

The Effect of Customer Experience, Product Variation and Customer Satisfaction on Customer Loyalty in Islamic Business Perspective (Study on Customer of PT. Pegadaian CP Tanjung Karang Center)

Lilis Jayanti¹, Zulaikah², Yeni Susanti³

^{1,2,3} Universitas Islam Negeri Raden Intan Lampung, Indonesia

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Corresponding Author:

Lilis Jayanti, Universitas Islam
Negeri Raden Intan Lampung,
Lampung, Indonesia.

Email:

Liliss220719@gmail.com

ABSTRAK

This study aims to analyze the effect of customer experience, product variation and customer satisfaction on customer loyalty at PT. Pegadaian CP Tanjung Karang Center. This type of research is a quantitative research with descriptive and associative approach. In this study the population used is the customer of PT. Pegadaian CP Tanjung Karang Center. Determination of the sample size is based on the calculation of the slovin method, then the number of samples in this study is 100 respondents. The data collection technique of this study is spread questionnaire. Data analysis tools used in this study using SPSS 25. The results of the study explain that customer experience has a positive and significant effect on customer loyalty. Good experience, honesty, and fairness in Islamic business is able to increase trust and loyalty. Product variations also have a positive and significant effect on loyalty, because they are able to meet the needs of various customers. Customer satisfaction shows a positive and significant influence on loyalty satisfied customers will tend to remain loyal and have ongoing confidence in PT. Pegadaian services. Simultaneously, the three variables together affect customer loyalty positively and significantly. In the Islamic business perspective, transparency, honesty, and trustworthiness are the basis for creating customer satisfaction and loyalty, as well as supporting business sustainability, increasing the trust of the PT. Pegadaian community.

Keywords: Customer Experience, Product Variety, Customer Satisfaction, Customer Loyalty.

1. INTRODUCTION

Financial institutions are an intermediary in the gathering of the community and distribute to the community. Financial institutions, both banks and non-banks, have a strategic role in supporting economic growth and public welfare. In modern society, the

need for fast funds is often a challenge, especially for those in the lower middle class economy. One solution that is widely used by the people of Indonesia is a PT. Pegadaian service, both conventional and Sharia. This institution exists to provide easy access to loans with a guarantee system for valuables, so that people do not need to sell their assets when they need urgent funds.

PT. Pegadaian is one of the non-banking lending institutions that serve the community in order to obtain funds quickly through credit. In fact, PT. Pegadaian help the economy a lot of people, especially people whose economic class is middle to low. In accordance with the motto of the PT. Pegadaian is “solve problems without problems”. Advantages of PT. Pegadaian Syariah this is when people need money quickly, they do not have to sell the goods they have, but can be mortgaged as collateral when applying for credit, the goods that become collateral can be taken back. However, the time limit set by the PT. Pegadaian Syariah should be noted. If the loan applicant cannot pay this by the due date, he can request an extension, but only pay the interest (Wati and Nurhayati 2024).

Verse of the Qur'an that discusses the pledge contained in Surat Al-Baqarah verse 283. This verse becomes the main basis of the concept of pledge (rahn) in islam. The sound of that word is:

وَإِنْ كُنْتُمْ عَلَى سَفَرٍ وَلَمْ تَجِدُوا كَاتِبًا فَرِهْنِ مَقْبُوضَةً فَإِنْ مِنْ بَعْضِكُمْ بَعْضًا فُلْيُودَ الَّذِي
أَوْثَمْنَ أَمَانَتَهُ وَلْيَتَّقِ اللَّهَ رَبَّهُ وَلَا تَكْتُمُوا الشَّهَادَةَ وَمَنْ يَكْتُمْهَا فَإِنَّهُ آثِمٌ قَلْبُهُ وَاللَّهُ بِمَا
تَعْمَلُونَ عَلِيمٌ ﴿٢٨٣﴾

It means: “if you are on a journey (and Beru'amalah not in cash) and you do not find a writer, then let there be a pledge held (by the receivables). But if any of you believe in another, let him who is believed pay what he owes, and let him fear Allah, His Lord. And whoever conceals it-then surely his heart is a sinner.and Allah is aware of what you do.” (Surah Al-Baqarah: 283) (Sumiati, Damiri, and ... 2022).

This verse explains the importance of trust (amanah), honesty, and responsibility in muamalah transactions (social and economic interactions), especially if there are no records or witnesses in the transaction. Trust and trust is the main foundation in building a positive customer experience. In the Islamic business perspective, honest, transparent, and trustworthy service creates customer satisfaction and loyalty (Junitama, Rahmawati, and Karina 2022).

Loyalty is an important factor for an institution to survive in business competition. Loyalty is reflected in customer enthusiasm for products and services. Loyalty is a deep commitment to buy or re-support the product or service you like in the future despite the influence of the situation and marketing efforts have the potential to cause customers to switch (Sitanggang, Iswandi, and Susilo 2023). In the context of business, customer loyalty has a very important role. Loyaitas can be an indicator of the success of a company's marketing strategy (Elianto, Setyawati, and Setyanto 2020). In addition, customer loyalty can also provide long-term benefits for companies, such as increasing revenue and reducing marketing costs. To build customer loyalty, PT. Pegadaian need to implement appropriate marketing strategies to influence customer loyalty. Some factors that can affect customer loyalty include customer experience, product variations and customer satisfaction.

Customer experience is the internal and subjective response of consumers as a result of direct or indirect interaction with a company. Direct contact generally occurs at the time of purchase, use and service (Rezkie 2021). Customer experience is a growing priority in marketing research, because customer experience determines the perceived priority of customers in competitive competition (Zhafira, Kinasih, and Hardilawati 2023).

Product variation is the variation of the product standard according to the specific needs of customers. Variations may include limited variations that can be appropriate to the customer's ability or selected by the customer to obtain a standard product or service that matches the customer's own needs. The addition of product variations can be an effective innovation strategy to improve marketing performance (Oktaviani and Septiani 2023).

