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THE EFFECT OF PRIOR EXPERIENCE AND TRUST ON CUSTOMER LOYALTY WITH SATISFACTION AS AN INTERVENING VARIABLE (CASE STUDY ON CUSTOMERS OF PT. PEGADAIAN BRANCH OF TEBING TINGGI CITY)

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ABSTRACT

This study aims to find out how the influence of Prior Experience and Trust on Customer Loyalty with Satisfaction as an Intervening Variable (Case Study on Customers of PT. Pawnshop, Tebing Tinggi City Branch). The population in this study are all customers of PT. Tebing Tinggi Branch Pawnshop. In determining the sample used the slovin formula with purposive sampling technique, samples taken were 91 respondents. The analytical tool in this study used data processing using IBM SPSS 25.00 for windows. The results of testing the hypothesis using the t test (partial) and to test the intervening variables the researcher uses the path analysis method (path analysis). From this test it can be concluded that based on the results of the analysis of hypothesis 1 it can be seen that tcount (3.584) >

Keywords:***Prior Experience, Trust, Customer Loyalty and Satisfaction***

1. INTRODUCTION

1.1.Background of the Problem

In the current era of globalization, competition between pawnshops in Indonesia is getting tighter, both between state-owned pawn companies (BUMN), both private, and private pawnshops which are now increasingly mushrooming in society by taking advantage of the opportunities that exist today. To win the competition or just survive in today's competition, companies must have a strong vision and mission in order to achieve company goals as effectively and efficiently as possible. In general, companies have the same goal, namely to get the maximum profit and be able to maintain the life and performance of the company. Therefore, companies are required to utilize existing resources effectively and efficiently in order to achieve these goals. In this case, the leaders concerned must establish policies that are in line with the achievement of company goals by utilizing good resources in production, marketing, financial, and human resources. In this case the human resource factor is very vital in the company because every human being has different traits, behaviors, thoughts and desires. Therefore professional management is needed in managing it so that all related parties have the same thoughts in terms of achieving company goals.PT. Pegadaian CP Tebing Tinggi branch which is located at Jl. Warrior Tomb No. 16, Bagulung Tebing Tinggi, North Sumatra. PT Pegadaian's available product services range from pawnshop gold investment, check pawnshop gold prices, gold savings, digital pawnshop registration or online pawnshops, fast secure credit (KCA) pawnshops, sharia pawnshops and others. At this office, customers can also apply for a loan or credit loan with collateral, starting from a BPKB letter for a motorbike or car, land certificates and others. The pawnshop process is guaranteed.

Working hours applied by PT Pegadaian Tebing Tinggi Branch are:

Monday-Thursday open at 07.30-12.00 and 13.00-15.00, Friday open at 07.30-11.30 and 13.00-15.00 and on Saturday open at 07.30-12.30, but in operating transactions Monday to Thursday, customers can make payments because the officers take turns. The PT. Pegadaian Branch Office is headed by a Branch Head who is directly responsible to the Regional Manager of PT. Pegadaian in Tebing Tinggi, with the status of a Branch Office Manager. Furthermore, in carrying out their daily duties, the Branch Office Manager is assisted by a Manager, an Appraiser, a Depository of Collateral, a Cashier / Administrative and Financial Officer, a depositary, a Warehouse Holder, and Security. In general, people use pawning services as a solution for how to get capital that is easy and fast. The need for capital is also increasing. PT. Pegadaian as a non-bank financial institution engaged in state-owned pawnshops is an alternative that can be used by the public. One that is in great demand by the public for pawning services is gold investment. Gold is a reliable investment that is easy to trade. But not everyone can easily buy gold with cash. Apart from that buying gold requires a lot of funds, investing in gold can require a number of careful preparations so that family finances don't fall apart. Gold savings at Pegadaian are more dominated by housewives (IRT) and students, followed by micro business traders. Customer loyalty is a deeply held commitment to repurchase or subscribe to certain products or services in the future even though there are situational influences and marketing efforts that have the potential to cause a change in customer behavior. Consumer loyalty can be seen from repurchasing behavior towards a service provider, having a positive attitude towards the company, and considering only using the company if the need for the service arises again. When someone becomes a loyal customer, then he will show buying behavior which is defined as a purchase. Loyal customers have a commitment to defend the company or products produced by the company from negative things.

