The Effect of *Prior Experience* and Trust on Customer Loyalty with Satisfaction as an Intervening Variable

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ABSTRACT

This study aims to find out how the Effect of Prior Experience and Trust on Customer Loyalty with Satisfaction as an Intervening Variable (Case Study on PT. High Cliff City Branch Pawnshop). The population in this study is all CUSTOMERS of PT. High Cliff Branch Pawnshop. In determining the sample, the slovin formula was used with the purposive sampling technique, the sample taken was 91 respondents. The analysis tool in this study was data processing using the help of IBM SPSS 25.0 0 for windows. The results of hypothesis testing use the t test (Partial) and to test the intervening variables of researchers using the path analysis method. From this test it can be concluded that based on the results of the analysis of hypothesis 1 it can be seen that t_{count} (3.584) > t_{table} (1.662), similarly with the significance value of $0.001 < 0.05$ then it can be concluded that the first hypothesis of dit Erima, meaning that the Prior Experience Variable (X1) has an effect on the Satisfaction Variable (Z), hypothesis 2 can be known that t_{count} (22.258) > t_{table} (1.662), and the significance value is $0.000 < 0.05$ then it can be concluded that the second hypothesis is accepted.

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INTRODUCTION

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.

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, even loyal customers will recommend products that can satisfy their needs to others even though these customers have not made purchases at the company.

Customer Satisfaction according to Sigit and Soliha (2017) said that customer satisfaction has a very big impact on creating customer loyalty. The customer will be called loyal or loyal to an exclusive product if the customer is able to get satisfaction from that product, in an effort to increase satisfaction, the company needs to make a marketing strategy so that customers can be attracted to the products offered by the company or customers will have consequences for life and competition between companies . Customer satisfaction is the extent to which the benefits of a guarantee are

perceived *in* accordance with what the customer expects. If what is offered is the same or better as expected, then the customer's customer satisfaction for a collateral or service will certainly not be the same at different times. it could be that the collateral or services offered are satisfactory at the present time but may not necessarily be satisfactory in the future. As a result, companies are required to be more responsive to their customers' complaints.

Literature Review

   1. **Marketing Management**

   According to Simamora Bilson (2016), marketing management is the analysis , planning, implementation, and control of events made to build, create, and maintain profitable exchanges with target buyers in order to achieve organizational goals. Marketing management means one of the keys to the success of a company, one of the strategies used in the company is how to make consumers feel satisfied and become loyal to the products and services produced by the company.

   2. **Customer Loyalty**

   Loyalty is repurchasing behavior solely related to purchasing the same brand repeatedly (it could be because there is only one brand available, the cheapest brand and so on). Kotler and Keller (2017) loyalty is a deeply held commitment to repurchase or subscribe to a preferred product or service in the future even though situational influences and marketing efforts have the potential to cause consumers to switch to other products.

   3. **Customer Satisfaction**

   Customer Satisfaction according to Sigit and Soliha (2017) said that customer satisfaction has a very big impact on creating customer loyalty. The customer will be called loyal or loyal to an exclusive product if the customer is able to get satisfaction from that product. In an effort to increase satisfaction, companies need to make marketing strategies so that customers can be attracted to the products offered by the company or customers will have consequences for life and competition between companies. Customer satisfaction is the extent to which the benefits of a guarantee are perceived in accordance with what the customer expects

   4. **Prior Experience**

   Experience is when a customer gets a sensation or knowledge resulting from several levels of interaction with various elements created by service providers. The sensation or knowledge gained will automatically be stored in the customer's memory (Gupta and Vajic in Nasermoadeli, 2016). *Experience* is an event that is experienced personally when responding to various stimuli (such as when given a marketing effort before and after a purchase). The importance of customer experience to improve business performance means that retailers must understand how to ensure optimally good online customer experiences, so as to increase satisfaction customers (*Rose et al* ., 2012). According to Lamb, Hair and McDaniel (2012) *prior experience* occurs when consumers have had previous experience with goods or services and the level of involvement usually decreases.

   5. **Trust**

   Trust, McKnight et al. in Priansa (2017) states that trust is built between parties who do not know each other both in interactions and transaction processes. Trust is a

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customer who has a sense of willingness to trust or rely on the brand when the risk condition is due to the desire that the brand will give positive results. Trust relates to the commitment of customers who have confidence that their partners will convey what they want and can be trusted. Customers who believe in a company means they have high trust in the company which will ultimately have an impact on customers who maintain a relationship between the two.

