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Digital Transformation of Islamic Financial Services Through the Tring Application: A Case Study of Pegadaian Syariah in Sumenep

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ABSTRACT

The digital transformation of the Islamic financial sector has opened new opportunities for non-bank financial institutions to reach communities that were previously underserved. This study examines how the Tring application, developed by PT Pegadaian (Persero), is used in three main services at the Sumenep Branch of Pegadaian Syariah, namely financing, savings, and pawn. The study employs a descriptive qualitative approach, using in-depth interviews, observation, and documentation. The findings show that the Tring application has served as a catalyst for promoting Islamic financial inclusion in Sumenep, with ease of access, contract transparency, and compliance with Sharia principles as the main factors driving adoption. Nevertheless, several challenges, such as low digital literacy, limited network infrastructure, and customers' concerns about data security, still need to be addressed. The study recommends strengthening Sharia-based digital education programs and improving user data security as strategic steps moving forward.

Introduction

The rapid development of information technology has had a significant impact on various sectors of life, and the financial sector is no exception. In the context of Islamic finance, digital transformation is not merely a phenomenon of technological adaptation, but part of a systemic effort to realize finance that is inclusive, fair, and consistent with Islamic principles.[1] Indonesia, as the country with the largest Muslim population in the world, has great potential for developing digital Islamic finance. The legal basis for developing Islamic finance in Indonesia is set out in various regulations, including Law Number 21 of 2008 on Islamic Banking, which explicitly regulates business activities based on Sharia principles.[2]

The Financial Services Authority (OJK), through its Islamic finance development roadmap for Indonesia, has established digital transformation as one of the main pillars for strengthening the national Islamic financial industry. This strategy is expected to increase the penetration of Islamic financial services, particularly in areas that have long been difficult for both conventional and Islamic financial institutions to reach.[3]Among the non-bank Islamic financial institutions that have undergone digital transformation is Pegadaian Syariah. In 2025, PT Pegadaian recorded more than 34 million digital transactions, an increase of around 324% year on year (PT Pegadaian, 2026). As the Sharia business unit of PT Pegadaian (Persero), Pegadaian Syariah serves the public's need for pawn and financing services based on Sharia principles, avoiding elements of *riba*, *gharar*, and *maysir* in its products.[4]

One of the digital innovations launched by Pegadaian to support Sharia-based services is the Tring application. The application allows customers to access various Pegadaian services, including financing, gold savings, and pawn applications, online without having to visit a branch office. The presence of Tring represents a paradigm shift from face to face service toward digital service that is more efficient and inclusive.[5] Sumenep Regency, one of the regions in Madura, East Java, has distinctive demographic and socio cultural characteristics. Its predominantly Muslim population, with a strong

[1] Muhammad Syafi'i Antonio, Bank Syariah: Dari Teori ke Praktik (Jakarta: Gema Insani Press, 20018), hlm. 3.

[2] Undang-Undang Nomor 21 Tahun 2008 tentang Perbankan Syariah, Pasal 1 ayat (1).

[3] Otoritas Jasa Keuangan, Roadmap Pengembangan Keuangan Syariah Indonesia 2017-2019 (Jakarta: OJK, 2017), hlm. 12

[4] Veithzal Rivai dan Arviyan Arifin, Islamic Banking: Sebuah Teori, Konsep dan Aplikasi (Jakarta: Bumi Aksara, 2020), hlm. 31.

[5] Andri Soemitra, Bank dan Lembaga Keuangan Syariah (Jakarta: Kencana Prenada Media Group, 2021), hlm. 388

attachment to Islamic values, makes Sumenep a potential market for digital Islamic financial services. On the other hand, digital literacy that still needs to be improved and uneven technological infrastructure pose challenges to the adoption of digital financial services.

Based on this background, this study aims to examine in depth how the Tring application is used in the three main services of the Sumenep Branch of Pegadaian Syariah, namely financing, gold savings, and pawn; to identify the factors that encourage and hinder customers' adoption of the Tring application; and to evaluate the extent to which the implementation of these digital services complies with Islamic financial principles. Practically, the findings of this study are expected to provide input for Pegadaian Syariah and related stakeholders in formulating digital transformation policies that are more responsive to community needs while maintaining compliance with Sharia principles. Theoretically, this study contributes to the literature on the intersection between financial digitalization and Islamic financial values in the local Indonesian context.

