



Customer Decisions in Islamic Gold Pawning: The Role of Service Excellence and Sharia Compliance in Rural Indonesia

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Abstract

The development of the Islamic banking industry demands excellent service and consistent implementation of Islamic governance principles to maintain and increase customer trust. Islamic People's Financing Banks (BPRS), although the institution is between commercial banks and microfinance institutions, are required to be able to compete through service excellence and Islamic compliance. This study aims to determine the effect of excellent service and Islamic governance on customer decisions in using gold pawn products at BPRS Bhakti Sumekar KCP Pragaan. This study uses a quantitative approach with multiple linear regression analysis techniques. The sample was taken using probability sampling techniques, with 46 respondents who were active users of gold pawn products. Data were collected through a structured questionnaire. The results of the study indicate that the two independent variables, namely excellent service and Islamic governance, have a positive and significant effect on customer decisions. Simultaneously, the two variables contribute 95.8% to customer decision making, while the remaining 4.2% is influenced by other factors outside the research model. The novelty of this research lies in the integrative focus between service and sharia aspects in the context of gold pawn products at BPRS, which has not been studied empirically in previous literature, especially in rural areas such as Pragaan.

Keywords: Service Excellent, Sharia Governance, Pawn, Customer Decision

Abstrak

Perkembangan industri perbankan syariah menuntut adanya pelayanan yang prima (service excellent) serta penerapan prinsip-prinsip kesyariahan (sharia governance) secara konsisten untuk mempertahankan dan meningkatkan kepercayaan nasabah. Bank Pembiayaan Rakyat Syariah (BPRS), meskipun secara kelembagaan berada di antara bank umum dan lembaga keuangan mikro, dituntut untuk mampu bersaing melalui keunggulan layanan dan kepatuhan syariah. Penelitian ini bertujuan untuk mengetahui pengaruh service excellent dan sharia governance terhadap keputusan nasabah dalam menggunakan produk gadai emas di BPRS Bhakti Sumekar KCP Pragaan. Penelitian ini menggunakan pendekatan kuantitatif dengan teknik analisis regresi linear berganda. Sampel diambil menggunakan teknik probability sampling, dengan

jumlah responden sebanyak 46 orang yang merupakan pengguna aktif produk gadai emas. Data dikumpulkan melalui kuesioner yang disusun secara terstruktur. Hasil penelitian menunjukkan bahwa kedua variabel independen, yaitu service excellent dan sharia governance, berpengaruh positif dan signifikan terhadap keputusan nasabah. Secara simultan, kedua variabel tersebut memberikan kontribusi sebesar 95,8% terhadap pengambilan keputusan nasabah, sementara sisanya sebesar 4,2% dipengaruhi oleh faktor lain di luar model penelitian. Kebaruan dari penelitian ini terletak pada fokus integratif antara aspek layanan dan kesyariahan dalam konteks produk gadai emas di BPRS, yang belum banyak dikaji secara empiris dalam literatur sebelumnya, khususnya pada wilayah pedesaan seperti Pragaan.

Kata kunci: Service Excellent, Sharia Governance, Gadai, Keputusan Nasabah

Introduction

Banking is an institution that serves as a financial intermediary in Indonesia's economy¹. A bank functions as an intermediary linking parties seeking funds with those possessing surplus capital. Beyond its role as a custodian of money, a bank also administers these funds through mechanisms such as deposits, lending, and investment activities.

As stipulated in Law No. 10 of 1998 on Banking, a bank is defined as a financial institution that mobilizes funds from the public in the form of deposits and reallocates them through credit and other financial services. The primary purpose of such activities is to enhance the welfare of society. Banks can operate under either a conventional or sharia (Islamic) banking system².

BPRS (Rural Sharia Bank) is a part of Islamic financial institutions that specifically focus on providing funds and financing for the real sector, with the aim of improving the economic well-being of society³. The bank serves as a financial institution that offers startup capital and funding support for lower to middle-income segments of society.

¹ Joey Allen Fure, 'Fungsi Bank Sebagai Lembaga Keuangan Di Indonesia Menurut Undang-Undang Nomor 10 Tahun 1998 Tentang Perbankan', *Lex Crimen*, V.4 (2016), pp. 116–22.