Customer satisfaction is something that can be felt by consumers / customers after using the product. Satisfaction can also be seen when the customer has got his wish. Customers will feel satisfied when their wishes have been fulfilled, so customers will constantly visit. The level of customer satisfaction can be seen in terms of repeat purchases. Although with many levels of competitors from PT. Pegadaian but it has no effect on marketing at PT. Pegadaian CP Tanjung Karang Center because there are still many people who still choose to visit (Hasibuan, Simanjorang, and Helvi 2022). A customer, if satisfied with the value provided by a product or service, is very likely to be a customer for a long time.

Here is the amount of PT customer data. PT. Pegadaian Lampung Area, the most abundant data contained in the Branch Office of Tanjung Karang Center which became the object of research.

Table 1
Customer Amount Data

No	Lampung Area	Number of customers 2023	Number of customers 2024
1.	CP Teluk Betung	20.454	21.881
2.	CP Kedaton	32.152	34.716
3.	CP Tanjung Karang Timur	21.492	24.848
4.	CP Tanjung Karang Pusat	32.505	34.978

Source: PT. Pegadaian 2025

Based on the data, CP Tanjung Karang Pusat experienced an increase in the number of customers from 32,505 in 2023 to 34,978 in 2024. Despite the growth, the increase has not been too significant when compared to the potential of strategic downtown areas. This indicates the possibility of problems that affect customer loyalty to PT. Pegadaian. One factor that is thought to affect the level of customer loyalty is the customer experience is not optimal. Some customers complain of less responsive service, long lines, and limitations in personal service interactions. This can lead to a negative perception of the quality of services provided.

In addition, the variety of products offered is considered not able to meet the needs of various segments of society in the Tanjung Karang Pusat area. Lack of product innovation and limited choice of services cause customers have a tendency to look for other alternatives that are considered more relevant to their needs. The level of customer satisfaction is also an important issue that needs to be considered. Dissatisfaction with the service, transaction speed, to the attitude of the officers in serving customers can have a direct impact on the customer's decision to continue using or leaving the services of PT. Pegadaian. Based on these conditions, it is important to examine how the influence of customer experience, product variation, and customer satisfaction on customer loyalty at CP Tanjung Karang Pusat. The results of this study are expected to be the basis in formulating strategies to improve the quality of Service and product development that is more effective in order to increase customer loyalty.

This study aims to analyze the effect of customer experience on customer loyalty PT Pegadaian CP Tanjung Karang Pusat, analyze the effect of product variation on customer loyalty, analyze the effect of customer satisfaction on customer loyalty, evaluate the relationship between customer experience, product variation, and simultaneous customer satisfaction on customer loyalty, review the relationship in the perspective of Islamic business as the foundation of ethics and values in business interactions between companies and customers.

Based on research conducted by (Lyna and Prasetyo 2021) stating that the customer experience variable has no significant effect on customer loyalty Lazada online shop. This means that a sense of interest in Lazada, a sense of confidence that Lazada can be trusted, positive thinking to make Transactions, Act to make transactions and provide good and positive recommendations about Lazada was not significantly affected. In contrast to research conducted by (Zhafira et al. 2023) stating that Customer experience has a positive and significant effect on customer loyalty. This is evidenced by the higher the customer experience, the higher the customer loyalty, and vice versa if the value of customer experience drops, the lower the value of customer loyalty.

Results of research conducted (Ria Setya Agustin 2023) indicates that the product variation (X1) partial and significant effect on consumer loyalty in tahu sadis Joyoboyo Kediri. While the results of research conducted (Maichael 2018) product variations do not significantly affect consumer satisfaction Pandhawa kitchen. This is because indirectly, Positioning Pandhawa kitchen is a restaurant that serves special food yellow rice. Therefore, additional menus outside of yellow rice are less in demand by consumers.

On the research of (Aprianti 2023) stated that there is a positive and significant influence between customer satisfaction (X3) to customer loyalty. The higher and better the level of customer satisfaction that exists in the customer PT. Pegadaian (Persero) UPC Moyo Hulu shows the increasing level of customer loyalty.

From the explanation of the above background and the research gap that the researcher has described, the researcher is interested in conducting more in-depth research with the title “the influence of Customer Experience, Product variation and Naabah satisfaction on customer loyalty in the perspective of Islamic Business (Study on customers of PT. Pegadaian CP Tanjung Karang Center)”

2. LITERATURE REVIEW

Marketing

According to Philip Kotler in (Mauliddiyah 2021) saying that marketing strategy is the mindset used to achieve marketing goals in a company, can be about specific strategies for target markets, positioning, marketing mix (Marketing Mix), and the amount of marketing spending. Marketing is a social and managerial process by which individuals and groups obtain what they need and want by creating and exchanging products and services and value between one person and another.

The purpose of marketing is to make the market aware of the existence of our product and convince customers why they need to buy. In the growth phase, making a brand for consumers to choose is very important, because competitors have started a lot and the need for products has been well realized by consumers. In the maturation phase, we struggle to gain customer loyalty. During the decline phase, goals are set selectively by looking at the competition conditions that exist at that time.

Expectation Confirmation Model (ECM)

The Expectation Confirmation Model (ECM) is an extension of Oliver's Expectation Confirmation Theory (ECT). Expectation Confirmation Theory (ECT) is a theory that is quite popular to determine consumer behavior, consumer satisfaction, and post-purchase behavior. The Model was modified by Bhattacharjee in 2001. Expectation Confirmation Model (ECM) itself is used to determine the intention of the sustainability of the use of an information system based on the level of satisfaction and benefits felt after use. According to Bhattacharjee, post-usage expectations are more impactful so that the expectation construct in Expectation Confirmation Theory (ECT) is replaced by perceived usefulness (Benedecas 2024).

