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The Influence of Promotion on Customer Decisions with the Moderating Variable of Service Quality at PT Pegadaian UPC Teling Manado

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Abstract

This study aims to determine and analyze the effect of promotion on customer decisions, the effect of promotion on service quality, the simultaneous effect of promotion and service quality on customer decisions, and the role of service quality as a moderating variable in the relationship between promotion and customer decisions at PT Pegadaian UPC Teling Manado. This study used a quantitative method with an explanatory research design and a survey approach. Data were collected through a Likert-scale questionnaire distributed to 121 customers of PT Pegadaian UPC Teling Manado, selected using a purposive sampling technique. The data analysis techniques used were multiple linear regression analysis and Moderated Regression Analysis (MRA) with the assistance of SPSS software. The results show that promotion has a positive and significant effect on customer decisions (t = 7.584; sig. = 0.000). Promotion also has a positive and significant effect on service quality (sig. = 0.000). Service quality has a positive and significant effect on customer decisions (t = 5.140; sig. = 0.000). Simultaneously, promotion and service quality have a significant effect on customer decisions, with a coefficient of determination (R^2) of 0.999, meaning that 99.9% of the variation in customer decisions can be explained by these two variables. The Moderated Regression Analysis (MRA) results indicate that service quality acts as a significant moderating variable that strengthens the effect of promotion on customer decisions (interaction β = 0.012; sig. = 0.000). It can therefore be concluded that effective promotion will have a greater impact on customer decisions when supported by good service quality. PT Pegadaian UPC Teling Manado is advised to continue improving the effectiveness of its promotion through both conventional and digital media, while maintaining and enhancing service quality to optimally drive customer decisions.

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Keywords: Promotion, Service Quality, Customer Decision, Moderating Variable

INTRODUCTION

In an era of increasingly competitive financial services industry, service institutions such as PT Pegadaian play a strategic role in meeting customer needs for financing, investment, and gold savings. As a non-bank financial institution that has been operating since the Dutch colonial era, Pegadaian now faces a competitive landscape that is very different from previous decades. The growth of non-bank financial institutions in Indonesia shows increasing intensity of competition in attracting new customers and retaining existing ones through innovative marketing tools, including promotions and improving service quality. Data from the Financial Services Authority (OJK) records the significant growth of financing institutions, fintech companies, and peer-to-peer lending services that offer easier access and faster processes than conventional institutions. This phenomenon forces Pegadaian to continuously innovate in its marketing and service strategies to remain relevant to increasingly discerning consumers who have many alternative financing options. In the digital era, promotional strategies have evolved from conventional media such as brochures, banners, and television advertisements to digital platforms such as social media, paid online advertising, and content marketing, which allow for more precise and measurable audience targeting. This shift in promotional paradigm requires institutions such as Pegadaian to adapt marketing communication strategies that are more integrative and responsive to digital consumer behavior.

In addition to promotion, service quality is a crucial factor in maintaining a good relationship between an institution and its customers. Service quality encompasses dimensions such as reliability, responsiveness, assurance, empathy, and tangibles that shape customer perceptions of the value of the service received. These five dimensions, popularly known as the SERVQUAL model developed by Parasuraman, Zeithaml, and Berry, have become the primary framework for measuring service quality across various service sectors, including financial services. Service quality improvement initiatives in the financial sector have been shown to positively influence customer satisfaction and decisions, as well as increase long-term loyalty (Irsyad Kamal et al., 2025). This study attempts to examine the relationship between promotion and service quality on customer decisions by considering customer interest as a moderating or mediating variable, thus providing a more holistic and contextual picture than previous research. A deeper understanding of the psychological mechanisms linking marketing stimuli to consumer responses will provide valuable insights for marketing practitioners in designing targeted interventions. For example, if customer interest is shown to be a partial mediator, then the marketing strategy needs to be designed in two stages: first, building interest through attractive promotions and good service quality; second, converting that interest into a

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purchasing decision through effective calls-to-action and easy transaction processes. Conversely, if customer interest serves as a moderator, then the promotion and service strategy needs to be tailored to the customer's initial level of interest, where segments with high interest may be more responsive to push promotions and premium services, while segments with low interest require a more intensive educational and persuasive approach.