² Yusvita Nena Arinta, 'Analisis Perbandingan Kinerja Keuangan Antara Bank Syariah Dan Bank Konvensional (Studi Kasus Pada Bank Syariah Mandiri Dan Bank Mandiri)', *Muqtasid: Jurnal Ekonomi Dan Perbankan Syariah*, 7.1 (2016), p. 119, doi:10.18326/muqtasid.v7i1.119-140.

³ Zaid Raya Argantara, "Implementasi Produk Pembiayaan Mitra Umkm 0% Di Bprs Bhakti Sumekar Cabang Pragaan (Studi Efektivitas Dan Mitigasi Risiko)."

Various studies and published journals indicate the significant role of BPRS in enhancing the economic well-being of communities and promoting financial inclusivity⁴. This is reflected in the three established indicators of financial inclusion: access, usage, and quality. These indicators serve as evidence that Sharia Rural Banks (BPRS) have successfully maintained and enhanced their capacity to provide financial access, disburse financing, and manage financial risks effectively.

Bank Pembiayaan Rakyat Syariah (BPRS) Bhakti Sumekar, located in East Java, operates 28 branches in Sumenep, 3 branches in Pamekasan, and 1 branch in Jember. This reflects the significant role of BPRS in promoting economic well-being and advancing financial inclusivity within the community⁵.

Service Excellence is a service concept focused on user satisfaction, often referred to as premium or exceptional service⁶. Premium service aims to provide the best experience to customers by thoroughly considering their needs, thereby achieving optimal user satisfaction⁷.

According to Ghina Alhanani, Service Excellence does not have a significant influence on customers' decisions in choosing gold pawn products. This is attributed to the weak relationship among various aspects such as action, fashion, attitude, attention, conduct, and responsibility in fulfilling customer satisfaction. Service Excellence is considered insufficiently effective in generating a positive impact if it is not supported by factors relevant to customer needs⁸.

According to Rahmi, Sharia governance is a system designed to regulate and supervise managers⁹. This enables them to enhance the financial value of Islamic banking for investors and other stakeholders. Meanwhile, according to Imani Rusli

⁴ Zaid Raya Argantara and Nabilatul Fitriyah, 'The Effect of Profit-Sharing Financing on the Financial Performance of Islamic Banks', *Jurnal Ilmiah Manajemen Kesatuan*, 11.3 (2024), pp. 1345–54, doi:10.37641/jimkes.v11i3.2329.

⁵ Achmad Rifa'i, 'The Role of Islamic People's Financing Banks in Implementing Inclusive Finance Through MSME Financing', *Human Falah*, 4.2 (2017), pp. 194–217.

⁶ Feti Fatimah Maulyan and others, 'Pengaruh Service Excellent Terhadap Citra Perusahaan Dan Loyalitas Pelanggan: Theoretical Review', *Jurnal Sains Manajemen*, 4.1 (2022), pp. 8–17, doi:10.51977/jsm.v4i1.660.

⁷ Argantara and Fitriyah, 'The Effect of Profit-Sharing Financing on the Financial Performance of Islamic Banks'.

⁸ (Argantara et al., 2025)

⁹ Febri Rahmi and others, 'Sharia Governance Dan Kinerja Lembaga Keuangan Syariah: Firm Size Sebagai Pemoderasi', *Jurnal Al-Iqtishad*, 14.2 (2019), p. 89, doi:10.24014/jiq.v14i2.6793.

Romadhoni, Sharia Governance impacts customer decisions and is not merely a form of legal sanction.

In this study, two main variables were selected as having a significant influence on customers' decisions to use gold pawn products at BPRS, namely Service Excellence and Sharia Governance. The selection of these variables is based on their relevance to the characteristics of Islamic financial institutions and customers' expectations toward Sharia-based banking services.

Service Excellence is a crucial factor in the banking sector that significantly determines customer satisfaction and loyalty. This also applies to the services provided by BPRS, where fast, accurate, friendly, and professional service serves as a benchmark for public trust, especially for financing products such as gold pawning, which is commonly used for urgent needs ¹⁰. Customers tend to prefer financial institutions that can provide a pleasant and efficient service experience ¹¹. Therefore, Service Excellence is used as a variable in this study because it is believed to influence customers' positive perceptions as well as their decisions in choosing gold pawn products.