Literature Review

A. The Concept of Islamic Finance

Islamic finance is a financial system that operates in accordance with Islamic law (*Sharia*), avoiding prohibited practices such as *riba* (interest), *gharar* (excessive uncertainty) and *maysir* (gambling). Its fundamental principles are based on fairness, transparency and mutually beneficial partnerships between the parties involved in financial transactions.[6] In Islamic finance, money is regarded as a medium of exchange, not a commodity that can be freely traded. As a result, every financial transaction must be based on real economic activity that generates genuine added value, rather than financial engineering that exploits information asymmetry or bargaining power.[7]

The core principles of Islamic finance include, first, the prohibition of riba in all its forms; second, profit-sharing (*mudharabah and musharakah*), which promotes genuine partnership; third, trade-based financing (*murabaha, salam* and *istisna*), which emphasises transparency and honesty; fourth, leasing (ijarah), which focuses

[6] Bank Indonesia, Sistem Keuangan Syariah (Jakarta: Bank Indonesia, 2016), hlm. 8.

[7] Heri Sudarsono, Bank dan Lembaga Keuangan Syariah: Deskripsi dan Ilustrasi (Yogyakarta: Ekonisia, 20018), hlm. 22.

on the usufruct of assets; and fifth, benevolent lending (*qard al-hasan*), which prioritises social welfare.[8]

B. Islamic Finance Digitalisation

The digitalisation of Islamic finance refers to the integration of digital technology into the provision of financial services governed by Islamic principles. This encompasses a range of innovations, from Islamic mobile banking and technology-based Islamic investment platforms to Islamic digital wallets and mobile-accessible Islamic pawnbroking and financing services.[9] From the perspective of fiqh al-muamalat, the use of digital technology in Islamic financial transactions is generally permissible, provided it does not contravene the applicable Sharia requirements. Contemporary scholars generally hold that digital media can serve as a valid means of entering into Islamic contracts, provided the conditions and essential elements of the contract prescribed by Islamic law are met.[10]

Digital transformation in Islamic finance brings a number of strategic benefits, including extending services to previously underserved segments of society (financial inclusion), reducing operating costs and ultimately delivering greater benefits to customers, improving process efficiency and reducing transaction times, and increasing transparency in support of the principle of fairness in Islamic finance.[11]

C. Sharia Pawnshops and Their Products

Sharia Pawnshops is a business unit of PT Pegadaian (Persero) that operates in accordance with Sharia principles. As a non-bank financial institution, Sharia Pawnshops plays an important role in providing pawnbroking and financing services to the public, particularly lower- and middle-income groups who often struggle to access formal banking services.[12] Pegadaian Syariah's main products fall into three categories. First, Sharia-compliant pawning products use the *rahn* contract, under which customers hand over valuables as security for the loan they receive.

[8] Ismail, Perbankan Syariah (Jakarta: Kencana Prenada Media Group, 2011), hlm. 45.

[9] Muhammad, Sistem Bagi Hasil dan Pricing Bank Syariah (Yogyakarta: UII Press, 2020), hlm. 14.

[10] Adiwarman A. Karim, Bank Islam: Analisis Fiqih dan Keuangan (Jakarta: PT RajaGrafindo Persada, 2014), hlm. 58.

[11] Zainul Arifin, Dasar-Dasar Manajemen Bank Syariah (Jakarta: Alvabet, 2021), hlm. 7.

[12] Rodoni Ahmad dan Abdul Hamid, Lembaga Keuangan Syariah (Jakarta: Zikrul Hakim, 2008), hlm. 67.

Customers pay ijarah fees (for safekeeping), rather than interest on the loan, in accordance with Sharia principles.[13]

Second, Sharia-compliant financing products cover various schemes, such as murabahah (sale and purchase with a profit margin), ijarah (leasing) and rahn, for both productive and consumer purposes. Third, Sharia compliant gold savings products allow customers to invest in gold gradually, with small amounts, using a murabahah contract for the purchase and a safekeeping contract (*wadi'ah*) for storage.[14]

D. The Tring App as Pegadaian's Digital Platform

The Tring app is a digital platform developed by PT Pegadaian to make it easier for customers to access a range of Pegadaian services on their smartphones. Conceptually, the name Tring refers to the sound of a notification, signalling ease and speed in transactions, in keeping with the responsive nature of digital services.[15] The Tring app's main features include applying for pawnbroking services online (Online Pawning), buying and saving digital gold (Gold Savings), applying for Sharia-compliant vehicle and electronics instalment plans, paying a range of bills, transferring money, and accessing Sharia-compliant insurance and investment services. All these features can be accessed from anywhere with a reliable internet connection.[16]

