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Digital Transformation In Islamic Pawn Services: User Experiences of Pegadaian Syariah Digital Service at Ahmad Yani Branch, Jember

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Abstract

This study aims to analyze customer experiences in using Pegadaian Syariah Digital Service (PSDS) at the Ahmad Yani Branch in Jember within the context of digital transformation in Islamic pawn services. A qualitative research approach was employed, with data collected through interviews, observations, and documentation. The findings indicate that customers respond positively to PSDS due to its ability to improve accessibility, efficiency, and convenience in financial transactions. Through this digital platform, customers are able to access information, monitor transactions, and make payments without visiting branch offices. However, the implementation of this digital service still faces several challenges, including limited internet connectivity, differences in digital literacy levels, occasional technical disruptions, and concerns regarding system reliability. These findings highlight that digital transformation is not merely about technological implementation but also involves changes in customer behavior, interaction patterns, and service expectations. Therefore, the success of digital Islamic pawn services requires continuous improvement in technological infrastructure, enhancement of digital literacy, and sustainable customer support systems that are responsive and reliable.

Keywords: *Digital Transformation, Islamic Pawn Services, PSDS, Customer Experience.*

Abstrak

Penelitian ini bertujuan untuk menganalisis pengalaman nasabah dalam menggunakan Pegadaian Syariah Digital Service (PSDS) pada Cabang Ahmad Yani, Jember, dalam konteks transformasi digital layanan gadai syariah. Penelitian ini menggunakan pendekatan kualitatif dengan teknik pengumpulan data melalui wawancara, observasi, dan dokumentasi. Hasil penelitian menunjukkan bahwa nasabah memberikan respons positif terhadap PSDS karena mampu meningkatkan aksesibilitas, efisiensi, dan kenyamanan dalam bertransaksi. Melalui layanan ini, nasabah dapat mengakses informasi, memantau transaksi, serta melakukan pembayaran tanpa harus datang ke kantor cabang. Meskipun demikian, implementasi layanan digital ini masih menghadapi beberapa tantangan, seperti keterbatasan jaringan internet, variasi tingkat literasi digital, gangguan teknis, serta isu keandalan sistem. Temuan ini menegaskan bahwa transformasi digital tidak hanya berkaitan dengan penerapan teknologi, tetapi juga perubahan perilaku, pola interaksi, dan ekspektasi nasabah terhadap layanan keuangan. Oleh karena itu, keberhasilan digitalisasi layanan gadai syariah memerlukan penguatan infrastruktur teknologi, peningkatan literasi digital, serta dukungan layanan pelanggan yang berkelanjutan dan responsif.

Kata Kunci: Transformasi Digital, Gadai Syariah, PSDS, Pengalaman Nasabah**.**

A. Introduction

The rapid advancement of digital technology has transformed the financial sector, changing how institutions deliver services and interact with customers. Digital transformation has become a strategic necessity for improving efficiency, expanding service accessibility, and enhancing customer experience. The widespread use of smartphones, internet connectivity, and digital applications has accelerated the shift from conventional services to more accessible and customer-oriented digital platforms.[1] This transformation has become particularly significant in developing countries, including Indonesia, where digitalization is increasingly recognized as a key driver of economic growth and financial inclusion.

The Indonesian financial sector has experienced substantial digital transformation over the last decade. Banks, insurance companies, financing institutions, and other financial service providers have invested heavily in digital infrastructure to meet evolving customer expectations. Modern consumers increasingly prefer services that are efficient, flexible, and capable of being accessed anytime and anywhere. Consequently, digital platforms have become an integral component of service delivery strategies, allowing institutions to maintain competitiveness while responding to rapid technological and societal changes.[2] The increasing penetration of internet technology and smartphone usage has accelerated the adoption of digital financial services, encouraging financial institutions to develop more accessible, efficient, and customer-oriented service platforms. In response to these developments, Islamic financial institutions have increasingly integrated digital technologies into their service systems to improve customer convenience and operational effectiveness while maintaining compliance with Sharia principles.[3]

Islamic financial institutions have also adopted digital technology to improve service quality and remain competitive. Digital innovation enables greater accessibility, transaction efficiency, and customer engagement while maintaining compliance with Sharia principles and the ethical values of Islamic finance.[4] As a result, digital transformation has become an essential element of sustainable development within the Islamic financial industry.