Sharia Governance is a set of systems, structures, and processes that ensure all operational activities of Islamic financial institutions comply with Islamic Sharia principles. This aspect is crucial as it forms the foundation of the institution's existence and public trust in Sharia-based financial institutions. Customers not only consider the functional aspects of the services provided but also pay attention to the extent to which the bank upholds Sharia principles such as justice, transparency, and freedom from usury (riba) ¹². Therefore, Sharia Governance is used as a variable because it can influence customers' beliefs and decisions in choosing gold pawn products, especially for those who have a religious orientation in their financial decision-making.

The two variables, Service Excellence and Sharia Governance, were chosen because they complement each other in shaping customers' perceptions of service quality and the values upheld by Islamic banks. Service Excellence addresses practical needs and transactional convenience, while Sharia Governance touches on the spiritual

¹⁰ (Argantara et al., 2023)

¹¹ Zaid Raya Argantara and Ahmad Choiri, 'The Effect of Banking Digitalization Through Self-Service Technology on Satisfaction and Loyalty', *Iqtishodiyah: Jurnal Ekonomi Dan Bisnis Islam*, 9.2 (2023), pp. 187–95, doi:10.55210/iqtishodiyah.v9i2.1052.

¹² (Argantara et al., 2024)

dimension and trust in the institution's integrity. Together, they form a crucial foundation in influencing customer decisions, especially regarding the use of financing products such as gold pawning.

This study offers novelty by combining two important variables, namely Service Excellence and Sharia Governance, to examine their influence on customers' decisions to use gold pawn products at BPRS. Unlike previous research which largely focuses on Sharia Governance from the internal institutional perspective or its impact on company performance, this study emphasizes customer perceptions and how these affect their decisions. For example, the study by Adawiya et al. (2020) titled *Analysis of Factors Affecting the Level of Sharia Governance Disclosure in Islamic Commercial Banks: An Analysis of Annual Reports from 2013-2017* focuses solely on the disclosure of Sharia Governance in annual reports of Islamic commercial banks, rather than from the customers' viewpoint. Meanwhile, the research by Rahmi (2019) on *Sharia Governance and the Performance of Islamic Financial Institutions: Firm Size as a Moderator* discusses the relationship between Sharia Governance and institutional performance but does not investigate customer decisions or satisfaction. Furthermore, previous studies related to Service Excellence were conducted in government institutions rather than Islamic financial institutions. Therefore, this study is distinct as it is conducted at BPRS Bhakti Sumekar KCP Pragaan, with respondents drawn directly from users of gold pawn products.

This study is also relevant because BPRS occupies a strategic position between conventional banks and microfinance institutions, thus its results can provide insight into how service quality and Sharia principles influence public trust and decision-making. Using a quantitative approach, this research offers empirical evidence on the importance of integrating service quality and Sharia compliance in attracting customers' interest in Sharia banking products.

Literature review

Service Excellent

Service Excellence is a superior service approach that prioritizes customer satisfaction¹³. This approach not only focuses on meeting customer expectations but also strives to exceed them by delivering consistent and high-quality service. It involves a deep understanding of customer needs and desires, as well as proactively adjusting services to ensure a positive and satisfying customer experience. Through Service Excellence, companies such as banks aim to build long-term relationships with customers, which can ultimately enhance loyalty and business success.

Tsamara and Nugraha argue that Service Excellence is an action that not only fulfills the practical and physical needs of customers but also effectively addresses their emotional and psychological aspects¹⁴. This service encompasses various elements designed to deliver maximum customer satisfaction. Service Excellence also places great emphasis on addressing customers' emotional needs. The goal is to create a pleasant and memorable experience that can enhance customer loyalty and satisfaction. For instance, providing a warm welcome, showing empathy, and offering personalized solutions to the problems customers face. Services that give individual attention and appreciation to each customer make them feel valued and cared for. According to Wathani & Kurniasih, Service Excellence is one of the key factors for the success of Islamic banking institutions in conducting their business¹⁵. Quality service makes customers feel satisfied, encourages positive recommendations, and fosters loyalty to the bank.

Agreeing with the statement above, Gusmelia asserts that excellent service, or good service, is a dedication demonstrated by companies or institutions to deliver superior service to their customers¹⁶. The primary goal of Service Excellence is to ensure that customers experience maximum satisfaction with the services provided. In this context, companies or institutions focus on improving service quality through various

¹³ Muhammad Nur, 'Kualitas Pelayanan Prima Pada PT PLN (Persero) Rayon Makassar Selatan', *Jurnal Office*, 3.1 (2017), p. 72, doi:10.26858/jo.v3i1.3501.

