

**Analysis of Service Quality, Price, and Transaction Ease on Customer
Decisions Regarding Gold Pawn Products at Pegadaian Sumbawa
Branch**

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ABSTRACT

This study aims to analyze the influence of service quality, price, and transaction ease on customer decisions in using the gold pawn product at the Pegadaian Sumbawa Branch. The background of this research is based on the growing public demand for fast and secure short-term financial solutions, with gold pawning emerging as one of the most popular alternatives. In this context, Pegadaian's success in attracting and retaining customers is largely determined by three main factors: service quality which includes reliability, responsiveness, assurance, empathy, and tangible evidence; competitive and transparent pricing; and transaction ease, which reflects accessibility and process efficiency. This research employs a descriptive qualitative approach using a case study method. Data collection techniques include observation, in-depth interviews, and documentation. Data analysis was carried out through stages of data condensation, data presentation, and drawing conclusions. The results of the study indicate that these three variables play a significant role in shaping customer perceptions and loyalty toward the gold pawn product. Responsive and empathetic service quality is the primary factor in building trust, while competitive pricing and ease of transactions provide comfort and efficiency for customers. In conclusion, the synergy between excellent service, appropriate pricing, and transaction convenience is key to enhancing customer appeal and satisfaction with the gold pawn product at the Pegadaian Sumbawa Branch. The implications of these findings can serve as a strategic reference for developing pawn services based on the needs and expectations of the local community.

Keywords: Service Quality, Price, Transaction Ease, Gold Pawn.

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh kualitas layanan, harga, dan kemudahan transaksi terhadap keputusan pelanggan dalam menggunakan produk gadai emas di Cabang Pegadaian Sumbawa. Latar belakang penelitian ini didasarkan pada meningkatnya permintaan publik akan solusi keuangan jangka pendek yang cepat dan aman, dengan gadai emas muncul sebagai salah satu alternatif paling populer. Dalam konteks ini, keberhasilan Pegadaian dalam menarik dan mempertahankan pelanggan sangat ditentukan oleh tiga faktor utama: kualitas layanan yang meliputi keandalan, daya tanggap, jaminan, empati, dan bukti nyata; harga yang kompetitif dan transparan; dan kemudahan transaksi, yang mencerminkan aksesibilitas dan efisiensi proses. Penelitian ini menggunakan pendekatan kualitatif deskriptif menggunakan metode studi kasus. Teknik pengumpulan data meliputi observasi, wawancara mendalam, dan dokumentasi. Analisis data dilakukan melalui tahapan kondensasi data, penyajian data, dan penarikan kesimpulan. Hasil penelitian menunjukkan bahwa ketiga variabel tersebut berperan penting dalam membentuk persepsi dan loyalitas pelanggan terhadap produk gadai emas. Kualitas layanan yang responsif dan empati adalah faktor utama

dalam membangun kepercayaan, sementara harga yang kompetitif dan kemudahan transaksi memberikan kenyamanan dan efisiensi bagi pelanggan. Kesimpulannya, sinergi antara pelayanan prima, harga yang sesuai, dan kemudahan bertransaksi menjadi kunci untuk meningkatkan daya tarik dan kepuasan pelanggan terhadap produk gadai emas di Cabang Pegadaian Sumbawa. Implikasi dari temuan ini dapat menjadi acuan strategis untuk mengembangkan layanan gadai berdasarkan kebutuhan dan harapan masyarakat setempat.

Kata kunci: Kualitas Layanan, Harga, Kemudahan Transaksi, Gaon Emas.

INDRODUCTION

The shifting socio-economic dynamics within Indonesian society have driven the growing demand for financial services that are not only fast, but also secure and trustworthy (Rizka Sobriyani Pratiwi et al., 2025). In this context, Pegadaian, a state-owned non-bank financial institution, has long been recognized for providing financing solutions through pawn products, one of which is the gold pawn service.(Barri, 2019). This product utilizes customers' gold assets as collateral for loans that can be disbursed in a short amount of time, making it a rational choice for individuals needing emergency funds without the lengthy procedures typically associated with banking institutions.