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[1] L. De Bruin, M. Roberts-Lombard, and C. De Meyer-Heydenrych, "Internal Marketing, Service Quality and Perceived Customer Satisfaction: An Islamic Banking Perspective," *Journal of Islamic Marketing* 12, no. 1 (2020): 199–224

[2] N. Laely, D. Djunaedi, and D. Rosita, "Pengaruh Customer Relationship Marketing dan Kualitas Layanan terhadap Kepuasan: Studi Konsumen McDonald's Kediri," *Ekonika: Jurnal Ekonomi Universitas Kadiri* 5, no. 05 (2020): 2

[3] N. Ahmed, K. Rasheed, and M. Talha, "Islamic Banking Perspective on Shariah Compliant FinTech (Financial Technology) Model," SSRN Scholarly Paper No. 3563030, Social Science Research Network, 2019, https://papers.ssrn.com/abstract=3563030

[4] A. Saifurrahman and S. Kassim, "Collateral Imposition and Financial Inclusion: A Case Study among Islamic Banks and MSMEs in Indonesia," *Islamic Economic Studies* 30, no. 1 (2022): 42–63

Among the Islamic financial institutions undergoing significant transformation is Pegadaian Syariah. As one of Indonesia's leading providers of Sharia-compliant pawn services, known as *rahn*, Pegadaian Syariah occupies a strategic position in facilitating access to short-term financing for communities requiring immediate liquidity. Unlike conventional pawn services, Islamic pawn transactions are structured according to Sharia principles that emphasize transparency, fairness, and the avoidance of *riba* or interest. Through the *rahn* mechanism, customers may obtain financing by pledging valuable assets while maintaining ownership rights over the collateral. This financing model has gained considerable acceptance among Muslim communities because it provides practical financial solutions while remaining consistent with Islamic values.[5]

The growing demand for efficient and accessible financial services has encouraged Pegadaian Syariah to adopt digital technology as part of its institutional transformation strategy. This initiative resulted in the development of Pegadaian Syariah Digital Service, or PSDS, a digital platform designed to facilitate customer access to various financial services through mobile technology. The application allows customers to obtain information regarding products, monitor transactions, extend financing periods, make payments, and access other services without visiting branch offices. Through this innovation, Pegadaian Syariah seeks to improve service efficiency while enhancing customer convenience and satisfaction. The introduction of PSDS reflects broader efforts to align Islamic pawn services with contemporary technological developments and changing customer expectations.[6]

The implementation of digital services has significantly altered the nature of customer interactions with financial institutions. Traditional service models required customers to visit branch offices physically, complete administrative procedures manually, and interact directly with service personnel. Digital platforms have transformed these processes by enabling customers to access services remotely through smartphones and internet-connected devices. Such developments offer various advantages, including reduced transaction time, lower transportation costs, greater service accessibility, and improved flexibility in managing financial activities. However, the effectiveness of digital transformation depends not only on technological availability but also on the extent to which customers are willing and able to utilize the technology effectively.[7]

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[5] I. K. Mala, "E-Government: Efektivitas Pelayanan Aplikasi Pegadaian Digital Service Syariah di Pegadaian Cabang Malang," *Jurnal At-Tamwil: Kajian Ekonomi Syariah* 3, no. 2 (2021): 154–166

[6] D. Maulani, "E-Government: Efektivitas Layanan Aplikasi Pegadaian Syariah Digital Service (PSDS) pada Cabang Pegadaian Syariah Bogor Baru," *Jurnal Manajemen Strategi dan Aplikasi Bisnis* 3, no. 2 (2020): 185–194

[7] F. D. Davis, "Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology," accessed May 21, 2026, https://dx.doi.org/10.2307/249008

In this context, customer experience has emerged as a critical factor in evaluating the success of digital transformation initiatives. Customer experience refers to the cognitive, emotional, and behavioral responses generated through interactions between customers and service providers across various touchpoints.[8] Within digital financial services, customer experience encompasses perceptions regarding ease of use, usefulness, accessibility, responsiveness, reliability, and overall service quality. Positive experiences contribute to customer satisfaction, trust, and continued usage, whereas negative experiences may discourage technology adoption and limit the effectiveness of digital service implementation.[9] Consequently, understanding customer perspectives is essential for assessing whether digital transformation initiatives successfully address customer needs and expectations.

