

Customer Guidance for Pajarakan Pawnshop Customers on the Digital Service Application

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ABSTRACT

This study aims to analyze the form of assistance provided by Pegadaian Pajarakan to customers in using the Digital Service application as a technology-based financial service innovation. The background of this study is based on the low digital literacy of some customers, which results in suboptimal application utilization. The research method used is a descriptive qualitative approach with data collection techniques through observation, interviews, and documentation. The results show that assistance is carried out through socialization, direct training, and the provision of consulting services to help customers understand the application's features. Supporting factors for the success of assistance are customer enthusiasm, employee support, and easy access to technology. Meanwhile, obstacles faced include limited understanding of digital technology among elderly customers and limited communication facilities. The conclusion of this study is that effective assistance can increase the utilization of the Digital Service application and strengthen customer trust in Pegadaian services. This study implies that digital literacy needs to be continuously improved so that the transformation of digital-based financial services can run optimally.

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1. INTRODUCTION

The development of digital technology in the era of the industrial revolution 4.0 has brought significant changes to various aspects of life, including the financial services sector. Financial services are no longer limited to face-to-face meetings, but have transformed into digital application-based

services that are faster, more efficient, and more accessible to the public. This digitalization of the financial sector is not only occurring in large banking institutions but also extends to non-bank financial institutions such as Pegadaian. Digital transformation is inevitable to meet the needs of modern society, which demands practical, transparent, and adaptive services to technological developments (Putri P. & Supriadi, 2022).

Pegadaian, as one of the oldest financial institutions in Indonesia, plays a vital role in providing financial solutions, especially for the lower-middle class. Pegadaian has historically been known for its conventional pawn services. However, with increasing public demand and competition from other financial institutions, Pegadaian has introduced an innovation in the form of a *Digital Service application*. This application allows customers to conduct various transactions, such as balance checks, installment payments, maturity information, and online pawn services without having to visit a Pegadaian office in person. This service is expected to simplify customer operations, increase time efficiency, and support financial inclusion.

However, the implementation of digital service applications in the field still faces various challenges. Not all customers have sufficient digital literacy to access and utilize technology-based services. Some customers, particularly the elderly, are still accustomed to manual service systems and experience difficulties using the applications. Furthermore, limited communication facilities, such as unstable internet connections, also present obstacles. This results in suboptimal utilization of digital service applications among Pegadaian customers, particularly at the Pegadaian Pajajaran Unit (Manik et al., 2023).

This situation indicates a digital divide *between* service modernization policies and customers' ability to access technology. To bridge this gap, Pegadaian requires a mentoring strategy for customers. This mentoring serves as a means of education, guidance, and consultation so that customers can understand and operate digital applications effectively. With this mentoring, it is hoped that customer trust in Pegadaian's services will increase and the goal of digital transformation can be achieved.

This research is important because it provides a concrete picture of the mentoring practices carried out by Pegadaian Pajajaran, while simultaneously analyzing the supporting and inhibiting factors in its implementation. This research is also expected to enrich the literature on financial institutions' strategies in facing the challenges of digitalization, especially for communities still adapting to new technologies. The aim is to describe the forms of mentoring provided by Pegadaian Pajajaran to customers in using digital service applications, identify supporting and inhibiting factors for mentoring, and analyze the impact of mentoring on increasing the use of digital services.

Practically, this research is expected to provide input for Pegadaian in developing a more effective and adaptive digital service strategy. Academically, this research can contribute to the study of technology-based service management and digital literacy in the financial services sector. Therefore, this research is not only relevant for practitioners but also beneficial for the development of knowledge in the fields of consumer education management, digital transformation, and public services (Ovianda & Suhaety, 2025).

2. METHODS

This study uses a qualitative approach with descriptive methods. This approach was chosen because the study focuses on the mentoring process, experience, and understanding of customers in using the Digital Service application at Pegadaian Pajajaran. The descriptive method aims to describe the phenomena that occur in depth without manipulating the research variables. The research location was determined at the Pegadaian Pajajaran Unit, Probolinggo Regency, with research subjects

including Pegadaian employees involved in mentoring activities and customers who use the digital service application. Subject selection was carried out using purposive sampling, namely by selecting informants who have experience and direct involvement with the research object so that they can provide relevant and in-depth data (Aurellia, 2024).