However, the increasing number of financing service providers, both from formal and informal sectors, has created an increasingly competitive landscape. Amid this situation, public interest in gold pawn services is strongly influenced by several key factors that shape their decision to use such services (Choirunnisak & Handayani, 2020). Among the most dominant factors are the quality of service provided by Pegadaian staff, the pricing and fee structures imposed, and the level of transaction convenience experienced by customers.

In the context of a modern economy, the public's need for fast and secure access to financing is growing. One popular alternative is the gold pawn service, which is seen as a practical and reliable short-term financial solution.(Badu, R. S., Salsabila, N. A., Usman, D. N., Sohridayani, S., & Katili, 2024). Gold pawn products are not only chosen by people in urgent need of funds, but have also evolved into a strategic financial instrument, especially amid economic fluctuations and pressing consumer demands (Saputri et al., 2025). As a non-bank financial institution, Pegadaian plays a vital role in providing gold pawn services (Sudarna et al., 2025). With its extensive network and strong regulatory framework, Pegadaian offers a sense of security and trust to the public. Nevertheless, in today's highly competitive financial services sector, the success of gold pawn products in attracting customer interest is largely determined by factors such as service quality.(Nasution, 2021).pricing (including service fees), and transaction convenience.

Service quality is one of the fundamental aspects in shaping customer satisfaction and loyalty (Khairi & Julina, 2025). Fast, friendly, informative, and professional service fosters a positive customer experience and builds trust in the institution. On the other hand, pricing—covering administrative fees and interest charges also plays a crucial role in customer decision-making. Competitive pricing can enhance product attractiveness amidst alternative pawn services offered by other

institutions, including those in the informal sector. Furthermore, transaction convenience, including digital systems, simple procedures, and service accessibility, is becoming increasingly important as consumer behavior shifts toward practicality and time efficiency (Walyati & Hasanudin, 2022). The advancement of information technology also demands financial institutions to innovate their services to remain relevant and competitive.

This phenomenon warrants deeper investigation, especially since gold pawn services are not purely transactional, but also involve significant dimensions of trust and comfort. Poor service, non-competitive pricing, or complicated transaction systems can deter public interest even if the product offers clear benefits. Therefore, it is essential to scientifically understand the extent to which service quality, pricing, and transaction convenience influence public attitudes and decision-making in choosing gold pawn products.

This study aims to analyze the extent to which service quality, pricing, and transaction convenience influence public interest in gold pawn products, both partially and simultaneously. The results of this research are expected to provide theoretical and practical contributions to the development of more effective marketing and service strategies for gold pawn products, as well as serve as a basis for Pegadaian management to enhance their service competitiveness in the current digital economy era.

Previous studies have discussed service quality in relation to transaction convenience, such as the study conducted by Husni Mubarak and Budi Harianto, which analyzed the marketing strategy of gold pawn (*rahn*) products at PT Pegadaian (Persero) KC Tanjung Pura (2024). Their research showed that Pegadaian KC Tanjung Pura implemented the 7P strategy, with product, pricing, location, human resources, and process rated positively. However, promotion was still lacking, resulting in limited public awareness of the gold pawn product. Limited building facilities and a shortage of human resources were also challenges, along with increasing competition. Efforts made included promotions through social media and improvements in customer service. (Mubarak & Harianto, 2024)

A similar study was conducted by Sri Wahyuni Saraswati Mokodompit and Amaliyah, who analyzed the impact of service quality on customer satisfaction at PT Pegadaian Persero UPC Matali (2025). Their research revealed that service quality indicators such as reliability, responsiveness, assurance, empathy, and tangible evidence significantly influenced customer satisfaction, accounting for 43.1% of the variance. The better the service, the higher the level of satisfaction. To maintain customer loyalty, the company must continue to meet or exceed customer expectations (Mokodompit & Amaliyah, 2024).

The studies above touch on several relevant aspects to this research, such as: a) service strategy as a factor affecting customer satisfaction; b) service promotion through media as an effort to increase customer interest; and c) the correlation between service quality and customer satisfaction. However, they did not specifically address the combined analysis of service quality, pricing, and transaction convenience. Therefore, this research aims to analyze the service quality, pricing, and

transaction convenience factors influencing customer interest in gold pawn products at Pegadaian Sumbawa Branch.