¹⁴ Aisyah Nila Tsamara and Jaka Nugraha, 'Penerapan Service Excellence Sebagai Upaya Peningkatan Kualitas Layanan Humas Pemerintah Kota Surabaya (Studi Pada Koridor Co-Working Space)', *Jurnal Pendidikan Administrasi Perkantoran (JPAP)*, 9.1 (2020), pp. 224–35, doi:10.26740/jpap.v9n1.p224-235.

¹⁵ M Zainul Wathani and Afiati Kurniasih, 'Concept of Islamic Banking Service Excellence By the Qur'an', *Jurnal Nisbah*, 1.1 (2015), pp. 1–22.

¹⁶ Inova Gusmelia and others, 'Pelatihan Service Excellence Karyawan Guna Meningkatkan Kualitas Pelayanan Di RSIA Mutiara Bunda', *Jurnal Abdidas*, 3.3 (2022), pp. 607–11, doi:10.31004/abdidas.v3i3.636.

means, including speeding up response times, enhancing staff skills and knowledge, and ensuring that every customer interaction proceeds smoothly and satisfactorily ¹⁷.

Service Excellence encompasses various aspects, ranging from staff friendliness and professionalism, ease of access to information, to the effectiveness in resolving customer problems or complaints. Financial institutions such as banks that successfully implement excellent service are typically able to foster strong customer loyalty, enhance their reputation, and achieve competitive advantages over their rivals.

Sharia Governance

Sharia Governance is a framework designed to manage and oversee managers in their efforts to contribute and add value to Islamic banking financial institutions for shareholders and other stakeholders ¹⁸. This system focuses on the implementation of Sharia principles in banking operations, ensuring that every decision and activity complies with Islamic law. Sharia governance involves various control mechanisms aimed at maintaining the integrity, transparency, and accountability of management. Through strict supervision, Sharia governance ensures that all business operations not only achieve financial objectives but also adhere to the ethical and moral principles upheld in Sharia.

According to Mulianita, the concept of Sharia Governance is a specialized and exclusive management system designed specifically for Islamic financial institutions ¹⁹. This system aims to ensure that all company activities and operations comply with Sharia principles. Sharia governance encompasses various mechanisms and procedures designed to guarantee adherence to Islamic law and ethics in every aspect of the financial institution's operations. This includes Sharia audits, Sharia supervisory boards, and Sharia compliance, which are integral to maintaining the integrity and trust of customers and stakeholders. The Sharia governance system is not only essential for legal and ethical legitimacy but also for the sustainability and reputation of Islamic financial institutions in the competitive global market.

¹⁷ Raya Argantara and others, 'At-Tasharruf; Jurnal Kajian Ekonomi Dan Bisnis Syariah Examining the Relationship Between Price to Earnings Ratio (PER), Inflation, and Stock Returns in Indonesian Sharia Banking from 2018 to 2022'.

¹⁸ Rahmi and others, 'Sharia Governance Dan Kinerja Lembaga Keuangan Syariah: Firm Size Sebagai Pemoderasi'.

¹⁹ Asti Mulianita, Sutarti, and Triandi, 'Pengaruh Dewan Komisaris Dan Komite Audit Terhadap Kinerja Keuangan Perbankan Syariah Yang Terdaftar Di Bank Indonesia', *JIAKES: Jurnal Ilmiah Akuntansi Kesatuan*, 7.1 (2019), pp. 219–23.

Sharia governance is considered crucial because it ensures that the operations of Islamic banking comply with Islamic law²⁰. Compliance with Sharia is not merely about adhering to applicable rules but also involves maintaining the integrity and trust bestowed by customers and the community upon the financial institution²¹. When Islamic banks demonstrate a strong commitment to Sharia Governance, they not only comply with regulations but also build a solid foundation of trust. Moreover, effective Sharia Governance helps mitigate risks and enhances operational transparency.

Bank Pembiayaan Rakyat Syariah

Bank Pembiayaan Rakyat Syariah (BPRS) is a Sharia-compliant financial institution with a long-standing heritage in Indonesia, established since 1991²². As a bank that upholds Sharia values, the primary focus of BPRS is to provide financing for small communities, especially in the microeconomic sector, which is often underserved by conventional banks²³. BPRS plays a significant role in promoting financial inclusion and empowering the economic well-being of lower-income communities, as well as supporting more equitable and balanced economic growth.

