisfaction. Based on the description above, the hypothesis in this study is:

H1: It is suspected that service quality has a significant effect on customer satisfaction.

C. RESEARCH METHODOLOGY

Research Approach

This study uses a quantitative approach. Quantitative research, according to V. Wiratna Sujarweni (Pratama 2019), is a type of research that finds (produces) results using statistical techniques or other methods of quantification, which means quantity. This method is used to collect data with research tools and then analyze the data quantitatively or statistically to test the previous hypothesis. The purpose of this quantitative research is to determine how much influence Service Quality has on Customer Satisfaction at PT Gadai Mas Unit Melati.

Population, Sampling Techniques and Samples

Population

In quantitative research, the population includes all aspects that are relevant to a particular aspect of concern to the researcher. Determining the population is very important because it has an impact on the generalization of research results. According to Sugiyono (Azizah 2021), population is a generalization area consisting of objects or subjects that have certain qualities and characteristics that are selected by researchers to be studied and then conclusions drawn. The population in this study were customers of PT Gadai Mas Unit Melati with a population of around 100 customers.

Sampling Techniques

According to Sugiyono (Ichwani 2024) states that, sampling techniques are used to select samples in research. This method is categorized into two, namely probability sampling and non-probability sampling. According to Sugiyono (Setyo Wati 2019) said that probability sampling is a sampling technique that provides equal opportunities or opportunities for each element or member of the population to be selected as a sample. According to Uma Sekaran and Roger Bougie (Radiman et., al 2020) stated that non-probability sampling is an element in the population that has no possibility whatsoever to become a sample subject. In this study, the sampling technique used is non-probability sampling.

Sample

According to Sugiyono (Cahyadi 2022), a sample is part of the number and characteristics of the population. The sample used in this study was 80 customers at PT Gadai Mas Unit Melati. The formula used in sampling in this study is the Slovin formula. To determine a representative sample size from a population, especially when the population is quite large or not known for certain, the Slovin formula is used. This method provides a practical way to determine sample size based on the level of error tolerance (margin of error) that is acceptable to the researcher.

formula: $n = \frac{N}{1+N(e)^2}$

$$n = \frac{100}{1+100\ (0.05)^2}$$

$$n = \frac{100}{1+100 \times 0.0025}$$

$$n = \frac{100}{1+0.25}$$

$$n = \frac{100}{1.25}$$

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n= 80

Description:
n = Number of Samples Required
N = Number of Populations
e = Level of Error in Sampling
Source: Sugiyono (Alfreda 2022)

Operational Definition of Variables

Operationalization of variables, according to Sugiyono (Kholilah 2022), refers to the characteristics of a person or object of activity that has certain variations that have been determined by researchers to be studied and then studied. There are many conclusions that can be drawn. There are two variables used in this study, namely the independent variable (X) and the dependent variable (Y).

Independent Variable (X)

According to Sugiyono (Pratama 2021) said that the variable that influences or causes the dependent variable to change or appear is called the independent variable. In Indonesian, the independent variable is another term for the independent variable. The independent variable in this study is Service Quality (X).

Dependent Variable

According to Sugiyono (Hermawan 2020) states that the dependent variable is a variable that is also called the output variable, criteria, or consequences. In Indonesian, the dependent variable is another term for the dependent variable. The dependent variable in this study is Customer Satisfaction (Y).

Tabel 1. Operasional Variabel Penelitian

Variable	Definition	Indicator	Scale
Quality of Service (X)	Service quality is centered on efforts to fulfill customer needs and desires and the accuracy of delivery to match customer expectations. Source: Tjiptono (Maramis et.,al 2018)	1. Tangible (visible) 2. Reliability (reliability) 3. Responsiveness (responsiveness) 4. Assurance (Guarantee) 5. Empathy (empathy) Source: Kotler and Keller (Surti & Anggraeni 2020)	Likert
Customer Satisfaction (Y)	Customer satisfaction is the level of a person's feelings after comparing the performance or results they feel with their expectations. Source: Kotler (Purbasari and Purnamasari 2018)	1. Conformity to expectations 2. Interest in revisiting 3. Willingness to recommend Source: Hawkins and Lonney (Kasinem 2021)	Likert

Source: Processed by Researchers, 2025

Data source

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The data sources in this study consist of two parts, namely:

1. Primary data: This data is collected directly from respondents through the preparation and distribution of questionnaires. This method allows for fast, effective, and efficient data collection. The research sample came from customers of PT Gadai Mas Unit Melati, which made the data collection process very easy.
2. Secondary data: Data that supports primary data comes from documents such as a brief history of the company and journals as other supporting data.

