Effectiveness of Digital Sharia Pawnshop Services in Increasing the Number of Customers Pegadaian Syariah

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Abstract

Technology continues to develop, this is proven by technological advances in the form of applications and online transactions. However, not all technology provides convenience and has a positive impact on its users if not handled properly. Therefore, this thesis aims to reveal the effectiveness of the online services provided by Pegadaian Syariah Siringo-ringo through the Pegadaian Syariah Digital Service (PSDS) Application Service in increasing the number of customers. The background to the problem in this research is that errors often occur in applications and services that do not comply with procedures. The data collection method uses qualitative methods with observation, interviews and documentation.

The research results show that this application is largely operating according to its intended use, although it is not yet fully effective in facilitating transactions. This application is not really effective in increasing the number of customers because customers still have minimal knowledge regarding the function of this application. Then the increase in the number of customers did not increase too much, but there continued to be an increase every year, be it gold savings customers, pawnshops, etc.

Keywords: *Effectiveness , Pegadaian Syariah Digital Service (PSDS), Services, Customers.*

INTRODUCTION

PT Pegadaian (Persero) is a company or institution operating in the financial and other services sector which has the main product of micro fiduciary financing. Or in other terms, the activity of pledging valuables to certain parties, with the aim of obtaining a certain amount of money/loan and the goods pledged as collateral will be redeemed according to the initial agreement between the customer and the institution or pawnshop company (Kasmir, 2018) . Pawning is a right that can be obtained by a person who has a debt over a movable item which can be handed over to him by the person who has the debt or another person on his behalf and also gives power of attorney to the person who has the debt (Berlin Sundari et al., 2021) .

In general, pawnshops are divided into two types, namely conventional pawnshops and sharia pawnshops. Conventional pawnshops according to civil law have the principle of mutual assistance, where the pawnshop business has profits, namely interest and administration costs. The borrower or debtor from the pawnshop must also hand over movable property that can be pawned or used.

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Along with the development of the sharia economy in Indonesia, which is the country with the largest Muslim population in the world, pawnshops are also opening sharia financial services, one of which is sharia pawnshops (Ade Arthesa et al., 2009) .

The development of sharia-based products is increasingly popular in Indonesia, including non-bank pawnshops. Sharia pawnshops or what are often called *rahn* operate using the *Fee Based Income (FBI) method* , namely bank or company income outside of interest or credit income, but income that comes from outside the main activity of banking services or other institutions (Fatih Fuadi, 2020) . Pegadaian continues to make improvements and improvements in each of its systems so that it can adapt to the times which continue to develop rapidly and are very advanced in the field of technology. One of the ways pawnshops face competition in this era is by developing a number of digital products and services to provide convenience for customers. as well as potential customers and also as added value or plus value for the pawnshop.

Through the G-5 Star Generation strategy, pawnshops are starting to transform the company into a financial company. With the launch of the Pegadaian Digital *Service* (PDS) and Pegadaian Syariah Digital *Service* (PSDS) applications, this is the first step in change to enlarge the target market to the millennial generation. Pegadaian Syariah Digital *Services* (PSDS) is a digital service from pawnshops in the form of web-based and mobile applications. The Sharia Pegadaian Digital Service was released on October 29 2018, at the start of its release more than 10,000 people had downloaded the application via *the Google Play Store.* Through the PSDS application, customers or potential customers can access information about Pegadaian products and services provided by Pegadaian. In terms of speed, the advantage of this PSDS application is that customers get service that is equivalent to service at Pegadaian outlets.

Customers at Pegadaian Syariah Siringo-ringo Rantauprapat consist of various groups and ages, most people prefer to come to the outlet rather than use the application, especially older customers who do not understand how to use Android and applications, as conveyed by customers through interviews with 2 pawnshop customers Syariah, namely Mrs. Lili said that she preferred to come directly to the Pegadaian outlet rather than transact via the application because of the frequent *errors* and the long process in the application. (Lili, 2023) .