Harianto states that the Islamic banking system possesses numerous advantages that enable it to endure significant challenges faced by the banking industry. For example, during the economic recession in 1998, when conventional banks experienced widespread negative impacts, Islamic banks demonstrated a more stable condition²⁴.

According to Azmy, Bank Pembiayaan Rakyat Syariah (BPRS) has several performance indicators that are nearly comparable to those of general Islamic banks, as well as similar to other commercial banks focused on profit achievement. However, differences exist particularly in marketing strategies and customer segmentation

²⁰ Holilur Rahman, Idha Mujibno, Suhartatik, and Abdullah Muhammady, 'Determinan Sharia Compliance Dalam Pengumpulan Zis Melalui Budaya Kencleng', *Masyrif: Jurnal Ekonomi, Bisnis Dan Manajemen*, 4.2 (2023), pp. 222–40, doi:10.28944/masyrif.v4i2.1333.

²¹ Mukhibbatul Adawiyah and Noven Suprayogi, 'Analisis Faktor-Faktor Yang Mempengaruhi Tingkat Pengungkapan Syariah Governance Pada Bank Umum Syariah Analisis Pada Laporan Tahunan Periode 2013-2017', *Jurnal Ekonomi Syariah Teori Dan Terapan*, 6.11 (2020), p. 2347, doi:10.20473/vol6iss201911pp2347-2360.

²² Ahmad Azmy, 'Analisis Pengaruh Rasio Kinerja Keuangan Terhadap Profitabilitas Bank Pembiayaan Rakyat Syariah Di Indonesia', *Jurnal Akuntansi*, 22.1 (2018), pp. 119–37, doi:10.24912/ja.v22i1.326.

²³ Iqbal Farhan Hamim, Rafiqi, 'Reduction of Excellent Service Strategy in Increasing Customer Loyalty at BPRS Bhakti Sumekar Madya Pamekasan Branch Office', *Masyrif: Jurnal Ekonomi, Bisnis Dan Manajemen*, 4.2 (2023), pp. 253–64.

²⁴ Syawal Harianto, 'Rasio Keuangan Dan Pengaruhnya Terhadap Profitabilitas Pada Bank Pembiayaan Rakyat Syariah', *Esensi*, 7.1 (2017), pp. 41–48, doi:10.15408/ess.v7i1.4076.

compared to typical Islamic banks. The performance of BPRS will be evaluated thoroughly using financial indicators ²⁵.

In line with this statement, Agza and Darwanto also reveal that Bank Pembiayaan Rakyat Syariah (BPRS) is a financial institution specializing in the collection and distribution of funds to support financing for Micro, Small, and Medium Enterprises (MSMEs), particularly in remote, rural, or regency areas where the demand for financing remains high ²⁶. Thus, BPRS can be considered an institution capable of reaching various layers of society, especially in areas that require access to financial services. It can be concluded that Islamic banks operate based on Sharia principles²⁷.

Research methods

This study adopts a quantitative method, which emphasizes the collection and analysis of data in numerical form, and utilizes statistical techniques to test the relationships between variables. The quantitative approach is used because it is suitable for objectively and measurably examining the influence of Service Excellence and Sharia Governance on customer decision-making.

This study uses a quantitative approach with an associative research type. The associative approach is a type of research method used to identify the existence of relationships between two or more variables within a research problem. This approach aims to determine the extent of the correlation or influence among the variables being studied²⁸. Associative research is suitable to be used when aiming to examine the extent of causal relationships among the variables studied, in this case between service excellence and sharia governance on customers' decisions in using gold pawn products.

The population in this study consists of all customers who use gold pawn products at BPRS Bhakti Sumekar KCP Pragaan. Since the population size is not too large and still accessible, the sampling technique used is probability sampling, which

²⁵ Azmy, 'Analisis Pengaruh Rasio Kinerja Keuangan Terhadap Profitabilitas Bank Pembiayaan Rakyat Syariah Di Indonesia'.

²⁶ Fauzan Ibnu Maulana, 'Pengaruh Pembiayaan Murabahah, Musyarakah, Dan Biaya Transaksi Terhadap Profitabilitas Bank Pembiayaan Rakyat Syariah 2018-2021', *Mabny : Journal of Sharia Management and Business*, 2.01 (2022), pp. 241-48, doi:10.19105/mabny.v2i01.5375.