From a Sharia perspective, using digital apps such as Tring for pawnbroking and financing transactions is consistent with the principle of Islamic jurisprudence that all forms of muamalah are permissible by default unless there is evidence prohibiting them. As stated in verse 275 of Surah Al-Baqarah in the Qur'an, Allah has permitted trade and forbidden usury. Therefore, any innovation in transactions that does not involve riba, gharar or maysir is permissible in principle.[17]

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[13] Neni Sri Imaniyati, Perbankan Syariah dalam Perspektif Hukum Ekonomi (Bandung: Mandar Maju, 2022), hlm. 101.

[14] Umar Chapra, Masa Depan Ilmu Ekonomi: Sebuah Tinjauan Islam, Terj. Ikhwan Abidin Basri (Jakarta: Gema Insani Press, 2021), hlm. 33.

[15] PT Pegadaian (Persero), Laporan Tahunan Pegadaian Syariah 2022 (Jakarta: PT Pegadaian, 2022), hlm. 15.

[16] Djoko Muljono, Buku Pintar Strategi Bisnis Koperasi Simpan Pinjam (Yogyakarta: ANDI, 2021), hlm. 44.

[17] Departemen Agama RI, Al-Qur'an dan Terjemahnya (Bandung: Diponegoro, 2008), hlm. 48 (QS. Al-Baqarah: 275).

E. Digital Financial Inclusion

Digital financial inclusion is defined as the effort to provide people from all walks of life with access to a range of affordable, high quality and timely financial products and services through the use of digital technology. This concept is becoming increasingly relevant as smartphone and internet use grows across Indonesia, including in areas that were previously difficult for formal financial services to reach.[18] In the context of Islamic finance, digital financial inclusion has an added dimension: ensuring equitable access to financial services that are free from riba and consistent with Islamic values. The digitisation of Islamic financial services is therefore not simply a matter of technological efficiency, but also of economic justice and empowering Muslim communities that have long been marginalised by the formal financial system.[19]

Research Methods

This study uses a qualitative approach and a descriptive research design. A qualitative approach was chosen because the study aims to gain an in-depth understanding of the transformation of Islamic digital finance through the use of the Tring system for financing, savings and pawnbroking services at the Sumenep branch of Pegadaian Syariah. This approach enables the researcher to obtain more detailed data on the process of implementing digital services and their impact on customer service.[20] The research was conducted at the Sumenep branch of Pegadaian Syariah. The location was selected because the branch has implemented the Tring digital system in its Islamic financial services, making it relevant to the focus of the study.

The data sources for this study comprise primary and secondary data. Primary data were collected directly through interviews with staff and customers who use Tring services at the Sumenep branch of Pegadaian Syariah. Secondary data were obtained from a range of sources, including academic journals, books, official documents and previous studies relating to digital transformation and Islamic finance. Data were collected through observation, interviews and document analysis. Observation was used to directly examine the digital service delivery process at the research site. Interviews were conducted to obtain in-depth information about the implementation of

[18] Ronni Ahmad, Analisis Keuangan Digital dan Perbankan (Jurnal Ekonomi Islam, Vol 1, No 2, 2023), hlm. 79
[19] *Ibid,* hlm 81.
[20] Lexy J. Moleong, Metodologi Penelitian Kualitatif, Bandung: Remaja Rosdakarya, (2021).

the Tring system and users' experiences of using the service. Document analysis involved collecting supporting materials, such as archives, reports and documents related to the research.[21]

Results and Discussion

A. Overview of Tring Usage at the Sumenep Sharia Pawnshop Branch

Pegadaian Syariah Sumenep Branch is one of Pegadaian's branches operating in Sumenep Regency, Madura. Research data shows that the branch serves thousands of customers from a range of socio-economic backgrounds, including traditional market traders, farmers, fishers, and public and private-sector employees.[22] The Tring app was introduced to customers of the Pegadaian Syariah Sumenep Branch gradually from 2022 onwards. Outreach was carried out through various channels, including in-person guidance at the branch, partnerships with local community leaders and religious scholars, and social media campaigns. Involving local religious leaders proved effective in building trust in this Sharia-compliant digital service among the people of Sumenep, whose religious affiliations are strong.[23]

The data shows that, by early 2024, the number of active Tring app users at the Pegadaian Syariah Sumenep Branch had continued to grow significantly. This growth was supported by various incentives offered by Pegadaian to customers using its digital services, including discounts on ijarah fees and gold savings bonuses for new Tring app users enep.