RESEARCH METHODOLOGY

This study falls under the qualitative research category using a case study approach. The qualitative method is used to understand phenomena in-depth and comprehensively through the collection of non-numeric data, such as interviews, observations, and documentation. (Fadli, 2021) The primary focus of this method is to explore meanings, perceptions, experiences, and viewpoints of the research subjects in real-life contexts. Rather than measuring or generalizing data, qualitative research seeks to interpret social or cultural phenomena from the participants' perspectives. (Hadani, 2020) Qualitative researchers are typically directly involved in data collection and interact closely with respondents to obtain rich and in-depth information.

The case study approach aims to investigate a phenomenon thoroughly within its real-life context. It focuses on a single unit of analysis such as an individual, group, institution, program, or event that is considered unique and relevant for in-depth study. Wahyudin Darmalaksana, "Metode Penelitian Kualitatif Studi Pustaka Dan Studi Lapangan," Pre-Print Digital Library Uin Sunan Gunung Djati Bandung, 2020. This approach enables researchers to explore background, processes, dynamics, and influencing factors of a phenomenon in a specific context. Various data collection techniques are used in this approach, including in-depth interviews, participant observations, document analysis, and field notes. (Wekke, 2019).

The research data consist of both primary and secondary sources. Primary data are collected directly by the researcher from first-hand sources through methods such as interviews, observations, questionnaires, or experiments. Mohammad Abdul Mukhyi, *Metodologi Penelitian Panduan Praktis Penelitian Yang Efektif* (Malang: Pt. Literasi Nusantara Abadi Grup, 2023). These data are original and have not been processed or analyzed by others, making them highly relevant to the research objectives. Secondary data, on the other hand, are obtained indirectly from previous compilations, records, or publications by other parties (Feny Rita Fiantika Et Al., *Metodologi Penelitian Kualitatif* (Sumatra Barat: Pt. Global Eksekutif Teknologi, 2022). They are usually found in the form of reports, documents, journals, archives, books, or databases from official institutions.

Data were collected through observation, interviews, and documentation. Observation involves directly observing the activities, behaviors, or conditions of the research object in the field to obtain an objective and accurate picture of the situation. Fathor Rashid, *Metodologi Penelitian Kualitatif Dan Kuantitatif Teori, Metode, Dan Praktek* (Kediri: Iain Kediri Press, 2022). Interviews are conducted through direct question-and-answer sessions between the researcher and respondents to explore deeper information related to the research topic. (Annita Sari Et Al., *Dasar-Dasar Metodologi Penelitian*. Jaya Pura: Angkasa Pelangi, 2023). Documentation involves collecting data by examining relevant documents, records, archives, photos, or other written sources that support and reinforce findings from observations and interviews

(Mohammad Reevany Bustami, Elisha Nasruddin, And Moh Mudzakkir, *Metodologi Penelitian Islam Mengupas Strategi Dan Filsafat Di Sebalik Paradigma Induktif, Deduktif, Retroduktif Dan Abduktif Malaysia: Centre Fo Policy Research And International Studies (Cenpris)*, 2020).

Data analysis in this study consists of data condensation, data display, and conclusion drawing. Data condensation is the process of simplifying, selecting, and focusing raw data to make it easier to analyze (This stage helps the researcher filter important information from a large and complex dataset. Data display refers to the presentation of data in visual forms such as tables, matrices, charts, or brief narratives to facilitate understanding and analysis. (Naamy Nazar, *Metodologi Penelitian Kualitatif Dasar-Dasar & Aplikasinya, Rake Sarasin LP2M UIN Mataram: Mataram*, 2022), [https://Repository.Uinmataram.Ac.Id/2853/1/Buku Metode Penelitian.Pdf](https://Repository.Uinmataram.Ac.Id/2853/1/Buku%20Metode%20Penelitian.Pdf). Its goal is to clearly highlight patterns, relationships, and findings. Drawing conclusions is the final stage of qualitative data analysis, which involves formulating meanings, patterns, and implications from the condensed and displayed data in order to answer the research questions. S. Aminah Roikan, *Pengantar Metode Penelitian Kualitatif Ilmu Politik, Edisi Pertama*, (Jakarta Timur; Kencana, 2019).

