

# Implementation of Digital Systems in the Pawn Process at PT. Pegadaian Syariah CPS Langsa

Erni Wiriani<sup>1</sup>, Esti Alemlia Puspita<sup>2\*</sup>, Aisyah<sup>3</sup>

<sup>1,2,3</sup>Finance and Banking Study Program, Akademi Keuangan Perbankan Nusantara, Aceh Timur, Indonesia

Email: <sup>1</sup>erniwiriani71@gmail.com, <sup>2\*</sup>estialemiapuspita@gmail.com

(\* : coresponding email)

## Abstract

This study aims to examine how the digital system is implemented in the pawn process at PT Pegadaian Syariah CPS Langsa and the challenges faced by customers in using the Pegadaian Digital Service (PDS) application. This research employed a qualitative method with data collected through interviews with 15 customers who had used the pawn features in the PDS application. The findings indicate that the implementation of the digital system through the PDS application has been running well and provides many conveniences for customers, such as carrying out extension, installment, and redemption transactions without having to queue at the outlet. Customers feel that the pawn procedures are faster, more practical, and more transparent because they can directly see the disbursement amount and the status of the pawned items. However, some obstacles remain, particularly related to internet network disruptions, application system errors, and limited initial understanding among first-time users of the application. These challenges are generally resolved with assistance from Pegadaian staff through guidance from customer service or security officers. Overall, the PDS application is considered very beneficial, though improvements are still needed, especially in system stability and network support. Customers also hope for the development of more comprehensive features and continuous socialization so that more people will become accustomed to using this digital service.

**Keywords:** Implementation, Digital System, Pawn, Pegadaian Syariah, PDS

## 1. INTRODUCTION

In the last decade, technology has become a primary driver of transformation in various sectors including the financial sector (Ningsih and Sari, 2024). In Indonesia, the development of financial technology or FinTech (Financial Technology) has significantly changed the landscape of financial services. FinTech encompasses various technological innovations that play a role in providing financial services that are more efficient, inclusive, and easily accessible to the public (Norliani et al., 2024).

In this increasingly modern era, it is possible for changes in human life in the future to be better, easier, faster, and safer. Advances in technology can have a fairly wide impact. For example, in various applications used in every company. One of the technological advances has also penetrated into the business world of companies, agencies, and organizations. Currently, many application programs are emerging that provide features for disbursing loans to the public. This is also felt in the business world of non-bank financial institutions which play an important role in improving their quality and services so as not to be eroded by the rapid development of the times. One of them is a non-bank financial institution, namely PT. Pegadaian.

PT. Pegadaian (Persero) is a non-bank financial institution in Indonesia that is based on law and is allowed to provide financing in the form of credit disbursement based on pawn law. PT. Pegadaian has the slogan "Solving Problems Without Problems" whose operations are regulated by banking, but the supervisory system is carried out independently. The main business of PT. Pegadaian (Persero) is to disburse credit with goods collateral based on pawn law. The legal basis for Pegadaian activities or pawn business is Government Regulation (PP) Number 10 of 1990 concerning Perusahaan Umum Pegadaian. Along with the increasing needs of Muslim communities for financial services that comply with sharia principles, Pegadaian then presented a special business unit known as PT Pegadaian Syariah. PT. Pegadaian Syariah is a financial institution that provides loans to people who have valuable goods secured for a certain period of time. In general, pawning means securing a valuable item, getting money and goods from the secured party can be exchanged for repayment according to the agreement signed between the customer and the pawn shop with sharia principles.

To optimize Pegadaian's role in realizing its vision and mission and facing the challenges of the times, Pegadaian is transforming by providing digital services through a new innovation, namely Pegadaian Digital Service (PDS). PDS is expected to become a digital-based service that can make Pegadaian products more easily accessible to the public (Ning and Siti, 2021). The Pegadaian Digital Service application, commonly called PDS, is a website or mobile-based application service that can provide Pegadaian product services to help customers carry out pawn transactions through their respective mobile phones. The pawning, payment, and investment processes in gold savings can be done through the Pegadaian Syariah Digital application. The features available in the Pegadaian Syariah Digital application are Gold Savings (Buy Gold, Print Gold, Pawn Gold Savings, and Sell Gold); Pawn/Rahn (Pawn Gold Savings, Booking Pawn, Certificate Pawn, and Gold Pawn); Financing (Hajj Portion, Gold Bar Installment, Vehicle Installment, and Business Loans); and Payment & Top Up (Pay Pawn & Installments, Credit & Data Packages, Electricity, Water, Telephone & Internet, Postpaid, and BPJS).

