Masyrif : Jurnal Ekonomi, Bisnis dan Manajemen
Perbankan Syariah Universitas Al-Amien Prenduan
Vol. 07 No.1 pp. 50-65 2026

Analysis of Tring Application Usage in Improving Customer Service Efficiency at Pegadaian

Imam Buchari[1], Nor Hatimah[2], Herlina Agustin[3], Siti Rina[4],
[1]Doctoral Universitas Islam Negeri Malang, [2,3,4] Universitas Al-Amien Prenduan
Buchoryshihab09@gmail.com, khotimah1525@gmail.com, agustintitin049@gmail.com, rinaashit04@gmail.com
*https://ejournal.unia.ac.id/index.php/masyrif

ARTICLE INFO

Keywords
Customer Service, Digital Innovation, Digital Literacy, Pegadaian, Tring Application

JEL Classification: G23, O33, I21, M31

Article history
Received: 07 June 2026
Revised: 15 June 2026
Accepted: 26 June 2026
Available online: 30 June 2026

ABSTRACT

This research aims to analyse the use and utilisation of the TRING application as a digital innovation in enhancing the quality of customer service at Pegadaian, as well as to identify the ease and challenges faced in its use. This study employs a qualitative approach with a descriptive type. Data is obtained through interviews, observations, and documentation, with data sources comprising primary data from employees and customers, as well as secondary data from relevant documents and literature. The data analysis technique uses an interactive model that includes data reduction, data presentation, and conclusion drawing. The research findings indicate that the use of the TRING application can improve the quality of customer service through ease of access, transaction speed, and efficiency in time and operations. This application also helps to reduce queues at the office and enhance customer satisfaction. However, in its implementation, there are still several challenges, such as low digital literacy, limited internet connectivity, system disruptions, and concerns regarding data security. Therefore, there is a need for increased education for customers, development of a more stable system, and strengthening of application security so that the utilisation of TRING can be more optimal in supporting effective, efficient, and responsive service in the digital era.

Introduction

As time progresses, pawnshops are also innovating digitally through the development of application-based services. One form of this transformation is the development of a digital application previously known as the digital pawn service (DPS), aimed at enhancing the ease of access to services and the effectiveness of transactions. Research results indicate that the digitisation of pawnshop services can improve the speed and ease of transactions, although there are still challenges such as users' limited understanding and technical issues in its usage. [1]

The digitalisation of financial services has proven capable of enhancing operational efficiency and customer satisfaction. The use of digital technology can reduce transaction times, cut operational costs, and provide wider access to services for the public. Furthermore, digitalisation also enables financial institutions to offer more personalised and responsive services to meet the needs of clients. [2]

In the implementation of services at the Sharia Pawnshop Office, there are still complaints from customers regarding the long waiting times. Some customers have expressed that they must wait more than an hour to receive service. This condition indicates that the quality of service, particularly in terms of speed and efficiency, still needs to be improved.[3]

Theoretically, services are activities aimed at meeting the needs and expectations of customers through the delivery of quality service. Alongside technological advancements, the digitalisation of services has become one of the approaches used to enhance service quality. Digitalisation of services refers to the utilisation of information technology to facilitate the process of transactions and interactions between service providers and users. In the financial sector, digitalisation can improve operational efficiency and provide easier access for customers. Pawnshops, as non-bank financial institutions, also implement digitalisation through the development of application-

[1] "Pengaruh Digitalisasi Pelayanan Melalui Pegadaian Digital Service (PDS) terhadap Efektivitas Pelayanan Transaksi di PT. Pegadaian Cabang Basen Yogyakarta," t.t., hlm.619.

[2] Akbar Tanjung dan Muhamad David Handoko Rivolsyah, "THE INFLUENCE OF DIGITALIZATION OF BANKING SERVICES ON OPERATIONAL EFFICIENCY AND CUSTOMER SATISFACTION IN INDONESIA," vol., no. 5 (2024).