RESULT AND DISCUSSION

The gold pawn product at Pegadaian has become one of the most favored financial solutions among the public, particularly in regions like Sumbawa, which has an agrarian-based economy and a thriving MSME (Micro, Small, and Medium Enterprises) sector. Within the dynamics of pawn-based financial services, especially the gold pawn product at Pegadaian Sumbawa Branch, service quality, pricing, and transactional convenience have proven to be inseparable components in shaping customer experience and perception (Zalelawati et al., 2023). Service quality is not merely a technical matter, but also involves emotional and psychological aspects for customers.

Customers do not come solely to transact, but also seek comfort, a sense of being valued, and trust in the institution (P/12/03/2025). At Pegadaian Sumbawa Branch, although services are already delivered according to standard procedures, a more humanistic and communicative approach is still necessary, especially when dealing with communities of diverse economic and educational backgrounds. This point is emphasized by KT, Head of Pegadaian Sumbawa Branch, who stated:

“All of our frontliners have been trained to be friendly, responsive, and professional. However, we realize that standards alone are not enough, especially in a region like Sumbawa, where the people come from diverse economic and educational backgrounds. Therefore, we strongly emphasize a more humanistic and communicative approach so that the public feels comfortable and truly understood.” W/Kt/Kepala Pegadaian Cabang Sumbawa/12/04/Di Kantor Pergadaian/10:00 Wib” (2025).

In analyzing the influence of service quality, pricing, and transactional ease on customer interest and satisfaction, several key findings emerge:

A. Service Quality

Service quality is the main factor influencing customer trust and loyalty. At Pegadaian Sumbawa Branch, service aspects such as staff reliability, responsiveness to customer needs, security assurance, empathy toward customers' situations, and physical facilities (tangibles) all contribute to the institution's service image. According to KT:

"We recognize that service quality is the fundamental foundation for maintaining and building customer trust and loyalty. At Pegadaian, we are not just talking about financial transactions, but about long-term relationships. Therefore, we continue to develop five key aspects of service that directly influence the customer experience".(W/KT/Kepala Pegadaian Cabang Sumbawa/12/04/Di Kantor Pergadaian/10:00 Wib, 2025)

Fast, friendly, and informative service creates a positive customer experience. However, there are still complaints about queues during peak hours and a lack of education regarding gold pawn products (P/12/03/2025). Thus, improving human resource capacity and implementing digital services are seen as solutions to overcome these obstacles. Although service quality at Pegadaian Sumbawa Branch is already at a good level, there is still room for improvement, particularly in terms of responsiveness and physical facilities. Service quality significantly influences customer satisfaction and interest in using the gold pawn product. By continuously enhancing these service dimensions, Pegadaian can strengthen its position as the top choice for both sharia and conventional pawn services.

Service quality has proven to be the dominant factor shaping positive customer perceptions. When customers feel they are served promptly, respectfully, and fairly, trust in the institution naturally develops (Kurniasih Kurniasih et al., 2024). Service that goes beyond procedures and emphasizes humanistic aspects such as empathy and concern for customer conditions has an emotional impact that fosters long-term engagement. This is crucial in the financial sector, where trust is the primary capital something that cannot be bought but must be built over time through consistent service experiences. This is aligned with a statement by BK, a customer at Pegadaian Sumbawa Branch:

"I've been a customer here for several years, and the service I've received has been quite satisfactory. The staff are friendly, responsive, and they don't treat us as just a queue number. Even when I once experienced a delay, they still treated me politely and offered solutions instead of blaming me".(W/BK/Selaku Nasabah Pergadaian Di Cabang Sumbawa/Di Kantor Pergadaian Cabang Sumbawa/12/04/14:00 Wib, 2025)