The benefits that can be felt by customers using the Pegadaian Digital Service (PDS) Application are the availability of information needed by customers, ease of transactions, and security in terms of protecting customers' personal information. And also the speed of customers in getting services because customers only need to come and do not need to queue. Customers can also make transactions anytime and anywhere just by using a smartphone.

However, for now, not many customers are using the Pegadaian Digital Service (PDS) application, because many customers do not understand how to use or transact through the Pegadaian Digital Service (PDS) application. And customers also feel afraid of online fraud. So many customers still choose to transact directly at the outlet rather than using the Pegadaian Digital Service (PDS) application. Therefore, there needs to be an effort from the Pegadaian party to direct and convince customers so that they are interested in using the Pegadaian Digital Service (PDS) application (Tari et al., 2023). Thus, the author is interested in conducting research entitled "Implementation of Digital Systems in the Pawn Process at PT. Pegadaian Syariah CPS Langsa".

## 2. RESEARCH METHOD

### 2.1 Research Approach

This research uses a descriptive qualitative approach. This approach was chosen because the research aims to describe in depth how the implementation of the Pegadaian Digital Service (PDS) application in the pawn process at PT Pegadaian Syariah CPS Langsa. Researchers not only observe the use of applications, but also understand the experiences, perceptions, and obstacles experienced by employees and customers in using these digital services.

### 2.2 Place and Time of Research

- a. **Research Location** The research was conducted at PT Pegadaian Syariah CPS Langsa, located in Langsa City, Aceh. The selection of this location is based on the consideration that Pegadaian Syariah CPS Langsa has implemented the PDS application in pawn operations.
- b. **Research Time** The research is planned to last for 1 month, starting from August to September 2025, covering the preparation stage, data collection, to the preparation of research reports.

### 2.3 Research Design

This research uses descriptive qualitative methods. The descriptive qualitative method uses detailed analysis techniques or investigates a problem based on cases that occur. Research focuses on describing objects by explaining the objects to be studied. Therefore, researchers are required to actively participate in collecting research data.

### 2.4 Population and Sample

- a. **Population** Population is a group of objects or subjects that have certain qualities and characteristics that have been determined by researchers to be analyzed to obtain relevant conclusions (Zainuddin and Aditya, 2023). The population in this study is customers who use the PDS application in pawn services.
- b. **Sample** A sample is a smaller and more manageable subset of a larger population (Zainuddin and Aditya, 2023). The research sample is determined by purposive sampling technique, namely the deliberate selection of informants based on criteria relevant to the research objectives. The sample criteria include: Customers who have used the PDS application at least once in pawn transactions.

### 2.5 Data Collection Techniques

In this research, the techniques used to collect data consist of interviews, observation, and documentation according to Sirajuddin (2023):

- a. **Interview** Interview is a form of verbal communication or direct conversation aimed at obtaining information needed by researchers. Interview is a data collection technique carried out by question and answer between researchers and the object being studied (informant). In this method, the creativity of the interviewer is very necessary because it can be said that the interview results depend on the researcher's ability to find answers, record and interpret each answer.
- b. **Observation** Observation is a data collection technique used to directly observe research targets (subjects) and record events and behavior naturally, authentically, not artificially, and spontaneously within a certain period of time, so that accurate, in-depth, and detailed data is obtained. The method is used by researchers so that researchers gain direct experience and are used as tools to test the truth.
- c. **Documentation** Documentation is a data generation/collection technique used to obtain data that can provide information about the object of research, especially documents related to the focus of the problem being studied, whether documents in the form of important notes, laws and regulations, manuscripts, photos, manuscripts, and other documents that can support. Or in other words, it can be said that the documentation method is used by researchers to find data about things or variables in the form of notes, transcripts, books, newspapers, magazines, inscriptions, meeting minutes, and so on.

## 2.6 Data Analysis Techniques

Data analysis techniques in qualitative research are based on the approach used. To be more detailed in each step, it will be outlined in the following steps: (Sulistiyawati, 2023).

