

ABSTRACT

The Effectiveness of Using the Digital Pawnshop Application in Improving Service Quality at Pegadaian UPC Pacitan

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This study aims to determine the effectiveness of the use of a digital pawnshop application in improving service quality at the Pacitan UPC pawnshop. One of the key steps in this transformation is the launch of the Pegadaian Digital Service (PDS) application. Pegadaian has begun transforming the company into a more competitive and change-adaptive financial institution through the G5Star strategy. This study employed qualitative methods, conducted through field data collection and interviews. The research subjects were UPC Pacitan pawnshop employees. Data analysis techniques used the Miles and Huberman model, which states that activities in qualitative data analysis are carried out interactively and continuously until completion. The results indicate that the use of the Pegadaian application at the Pacitan Branch Service Unit (UPC) has been quite effective since its implementation in mid-2021. This application has replaced many manual service processes, such as transaction recording, installment payments, and financial reporting. The use of the Pegadaian application has been proven to have a positive impact on improving the quality of service received by customers. Services have become faster, more accurate, and more convenient, as customers can access various service features independently without having to visit the office.

Keywords: Effectiveness, pawnshop application and service quality