METHOD

The type of research used in this research is quantitative research . The quantitative research method is a type of research whose specifications are systematic, planned and structured from the start to the creation of the research design. According to Sugiyono (2016), quantitative research methods can be interpreted as research methods based on the philosophy of positivism, used to examine certain populations or samples, sampling techniques are generally carried out randomly, data collection uses research instruments, analysis and is quantitative/ statistics with the aim of testing the hypotheses that have been set.

RESULTS AND DISCUSSION

A. **Data analysis**
   1. Test Instruments
      a. 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%, an r table value of 0.361 is obtained (Ghozali, 2016: 463), then the calculated r value will be compared with the r table value as in table 1 below:

Table 1 Validity Test Results

Customer Loyalty Variable (Y)			
Statement	r_{count}	r_{table}	**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	r_{count}	r_{table}	**Validity**
1	0.879	0.361 _	Valid
2	0.947	0.361 _	Valid
3	0.873	0.361 _	Valid
Prior Experience **Variable (X1)**			

Statement	r count	r table	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	**r count**	**r table**	**Validity**
1	0.951	0.361 _	Valid
2	0.947	0.361 _	Valid

Source: Processed data (2022)

Table 1 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.

a. Reliability Test

Reliability is an index that shows the extent to which a measuring device can be trusted or relied on. According to Sugiyono (2013: 64) A factor is declared reliable if *Cronbach Alpha* is greater than 0 .6 . Based on the results of data processing using SPSS 25 .00, the following results are obtained:

Table 2 Reliability Test Results

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

Data processed from attachment 3 (2022)

Based on the reliability test using *Cronbach Alpha* , all research variables are reliable/reliable because of *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).

1. Test the Classical Assumptions of Equation I

The testing of the classical assumptions with the SPSS 25.00 program carried out in this study included:

a. Normality test

The Normality Test aims to test whether in the regression model, the confounding or residual variables have a normal distribution (Ghozali, 2016: 154). Data normality testing can be done using two methods,

graphics and statistics. The normality test for the graphical method uses the normal probability plot, while the normality test for the statistical method uses the *one sample test Kolmogorov Smirnov test* .

The normality test using the graphical method can be seen in the following figure:

Normal P-P Plot of Regression Standardized Residual

Dependent Variable: KEPUASAN
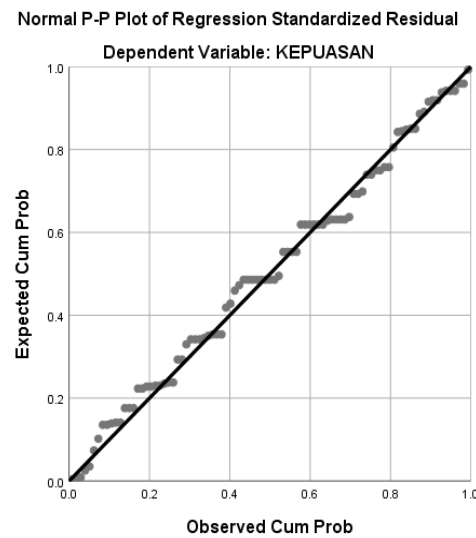
Figure 1 Normal P Plot

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 3 Test *One Sample Kolmogorov Smirnov Test*
One-Sample Kolmogorov-Smirnov Test

				Unstandardized Residuals
N				91
Normal Parameters [a,b]	Means			.0000000
	std. Deviation			.55712199
Most Extreme Differences	absolute			.065
	Positive			.065
	Negative			-.057
Test Statistics				.065
asymp. Sig. (2-tailed)				.200 [c,d]
Monte Carlo Sig. (2-tailed)	Sig.			.835 [e]
	99% Intervals	Confidence	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: Processed data (2022)

From the *output* in table 3 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.

b. 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. below:

Table 4. Multicollinearity Test Results

Coefficients [a]

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

a. Dependent Variable: SATISFACTION

Source: Processed data (2022)

Based on table 4, 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) of 1.753 where all 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 that no correlation symptoms occur in the variables free. So it can be concluded that there are no symptoms of multicollinearity between independent variables in the regression model.

c. 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 5. Glejser Test Results

Coefficients [a]

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	std. Error	Betas	t	Sig.
1 (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: Processed data (2022)

The results of the Glejser test show that based on table 5, 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.