The research data consists of primary and secondary data. Primary data was obtained through in-depth interviews with Pegadaian employees and customers, as well as through direct observation of mentoring activities. Secondary data was obtained from official Pegadaian documents, activity reports, archives, and literature relevant to the digitalization of financial services. Data collection techniques included observation, semi-structured interviews, and documentation to complement the information obtained.

Data analysis was conducted using the Miles and Huberman interactive analysis model, which includes data reduction, data presentation, and conclusion drawing or verification. The data obtained were first selected and focused on important matters according to the research objectives, then presented in the form of descriptive narratives, and conclusions were then drawn based on the patterns and meanings found. To ensure the validity of the data, this study used triangulation techniques, both source and technique triangulation, and conducted *member checks* with informants to ensure the accuracy of the information. With this method, the study is expected to provide an objective picture of the forms of assistance, obstacles, and impacts of the use of the Digital Service application at Pegadaian Pajarakan.

3. FINDINGS AND DISCUSSION

Customer Assistance in Using Digital Service Applications

Pegadaian Pajarakan's support for customers in using the Digital Service application is carried out through several systematic and continuous stages. First, Pegadaian provides initial outreach to customers about the Digital Service application, including its benefits, functions, and the advantages of the services offered. This outreach is usually conducted through in-person meetings, brochure distribution, or the use of simple digital media to ensure information is accessible to a wide range of customers.

Second, Pegadaian provides technical guidance in the form of direct training for customers unfamiliar with the application. Employees provide personal support by demonstrating the steps for using the application, from installation and account registration to login, and then through accessing key features such as checking loan balances, paying installments, and conducting online pawn transactions. During this process, employees also assist with resolving technical issues frequently encountered by customers, such as registration difficulties, forgotten passwords, or application system errors (Al & Dharma, 2023).

Third, support is also provided in the form of ongoing consultation services. Customers experiencing difficulties are not only assisted when first using the app, but also provided with the opportunity to consult at any time through customer service or direct communication with Pegadaian staff. This aims to ensure customers feel supported and confident in using digital services.

Furthermore, the assistance emphasizes not only technical aspects but also education on the importance of digital literacy and transaction security. Pegadaian provides customers with insights into maintaining account confidentiality, using secure internet networks, and understanding the risks of using digital financial applications. This way, customers are not only able to operate the applications but also develop an awareness of the importance of digital security.

Overall, Pegadaian Pajarakan's mentoring is educational, practical, and sustainable. This mentoring not only helps customers utilize Digital Service applications independently but also improves digital literacy, strengthens trust in services, and encourages the creation of an inclusive, technology-based financial services transformation.

Supporting and Inhibiting Factors Customer Assistance Regarding Digital Service Applications

In the process of assisting Pegadaian Pajarakan customers with the Digital Service application, several supporting factors are the main strengths for this program to run smoothly. One of them is Pegadaian's commitment to continue innovating and digitizing its services, which is manifested in the provision of technological facilities, internal policy support, and the presence of competent employees in the field of digital services. Pegadaian Pajarakan actively provides internal training for employees so that they are able to properly assist customers, so that any technical and non-technical issues can be resolved quickly. In addition, the availability of infrastructure such as computers, internet access, and social media such as brochures or banners also helps the process of educating customers. Another supporting factor is the enthusiasm of the majority of customers, especially the younger generation, who have better digital literacy and a high curiosity to try new applications. This enthusiasm not only accelerates the adaptation process but also serves as a positive example for other customers who are still hesitant to use digital services. Management support, a conducive work environment, and the existence of scheduled socialization programs are also driving factors that make the mentoring process more effective.

However, the mentoring process is not without significant obstacles. The main obstacle stems from the low digital literacy of some customers, particularly among the elderly who are still accustomed to manual service patterns. Many customers experience difficulties operating smartphones, downloading and installing applications, and registering accounts. These limitations often make them anxious or afraid of making mistakes when using applications, so they prefer to stick with conventional services. Another obstacle is a lack of understanding of digital security. Some customers are unaware of the importance of maintaining the confidentiality of their personal data, potentially posing risks in transactions. In addition to individual factors, limited resources are also a barrier, such as unstable internet connections in certain areas and limited data quotas (Conference, Economics, Technology, Jie, & Syaravina, 2024).

Furthermore, another inhibiting factor is the limited time available for Pegadaian employees to provide intensive support to each customer. This is because employees also have other administrative and service duties to perform, resulting in brief and incomplete support. Resistance to change also arises from some customers who feel more comfortable using manual services because they are used to it and don't want the hassle of learning new things. These obstacles slow down the technology adaptation process, thus preventing the primary goal of implementing the Digital Service application, namely efficiency and improved service quality, from being fully achieved.