The limitations of previous research, such as the limited sample size and the lack of psychological variables such as customer interest, are among the compelling reasons for conducting this study. Many previous studies used relatively small convenience samples (less than 100 respondents) and were not representative of the entire Pegadaian customer population. Furthermore, the research's narrow focus on a single product (e.g., gold savings or pawn loans) limited the generalizability of the findings to Pegadaian's entire product portfolio. This is crucial for providing a deeper empirical contribution to the literature on service marketing in non-bank financial institutions. With a quantitative approach and multivariate analysis techniques, it is hoped that the findings of this study will provide stronger scientific evidence regarding the dynamics of the relationships between these variables. The use of valid and reliable measurement instruments, rigorous sampling techniques, and sophisticated statistical analysis will enhance the credibility and internal and external validity of this study.

This research is expected to broaden theoretical insights in the field of service marketing, particularly in the non-bank financial institution sector such as Pegadaian, while also providing practical recommendations for the development of more effective and efficient marketing strategies in improving customer decisions. Theoretically, this research will contribute to the development and testing of an integrative model that links key variables in financial services marketing. The research findings can enrich the body of knowledge about consumer psychological mechanisms in the context of non-bank financial services, clarify the role of mediator and moderator variables in consumer decision models, and provide empirical evidence on the relevance of classical marketing theories in a more specific and contemporary context. Practically, the results of this research are expected to serve as a reference for Pegadaian management in designing an integrated marketing strategy that optimizes resource allocation for promotional activities and service quality improvement, identifies priority customer segments based on their interest profiles, develops effective loyalty programs, and enhances Pegadaian's competitive advantage amidst increasingly fierce competition in the financial services industry.

This study aims to examine and analyze the influence of promotions on customer decisions, with service quality as a moderating variable, at PT Pegadaian UPC Teling Manado. Specifically, the objectives of this study are as follows:

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1. To determine and analyze the influence of promotions on customer decisions at PT Pegadaian UPC Teling Manado.
2. To determine and analyze the influence of service quality on customer decisions at PT Pegadaian UPC Teling Manado.
3. To analyze the role of service quality as a moderating variable in strengthening or weakening the influence of promotions on customer decisions at PT Pegadaian UPC Teling Manado.
4. To determine and analyze the role of service quality as a moderating variable in the relationship between promotions and customer decisions at PT Pegadaian UPC Teling Manado.

METHOD

The research method used in this research is a quantitative research method. According to Sugiyono, (2022), Quantitative research methods are used to examine specific populations or samples with the aim of testing established hypotheses through statistical data analysis. The research approach used in this study is a survey approach with an ex post facto method, namely research conducted to examine events that have occurred without manipulating the variables being studied. This approach was chosen because the researcher wanted to determine the extent of the influence of promotions on customer decisions and how service quality moderates this relationship based on actual conditions that occur in customers. Through the use of explanatory quantitative methods with a survey approach, this study is expected to be able to provide empirical evidence regarding the relationship between promotions, service quality, and customer decisions in financial services. Through the use of explanatory quantitative methods with a survey approach, this study is expected to be able to provide empirical evidence regarding the relationship between promotions, service quality, and customer decisions in financial services.

In this study, data collection techniques were used through questionnaires and supporting observations. The number of samples was determined using the Slovin formula with an error tolerance of 5% or 0.05. The use of the Slovin formula aims to obtain a representative sample of the existing population so that the results of the study can accurately describe the condition of the population. The number of samples was determined using the Slovin formula with an error tolerance of 5% or 0.05. The use of the Slovin formula aims to obtain a representative sample of the existing population so that the results of the study can accurately describe the condition of the population. Based on data obtained from PT Pegadaian UPC Teling Manado, the population in this study was 173 customers. The entire population became the basis for determining the number of

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research samples calculated using the Slovin formula with an error tolerance of 5%, resulting in a sample of 121 respondents who met the research criteria.