Data collection technique

According to Sugiyono (Habitullah 2021) stated that data collection techniques are carried out in a natural environment and as a primary data source. In addition, a stronger data collection approach focuses on documentation, in-depth interviews, and participant observation. Data collection techniques in this study are very important for success because the main goal is to collect data. To collect data, the author submitted statements in the form of a questionnaire to respondents.

Questionnaire

A questionnaire is a data collection tool consisting of a series of written questions intended to collect quantitative and qualitative data from respondents. Questionnaires, which can be sent online or in person, can be considered a form of written interview. Questionnaires are an efficient data collection technique when the researcher knows exactly what variables to measure and what to expect from the respondents. In addition, questionnaires are also suitable for use when the number of respondents is quite large and spread over a wide area. The measurement scale used in this questionnaire is a Likert scale with the following criteria:

Table 2. Likert Scale

Weight Statement	Weight Statement
Strongly Agree (SS)	5
Agree (S)	4
Undecided (R)	3
Disagree (S)	2
Strongly Disagree (STS)	1

Sumber : Sugiyono (Ruskamto et.,al 2021)

Observation

Observation methods can be used in various contexts, such as quantitative and qualitative research, where researchers can obtain accurate and in-depth information about certain behaviors, events, or situations by directly observing the objects or phenomena being studied.

Data Analysis Techniques

This study investigates how dependent variables and independent variables interact with each other. The research method used is quantitative research method. In quantitative research, data is analyzed after being collected from all respondents or other data sources. After data from the population sample is collected, the next step is to verify the research hypothesis. The data used in writing this thesis was processed using the Statistical Package for Social Sciences, also known as SPSS. The data analysis technique used is descriptive statistics, data analysis that describes the primary data that has been collected as it is without generalizing the results (Sugiyono, 2017), where the presentation is through tables. The data quality test in this study consists of a validity test with a significance level of 0.05 with a

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product moment table r value of 0.2199 and a reliability test by looking at the Cronbach's Alpha statistics> 0.60.

After the data quality test, a classical assumption test will be carried out which includes a normality test, a heteroscedasticity test by interpreting the Scatterplot graph, a multicollinearity test with a benchmark if the tolerance value is > 0.10 or the Variance Inflation Factor (VIF) value is < 10. Then the hypothesis test carried out in this study includes the coefficient of determination (R^2 / R Square), partial test (T), and path analysis test.

D. RESULT AND DISCUSSION

Validity Test

It is known that the significance level is 5% or 0.05 with the r value of the product moment table is 0.2199. With the validity testing criteria, if the calculated r> 0.2199 then it can be said that the question items in the questionnaire are valid and vice versa. The following is a table of the results of the validity test for each question item of the research variable, including.

Table 3. Validity Test Results

Research Variables	Question Items	R count (Person Correlation)	R table	Information
Service Quality (X1)	X1.1	0,222	0,2199	Valid
	X1.2	0,630	0,2199	Valid
	X1.3	0,385	0,2199	Valid
	X1.4	0,314	0,2199	Valid
	X1.5	0,669	0,2199	Valid
	X1.6	0,741	0,2199	Valid
	X1.7	0,286	0,2199	Valid
	X1.8	0,447	0,2199	Valid
	X1.9	0,756	0,2199	Valid
	X1.10	0,774	0,2199	Valid
Customer Satisfaction (X2)	X2.1	0,436	0,2199	Valid
	X2.2	0,267	0,2199	Valid
	X2.3	0,868	0,2199	Valid
	X2.4	0,857	0,2199	Valid
	X2.5	0,869	0,2199	Valid
	X2.6	0,882	0,2199	Valid
Customer Decision (Y)	Y1	0,693	0,2199	Valid
	Y2	0,661	0,2199	Valid
	Y3	0,559	0,2199	Valid
	Y4	0,263	0,2199	Valid
	Y5	0,577	0,2199	Valid
	Y6	0,583	0,2199	Valid
	Y7	0,383	0,2199	Valid
	Y8	0,336	0,2199	Valid
	Y9	0,717	0,2199	Valid
	Y10	0,752	0,2199	Valid
	Z1	0,401	0,2199	Valid
	Z2	0,772	0,2199	Valid

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Customer Trust (Z)	Z3	0,734	0,2199	Valid
	Z4	0,771	0,2199	Valid
	Z5	0,818	0,2199	Valid
	Z6	0,789	0,2199	Valid

Source: Data processed using SPSS Version 25, 2024

Based on table 4.1 above, it can be seen that the results of the validity test of the calculated r value (person correlation) of each variable including the variables of Service Quality (X1), Customer Satisfaction (X2), Customer Decision (Y), and Customer Trust (Z) show the results of the validity test with a calculated r value > 0.2199, which means that all question items from each research variable are declared valid.

