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Marketing Strategy for Sharia Pawnshop Products in Improving the Quality of Sharia Pawnshop Services

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Abstract

Digital technology drives financial institutions to innovate marketing strategies and service quality to provide fast, practical, and efficient services. This study aims to describe the marketing strategy and analyze its role in improving the quality of service to customers. This study uses a descriptive qualitative approach with data collection techniques through observation, in-depth interviews, and documentation. Data analysis was carried out using the Miles and Huberman interactive model which included data reduction, data presentation, and conclusion drawn, with data validity test through triangulation of sources and techniques. The results show that the digital marketing strategy is implemented through coordinated roles among the product manager, marketing, sales officer, and customer service. The strategy involves product information delivery, customer socialization, direct approaches, education, and assistance in using digital services. These activities contribute to increasing customer awareness, interest, trust, and application usage. The findings also show that perceived usefulness and perceived ease of use support customer acceptance of digital services. This acceptance contributes to improved service quality through easier access, faster and smoother transactions, reduced waiting time, and greater customer convenience. However, differences in digital literacy indicate that continuous education and technical assistance remain necessary.

Keywords

Digital Technology, Marketing Strategy, Service Quality, Sharia Pawnshop.

1. Introduction

The Islamic finance industry in Indonesia has continued to develop, supported by growing public preference for sharia-compliant financial products and policies aimed at expanding financial inclusion (Financial Services Authority, 2025). At the same time, digital technology has transformed financial service delivery, encouraging institutions to develop innovations that meet changing customer needs. Digitalization has become increasingly important in Islamic financial services because accessibility, ease of use, security, and service quality influence customers' experiences and satisfaction (Fianto et al., 2021; Rahma & Sofyani, 2024).

Changes in customer behavior have also increased demand for financial services that are practical, efficient, and accessible regardless of time and location. Digital platforms enable customers to access information, compare products, and conduct transactions more conveniently, requiring Islamic financial institutions to combine competitive products with innovative digital strategies and quality services. Digital service quality and customer satisfaction have consequently become important factors in retaining users and strengthening trust in Islamic financial services (Alfarizi, 2023; Al-Kamal et al., 2025).

In the midst of the development of the Islamic finance industry, Sharia Pawnshops have a significant role as a non-bank financial institution that contributes to increasing public access to financing services, especially for groups that have not been reached optimally by the banking sector. By offering contract-based financing products, *Rahn*, Sharia Pawnshops (*Pegadaian Syariah*) provide services that prioritize ease of procedures, process speed, and compliance with sharia principles. This advantage makes Sharia Pawnshops one of the relevant financing alternatives for the community, especially Micro, Small, and Medium Enterprises (MSMEs), who need access to funding quickly, safely, and in accordance with sharia values. The development of digital technology has encouraged Sharia Pawnshops to transform in the provision of services through the development of the TRING! application as part of service innovation as well as optimization of digital marketing strategies. Through this application, customers can access various services and make online transactions more easily, quickly, and flexibly without having to come directly to the Sharia Pawnshop office (Nurlaila et al., 2023). In addition to providing convenience for customers, the use of this digital platform also expands the effectiveness of delivering information about the company's products and services so that it can increase marketing reach and strengthen interaction with the public as candidates and active customers (Sari & Fasa, 2023).

Use of the TRING! application is a form of digital service innovation that provides benefits for customers and Sharia Pawnshops. Through this application, various transaction activities can be carried out more easily and efficiently so that institutions are able to provide faster and more responsive services to customer needs. The ease of accessing services digitally also allows the transaction process to take place more simply and saves time, which can ultimately improve the quality of customer experience and create a higher level of comfort in utilizing Sharia Pawnshop services (Zumarnis et al., 2023; Sutrisno & Lazuardy, 2024).