ECM theory has the basic idea of satisfaction, and confirmation to determine one's intention in reusing a product or service, this model highlights sustainable use in the context of Information Systems. Variables in this model are interconnected from consumer trust and expectations which are then confirmed by consumer experience at the time of post-use of the system to determine the quality and see the consumer's intention to continue using the system. ECM has four structures that directly determine the purpose or use, especially perceived usefulness (perceived usefulness), confirmation (confirmation), satisfaction (satisfaction), and also the intention of continuity of use (Continuity intention).

Perceived usefulness is defined when the extent to which a person believes and accepts that the use of the system will improve performance at work and can provide benefits to users. Satisfaction is a pleasant or positive emotional state, resulting from an assessment of the performance of a product or service. Satisfaction is the feeling of a person after comparing the performance or results of a perceived product with his expectations. Continuance intention is defined as a person's interest or desire to continue using a system (Diandra Kusuma Efendy 2025).

Customer Experience

According to Gentile in (Lantang and Keni 2022) a customer experience is defined as "a set of interactions between a customer and a product, a company, or part of its organization, which provoke a reaction. This experience is strictly personal and implies the customer's involvement at different levels (rational, emotional, sensorial, physical, and spiritual)". In other words, the customer experience comes from the communication between the customer and the bank regarding the company's products or part of the services provided by the company, which generates a reaction from the customer. This experience can indicate consumer involvement on various levels (rational, emotional, sensory, physical, and spiritual).

The indicators used to measure customer experience are as follows (Ekonomi and Semarang 2023):

1. Feel the immediate, consumer experience related to the five senses through sight, sound, touch, taste and smell.
2. The feeling of satisfaction, is a consumer experience related to the emotional created by the consumer.
3. Mind, is a consumer experience related to the stimulation of creativity and rational of consumers.
4. Action is a consumer experience related to lifestyle, physical activity and image formed by consumers.
5. Relationship, is the consumer's experience with the atmosphere or social community that is felt after visiting.

Product Variations

Product variation is the diversity of products offered by the company to create the availability of varied goods to cause more varied product choices to consumers according to the personal needs of consumers (Manajemen et al. 2022).

According to Kloter & keller in (Ayu et al. 2023) states that there are four indicators of product variation including, as follows:

1. Size
Size can be defined as a model, shape or physical structure of a product that can be seen and measured with real. Companies can make variations in the size of a particular product from both small and large sizes.
2. Price
Price is the amount of money exchanged to obtain a product or service. Price is an important element for the company because the price becomes income or income for the company for the sustainability of a company.
3. Display
The display is everything that the product can display or that can be seen directly with the eyes, which is useful to attract consumers to buy the product.
4. Product availability
Product availability is a collection of goods that make it easier for consumers to get the products they need and want. Product availability is a collection of goods that make it easier for consumers to get the products they need and want.

Customer Satisfaction

Customer/customer satisfaction is a situation where customer expectations of a product are considered to be in accordance with the reality that has been accepted by consumers or the existence of conformity with what is expected. If the product has met what is expected, consumers will feel satisfied and will encourage consumers to buy the product again. Satisfied consumers will consume / use the product continuously, encouraging consumers to be loyal to a product and service is happy to promote the product and service by word of mouth (Sutrisno, Ristiani, and Masneno 2024).

According to Irwan in (Mukuan, Tamengkel, and Mukuan 2022) customer or customer satisfaction indicators are influenced by several things, including the following :

1. Feeling of satisfaction (in the sense of satisfaction with the product and service)
That is the expression of feelings of satisfaction or dissatisfaction from customers when receiving good service and quality products from the company.
2. Always Buy Products
That is, customers will continue to use and continue to buy a product if they achieve the expectations they want.
3. Would Recommend To Others
That is, customers who feel satisfied after using a product or service will tell it to others and be able to tell new customers for the company.
4. Fulfillment Of Customer Expectations
That is, according to whether or not the quality of a product or service after purchasing a product with the expectation that customers want.

Customer Loyalty

Oliver states that loyalty is the commitment of customers to persevere deeply to re-subscribe or re-purchase selected products and services consistently in the future, even though there will be influences from the situation and marketing efforts that have the potential to cause behavior change (Beno, Silen, and Yanti 2022).

According to Kolter & Keller in (Arianto and Kurniawan 2021) indicators of customer loyalty are :

1. A Repeat Purchase is a customer's loyalty to a product.
2. Retention is the resistance of consumers to negative influences on the company's products or services produced.
3. Referrals means that consumers refer to the total essence owned by a company that has provided value to the lives of consumers.

3. RESEARCH METHODS

This type of research is quantitative with descriptive and associative approach. The population of this study is all customers of PT Pegadaian CP Tanjung karang pusat amounted to 34,978. Sampling technique in this study is non probability sampling by using the method of purpose sampling. To determine the number of samples used slovin formula and obtained the number of respondents by 100 samples.

The data sources used are primary data sources obtained from respondents through questionnaires that focus on customers of PT. Pegadaian CP Tanjung Karang Center, secondary data obtained from several journals and books in accordance with what the authors want to research. The Data is in the form of previous research journals, and materials related to customer experience, product variations, and customer loyalty. Data analysis tools used in this study using SPSS 25. The measurement models in SPSS 25 are validity test, reliability test, classical assumption test (normality test, multicollinearity test, heteroscedasticity test), multiple linear analysis, hypothesis Test (t test (partial), F test (simultaneous)), and coefficient of determination.

4. RESULTS AND DISCUSSION

Data Description

a. Characteristics Of Respondents By Gender

The answers of the respondents have been classified according to several characteristics of the respondents. The table below is characteristic respondents by gender.