In this PSDS application, there are 3 problems that often arise, namely frequent *errors* , lack of efficiency and low responsiveness. In the Big Indonesian Dictionary, efficiency is the ability to carry out tasks well and precisely (without wasting time, energy and money). Meanwhile, according to Deardem, as quoted by Hayuning Rizky, efficiency is the ability of an organizational unit to achieve the goals that must be achieved by the agency. It can be concluded that efficiency is doing a job carefully and efficiently. Meanwhile, effectiveness is an effort to achieve the expected goals, results and targets in a timely manner. The second is the lack of responsiveness of the PSDS application, according to Kotler and Keller, *Responsiveness* or responsiveness is the company's ability carried out directly by employees to provide services quickly and responsively, while *errors* are damage to the system network / non-response of the application to application system commands, where This *error* resulted in the application not being able to be

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opened, data being incomplete and not getting the requested information (Annisa Yuliana et al., 2020) .

At the Syariah Pegadaian Siringo-ringo Rantauprapat Branch, it is known that the total number of active customers in April 2023 at the pawnshop is 2,562 active customers and there are 1,078 customers who use the PSDS application and 1,484 customers who have not used the PSDS application. From the above number it can be seen that there are still more customers. choosing to come to the outlet instead of using this application, as said by one of the employees of Pegadaian Syariah Siringo-ringo Rantauprapat by sister Fitri Sundari said that some customers are parents who do not understand how to use it and most customers still carry out transactions manually (Fitri Sundari, 2023) .

This Sharia Pawnshop application is in accordance with the theory according to *Romney* and *Steinbart* which states that the characteristics of information include: Relevant, some informants use the digital Sharia Pawnshop application because they need to get existing information. Reliable, namely The information in the digital Sharia Pawnshop application is accurate and can be trusted because the system is also supervised by the OJK. Complete, namely this application offers various features that can help customers and lastly it can be understood, there is various information in this application which can make it easier for readers to see the information and easy to understand (Romney et al., 2015) .

Based on theory and interview results, contrary to those in the field, the community, especially customers of the Siringo-ringo Rantauprapat Syariah Pegadaian, is more dominant in using the manual system rather than using the PSDS application because this application system still has many shortcomings and sometimes *errors* or failures often occur in this application system. transactions and apart from that, the registration process in this application is still difficult. From the problems above, the researcher wants to examine whether all customers using this application can operate it correctly and without *errors* and how effective and influential this application is in increasing the number of customers at the Siringo-ringo Rantauprapat Branch of the Sharia Pawnshop.

Based on observations that researchers have made at the Siringo-ringo Rantauprapat Sharia Pawnshop, it provides services that are not in accordance with procedures. Therefore, researchers want to research the Syariah Pegadaian Siringo-Ringo Rantauprapat. Based on the above phenomenon, researchers will conduct research based on problems and three dimensions that have not been achieved optimally in this application, namely efficiency, reliability and responsiveness/frequent errors when using the application as well as researching how effective services are using application-based online Pegadaian Syariah Digital *Services* (PSDS) in attracting the interest of new customers, especially the younger generation, as well as maintaining the loyalty of old customers. This research was conducted with the title The Effectiveness of Sharia Digital Service Pawnshops *in* Increasing the Number of Syariah Pawnshop Customers in Siringo-ringo Rantauprapat.

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LITERATURE REVIEW

Effectiveness

Effectiveness is a measure of the success or failure of achieving the goals of an activity. If an activity succeeds in achieving its goals, then the activity has run effectively (Achmad Rizal, 2020) . Meanwhile, in the Indonesian dictionary, effective means having a good impact, being effective or efficacious (Hadi Syuaeb, 2009) . Effectiveness is a measure that states how far the target (quantity, quality and time) has been achieved, or the greater the percentage of targets achieved, the higher the effectiveness. Meanwhile, according to Ramadhan and Wiyono, what is meant by effectiveness is a measure that states the extent to which targets or objectives (quality, quantity and time) have been achieved (Iwan Ramadhan et al. 2021) .