2. Classical Assumptions Test Equation II

The testing of the classical assumptions with the SPSS 25.00 program carried out in this study included:

a. Normality test

The Normality Test aims to test whether in the regression model, the confounding or residual variables have a normal distribution (Ghozali, 2016: 154). Data normality testing can be done using two methods, graphics and statistics. The normality test for the graphical method uses the normal probability plot, while the normality test for the statistical method uses the *one sample test Kolmogorov Smirnov test* .

The normality test using the graphical method can be seen in the following figure:

Normal P-P Plot of Regression Standardized Residual
Dependent Variable: LOYALITAS NASABAH
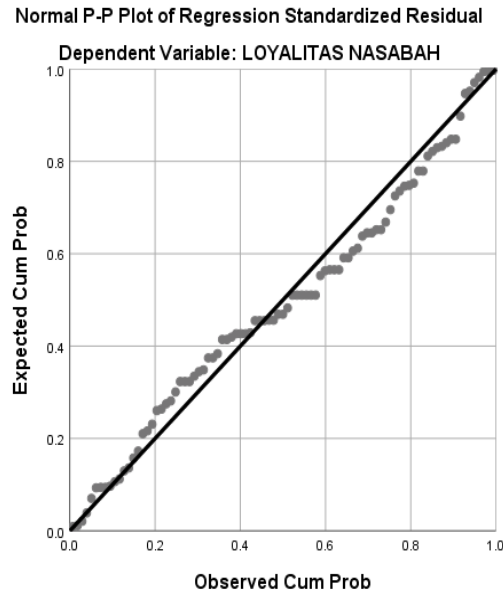
Figure 2 Normal P Plot

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 6 Test *One Sample Kolmogorov Smirnov Test*
One-Sample Kolmogorov-Smirnov Test

				Unstandardized Residuals
N				91
Normal Parameters [a,b]	Means			.0000000
	std. Deviation			1.42526455
Most Extreme Differences	absolute			082
	Positive			082
	Negative			-.068
Test Statistics				082
asymp. Sig. (2-tailed)				.177 [c]
Monte Carlo Sig. (2-tailed)	Sig.			.516 [d]
	99%	Confidence	LowerBound	.382
	Intervals		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: Processed data (2022)

From the *output* in table 6 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.

b. **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 7 below:

Table 7 Multicollinearity Test Results
Coefficients [a]

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

a. Dependent Variable: CUSTOMER LOYALTY

Source: Processed data (2022)

Based on table 7 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.

c. **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 8. Glejser Test Results
Coefficients [a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	std. Error	Betas		
1 (Constant)	.810	.644		1,258	.212
PRIOR EXPERIENCE	071	.049	.218	1,455	.149
TRUST	-.019	.240	-.029	-.080	.937
SATISFACTION	-.063	.183	-.133	-.346	.730

a. Dependent Variable: ABS_RES
Source: Processed data (2022)

The results of the Glejser test show that based on table 8 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 it can be concluded that there are no symptoms of heteroscedasticity in equation models.

3. 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 9 below:

Table 9 Linear Regression Results Equation I
Coefficients [a]

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

a. Dependent Variable: SATISFACTION
Source: Processed data (2022)

Based on these results, the linear regression equation has the formulation: **Z = b0 + b$_1$X$_1$+ b$_2$X$_2$+ ε$_1$** , so the equation is obtained: **Z = 857 + 0.095 X$_1$+ 1.204 X$_2$.**

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

a. The constant value (b0) is 0.857 shows 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) (b$_1$) of 0.095 indicates 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.

c. The regression coefficient value of the Trust Variable (X2) (b_2) is 1.204 indicating the large role of the Trust Variable (X2) in the Satisfaction Variable (Z) assuming the Prior Experience Variable (X1) is constant. This means that if the Trust Variable factor (X2) increases by 1 value unit, it is predicted that the Satisfaction Variable (Z) will increase by -1.204 value units assuming the Prior Experience Variable (X1) is constant.

The results of data processing for equation II can be seen in table 10 below:

Table 10 Linear Regression Results for Equation II

Coefficients [a]

Model	Unstandardized Coefficients		Standardized Coefficients
	B	std. Error	Betas
1 (Constant)	.766	.963	
PRIOR EXPERIENCE	.649	.073	.655
TRUST	-.220	.359	-.109
SATISFACTION	.548	.274	.380

b. Dependent Variable: CUSTOMER LOYALTY

Source: Processed data (2022)

Based on these results, the linear regression equation has the formulation: **Y = b0 + b $_3$ X $_1$ + b $_4$ X $_2$ + b $_5$ Z + ε $_2$** , so the equation is obtained: **Y = 766+ 0.649X $_1$ - 0.220X $_2$ +0.548Z**