[3] berita-compasnews.com, "Buruknya Pelayanan di UPS Pegadaian Syariah Diponegoro Sampang Dikeluhkan Nasabah," *Berita Compas News*, last modified 24 Desember 2025, diakses 14 April 2026, https://berita-compasnews.com/news-16626-buruknya-pelayanan-di-ups-pegadaian-syariah-diponegoro-sampang-dikeluhkan-nasabah.

based services, as well as the Pawnshop Digital Service, which has subsequently been further developed into the TRING application.[4]

This research aims to conduct an in-depth analysis of the use of the TRING application as a digital innovation in enhancing the quality of customer service at Pegadaian. It also seeks to analyse the utilisation of the TRING application in improving customer service quality at Pegadaian. Furthermore, this study endeavours to identify the ease and challenges faced by customers when using the TRING application, thereby providing a deeper understanding of the role of digital applications in supporting the effectiveness and efficiency of services at Pegadaian.

The results of this research are expected to provide strategic recommendations for pawnbrokers and stakeholders in improving the quality of customer service through the optimisation of the TRING application. These recommendations are hoped to assist in designing a service system that is more effective, efficient, and responsive to customer needs in the digital era.

Literature Review

Information Systems and Digitalisation of Services

Digital-based theory systems play a crucial role in enhancing service quality, particularly in the financial services sector. Digital applications enable service processes to become faster, more accurate, and efficient. In pawnbroking, the use of digital services has proven to facilitate transactions and improve customer accessibility to financial services.[5] In addition, digitalisation also reduces queues at branch offices and minimises errors in data recording. With applications like TRING, the service process becomes more practical as customers can carry out various transactions independently without being limited by time and place. This demonstrates that the implementation of digital information systems not only enhances operational efficiency but also provides a better service experience for customers.[6]

Quality of Service

[4] "Pengaruh Digitalisasi Pelayanan Melalui Pegadaian Digital Service (PDS) terhadap Efektivitas Pelayanan Transaksi di PT. Pegadaian Cabang Basen Yogyakarta," hlm.624.

[5] Nabila Annisa Rahmadhani Siregar dan Muhammad Irwan Padli Nasution, "Penerapan Layanan Aplikasi Pegadaian Digital Service terhadap Kepuasan Nasabah di PT. Pegadaian CP. Medan Utama," *Jurnal Manajemen dan Bisnis Ekonomi*, vol.2, no. 1 (4 November 2023): 198–205.

[6] Ibid., hlm.202.

The quality of service is a key factor in determining customer satisfaction. Dimensions such as reliability, responsiveness, assurance, empathy, and physical evidence have a significant impact on customer perception. The better the quality of service provided, the higher the level of satisfaction with the services of the Pawnbroker.[7]

In the context of technological development, the quality of service is not only assessed through direct interactions between staff and customers but also by the capability of digital systems to provide quick and accurate services. The use of the TRING application represents one form of service quality improvement, as it facilitates easy access to information, speeds up transaction processes, and enhances customer trust in the services provided.

Customer Satisfaction

Customer satisfaction is the result of a comparison between expectations and the services received. In the pawnbroking sector, customer satisfaction is greatly influenced by the quality of service provided.[8] This research shows that an improvement in service quality will directly enhance customer satisfaction, thus becoming an important factor in maintaining customer loyalty.

Customer satisfaction is influenced not only by the final outcome of the service but also by the service process itself, such as speed, ease, and clarity of the information provided. In the context of digital services, ease of use of applications, security of transactions, and reliability of systems are important factors that influence customers' perceptions of service quality. If customers feel that the service provided meets or even exceeds their expectations, then the level of satisfaction will increase and encourage trust and repeat use of the service. This aligns with the concept of customer satisfaction as explained by the Financial Services Authority, that good service quality will have a direct impact on the level of satisfaction and consumer trust in financial institutions.[9]

Research Methods

[7] Erlina Ali Marpaung dkk., "Pengaruh Kualitas Pelayanan Terhadap Kepuasan Nasabah Pada PT. Pegadaian," *MENAWAN : Jurnal Riset dan Publikasi Ilmu Ekonomi*, vol.2, no. 1 (27 November 2023), hlm.128-129.

[8] Totok Ismawanto dan Hasto Finanto, "Analisis Pengaruh Kualitas Jasa Layanan Terhadap Kepuasan Nasabah Pada PT. Pegadaian (Persero) Cabang Penajam" (t.t.), hlm.1.