Transparent, affordable, and non-burdensome pricing policies are an attractive feature. In this context, pricing is not only about nominal costs but also concerns clarity and fairness in the determination of collateral value, interest rates, and the flexibility of pawn terms (P/20/03/2025). Amid diverse community economic conditions, inclusive pricing policies can provide wider access, especially for the lower-middle-income segment, which heavily relies on pawn products. Ease of

transaction completes the overall customer experience. Fast, simple, and bureaucracy-free processes demonstrate that Pegadaian understands the needs of today's customers, who prioritize time efficiency and procedural clarity. Digital innovation, service streamlining, and improving frontliner quality are key strategies to ensure comfort in every customer interaction. In the interconnection between these three factors, Pegadaian Sumbawa Branch is challenged to continue innovating and maintaining quality in every service aspect. The current success must not lead to complacency, as customer needs and the financial industry landscape continue to evolve. Therefore, a culture of continuous improvement must be ingrained in the organization to ensure Pegadaian remains relevant and the preferred choice for fast, secure, and reliable financial solutions.

B. Price

Price is one of the key variables that influence customers' decisions in utilizing the gold pawn services offered by Pegadaian. In this context, price does not merely refer to the loan value or gold appraisal but also includes administrative fees, interest charges (*ujrah*), as well as the transparency and fairness of the pricing system. (Firman et al., 2025) At the Pegadaian Branch in Sumbawa, customers' perception of price is one of the main factors determining their interest and loyalty. Most customers perceive the prices offered as quite competitive and affordable, especially when compared to informal or unregulated financial institutions that provide loans using gold as collateral. This is in line with the statement made by UY, a Pegadaian customer:

"Compared to other places, especially the unofficial ones like individual lenders or small cooperatives, I think the pricing at Pegadaian is reasonable. The administrative fees and interest charged are not too burdensome. In fact, because the pricing is more certain and transparent, I feel more at ease". (W/BK/Selaku Nasabah Pergadaian Di Cabang Sumbawa/Di Kantor Pergadaian Cabang Sumbawa/12/04/14:00 Wib, 2025)

In the context of gold pawning, price encompasses the gold appraisal value, the amount of loan disbursed, and the interest (capital rent) charged. At Pegadaian Sumbawa Branch, customers tend to consider the ratio between the loan value and the appraised value of the gold, as well as the affordability of service fees. (P/12/03/2025) Competitive pricing becomes a significant attraction. However, fluctuations in gold prices and the transparency of the appraisal system are areas of concern for customers. Pegadaian must ensure that its appraisal systems and cost information are communicated clearly and consistently to enhance trust. Price plays a strategic role in determining the level of customer satisfaction and their decision to use gold pawn services at the Pegadaian Sumbawa Branch. Price here does not solely refer to the nominal loan amount, but also includes the structure of imposed costs, such as gold appraisal, administrative fees, and *ujrah*. When all of these pricing components are perceived as fair, transparent, and competitive, it fosters a positive perception that encourages customer trust and loyalty toward Pegadaian's services. This point was emphasized by ST, an employee at Pegadaian Sumbawa Branch:

"We always strive to explain in detail to our customers how the costs are calculated. When customers feel that everything is transparent and nothing is hidden, they tend to trust us more. In fact, many of them return because they feel they are treated honestly".(W/ST/Selaku Pegawai Pegadaian Di Cabang Sumbawa/Di Kantor Pegadaian Cabang Sumbawa/12/04/08:00 Wib, 2025)

The heterogeneous socio-economic conditions of the Sumbawa community require a pricing strategy that not only prioritizes commercial aspects but also embraces inclusivity and empathy toward the community's financial capacity. (P/20/03/2025) Pegadaian, by offering competitive service prices while maintaining a professional gold appraisal standard and affordable administrative fees, can more easily win customers' trust amid competition from alternative financial services. Moreover, it is essential for Pegadaian to ensure consistent transparency in price information, as transparency is key to building long-term relationships with customers. Price is not merely a figure in a transaction it is an integral part of a meaningful and fair service experience for the users.(Khair & Setiawan, 2024) Pegadaian's success in managing the pricing aspect wisely and proportionally will significantly impact perceptions of service quality, strengthen the institution's competitiveness, and ultimately increase public trust in Pegadaian as a trustworthy, reliable, and community-oriented financial solution.

