Effectiveness of Using Pegadaian Syariah Digital Application Services (PSD) At PT. Pegadaian Syariah Branch Raden Intan Lampung

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ABSTRACT

One of these technological advances is manifested in the development of a service system for customers in the form of digital applications, one of which is PT. Pegadaian which launched the Pegadaian Syariah Digital (PSD) application, this application was launched in 2018 to make it easier for customers to make transactions. This study uses a descriptive qualitative research method with a type of field research. Respondents in this study were 4 customers who used the PSD application and 4 From Pegadaian Syariah of Raden Intan Lampung. The data sources for this research are primary data obtained directly from observations and interviews with customers and the Syariah Pawnshop branch of Raden Intan Lampung and secondary data obtained from books, literature in the form of journals that support research and other references. In analyzing research data, the authors use the E-Servqual Theory proposed by Zeithaml about the quality of online services.

Keywords: Effectiveness, Syariah Pawnshop, Pegadaian Syariah Digital (PSD)

A. INTRODUCTION

The presence of technology in this modern era has a very high impact on changes in Indonesian society. Technology use to facilitate the lives of social people in their daily activities. With technology able to accelerate and provide a more efficient and effective impact for each individual, technology also has an effect on increasing interaction between individuals to obtain the information needed. This can be seen from the current use of smartphones, which of course has greatly increased from year to year, through the internet there are many things that we can find and get easily and quickly. The development of this information technology produces positive benefits for human life, such as the ease of obtaining information services and transaction services. The reliability of information technology is also an important element that supports excellent business processes and services as well as accurate operational and financial performance information in term of globalization. One of those following the development of this technology is financial institutions, both banks and non-banks. They can use this. So, that the organization runs well and the service system is not eroded by the increasingly rapid developments in the digitalization era. One form of this technological advancement is manifested in the development of a service system for customers in the form of digital applications such as Pegadaian. Pegadaian is a non-bank financial institution which until now still shows its existence. Pegadaian is the only business entity in Indonesia that officially has permission to carry out financial institution activities in the form of payments in the form of channeling funds to the public based on pawn law. This pawn transaction has existed in Indonesia since the VOC era in 1786

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through a financial institution called Bank Van Leening. Pawnshops in Indonesia were first established on April 1, 1901 in Sukabumi, West Java, this date was used as the date of birth of pawnshops in Indonesia. PT. Pegadaian is a company engaged in financial services and other services whose main products are pawn financing and micro fiduciary financing (Choirunnisak & Handayani, 2020).

Pegadaian companies are divided into two, namely Conventional Pegadaian and Pegadaian syariah. Even though conventional pegadaian and pegadaian syariah are seen as the same without any notable differences, there are things that are much different between the two. This can be seen from the practice of implementing the mortgage itself which permanently determines the mortgage interest. The interest must be paid on time according to what has been determined. This is of course different from the principles of sharia pawnshops, in which the financing is without an interest system, but rather a fee-based income approach or wages for place services (ijaroh).

In 2018 the central pegadaian launched a digital application called Pegadaian Syariah Digital which is useful for making it easier for customers to make transactions online, the service features in this application are completed. So, customers do not have to come to the outlet to make transactions. This application is massively used at the Radin Diamond Lampung branch of Islamic pawnshops in 2020, so this application has only been running for 3 years. So, the author is interested in researching to find out how the operational and effectiveness of the PSD application service is at the Pegadaian Syariah Raden Intan Lampung.

B. LITERATURE REVIEW

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Effectiveness

The definition of effectiveness is a measurement of the success or failure of an activity in achieving goals. If an activity is successful in achieving its goals then the activity is already taking place effectively. This effectiveness is used as a measurement limit in order to be able to make comparisons from planning to procedures carried out and through the results that have been achieved (Japami & Eriyanti, 2019).