Service

In the Big Indonesian Dictionary (KBBI), service is defined as an effort to help prepare or take care of what other people need. Thus, every effort to help and prepare the needs needed by other people can be said to be a service (Department of National Education, 2013) . Meanwhile, according to Groonros, what is meant by service is an activity or series of activities that cannot be touched or seen, and these activities occur as interactions between consumers and employees or other things that aim to solve consumer or customer problems (Djoko Retnadi, 2016) .

Pegadaian Syariah *Digital Services* (PSDS)

Pegadaian Syariah Digital *Services* is one of the Pegadaian services that is based on *real-time* online *applications* . This application allows Pegadaian customers to make transactions via *smartphone* just like making transactions at an outlet. With this application whenever and wherever Pegadaian services are needed, transactions can be carried out effectively and efficiently as easily as having a personal outlet at your fingertips (Scholastika et al., 2021) .

Customer

According to Kasmir, "The customer is the king, meaning that a king must fulfill all his desires and needs. The service provided must be like that of a king in the sense that it remains within ethical and moral boundaries without lowering the level of the bank or the level of CS itself." The characteristics of customers include: customers are kings, they want their desires and needs fulfilled, they don't want to be debated or offended, customers want attention, customers are a source of income (Kasmir, 2021) .

RESEARCH METHODS

In this research, researchers used qualitative methods. Qualitative research is research intended to understand certain phenomena. This phenomenon can be something experienced by the research subject such as behavior, perception, motivation, action and so on which are holistically described in the form of words that describe the condition as it is (Burhan Bungin, 2022) . In this research, researchers carried out research at the

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Syariah Pawnshop, Siringo-ringo Rantauprapat Branch, Labuhanbatu Regency. The time in this research starts from April 2023 to October 2023.

The research subject is a description including what data you want to obtain, who you want to use as informants and how the data will be obtained and collected so that validation can be guaranteed (Sugiyono, 2018). The subjects in this research were pawnshops, namely interviews with appraisers and cashiers, as many as 2 people and interviews with 10 customers such as traders, housewives and students. The technique for selecting 10 customers, namely priority customers, active customers who use the PSDS application and gold savings customers.

To obtain the information needed in this research, the data collection instruments used were observation, interviews and documentation (Lexy J. Moleong, 2012). Data analysis techniques in this research, the author used three data acquisition procedures, namely data reduction, data presentation, data verification (A. Muri Yusuf, 2014).

RESULTS AND DISCUSSION
Research Result
Effectiveness means achieving a previously planned goal or in other words the target is achieved because the activity process is carried out correctly according to the specified procedures (Agus Siswanto et al., 2020). There are many things that can be used as a benchmark for how effectively an activity is carried out. What the researchers will discuss here is how effective the PSDS service provided by Pegadaian Syariah is. This application is an *online* (*mobile marketing*) application which is published and claimed to facilitate transactions for pawnshop customers because this application is *online* and *realtime based* or can be accessed anywhere. anytime and anywhere. This application operates almost the same as *mobile banking* owned by banks, with this application customers can carry out transactions, checks, etc. completely as if they had a private outlet in the palm of their hand.

In measuring the level of effectiveness of a service provided *online* , Tjiptono and Chandra argue that in the E-Servqual theory there are 7 dimensions of *online service quality assessment* , namely efficiency, full reliability, privacy, responsiveness, compensation, contact (Fandi Tjiptono et al., 2016). The 7 dimensions can be described as follows:

1. Efficiency
Efficiency is a description of the comparison between effort and results (Rusdiana, 2018). In other words, efficiency is the stability of the implementation and operation of an application. The PSDS application itself is claimed by the pawnshop to be easy to access, as said by Mrs. Herlina as cashier at UPS Siringo-ringo.

"*Actually, this application is easy to access or use anywhere, as long as the customer is good at operating a cellphone, it will be easy, the first person who downloads the application on the Playstore then registers/logs in can activate it at the Pegadaian outlet*" (Herlina, 2023).