C. Transaction Convenience

Transaction convenience plays a significant role in shaping customers' positive perceptions of the gold pawn product at Pegadaian Sumbawa Branch. This convenience is reflected in the speed of service, simplicity of procedures, clarity of information, and accessibility both physical and digital (P/12/03/2025). This indicates that Pegadaian is not only focused on business continuity but also strives to meet customer expectations for services that are practical, efficient, and hassle-free. Transaction convenience includes the ease of the pawning process, service speed, flexibility in installment payments, and access to information, whether directly or digitally. In the digital era, Pegadaian has introduced application-based services such as the Pegadaian Digital Service (PDS), but its usage remains limited among certain groups.(Delfira et al., 2024) At the Sumbawa Branch, many customers still prefer conventional services due to limited access and digital literacy. Therefore, strategies for socialization and digital education must be strengthened so that technology-based services can be utilized more evenly. This is in line with the statement by KT, the head of Pegadaian Sumbawa Branch:

"We have tried to introduce the PDS application to our customers, but many are still not familiar with it. Some don't have smartphones, or simply don't know how to use them".(W/KT/Kepala Pegadaian Cabang Sumbawa/12/04/Di Kantor Pegadaian/10:00 Wib, 2025)

Transaction convenience is one of the critical touchpoints that can determine customer loyalty. When the pawning process can be carried out quickly and easily without complicated procedures, customers tend to feel more confident and

comfortable in using the service again (P/12/03/2025). Moreover, this convenience provides a solution for the public's need for fast and secure financial services, especially amid uncertain economic conditions. However, transaction convenience cannot stand alone. It must go hand in hand with excellent service quality and competitive pricing policies. These three aspects complement each other and form a solid foundation for creating customer satisfaction and encouraging continued interest in gold pawn products. Therefore, Pegadaian Sumbawa Branch is expected to keep innovating and adapting to the needs of the times, including expanding digital access and improving financial service literacy among the community. In other words, transaction convenience is not merely a technical matter of service delivery, but a reflection of the institution's commitment to providing inclusive, adaptive, and customer-oriented services.

D. Implications for the Gold Pawn Product

Service quality, pricing, and transaction convenience are interrelated factors that significantly shape customer satisfaction and decision-making in using the gold pawn product. Pegadaian Sumbawa Branch can utilize the findings of this analysis to formulate improvement strategies, such as enhancing employee training, reviewing pricing policies, and expanding digital access to improve overall service quality. Improving service quality through a humanistic and professional approach is a key priority. This was emphasized by KT, who stated:

“We have outlined several strategic steps. First, improving employee training, particularly in humanistic communication and a solution-oriented service approach. We want all officers to have high empathy and be able to build good relationships with customers”.(W/KT/Kepala Pegadaian Cabang Sumbawa/12/04/Di Kantor Pergadaian/10:00 WIB, 2025)

On the other hand, pricing strategies should consider local competitiveness and the public's perception of value. Pegadaian is expected to remain adaptive and innovative in responding to community needs, positioning the gold pawn product not only as a financial solution but also as a trusted and value-driven service (P/12/03/2025). Amid the dynamic financial needs of the community, the gold pawn product at Pegadaian Sumbawa Branch has become one of the most reliable financing alternatives. However, the success of this service is not determined solely by the product itself, but by how service quality, pricing, and transaction convenience shape customer experience and trust. Service quality represents the face of Pegadaian in the eyes of the public. Responsive, friendly, and solution-oriented service is the meeting point between customer expectations and institutional commitment.(Nurhayati et al., 2025) Therefore, service should not merely be understood as an administrative routine but as a process of building long-lasting emotional and professional relationships with customers. Once trust is established, loyalty tends to follow. Pricing, on the other hand, cannot be viewed merely as the cost of service or interest rates. It has a sensitive psychological dimension.