To measure the effectiveness of an activity several indicators need to be considered, namely:

a. Program Understanding

In this indicator, the understanding of the program in question is how a program is realized so that it can be easily accepted and understood. It is also intended that when the program being implemented can be carried out easily and effectively in the implementation process, the parties who need to understand this are all parties involved in the process of the program's activities.

b. Right on target

The targets discussed in this indicator are things that need to be reviewed directly regarding the existence of the program. It Because the existence of a program that is designed is in accordance with predetermined rules. A program is said to be effective if the program is in accordance with the objectives that have been determined from the start.

c. On time

Time is very important in an activity process. Timing in this case is intended to make a measurement if it is said to be effective if the implementation of activities/programs is in accordance with the time

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regulations. The more precise the implementation of the program, the more effective the program can be realized.

d. Achievement of Goals

This indicator measures the effectiveness of a program by knowing how the goals that have been set from the start can be achieved.

e. Real Change

In the last point, namely measuring effectiveness by providing real changes, it is intended that the rules that have been determined from the start in this program can be realized properly according to plan (Fauziah et al., 2022).

Service

Generally, service is a sense of fun that is given to others accompanied by the convenience of all their needs. So that service is a form of procedure that is given in an effort to provide pleasure to other people, in this case to customers. Etymologically, according to the Big Indonesian Dictionary, service is an effort to serve the needs of others (Kanedi et al., 2017).

According to Philip Kotler, service is any action or activity that can be offered by one party to another, which is basically intangible and does not result in the ownership of anything. Services are basically activities offered to consumers or customers served which are intangible and cannot be owned. Service can also be interpreted as every act of helping, assisting, facilitating, pleasing, and having benefits for others.

Forms of service are inseparable from three kinds of things, namely service by means of speech, service through

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writing, and service through deeds (Wasisistiono & Rauf, 2014).

1. Service by means of speech
2. Service through writing
3. Service through action

Quality of online services (E-Servqual)

Dimensions of Online Service Quality (E-Service Quality) E-Service Quality itself is widely used in various industries and companies, including banking and non-banking, this is an important basis for customer satisfaction. The e-servqual theory put forward by Zeithaml et al is the most complete online service quality model because the dimensions put forward are relevant and comprehensively meet the need to evaluate the quality of online services. There are 7 e-servqual dimensions, namely (Trisnawati & Fahmi, 2017):

1) Efficiency, the customer's ability to access the website, search for the desired product and information related to that product, and leave the site with minimal effort.
2) Availability or availability, complete availability of information about products and services in services and providing what customers need.
3) Fulfillment refers to the success of the application in delivering its product or service and its ability to correct errors that occur during the transaction process.
4) Privacy, related to how an application can be proven trusted to store personal data for its customers. This privacy involves strict protection of the customer's personal information not to be published.
5) Responsiveness or responsiveness, namely the alertness of employees in serving customers, the speed of employees

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in conducting transactions, handling customer complaints and others.

6) Reliability, regarding the technical functionality of the site in question, particularly the extent to which the site is available and functioning as intended.

7) Contact, which is useful for getting help over the phone or online (and not communicating with a machine or robot).

Electronic Marketing (E-Marketing)

According to Chen-Ling E-Marketing is a service provided to customers in the process of marketing or promoting products through the use of websites or media and applications so that payments and transactions can be carried out with the website page or application (Jatmika et al., 2017). In this sophisticated era, the internet and other electronic media such as cell phones are not something new for every individual. The revolution in information and communication technology is changing the way companies do business and today an increasing number of companies are using the internet and electronic media to carry out their marketing efforts. The use of the internet and electronic media to help companies carry out marketing activities leads to what is called electronic marketing (e-marketing).

Pegadaian Syariah Digital (PSD)

Pegadaian Syariah Digital is an application launched with the aim of facilitating its customers in making transactions so that if they want to make a transaction whether it is payment, extension or something else they no longer need to come to the Sharia Pawnshop office. In this application there

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are various features which include services and information about products that customers need when they want to pawn, such as customers can find out in advance the estimated estimate and how much nominal they will get when pawning at outlets and there is also a payment feature, so customers can make extensions, payments and others through this application. With this application whenever and wherever customers can perform services as needed without having to come to the pawnshop.