Reliability Test

Table 4. Reliability Test Results

Research Variables	Cronbach's Alpha Value	Description
Service Quality	0,741	Reliable
Customer Satisfaction	0,829	Reliable
Customer Decision	0,711	Reliable
Customer Trust	0,822	Reliable

Source: Data processed using SPSS Version 25, 2024

Based on table 4.2 above, it can be seen that each result of the reliability test of the Cronbach's alpha value > 0.60, it can be interpreted that the total variables of service quality, customer satisfaction, customer decisions, and customer trust are said to be reliable.

Classical Assumption Test

Normality Test

Table 5. Normality Test Results

K-S Test Normality Test	Asymp. Sig. Value (2-tailed)	Information
Equation 1	0,192	Normal
Equation 2	0,200	Normal

Source: Data processed using SPSS Version 25, 2024

From the results of the normality test in table 4.3 above, it can be seen that the residual value has an Asymp. Sig. (2-tailed) level of 0.192 and 0.200 respectively, where this value is greater than 0.05. So it can be interpreted that the data in this study is normally distributed.

Multicollinearity Test

Table 6, Multicollinearity Test Results

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	T	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1	(Constant)	12.850	7.104		1.809	.074		
	Service Quality	.080	.164	.056	.488	.627	.703	1.422
	Satisfaction	.743	.184	.434	4.032	.000	.789	1.268
	Trust	.253	.194	.159	1.303	.196	.615	1.625

a. Dependent Variable: Decision

Source: Data processed using SPSS Version 25, 2024

From the results of the normality test in table 4.4 above, it can be seen that the tolerance value of the service quality variable (X1) is 0.703, the customer satisfaction variable (X2) is 0.789 and the customer trust variable (Z) is 0.615 where these values are greater than 0.01. So

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it can be interpreted that the test results on the tolerance value of the research variables do not have multicollinearity. In addition, based on the results of the VIF value test in the table above, it shows that the service quality variable (X1) is 1.422, the satisfaction variable (X2) is 1.268, the trust variable (Z) is 1.625 where these values are less than 10. Thus, it can be interpreted that the VIF value in the test results of the research variables is free from multicollinearity symptoms.

Heteroscedasticity Test

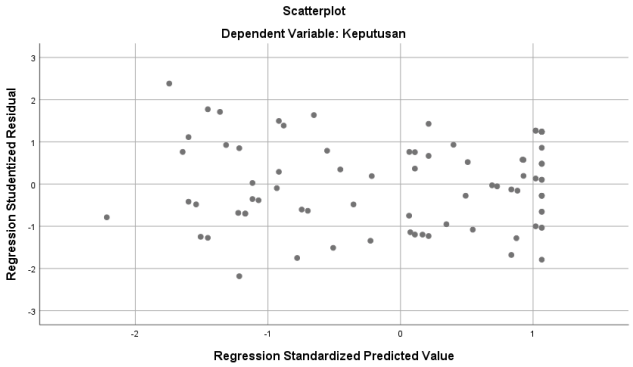

Figure 1. Heteroscedasticity Test Results
Source: Data processed using SPSS Version 25, 2024

In Figure 4.1 Scatterplot Graph, the points are seen to be spread randomly and do not form a clear pattern, and are spread both above and below the number 0 on the Y axis. Therefore, it can be concluded that there is no heteroscedasticity in this study and this regression model is suitable for use in research.

Hypothesis Test

Coefficient of Determination Test (R2)

Table 7. Results of the Determination Coefficient Test

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.552[a]	.304	.277	2.684

a. Predictors: (Constant), Trust, Satisfaction, Service Quality

Source: Data processed using SPSS Version 25, 2024

Based on table 4.5, the value of the Determination Coefficient (R Square) on the variables of Service Quality (X1), and Customer Satisfaction (X2), on Customer Decisions (Y) through Customer Trust (Z) is 0.304. This shows that all independent/free variables and mediating variables simultaneously have an influence of 30.4%, meaning that they do not have a strong enough influence on the dependent/bound variable. While the remaining 69.6% is influenced by other variables that were not examined.

Partial Test (T-Test)

From the calculation of the formula for the value of one table, the t table value is obtained as 1.991. The provisions in conducting a partial t test are, if t count> t table or sig. value <0.05 then Ho is rejected and Ha is accepted, meaning significant.