[9] "Konsumen," diakses 26 April 2026, https://ojk.go.id/id/kanal/edukasi-dan-perlindungan-konsumen/Default.aspx.

This research employs a qualitative approach with a descriptive type of research, as it aims to gain an in-depth understanding of the use of the TRING application in improving services to customers and to depict the actual conditions in the field without using statistical calculations. The data sources for this research consist of primary data obtained through direct interviews with employees of Pegadaian and customers, as well as observations of the service process, and secondary data derived from documents, reports, books, and relevant journals. Data collection techniques are conducted through interviews, observations, and documentation. The data analysis technique employs an interactive analysis model, which includes data reduction by simplifying and selecting relevant data, presenting data in the form of descriptive explanations, and drawing conclusions based on the analysis results to address the research problems.

Discusion

The Use of the TRING Application as a Digital Innovation

The use of the TRING application as a digital innovation at Pegadaian has proven to contribute to improving the quality of customer service. The TRING application enables customers to access various financial services such as pawning, gold savings, and payments conveniently through digital devices without having to visit the Pegadaian office.[10] This indicates that the digitalisation of services can create time efficiency and ease of access for customers. This finding is supported by the application's description, which states that TRING is designed to provide fast, practical, and integrated services on a single digital platform.

From an operational perspective, the use of the TRING application also impacts the improvement of service efficiency at the Pawnshop offices. With the availability of digital services, some transactions can be conducted independently by customers, thereby reducing queues and the workload of staff. This demonstrates that the implementation of digital technology in financial services can enhance operational effectiveness and the overall quality of service.

Overall, the use of the TRING application can be said to be effective in improving the quality of customer service at Pegadaian. This is evidenced by the

[10] "Tring! by Pegadaian - Aplikasi di Google Play," diakses 21 April 2026, https://play.google.com/store/apps/details?id=com.pegadaiandigital&hl=id.

increased ease of access to services, time efficiency, and customer satisfaction in using digital services. Additionally, the high number of application users also reflects a good acceptance from the public towards the digital innovations implemented by Pegadaian.[11]

The Utilisation of the TRING Application in Enhancing Customer Service Quality

The utilisation of the TRING application as a digital innovation within the Pawnbroker environment demonstrates a transformation of services from a conventional system to a digital-based service. This transformation provides convenience for customers in accessing various financial services without having to visit the office in person. With the TRING application, transaction processes become faster, more practical, and efficient, thereby enhancing the overall quality of service. This aligns with the concept of service digitalisation, which states that the utilisation of technology can improve efficiency and service quality for customers.[12]

The main menu in the TRING application is Gold Investment, which includes features such as Gold Savings, Gold Installments, and Gold Deposits. The usage is quite straightforward; customers select the investment menu and then determine the type of service they desire, such as saving or purchasing gold. The benefit of this menu is that it provides an opportunity for the public to invest with a small amount, safely, and flexibly. From the perspective of service quality, this feature offers ease of access, price transparency, and security as the gold is managed by Pegadaian.[13]



[11] "Aplikasi Tring! by Pegadaian Tembus 2 Juta Pengguna: Komitmen Digitalisasi Ekosistem Emas – Jurnal Bisnis," 29 November 2025, diakses 21 April 2026, https://www.jurnalbisnis.com/112925pegadaian/.

[12] "Pegadaian," diakses 21 April 2026, https://pegadaian.co.id/pedoman-pegadaian-design/home.

[13] "TRING by Pegadaian | Gadai, Investasi Emas, Cicilan dalam Satu Aplikasi," diakses 25 April 2026, https://sahabat.pegadaian.co.id/tring.

In addition, there is a Pawnbroking menu that allows customers to obtain loans by digitally pledging valuable items. The way to use it is by selecting the pawnbroking menu, filling in the loan details, and then following the verification process. The benefit



is that it helps customers to access funds quickly without complicated procedures. The quality of service in this menu is demonstrated through a practical, swift process that can be completed without having to visit a branch office.[14]

The next menu is Financing or Instalments, which is used to assist customers in acquiring goods or gold through a staggered payment system. Users simply select the financing product, determine the instalment period, and complete the transaction via the application. The benefit of this menu is that it provides financial solutions for customers with limited funds, while the quality of service is reflected in the flexibility of payments and the ease of application and approval.[15]



In addition, TRING also provides features for Buying, Selling, and Managing Gold, which allow customers to conduct gold transactions directly within one application. The way to use it is simply by selecting the desired menu and then following the available transaction instructions. The benefits include ease of managing assets digitally, while the quality of service is demonstrated through an integrated, responsive system that is easy to use for various groups. [16]



[14] "Tring! by Pegadaian - Aplikasi di Google Play," diakses 26 April 2026, https://play.google.com/store/apps/details?id=com.pegadaiandigital&hl=id.