Table 2
Respondent Character By Gender

No	Types	Total	Presentation
1.	Male	52	52%
2.	Female	48	48%
	Total	100	100%

Source: processed Data (2025)

Based on Table 2 characteristics of customer respondents PT. Pegadaian CP Tanjung Karang Center showed that the number of men as many as 52 people or 52%, while female respondents amounted to 48 people or 48%. This illustrates the almost equal distribution between men and women as customers at PT. Pegadaian CP Tanjung Karang Pusat. Thus, it can be concluded that PT. Pegadaian services attract the interest of both sexes relatively evenly, which reflects inclusiveness in services to both male and female customers.

b. Characteristics of respondents by age

The data on the age of respondents customers PT. Pegadaian CP Tanjung Karang Center is as follows:

Table 3
Characteristics Of Respondents By Age

No	Vulnerable age	Total	Presentation
1.	17-25 year	28	28%
2.	26-35 year	38	38%
3.	36-45 year	27	27%
4.	46-55 year	6	6%
5.	56 years and above	1	1%
	Total	100	100%

Source: processed Data (2025)

According to Table 3, the majority of respondents are customers of productive age group 26-35 years (38 people), followed by 36-45 years (27 people) and young age 17-25 years (28 people). The age group of 46-55 years is relatively few (6 people), and there are no respondents over 55 years old. This shows that PT. Pegadaian CP Tanjung Karang Center is more served by young to middle-aged customers who are economically active.

c. Characteristics Of Respondents Based On Recent Education

The following data about the last education of customer respondents PT. Pegadaian CP Tanjung Karang Center is as follows:

Table 4
Characteristics Of Respondents Based On Recent Education

No	Last Education	Total	Presentation
1.	High School equivalent	47	47%
2.	Diploma	6	6%
3.	Bachelor Degree (S1)	45	45%
4.	Master / Doctor	2	2%
	Total	100	100%

Source: processed Data (2025)

In Table 4 the data can be concluded that the majority of customers of PT. Pegadaian CP Tanjung Karang Pusat has the last education of equivalent high school and undergraduate, with almost equal proportion between the two, while Diploma and postgraduate graduates are very few or none at all.

d. Characteristics Of Respondents By Occupation

Data related to the work of customer respondents PT. Pegadaian CP Tanjung Karang Center presented as follows:

Table 5
Characteristics Of Respondents By Occupation

No	Jobs	Total	Presentation
1.	PNS/ASN	22	22%
2.	Private Employees	31	31%
3.	Self-employed	25	25%
4.	Housewife	4	4%
5.	Retired	0	0%
6.	Others : state-owned enterprises, students, farmers, workers, traders.	18	18%
	Total	100	100%

Source: processed Data (2025)

Referring to Table 5, the majority of customers of PT. Pegadaian CP Tanjung Karang center comes from among private employees, entrepreneurs, and civil servants/ASN. This shows that PT. Pegadaian products or services in these locations are more widely used by people who have permanent jobs or their own businesses. Meanwhile, the retired Group was not recorded as respondents, and the other group still had a significant contribution (18%).

e. Characteristics of respondents based on when became a customer of PT. Pegadaian CP Tanjung Karang Center

Information about the duration of respondents become customers of PT. Pegadaian CP Tanjung Karang Center can be seen in the following table:

Table 6
Characteristics of respondents based on when became a customer of PT. Pegadaian CP Tanjung Karang Center

No	Since when it has become a habit	Total	Presentation
1.	Less than 1 year	32	32%
2.	1-3 year	37	37%
3.	3-5 year	25	25%
4.	More than 5 years	6	6%
	Total	100	100%

Source: processed Data (2025)

Referring to Table 6, the majority of customers of PT. Pegadaian CP Tanjung Karang Pusat are new and medium customers, those who have been customers for less than three years. Meanwhile, the number of old customers (more than five years) is very small. This condition can be an indicator that the company is quite successful in attracting new customers through the services or programs offered.

Research Results

a. Validity Test

Validity test is used to measure the validity or validity of a questionnaire. A questionnaire is said to be valid if the questions on the questionnaire are able to reveal something that will be measured by the questionnaire. Instrument testing using a significant rate of 5% a question is declared valid if $r_{hitung} > r_{table}$. Where r_{table} used is r_{table} value for $n = 100 - 2 = 98$ to 0.196. In this study, the determination of the level of validity is done with 36 statements that are divided into two independent variables and one dependent variable. Customer Experience variable (X1) has 10 statements, product variation variable (X2) consists of 10 statements, customer satisfaction variable (X3) consists of 8 statements and customer loyalty variable (Y) contains 8 statements. The results of validity testing using SPSS application can be seen in the following table:

Table 7
Validity Test

Variable	Statement Items	R count	R table	Description
Customer Experience (X1)	X1.1	0,688	0,196	Valid
	X1.2	0,712	0,196	Valid
	X1.3	0,630	0,196	Valid
	X1.4	0,768	0,196	Valid
	X1.5	0,594	0,196	Valid
	X1.6	0,523	0,196	Valid
	X1.7	0,590	0,196	Valid
	X1.8	0,546	0,196	Valid
	X1.9	0,531	0,196	Valid
	X1.10	0,415	0,196	Valid

Product Variations (X2)	X2.1	0,567	0,196	Valid
	X2.2	0,646	0,196	Valid
	X2.3	0,585	0,196	Valid
	X2.4	0,741	0,196	Valid
	X2.5	0,684	0,196	Valid
	X2.6	0,721	0,196	Valid
	X2.7	0,571	0,196	Valid
	X2.8	0,502	0,196	Valid
Customer Satisfaction (X3)	X3.1	0,759	0,196	Valid
	X3.2	0,759	0,196	Valid
	X3.3	0,728	0,196	Valid
	X3.4	0,786	0,196	Valid
	X3.5	0,673	0,196	Valid
	X3.6	0,529	0,196	Valid
	X3.7	0,426	0,196	Valid
	X3.8	0,544	0,196	Valid
	X3.9	0,586	0,196	Valid
	X3.10	0,512	0,196	Valid
Customer Loyalty (Y)	Y1	0,571	0,196	Valid
	Y2	0,541	0,196	Valid
	Y3	0,537	0,196	Valid
	Y4	0,588	0,196	Valid
	Y5	0,528	0,196	Valid
	Y6	0,623	0,196	Valid
	Y7	0,477	0,196	Valid
	Y8	0,460	0,196	Valid