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

a. The constant value (b0) is 0.766 shows the magnitude of the Customer Loyalty Variable (Y) if the Prior Experience Variable (X1) , Trust Variable (X2) and Satisfaction Variable (Z) are equal to zero.

b. The regression coefficient value of the Prior Experience Variable (X1) (b $_3$) of 0.649 indicates the large role of the Prior Experience Variable (X1) on the Customer Loyalty Variable (Y) assuming the Trust Variable (X2) and Satisfaction Variable (Z) are constant. This means that if the *Prior Experience* Variable factor (X1) increases by 1 value unit, it is predicted that the Customer Loyalty Variable (Y) will increase by 0.649 value units assuming the Trust Variable (X2) and Satisfaction Variable (Z) are constant.

c. The regression coefficient value of the Trust Variable (X2) (b $_4$) is -0.220 indicating the large role of the Trust Variable (X2) in the Customer Loyalty Variable (Y) assuming the *Prior Experience Variable* (X1) and Satisfaction Variable (Z) are constant. This means that if the Trust Variable factor (X2) decreases by 1 value unit, it is predicted that the Customer Loyalty Variable (Y) will decrease by -0.220 value units assuming the Prior Experience Variable (X1) and Satisfaction Variable (Z) are constant.

d. The regression coefficient value of the Satisfaction Variable (Z) (b $_5$) of 0.548 indicates the large role of the Satisfaction Variable (Z) on the Customer Loyalty Variable (Y) assuming the Prior Experience Variable (X1) and Trust

Variable (X2) are constant. This means that if the Satisfaction Variable factor (Z) increases by 1 value unit, it is predicted that the Customer Loyalty Variable (Y) will increase by 0.548 value units assuming the Prior Experience Variable (X1) and Trust Variable (X2) are constant

4. **Coefficient of Determination (R ^{2})**

The coefficient of determination is used to see how much the independent variable contributes to the dependent variable. The greater the value of the coefficient of determination, the better the ability of the independent variable to explain the dependent variable. If the determination (R ^{2}) is greater (close to 1), then it can be said that the influence of variable X is large on the Customer Loyalty Variable (Y).

The value used in viewing the coefficient of determination in this study is in the *adjusted R square column* . This is because the value of the *adjusted R square* is not susceptible to the addition of independent variables. The value of the coefficient of determination in Equation I can be seen in Table 10 below:

Table 10 Coefficient of Determination of Equation I

Model Summary ^{b}

Model	R	R Square	Adjusted R Square	std. Error of the Estimate	R Square Change	Change Statistics			
						FChange	df1	df2	Sig. FChange
1	.961 ^{a}	.924	.923	.56342	.924	537,058	2	88	.000

a. Predictors: (Constant), TRUST, PRIOR EXPERIENCE
b. Dependent Variable: SATISFACTION
Source: Data processed from attachment 4 (2022)

Based on table 4.1 8 it can be seen that the value of the *adjusted R square* is 0.923 or 92.3 %. This shows that the Prior Experience Variable (X1) and Trust Variable (X2) can explain the Satisfaction Variable (Z) of 92.3 %, the remaining 7.7 % (100% - 92.3 %) is explained by other variables outside this research model.

The coefficient of determination of equation II can be seen in Table 11 below:

Table 11 Coefficient of Determination of Equation II

Model Summary ^{b}

Model	R	R Square	Adjusted R Square	std. Error of the Estimate	R Square Change	Change Statistics			
						FChange	df1	df2	Sig. FChange
1	.873 ^{a}	.762	.754	1.44963	.762	93,076	3	87	.000

a. Predictors: (Constant), SATISFACTION, PRIOR EXPERIENCE, TRUST
b. Dependent Variable: CUSTOMER LOYALTY
Source: Data processed from attachment 4 (2022)

Based on table 4.19 it can be seen that the value of the *adjusted R square* is 0.754 or 75.4 % . This indicates that the variable X, the Trust Variable (X2) and the Z variable can explain the Customer Loyalty Variable (Y) of 75.4%, the remaining 24.6% (100% - 75.4%) is explained by other variables outside this research model.