1. Service features in the Pegadaian Syariah Digital
2. Can be processed through a Bank Virtual Account

Customer

According to Tjiptono, customers are everyone who buys and uses the company's products or services. This means that who get benefits or service products from a company include purchasing, leasing and service activities. The customers have an important role in the operation of an industry, both banking and non-banking institutions (Adeyani & Anggraini, 2021).

1. Customer Satisfaction

Customer satisfaction is a person's feeling of pleasure or disappointment that arises after comparing the expected product performance (outcome) to the expected performance. Philip Kotler stated that customer satisfaction is an evaluation after purchase where the selected product at least equals or exceeds customer expectations, while dissatisfaction arises when the results do not meet expectations. Basically the goal of a business is to create satisfied customers. Every person or organization (company) must work with

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internal and external consumers to create customer satisfaction. In the service industry, customer satisfaction is always influenced by the quality of interaction between customers and employees who make contact with the service. Customer satisfaction in the banking service industry can be measured based on indicators: perceptions of customer feelings developed from the dimensions of service performance, costs, corporate image, and decisions to use bank services (Elizabeth.P & Pramuditha, 2018).

2. Determinants of customer satisfaction: (Vivi et al., 2021)

   1) Product Quality, if the company wants to survive in the competition, the company must pay attention to product quality.

   2) Service Quality, this service quality is a differentiating factor. Popular drivers in service quality are servqual, namely tangible, reliability, responsiveness, assurance and empathy. Customers will feel satisfied if they get services that are as expected.

   3) Emotional factors, Emotional factors are factors driving customer satisfaction, namely self-expressive value, aesthetics and brand personality.

   4) Price, with low prices customers get high value for money but usually the price factor is not a guarantee that a product has good quality. For customers who are not price sensitive, low prices are not too important.

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5) Cost or convenience, customers will be satisfied if it is relatively easy, comfortable and efficient in obtaining a product or service.

Customer Loyalty

If the trust of customers has been established, then the next task of the company is to gain and maintain customer loyalty. All businesses that provide services are highly dependent on how to build long-term relationships that concentrate on maintaining customer loyalty. In this case, loyalty is strongly influenced by service quality. Customer loyalty is a commitment to repurchase or re-subscribe a product or service. Customer loyalty can be formed from a sense of trust that has been previously created in the minds of customers. If a customer or consumer is loyal to a company, the customer will not move to another company to invest their money, so that it can benefit both parties. Customer or consumer loyalty is one of the key factors in the success of a company (Maulyan et al., 2022).

C. RESEARCH METHOD

The approach used in this paper is a qualitative approach with descriptive analysis. Qualitative writing is a writing procedure that produces descriptive data in the form of written or spoken words of observable people and behavior. In general, qualitative writing can be used for writing about people's lives, history, behavior, organizational functionalization, social activities, and others (Hasan, 2016).

Descriptive writing is writing that contains the actual situation of the object under study during the research. The data collected is not in the form of numbers, but the data

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comes from interviews, field notes, personal documents, memo notes and others (Silkyanti, 2019). This research is a type of field research, with data sources taken from primary data, namely data obtained directly through interviews, observation, and documentation. In this case, the author obtained primary data directly from 4 Syariah Pawnshops of the Raden Intan Lampung Branch and 4 customers who used the Digital Syariah Pawnshop application and secondary data, data obtained indirectly. This data can be in the form of annual reports, literature sources, the internet, related journals and others. Then data analysis uses the E-Servqual theory put forward by Zeithaml about the quality of services.