Source: processed Data (2025)

From the data contained in Table 7, All question items show the value of rhitung > rtable at a significance level of 5 percent. This indicates that all items of the statement of each indicator in this study have a validity that is met, so that it can be declared valid and feasible to carry out the next test.

b. Reliability Test

Reliability is a tool to measure the reliability of a questionnaire which is an indicator of a variable or construct. A questionnaire is said to be reliable if a person's answers to the questions are consistent or stable. A questionnaire is said to be reliable or reliable if the value of Cronbach's Alpha (α) > 0.6. Statements in the questionnaire are considered reliable if the cronbach's alpha value is greater than 0.6, conversely, if the cronbach's alpha value is less than 0.6, it is considered unreliable. The results of reliability testing using SPSS can be seen in the following:

Table 8
Reliability Test

Variable	Alpha coefficient	Significance level	Description
Customer Experience (X1)	0,800	0,6	Reliable
Product Variations (X2)	0,776	0,6	Reliable
Customer Satisfaction (X3)	0,829	0,6	Reliable
Customer Loyalty (Y)	0,655	0,6	Reliable

Source: Processed Data (2025)

Referring to the data listed in Table 8, it can be concluded that all constructs meet the reliability criteria. This can be seen from the fact that all values of Cronbach's alpha have values above 0.6. Thus, each variable in this study can be considered reliable.

c. Classical Assumption Test

1) Normality Test

The purpose of the normality test is to determine whether the data in the resulting regression equation is normal or abnormal distribution. Normality testing was conducted by looking at the significance of the Kolmogorov-Smirnov test results. If the significance value is greater than 0.05, then the data is considered to be normally distributed, so the researcher refers to the significance value obtained from the Kolmogorov-Smirnov test. The results of the normality test shown in Table 9.

Table 9
Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	2.29731274
Most Extreme Differences	Absolute	.065
	Positive	.049
	Negative	-.065
Test Statistic		.065
Asymp. Sig. (2-tailed)		.200 ^{c,d}
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

Source: processed Data (2025)

Based on the results of the Kolmogorov-Smirnov test as shown in Table 9, the normality Test value is 0.200, the value is greater than 0.05. This shows that the data of all variables are normally distributed.

2) Heteroscedasticity Test

The heteroscedasticity test aims to test whether in the regression model there is an inequality of variance from the residuals of one observation to another". Can be called heteroscedasticity if the variance of the residuals of one observation to another is different, and is called homoscedasticity if the variance of the residuals of one observation to another is fixed. When heteroscedasticity does not occur, it is said to be a good regression model. In this study, heteroscedasticity test was conducted with the help of the SPSS program, which is through the glacier statistical test which is one of the detection tools for the presence or absence of heteroscedasticity. If the significance value of each variable > 0.05, then there is no heteroscedasticity problem in the regression model. The results of the heteroscedasticity test can be in Table 10 below.

Table 10
Heteroscedasticity Test

Model	Coefficients ^a		Standardized Coefficients Beta	t	Sig.
	Unstandardized Coefficients B	Std. Error			
1 (Constant)	3.843	1.205		3.190	.002
<i>Customer Experience</i>	-.013	.035	-.051	-.379	.706
Variasi Produk	-.026	.040	-.086	-.648	.518
Kepuasan Nasabah	-.016	.033	-.066	-.485	.629

a. Dependent Variable: ABS RES

Source: processed Data (2025)

According to table 10, it can be seen that the test results with the glacier test model on the customer Experience variable (X1) obtained a significance value of 0.706, product variation variable (X2) obtained a significance value of 0.518 and customer satisfaction (X3) obtained a significant value of 0.629 where both significance value > 0.05. Thus regression model in this data there is no heteroscedasticity disorder, so this regression model is feasible to use as research data.

3) Multicollinearity Test

In this study, multicollinearity testing was conducted by examining the value of tolerance and Variance Inflation Factor (VIF) for each variable. If the tolerance value is greater than 0.10, then multicollinearity does not occur. Similarly, if the VIF value is less than 10, then multicollinearity does not occur. Multicollinearity test results can be seen in Table 11 below.

Table 11
Multicollinearity Test

Model		Coefficients ^a		Collinearity Statistics	
		Tolerance		VIF	
1	<i>Customer Experience</i>	.550		1.818	
	Product Variations	.579		1.728	
	Customer Satisfaction	.545		1.836	

a. Dependent Variable: Customer Loyalty

Source: processed Data (2025)

Multicollinearity test results in Table 4.5 shows that the Tolerance value of each variable is $X > 0.10$ ($X_1 = 0.550$, $X_2 = 0.579$ and $X_3 = 0.579$). While the test results of the VIF value of all variables is $X < 10$ ($X_1 = 1.818$, $X_2 = 1.728$ and $X_3 = 1.836$). This means that the value of tolerance and the value of VIF shows no occurrence of multicollinearity between variables in the data.

d. Multiple Linear Regression Analysis

Multiple linear regression analysis is used to predict changes in the dependent variable based on two or more independent variables, this analysis is carried out in

order to understand how the independent variable affects the dependent variable and how much it affects it. The test results of multiple analysis shown in Table 12.