E. Hypothesis Testing
1. Test t (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 12 . Partial Test (t) Equation I
Coefficients [a]

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: Processed data (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 hypothesis if $t_{count} < t_{table}$ or $-t_{count} > - t_{table}$ or Sig value. >0.05
2) Accept hypothesis if $t_{count} \geq t_{table}$ or $-t_{count} \leq - t_{table}$ or Sig. < 0.05

From table 4.1 9 , the $_{calculated}$ t value is obtained of 3.584 With α = 5%, t_{table} (5%; nk = 91 – 2 = 89) a $t_{table\ value}$ of 1.662 is obtained. From this description it can be seen that t_{count} (3.584) > t_{table} (1.662), as well as a significance value of 0.001 < 0.05 , it can be concluded that the first hypothesis is accepted , meaning that the *Prior Experience* Variable (X1) effect on 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.

b. Hypothesis Test of the Effect of Trust Variable (X2) on Satisfaction Variable (Z)

The form of hypothesis testing based on statistics can be described as follows:
Decision Making Criteria:
1) Reject hypothesis if $t_{count} < t_{table}$ or $-t_{count} > - t_{table}$ or Sig value. >0.05
2) Accept the hypothesis if $t_{count} \geq t_{table}$ or $-t_{count} \leq - t_{table}$ or Sig. < 0.05

From table 4.1 9 , a t - count value of 22.258 is obtained. With α = 5%, t - table (5%; nk = 91-2= 89) a t - table value of 1.662 is obtained. From this description it can be seen that t count (22.258) > t table (1.662), and a significance value of 0.000 < 0.05, it can be concluded that the second hypothesis is accepted , meaning that the Trust Variable (X2) effect on the Satisfaction Variable (Z). The results of this study in accordance with the results of research conducted by Gayatri, Ida Ayu Made Er Meytha. et.al (2020), with the title The Effect of Service Quality and Trust on Pegadaian Customer Loyalty "(Case Study of Upc Sawah Wide). Which results in trust having a positive and significant effect on the satisfaction of Pegadaian customers.

While the results of data processing in equation II are shown in Table 13 below:

Table 13 . Partial Test (t) Equation II
Coefficients ᵃ

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	std. Error	Betas	Q	Sig.
1 (Constant)	.766	.963		.795	.429
PRIOR EXPERIENCE	.649	.073	.655	8,841	.000
TRUST	-.220	.359	-.109	-.614	.541
SATISFACTION	.548	.274	.380	2,000	.049

c.   Dependent Variable: CUSTOMER LOYALTY

Source: Processed data (2022)

a. Hypothesis Test of the Effect of Prior Experience Variable (X1) on Customer Loyalty Variable (Y)

The form of hypothesis testing based on statistics can be described as follows:
Decision Making Criteria:
1) Reject hypothesis if t count < t table or -t count > - t table or Sig value. >0.05
2) Accept hypothesis if t count ≥ t table or -t count ≤ - t table or Sig. < 0.05

From table 4. 20 , a t - count value of 8.841 is obtained. With α = 5%, t - table (5%; nk = 91 – 2 = 89) is obtained by a t - table value of 1.662. From this description it can be seen that t count (8.841) > t table (1.662), likewise with a significance value of 0.000 <0.05, it can be concluded that the third hypothesis is accepted, meaning that the *Prior Experience* Variable (X1) has an effect on the Customer Loyalty Variable (Y) . The results of this study are in accordance with the results of research conducted by Banatul Mud Charomah (2017) entitled Effects of *Prior Experience, Product Knowledge* and *Dissatisfaction* on Consumer Decisions to Do *Brand Switching* from Other Operator Services to Telkomsel in Purwerejo which shows the results that *prior experience* has a positive and significant effect on customer loyalty.

b. Hypothesis Test of the Effect of Trust Variable (X2) on Customer Loyalty Variable (Y)

The form of hypothesis testing based on statistics can be described as follows:
Decision Making Criteria:
1) Reject hypothesis if t count < t table or -t count > - t table or Sig value. >0.05

2) Accept the hypothesis if t count ≥ t table or -t count ≤ - t table or Sig. < 0.05

From table 4. 20 , the t - count value is -0.614. With α = 5%, t - table (5%; nk = 91 − 2 = 89), the t - table value is 1.662. From this description, it can be seen that t count (-0.614) < t table (1.662), and a significance value of 0.541 > 0.05, it can be concluded that the fourth hypothesis is rejected , meaning that the Trust Variable (X2) has no effect on the Customer Loyalty Variable (Y). The results of this study are not in accordance with the results of research conducted by Denis Lapasiang, Silcyljeova Moniharapon, Sjendry Loindong (2017) entitled The Effect of Trust and Commitment on Customer Loyalty at PT. Pegadaian (PERSERO) Karombasan Manado Branch which shows the result that trust directly or indirectly has a negative and not significant effect on customer loyalty.