Existing literature highlights the growing importance of customer experience in shaping the adoption and utilization of digital financial services. Davis, through the Technology Acceptance Model, argues that perceived usefulness and perceived ease of use are among the primary determinants influencing user acceptance of technology.[10] Similarly, studies on digital banking and financial technology indicate that customers are more likely to adopt digital services when they perceive clear benefits, convenience, and reliability.[11] Within Islamic financial services, customer trust and service quality have also been identified as crucial factors influencing technology acceptance and customer engagement.[12] These findings suggest that technological innovation alone is insufficient; successful digital transformation requires a thorough understanding of customer experiences and expectations.

Previous studies on Pegadaian Syariah Digital Service have primarily focused on service effectiveness, customer satisfaction, and technology adoption, emphasizing quantitative outcomes rather than customers' lived experiences. As a result, limited research has explored how customers perceive and adapt to digital transformation in Islamic pawn services, particularly within specific branch contexts where demographic and technological factors may shape user experiences.

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[8] Katherine N. Lemon and Peter C. Verhoef, "Understanding Customer Experience Throughout the Customer Journey," *Journal of Marketing* 80, no. 6 (2016): 69–96

[9] M. I. Abidin, "Legal Analysis of Buy Now Pay Later (BNPL) Services and the Urgency of Consumer Protection in Indonesia's Digital Financial Sector," *Brazilian Journal of Development* 11, no. 6 (2025): e80334, https://doi.org/10.34117/bjdv11n6-035

[10] F. D. Davis, "Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology," accessed May 21, 2026, https://dx.doi.org/10.2307/249008

[11] I. Lee and Y. J. Shin, "Fintech: Ecosystem, Business Models, Investment Decisions, and Challenges," *Business Horizons* 61, no. 1 (2018): 35–46

[12] T. Wahyudi, M. H. B. Bakar, and N. Soleha, "Digital Transformation, Intellectual Capital, and Sharia Compliance in Indonesian Islamic Banking," *Journal of Islamic Law on Digital Economy and Business* (2025): 182–201

This gap highlights the need for qualitative investigations into customer perspectives, as the success of digital transformation depends largely on user acceptance and engagement. While digital services offer greater convenience and efficiency, customers may also face challenges such as limited digital literacy, technical issues, internet connectivity constraints, and concerns about service reliability.

Pegadaian Syariah Ahmad Yani Branch in Jember provides a relevant setting for examining these issues due to its diverse customer base and implementation of Pegadaian Syariah Digital Service. Therefore, this study aims to explore customer perspectives on the service, focusing on their experiences, perceived benefits and challenges, and factors influencing customer engagement. The findings are expected to contribute to the literature on digital transformation in Islamic finance and provide practical insights for improving service quality and customer experience.

B. Discussion

1. Customer Experiences in Using Pegadaian Syariah Digital Service

The emergence of digital technology has transformed the operational landscape of financial institutions, including Islamic pawn services. Within this transformation, customer experience serves as an essential indicator for evaluating the effectiveness of digital service implementation. Customer experience extends beyond simple assessments of satisfaction and encompasses how individuals perceive, interact with, and adapt to technological innovations introduced by service providers.[13]

In the context of Pegadaian Syariah Digital Service (PSDS), customer experiences reflect the practical realities of digital transformation as perceived by users who increasingly rely on technology to access Islamic financial services. The findings of this study reveal that customer experiences are shaped by four dominant themes: accessibility, efficiency, convenience, and adaptation challenges.

Table 1: *Major Themes Emerging from Customer Experiences in Pegadaian Syariah Digital Service*

Theme	Customer Perceptions	Implications For Service Delivery
Accessibility	Easier access to information and transactions without visiting branch offices	Expands customer reach and service availability
Efficiency	Reduced transaction time and operational costs	Enhances service productivity and customer convenience

[13] Y. Akhyar, *Public Accountability in Financial Management Practice at Islamic Education Institutions: A Survey Research*, *AL-ISHLAH: Jurnal Pendidikan* 16, no. 3 (2024): 4127–4142

Convenience	Flexible service utilization through mobile devices	Improves customer satisfaction and service engagement
Adaptation Challenges	Internet connectivity issues, digital literacy limitations, and technical barriers	Requires continuous improvement and customer assistance

Source: Processed from field findings (2026).