2. LITERATURE REVIEW

In this study, the variables that were operationalized were all the variables included in the hypothesis and were measured, namely Customer Loyalty (Y) as the dependent variable, Satisfaction (Z) as an intervening variable (affecting the relationship between the independent variable and the theoretically dependent variable, but cannot be observed and measured and these variables are intervening variables), Prior Experience (X1) and Trust (X2) as independent variables (Independent Variable). To provide a clear picture and facilitate the implementation of research, it is necessary to define the variables to be studied, namely as follows:

Table 3.2 Operational Definition of Research Variables

No	Variable	Definition	Indicator	Measure Scale
1.	Customer Loyalty (Y)	Customer loyalty is repeated purchases made by customers because of a commitment to a brand in the company for a long time for certain reasons (Sangadji and Shopiah 2013)	1. Repeat purchase 2. Great passion for the brand 3. The belief that a certain brand is the best brand 4. Brand recommendation to others. (Sangadji and Shopiah 2013).	Likert
2.	Satisfaction	Satisfaction is a very big	1. Performance	Likert

	(Z)	impact in making customer loyalty feel satisfied with the products or services offered and the benefits of a guarantee that customers expect. (Sigit and Soliha 2017)	2. Satisfied feeling 3. Overall satisfaction (Sigit and Soliha 2017)	
3.	Prior Experience (X1)	*prior experience*or previous experience is a knowledge to assess or know the goods and services provided in order to feel the benefits before and after using them. (McDaniel 2012)	1. Product usage 2. Performance consumption 3. Mood state 4. consumption experience (McDaniel 2012)	Likert
4.	Trust (X2)	Trust is a relationship that is built between parties who do not know each other either in the interaction or in the transaction process. (McKnight 2017)	1. Trust belief (Trusting belief) 2. Intention to trust (Trusting Intention) (McKnight 2017)	Likert

(Source: processed by researchers, 2022)

In this research,Used to measure the effect of more than one independent variable on the dependent variable. To determine the effect of these independent variables, use the formula:

Equation I

$$\mathbf{Z = a + b_1 X_1 + + \varepsilon b_2 X_2}$$

Where :

Z =Satisfaction
A =Constant
X_1 =*Prior Experience*
X_2 = Trust
b_1 = variable regression coefficient*Prior Experience*
b_2 = Regression coefficient of the Trust variable
ε = Confounding variable*(residual errors)*

Equation II

$$\mathbf{Y = a + b_3 X_1 +++ \varepsilon b_4 X_2\ b_5 Z}$$

Where :

Y = Customer Loyalty

A =Constant
X_1 =*Prior Experience*
X_2 = Trust
Z =Satisfaction
b_1 = variable regression coefficient*Prior Experience*
b_2 = Regression coefficient of the Trust variable
b_3 = variable regression coefficientSatisfaction
ε = Confounding variable*(residual errors)*

2.1. Path Analysis

This research also uses path analysis. Path analysis is an extension of multiple linear regression analysis (Ghozali, 2016). The equation model used for path analysis is:

$$Z = \beta + X1+X2 + e1$$

$$Y = \beta + X1+X2+ Z + e2$$

X1 = Prior Experience
X2 = Trust
Y = Customer Loyalty
Z = Satisfaction
B = Coefficient of Variable X
E = Errors

3. RESULTS AND DISCUSSION

3.1.Validity Test

Validity testing uses SPSS version 25.00 with criteria based on the calculated r value as follows:

1) If r count > r table or – r count < - r table then the statement is declared valid.
2) If r count < r table or – r count > - r table then the statement is declared invalid.

This test was carried out on 30 respondents, so df = 30-k = 30-2 = 28. with α = 5%, the r table value is 0.361 (Ghozali, 2016: 463), then the calculated r value will be compared with the r table value as shown in table 4.8 below:

Table 4.8 Validity Test Results

Customer Loyalty Variable (Y)			
Statement	**rcount**	**rtable**	**validity**
1	0.879	0.361	Valid
2	0.897	0.361	Valid
3	0.899	0.361	Valid
4	0.871	0.361	Valid
Satisfaction Variable (Z)			
Statement	**Rcount**	**rtable**	**validity**
1	0.879	0.361	Valid
2	0.947	0.361	Valid
3	0.873	0.361	Valid
Prior Experience Variable (X1)			
Statement	**Rcount**	**rtable**	**validity**
1	0.846	0.361	Valid
2	0.918	0.361	Valid

3	0.875	0.361	Valid
4	0.922	0.361	Valid
Trust Variable (X2)			
Statement	**rcount**	**rtable**	**validity**
1	0.951	0.361	Valid
2	0.947	0.361	Valid

Source: Data processed from attachment 3 (2022)

Table 4.8 shows that all statement points, both the Customer Loyalty Variable (Y), Satisfaction (Z), Prior Experience Variable (X1) and Trust Variable (X2) have a higher r count value than the r table value, so that it can be concluded that all statements each variable declared valid

