

**INFLUENCE OF PRODUCT INNOVATION, SERVICE  
INNOVATION AND SERVICE QUALITY ON CUSTOMER  
LOYALTY PT. PEGADAIAN THROUGH SATISFACTION AS  
INTERVENT VARIABLES IN THE COVID-19 PANDEMIC  
“CASE STUDY PT. PEGADAIAN MARKET SENEN”**

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**Abstract**

*This research was conducted to determine the effect of product innovation, service innovation and service quality on customer loyalty at the pawnshop branch of the Senen market, satisfaction as an intervention variable. Using the sampling method, namely non-probability sampling and purposive sampling. Source of data by distributing questionnaires to 100 respondents. The analytical tool used is SmartPLS 3.3. The following results obtained (1) Product innovation has a positive and significant effect on customer satisfaction with a path coefficient value of 0.366; (2) Service innovation has a positive and significant effect on customer satisfaction with a path coefficient value of 0.285; (3) Service quality has a positive and significant effect on customer satisfaction with a path coefficient value of 0.240; (4) Customer satisfaction has a positive and significant effect on customer loyalty with a path coefficient value of 0.439. It is concluded that product innovation, service innovation, service quality have an effect significant to customer satisfaction. And customer satisfaction has a significant effect on customer loyalty.*

**Keywords:** *Product Innovation, Service Innovation, Service Quality, Customer Satisfaction, Customer Loyalty*

**PENGARUH INOVASI PRODUK, INOVASI LAYANAN DAN  
KUALITAS LAYANAN TERHADAP LOYALITAS  
PELANGGAN PT. PEGADAIAN MELALUI KEPUASAN  
SEBAGAI VARIABEL INTERVEN DI MASA PANDEMI  
COVID-19  
“STUDI KASUS PT. PEGADAIAN PASAR SENEN”**

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**Abstrak**

Riset ini dilakukan bertujuan untuk mengetahui pengaruh inovasi produk, inovasi layanan serta kualitas layanan terhadap loyalitas pada pelanggan di pegadaian cabang pasar senen kepuasan sebagai variabel interven. Menggunakan metode *sempeling* yaitu *non probability sampling* serta *purposive sampling*. Sumber data dengan menyebarkan kuesioner terhadap 100 responden. Alat analisis yang dipakai adalah SmartPLS 3.3. Berikutnya hasil yang diperoleh (1) Inovasi produk berpengaruh positif dan signifikan terhadap kepuasan pelanggan dengan nilai koefisien jalur sebesar 0.366;(2) Inovasi layanan berpengaruh positif dan signifikan terhadap kepuasan pelanggan dengan nilai koefisien jalur sebesar nilai 0.285; (3) Kualitas pelayanan berpengaruh positif dan signifikan terhadap kepuasan pelanggan dengan nilai koefisien jalur sebesar 0.240;(4)Kepuasan pelanggan berpengaruh positif dan signifikan terhadap loyalitas pelanggan dengan nilai koefisien jalur sebesar nilai 0.439.disimpulkan bahwa inovasi produk, inovasi layanan, kualitas layanan berpengaruh signifikan terhadap kepuasan pelanggan. Serta kepuasan pelanggan berpengaruh signifikan terhadap loyalitas pelanggan.

**Kata kunci:** Inovasi Produk,Inovasi Layanan,kualitas layanan,kepuasan Pelanggan,Loyalitas Pelanggan