Although digital transformation has grown rapidly in the Islamic finance sector, research examining digital marketing strategies in non-bank Islamic financial institutions, especially Sharia Pawnshops, is still relatively limited. Most of the previous studies focused more on the implementation of digital marketing in the Islamic banking sector, while discussions on similar strategies on Sharia Pawnshops have not been carried out much (Hidayat et al., 2020). In fact, Sharia Pawnshops have different product characteristics, service mechanisms, and customer segments from Islamic banking, so they require a marketing approach that is tailored to these characteristics. The novelty of this study lies in integrating the TRING!-based digital marketing strategy with the Technology Acceptance Model (TAM) to explain how perceived usefulness and perceived ease of use facilitate technology acceptance and contribute to improving service quality in Sharia Pawnshops.

On the basis of these various phenomena, this study aims to examine the application of marketing strategies through the TRING! and analyze its role in improving the quality of service received by customers. This study provides a more in-depth understanding of the implementation of digital marketing strategies in non-bank Islamic financial institutions, as well as the relationship between the use of digital technology as a marketing medium and efforts to improve service quality. This research has high relevance considering the growing behavior patterns of people who tend to use digital-based financial services as part of their daily activities.

2. Literature Review

2.1. TRING App-Based Marketing Strategy

A marketing strategy is a systematic approach to introducing products or services, expanding market reach, and building long-term customer relationships. For Islamic financial institutions, marketing must align with Islamic principles such as honesty (*sidq*), openness, fairness, and responsibility, making marketing not only a promotional tool but also an expression of Islamic business ethics and a means of strengthening customer trust (Aman, 2020).

Advances in digital technology have transformed marketing strategies in the financial services sector by integrating conventional approaches with digital platforms to improve communication, expand service reach, and provide faster, more efficient, and accessible services. Digital marketing has consequently shifted from relying primarily on face-to-face interaction toward utilizing digital media for information delivery, product promotion, and service provision (Nabilla & Tuasela, 2021). This transformation also integrates marketing with service delivery, as customers increasingly expect not only product information but also convenient access and positive service experiences. Thus, customer experience becomes an important factor in supporting marketing effectiveness and long-term customer relationships (Wijaya, 2019; Qashmal et al., 2024).

In practice, Sharia Pawnshops has implemented the TRING! application as an integration of digital marketing and technology-based services. The application enables customers to access services and transactions online while serving as an effective medium for delivering product and service information more widely and efficiently (Aman, 2020). Its implementation increases flexibility, transaction efficiency, and responsiveness to customer needs. Therefore, TRING! functions not only as a promotional medium but also as a digital service innovation that supports improved service quality and customer experience.

2.2. The Effect on Customer Satisfaction

Customer satisfaction is a key indicator of the success of digital-based services in financial institutions (Saputra & Etika, 2024). At Sharia Pawnshops, the implementation of TRING! contributes to improving customer satisfaction by enhancing service quality, transaction efficiency, convenience, and accessibility. Based on interviews and observations, most customers stated that TRING! facilitates transactions, making them faster, more practical, and more efficient than conventional services. Customer satisfaction is achieved when service performance meets or exceeds customer expectations (Ilmi et al., 2020). In this context, TRING! accommodates customer needs through convenient, fast, and efficient digital services. Its diverse and user-friendly features, including pawn payments, gold purchases, gold savings, balance transfers, and access to Pegadaian product information, enable customers to fulfill various transaction needs through an integrated platform (Fahira et al., 2022). The ease of use and benefits perceived by customers are important factors supporting satisfaction. Previous research demonstrates that transaction convenience and digital service quality positively influence the use of TRING! and customer satisfaction (Adite & Pancawati, 2026). Customers can conduct transactions anytime and anywhere without visiting the branch, creating a more flexible, practical, and efficient service experience (Fatikah & Albanna, 2022).