[15] "Apa Itu Tring! by Pegadaian? Kenali Fitur dan Kelebihannya," diakses 26 April 2026, https://sahabat.pegadaian.co.id/artikel/edukasi/apa-itu-tring-by-pegadaian.

[16] Ibid.

From the perspective of service quality, the utilization of the TRING application can be analyzed through the dimensions of speed, ease, and convenience of service. This application allows customers to conduct transactions independently, thus reducing wait times and queues at the office. This condition indicates an improvement in the aspects of responsiveness and reliability in service. Previous research has also shown that the ease of use of technology significantly impacts customer satisfaction and loyalty in using digital services.[17]

Challenges and Obstacles Faced by Customers and Pawnshops in Using the TRING Application

The use of the TRING application as a digital service at Pegadaian provides various conveniences for customers in conducting financial transactions. One of the main conveniences experienced is the access to services that can be done anytime and anywhere without having to visit the Pegadaian office in person. Through this application, customers can perform various transactions such as payments, opening savings accounts, and monitoring balances in real-time. This convenience saves time and enhances comfort in transactions.

On the other hand, the use of the TRING application also has a positive impact on reducing queues at Pegadaian offices. Customers no longer rely entirely on face-to-face services since most transactions can be done independently through the application. This not only improves service efficiency but also helps employees focus on more complex transactions.

However, there are still some obstacles in using the TRING application. These obstacles include system disruptions, limited internet connectivity, and a lack of digital literacy among some customers. Additionally, some users still face difficulties during the registration process or when using certain features. This indicates that although digitalization offers many benefits, improvements in system performance and user education are necessary for the services to be utilized optimally.

One of the main challenges in implementing the TRING application is the low level of digital literacy among some customers. Not all Pegadaian customers are accustomed to using digital financial applications, especially among the elderly or

[17] Ketut Agus Adite, "Pengaruh Kemudahan Transaksi dan Kepuasan Nasabah Terhadap Penggunaan Aplikasi Tring By Pegadaian" (t.t.), hlm.538-539.

communities in certain areas. This leads many customers to prefer visiting the office in person rather than using the application. This situation poses a barrier to optimizing digital services as the available features have not been fully utilized.[18]

The next challenge is the gap between usage and understanding (literacy and inclusion gap). Data shows that many communities are already using digital financial services, but they do not deeply understand how to use them. This situation becomes a barrier because customers use the app but do not maximize the available features, including in the TRING app.[19]

Another challenge is data security and customer trust. In digital services, information security becomes extremely important. Some customers still feel worried about the risks of data breaches or online fraud, leading them to hesitate in using the TRING application. Therefore, Pegadaian must continue to enhance security systems and educate customers about safe application usage.[20]

In addition, there are challenges regarding connectivity and access to technology. Digital transformation requires a stable internet network and adequate devices. However, not all regions have equal access to these resources, resulting in suboptimal use of the TRING application in some areas.

Discussion

Digitalization of services and service quality: findings aligned with previous theories and research

The finding that TRING facilitates access, speeds up transactions, and reduces queues can be understood through the SERVQUAL service quality framework. This model assesses service quality based on the gap between customer expectations and perceptions of service performance, with dimensions such as reliability and responsiveness.[21] The ability of customers to transact

[18] "Sahabat Pegadaian | Solusi Gadai Terbaik - Tips Menabung Emas - Inspirasi Investasi Terbaik," diakses 26 April 2026, https://sahabat.pegadaian.co.id/.