²⁷ Zaid Raya Argantara and Nurul Annisa, 'Analisis Faktor-Faktor Minat Nasabah Dalam Menabung Di Bank Syariah'.

²⁸ Long Le Hoang Nguyen, 'Ethical Leadership and Public Service Recovery Performance: The Roles of Thriving at Work and Moral Self-Efficacy', *International Journal of Organization Theory & Behavior*, ahead-of-p.ahead-of-print (2025), doi:10.1108/IJOTB-05-2024-0096.

gives each member of the population an equal chance to be selected as a sample. The sample size in this study is 46 respondents, randomly selected to represent the entire population.

Before further data analysis, validity and reliability tests were conducted on the research instrument (questionnaire) used²⁹. The validity test aims to ensure that each item in the questionnaire accurately measures the intended variable³⁰. The test is performed by examining the correlation values between items and is considered valid if the correlation value exceeds the predetermined minimum threshold. Meanwhile, the reliability test is conducted to measure the consistency of the instrument.

After the data were declared valid and reliable, multiple linear regression analysis was conducted to determine the influence of two independent variables (service excellence and sharia governance) on the dependent variable (customer decision).³¹ This regression test enables the researcher to understand the extent of each variable's contribution to the dependent variable, both partially and simultaneously. In this test, the coefficient of determination (R^2) value was also calculated, indicating the percentage of the influence of both variables on customer decisions.

Research Result

Based on the analysis results, it was found that service excellence and sharia governance have a positive impact on customer decisions³². The coefficient of determination shows a value of 0.958, meaning that overall, service excellence and sharia governance influence customer decisions by 95.8%. The remaining 4.2% is affected by other factors not analyzed in this study, which will be discussed further in the following section.

Multiple Linear Regression Analysis

²⁹ Iqbal Rafiqi and Zulha Fauzi Majdi, 'Pengaruh Dana Pihak Ketiga (DPK), Capital Adequacy Ratio (CAR), Non Performing Financing (NPF) Terhadap Pembiayaan Pada PT. Bank Muamalat Indonesia Periode 2018-2022', *Values: Jurnal Kajian Islam Multidisiplin*, 2.3 (2025), pp. 367–77
<https://eprints.walisongo.ac.id/15287/1/skripsi_1705036145_Isna_Oktaviana.pdf>.

³⁰ Sugiyono, *Metode Penelitian Kuantitatif, Kualitatif, Dan R&D* (ALFABETA, 2019).

³¹ Ulfi Kartika Oktaviana and Titis Miranti, 'Factors Affecting Financial Stability of Sharia Banks in Indonesia', *Shirkah: Journal of Economics and Business*, 9.2 (2024), pp. 213–28, doi:10.22515/shirkah.v9i2.563.

³² Siti Maysyaroh, Aam Slamet Rusydiana, and Dewi Febriani, 'Zillennial Perceptions of Sharia Governance Implementation and Its Implications on the Reputation, Trust, and Loyalty of Islamic Banks', *Jurnal Ekonomi Syariah Teori Dan Terapan*, 11.1 (2024), pp. 105–20, doi:10.20473/vol11iss20241pp105-120.

In this study, a multiple regression model was applied to analyze both the simultaneous and partial effects of Service Excellence and Sharia Governance on customer decisions. Based on the analysis conducted using SPSS version 22, the following results were obtained:

Table 1 Multiple Linear Regression Analysis Results

Coefficients^a

	Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
	(Constant)	4.986	1.192		4.184	.000
1	Service	1.199	.050	1.072	24.140	.000
	Sharia	.159	.053	.133	3.005	.004

Source: Processed SPSS Output Ver. 22 (2022)

From the results in Table 4.13, the coefficients for the independent variables are as follows: Service Excellent (X1) is 1.199, Sharia Governance (X2) is 0.159, and the constant (a) is 4.986. Therefore, the regression equation derived from this study can be expressed as follows:

- The constant of 4.986 indicates that if Service Excellent and Sharia Governance remain constant (do not change), the value of customer decision is 4.986.
- The coefficient of Service Excellent (X1) is 1.199, which explains that Service Excellent has a positive effect with a significance value of 0.00, which is less than 0.05.
- The coefficient of Sharia Governance (X2) is 0.159, indicating that Sharia Governance has a positive effect with a significance value of 0.04, which is less than 0.05