Based on the results of the interview with one of the pawnshop employees above, the digital sharia pawnshop service application *is* indeed easy to use to access pawnshop features by installing the application in general, then registering and activating it. The process of registering and logging into the application is fairly easy by entering several things requested such as name, email, cellphone number and creating a password *then* registering to have an account on this application. However, of course this application still has shortcomings in its operation as stated by Mrs. Herlina below:

"*Sometimes system errors still occur depending on how the network is, because this application is online- based , it does not rule out the possibility of errors occurring , and there are also a few complaints from customers*" (Herlina, 2023) .

If you look at the efficiency of this application, according to Mrs. Hesti, it is efficient and runs as it should. If you have activated the pawnshop then subsequent transactions will be easy to carry out because the aim of this application is to make it easier for customers to easily access pawnshop information anywhere without having to come to the pawnshop outlet. , because in this day and age almost all people use *smartphones* and can operate them, not only millennial generation children but those in middle age and even housewives aged 40-50 years also use *smartphones* . In line with developments in the times that require all-digital activities, pawnshops have also issued *online- based applications* to make it easier for customers and pawnshops too.

2. Reliability

Based on the aim of the PSDS application to make transactions easier, reliability is part of assessing the efficiency of the application, namely the pawnshop's ability to provide accurate services without any mistakes or *errors* in the application (Tukma et al., 2021) . Like other *online- based applications* , of course this PSDS application also experiences system *errors* and this is a normal thing, as said by Mrs. Herlina about the reliability of this PSDS application.

"*If the operational system is running as it should, customers can check the price of gold, they can pay, extend and also save. "But if to pawn, customers still have to come to the outlet because the goods or collateral to be pawned must be checked and appraised first before being officially pawned, therefore they cannot go through the application but must come directly to the outlet*" (Herlina, 2023) .

Based on the response from Mrs. Herlina, this application is running as it should, but this is inversely proportional to the response from Mrs. Lili as a customer of Pegadaian Syariah.

"I prefer to come to the outlet rather than through the application, because errors often occur and I am afraid that the transaction will fail or not be recorded at Pegadaian and also the information will be clearer if I come directly to the pawnshop outlet" (Lili, 2023) .

Based on the customer responses above and the researchers found unfavorable *reviews* or assessments from netizens/customers using this application through the comments column listed on *the Playstore* , where the

customer said there was an inconsistency in the amount of gold prices in the application, the researchers asked about the frequency of errors and whether there were any There is *a call center* that can be contacted if an error or problem occurs in this application and Mrs. Herlina provides a defense answer to this problem.

"This application is online- based , so if an error occurs it is normal, especially with network problems which are sometimes not good. If a problem like this occurs then the pawnshop will direct you to make a manual transaction at the outlet. If the customer has made a transaction and the money is deducted but the transaction fails, we "Have an ijrah application (for the pawnshop) it will be reported later" (Herlina, 2023) .

Judging from Mrs. Herlina's answer, it can be seen that the weakness of this application is that there is no special IT unit at the Siringo-ringo pawnshop so complaints will be reported through the pawnshop's special application. Even though the IT unit at the head office is very adequate throughout Indonesia, it feels a little difficult to provide fast and accurate service, considering the large number of CPS and UPC throughout Indonesia.

3. *Full Film*

Fullfillment itself includes fulfilling service promises, product availability, and product delivery according to the specified time (Julius R. Latumaerissa, 2011) . Because this pawnshop operates in the service sector, the emphasis on fulfillment is the level of accuracy in service, as well as how quickly and precisely this application responds to customer requests, as stated by Mrs. Herlina below.

"*This application is of course accurate and efficient in providing services, because customers who use the application are customers who have already made transactions at the pawnshop and before that will be linchip (matched) by the pawnshop*)" (Herlina, 2023) .

The answer from Mrs. Herlina above was also felt by one of the pawnshop customers of this application, namely Mrs. Musdalifah, who said that this application was quite helpful because it can save time.