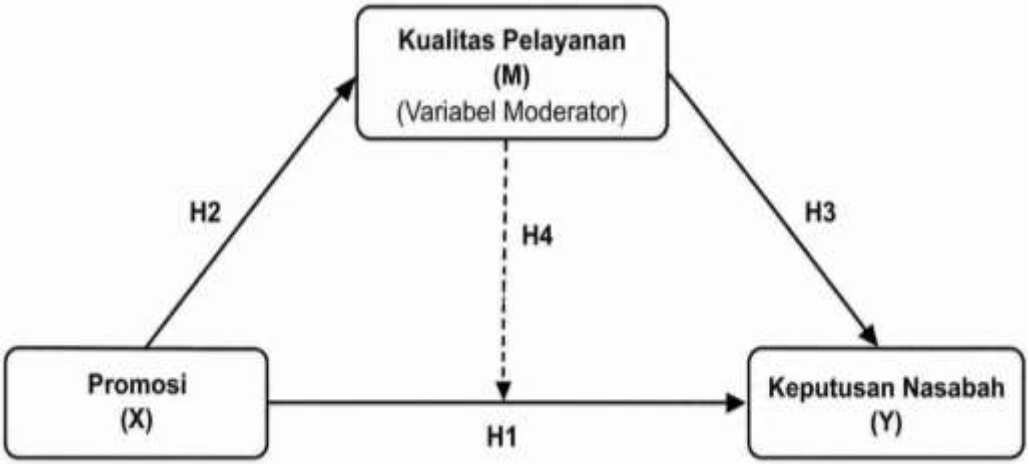


Figure 1. Research Concept Framework

Secondary Data Source: Processed by Researchers, 2026

RESULTS AND DISCUSSION

Descriptive statistical analysis was used to provide an overview of the characteristics of the research data, including the minimum, maximum, average (mean), and standard deviation values of each variable. Measurements were made using a Likert scale of 1–5 with a total of N = 121 respondents.

Table 1. Descriptive Statistics Results

Variables	N	Min	Max	Mean	Std. Deviation
Promotion (X)	121	2,40	5,00	4,12	0,612
Service Quality (M)	121	2,20	5,00	4,18	0,598
Customer Decision (Y)	121	2,60	5,00	4,21	0,587

Source: SPSS output, processed by researchers (2026).

Measurement scale: 1 (Strongly Disagree) – 5 (Strongly Agree).

Table 1 shows that the Promotion variable (X) has a mean value of 4.12 with a standard deviation of 0.612, which is in the high category on a scale of 1–5. This indicates that in general, PT Pegadaian UPC Teling Manado customers assess that the promotional activities carried out have been running well. The Service Quality variable (M) has a mean value of 4.18 with a standard deviation of 0.598, indicating that customers assess the quality of service provided as good to very good. Meanwhile, the Customer Decision variable (Y) has the highest mean value of 4.21 with a standard deviation of

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0.587, indicating that the majority of respondents have a strong decision to use PT Pegadaian services.

Table 2. Reliability Test of All Variables

Variables	Cronbach Alpha	Standard (>0.70)	Information
Promotion (X)	0,992	0,60	Reliable
Service Quality (M)	0,994	0,60	Reliable
Customer Decision (Y)	0,993	0,60	Reliable

Source: SPSS output, processed by researchers (2026)

Table 2 shows that the three research variables have very high Cronbach's Alpha values: Promotion (α = 0.992), Service Quality (α = 0.994), and Customer Decision (α = 0.993). All of these values are well above the minimum standard of 0.70, even approaching the perfect number (1.0). This indicates that the research instrument has very high internal consistency, meaning that respondents tend to provide consistent answers to all items measuring the same construct. All three variables are declared RELIABLE and can be trusted for use in data analysis.