A price perceived as fair and proportional to the benefits will enhance positive perceptions of the service. If Pegadaian can maintain transparency and offer a fair pricing scheme, the gold pawn product will be more readily accepted by various social

segments, especially the lower-middle class, which constitutes its primary market. This aligns with the statement from UY, a Pegadaian employee:

“Most of our customers are small traders, farmers, or housewives. They are very sensitive to costs. That’s why it’s important for us to clearly explain the fees and the reasons behind them. When they know that the costs are in line with the services they receive, they feel more confident and satisfied”.(W/BK/Selaku Nasabah Pegadaian Di Cabang Sumbawa/Di Kantor Pegadaian Cabang Sumbawa/12/04/14:00 Wib, 2025)

Transaction convenience has become a new benchmark in today’s fast-paced era. Customers not only expect comprehensive services but also those that are easy, quick, and practical. Streamlined procedures, short waiting times, and the use of digital technology create a strong impression of efficiency—an essential competitive advantage (P/20/03/2025). By understanding and responding to the implications of these three variables, Pegadaian Sumbawa Branch has a significant opportunity to strengthen its position as an inclusive, relevant, and trusted financial institution in the community.

Therefore, integrated service strategies, adaptive pricing evaluations, and continuous innovation in transaction processes must be consistently developed to ensure the sustainability and growth of the gold pawn service. Pricing should not only be assessed based on nominal costs or capital rent but also in terms of perceived value and fairness. When customers feel that the appraised gold value and service charges align with market conditions and their expectations, they tend to be more satisfied. Conversely, unclear information or unmet expectations can erode trust. Thus, transparency and consistency are critical principles in pricing policies.(Andini Pramudita, 2025). Meanwhile, transaction convenience has become an urgent need in the era of service digitalization. Although Pegadaian has begun adopting application-based services, there remains a gap between technological readiness and the community’s ability to access it. Many customers still rely on conventional services due to limited digital literacy; thus, technological approaches must be accompanied by comprehensive education to prevent innovation from becoming exclusive.

In a holistic view, it can be concluded that the success of Pegadaian in developing its gold pawn product is largely determined by its ability to build trust-based relationships, create accessible service experiences, and offer fair pricing schemes. These elements are not only functional but also strategic in maintaining customer loyalty amid competition from other non-bank financial institutions. As part of an institution that has long played a role in empowering the local economy, Pegadaian Sumbawa Branch is expected not only to maintain operational standards but also to interpret changing consumer behavior. Therefore, data-driven adaptation, human resource development, and empathy-based approaches must be integrated into long-term strategies to develop a sustainable and inclusive gold pawn service.

CONCLUSION

The gold pawn product at Pegadaian Sumbawa Branch has proven itself to be one of the most sought-after financial solutions among the community, particularly in

regions characterized by agrarian economies and growing micro, small, and medium enterprises (MSMEs). This popularity is not solely driven by the product's existence but rather by how service quality, pricing policies, and transaction convenience are implemented and experienced by customers. First, service quality has proven to be a key determinant in establishing long-term relationships with customers. Services that are not only fast and efficient but also empathetic and communicative create a positive emotional experience. In a community with diverse educational and economic backgrounds like Sumbawa, a more humanistic and adaptive service approach becomes a critical advantage. High-quality service builds the foundation of trust, and trust is the gateway to customer loyalty. Second, pricing is not merely a matter of numbers, but also a matter of perceived fairness and transparency. The public evaluates a service not only based on the loan amount offered but also on the clarity and fairness of the fees charged. At Pegadaian Sumbawa Branch, competitive pricing has become an attraction, but it must be continually maintained to remain responsive to the community's economic conditions and developments in the gold market. When prices are perceived as fair, customers feel proportionally involved and valued as partners, not merely as transaction objects. Third, transaction convenience is a vital element that determines the comfort and speed of customer interaction with the service. Simple procedures, efficient service time, and digital alternatives have become the modern customer's needs. Although digitalization has begun to be implemented, the level of digital literacy in certain segments of the community remains a challenge. Therefore, a systematic and inclusive educational strategy is necessary to ensure that digital transformation truly reaches all layers of society. These three aspects service quality, pricing, and transaction convenience do not stand alone; they are interconnected and mutually reinforcing in shaping customer perception, interest, and satisfaction. Pegadaian Sumbawa Branch must view them as an integrated strategic whole, not as separate elements. Strategically, the success of managing the gold pawn product is determined not only by technical and operational performance but also by how well Pegadaian can position itself as an inclusive, adaptive financial institution oriented toward the real needs of the community. In the dynamic and increasingly competitive financial industry, the ability to understand changes in customer behavior, innovate in service delivery, and uphold the values of trust and fairness are key elements for sustaining long-term existence.

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