[19] Okezone, "OJK Ungkap Tantangan Konsumen dan Industri Jasa Keuangan di Era Digital : Okezone Economy," *https://economy.okezone.com/*, last modified 15 September 2023, diakses 26 April 2026, https://economy.okezone.com/read/2023/09/15/320/2883425/ojk-ungkap-tantangan-konsumen-dan-industri-jasa-keuangan-di-era-digital.

[20] "Konsumen," diakses 26 April 2026, https://www.ojk.go.id/id/kanal/edukasi-dan-perlindungan-konsumen/Default.aspx.

[21] "SERVQUAL: A Multiple-Item Scale for Measuring Consumer Perceptions of Service Quality." (t.t.), hlm.12.

independently without waiting in line at the office reflects the dimension of responsiveness. The consistency of the system in processing pawns, gold savings, and installments reflects the dimension of reliability. From the perspective of technology acceptance, ease of use and perceived usefulness are the main determinants of user attitudes toward a system.[22] This is in line with the findings that customers find the TRING menu easy to use and beneficial.

These results are also in line with several previous studies. Research at the Gerung Branch of Pegadaian reported that digital systems, including TRING, have a positive impact on service performance through automated services and self-service.[23] Research on the benefits of TRING's digital services for customers also identifies service speed and satisfaction as the main advantages perceived by users.[24] Quantitatively, the research at the Ngunut Branch Service Unit found that the use of the TRING application and the quality of service both have a positive and significant impact on customer satisfaction.[25]

However, these studies generally examine the influence between variables or highlight one branch. This research complements them by examining the experiences of customers and staff regarding each feature (Gold Investment, Pawn, Financing, and Buy-Sell Gold), allowing us to see which feature contributes the most to service quality.

Institutional Context: TRING as a Platform Consolidation

The research findings need to be understood in the context that TRING is not just a new application. Pegadaian launched TRING in October 2025 to integrate all products, including Sharia services, and to consolidate previously

[22] Fred D. Davis, "Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology," vol.13 (1989), hlm.319.

[23] Diki Setiawan, "IMPLEMENTASI SISTEM DIGITAL DALAM MENINGKATKAN KINERJA LAYANAN PT. PEGADAIAN (PERSERO) CABANG GERUNG," vol.2 (t.t.), hlm.19.

[24] Karyn Angelica Veronica Ransun dkk., "Manfaat Layanan Digital Aplikasi TRING! by Pegadaian pada Nasabah PT Pegadaian Cabang Malalayang: Penelitian," *Jurnal Pengabdian Masyarakat dan Riset Pendidikan*, vol.5, no. 1 (19 September 2026), hlm.4003.

[25] Moh. Rois Abin Yunita Eka Wijayanti, "Pengaruh Penggunaan Aplikasi Tring!By Pegadaian Dan Kualitas Pelayanan Terhadap Kepuasan Nasabah Pada Pt Pegadaian Unit Pelayanan Cabang Ngunut," *Institutional Repository* (2026), Hlm.Xvii.

separate digital services into one platform.[26] In 2024, Pegadaian recorded 8.02 million digital transactions with 1.34 million active customers through the previous application, and in 2025, digital transactions were reported to grow fourfold.[27]

This consolidation has implications for the challenges encountered. Customers who are used to the old application must adapt to the new interface and workflow. This may explain the difficulties experienced during registration and the use of certain features.[28] The gap in literacy and inclusion shows that many people are using financial products but do not fully understand them. This aligns with your findings that customers use TRING but have not maximized its features. Although the gap has narrowed compared to 2022, which reached 35.42 points,[29] the gap has not been closed.

Los datos de SNLIK también ayudan a explicar por qué algunos clientes prefieren acudir directamente a una sucursal. La alfabetización financiera de la población urbana alcanza el 70,89 %, mientras que la de la población rural llega al 59,60 %. Entre quienes nunca asistieron a la escuela, la cifra es de apenas 43,20 %, muy por debajo del 90,63 % registrado entre las personas con estudios superiores [30] This gap aligns with findings that the greatest barriers are experienced by elderly groups and communities in certain regions. Notably, the relationship between regional disparities and connectivity barriers is the researchers' interpretation. The SNLIK data measures literacy and inclusion, not

[26] Tim Media Service, "Seluruh Layanan Pegadaian Kini Terintegrasi di Aplikasi Tring!," *tirto.id*, diakses 20 Oktober 2026, https://tirto.id/seluruh-layanan-pegadaian-kini-terintegrasi-di-aplikasi-tring-hpmb.