3.2.Reliability Test

Reliability is an index that shows the extent to which a measuring device can be trusted or relied upon. According to Sugiyono (2013: 64) A factor is declared reliable/reliable if the Cronbach Alpha is greater than 0.6. Based on the results of data processing using SPSS 25.00, the following results are obtained:

Table 4.9 Reliability Test Results

Source: Data processed from attachment 3 (2022)

Variable	*Cronbach Alpha*	Constant	Reliability
Customer Loyalty Variable (Y)	0.837	0.6	Reliable
Satisfaction Variable (Z)	0.862	0.6	Reliable
Prior Experience Variable (X1)	0.838	0.6	Reliable
Trust Variable (X2)	0.917	0.6	Reliable

Based on the reliability test using Cronbach Alpha, all research variables are reliable/reliable because Cronbach Alpha is greater than 0.6, so the results of this study indicate that the measurement tools in this study have fulfilled the reliability test (reliable and can be used as a measuring tool). Data that is normally distributed will form a straight diagonal line and residual data plotting will be compared with the diagonal line, if the residual data distribution is normal then the line that describes the actual data will follow the diagonal line (Ghozali, 2016: 154).

The test results using SPSS 25.00 are as follows:

Table 4.10 One Sample Kolmogorov Smirnov Test
One-Sample Kolmogorov-Smirnov Test

			Unstandardized Residuals
N			91
Normal Parameters, b	Means		.0000000
	std. Deviation		.55712199
Most Extreme Differences	absolute		.065
	Positive		.065
	Negative		-.057
Test Statistics			.065
asymp. Sig. (2-tailed)			.200c,d
Monte Carlo Sig. (2-tailed)	Sig.		.835e
	99% Confidence Intervals	LowerBound	.735
		Upperbound	.935

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.
e. Based on 91 sampled tables with a starting seed of 2000000.

Source: Data processed from attachment 4 (2022)

From the output in table 4.10 it can be seen that the significance value (Monte Carlo Sig.) of all variables is 0.835. If the significance is more than 0.05, then the residual value is normal, so it can be concluded that all variables are normally distributed. The multicollinearity test aims to determine whether there is a correlation between the independent variables in the regression model. The multicollinearity test in this study was seen from the tolerance value or variance inflation factor (VIF). The calculation of the tolerance value or VIF with the SPSS 25.00 program for windows can be seen in Table 4.11 below:

Table 4.11 Multicollinearity Test Results
Coefficientsa

Model	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
PRIOR EXPERIENCE	.571	1,753
TRUST	.571	1,753

a. Dependent Variable: SATISFACTION

Source: Data processed from attachment 4 (2022)

Based on table 4.11 it can be seen that the tolerance value of the Prior Experience Variable (X1) is 0.571, the Trust Variable (X2) is 0.571 where all are greater than 0.10 while the VIF value of the Prior Experience Variable (X1) is 1.753, the Trust Variable (X2) is 1.753, all of which are

less than 10. Based on the calculation results above, it can be seen that the tolerance value of all independent variables is greater than 0.10 and the VIF value of all independent variables is also less than 10, so there is no correlation symptom in the independent variables. . So it can be concluded that there are no symptoms of multicollinearity between independent variables in the regression model.

3.3.Heteroscedasticity Test

The heteroscedasticity test aims to test whether from the regression model there is an inequality of variance from the residuals of one observation to another. A good regression model is one that has homoscedasticity or does not have heteroscedasticity. One way to detect the presence or absence of heteroscedasticity is with the Glejser test, in the glejser test, if the independent variable is statistically significant in influencing the dependent variable then there is an indication of heteroscedasticity occurring. Conversely, if the independent variable is not statistically significant in influencing the dependent variable, then there is no indication of heteroscedasticity. This is observed from the significance probability above the 5% confidence level (Ghozali, 2016; 138).

The results of data processing using SPSS 25.00 show the results in the following table:

Table 4.12 Glejser Test Results

Coefficientsa

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	std. Error	Betas	t	ig.
(Constant)	.285	.229		1 ,248	215
PRIOR EXPERIENCE	-.001	.017	-.006	- .039	969
TRUST	.019	.034	080	. 567	572

a. Dependent Variable: ABS_RES

Source: Data processed from attachment 4 (2022)

The results of the Glejser test show that based on table 4.12, the significance value of the prior experience variable (X1) is 0.969 and the significance of the trust variable (X2) is 0.572, both of which are greater than 0.050 so it can be concluded that there are no symptoms of heteroscedasticity in the equation model. Data that is normally distributed will form a straight diagonal line and residual data plotting will be compared with the diagonal line, if the residual data distribution is normal then the line that describes the actual data will follow the diagonal line (Ghozali, 2016: 154).