However, digital transformation still faces challenges, particularly among elderly customers and those with limited digital literacy (Rilantiana & Nugraheni, 2023). Login failures, limited understanding of application features, and difficulties in conducting online transactions may reduce the effectiveness of TRING!. Therefore, Sharia Pawnshops should strengthen digital literacy through customer socialization, application usage guides, digital assistance at branch offices, assistance for elderly customers, and tutorial videos through social media. Continuous application development is also necessary through a simpler and more intuitive interface, stronger data and transaction security, and improved system performance to minimize technical problems. Thus, TRING! positively contributes to customer satisfaction through greater convenience, time efficiency, service accessibility, and trust. However, its effectiveness depends not only on technological implementation but also on continuous digital education and sustainable system improvement.

2.3. Technology Acceptance Model and Quality of Service

The Technology Acceptance Model (TAM) is a theoretical framework for explaining technology acceptance and use, primarily through perceived usefulness and perceived ease of use, which shape users' attitudes and intentions toward technology adoption (Zuhaira & Alijoyo, 2024). Perceived usefulness refers to the belief that technology provides tangible benefits, such as improving effectiveness, accelerating processes, and increasing efficiency, while perceived ease of use reflects the belief that technology can be operated without excessive effort or complexity. Both constructs influence users' decisions to accept, adopt, and continuously use technology (Andhika et al., 2023; Umaroh & Mahfuzh, 2025).

In the context of the TRING! application, technology acceptance is an important factor determining the success of digital service implementation at Sharia Pawnshops. Customers are more likely to use TRING! when they perceive that it provides meaningful benefits and is easy to operate for fulfilling their transaction needs. Conversely, perceived complexity or limited benefits may reduce acceptance and usage intensity. Therefore, successful technology implementation depends not only on feature completeness but also on customers' perceptions of its usefulness and ease of use (Nurlaila et al., 2023; Trisanti, 2024).

High technology acceptance can further contribute to perceived service quality. In digital financial services, service quality extends beyond direct interactions with employees to include the performance and accessibility of technological systems. Applications that are accessible, responsive, fast, and reliable can create more positive customer experiences (Nizwar et al., 2024; Shrestha et al., 2025). Thus, TAM provides an appropriate theoretical framework for analyzing how customer acceptance and use of TRING! support effective, efficient, and customer-oriented Sharia Pawnshop services while strengthening digital marketing effectiveness (Fianto et al., 2021).

3. Methods

This research applies a qualitative approach with a descriptive research type to gain a comprehensive understanding of TRING! and its role in improving service quality at Pegadaian Syariah CPS A. Yani Jember. The qualitative approach was selected because it provides an in-depth understanding of field phenomena, including the meanings, experiences, and practices of parties involved in implementing the

TRING! application (Sugiyono, 2020). The research was conducted at Pegadaian Syariah CPS A. Yani Jember because its activities are relevant to the research focus, particularly the implementation of TRING!-based marketing strategies to support service quality. The informants consisted of product managers, marketing, sales officers, and customer service, who were purposively selected based on their involvement in marketing strategies, TRING! utilization, and customer service processes.

Data were collected through observation, in-depth interviews, and documentation. Observation was conducted to obtain a direct understanding of service processes and TRING! implementation in operational activities. In-depth interviews explored information regarding marketing strategies, TRING! utilization, and its implications for service quality, while documentation complemented the data through relevant documents, archives, reports, and other written sources (Moleong, 2023).

Data analysis followed the interactive model of Miles and Huberman, consisting of data reduction, data presentation, and conclusion drawing and verification. The analysis was conducted continuously throughout the research process to develop a comprehensive understanding of the phenomenon. To ensure trustworthiness, credibility was established through source triangulation by comparing information from different informants and confirming it against relevant documents. Dependability was strengthened by maintaining a systematic record of the research procedures, including data collection, analysis, and interpretation processes, so that the research process could be consistently traced. Confirmability was ensured by grounding interpretations in interview findings, observations, and documentary evidence rather than researcher assumptions. These procedures were applied to ensure that the findings were credible, consistent, and supported by the collected empirical evidence.