D. RESULTS AND DISCUSSION

Operationalization of the Digital syariah Pawnshop Application (PSD) Operational is a series of processes and how to operate a tool or system properly to get the desired results (Ningrum, 2019). The Digital Syariah Pawnshop application was launched by the Central Syariah Pawnshop in 2018, while in Lampung itself this application was massively used in 2020. The following is writing data obtained from the results of interviews with parties and customers of the Syariah Pawnshop Branch of Raden Intan Lampung:

First, the Customer Relations Officer of the Raden Intan Lampung Branch of Syariah Pegadaian said: "This application began to be used by customers at the beginning of 2020, many new customers downloaded and used this application when the Covid-19 pandemic occurred where many customers were afraid to transact and interact directly at Pegadaian Syariah branch offices so that Pegadaian began to socialize this application to customers to makes it easy for

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them to make payments, repayments and so on, for the operationalization of this PSD application it is quite good, it is in accordance with what customers want, such as customers who want to make payments or installments, customers just need to enter the contract number and if there are problems in the transaction, just contact call center available on the PSD application. And indeed there are some customers who sometimes experience problems such as having to connect their CIF number so that all service features can be used, and also he added that one account can only be used in 1 application, so in this case he means the customer who already have an account in the Pegadaian Digital Services application cannot be connected to the Pegadaian Syariah Digital application and vice versa."

Second, the Head of the Syariah Pawnshop Branch, Raden Intan Lampung, when interviewed at the Lampung Sharia Pawnshop, said: "The Pegadaian Syariah Center has launched an application to form new innovations and expand the target market. The pawnshop takes advantage of this PSD application service to make it easier for customers to transact anywhere and anytime. This application is very efficient to use for customers who are busy every day, so they can transact without having to spend time queuing at Pegadaian outlets and this application has been designed as well as possible so that all customers can easily understand and use this application, so it is not only used by only millennials, but even people aged 40 and over can easily understand it. Many customers already know and use this application even though it was only socialized in 2020 and the average user of this application is millennials who are under 35 years old. For payment methods, we have worked with several banks so customers can easily make payments. There have been no major problems related to

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the operation of this PSD application until now, so it can be said that this application is running well and according to customer needs."

Third, Raden Intan Syariah Pawnshop customers who use the PSD, UH applications say: "I downloaded this application because I heard the socialization from the pawnshop while making a transaction at the outlet, after downloading this application according to him the operation of this application is very good, and is according to what customers want, coupled with the finger print feature which allows customers to easily log in without complicated, and almost all service features are in this application. So that customers can be easily make transactions or want to use product services that are already available just like in outlets."

Based on the results of the three interviews, it can be concluded that the pawnshop has smoothly provided its services to customers who want to transact online through the application. This application was created to shape innovation and expand the target market. This application was launched as best as possible to help customers who are busy every day, such as customers who have jobs as employees, traders, entrepreneurs and others.

Service effectiveness in Pegadaian Syariah Digital (PSD) application with the E-Servqual Theory

Effectiveness is an indicator that shows the achievement of a target in accordance with the objectives that have been set. If an activity succeeds in achieving the target, it can be said that the activity is running effectively (Anis et al., 2021). To measure the effectiveness of an online service, in this case it is

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reviewed through the e-servqual theory put forward by Zeithaml.

Based on the analysis of interviews that have been conducted with parties and customers of Sharia Pawnshops of the Raden Intan Lampung Branch using the E-Servqual Theory put forward by Zeithaml, the results obtained are:

A. Efficiency

Namely the customer's ability to access PSD applications, such as the ability to do things such as visiting websites to find information related to the desired product. In this case it can be said that it has been fulfilled, because customers can easily download this application through the playstore/appstore and it is very efficient for customers who have daily activities because with this application customers can transact anywhere and anytime without having to queue.

B. Availability

Namely, the availability of complete information about products or services and providing what customers need. This dimension has been fulfilled, it is said like that because the PSD application already provides various product service features that customers can use, one of which is the online pawning feature. The customer can estimate the estimated value that can be obtained through the application, where later the customer will come directly to the outlet to give the item he wants to pawn. This is because this product has just been launched in 2022, so the central pawnshop has not updated it and customers are also greatly assisted by information regarding the price of buying and selling

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gold which changes every day, so they don't have to bother asking gold shops.