The test results using SPSS 25.00 are as follows:

Table 4.13 Test One Sample Kolmogorov Smirnov Test

One-Sample Kolmogorov-Smirnov Test

			Unstandardized Residuals
N			91
Normal Parameters, b	Means		.0000000
	std. Deviation		1.42526455
Most Extreme Differences	Absolute		082
	Positive		082
	Negative		-.068
Test Statistics			082
asymp. Sig. (2-tailed)			.177c
Monte Carlo Sig. (2-tailed)	Sig.		.516d
	99% Confidence Intervals	LowerBound	.382
		Upperbound	.651

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. Based on 91 sampled tables with starting seed 299883525.
Source: Data processed from attachment 4 (2022)

From the output in table 4.13 it can be seen that the significance value (Monte Carlo Sig.) of all variables is 0.516. If the significance is more than 0.05, then the residual value is normal, so it can be concluded that all variables are normally distributed.

3.4. Multicollinearity Test

The multicollinearity test aims to determine whether there is a correlation between the independent variables in the regression model. The multicollinearity test in this study was seen from the tolerance value or variance inflation factor (VIF). The calculation of the tolerance value or VIF with the SPSS 25.00 program for windows can be seen in Table 4.14 below:

Table 4.14 Multicollinearity Test Results

Coefficientsa

Model	Collinearity Statistics tolerance	VIF
(Constant)		
PRIOR EXPERIENCE	.498	2009
TRUST	086	11,620
SATISFACTION	076	13.206

a. Dependent Variable: CUSTOMER LOYALTY

Source: Data processed from attachment 4 (2022)

Based on table 4.14 it can be seen that the tolerance value of the Prior Experience Variable (X1) is 0.498, the Trust Variable (X2) is 0.086, the Satisfaction Variable (Z) is 0.076 where all are greater than 0.10 while the VIF value of the Prior Experience Variable (X1) is 2.009, the Trust Variable (X2) is 11.620 and the Satisfaction Variable (Z) is 13.206 where all are greater than 10. Based on the calculation results above it can be seen that the tolerance value of all independent variables is greater than 0.10 and the VIF value all independent variables are also smaller than 10 so there is no correlation symptom on the independent variables. So it can be concluded that there are no symptoms of multicollinearity between independent variables in the regression model.

The results of data processing using SPSS 25.00 show the results in the following table:

Table 4.15 Glejser Test Results

Coefficientsa

Model	Unstandardized Coefficients B	std. Error	Standardized Coefficients Betas		ig.
(Constant)	.810	.644		,258	212
PRIOR EXPERIENCE	071	.049	.218	,455	149
TRUST	-.019	.240	-.029	.080	937
SATISFACTION	-.063	.183	-.133	.346	730

a. Dependent Variable: ABS_RES

Source: Data processed from attachment 4 (2022)

The results of the Glejser test show that based on table 4.15, the significance value of the prior experience variable (X1) is 0.149, the significance of the trust variable (X2) is 0.937 and the significance of the satisfaction variable (Z) is 0.730 where both are greater than 0.050 so that it can be concluded that there are no symptoms of heteroscedasticity in equation models.

3.5. Multiple Linear Regression Testing

Linear regression testing explains the role of the independent variables on the dependent variable. Data analysis in this study used two linear regression equations, using SPSS 25.00 for windows. The results of data processing for equation I can be seen in table 4.16 below:

Table 4.16 Linear Regression Results for Equation I

Coefficientsa

Model	Unstandardized Coefficients B	std. Error	Standardized Coefficients Betas
(Constant)	.857	.363	
PRIOR EXPERIENCE	095	.027	.139
TRUST	1,204	054	.864

a. Dependent Variable: SATISFACTION

Source: Data processed from attachment 4 (2022)

Based on these results, the linear regression equation has the formulation:

Z = b0 + b1X1 + b2X2 + ε1, so the equation is obtained:

Z = 857 + 0.095 X1 + 1.204 X2.

The description of the multiple linear regression equation above is as follows:

a. A constant value (b0) of 0.857 indicates the magnitude of the Satisfaction Variable (Z) if the Prior Experience Variable (X1) and Trust Variable (X2) are equal to zero.
b. The regression coefficient value of the Prior Experience Variable (X1) (b1) is 0.095 indicating the large role of the Prior Experience Variable (X1) on the Satisfaction Variable (Z) assuming the Trust Variable (X2) is constant. This means that if the Prior Experience Variable factor (X1) increases by 1 value unit, it is predicted that the Satisfaction Variable (Z) will increase by 0.095 value units assuming the Trust Variable (X2) is constant.

