

Determinants of Customers Using the Pegadaian Syariah Digital Service (PSDS) Application: Review of Islamic Business Ethics

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ABSTRACT

Pegadaian Syariah Digital Service (PSDS) is used to make it easier for customers to carry out transaction processes and make payments. This research aims to determine the influence of marketing strategies and the consumer environment on customers' decisions to use the Pegadaian Syariah Digital Service (PSDS) application at Pegadaian Syariah Bandar Lampung City, and to analyze transactions using the PSDS application from the perspective of Islamic Business Ethics. The sample for this research is customers who use the Pegadaian Syariah Digital Service (PSDS) application, totaling 89 respondents. The data collection technique uses a questionnaire via Google Form with multiple linear regression data analysis techniques using SPSS version 24 software. The results of this research show that marketing strategy and the consumer environment have a positive influence on customers' decisions to use the Pegadaian Syariah Digital Service (PSDS) application.

Keywords: *Marketing Strategy, Consumer Environment, Customer Decisions, Pegadaian Syariah Digital Service (PSDS), Islamic Business Ethics*

A. INTRODUCTION

Pegadaian is one of the business entities in Indonesia that officially has a license to carry out financial institution activities in the form of payments in the form of channeling funds to the public on the basis of pawn law. Pawnshopping is an activity of pledging valuable items to obtain money, and the items pledged as collateral will be redeemed by the customer according to the agreement between both parties (Kasmir n.d.).

The growth of technology which is becoming more and more advanced day by day means that all areas are also obliged to explore various forms of changes in the use of useful technology to make work easier. The technology currently available is a necessity for citizens and cannot be separated from the government or private sector. Technology is used by the government and private companies because it can increase profits many times over (Ngafifi 2014).

PT. Pegadaian (Persero) has implemented industrial changes to become a financial industry for generations up to 11 years old. The change he made was a method for creating an application to make it easier for consumers or customers to carry out transactions in the industry concerned. The changes carried out by PT. Pegadaian (Persero) is launching an application called the Pegadaian Syariah Digital Service (PSDS) Application. This was done to expand market reach so that it can

cover and gather customers from millennial circles (Sari 2019).

Competition between banking institutions or financial institutions is very strong during the digitalization era, in terms of services, products, or in the form of objects and services to meet the needs of citizens or customers and provide optimal service. This PSDS is used to make it easier for customers to carry out transaction processes and make payments. In terms of use, this PSDS application can make it easier for customers to carry out the borrowing and payment process, after the customer gets the booking code, then makes payments through this application so that the customer only has to look at the booking code that they get when the customer later deposits the money or payment at the pawnshop outlet (Pegadaian, 2018)

Pawnshop companies use digital services to keep customers satisfied and loyal, thus making these companies the best choice for transactions. In this case, Pegadaian places information technology as a very important part of continuing to develop the company's performance in providing perfect services and making it easier for customers to carry out transactions so that customers will get satisfaction in providing digital-based services provided by PT. Pegadaian (Persero).

Based on data obtained from the Google Play Store regarding ratings and reviews of the Pegadaian Syariah Digital Service (PSDS) application, many customers who

have used this application have complained about the application system often having errors and long responses. However, the author also observed that apart from many people complaining about the convenience and satisfaction provided by the PSDS application, there are still many pawnshop customers who have not used the PSDS application. This phenomenon is a worry for new customers using the PSD application.

According to Syaifudin (2016: 289) there are 3 main factors that influence customers in using the PSDS application, namely marketing activities by producers and other institutions, consumer environmental factors such as family and household environment, and finally individual consumer differences factors such as cultural factors and social factors (Syaifudin 2016). Apart from that, according to Nurul Fauziah Olii (2021: 11), said that there are three factors that influence customers in deciding to use an application, namely in terms of location factors, service quality factors and promotional factors (Olii 2021).

Based on the background of the problem above, it is very important to carry out research on the determinants of customers using the Pegadaian Syariah Digital Service (PSDS) application in the city of Bandar Lampung. The author uses 3 important factors that can cause customer interest in deciding to use an application, namely marketing strategy and customer environment.

B. LITERATURE REVIEW AND HIPOTESIS

Metode Unified Theory Of Acceptance And Use Of Technology (UTAUT)

UTAUT is a theoretical framework used to understand the adoption and use of information technology by individuals or groups. This theory was developed by Venkatesh, Morris, Davis, and Davis in 2003 by combining eight models based on technology acceptance. The models and theories developed include Theory of Reasoned Action (TRA), Technology Acceptance Model (TAM), Motivational Model (MM), Theory of Planned Behavior (TPB), PC Model of Utilization (MPTU), Innovation Diffusion Theory (IDT), Social Cognitive Theory (SCT) and the combination of TAM and TPB (Venkatesh dan Davis :2000).