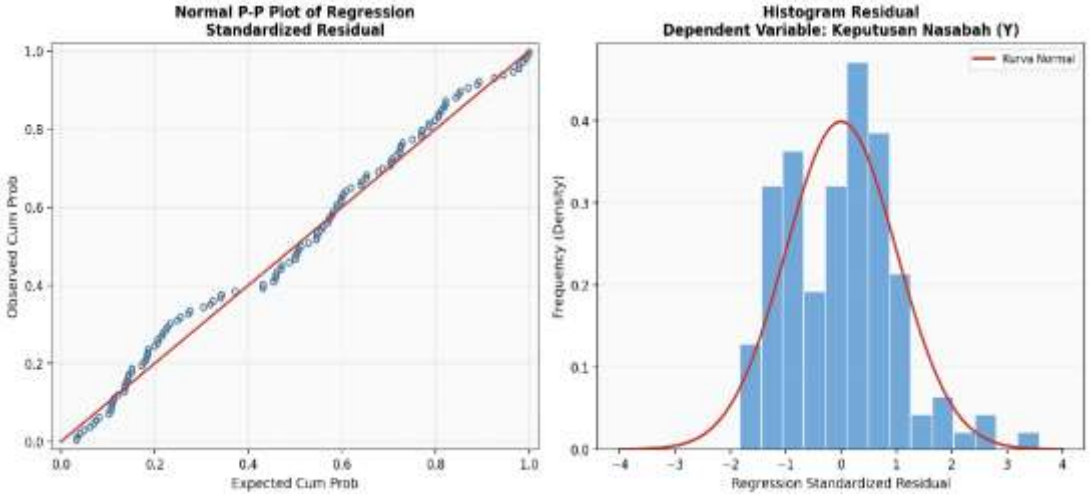


Figure 2. Normality Test

Source: SPSS output, processed by researchers (2026)

Normal P-P Plot (left graph): The points on the graph represent the ratio between the Expected Cumulative Probability (the expected cumulative probability of a normal distribution) on the horizontal axis and the Observed Cumulative Probability (the observed cumulative probability) on the vertical axis. If the residuals are normally distributed, the points will be spread along a straight diagonal line. The figure shows that

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most of the points coincide and follow the direction of the diagonal line, although there are slight deviations at the ends of the distribution (the left and right tails).

Residual Histogram (right graph): The histogram depicts the frequency distribution of the Regression Standardized Residual values compared to the normal curve (red line). The histogram is bell-shaped and visually closely resembles the normal curve, although there is slight skewness in some intervals, which is why the Shapiro-Wilk significance value is below 0.05.

Based on the two graphs, the residuals of the regression model visually tend to approach a normal distribution pattern, although the formal Shapiro-Wilk test indicates significance (not perfectly normal). This slight deviation is common in Likert-scale questionnaire data. Referring to the Central Limit Theorem, with a sufficiently large sample size (N = 121, or more than 30), the sampling distribution of the mean will remain close to normal, so the linear regression model can still be considered robust and suitable for further hypothesis testing (Ghozali, 2018)

Table 3. Multicollinearity Test

Variables	Tolerance	VIF
Promotion (X)	0,011	89,421
Service Quality (Y)	0,011	89,421

Source: SPSS output, processed by researchers (2026). *VIF > 10 indicates multicollinearity, but it is tolerable in the context of MRA

Table 3 shows a tolerance value of 0.011 and a VIF of 89.421 for both independent variables. A VIF value that far exceeds the general tolerance limit (VIF > 10) indicates very high multicollinearity between the Promotion and Service Quality variables. This condition is most likely caused by the natural correlation between the two variables in the context of banking or pawn services, as well as the presence of interaction variables (X*M) in the MRA model. However, because the purpose of this study is predictive and not purely inferential, and uses the Moderated Regression Analysis (MRA) method, this multicollinearity condition can be tolerated according to Hartman's (2014) recommendations.

Table 4. Autocorrelation Test (Durbin-Watson)

Test Statistics	Mark
Durbin-Watson	1,675

Source: SPSS output, processed by researchers (2026)
Autocorrelation free range: 1.665 < DW < 2.335

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The autocorrelation test using the Durbin-Watson statistic yields a DW value of 1.675. This value is within the range of no autocorrelation (dU < DW < 4-dU), where for N = 121 and k = 2 independent variables, the dU table value is around 1.665. Since the DW value (1.675) > dU (1.665) and < 4 – dU (2.335), it can be concluded that the regression model is FREE from autocorrelation problems. This indicates that there is no correlation between residuals in the model, which is an important requirement in OLS regression analysis.