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Table 8. Partial Test Results

Partial Test	Value T_{count}	Nilai Sig.	Description
Uji Hipotesis 1	5,677	0,000	Influential
Uji Hipotesis 2	4,502	0,000	Influential
Uji Hipotesis 3	2,517	0,014	Influential
Uji Hipotesis 4	5,428	0,000	Influential
Uji Hipotesis 5	3,700	0,000	Influential

Source: Data processed using SPSS Version 25, 2024

From table 4.6 above, it can be seen that the hypothesis test 1, namely the Service Quality variable (X1) has a Tcount value (5.677) > Ttable (1.991) and a significance value (0.000) <0.05 so that it is stated that Service Quality (X1) partially has a significant effect on Customer Trust (Z). In testing hypothesis 2, it can be seen that the Customer Satisfaction variable (X2) has a Tcount value (4.502) > Ttable (1.991) with a significance value (0.000) <0.05. So it can be concluded that the Customer Satisfaction variable (X2) partially has a significant effect on Customer Trust (Z).

Furthermore, in hypothesis 3, it can be seen that the Service Quality variable (X1) has a Tcount value (2.517) > Ttable (1.991) with a significance value (0.014) < 0.05. So it can be concluded that the Service Quality variable (X1) partially has a significant effect on Customer Decisions (Y).

Then in hypothesis 4, it can be seen that the Customer Satisfaction variable (X2) has a Tcount value (5.428) > Ttable (1.991) with a significance value (0.000) < 0.05. So it can be concluded that the Customer Satisfaction variable (X2) partially influences and is significant to Customer Decisions (Y). Finally, in the hypothesis test 5, it can be seen that the Customer Trust variable (Z) has a Tcount value (3.700) > Ttable (1.991) with a significance value (0.000) < 0.05. So it can be concluded that the Customer Trust variable (Z) partially influences and is significant to Customer Decisions (Y).

Path Analysis Test

Table 9. Partial Test Results

Research Variables	Direct Influence	Indirect Influence	Total
Service Quality (X1) → Customer Trust (Z)	0,375	-	
Customer Satisfaction (X2) → Customer Trust (Z)	0,355	-	
Service Quality (X1) → Customer Decision (Y)	-0,491	-	
Customer Satisfaction (X2) → Customer Decision (Y)	0,470	-	
Customer Trust (Z) → Customer Decision (Y)	0,403	-	
Service Quality (X1) → Customer Satisfaction (Z) → Customer Decision (Y)	-	0,375x0,403= 0,022	-0,491+0,022= -0,469
Customer (X2) → Customer Trust (Z) → Customer Decision (Y)	-	0,355x0,403= 0,143	0,470+0,0,143= 0,613

Source: Processed by researchers, 2024

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E. CONCLUSION

Based on the data obtained in the study on the influence of service quality and customer satisfaction on customer decisions with the level of customer trust as a mediating variable at PT Gadai Mas Unit Melati, and this study involved 80 respondents who were customers at PT Gadai Mas Unit Melati and then the data that had been processed and analyzed, it can be concluded as follows:

Based on the research results, the Service Quality variable (X1) is proven to have a significant influence on Customer Trust (Z) so that the alternative hypothesis (Ha1) is accepted. Based on the research results, the Customer Satisfaction variable (X2) is proven to have a significant influence on Customer Trust (Z) so that the alternative hypothesis (Ha2) is accepted. Based on the research results, the Service Quality variable (X1) has a significant influence on Customer Decisions (Y) so that the alternative hypothesis (Ha3) is accepted. Based on the research results, the Customer Satisfaction variable (X2) has a significant influence on Customer Decisions (Y) so that the alternative hypothesis (Ha4) is accepted. Based on the research results, the Customer Trust variable (X2) has a significant influence on Customer Decisions (Y) so that the alternative hypothesis (Ha5) is accepted. Based on the research results, the Service Quality variable (X1) through Customer Trust (Z) is proven to have a significant influence on Customer Decisions (Y) so that the alternative hypothesis (Ha6) is accepted. Based on the research results, the Customer Satisfaction variable (X2) through Customer Trust (Z) has a significant influence on Customer Decisions (Y) so that the alternative hypothesis (Ha7) is true.

The suggestion that researchers can put forward is that PT Gadai Mas Unit Melati is advised to focus more on increasing customer trust, because trust can be an important factor in customer decisions. In addition, the company can also create a loyalty program or provide incentives that make customers feel appreciated and trusted. For researchers with relevant titles, it is hoped that further researchers can also add other variables to improve customer decision making. Further research can also include wider or different samples.

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