It can be concluded that UTAUT is a theory that understands the use of information technology, the benefits obtained in using technology, the ease of using technology, the condition of complete facilities in using information technology so that people around invite others to use this technology. The relationship between UTAUT theory and this research is about the utilization of information technology and facilities in information technology that can facilitate customers in transactions using the PSDS application at Pegadaian Syariah Bandar Lampung City.

One form of information technology, especially the pawn sector, is PSDS. PSDS provides benefits, namely transactions from home without having to go to a service unit or to a branch office, easy to use and many facilities or features provided in PSDS such as checking gold balances, transfers, purchases or payments, so people recommend using PSDS.

Pegadaian Syariah Digital Service (PSDS)

PSDS was born with the aim of improving the quality of service at sharia pawnshops for customers and providing convenience to customers. The main reason for this application is because human needs are increasingly busy, therefore something is needed that is practical and encourages progress in company performance. PSDS is a digital application-based service that helps customers carry out Pawn transactions and other available transactions via smartphone.

According to Feni, Abdi and Dew (2020), PSDS is defined as a real-time digital-based pawnshop service that can be used efficiently and easily like having a personal outlet on mobile. PSDS was created to provide benefits for both customers and pawnshops. There are several reasons why pawnshops adopt information technology in the form of PSDS applications because they can save costs, improve the quality of products and services, and can produce more without increasing costs. The benefit of the PSDS application service is that customers can

carry out transactions efficiently and effectively so that customers no longer need to come to sharia pawnshop outlets.

The attitude shown by customers in using the PSDS application service has a serious impact on the sustainability and success of the PSDS application service. If customers refuse or are even reluctant to adopt this PSDS application service, then the PSDS application will not be able to provide maximum benefits to sharia pawnshops. The more customers accept PSDS application services, the more willing customers are to make changes in practice and use their time to start using PSDS application services.

The Influence of Marketing Strategy on Customer Decisions Using the PSDS Application

According to Kasmir (2004), Promotion is the most effective and appropriate means of attracting and retaining customers. Without promotion, don't expect customers to get to know the product being launched. Apart from that, promotion can also improve the image of the organization/company by customers. Promotion reflects activities that communicate the advantages of a product and persuade consumers to buy or use it (Kasmir 2004). So, promotion is an activity intended to influence consumers to get to know the products offered by the company and after that they become happy so they buy and use the product.

Research conducted by Verrawati Permatasari (2021) with the research title The Influence of Knowledge, Location and Promotion on Community Interest in Using Sharia Pawnshop Services in Palopo City. The results of the research state that there is a positive or significant influence on promotion of public interest in using sharia pawnshop services.

Furthermore, research was conducted by Anna Nur Karimah (2021) with the title Research on the Influence of Marketing Strategy, Trust, and Information Technology on Customer Decisions Using PSD Applications. The research results state that there is a positive or significant influence on marketing strategies on customer decisions using the PSD application. Based on the statement above, the researcher formulated the following hypothesis:

H₁: Marketing strategies have a positive and significant effect on customers' decisions to use the PSDS application at the Sharia Pawnshop in Bandar Lampung City.

The Influence of the Consumer Environment on Customer Decisions Using PSDS Applications

Consumer environmental factors consist of several factors, namely cultural factors, socio-economic factors, family and household factors, and situational factors (Syaifudin 2016). Consumer environmental factors are supporting factors that influence customers in using the

Pegadaian Digital Syariah Service (PSDS) application. Environmental factors play a role in helping consumers during the decision making process. It is common knowledge that humans are social creatures. Humans cannot fulfill their needs and desires without interacting with one another. Humans live in the environment. The environment will have an influence, whether strong or not, on individual human behavior (Lailasari 2017).

Based on proximity to consumers, the environment is divided into micro environment and macro environment. The micro environment is an environment that is very close to consumers which will directly influence consumer behavior, attitudes and cognition. The macro environment is an environment that is far from consumers, is general and broad-scale, and has a broad influence on society (Mowen dan Minorl, 2002).