Table 12
Multiple Linear Regression Analysis

Model	Coefficients ^a		Standardized Coefficients Beta	t	Sig.
	Unstandardized Coefficients B	Std. Error			
1 (Constant)	5.505	1.957		2.813	.006
<i>Customer Experience</i>	.388	.056	.531	6.867	.000
Product Variations	.180	.066	.207	2.747	.007
Customer Satisfaction	.147	.054	.211	2.719	.008

a. Dependent Variable: Customer Loyalty

Source: processed Data (2025)

By using the equation model in Table 12 which obtained the results of the test data with multiple linear regression equation as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + e$$

$$Y = 5.505 + 0,388X_1 + 0,180X_2 + 0,147X_3 + e$$

In accordance with Table 12, it can be explained as follows:

- 1) Constant 5.505 indicates that the variables X1, X2 and X3, this will increase the variable Y by 5.505.
- 2) The value of customer Experience coefficient (X1) is 0.388, stating that if Customer Experience (X1) increases by 1%, customer loyalty (Y) will increase by 0.388% and vice versa, if Customer Experience (X1) decreases by 1%, customer loyalty (Y) will decrease by 0.388%. This means that the coefficient X1 has a positive and significant effect on customer loyalty (Y).
- 3) The value of product variation coefficient (X2) is 0.180, stating that if product variation (X2) increases by 1%, customer loyalty (Y) will increase by 0.180% and vice versa, if product variation (X2) decreases by 1%, customer loyalty (Y) will decrease by 0.180%. This means that the coefficient X2 has a positive and significant effect on customer loyalty (Y).
- 4) The value of the coefficient of Customer Satisfaction (X3) is 0.147, stating that if Customer Satisfaction (X3) increases by 1%, customer loyalty (Y) will increase by 0.147% and vice versa, if Customer Satisfaction (X3) decreases by 1%, customer loyalty (Y) will decrease by 0.147%. This means that the coefficient X3 has a positive and significant effect on customer loyalty (Y).

e. Hypothesis Test

1) Simultaneous Test (F Test)

The F-test is carried out with the aim of finding out to what extent all independent variables together can affect the dependent variable. This test was conducted using a significance level of 0.05 ($\alpha = 5\%$). The results of the F test (simultaneous) can be seen in the following table:

Table 13
F Test

		ANOVA ^a				
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1134.873	3	378.291	69.506	.000 ^b
	Residual	522.487	96	5.443		
	Total	1657.360	99			

a. Dependent Variable: Customer Loyalty
b. Predictors: (Constant), Customer Satisfaction, Product Variety, Customer Experience

Source: processed Data (2025)

The distribution table F is sought at a confidence level of 95%, a 5%, the value $df_1 = k-1$ (4-1) and df_2 the number of samples - the number of overall variables (100-4). Then the results obtained Ftable value of 2.69.

Testing the effect of the independent variable together with the dependent variable is done by using the F test. The results of statistical calculations show the value of F count 69.506 is greater than F Table 2,69 and the significance value of 0,000 is smaller than 0,05 so that the fourth hypothesis is accepted. This means that Customer Experience, Product variety and Customer Satisfaction have a significant effect simultaneously on customer loyalty.

2) Partial Test (T-Test)

T test is basically done to identify whether one independent variable partially affects the dependent variable. The test is done by comparing the value of the count with the table can be obtained by the formula $df = n-k-1 = 100-3-1 = 96$, where n is the number of respondents and k is the number of independent variables (independent) with the error rate/2 = $0,05/2 = 0,025$, then obtained ttable value of 1.984. From the processed primary data SPSS output of the t test is reviewed in Table 14.

Table 14
T test

		Coefficients ^a				
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.505	1.957		2.813	.006
	<i>Customer Experience</i>	.388	.056	.531	6.867	.000
	Product Variations	.180	.066	.207	2.747	.007
	Customer Satisfaction	.147	.054	.211	2.719	.008

a. Dependent Variable: Customer Loyalty

Sumber : Data diolah (2025)

From the test results in Table 14 can be concluded as follows.

- a. Improve Customer Experience (X1) to customer loyalty (Y).

T table on Customer Experience (X1) is 1,984 and t count of 6,867, so that the comparison of t count with T table shows the results of $6,867 > 1,984$, with a significant value of $0.000 < 0.05$, therefore the variable Customer Experience (X1) individually (partial) effect on customer loyalty (Y).

- b. Effect of product variation (X2) on customer loyalty (Y).

T table on product variation (X2) is 1,984 and t count is 2,747, so the comparison of t count with T table shows the results of $2,747 > 1,984$, with a significant value of $0.007 < 0.05$, therefore the variable product variation (X2) individually (partial) affect customer loyalty (Y).

- c. Effect of Customer Satisfaction (X3) on customer loyalty (Y).

T table on customer satisfaction (X3) is 1,984 and t count of 2,719, so that the comparison of t count with T table shows the results of $2,719 > 1,984$, with a significant value of $0.008 < 0.05$, therefore the variable customer satisfaction (X3) individually (partial) effect on customer loyalty (Y).

f. Coefficient Of Determination (R^2)

Coefficient of determination (R^2) aims to measure the extent to which the ability of the model in explaining the variation of the dependent variable. The results of the determination test (R^2) can be seen in Table 15.

Table 15
Coefficient Of Determinasi (R^2)

Model	Model Summary ^b			
	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.827 ^a	.685	.675	2.333
a. Predictors: (Constant), Customer Satisfaction, Product Variety, Customer Experience				
b. Dependent Variable: Customer Loyalty				

Source: processed Data (2025)

As shown in Table 15, shows that the value of the coefficient of determination (R^2) of 0.675. This means that customer loyalty in the study on the customers of PT. Pegadaian CP Tanjung Karang Center is influenced by 67.5% by the dependent variables in the form of Customer Experience, Product variation and customer satisfaction while the remaining 32.5% is influenced by variables that are not included in this study.