C. Fulfillment

That refers to the accuracy of service promises, because this application is engaged in online services, what is meant is that this application can meet customer expectations quickly, precisely and accurately. In terms of the dimensions of the fulfillment of the PSD application, it is still not good, so it has not been fulfilled. Because it has not operated as well, namely accurate and precise, this can be seen from the statement from the results of the interview with the appraiser, where he said the problem that often occurs in this application is the disbursement of funds to the customer's account which is sometimes delayed so it takes 1-2 days while the customer is in need fast funds, so that customers feel that this application is not fast and precise as well as other supporters, namely a statement from MK, a sharia pawnshop customer who says that it is easier to make payments through m-banking than through the PSD application.

D. Privacy

Regarding how an application can be trusted to store personal data for its customers. This privacy involves strict protection of customers' personal information not to be published. Based on the results of the interview analysis, it was said that the customer's information data was guaranteed to be safe and also the PSD application uses the OTP code feature sent via e-mail/mobile number for activation, so that customers feel safe and protected.

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E. Responsiveness

This is the alertness of employees in serving customers, the speed of employees in carrying out transactions, handling customer complaints and others. From an online service application perspective, this discusses the role of Customer Relations Officer and Front Liner. for Pegadaian Syariah Raden Intan Lampung Branch, of course there is a customer relations officer who is ready to help customers if there are problems related to using the PSD application. The customers who has experienced problems and direct them properly. So, it is said that this dimension has been fulfilled.

F. Reliability

With regard to the technical functionality of the site in question, the extent to which the site is available and functioning as it should. Every online-based application must have experienced a system error, this is a normal occurrence. From the results of the analysis of writing data that has been carried out through interviews, that the reliability dimension has been implemented very well, customers are greatly helped by the presence of this application and all of its service products that are functioning optimally such as online multi-payment services, top up gold savings, paying gold installments and etc. But sometimes this application experiences a system error which makes it difficult to log in, it only happens for a short time so it's not a serious problem. Based on the analysis of the previous written data, it can be said that the reliability dimension has been fulfilled.

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G. Contact

Useful for getting help by phone or online (not communicating with machines/robots). Based on the analysis of writing data that has been carried out through interviews, it is said that regarding the Pegadaian service contact in the PSD application it is good. With a call center, customers can contact them directly if there is an urgent problem. This call center can be contacted during operating hours, which is from 07:00 a.m –15:00 p.m

Based on the results of the data analysis above, it can be concluded that the contact dimension of Zeithaml's theory has been fulfilled. Based on the results of the data analysis above, it can be concluded that the Digital Syariah Pawnshop application is effective and efficient for customers to use in online transactions so that customers can easily perform services from the products used. Even though there are still some problems that sometimes occur, it is normal in using an online-based application. The 7 dimensions tested only 1 has not been implemented properly, namely fulfillment, namely the level of accuracy of the application in carrying out its services. Accuracy in question is how quickly and precisely the application responds to customer requests when it wants to process transactions.

E. CONCLUSION

It can be concluded that the operation of the Pegadaian Syariah Digital (PSD) application service at the Raden Intan Lampung Branch Syariah Pegadaian has been running well according to the procedure, even though it was only used in early 2020, basically this application was launched by the

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Central Syariah Pegadaian in October 2018 and for Not all of the service products are in the application, one of which is KUR Syariah products, namely loan products to customers who have small businesses, this product will only operate in 2022 so customers still have to come to the outlet if they want to use this product, another thing is this PSD application has several superior features and product information which is considered complete enough to make customers interested in using this application.

Pegadaian Syariah Digital application at the Raden Intan Lampung Branch Syariah Pawnshop tested through the e-servqual theory put forward by Zeithaml, there are 7 dimensions namely efficiency, availability, fulfillment, privacy, responsiveness, reliability, and contact and there is 1 dimension that has not been fulfilled maximally, namely fulfillment, because the level of accuracy and speed of this PSD application is not maximized, because some customers sometimes experience problems related to the accuracy of the PSD application. But for other things, this application is very good at providing services so that according to customers, this application is effective and efficient in helping them find product information and transact online anywhere and anytime.

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