Simultaneous Test (F-Test)

This test is conducted to assess whether all independent variables simultaneously have a significant effect on the dependent variable

Table 2 Simultaneous Test (F)

ANOVA ^a					
Model	Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1.021	2	.510	1.500
	Residual	14.631	43	.340	.235 ^b
	Total	15.652	45		

Predictors: (Constant), sharia, service

Based on the results of the F-test, the probability value (sig) obtained is 0.235, which is greater than 0.05, while the calculated F value is 1.500. Compared to the F-table value of 3.21 for Df1 = 2 and the relevant Df2, it can be concluded that Service Excellent and Sharia Governance together do not have a significant influence on customers' decisions in using pawn products at BPRS Bhakti Sumekar KCP Pragaan.

Partial Test (T-Test)

In the t-test analysis conducted to assess the influence of the variables Service Excellent and Sharia Governance on customer decisions at BPRS Bhakti Sumekar Pragaan Branch Office, the significance level was set at 0.05.

Table 3 Partial Test (t)

Coefficients ^a					
Model	Unstandardized Coefficients	Standardized Coefficients	T	Sig.	
1	(Constant)				
	Service				
	Sharia				

Source: Processed SPSS Output Version 22 (2022)

The results of the regression analysis presented in the previous table can be explained as follows.

a. t-test on variable X_1 (Service Excellence)

The t-test results in the table above for variable X_1 (Service Excellence) partially show that the calculated t-value for X_1 is 24.140, which is greater than the t-table value of 2.015 ($df = n - k = 46 - 2 = 44$). Meanwhile, the significance value is less than 0.05 ($0.00 < 0.05$). Thus, it can be concluded that, partially, Service Excellence has a positive influence.

b. t-test on variable X_2 (*Sharia Governance*)

The t-test results in the table above for variable X_2 (Sharia Governance) partially show that the calculated t-value for X_2 is 3.005, which is greater than the t-table value of 2.015 ($df = n - k = 46 - 2 = 44$). Meanwhile, the significance value is less than 0.05 ($0.04 < 0.05$). Thus, it can be concluded that, partially, Sharia Governance has a positive influence.

Determinasi Koefisien

The coefficient of determination in this study aims to assess the influence of Service Excellence and Sharia Governance on customers' decisions to use pawn products at BPRS Bhakti Sumekar KCP Pragaan. The testing of the coefficient of determination can be found in the **Adjusted R Square** section of the following model summary table:

Table 4. Coefficient of Determination

Model Summary

Model	R	R Square	Adjusted Square	R	Std. Error of the Estimate
1	.980a	.960	.958		.50318

Predictors: (Constant), X_1 , X_2 , Y

The data shows that the Adjusted R Square value is 95.8%. This means that Service Excellence and Sharia Governance contribute 95.8% to customers' decisions in using gold pawn products at BPRS Bhakti Sumekar KCP Pragaan, while the remaining 4.2% is influenced by other variables not examined in this study.

Discussion

The Influence of Service Excellence and Sharia Governance on Customer Decisions in Gold Pawning at BPRS KCP Pragaan – Simultaneous Analysis

Service, at its core, refers to the actions and methods used to fulfill the needs and desires of others. Customer satisfaction can be measured by comparing their expectations of ideal service with the actual experience they receive.

Based on the data analysis conducted, it can be concluded that **Service Excellence** and **Sharia Governance** do not simultaneously influence customers' decisions to use pawn products at BPRS Bhakti Sumekar KCP Pragaan. This is reflected in the results of the F-test, where the significance value (p-value) is 0.235, which is greater than **0.05**, and the calculated F-value is 1.500, which is lower than the F-table value of 3.21 (with degrees of freedom $Df1 = 2$ and $Df2 = 43$). Thus, there is no significant simultaneous effect of the two variables on customer decisions. This finding is consistent with the study conducted by Dimas Aldi Romadhoni, which concluded that service quality at Kahfi Cloth Screen Printing Business in metro **City** did not have a simultaneous effect on customer decisions either.