4. Results

4.1. TRING!-Based Marketing Strategy Implementation

The results show that the TRING!-based marketing strategy at Pegadaian Syariah CPS A. Yani Jember contributes significantly to improving customer service quality. The strategy is not limited to product promotion but is integrated into the service process to improve effectiveness. Its implementation involves product managers, marketing, sales officers, and customer service, with each role supporting the optimization of TRING! as a digital service medium (Nurlaila et al., 2023).

Table 1. TRING!-Based Marketing Strategies and Service Quality

Internal Role	Form of Implementation	Impact on Services
Product Manager	Management and development of TRING! features according to service requirements	Improves feature suitability to customer needs
Marketing	Delivery of product information and socialization of TRING! use	Increases awareness and interest in using the application
Sales Officer	Direct customer approach and introduction of digital services	Increases trust and service usage
Customer Service	Assistance in application use during transactions	Improves service convenience and smoothness

Table 1 demonstrates that the TRING!-based marketing strategy is implemented through coordinated roles within Pegadaian Syariah. The Product Manager is responsible for managing and developing application features according to service requirements, ensuring that the available features remain relevant to customer needs. The marketing function focuses on delivering product information and providing socialization regarding the use of TRING!, thereby increasing customer awareness and interest in adopting digital services. Meanwhile, Sales Officers apply a direct approach to customers by introducing digital services and encouraging their use. This approach contributes to building customer trust, particularly among customers who may still be unfamiliar with digital-based services. Customer Service plays a complementary role by assisting customers in using the application during transactions. Such assistance helps customers understand the application and complete transactions more comfortably and smoothly (Andhika et al., 2023).

The findings presented in Table 1 indicate that the marketing strategy is not limited to promotional activities but involves an integrated process of technology introduction, customer education, and service assistance. Each internal role contributes to a different stage of customer adoption, from ensuring the suitability of application features and increasing awareness to building trust and providing direct assistance. This finding is consistent with Ascarya and Rahmawati (2023), who emphasized that the digitalization of non-bank Islamic financial institutions in Indonesia creates opportunities to improve service delivery while also requiring institutions to address challenges related to technology adoption and customer readiness. In this context, the coordinated roles identified in Table 1 demonstrate how internal institutional support can facilitate the adoption of digital services. The impacts identified in the table further indicate that the strategy contributes to improving service quality through greater convenience, smoother transactions, increased service usage, and better alignment between digital features and customer needs. Thus, effective implementation of application-based marketing requires coordination among internal functions rather than relying on a single marketing unit. This coordination enables digital services to be introduced, understood, and utilized more effectively by customers while supporting the improvement of overall service quality.

4.2. Application-Based Marketing Strategy and Service Quality

The results of the study show that the implementation of the marketing strategy based on the TRING! at Pegadaian Syariah CPS A. Yani Jember is not only oriented to product and service promotion activities, but also plays a role in shaping customer perception, experience, and acceptance of digital services. This strategy is realized through various approaches, such as providing education, direct communication, and assistance in the use of applications which are carried out in stages according to the level of customer understanding (Nurlaila et al., 2023; Rezeki et al., 2023). This approach reflects that the implementation of marketing strategies focuses more on the process of adaptation and customer empowerment than the implementation of coercive strategies.

The findings of this study are in line with the TAM developed by Davis (1989), which explains that a person's acceptance of a technology is influenced by two main constructs, namely the perception of ease of use (perceived ease of use) and perception of usefulness (perceived usefulness). In this study, the two constructs were formed through the experience of customers in utilizing the TRING! application, both through the ease of operating the application and the benefits obtained while using digital services.

Based on this conceptual model in Figure 1, the TRING! is the initial factor that plays a role in shaping customer perception of technology. Perception of ease of use (perceived ease of use) is built through the implementation of a simple communication strategy, providing education, and direct assistance to customers, so that the application is perceived to be easy to understand and operate. Meanwhile, the perception of usefulness (perceived usefulness) developed from the real experience gained by customers while using the application, such as ease of accessing services, time efficiency, and flexibility in making various transactions without having to visit Pegadaian Syariah outlets directly (Davis, 1989).