Research conducted by Harliyanti (2015) in her research revealed that there is a significant influence of the consumer environment on purchasing decisions. Furthermore, research was conducted by Rony Agus Setiawan (2020) with the research title The Influence of Individual Consumers, Consumer Environment, and Marketing Strategy on Purchasing Decisions. The research results state that there is a significant influence on the consumer environment in influencing consumer decisions. Based on the statement above, the researcher formulated the following hypothesis:

H₂: The consumer environment has a positive and significant influence on customers' decisions to use the PSDS application at the Sharia Pawnshop in Bandar Lampung City.

C. RESEARCH METHOD

This study uses a quantitative approach. This type of research uses explanatory research, where this research explains the relationship between variable X and variable Y.

Population is a generalized area consisting of objects or subjects that have certain qualities and characteristics that are applied by researchers to study and then draw conclusions (Sugiyono 2013). The population in this study were 812 customers of the UPS Syariah Pegadaian UPS in Bandar Lampung City.

The sampling technique uses purposive sampling with the criteria being customers who use the Pegadaian Syariah Digital Service (PSDS) application. Then the sample size was determined based on the Slovin formula with an error tolerance of 10%, so the sample size was 89 respondents.

The data collection technique uses a questionnaire collected via Google Form. Then data analysis techniques use validity tests, reliability tests, classical assumption tests and multiple linear regression analysis.

D. RESULTS AND DISCUSSION

RESULTS

Validity test

Validity test is used to determine the validity of a questionnaire. An instrument is said to be valid if the calculated r value $>$ r table with the r table value at $df N-2$ and a significance level of 5% or 0.05 is 0.1986.

Based on the data from the validity test results, it is known that the results of each indicator of the variable show the correlation coefficient value r calculated $>$ r table (0.1966), so it can be concluded that this research is declared valid so that the data can be used at the next stage.

Reliability Test

This reliability test uses the Cronbach alpha test. A variable can be said to be reliable if Cronbach's alpha is $>$ 0.6. The following are the results of the reliability test that researchers can present using the SPSS 25 program

Table I Reliability Test

No.	Variable	Cronbach's Alpha	Cronbach's Alpha Standart	Information
1	Marketing strategy	0,796	$>$ 0,60	Reliabel
2	Consumer Environment	0,635	$>$ 0,60	Reliabel

Source: Primary data processed by SPSS version 26

Based on the data above, the results show that all variables have a Cronbach alpha value > 0.6 . In detail, the marketing strategy variable has a Cronbach alpha value of $0.796 > 0.6$, and the consumer environment variable has a Cronbach alpha value of $0.635 > 0.6$. So it can be concluded that this research is reliable or suitable for use.

Normality test

The normality test used the one sample Kolmogorov Smirnov Test to obtain a significance value of $0.200 > 0.05$. So it can be concluded that the data is normally distributed and the data can be used further.

Multicollinearity Test

The output results of SPSS Version 26 show that the multicollinearity test shows that all independent variables have a Tolerance value > 0.10 and a VIF value < 10 . The marketing strategy variable gets a tolerance value of $0.749 > 0.10$ and a VIF value of $1.334 < 10$ and the consumer environment variable gets a value tolerance $0.693 > 0.10$ and VIF value $1.442 < 10$. So it can be concluded that there is no multicollinearity in this study.

Multiple Linear Regression Analysis

Table 2 Multiple Linear Regression Analysis

No	Variabel	Coefficients	Sig.	Information
	(Constant)	-2,114	0,480	
1	Marketing Strategy	0,434	0,002	H_1 Accepted
2	Consumer Environment	0,574	0,000	H_2 Accepted

Source: primary data processed by SPSS version 26

Based on table 2 above, the following regression equation is obtained:

T Test (Partial)

Based on the output in table 2, the results of the hypothesis test are obtained, namely the marketing strategy variable obtained a coefficient value of 0.434 with a significance value of $0.002 < 0.05$, so H_1 is accepted, meaning that marketing strategy has a positive and significant effect on customers' decisions to use the Pegadaian Syariah Digital Service (PSDS) application. Then the consumer environment variable gets a coefficient value of 0.574 and a significance value of $0.00 < 0.05$, so H_2 is accepted, meaning that the consumer environment has a positive and significant influence on the customer's decision to use the Pegadaian Syariah Digital Service (PSDS) application.

F Test (Simultaneous)

The results of the F test show a significance value of $0.00 < 0.05$, so marketing strategy and the consumer environment simultaneously influence customers' decisions to use the Pegadaian Syariah Digital Service (PSDS) application.