Discussion Of Research Results

A. Effect Of Customer Experience, Product Variation And Partial Customer Satisfaction On Customer Loyalty

1) Influence Of Customer Experience On Customer Loyalty

Based on the results of testing the data in this study found that the variable Customer Experience has a significance level value of $0.000 < 0.05$ so that it can be stated that this study successfully proved the first hypothesis accepted which states that customer experience has a positive and significant effect on customer loyalty at PT. Pegadaian CP Tanjung Karang Center. The results showed that the higher the

perceived customer experience, the higher the level of customer loyalty. Thus, ECM theory explains that Customer experience indirectly affects customer loyalty through the mechanism of confirmation of expectations and satisfaction, making it the key to retaining customers in the long term.

Customer experience is the internal and subjective reaction of customers when dealing with a company, either directly or indirectly (Zhafira et al. 2023). Customer experience is an experience whether or not the customer feels good when using and feeling the product or service. In this case, to maintain loyal customers, a strategy is needed that not only focuses on quality but also on customer experience to increase customer loyalty.

These results are in line with research (Jumawar and Nurmartian 2022) where customer experience variables have a positive and significant effect on customer loyalty. The experience that has been experienced by customers throughout consuming a product or service will function as one of the main aspects that have a considerable effect on customer loyalty. Experience or experience is generally not produced from oneself or made-up, but is directly based on experience without intentional elements. And also in line with research (Antara, Siswanto, and Damarsiwi 2020) stating that customer experience has a positive and significant effect on customer loyalty. The results of this study do not support research (Lyna and Prasetyo 2021) say that the variable customer experience has no effect on customer loyalty.

2) The Influence of Product Variety on Customer Loyalty

From the results of testing the data in this study found that the variable variation of the product has a significance level value of $0.007 < 0.05$ so it can be stated that this study succeeded in proving the second hypothesis is accepted which states that the variation of the product has a positive and significant effect on customer loyalty at PT. Pegadaian CP Tanjung Karang Center. The relationship between product variation and customer loyalty in relation to the Expectation Confirmation Model (ECM) theory is very close and forms a continuous cycle. ECM states that customer satisfaction, which then leads to loyalty, is formed from the comparison between the customer's initial expectations with the perceived performance of the product/service after use. This illustrates that with the variation of products or create some of the products produced, will provide a good impact for customers, customers can enjoy the dish in addition to pawn as a brand but can enjoy and use other service products.

Product variation is a collection of all products and goods offered penjal to buyers (Rozi and Khuzaini 2021). Product is everything that is offered to the market to get attention, bought, used and can satisfy the wishes or needs of buyers (Musyawah, I. Y., & Idayanti 2023). Customers have different interests and desires with others if marketers are able to provide various options or types of products, so consumers have their own attraction to make purchases. The provision of product variations in a store

that is done by marketers in a product, makes it easier for consumers to choose a product to meet their needs or desires.

This study is in line with research from (Eka and Sutedjo 2023) which shows that product variations have a positive and significant effect on customer satisfaction.

3) Effect Of Customer Satisfaction On Customer Loyalty

In accordance with the results of testing the data in this study found that the variable customer satisfaction has a significance level value of $0.008 < 0.05$ so it can be stated that this study succeeded in proving the third hypothesis is accepted which states that customer satisfaction has a positive and significant effect on customer loyalty to customers of PT. Pegadaian CP Tanjung Karang Center. The results of this study show that customer loyalty is built because of the creation of customer satisfaction. The higher the level of satisfaction will encourage the increasing loyalty of customer users.

ECM theory states that customer loyalty is the result of the satisfaction they feel, which in turn is influenced by the confirmation of their expectations. This means that when customers have certain expectations of the bank's products or services, and their actual experience after using the service meets or even exceeds the initial expectations, positive confirmation will arise. This positive confirmation directly increases the level of customer satisfaction. The higher the perceived satisfaction, the stronger the intention to continue using (continuance intention) and ultimately leads to customer loyalty, which is shown through repeated purchases, recommendations to others, and resistance to competitor offers.

Customer satisfaction can be defined as the achievement of customer expectations for the desired product or service (Maharani, Wijayanto, and Abrianto 2020). When customers get satisfaction, it can be interpreted that customers get something from their predictions. The more the desired product exceeds expectations, the higher the satisfaction they feel. The occurrence of customer satisfaction is expected by the manufacturer of a product, because when customers get satisfaction, it is easy for the company to carry out subsequent marketing activities (Ahmudin and Ranto 2023). Usually customers who have received satisfaction will buy back in the future. In addition, they will tell their friends, family and even to many people through social media that they have (Harahap, Ginting, and Khairani 2021). It was further explained that the increased satisfaction felt by customers, was able to increase customer loyalty and the stronger to recommend the product to others. Satisfied customers have a tendency to cooperate with the company in this case to transact again in the future.

The results of this study are supported by previous studies (Gultom, Arif, and Fahmi 2020) which explains customer satisfaction effect on customer loyalty. And research conducted by (Ahmudin and Ranto 2023) which refers to the test results, customer satisfaction has an influence on user loyalty.

B. Effect Of Customer Experience, Product Variety And Customer Satisfaction Simultaneously On Customer Loyalty

According to the results of testing the data in this study it was found that the variable Customer Experience, product variation and customer satisfaction has a significance level value of $0.000 < 0.05$ so it can be stated that this study successfully proved the fourth first hypothesis which states that Customer Experience, product variation and customer satisfaction together or simultaneously have a positive and significant effect on customer loyalty to customers of PT. Pegadaian CP Tanjung Karang Center.

Customer Experience is the result of interaction by seeing the value of the product through the feelings and also the consumer's own experience which is the main point in the customer experience (F. Musari, Hardilawati, and Akhmad 2023). Customer experience a series of interactions between customers and service providers. Customer experience is an interaction both directly and indirectly with the company or product offered so that it can determine a person's reaction in using the product (Sutanto 2020).

A product or service will be successful if it provides value and satisfaction to consumers, because consumers (customers) will like products/services that can provide more value in terms of how much benefit (results) will be obtained from the product/service compared to the sacrifices that have been spent to buy and use the product/service. Loyalty is consumer satisfaction. When consumers feel there is satisfaction, he still made the purchase of the product by not caring about the price set by the company and the products provided from its competitors. Customers can provide an advantage to a company or industry where the industry does not have to increase the cost of promoting in order to increase new consumers.