[27] "Perkuat Transformasi Digital, Transaksi Digital Pegadaian Tumbuh Empat Kali Lipat Sepanjang 2025," *InvestorTrust*, last modified 8 Januari 2026, diakses 20 Oktober 2026, https://investortrust.id/financial/90719/perkuat-transformasi-digital-transaksi-digital-pegadaian-tumbuh-empat-kali-lipat-sepanjang-2025.

[28] "Siaran Pers Bersama: Indeks Literasi dan Inklusi Keuangan Masyarakat Meningkat, OJK dan BPS Umumkan Hasil Survei Nasional Literasi Dan Inklusi Keuangan (SNLIK) Tahun 2025," diakses 20 Oktober 2026, https://ojk.go.id/id/berita-dan-kegiatan/siaran-pers/pages/ojk-dan-bps-umumkan-hasil-survei-nasional-literasi-dan-inklusi-keuangan-snlik-tahun-2025.aspx.

[29] Grahanusa Mediatama, "Inklusi dan Literasi," *PT. Kontan Grahanusa Mediatama*, diakses 20 Oktober 2026, https://insight.kontan.co.id/news/inklusi-dan-literasi.

[30] Pernita Hestin Untari, "OJK Sebut Literasi Keuangan Pria Masih Lebih Tinggi Dibanding Perempuan," *Bisnis.com*, last modified 3 Mei 2025, diakses 20 Oktober 2026, https://ekonomi.bisnis.com/read/20250503/9/1874049/ojk-sebut-literasi-keuangan-pria-masih-lebih-tinggi-dibanding-perempuan.

the quality of internet networks, so claims about connectivity should be supported by your own interview data.

There are also relevant findings for customers of the TRING Islamic service. Islamic financial literacy stood at 43.42%, while financial inclusion reached only 13.41%.[31] Because TRING combines conventional and sharia-compliant services, user education on how to use the app may need to be tailored to this group.

Closing

Research Conclusion

The use of the TRING application contributes to improving the quality of Pegadaian's services, particularly in the dimensions of responsiveness and reliability. Customers can conduct transactions independently without being constrained by time or location, reducing queues at branch offices and allowing staff to focus on more complex transactions. This also addresses the initial research problem, namely complaints about long wait times for in-person services.

In terms of utilization, the four groups of TRING features—Gold Investment, Pawn Services, Financing, and Gold Trading—provide different benefits. The investment feature offers access to savings with small deposits, the pawn feature provides rapid disbursement of funds, and the financing feature offers flexible payment options. The gold trading feature enables customers to manage their assets within a single application. Ease of use is the primary factor driving customer acceptance of these features.

However, this ease of use is not yet evenly distributed. The challenges include low digital literacy, particularly among older adults and in certain areas, as well as limited connectivity, system disruptions, and concerns about data security. These findings indicate a gap between usage and understanding:

[31] "Gap Lebar antara Literasi dan Inklusi Keuangan Syariah pada 2025, Ini Kata OJK," diakses 20 Oktober 2026, https://keuangan.kontan.co.id/news/gap-lebar-antara-literasi-dan-inklusi-keuangan-syariah-pada-2025-ini-kata-ojk.

customers are already using TRING but have not yet made optimal use of its features. This gap is further intensified by the transition from two previous applications to a single integrated platform.

The study's novel contribution is that the success of financial service digitalization cannot be measured solely by the number of users, but also by the depth of feature utilization and customers' readiness to adapt to a new platform. By mapping service quality by feature, this study complements previous research that evaluated applications as a whole and enriches the study of Islamic financial services in the fields of Islamic economics and business. In practical terms, Pegadaian is advised to strengthen user education, maintain system stability, and improve data security so that TRING can support effective, efficient, and responsive services.

Suggestion

This study is qualitative and focused on a single location, so its findings cannot yet be generalized. Future research should expand its scope to several branches or regions with different characteristics, such as urban and rural areas, so that the relationship between regional disparities and connectivity barriers can be demonstrated using direct data rather than merely interpreted from national literacy data.