Coefficient of Determination Test (R²)

Based on the SPSS version 26 output results, the coefficient of determination (R Square) was 0.692. This means that marketing strategy and the consumer environment influence customers' decisions to use the Pegadaian Syariah Digital Service (PSDS) application by 69.2%, while the remaining 30.9% is explained by other factors outside of this research.

DISCUSSION

Marketing Strategy Influences Customer Decisions Using Pegadaian Syariah Digital Service (PSDS) Application

The results of the partial test show that Marketing Strategy has a positive and significant influence on the decision to use the PSDS application. So the first hypothesis is accepted. This means that the better the marketing strategy, the higher the customer's decision to use the PSDS application.

The results of this research are supported by previous

research conducted by Hikmah (2020) and Harahap (2018) which obtained the results that the better the marketing strategy implemented by the company, the more consumers will decide to use a product. The results of this research are also in line with the theory of Kotler and Keller in Saleh and Said (2019) that marketing management occurs because one or more parties carrying out a potential exchange think about how to achieve a response that is in accordance with the wishes of the other party. The aim of the marketing strategy is also to introduce products to the general public or also known as the general public in order to attract people's interest so that they want to buy the products offered by the company.

The results of this research state that the marketing strategy implemented by the sharia pawnshop in the city of Bandar Lampung received a good response from the public, this is proven by the respondents' responses regarding the marketing strategy implemented at the sharia pawnshop in the PSDS application with interrelated product, price, promotion and distribution indicators. and have a positive influence on usage decisions. So it can be said that the customer's decision to use the PSDS application arises from the marketing strategy carried out by the sharia pawnshop in the city of

Bandar Lampung.

The Consumer Environment Influences Customer Decisions Using Pegadaian Syariah Digital Service (PSDS) Application

The results of the t test show that the consumer environment has a positive and significant influence on the decision to use the PSDS application. So the second hypothesis is accepted. This states that the higher the customer's consumer environment level towards the digital sharia pawnshop application, the higher the number of customers who decide to use the application.

The results of this research are similar to previous research conducted by Adzhani (2017), Lestari and Iriani (2018), and Mantaub (2019) stating that the consumer environment has a positive and significant influence on application usage decisions. This is also in accordance with the theory of Morgan and Hunt (1994) in Rofiq (2007) who argue that a consumer environment will occur if someone has confidence in transactions carried out with partners who have integrity and can be trusted, this statement is also confirmed by Sung-joon Yoon in Kartika and Hendra (2018) who said that a high sense of trust from customers will provide high transaction decisions regarding goods or services. From the

explanation above, it can be concluded that the relationship between the consumer environment and the decision to use the PSDS application at sharia pawnshops in the city of Bandar Lampung has a significant positive influence because customer users can feel good benefits from the application used, so that customers give a positive perception that transactions using the PSDS application are really needed and useful.

Transactions via the Pegadaian Syariah Digital Service (PSDS) Application from an Islamic Business Ethics Perspective

Basically, according to Subandi (2014) in Setyaningrum and Khotijah (2020) there are three pillars of business ethics in Islam, namely business actors (al-aqid), business objects (al-ma'qud), and business transactions (al-aqd). Sharia business actors in the form of business, whether online or in person, cannot abandon these three pillars. Pegadaian Syariah has launched the newest service, namely the Pegadaian Syariah Digital application, which aims to make it easier for its customers to make online transactions, so that customers no longer need to come to the pawnshop outlet to make transactions, everything can be done through this PSDS application service. Sharia pawnshops emphasize the disclosure of detailed and valid information about products and information to their customers in order to

avoid injustice in doing business. Providing good and optimal service based on the sophistication of the PSDS Application is one way that can be done to customers.

Redemption time can also be extended on the PSDS Application so that customers can carry out these transactions easily and avoid fines. With these aims and objectives, the PSDS application is in accordance with Islamic sharia, and has indirectly helped customers and the Company.

E. CONCLUSION

Marketing Strategy has a positive and significant influence on customers' decisions to use the Pegadaian Syariah Digital Service (PSDS) application. This shows that the better the marketing strategy applied to the sharia pawnshop application to the target market, the more customers decide to use the sharia pawnshop application. Then the Consumer Environment has a positive and significant influence on customers' decisions to use the Pegadaian Syariah Digital Service (PSDS) application, so the higher the level of trust the consumer environment has in the sharia pawnshop application, the higher the level of decision to use the sharia pawnshop application.

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