c . Hypothesis Test of the Effect of Satisfaction Variable (Z) on Customer Loyalty Variable (Y)

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

Decision Making Criteria:

1) Reject hypothesis if t count < t table or -t count > - t table or Sig value. >0.05
2) Accept the hypothesis if t count ≥ t table or -t count ≤ - t table or Sig. < 0.05

From table 4. 20 , the t value is 2.000 with α = 5%, t table (5%; nk = 91 − 2 = 89) a t table value of 1.662 is obtained. From this description it can be seen that t count (2.000) > t table (1.662), and a significance value of 0.049 < 0.05, it can be concluded that the fifth hypothesis is accepted , meaning that the Satisfaction Variable (Z) has an effect on the Customer Loyalty Variable (Y). The results of this study in accordance with the results of research conducted by Suhatsyah Bakkareng and Tifani Ratu Firdaus (2021) entitled Analysis of the Influence of Satisfaction and Trust on Customer Commitment (Study on Customers of PT Pegadaian, Tarandam Branch, Padang City) and shows the results of satisfaction have a positive and significant effect on customer loyalty.

2. Path Analysis

In order to prove that whether a variable is capable of being a Customer Loyalty Variable (Y) which mediates the relationship between the independent variables on the dependent variable, a direct and indirect effect calculation will be carried out between the independent variables on the dependent variable. If the indirect effect of the independent variable on the dependent variable through the intervening variable is greater than the direct effect of the independent variable on the dependent variable, then this variable can become the Customer Loyalty Variable (Y) which mediates between the independent variable and the dependent variable (Ghozali, 2016). To carry out direct and indirect calculations, it is carried out from the *standardized values of the* regression coefficients equations I and II as follows:

Table 14 . Value *of Standardized* Coefficents Equation I
Coefficients [a]

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

a. Dependent Variable: SATISFACTION

Source: Data processed from attachment 4 (2022)

Table 15 . Value *of Standardized* Coefficents Equation II
Coefficients [a]

| Model | Unstandardized Coefficients | | Standardized Coefficients |
	B	std. Error	Betas
1 (Constant)	.766	.963	
PRIOR EXPERIENCE	.649	.073	.655
TRUST	-.220	.359	-.109
SATISFACTION	.548	.274	.380

d. Dependent Variable: CUSTOMER LOYALTY

Source: Processed data (2022)

CONCLUSION

Based on the results of the research and discussion in the previous chapter, it can be concluded as follows :

1. Equation I
   a. Hypothesis I testing can be seen that t count (3.584) > t table (1.662), as well as the significance value of 0.0.01 . <0.05, it can be concluded that the first hypothesis is accepted, meaning that the *Prior Experience* variable (X1) has an effect on the Satisfaction variable (Z) . Then it is concluded in the research *Prior Experience* (X1) has an influence on satisfaction (Z) for PT Pegadaian Tebing Tinggi Branch customers .
   b. Hypothesis II testing can be seen that t count (22.258) > t table (1.662), and the significance value is 0.000 <0.05 so it can be concluded that the second hypothesis is accepted, meaning that the Trust variable (X2) affects the Satisfaction variable (Z). Then concluded Trust (X2) also has an effect on satisfaction (Z) on customers of PT Pegadaian Tebing Tinggi Branch .
   c. Path analysis testing shows a direct effect of 0.665 and indirect effect of 0.05 2 . 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).

2. Equation II

   a. Testing Hypothesis I can be seen that t $_{count}$ (8.841) > t $_{table}$ (1.662), likewise with a significance value of 0.000 <0.05, it can be concluded that the first hypothesis is accepted, meaning that the *Prior Experience* variable (X1) has an effect on the Customer Loyalty variable (Y) .

   b. Hypothesis II testing can be seen that t $_{count}$ (-0 , 614) < t $_{table}$ (1,662), and its significance value is 0, 541 > 0.05, it can be concluded that the second hypothesis is rejected , meaning that the Trust variable (X2) has no effect on the Customer Loyalty variable (Y).

   c. Hypothesis III testing can be seen that t $_{count}$ (2,000) > t $_{table}$ (1,662), and a significance value of 0.049 <0.05, it can be concluded that the second hypothesis is accepted, meaning that the variable Satisfaction (Z) affects the variable Customer Loyalty (Y).

   d. The path analysis test 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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