A quantitative or mixed-methods approach could also be used to examine relationships between variables that were discussed descriptively in this study, such as the effects of ease of use, data security, and digital literacy on customer satisfaction and loyalty. Frameworks such as SERVQUAL, the Technology Acceptance Model, or the DeLone and McLean Information Systems Success Model could be used to formulate hypotheses and measurement instruments.

Further research could examine more deeply the extent to which features are utilized—specifically, why customers who already use TRING have not used all of its features. A longitudinal study would be useful for determining whether adaptation difficulties following the consolidation of the applications are temporary or persistent. Because TRING combines conventional and sharia

services, research comparing the experiences of the two customer groups, including the influence of Islamic financial literacy, would also enrich scholarship in the field of Islamic economics and business.

Finally, future research could incorporate more diverse perspectives, such as those of older adults, customers who do not use the application, and management. This would make it possible to understand adoption barriers from perspectives not covered by this study and enable Pegadaian to develop more comprehensive recommendations.

Reference

Adite, Ketut Agus. "Pengaruh Kemudahan Transaksi dan Kepuasan Nasabah Terhadap Penggunaan Aplikasi Tring By Pegadaian" (t.t.).

berita-compasnews.com. "Buruknya Pelayanan di UPS Pegadaian Syariah Diponegoro Sampang Dikeluhkan Nasabah." *Berita Compas News*. Last modified 24 Desember 2025. Diakses 14 April 2026. https://berita-compasnews.com/news-16626-buruknya-pelayanan-di-ups-pegadaian-syariah-diponegoro-sampang-dikeluhkan-nasabah.

Erlina Ali Marpaung, Ella Fiana Br Sitohang, Farah Dilla, dan Hasyim Hasyim. "Pengaruh Kualitas Pelayanan Terhadap Kepuasan Nasabah Pada PT. Pegadaian." *MENAWAN : Jurnal Riset dan Publikasi Ilmu Ekonomi*, vol.2, no. 1 (27 November 2023): 127–133.

Fred D. Davis. "Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology." vol.13 (1989).

Ismawanto, Totok, dan Hasto Finanto. "Analisis pengaruh kualitas jasa layanan terhadap kepuasan nasabah pada PT. Pegadaian (persero) cabang penajam" (t.t.).

Mediatama, Grahanusa. "Inklusi dan Literasi." *PT. Kontan Grahanusa Mediatama*. Diakses 20 Oktober 2026. https://insight.kontan.co.id/news/inklusi-dan-literasi.

Nabila Annisa Rahmadhani Siregar dan Muhammad Irwan Padli Nasution. "Penerapan Layanan Aplikasi Pegadaian Digital Service terhadap Kepuasan Nasabah di PT. Pegadaian CP. Medan Utama." *JURNAL MANAJEMEN DAN BISNIS EKONOMI*, vol.2, no. 1 (4 November 2023): 198–205.

Okezone. "OJK Ungkap Tantangan Konsumen dan Industri Jasa Keuangan di Era Digital : Okezone Economy." *https://economy.okezone.com/*. Last modified 15 September 2023. Diakses 26 April 2026. https://economy.okezone.com/read/2023/09/15/320/2883425/ojk-ungkap-tantangan-konsumen-dan-industri-jasa-keuangan-di-era-digital.

Service, Tim Media. "Seluruh Layanan Pegadaian Kini Terintegrasi di Aplikasi Tring!" *tirto.id*. Diakses 20 Oktober 2026. https://tirto.id/seluruh-layanan-pegadaian-kini-terintegrasi-di-aplikasi-tring-hpmb.

Setiawan, Diki. "implementasi sistem digital dalam meningkatkan kinerja layanan pt. Pegadaian (persero) cabang gerung." vol.2 (t.t.).

Tanjung, Akbar, dan Muhamad David Handoko Rivolsyah. "The Influence Of Digitalization Of Banking Services On Operational Efficiency And Customer Satisfaction In Indonesia." vol., no. 5 (2024).

Untari, Pernita Hestin. "OJK Sebut Literasi Keuangan Pria Masih Lebih Tinggi Dibanding Perempuan." *Bisnis.com*. Last modified 3 Mei 2025. Diakses 20 Oktober 2026. https://ekonomi.bisnis.com/read/20250503/9/1874049/ojk-sebut-literasi-keuangan-pria-masih-lebih-tinggi-dibanding-perempuan.