The first dominant theme emerging from the findings concerns accessibility. Customers generally perceived PSDS as a significant improvement compared to conventional service mechanisms that required physical visits to branch offices. Prior to the implementation of digital services, customers often spent considerable time traveling to service locations, waiting in queues, and completing administrative procedures.[14] The digital platform fundamentally altered this interaction by enabling users to access information and conduct various service activities remotely. Such developments illustrate how digital technology has redefined customer access to Islamic financial services, allowing interactions to occur beyond traditional spatial and temporal limitations.[15]

From the perspective of customers, accessibility is not merely associated with physical convenience but also with the availability of information. Through the application, users can monitor financing status, review transaction histories, access product information, and obtain service-related updates in real time. The ability to access information independently enhances transparency and reduces dependence on direct interaction with service personnel.[16]

Efficiency emerged as another key aspect of customer experience. Customers perceived the digital service as reducing the time and costs associated with transactions by minimizing the need to visit branch offices.[17] The efficiency generated by PSDS extends beyond operational convenience. Digital transactions can be completed more quickly than conventional procedures because customers are able to access services directly through their mobile devices[18]

The third major theme concerns convenience. Customers increasingly associate quality financial services with flexibility and ease of use. The availability of PSDS allows

[14] A. Jalkala and R. T. Salminen, "Practices and Functions of Customer Reference Marketing—Leveraging Customer References as Marketing Assets," *Industrial Marketing Management* 39, no. 6 (2010): 975–985

[15] M. Özdemir, F. Savasan, and S. Ulev, "Leveraging Financial Inclusion through Islamic Microfinance: A New Model Proposal for Participation Banks in Turkiye," *Borsa Istanbul Review* 23, no. 3 (2023), https://doi.org/10.1016/j.bir.2023.01.011

[16] K. N. Lemon and P. C. Verhoef, "Understanding Customer Experience Throughout the Customer Journey," *Journal of Marketing* 80, no. 6 (2016): 69–96

[17] I. Etikan, S. A. Musa, and R. S. Alkassim, "Comparison of Convenience Sampling and Purposive Sampling," *American Journal of Theoretical and Applied Statistics* 5, no. 1 (2016): 1–4.

[18] F. D. Davis, *Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology*, accessed May 21, 2026

customers to conduct transactions according to their personal schedules without being constrained by office operating hours.[19] This flexibility is particularly important for individuals with demanding professional responsibilities or limited mobility.

Despite positive experiences, challenges emerged that influence customer adaptation to digital services. One of the most frequently reported obstacles concerns internet connectivity. Customers residing in areas with limited infrastructure occasionally experience difficulties in accessing services, which can delay transactions and hinder information retrieval.[20]

Another challenge relates to varying levels of digital literacy among customers. Although younger users generally adapt quickly to digital platforms, some customers, particularly older users, encounter difficulties navigating application features and understanding digital procedures.[21] This finding underscores the continuing relevance of human interaction within digital service systems. Branch employees remain important actors in facilitating customer adaptation by providing explanations, assistance, and educational support.[22]

Technical reliability is another critical aspect. While most users viewed the application positively, occasional system errors and operational disruptions influenced perceptions regarding service dependability.[23] Security and trust constitute additional dimensions influencing customer experiences, particularly in financial transactions involving sensitive information and monetary value.[24]

Overall, the findings demonstrate that customer experiences with PSDS are predominantly positive and reflect broader trends in the digital transformation of financial services. Customers appreciate the increased accessibility, efficiency, and convenience facilitated by the platform, while simultaneously acknowledging challenges related to connectivity, digital literacy, technical reliability, and security concerns. These experiences illustrate that successful digital transformation requires more than

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[19] I. K. Mala, "E-Government: Efektivitas Pelayanan Aplikasi Pegadaian Digital Service Syariah di Pegadaian Cabang Malang," *Jurnal At-Tamwil: Kajian Ekonomi Syariah* 3, no. 2 (2021): 154–166.