"*I personally feel that this application helps because it can save time if I want to save, especially gold savings, I also happen to work so my time is limited if I have to come to the pawnshop outlet*" (Musdalifah, 2023) .

Based on the statement above, this application has achieved the target of making it easier for customers to make transactions, especially customers who have busy jobs and has also become an attraction for the millennial generation who prefers to be digital-based.

4. Privacy

Privacy includes the pawnshop's guarantee and responsibility to keep personal data, transactions and confidential matters about customers

confidential and will not divulge it to any party without the customer's permission and the security of all credit/pawnshops is guaranteed. The confidentiality of data is highly questioned by customers, especially financial matters which are very sensitive and prone to problems. However, in this PSDS application, the pawnshop guarantees the confidentiality of its customers' data and information. This is as said by Mrs. Herlina, that the confidentiality of customer data is definitely guaranteed. This can be interpreted as saying that for privacy, pawnshops really guarantee the confidentiality of data and information about customers, one of the uses of the code OTP is to maintain the confidentiality of customer data, and it can be said that this application is in accordance with the dimensions of *online* service quality .

5. Responsiveness

It is a company's ability carried out directly by employees to provide services quickly and responsively. Responsiveness is also defined as a willingness to help and provide fast *(responsive)* and appropriate service to customers/customers. In relation to service companies, the main thing that handles and relates to this responsiveness is *customer service* which responds to problems and complaints from customers. Pegadaian itself does not have *customer service* , so every customer complaint will be processed by pawnshop employees, as stated by Mrs. Fitri.

"In pawnshops there is no *customer service* that specifically handles customer complaints, however customers can report complaints to pawnshop employees, be they cashiers, appraisers or others" (Fitri Sundari, 2023) .

From the statement above, it can be concluded that the level of *responsiveness* provided by the pawnshop is sufficient because the pawnshop still accepts every complaint and problem experienced by customers both during transactions and when using the application.

6. Compensation

Covers refunds, shipping costs and product handling costs, compensation covers the responsibility of the service company if an error occurs and results in loss to the customer, at the pawnshop itself, if the customer makes a transaction via the PSDS application and *an error or problem* occurs that causes a loss/reduction in the customer's balance, then the pawnshop is fully responsible for completing the transaction/returning customer funds, as stated by Mrs. Herlina below.

"For example, if there is an error in the application during a transaction, for example the money has been received but it turns out it hasn't arrived or vice versa, we have a jirah application at our place, then this problem will be reported to the jirah party later" (Herlina, 2023) .

Based on the statement above, it can be said that the pawnshop is still responsible for customer complaints and problems when transacting on the PSDS application. If the complaint is in the application area, the pawnshop will first report it to the head office because the system is regulated by the head office, unless there is a transaction error by an employee, then it will be processed directly. However, if the error results in customer losses and it is

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proven that a transaction was made but it was not recorded/registered then the pawnshop will be responsible because it was a system error in the application.

7. Contact

Talking about contact is of course related to whether you can submit complaints directly to the party concerned and not talk to a machine, there are lots of questions from customers and they definitely also hope that there is *a call center* that can be contacted if at any time there are problems. Researchers asked pawnshop employees about contacts who could be contacted and Mrs. Herlina answered that there was no direct contact available to go to the Siringo-Ringo Pawnshop.

" We don't have *a call center* in the application yet, but *the call center* available in the application is connected directly to the head office, because system error problems must be reported to the head office, but if the customer submits a complaint directly to the outlet then the pawnshop will still serve him" (Herlina, 2023) .
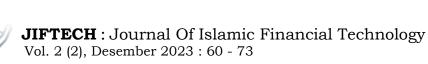
If you look at the results of several interviews with pawnshop employees above, there are still several shortcomings with this PSDS application and operations are running well, but *errors often occur* and there are still several complaints from customers. Mrs. Herlina as the cashier at Pegadaian Syariah Siringo-ringo said that the number of customers continues to increase every year and even month, this means that this application brings positive results for pawnshops, as is the answer from Mrs. Herlina below,

"The number of customers continues to increase, yes, every year or even month, even though there are problems with the application, it does not have a bad influence/reduction in the number of customers because at our pawnshop, customers who have made new transactions are directed to use the application to make subsequent transactions easier" (Herlina, 2023) .