Thus, the supporting and inhibiting factors in assisting Pegadaian Pajarakan customers with the Digital Service application mutually influence the program's progress. The existence of supporting factors is a key asset that needs to be continuously strengthened, while inhibiting factors must be addressed through appropriate strategies, for example by increasing the intensity of socialization, providing special training for elderly customer groups, providing online and offline consultation services, and building collaborations with other parties to expand internet access. These efforts are expected to minimize existing obstacles, while accelerating the digital literacy process among

customers, so that the Digital Service application can truly be optimally utilized according to Pegadaian's objectives.

Discussion

Research on Pegadaian Pajarakan's customer support for the Digital Service application shows that the support process is key to supporting the success of digital service transformation. Pegadaian acts not only as a service provider but also as a digital literacy facilitator for customers. This is evident in various forms of support activities, ranging from outreach and technical guidance to ongoing consultation services. Outreach is a crucial first step in introducing the application to customers, while technical guidance helps them understand how to use the application practically. Consultation services serve as a bridge, ensuring customers remain supported when they encounter difficulties during the usage process (Ulfha, Soy, & Makassar, 2025).

A key factor supporting mentoring at Pegadaian Pajarakan is the institution's commitment to encouraging digital-based service innovation. Competent and trained employees effectively serve as educators, making it easier for customers to understand new technologies. Furthermore, the enthusiasm of most customers, particularly the younger generation who are already familiar with digital technology, is a key driver in accelerating application adoption. The availability of infrastructure such as internet access, computer equipment, and promotional media also strengthens the effectiveness of mentoring activities. (Masruroh*, Azalia, Jannah, & Anggraini, 2024)

However, the study also found several obstacles that hampered the success of mentoring. The main obstacle lies in the low digital literacy of some customers, particularly the elderly. They often experience technical difficulties, such as downloading applications, registering accounts, and understanding available features. Furthermore, limited internet connection, limited data quota, and a lack of understanding of digital security also hamper adaptation. Another internal obstacle arises from the limited time available for staff to provide intensive mentoring due to their heavy administrative workload and other routine services.

This discussion demonstrates that mentoring is not simply an activity of helping customers use applications, but rather a process of empowering digital literacy. With mentoring, customers who were previously hesitant and lacked confidence become more prepared to utilize digital services. This aligns with Pegadaian's goal of creating inclusive financial services that adapt to technological developments. However, for mentoring to be more effective, Pegadaian needs to develop additional strategies, such as holding special training classes for elderly customers, strengthening online consultation services, and collaborating with external parties to expand internet network access (Halim & Umuri, 2024).

Overall, this discussion confirms that Pegadaian Pajarakan's customer support for the Digital Service application plays a significant role in improving the community's digital literacy, strengthening trust in technology-based services, and supporting the success of digital transformation in the non-bank financial services sector (Rodelas, Ong, Vergara, & Padua, n.d.).

4. CONCLUSION

Based on the discussion, it can be concluded that Pegadaian Pajarakan's customer support for the Digital Service application is a strategic step in supporting the digital transformation of financial services. This support focuses not only on technical socialization of application usage but also includes education regarding the benefits, security, and ease of access offered by digital services. This process is carried out through various activities such as face-to-face socialization, direct guidance, provision of

infrastructure, and ongoing consultations. These efforts are crucial to ensure customers, especially those with minimal digital literacy, are able to adapt well to technology-based service systems.

Supporting factors in this mentoring include Pegadaian's commitment to digitalization, the readiness of competent employees, the availability of technological facilities, and the enthusiasm of the majority of tech-savvy customers. These factors contributed to the program's success and accelerated adoption of the Digital Service application. However, the mentoring process also faced several obstacles, such as low digital literacy among the elderly, limited internet access, resistance to change among some customers, and limited staff time to provide intensive guidance. These obstacles resulted in suboptimal application utilization.

Considering these conditions, customer support must be carried out continuously with more adaptive strategies, such as increasing the intensity of outreach, developing simple digital education modules, providing special support for vulnerable groups, and strengthening consultation services, both in person and online. These steps are expected to expand the use of the Digital Service application, provide convenience, increase efficiency, and strengthen Pegadaian's image as a financial institution responsive to developments in digital technology.

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