The Partial Influence of Service Excellence and Sharia Governance on Customer Decisions in Gold Pawning at BPRS KCP Pragaan

According to Rafiqi³³, *Service Excellence* represents the highest standard of service in modern management, emphasizing customer focus. The t-test result for variable X1 (Service Excellence) partially shows a significance value of 0.00, which is less than the 0.05 threshold ($0.00 < 0.05$), with a t-calculated value of 24.140, which is greater than the t-table value of 2.015. This indicates that high-quality service plays a significant role in influencing customers' decisions at PT Pegadaian Syariah to choose gold pawning products. A high level of customer satisfaction reflects the positive value of the service provided.

Based on the data analysis regarding Sharia Governance, the t-test for variable X2 also shows a significance level below 0.05 ($0.04 < 0.05$), with a t-calculated value greater than the t-table. These findings indicate that both Service Excellence and Sharia Governance, when tested separately (partially), significantly influence customer decisions in using pawn products. This highlights the importance of excellent service quality in shaping customer choices.

³³ Imani Rusli Romadhoni, Iqbal Rafiqi, 'Strategi Marketing Syariah Tabungan Gaul IB Bagi Generasi Millenial Pada BPRS Bhakti Sumekar Sumenep', *Ilmu Manajemen*, 1.2 (2021), pp. 66–71 <<https://journal.actual-insight.com/index.php/equilibrium/article/view/186/129>>.

Furthermore, the influence of Sharia Governance aligns with previous research conducted by Rustam Hanafi³⁴, which supports the view that proper implementation of Sharia principles can positively impact customer decisions in choosing Islamic financial products. This finding emphasizes the importance of both service quality and adherence to Sharia principles in influencing customer decisions.³⁵ This underscores the significant influence of these factors on customer decisions. The implementation of Sharia Governance is expected to enhance the reputation and public trust in Islamic banks. The reputation of an Islamic bank plays a crucial role in building strong relationships between the bank and its customers.

The Magnitude of the Influence of Service Excellence and Sharia Governance on Customer Decisions in Gold Pawning at BPRS KCP Pragaan

Service Excellence and Sharia Governance have a significant influence on customers' decisions to use gold pawning products at BPRS Bhakti Sumekar KCP Pragaan, as reflected by the Adjusted R Square value of **0.958**. This means that **95.8%** of the variation in customer decisions can be explained by Service Excellence and Sharia Governance. The remaining **4.2%** is influenced by other factors not examined in this study. These findings highlight the strong impact of Service Excellence and Sharia Governance on customers' decisions when using pawning products at BPRS Bhakti Sumekar KCP Pragaan.

This study aligns with the findings presented by A. Gofur in his research on the Influence of Service and Sharia Compliance on Customer Satisfaction at PT. Mandiri, which also demonstrated a significant impact through the Adjusted R Square value. Based on these results, it can be concluded that Service Excellence and Sharia Governance have a strong influence on customers' decisions in choosing gold pawn products at BPRS. The combination of high-quality service and a system that adheres to Sharia principles encourages customers to utilize gold pawning products and helps build broad trust within the community.

³⁴ Rustam Hanafi, Abdul Rohman, and Dwi Ratmono, 'How Do Sharia Supervisory Board and Good Corporate Governance Relate to Islamic Banks Performance?', *Share: Jurnal Ekonomi Dan Keuangan Islam*, 10.2 (2021), p. 234, doi:10.22373/share.v10i2.11112.

³⁵ Hanafi, Rohman, and Ratmono, 'How Do Sharia Supervisory Board and Good Corporate Governance Relate to Islamic Banks Performance?'

Closing

Based on the analysis and discussion conducted, the conclusions can be formulated as follows: a) Partially, both the variables **Service Excellence** and **Sharia Governance** show a positive influence on customer decisions in using pawn products at BPRS Bhakti Sumekar KCP Pragaan. However, when analyzed simultaneously, these two variables do not have a significant effect on customer decisions. This is evident from the calculated F-value of 1.500, which is smaller than the F-table value of 3.21, with a significance level of 0.235, which is greater than 0.05. Meanwhile, the t-test shows that partially, Service Excellence has a significant effect with a significance value of 0.00, where the calculated t-value of 24.140 exceeds the t-table value of 2.015. On the other hand, the Sharia Governance variable also shows a significant influence with a significance value of 0.04, where the calculated t-value of 3.005 is greater than the t-table value of 2.015. b) With a coefficient of determination of 0.958, it can be concluded that Service Excellence and Sharia Governance together explain 95.8% of the variation in customer decisions to use pawn products, while the remaining 4.2% is influenced by other factors not analyzed in this study.

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