Based on the statement above, it can be said that the number of customers at the Siringo-ringo Syariah Pegadaian continues to increase, but it is not yet certain whether the cause of the increase in customers is because of this application or because customers are interested in other products available at the pawnshop. This is known based on the results of several interviews with pawnshop customers that there are customers who say they do not need and have never used this application, as stated by Mrs. Indah below.

"I don't use the application, because I don't need it because I don't save any gold, I just pawn it, and I just go to the pawnshop outlet to pay in installments" (Indah, 2023) .

In connection with the answer above, another customer said that he knew about this application and was registered but had never used it because he did not understand how it worked and preferred to come to the outlet every time he wanted to save in gold savings, as said by Mrs. Efrianti Tanjung and Mrs. Rika below.

"*I use/have the application but I rarely see and use it, I have installments and savings but don't see it in the application because I don't understand how to use it and I can't even open it anymore*" (Efriati, 2023) .

"*There is an application to download to check prices and savings but I don't use it, I prefer to go straight here (outlet)*" (Rika, 2023) .

Mrs. Efriati has gold savings and installments but admitted that she never opened this application and even forgot the password so she couldn't open it again. It could be said that customers prefer to make transactions directly at the outlet and ignore the application provided by the pawnshop. Likewise with the response from Mrs. Nisa who admitted that she did not know and did not use this application.

"*I don't use this application, because I don't know and wasn't told/recommended by the pawnshop and because I also don't understand what its purpose and function are*" (Nisa, 2023) .

It can be said that the lack of direction from the pawnshop towards customers, and also other factors, namely customers who do not understand and do not want to know about this application, old customers feel that direct transactions are more accurate and clear, because pawnshops are also different from banks, which are mostly Known to the public as a place to store money/savings, most customers come to pawn shops to pawn valuables, preferring direct transactions. Even though some customers admit that they do not use the application and there are also those who do not understand the operational system, there are also many customers who feel the benefits and convenience of this PSDS application as stated by Mrs. Kisty and Mrs. Juwita below:

"*I save gold at the pawnshop because I want to withdraw the savings later in the form of ANTAM gold, while saving I also use this application to check gold prices and also save transactions*" (Kisty, 2023) .

"*Yes, I use this application after making transactions, because with this application I can monitor gold prices and savings without having to queue at the outlet*" (Juwi, 2023) .

In connection with the answer above, Mrs. Risda, as a pawnshop customer, also uses this application, as she said during the interview, that using this PSDS application, Mrs. Risda teaches and lectures every day, sometimes she doesn't have time to go to the outlet, with this application you can see it every day. Based on positive responses from several customers, there are also those who feel neutral about this application, as stated by Mr. Bimo below:

"*I feel neutral about this application, because when I come to the outlet I sometimes have time, but this application can also help save time for busy people*" (Bimo, 2023) .

From all the interview results it can be summarized that the PSDS application can make it easier for customers who use it, especially in saving time and avoiding queues at outlets, but not all pawnshop customers use this application and even those who have this application do not use it and prefer to come to the outlet , this means that this application cannot significantly increase the number of customers/attract new customers to make transactions

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at the pawnshop, but this application has carried out its operations well even though errors sometimes occur due to network problems.

Research Discussion

Industrial revolution 4.0 or also known as *the fourth industrial revolution* (4IR) is the fourth industrial era since the first industrial revolution of the 18th century. This 4IR era is characterized by a combination of technologies that combine the boundaries between the physical, digital and biological fields, or collectively referred to as cyber-physical systems. The fourth industrial revolution is marked by the emergence of technological breakthroughs in a number of fields, including robotics, artificial intelligence, nanotechnology, computing, quantum, biotechnology, *Internet of Things* (IoT), 3D printing, and autonomous vehicles . The fourth industrial technology requires companies to collaborate and update in order to stay abreast and not be left behind by the technological revolution. Companies must follow technological developments, especially now that we have entered industry 4.0 and it is the obligation for companies to develop along with the times to be more advanced (Saparuddin et al., 2021) .