- 1. Data Reduction** Data reduction is a stage of qualitative data analysis techniques. Data reduction is simplification, classification, and disposal of unnecessary data in such a way that the data can produce meaningful information and make it easier to draw conclusions. Due to the large amount of data and the complexity of the data, data analysis is required through the reduction stage. This reduction stage is carried out to select the relevance or not of data with the final goal.
- 2. Data Display** Data display or data presentation is also a stage of qualitative data analysis techniques. Data presentation is an activity when a set of data is arranged systematically and easily understood, thus providing the possibility of producing conclusions. Forms of qualitative data presentation can be narrative text (in the form of field notes), matrices, graphs, networks or charts. Through this data presentation, the data will be organized and arranged in a relationship pattern, making it easier to understand.
- 3. Conclusion and Verification** Drawing conclusions and data verification is the final stage in qualitative data analysis techniques carried out looking at the results of data reduction still referring to the objectives of the analysis to be achieved. This stage aims to find the meaning of the data collected by finding relationships, similarities, or differences to be drawn as conclusions as answers to existing problems.

## 3. RESULT AND DISCUSSION

### 3.1 Data Description

#### 3.1.1 General Overview of Research Object

PT Pegadaian Syariah is one of the business units of PT Pegadaian (Persero) which focuses on providing sharia-based financial services. Pegadaian Syariah is present as an answer to the community's need for pawn and financing services that comply with Islamic sharia principles, namely free from elements of usury, maisir, and gharar. Pegadaian Syariah CPS Langsa was established to serve the community, especially in the City of Langsa and surrounding areas. As one of the official outlets, Pegadaian Syariah CPS Langsa provides various financing products, such as rahn (gold pawn and valuable goods), arrum hajj, arrum business, mulia (gold savings), and other sharia-based financing. All these products are carried out with contracts that comply with sharia, such as rahn, ijarah, and murabahah contracts.

Along with the development of technology, Pegadaian Syariah also launched Pegadaian Digital Service (PDS) to facilitate customers in conducting various transactions online. Through this application, customers can conduct pawn transactions, extensions, installments, to repayment without having to come directly to the outlet, making it more practical and efficient. The vision of Pegadaian Syariah is to become the main choice financial company of the Indonesian people based on trusted, beneficial sharia, and always innovating. While the mission is to provide financial solutions that are safe, fast, easy, and in accordance with Islamic sharia, while supporting the improvement of community welfare.

#### 3.1.2 Identification of Respondent Characteristics

This research involved 15 respondents who are customers at PT Pegadaian CPS Langsa. The characteristics in this study consist of age, gender, occupation, education level, and length of being a PDS application user customer.

##### a. Respondents by Age

Table 1 Respondents Age.

Age Range	Number	Percentage
20-25 years	4	26.7%
26-30 years	5	33.3%
31-35 years	3	20.0%
>35 years	3	20.0%
<b>Total</b>	<b>15</b>	<b>100%</b>

Based on Table 1, most respondents are aged 26-30 years, namely 5 people (33.3%). Respondents aged 20-25 years totaled 4 people (26.7%), aged 31-35 years totaled 3 people (20.0%), and respondents aged over 35 years also totaled 3 people (20.0%).

##### b. Respondents by Gender

Table 2 Respondents Gender

Gender	Number	Percentage
Male	7	46.7%
Female	8	53.3%
<b>Total</b>	<b>15</b>	<b>100%</b>

Based on Table 2, male respondents totaled 7 people (46.7%) while female respondents totaled 8 people (53.3%).

**c. Respondents by Occupation**

**Table 3 Respondents' Occupation**

Occupation	Number (Persons)	Percentage (%)
Private Employee	5	33.3
Entrepreneur	4	26.7
Housewife	3	20.0
Student	3	20.0
<b>Total</b>	<b>15</b>	<b>100</b>

Source: Primary data processing results (2025).

Based on Table 4.3, respondents working as private employees totaled 5 people (33.3%), entrepreneurs 4 people (26.7%), housewives 3 people (20.0%), and students 3 people (20.0%).

**d. Respondents by Education Level**

**Table 4 Respondents' Education**

Education Level	Number (Persons)	Percentage (%)
High School/Equivalent	6	40.0
Diploma	4	26.7
Bachelor's Degree (S1)	5	33.3
<b>Total</b>	<b>15</b>	<b>100</b>

Source: Primary data processing results (2025).