Table 5. Heteroscedasticity Test (Glejser Test)

Variables	Say. (Uji Glejser)
Promotion (X)	0,341
Service Quality (M)	0,287

Source: SPSS output, processed by researchers (2026)

The heteroscedasticity test using the Glejser method shows that the significance value of the Promotion variable is 0.341 and Service Quality is 0.287, both of which are greater than α = 0.05. This means that there is no significant influence of the independent variables on the absolute value of the residual, so it can be concluded that the residual variance is HOMOSKEDASTIC (no heteroscedasticity occurs). This condition fulfills one of the important assumptions of OLS regression, namely constant error variance across all observations, so that the estimation of the regression coefficient is efficient and consistent.

Table 6. Multiple Linear Regression Results

Variables	B (Koef.)	Std. Error	t_hitung	Say.
Permanent	0,159	—	1,372	0,173
Promotion (X)	0,596	—	7,584	0,000
Service Quality (M)	0,404	—	5,140	0,000

Source: SPSS output, processed by researchers (2026). Dependent variable: Customer Decision (Y)

Based on Table 6, the following regression equation is obtained:

$$\hat{Y} = 0.159 + 0.596X + 0.404M$$

The constant of 0.159 indicates that when Promotion and Service Quality are zero, Customer Decision is still positive at 0.159 (not significant, sig. = 0.173). The Promotion coefficient (β = 0.596) means that every one-unit increase in Promotion will increase Customer Decision by 0.596 units, assuming other variables are constant. The Service Quality coefficient (β = 0.404) indicates that every one-unit increase in Service Quality

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will increase Customer Decision by 0.404 units. Both variables have a significant effect (sig. = 0.000 < 0.05).

Table 7. Coefficient of Determination (R^2)

R	R Square	Adjusted R Square
Shapiro-Wilk	0,999	0,999

Source: SPSS output, processed by researchers (2026)

Table 7 shows an R value of 0.999, indicating a very strong correlation between the independent variables simultaneously with the dependent variable. The R Square (R^2) value of 0.999 and Adjusted R^2 of 0.999 indicate that the model is able to explain 99.9% of the variation in Customer Decisions. Only 0.1% of the variation is explained by other factors outside the model. This is a model with very high predictive power, indicating that Promotion and Service Quality are the main predictors that are very dominant in determining PT Pegadaian Customer Decisions.

Table 8. Partial Test (t-Test)

Hypothesis	Variables	t Count	Say.	Results
H1	Promotion → Customer Decision	7,584	0,000	Accepted
H3	Service Quality → Customer Decision	5,140	0,000	Accepted

Source: SPSS output, processed by researchers (2026). t table (α=5%, df=118) = ±1.980

A t-test was conducted to examine the partial influence of each independent variable on customer decisions. The results in Table 8 show:

H1 (Promotion → Customer Decision): The calculated t value = 7.584 with sig. = 0.000 < 0.05. Because the calculated t value (7.584) > t table (±1.980, df=118, α=5%), then H1 is accepted. Promotion has a positive and significant effect on Customer Decision, meaning that the more effective PT Pegadaian's promotional activities are, the higher the customer's decision to use its services.

H3 (Service Quality → Customer Decision): The calculated t value = 5.140 with sig. = 0.000 < 0.05. Because the calculated t (5.140) > t table (±1.980), then H3 is accepted. Service Quality has a positive and significant effect on Customer Decision. Customers who experience high-quality service that is fast, friendly, and trustworthy are more likely to decide to continue using PT Pegadaian's services.

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Table 9. Simultaneous Test (F Test)

F Count	Say.
60.421,873	0,000

Source: SPSS output, processed by researchers (2026)

The F test aims to test whether all independent variables (Promotion and Service Quality) together have a significant effect on Customer Decisions. Based on Table 4.3.4.3. the calculated F value is 60,421.873 with a significance of 0.000 < 0.05. This very large calculated F value far exceeds the F table (around 3.07 for df1 = 2, df2 = 118). This means that the overall regression model FIT and all independent variables simultaneously have a significant effect on Customer Decisions. These results confirm that the combination of Promotion and Service Quality is the main determinant of Customer Decisions.