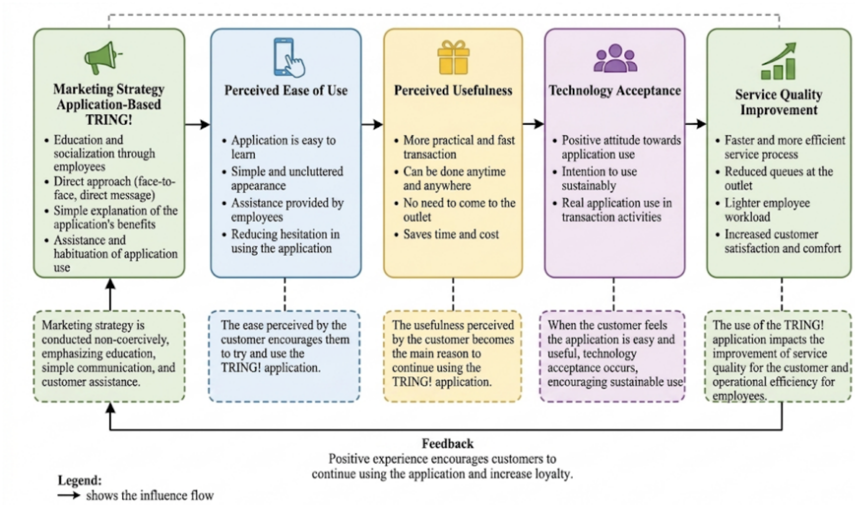

Figure 1. Conceptual Model of Application-Based Marketing Strategy and Service

Based on the TAM, customer acceptance of TRING! is influenced by perceived usefulness and perceived ease of use. Customers who perceive tangible benefits, such as easier service access, faster transactions, and greater efficiency, tend to show stronger acceptance and utilization of the application (Umaroh & Mahfuzh, 2025). This indicates that perceived usefulness is an important factor in encouraging digital-service adoption. Perceived ease of use also influences customer comfort and willingness to use TRING!. An application with an understandable interface, simple operation, and uncomplicated procedures can encourage more intensive utilization. Thus, usefulness and ease of use work together in shaping customer technology acceptance.

Technology acceptance subsequently contributes to service quality. Through TRING!, customers can conduct transactions more quickly, practically, and flexibly without directly visiting Pegadaian Syariah outlets. However, differences in digital literacy remain a challenge, particularly for customers requiring assistance. Therefore, Customer Service and other internal elements remain important in providing education, guidance, and technical support. The findings indicate that TRING!'s effectiveness depends not only on the technology itself but also on continuous customer assistance throughout the adoption process (Rilantiana & Nugraheni, 2023).

These two perceptions further contribute to shaping the acceptance of technology by customers, which is shown through the development of positive attitudes towards the use of applications and the increasing tendency to utilize digital services in a sustainable manner. The level of acceptance of this technology has direct implications for improving service quality, which is reflected in the faster service process, reduced waiting time or queues, and increased comfort felt by customers while using the service. In addition, the use of the TRING application also supports the improvement of the operational efficiency of Sharia Pawnshops, so that the service process can be carried out more effectively, optimally, and oriented to customer needs (Fianto et al., 2021).

The conceptual model also shows the existence of a feedback mechanism, which is when the positive experience obtained by customers while using the TRING! encourages the desire to continue to utilize digital services in a sustainable manner while strengthening loyalty to Sharia Pawnshops. These positive experiences ultimately form a mutually reinforcing cycle between technology acceptance, application usage intensity, and service quality improvement. Thus, the findings of this study not only strengthen the relevance of the TAM as a theoretical foundation in explaining technology acceptance, but also show that digital-based marketing strategies have a strategic role in shaping the perception and acceptance of technology by customers (Rahma & Sofyani, 2024). This process further has significant implications for improving the overall quality of service at Pegadaian Syariah CPS A. Yani Jember.