The main aim of this application is to attract new customers, especially the millennial generation who understand and are interested in using technology. Because the average pawnshop customer is aged 30 years and over, with this application the pawnshop wants to expand the market and also make it easier for regular customers to make transactions. The following is data on the number of customers in several years.

Table 1
Number of Syariah Pawnshop Customers in Siringo-ringo Rantauprapat 2020-2022

No.	Product name	2020	2021	2022
1.	Rahn	2,358	2,141	2,188
2.	Arrum Haji	117	98	68
3.	Micro Gold Arrum	90	85	230
4.	Arrum Gold	56	74	63
5.	Trustworthy	109	63	35
6.	Gold	49	54	84
	Total	2,679	2,515	2,668

Source: Syariah Pawnshop Customer Data Siringo-ringo Rantauprapat

With this data, it can be seen that the number of customers at pawnshops experiences a steady decrease and increase every year, some customer products increase every year and some products decrease in number of customers, considering that pawnshops are a place for customers to pawn valuables, some customers have finished transacting/pawning does not continue pawning and does not carry out any more transactions, automatically the number of customers decreases and also increases along with the increase in customers who want to pawn and also save gold and other products.

The emergence of the PSDS application cannot fully increase the number of customers at the Siringo-ringo Rantauprapat Syariah Pegadaian because the data shows that the number of customers fluctuates and is not constant every year, and based on the results of interviews, some customers do not use the application and some do not know about the application. Meanwhile, the results of an interview with Mrs. Herlina as an employee at Pegadaian Syariah Siringo-ringo Rantauprapat said that the number of customers at this Pegadaian continues to increase every year, but it cannot be confirmed whether it is because of this PSDS application and it is also not possible to see the total number of real customers. really actively use this application.

Because this application is different from online-based applications from banks, therefore customers do not really need this application because if when pledging the funds are disbursed directly and transfers are not made through this application, customers are less interested in using it and also feel that they do not need this application. Can this application attract potential new customers, especially the millennial generation? The answer is that it doesn't really matter and you could even say it doesn't because the majority of people who pawn at pawnshops are people who have a fixed income/are married and not many teenagers are interested in saving gold at pawnshops. However, this application has a positive influence on customers who use it because it makes things easier, saves time and avoids queues at outlets. Likewise, for pawnshop employees, this application is very easy because it can add new transactions at the same time and reduce queues at outlets, so customers who want to save can use the application. Apart from that, all of these applications function correctly and respond well when used, although sometimes they still experience *errors* and take a long time to respond when used for transactions or registering new users.

It can be concluded from the results of this research based on interviews and data on the number of customers that this application is not effective in increasing the number of customers at Pegadaian Syariah Siringo-ringo Rantauprapat, and the uncertain increase in the number of customers cannot be ascertained due to the presence of this application, where most customers do not understand the system. operation of this application and do not use it. So, it can be stated that the increase in customers mostly came from pawnshop customers and gold savings.

So, even though there has not been a sharp increase, the number of customers at the Syariah Pegadaian Siringo-ringo Rantauprapat has met the target. Because for the company the most important thing about this application is the convenience and benefits felt by both parties, the pawnshop and its customers.

CONCLUSION

Based on the discussion in this research, the conclusion that can be drawn is that in the operational implementation of the digital sharia pawnshop application service, *there* are 2 things that have not been fulfilled optimally, namely reliability, because *errors still frequently occur* in this application, where the price of gold is not consistent. stated on the application. Then there is responsiveness,

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because the unit that handles IT problems directly is not in the branch office and is only at the head office, so if a transaction error occurs you have to wait for the pawnshop's report to the head office. The role of the PSDS application in increasing the number of customers is not effective because there has been no drastic increase during the existence of this application and there is also a lack of customer knowledge and interest in using this application.

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