Veronica Ransun, Karyn Angelica, Imelda W. J. Ogi, dan Christy Natalia Rondonuwu. "Manfaat Layanan Digital Aplikasi TRING! by Pegadaian pada Nasabah PT Pegadaian Cabang Malalayang: Penelitian." *Jurnal Pengabdian Masyarakat dan Riset Pendidikan*, vol.5, no. 1 (19 September 2026): 4003–4010.

Yunita eka wijayanti, moh. Rois abin. "pengaruh penggunaan aplikasi tring!by pegadaian dan kualitas pelayanan terhadap kepuasan nasabah pada pt pegadaian unit pelayanan cabang ngunut." *Institutional Repository* (2026).

"Apa Itu Tring! by Pegadaian? Kenali Fitur dan Kelebihannya." Diakses 26 April 2026. https://sahabat.pegadaian.co.id/artikel/edukasi/apa-itu-tring-by-pegadaian.

"Aplikasi Tring! by Pegadaian Tembus 2 Juta Pengguna: Komitmen Digitalisasi Ekosistem Emas – Jurnal Bisnis," 29 November 2025. Diakses 21 April 2026. https://www.jurnalbisnis.com/112925pegadaian/.

"Gap Lebar antara Literasi dan Inklusi Keuangan Syariah pada 2025, Ini Kata OJK." Diakses 20 Oktober 2026. https://keuangan.kontan.co.id/news/gap-lebar-antara-literasi-dan-inklusi-keuangan-syariah-pada-2025-ini-kata-ojk.

"Konsumen." Diakses 26 April 2026. https://ojk.go.id/id/kanal/edukasi-dan-perlindungan-konsumen/Default.aspx.

"Konsumen." Diakses 26 April 2026. https://www.ojk.go.id/id/kanal/edukasi-dan-perlindungan-konsumen/Default.aspx.

"Pegadaian." Diakses 21 April 2026. https://pegadaian.co.id/pedoman-pegadaian-design/home.

"Pengaruh Digitalisasi Pelayanan Melalui Pegadaian Digital Service (PDS) terhadap Efektivitas Pelayanan Transaksi di PT. Pegadaian Cabang Basen Yogyakarta," t.t.

"Perkuat Transformasi Digital, Transaksi Digital Pegadaian Tumbuh Empat Kali Lipat Sepanjang 2025." *InvestorTrust*. Last modified 8 Januari 2026. Diakses 20 Oktober 2026.

https://investortrust.id/financial/90719/perkuat-transformasi-digital-transaksi-digital-pegadaian-tumbuh-empat-kali-lipat-sepanjang-2025.

"Sahabat Pegadaian | Solusi Gadai Terbaik - Tips Menabung Emas - Inspirasi Investasi Terbaik." Diakses 26 April 2026. https://sahabat.pegadaian.co.id/.

"SERVQUAL: A Multiple-Item Scale for Measuring Consumer Perceptions of Service Quality." (t.t.).

"Siaran Pers Bersama: Indeks Literasi dan Inklusi Keuangan Masyarakat Meningkat, OJK dan BPS Umumkan Hasil Survei Nasional Literasi Dan Inklusi Keuangan (SNLIK) Tahun 2025." Diakses 20 Oktober 2026. https://ojk.go.id/id/berita-dan-kegiatan/siaran-pers/pages/ojk-dan-bps-umumkan-hasil-survei-nasional-literasi-dan-inklusi-keuangan-snlik-tahun-2025.aspx.

"TRING by Pegadaian | Gadai, Investasi Emas, Cicilan dalam Satu Aplikasi." Diakses 25 April 2026. https://sahabat.pegadaian.co.id/tring.

"Tring! by Pegadaian - Aplikasi di Google Play." Diakses 21 April 2026. https://play.google.com/store/apps/details?id=com.pegadaiandigital&hl=id.

"Tring! by Pegadaian - Aplikasi di Google Play." Diakses 26 April 2026. https://play.google.com/store/apps/details?id=com.pegadaiandigital&hl=id.