[20] I. K. Mala, "E-Government: Efektivitas Pelayanan Aplikasi Pegadaian Digital Service Syariah di Pegadaian Cabang Malang," *Jurnal At-Tamwil: Kajian Ekonomi Syariah* 3, no. 2 (2021): 154–166.

[21] M. Cho and S. Park, "Financial Consumer Protection in the Era of Digital Transformation: A Critical Survey of Literature and Policy Practices," SSRN Scholarly Paper No. 3914573, 2021

[22] M. A. Waris, Z. Arshad, and M. Waqas, "Evaluation of Customer Satisfaction and Economic Efficiency: A Study of Conventional and Islamic Insurance Industry in Pakistan," *Pakistan Journal of Humanities and Social Sciences* 13, no. 1 (2025): 542–561,

[23] W. Hartati, *Efektivitas Layanan Pegadaian Syariah Digital Service dalam Meningkatkan Jumlah Nasabah di Pegadaian Syariah Siringo-Ringo Rantauprapat* [Undergraduate thesis, UIN Syekh Ali Hasan Ahmad Addary Padangsidimpuan], 2023, https://etd.uinsyahada.ac.id/10390/

[24] L. Nofianti, M. Mukhlisin, and A. Irfan, "Cash Waqf Innovation in Islamic Financial Institutions and Its Governance Issues: Case Studies: Indonesia, Malaysia, Türkiye," *Journal of Islamic Accounting and Business Research* (2024), https://doi.org/10.1108/JIABR-12-2023-0420

technological deployment alone; it also necessitates continuous efforts to improve infrastructure, strengthen customer support mechanisms, enhance digital literacy, and maintain service reliability.[25]

From a broader perspective, the findings indicate that digital transformation has reshaped customer expectations regarding Islamic financial services. Customers increasingly expect services that are fast, transparent, accessible, and responsive to their needs. Consequently, institutions such as Pegadaian Syariah must continue adapting their service strategies to align with evolving customer preferences. The experiences documented in this study suggest that Pegadaian Syariah Digital Service has contributed positively to this transformation by enhancing service accessibility and efficiency while simultaneously revealing areas requiring further development. As digitalization continues to expand across the Islamic financial sector, customer experiences will remain a critical source of insight for evaluating the effectiveness and sustainability of technological innovation in Islamic pawn services.

2. Digital Transformation in Islamic Pawn Services: Opportunities and Challenges from Customer Perspectives

The implementation of Pegadaian Syariah Digital Service (PSDS) reflects a broader transformation occurring within the Islamic financial sector, where technological innovation increasingly shapes service delivery and customer engagement. Digital transformation is not merely the adoption of technology but a fundamental restructuring of organizational processes and service systems through digital integration.[26] Within Islamic pawn services, this transformation aligns traditional *rahn* practices with modern expectations of speed, convenience, and accessibility.

One of the main opportunities of digital transformation is the enhancement of customer experience. Customers today evaluate financial institutions not only based on products but also on interaction quality across service touchpoints.[27] In PSDS, the digital platform functions as a key touchpoint that enables customers to access information, manage transactions, and monitor financing activities. This improves convenience and reduces complexity in service processes.

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[25] D. Mukminatul and I. Susanto, "Determinants of Customers Using the Pegadaian Syariah Digital Service (PSDS) Application: Review of Islamic Business Ethics," *Al-Mashrof: Islamic Banking and Finance* 5, no. 1 (2024): 81–100

[26] A. Fachruzi, "Analisis Penerapan Sistem Informasi Aplikasi Pegadaian Digital Service Dalam Memudahkan Nasabah Bertransaksi," *HOAQ (High Education of Organization Archive Quality)* 12, no. 2 (2021): 52–62

[27] K. N. Lemon and P. C. Verhoef, "Understanding Customer Experience Throughout the Customer Journey," *Journal of Marketing* 80, no. 6 (2016): 69–96

The positive acceptance of PSDS can also be explained through the Technology Acceptance Model (TAM), which states that perceived usefulness and perceived ease of use determine technology adoption.[28] Customers perceive PSDS as useful because it improves transaction efficiency and reduces time consumption. This perception strengthens their willingness to adopt digital financial services.