Based on Table 4.4, respondents with high school/equivalent education level totaled 6 people (40.0%), Diploma 4 people (26.7%), and Bachelor's degree (S1) 5 people (33.3%).

**e. Respondents by Length of Membership**

**Table 5 Length of Customer Membership**

Length of Membership	Number (Persons)	Percentage (%)
< 1 year	2	13.3
1-3 years	6	40.0
4-5 years	4	26.7
> 5 years	3	20.0
<b>Total</b>	<b>15</b>	<b>100</b>

Source: Primary data processing results (2025).

Based on Table 4.5, respondents with less than 1 year of membership totaled 2 people (13.3%), 1-3 years 6 people (40.0%), 4-5 years 4 people (26.7%), and more than 5 years 3 people (20.0%).

Data for this research was obtained through interviews with 15 respondents who are customers of PT Pegadaian Syariah CPS Langsa. Interviews were conducted using previously prepared interview guides, focusing on the implementation of digital systems in the pawn process through the Pegadaian Digital Service (PDS) application.

**4. CONCLUSION**

Based on research results regarding the Implementation of Digital Systems in the Pawn Process at PT Pegadaian Syariah CPS Langsa, several conclusions can be drawn as follows: The implementation of digital systems in the pawn process through the Pegadaian Digital Service (PDS) application has been running well and facilitates customers in conducting transactions. Customers can register, check gold prices, and make payments practically through the application. Nevertheless, there are still some customers who are more comfortable transacting directly at the office because they feel safer. Constraints faced by customers in using the PDS application include unstable internet connectivity, lack of understanding of application features, and concerns regarding data security. In addition, some customers also complained about technical disruptions in the application such as errors or long loading times during use.

**REFERENCES**

Amalia, Z. (2022). Effectiveness of Using the Pegadaian Syariah Digital Service (PSDS) Application in Improving Services at Pegadaian Syariah (Study at PT. Pegadaian Syariah Ujungbulu Branch, Bulukumba Regency). UIN Alauddin Makassar. Thesis.

Baenil, H., and Bayu, P. (2020). Use of Content Management System (CMS) Applications for E-Commerce Based Business Development. Scientific Journal of Information Systems and Informatics, 1(2).

Hafiza, P. and Julina. (2025). Influence of Pegadaian Syariah Digital Service (PSDS) Application on Customer Interest in Transacting. Journal of Psychosocial and Education, 1(2).

M Hidayat and R Arwien. (2020). Analysis of Factors Affecting Adoption of Pegadaian Digital Service (PDS) Application as E-Service Using Technology Acceptance Model 2 (TAM 2). SEIKO: Journal of Management & Business, 3(3).

May, E. A., Firman, M., and Miah, S. (2024). Implementation of Pegadaian Digital Service Application System in Facilitating Transaction Recording at PT Pegadaian (Persero) Cp. Bontobahari, Bulukumba Regency. Journal of Accounting and Finance 2(20).

Moh. Frizi, Jelsika, A. P., Mirjan, A., Icaiyanti, R., and Rahmawati, K. (2024). Implementation of Digital Service Applications in Gold Pawn Transactions at Pegadaian (Persero) UPC Gorontalo City. Accounting Journal, 3(3).

Ning, K., and Siti, K. (2021). Pegadaian Digital Service. Al-Kharaj Journal of Islamic Economics, Finance & Business, 4(3).

Ningsih, P. E. A., and Sari, M. N. (2024). The Role of Technology in Implementing Kurikulum Merdeka: A Review of Current Practices. Edu Research, 5(1).

- Norliani, N., Sari, M. N., Safarudin, M. S., Jaya, R., Baharuddin, B., and Nugraha, A. R. (2024). Digital Transformation and Its Impact on Organizations: Review of Information Technology Implementation. *Journal Review of Education and Teaching (JRPP)*, 7(3).
- Putri, A. M. (2021). Effectiveness of Pegadaian Digital Service (PSD) in Serving Pawn and Non-Pawn Product Transactions at PT Pegadaian (PERSERO) Purwokerto Service Branch. Jenderal Soedirman University, Thesis.
- Sari, L. A. (2020). Analysis of Implementation of Pegadaian Syariah Digital Service Application Information System in Facilitating Customer Transactions from Islamic Business Ethics Perspective (Case Study: Pegadaian Syariah CPS Kebomas Gresik). Muhammadiyah University of Gresik, Thesis.