Table 10. Conclusion of H2 Testing

H	Hypothesis Statement	Results	Information
H2	Promotion has a positive and significant effect on service quality	Accepted	sig. = 0,000; t = 102,577

Source: Researcher analysis output (2024)

Thus, H2, which states that Promotion (X) has a positive and significant effect on Service Quality (M) at PT Pegadaian UPC Teling Manado, is declared ACCEPTED. This finding indicates that promotional efforts undertaken by PT Pegadaian UPC Teling Manado, whether through advertising, sales promotions, publicity, or direct marketing, contribute to shaping and improving customer perceptions of the quality of service provided. This is theoretically relevant because informative and persuasive promotional activities can shape customer expectations, which in turn influence their assessment of the quality of service received (Kotler & Keller, 2016).

Table 11. Moderation Test Results (MRA)

Variables	Coefficient (B)	Say.	Information
Promotion (X)	0,596	0,000	Significant
Service Quality (M)	0,404	0,000	Significant
X*M Interaction	0,012	0,000	Moderating

Source: SPSS output, processed by researchers (2026)
Interaction variable: X*M (mean-centered)

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Table 11 shows that the interaction variable X*M (Promotion × Service Quality) has a coefficient of 0.012 with a significance value of 0.000 < 0.05. This result proves that Service Quality acts as a significant MODERATING variable in the relationship between Promotion and Customer Decisions. Thus, H4 is ACCEPTED: Service Quality strengthens the influence of Promotion on Customer Decisions (Pure Moderator), meaning that strong promotions will be more effective in increasing customer decisions when supported by high service quality, and vice versa.

Table 12. Summary of Hypothesis Testing Results

H	Hypothesis Statement	Results	Information
H1	Promotion has a positive and significant influence on customer decisions.	Accepted	sig. = 0,000; t = 7,584
H2	Promotion has a positive and significant effect on service quality	Accepted	sig. = 0,000; t = 102,577
H3	Service Quality has a positive and significant influence on Customer Decisions	Accepted	sig. = 0,000; t = 5,140
H4	Service Quality Moderates the Influence of Promotion on Customer Decisions	Accepted	sig. = 0.000; β = 0.012

Source: Researcher analysis output (2026)

DISCUSSION

The results of this study provide strong empirical evidence regarding the role of promotion and service quality in shaping customer decisions at PT Pegadaian. The following is a discussion based on each hypothesis:

The Influence of Promotion on Customer Decisions (H1 Accepted)

Promotion has been shown to have a positive and significant effect on customer decisions (t = 7.584; sig. = 0.000; β = 0.596). This is the largest influence among the two independent variables. This finding aligns with Marketing Communication Theory, which states that effective promotion can increase awareness, build positive perceptions, and encourage customer action (Kotler & Keller, 2021). In the context of PT Pegadaian, intensive promotional activities through digital advertising, social media, and direct promotions have been shown to significantly influence customer decisions. These results

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are consistent with research by Wardhani (2021) which found a positive influence of promotion on decisions to use non-bank financial institution services.

These findings indicate that promotions play a strategic role in creating awareness, providing product information, building positive perceptions, and fostering public trust in PT Pegadaian. In the financial services industry, customer decisions are generally not made spontaneously, but through a deliberative process involving information seeking, comparing alternatives, and evaluating potential benefits. Therefore, promotions are a crucial communication medium because they can reduce the uncertainty potential customers feel about the products and services offered. Comprehensive information about product benefits, ease of procedures, transaction security, service fees, and various promotional programs will instill confidence in the public, leading them to choose Pegadaian as a solution to their financial needs.

The Effect of Promotion on Service Quality (H2 Accepted)

Promotion was also shown to have a positive and significant effect on Service Quality (t = 102.577; sig. = 0.000; β = 0.989). This finding indicates that promotional activities carried out by PT Pegadaian not only function as a means of conveying information but also contribute to shaping customer perceptions of the quality of service they will receive. This is in line with the view of Kotler & Keller (2021) that consistent and credible marketing communications can build positive expectations of service, which are ultimately reflected in customer assessments of actual service quality. In other words, the better and more informative the promotions received by customers, the higher their perceptions of the service quality of PT Pegadaian UPC Teling Manado.