B. Use of Tring in Sharia Financing Services

Financing services through the Tring app at the Sumenep Branch of Pegadaian Syariah include several main products, including Kreasi (Fiduciary Instalment Credit), Krasida (Pawnbroking Instalment Credit), and sharia-compliant multipurpose financing. The contracts generally used for these financing products are murabahah and rahn, which have been approved by Pegadaian's Sharia Supervisory Board.[24]

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[21] Sugiyono, *Metode Penelitian Kualitatif* (Bandung: Alfabeta, 2018), hlm. 248-250.
[22] Badan Pusat Statistik Kabupaten Sumenep, Sumenep Dalam Angka 2023 (Sumenep: BPS, 2023), hlm. 3.
[23] Wawancara dengan CRO Pegadaian Syariah Sumenep, 11, Maret, 2026.
[24] Peraturan Menteri Keuangan Nomor 99/PMK.06/2011 tentang Perum Pegadaian, Pasal 3.

The financing application process through the Tring app is much simpler than the conventional process, which requires customers to be physically present. With Tring, customers simply fill in a digital form, upload the required documents, such as their ID card, family card and collateral documents, then wait for the Pegadaian team to verify them. Once approved, the funds can be transferred directly to the customer's bank account or collected in cash at a branch.[25] Interviews with customers who use Tring's financing services revealed that the convenience and speed of the process are the main reasons they choose this digital service. A trader at Bangkal Market in Sumenep said they could apply for financing to fund their business without having to close their stall, as the entire process could be completed using a smartphone.[26]

From a sharia compliance perspective, the Sharia Supervisory Board team conducts regular audits of the products offered through the Tring app to ensure that no sharia principles are breached. This includes verifying the contracts used, ensuring that the fee and margin structures are transparent, and checking that procedures for handling customers in financial difficulty comply with Islamic business ethics.[27] Nevertheless, there are several challenges in implementing this digital financing service. First, some customers, particularly older people, find it difficult to understand and use the app. Second, digital document verification is sometimes delayed because of limited server capacity during peak hours. Third, some customers remain concerned about the security of the personal data they upload through the app.

C. Use of Tring in Sharia compliant Gold Savings Services

The gold savings feature through the Tring app is one of the most popular services among customers of Pegadaian Syariah's Sumenep branch. The product uses a murabahah contract for purchasing gold and a *wadiah* (safekeeping) contract for storing it, in accordance with National Sharia Council (DSN) Fatwa No. 02/DSN-MUI/IV/2000 on Savings.[28] One of the advantages of saving gold through Tring is that customers can save very small amounts, starting from the equivalent of 0.01

[25] Pegadaian Syariah, Panduan Pengguna Aplikasi Tring (Jakarta: PT Pegadaian, 2023), hlm. 4.

[26] Wawancara dengan nasabah pengguna Tring di Pegadaian Syariah Cabang Sumenep, 11 Maret 2026

[27] Aulia, Anisa Fitri, "Perbandingan Penerapan Akad Rahn di Pegadaian Syariah dan Bank Syariah," Jurnal Pajak dan Analisis Ekonomi Syariah, vol. 2, no. 1, (2025)

[28] Fatwa Dewan Syariah Nasional Nomor 02/DSN-MUI/IV/2000 tentang Tabungan.

grams of gold. This gives people on low incomes the opportunity to invest in gold gradually—something that may previously have been out of reach if they had to buy physical gold all at once.[29]

Transparent pricing is one aspect of gold savings that customers particularly appreciate. The Tring app displays gold prices in real time, enabling customers to make investment decisions based on accurate, up-to-date information. This transparency is consistent with the sharia principle prohibiting *gharar* (uncertainty) in financial transactions.[30] The physical gold-printing service available through Tring is another distinctive attraction. Once their savings balance reaches a certain minimum, customers can have it converted into physical gold (bars or jewellery), which they can order through the app and collect at a branch. This feature offers flexibility that was not previously available with conventional gold savings.