This is in line with research from (F. F. Musari, Hardilawati, and Akhmad 2023) it is known that customer experience, value and customer satisfaction together have a significant effect on customer loyalty. The calculation shows that the variables of customer experience, value, and customer satisfaction together have a significant influence on purchasing decisions.

C. Customer satisfaction and customer loyalty in Islamic Business Perspective

Customer satisfaction is one of the main factors that affect Loyalty. When customers are satisfied, they tend to be loyal. Consistent satisfaction creates an emotional connection and trust towards the company, which strengthens loyalty. Satisfied customers are more likely to make repeat purchases, leave positive reviews, and promote products to others (word of mouth). Satisfaction reduces the likelihood of customers moving to competitors, despite attractive offers from outside. In the Islamic business perspective, customer satisfaction and customer loyalty are two interrelated concepts rooted in the principles of Sharia (Rika Widianita 2023):

1) Honest Nature

PT Pegadaian CP Tanjung Karang Pusat has shown a strong commitment in instilling the values of honesty to all its members. This is reflected in a transparent work culture and open service to customers. Every transaction and service process is done honestly, without any manipulation of data or information, thus fostering high trust from the public.

Honesty in the transaction process and service creates a sense of trust from customers. When there is no manipulation of data or information, customers feel safe and valued. This high level of trust will increase satisfaction, and it is this satisfaction that is a strong basis for long-term loyalty.

2) Nature Of Trust

The nature of the mandate is also firmly held by all employees and leaders at PT. Pegadaian CP Tanjung Karang Center. Every responsibility given is carried out with integrity and prudence, including in keeping the customer's guarantee goods safe and in accordance with the rights owned. PT. Pegadaian never reduce the value or violate the rights of customers, in accordance with the definition of amanah as safeguarding the rights of themselves and others without any reduction.

Amanah shows that PT Pegadaian maintains the rights and property of customers with high integrity, without harm. Customers feel that the company is truly responsible, thus fostering a sense of trust and comfort. This sense of security and protection will make customers loyal, because they do not feel disadvantaged and want to return to using the service.

3) Implementation Of Science

PT. Pegadaian CP Tanjung Karang Center shows its commitment to the principles of science by providing education to customers regarding sharia products, contracts used, and their benefits. In addition, the company also actively conducts surveys and developments based on input from customers, in order to improve the quality of services and products. That way, PT. Pegadaian not only help customers make the right decisions, but also identify customer needs proactively, in order to increase loyalty.

By applying knowledge in the form of education, research, and surveys, companies can understand customer needs precisely. Decisions made based on data and science will make the service more relevant and satisfying. When customers feel understood and served according to their needs, they will remain loyal to the company.

4) Implementation Of Worship

PT. Pegadaian CP Tanjung Karang Center manages its services with the intention to provide benefits to the community as part of worship. This is in line with the spirit of service in Islam, which is to provide benefits and benefits. PT. Pegadaian are not only oriented to worldly benefits, but also to the pleasure of

Allah SWT by distributing halal products and supporting social programs, such as zakat, CSR, and economic empowerment activities of the people.

The intention of providing benefits as part of worship creates sincere and service-oriented service for the common good. Management that does not solely pursue worldly benefits shows moral and spiritual commitment, which adds to the positive image of the company in the eyes of customers. This moves the hearts of customers to continue to support and be faithful to the services carried out with the value of worship and blessing.

These four principles form the foundation of trust, comfort, and concern for customers. All of them have a direct impact on customer satisfaction because they feel they are served fairly, amanah, relevant, and full of blessings. This satisfaction then develops into loyalty, where customers not only return to use the service, but also recommend it to others.

5. CONCLUSION

Based on the results of data analysis, statistical tests, and discussion in the study, it can be concluded that:

Customer Experience proved to be partially positive and significant effect on customer loyalty. That is, the better the quality of interaction and experience that customers feel both emotionally, rationally, sensorially, and socially, the more likely they are to keep using PT. Pegadaian services repeatedly. Positive experiences such as fast, responsive, friendly, and reliable service are important foundations in creating strong loyalty. Product variations also have a positive and significant influence on customer loyalty. The diversity of products in terms of size, price, appearance, and availability meets the needs of customers from various segments. Innovations in the products and services offered can increase the attractiveness and prevent customers from switching to other financial institutions. This shows that PT. Pegadaian need to continue to adapt their products to trends and dynamic customer needs.

Customer satisfaction is a factor that directly has a positive and significant effect on loyalty. When customers are satisfied with the service, the speed of transactions, the attitude of the officers, as well as the clarity of information, then they tend to not only re-use the services of PT. Pegadaian, but also recommend them to others. This satisfaction acts as a bridge between expectations and reality perceived by customers. Simultaneously, the three variables of Customer Experience, Product variation, and Customer Satisfaction have a significant effect collectively on customer loyalty. This is evidenced by the results of a significant F-test and an R² value of 67.5%, which indicates that 67.5% of the variation in customer loyalty can be explained by these three factors, while the rest is influenced by other factors not studied, such as promotion, brand image, or digital access.

In the perspective of Islamic business, the results of this study reinforce the importance of Sharia values such as honesty (shiddiq), trustworthiness (trustworthy), transparency, and the principle of benefit. PT. Pegadaian are considered to have

implemented these principles through services that are fair, accountable, and in accordance with Sharia guidance. Business practices based on Islamic ethics are believed to not only bring inner satisfaction to customers, but also ensure long-term business sustainability because they prioritize the value of trust and blessing. Overall, this study suggests that to increase customer loyalty, PT. Pegadaian need to continue to improve the service experience, product innovation that suits the needs of the community, and maintain the level of satisfaction through ethical and Islamic services.

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