Perceived ease of use also contributes to adoption. Many customers consider the application simple and accessible, although differences in digital literacy still exist. Younger users adapt more quickly, while older users often face difficulties in navigating digital systems.[29] This indicates that digital transformation outcomes are shaped by user characteristics.

Digital transformation also improves service accessibility by removing spatial and temporal limitations. Customers can access financial services anytime and anywhere without visiting branch offices.[30] This is particularly important for individuals with mobility limitations or busy schedules, as it increases flexibility in financial management.

In addition to accessibility, digital transformation enhances operational efficiency. Customers experience faster transaction processes and reduced administrative burdens compared to conventional services.[31] This improvement aligns with the objective of digitalization, which is to streamline processes and improve service performance.

However, several challenges remain. One major challenge is digital literacy. Not all customers are familiar with digital platforms, which affects their ability to fully utilize PSDS.[32] This digital gap creates unequal access to services and requires institutional intervention in the form of guidance and education.

Another challenge is technological infrastructure. Internet connectivity issues still occur in several regions, limiting access to digital services.[33] System reliability is also a concern, as technical disruptions may affect customer trust and service continuity.

Trust becomes a critical factor in digital financial services. Customers must feel confident that digital platforms are secure, reliable, and compliant with Islamic

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[28] F. D. Davis, *Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology*, accessed May 21, 2026.

[29] M. Cho and S. Park, "Financial Consumer Protection in the Era of Digital Transformation," SSRN Paper No. 3914573 (2021).

[30] M. Özdemir, F. Savasan, and S. Ulev, "Leveraging Financial Inclusion through Islamic Microfinance," *Borsa Istanbul Review* 23, no. 3 (2023).

[31] I. Etikan, S. A. Musa, and R. S. Alkassim, "Comparison of Convenience Sampling and Purposive Sampling," *American Journal of Theoretical and Applied Statistics* 5, no. 1 (2016): 1–4.

[32] L. L. Fibriyanti and C. Kirom, "Strategi Pemasaran dan Adaptasi Digital Produk Tabungan Emas di Pegadaian Syariah Kudus," *Jurnal Ekonomi dan Bisnis Islam* 3, no. 2 (2025).

[33] F. Hariyati, F. Abdi, and M. E. Baining, "Efektifitas Aplikasi PSDS," *Indonesian Journal of Islamic Economics and Business* 5, no. 1 (2020).

principles.[34] Without trust, digital adoption may be limited despite technological advantages.

Overall, digital transformation in Islamic pawn services represents an ongoing process rather than a completed shift. It requires continuous adaptation from both institutions and customers. The success of PSDS depends not only on technological innovation but also on customer readiness, institutional support, and infrastructure development.[35]

C. Conclusion

This study demonstrates that the digital transformation of Islamic pawn services through Pegadaian Syariah Digital Service (PSDS) has improved customer access to financial services by enhancing accessibility, efficiency, and convenience. Customers can access information, monitor transactions, and make payments through a digital platform without frequent visits to branch offices, reflecting a more flexible and customer-oriented service model.

The findings show that customer experiences are influenced by both benefits and challenges. While PSDS simplifies procedures, reduces transaction costs, and increases convenience, its effectiveness is still affected by issues such as internet connectivity, digital literacy gaps, technical disruptions, and concerns regarding system reliability. These results indicate that successful digital transformation requires not only technological innovation but also customer adaptation and institutional support.

More broadly, digital transformation in Islamic pawn services represents a shift in service culture and customer expectations toward more accessible, efficient, and transparent financial services. Therefore, Islamic financial institutions need to continuously improve technological infrastructure and service quality. This study contributes to the literature on digital transformation in Islamic finance by emphasizing the importance of customer experiences and suggesting that sustainable digital innovation should be supported by digital literacy development, reliable infrastructure, and responsive customer assistance., efficient, and customer-centered services in an increasingly digital financial ecosystem.

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[34] L. Nofianti, M. Mukhlisin, and A. Irfan, "Cash Waqf Innovation in Islamic Financial Institutions," *Journal of Islamic Accounting and Business Research* (2024).

[35] D. Mukminatul and I. Susanto, "Determinants of Customers Using PSDS Application," *Al-Mashrof* 5, no. 1 (2024): 81–100.

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