D. Use of Tring in Sharia Pawn Services

The online pawnbroking service through the Tring app uses a rahn contract, as set out in National Sharia Council (DSN) Fatwa No. 25/DSN-MUI/III/2002 on Rahn. Under this arrangement, customers pledge valuables to Pegadaian Syariah and receive a loan of a certain amount based on the value of the pledged item, paying an ijarah fee (for storage) rather than interest.[31] For gold pawnbroking, the arrangement follows DSN Fatwa No. 26/DSN-MUI/III/2002 on Gold Rahn. Customers can apply for a gold-backed loan online through the Tring app by first uploading a photo of the item they wish to pawn. A Pegadaian appraiser then estimates its value based on the uploaded photo and description, and the customer receives the estimated value before deciding whether to proceed.[32]

The online pawnbroking process through Tring at the Sumenep Branch is significantly more efficient than conventional pawnbroking. Based on observations and interviews, the average time from application to disbursement has been reduced by up to 50 per cent compared with the in-person process. Customers who previously had to queue for hours can now complete an application in a matter of

[29] Aulia, Anisa Fitri, "Digitalisasi Layanan Pegadaian Syariah dan Pengaruhnya terhadap Minat Nasabah," Jurnal Ekonomi Syariah Indonesia, vol. 2, no. 2, (2024) hlm 104

[30] Zulfikri Charis Darmawan, Pengaruh Kualitas Pelayanan Terhadap Kepuasan Nasabah Perbankan Syariah: At-tijany: Jurnal Ekonomi & Bisnis Islam, Vol. 3, No.2, (2018) hlm 288.

[31] Fatwa Dewan Syariah Nasional Nomor 25/DSN-MUI/III/2002 tentang Rahn.

[32] Fatwa Dewan Syariah Nasional Nomor 26/DSN-MUI/III/2002 tentang Rahn Emas.

minutes.[33] Customers have also greatly appreciated the online extension and repayment features. Through Tring, they can extend the loan term or repay the loan without visiting a branch, saving time and travel costs. This is particularly beneficial for customers living on islands and in remote districts across the vast Sumenep Regency.[34] Nevertheless, the online pawnbroking service is still limited in terms of the types of items that can be used as collateral. At present, the Tring service at the Sumenep Branch only accepts gold and jewellery. Other items, such as motor vehicles and electronic goods, still require customers to be physically present for appraisal and handover of the collateral.

E. Factors Supporting and Hindering the Adoption of Tring

Based on an analysis of field data, several factors are driving the adoption of the Tring application at the Sumenep Branch of Pegadaian Syariah. The first is the application's simple, intuitive interface, which makes it easy to use, even for people who are not accustomed to technology. The second is trust in the Pegadaian brand, which is widely recognised by the public, meaning that the move to digital services does not cause significant concern.

The third factor driving adoption is the assurance that every product complies with sharia principles, giving Muslim customers peace of mind that their transactions are free from riba (interest). The fourth is the availability of customer support via WhatsApp, enabling customers to get direct assistance if they have difficulty using the application. On the other hand, several barriers require serious attention. First, some customers have low levels of digital literacy, particularly those over 50 who live in rural or island communities. Second, telecommunications infrastructure is limited in several parts of Sumenep Regency, which has many remote islands with weak or unstable internet signals. Third, some customers are concerned about the security of personal data uploaded to the digital system. This needs to be addressed through education and stronger cybersecurity measures.

[33] Wawancara dengan CRO Pegadaian Syariah Sumenep, 11, Maret, 2026.
[34] Ibid

Conclusion

The digital transformation of Islamic finance through the Tring app at the Sumenep Syariah Pawnshop branch has made a tangible contribution to improving the accessibility of Islamic financial services for the people of Sumenep. The three main services examined—financing, gold savings and pawn services have become significantly more efficient and far-reaching through the digitalisation enabled by the Tring app. This study found that ease of access, transparency of contracts, compliance with Islamic principles and trust in the Pegadaian institution are the main factors driving adoption of Tring. Meanwhile, low levels of digital literacy, limited network infrastructure and concerns about data security are barriers that stakeholders need to address strategically. Recommendations include strengthening Islamic digital literacy programmes involving local religious leaders, improving telecommunications network infrastructure in remote areas, enhancing user data security systems, and developing new features that are more responsive to the specific needs of the Madurese community in conducting financial transactions in accordance with Islamic principles through digital channels.

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Soemitra, Andri. Bank dan Lembaga Keuangan Syariah. Jakarta: Kencana Prenada Media Group, 2009.

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