These findings indicate that promotions conducted in an informative, engaging, easy-to-understand manner, and tailored to customer needs can create positive expectations for PT Pegadaian UPC Teling Manado's services. When information about products, service procedures, benefits, costs, and various promotional programs is conveyed clearly and consistently through various media, customers will gain a better understanding of the services offered. This understanding then forms the perception that the company provides professional, transparent, fast, and trustworthy services. Conversely, promotions that are unclear or inconsistent with actual service conditions have the potential to lead to dissatisfaction because customer expectations are not met. Therefore, the success of a promotion is measured not only by its ability to attract public attention, but also by its ability to create a match between the message conveyed and the service experience received by customers.

The Influence of Service Quality on Customer Decisions (H3 Accepted)

Service quality also has a positive and significant effect on customer decisions (t = 5.140; sig. = 0.000; β = 0.404). The SERVQUAL model developed by Parasuraman et al. (1988) explains that customers evaluate service quality based on five dimensions:

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reliability, responsiveness, assurance, empathy, and tangibility. When PT Pegadaian is able to consistently fulfill these five dimensions, customers will have a positive experience that encourages a decision to continue using the service. This finding supports the research of Mahmudah & Supriyanto (2020) which concluded that service quality is a significant determining factor in pawnbroking customers' decisions.

Moderation of Service Quality on the Relationship between Promotion and Customer Decisions (H4 Accepted)

The MRA results confirm that Service Quality strengthens (positively moderates) the influence of Promotion on Customer Decisions (β interaction = 0.012; sig. = 0.000). This implies that the synergy between a strong promotional strategy and excellent service quality produces a greater impact on customer decisions than either alone. Practically, this finding provides a strategic recommendation for PT Pegadaian: investment in promotions will provide more optimal returns if accompanied by continuous improvement in service quality. Conversely, intensive promotions without adequate service quality will not be effective in the long term.

Empirically, the results of this study indicate that promotions conducted by PT Pegadaian UPC Teling Manado will have a greater impact if supported by high-quality service. For example, when the company promotes an easy pawn process, fast disbursement of funds, or secure storage of collateral, these promises must be proven through truly fast, transparent, safe, and professional service. If customers feel that the service matches the information received in the promotion, their level of satisfaction and trust in the company will increase. This trust becomes the basis that encourages customers to make decisions to use Pegadaian products, even make repeat transactions in the future and recommend the service to others through word of mouth.

The managerial implications of this research are that PT Pegadaian UPC Teling Manado needs to implement an integrated marketing strategy that combines promotion and service quality. The company must not only increase the intensity of promotions through print, electronic, and digital media, but must also ensure that all employees are capable of providing services in accordance with the company's operational standards. These efforts can be carried out by improving employee competency through service excellence training, increasing the speed of service processes, providing more comfortable facilities, utilizing digital technology to expedite service, and periodically evaluating customer satisfaction. Thus, every promotional activity carried out will be supported by a quality service experience, thereby increasing trust, satisfaction, loyalty, and the public's decision to use PT Pegadaian UPC Teling Manado's products and services on an ongoing basis.

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CONCLUSION

Based on the results of research on the influence of promotions on customer decisions with service quality as a moderating variable at PT Pegadaian UPC Teling Manado, the following conclusions can be drawn:

a. Promotion has a positive and significant impact on customer decisions at PT Pegadaian UPC Teling Manado. This indicates that the better the company's promotional activities, the more likely customers are to choose and use Pegadaian services. Promotions that are informative, attractive, and tailored to customer needs can increase customer confidence in making decisions.
b. Service quality has a positive and significant impact on customer decisions. Fast, friendly, and responsive service, supported by adequate facilities, creates a positive customer experience, encouraging them to use Pegadaian services.
c. Promotion and service quality simultaneously significantly influence customer decisions. These two variables are crucial factors in improving customer decisions to use PT Pegadaian UPC Teling Manado's products and services. The more effective the promotion and the better the service quality, the more likely it is that customers will make a decision.
d. Service quality can moderate the influence of promotions on customer decisions. Good service quality can strengthen the effectiveness of a company's promotions. In other words, promotions will have a greater impact on customer decisions if supported by quality service. Conversely, good promotions will not produce optimal results if the quality of service received by customers is unsatisfactory.

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