5. Discussion

The findings indicate that the TRING!-based marketing strategy extends beyond product promotion by integrating digital technology into customer service delivery. The coordinated roles of product managers, marketing, sales officers, and customer service demonstrate that digital marketing effectiveness depends on the integration of promotional activities, customer education, and service assistance. This finding is consistent with Nurlaila et al. (2023), who emphasize the importance of adaptive marketing strategies in Islamic pawnshops. It also supports Hidayat et al. (2020), who found that digital marketing can expand the reach of Islamic financial services and strengthen customer engagement.

The findings further show that customer acceptance of TRING! is primarily reflected through perceived usefulness and perceived ease of use. Customers value the application because it facilitates access, accelerates transactions, and reduces the need to visit branches. This result is consistent with Davis's (1989) TAM, which identifies perceived usefulness and perceived ease of use as fundamental determinants of technology acceptance. It also supports Andhika et al. (2023), who found that TAM constructs significantly explain mobile banking acceptance in Indonesia. Similarly, Umaroh and Mahfuzh (2025) demonstrate that ease of use is an important factor in users' acceptance of digital payment technology.

The positive relationship between TRING! utilization and service quality is also supported by previous studies. Fianto et al. (2021) found that mobile banking service quality contributes to customer satisfaction in Indonesian Islamic banks, particularly through the accessibility and effectiveness of digital services. Fahira et al. (2022) similarly demonstrated that e-service quality positively influences e-satisfaction among Islamic banking customers. These findings reinforce the present study, where faster transactions, greater flexibility, reduced waiting time, and easier access were identified as important improvements associated with TRING!.

The findings regarding customer satisfaction are also consistent with Adite and Pancawati (2026), whose study specifically examined the TRING! application and found that transaction convenience and customer satisfaction are associated with its use. However, the present study adds a qualitative perspective by showing how these benefits are experienced in actual service interactions and supported by internal staff. This complements Alfarizi (2023), who found that digital service satisfaction is important for sustaining customer retention in Indonesian Islamic banking.

Nevertheless, the study identifies digital literacy as an important limitation. Elderly and less digitally literate customers may experience difficulties with login procedures, application features, and online transactions. This finding is consistent with Rilantiana and Nugraheni (2023), who highlight differences in elderly customers' perceptions and capabilities in using mobile banking. Therefore, technology adoption cannot rely solely on application functionality; continuous assistance, education, and system improvement remain necessary. The findings confirm that TRING! functions simultaneously as a digital marketing instrument and a service innovation. Its effectiveness emerges from the interaction between technology acceptance, customer support, and service quality. The study therefore extends previous research by demonstrating that successful digital transformation in Islamic pawnshops requires not only useful and easy-to-use technology but also organizational coordination and continuous customer assistance.

6. Conclusion

The implementation of TRING! is not limited to product and service promotion but is integrated into the service process through direct communication, digital media, customer education, and assistance. The findings show that perceived usefulness and perceived ease of use encourage technology acceptance, providing customers with easier access, faster transactions, greater time efficiency, and more flexible services. Consequently, TRING! contributes positively to service quality by reducing dependence on direct outlet services and improving the customer experience. This study reinforces the applicability of the TAM in explaining digital service adoption in Islamic pawnshops. The findings suggest that management should strengthen customer education and assistance while continuously improving the application's usability, accessibility, and reliability to optimize service quality.

This study is limited by its qualitative design and focus on a single Pegadaian Syariah branch, which limits the generalizability of the findings. The study also relies primarily on the experiences and perceptions of selected informants and does not quantitatively measure the strength of relationships between technology acceptance, TRING! usage, and service quality. Future research should therefore involve multiple branches and larger, more diverse customer groups to obtain broader perspectives. Quantitative or mixed-method approaches could also be employed to empirically test the relationships among perceived usefulness, perceived ease of use, technology acceptance, customer satisfaction, and service quality. Further studies could additionally examine digital literacy as a moderating factor in TRING! adoption.

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Data Disclosure Statement
The data that support the findings of this study are available from the corresponding author upon reasonable request.