3.6.Hypothesis Testing

t test (Partial)

The t statistical test is also known as the individual significance test. This test shows how far the influence of the independent variables partially on the dependent variable.

In this study, partial hypothesis testing was carried out on each independent variable, the results of data processing in equation I are shown in Table 4.20 below:

Table 4.17. Partial Test (t) Equation I

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	std. Error	Betas	Q	Sig.
1	(Constant)	.857	.363		2,362	.020
	PRIOR EXPERIENCE	095	.027	.139	3,584	001
	TRUST	1,204	054	.864	22,258	.000

a. Dependent Variable: SATISFACTION

Source: Data processed from attachment 4 (2022)

a. Hypothesis Test of the Effect of Prior Experience Variable (X1) on Satisfaction Variable (Z)

The form of hypothesis testing based on statistics can be described as follows:

Decision Making Criteria:

1) Reject the hypothesis if tcount < ttable or -tcount> - ttable orSig value. >0.05
2) Accept the hypothesis if tcount ≥ ttable or -tcount ≤ - ttable orSig. < 0.05

From table 4.19, the tcount value is obtained3,584With α = 5%, ttable (5%; nk = 91 – 2 =89) a ttable value of 1.662 is obtained. From this description it can be seen that tcount (3.584) > ttable (1.662), likewise with a significance value of 0.001 <0.05, it can be concluded that the first hypothesis is accepted, meaningThe Prior Experience variable (X1) has an effecton the Satisfaction Variable (Z). The results of this study are in accordance with the results of research conducted by Mohammad Sony Zakiyuddin Arif (2020) entitled The Effect of Trust on Customer Loyalty Through Satisfaction as an Intervening Variable for Pegadaian Gold Savings Products. Which results that the Prior Experience variable directly has a positive and significant effect on the satisfaction of the Pegadaian Gold Savings Product.

4. CONCLUSION

Equation I

a. Hypothesis I testing can be seen that tcount (3,584) > ttable (1.662), likewise with a significance value of 0.001. < 0.05, it can be concluded that the first hypothesis is accepted, meaningthe Prior Experience variable (X1) has an effectto the variable Satisfaction (Z). Then it is concluded in the research*Prior Experience*(X1) has an influence on satisfaction (Z) on customers of PT Pegadaian Tebing Tinggi Branch.
b. Hypothesis II testing can be seen that tcount (22,258) > ttable (1.662), and a significance value of 0.000 <0.05, it can be concluded that the second hypothesis is accepted, meaningthe variable Trust (X2) has an effectto the variable Satisfaction (Z). Then concluded Trust (X2)also influencesSatisfaction (Z) on customers of PT Pegadaian Tebing Tinggi Branch.
c. The path analysis test shows a direct effect of 0.665 and an indirect effect of 0.052. From the calculation results obtained, it shows that the indirect effect through the Satisfaction variable (Z) is smaller than the direct effect on the Customer Loyalty variable (Y), so it can be concluded that if the hypothesis is rejected, it means that the Satisfaction variable (Z) cannot mediate the relationship between Prior variables. Experience (X1) with the variable Customer Loyalty (Y).

Equation II

a. Hypothesis I testing can be seen that tcount (8,841) > ttable (1.662), likewise with a significance value of 0.000 <0.05, it can be concluded that the first hypothesis is accepted, meaningthe Prior Experience variable (X1) has an effecton the variable Customer Loyalty (Y).
b. Hypothesis II testing can be seen that tcount (-0.614) < ttable (1.662), and a significance value of 0.541 > 0.05, it can be concluded that the second hypothesis is rejected, meaningTrust variable (X2) has no effecton the variable Customer Loyalty (Y).
c. Hypothesis III testing can be seen that tcount (2.000) > ttable (1.662), and a significance value of 0.049 <0.05, it can be concluded that the second hypothesis is accepted, meaningvariable Satisfaction (Z) effecton the variable Customer Loyalty (Y).
d. Path analysis testing shows a direct effect of -0,109 and an indirect effect of 0.328. From the day of calculation obtained, it shows that the indirect effect through the Satisfaction variable (Z) is greater than the direct effect on the Customer Loyalty variable (Y), so it can be concluded that if the hypothesis is accepted, it means that the Satisfaction variable (Z) can mediate the relationship between the Trust variable (X2) with the variable Customer Loyalty (Y).

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