



The Effectiveness of Using The Application of Pegadaian Digital Service to Easy Customer Transaction at Pegadaian Cirebon Branch

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ABSTRACT

The Pegadaian Digital Service application is a Pegadaian digital service in the form of a mobile-based application that can provide Pegadaian product services to make it easier for customers to make transactions anytime and anywhere. However, there are still many customers who carry out conventional transactions. This is the background for researchers to choose the title "Effectiveness of Using the Pawnshop Digital Service Application in Making Transactions Easier for Customers at the Cirebon Branch of Pawnshops." The purpose of this study is to determine the effectiveness of users transacting through the Pegadaian Digital Service application. This research uses descriptive qualitative method. The researcher used one key informant and four supporting informants. This study uses the theory of effectiveness measures by Campbell JP (1989: 121) in Starawaji (2009) to be a guide in research. The results of the study can be concluded that judging from the success of the program, the success of the target, satisfaction with the program, the level of input and output, the achievement of overall goals is not optimal. And the data collection used by the researcher is a literature study and using field studies, namely observations and interviews.

INTRODUCTION

Development is a process of change that takes place consciously, planned, and sustainably with the main goal of improving the welfare of human life or the people of a nation. In Law No. 25 of 2004 concerning the National Development Planning System which is the legal umbrella for the implementation of development planning in order to ensure the achievement of state goals, which is used as a direction in the National Development Planning System. According to the law, the development plan consists of a Development Plan consisting of a Long-Term Development Plan (RPJP), a Medium-Term Development Plan (RPJM), and a Government Work Plan (RKP). This development plan contains development policy directions that are used as a reference for the implementation of development in all regions of Indonesia. In this regard, the regions will draw up regional long-term development plans as well as regional medium-term development plans that refer to the national long-term development plan and the national medium-term development plan and make development programs and main activities to be implemented through the government work plan prepared by the government. Ministry or Institution.

In the process of national development, Indonesia is a country in the form of a republic and constitutionally has a long-term goal to be realized, namely realizing the welfare of a just and prosperous

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society, the state has an obligation to fulfill the needs of every citizen in every aspect of life through public services carried out by several public service providers. . Public services have an important role in improving people's welfare, the better public services provided to the community will be directly proportional to the level of community welfare.

Technological developments in the era of globalization are increasingly growing and have a very broad impact. This is also felt in the business world of non-bank financial institutions, which play an important role in improving the quality and services so that they are not eroded by the increasingly rapid development of the digitalization era, for example in applications used by companies, many application programs have emerged that provide features in lending to creditors. Therefore, the Pegadaian at the Cirebon Branch innovates to make applications so that they can keep up with the development of an increasingly modern era.

The pawnshop application itself is called the Pegadaian Digital Service (PDS) Application, which offers convenience for customers starting from opening a gold savings book or depositing gold at Pegadaian, where those who use the application have a loan distribution system that is practical, fast and doesn't take a long time to make payments. borrowers and customers can check payment bills or check other bills, no need to come to the outlet, just through the application, then pay according to the bank that has been determined by Pegadaian. This application has just been launched since January 2017. Many of the public do not know how the service procedure for transacting gold savings is on the Pegadaian Digital Service application for gold investment or buying gold bars with the method of saving or buying gold on a long-term investment basis carried out at Pegadaian. Because usually many customers make direct savings transactions and come to Pegadaian outlets, save and purchase gold directly and have not used the new application launched by Pegadaian at the Cirebon Branch.

Pegadaian services in the process of submitting a pawn, currently have developed following technological developments, where the service system has used modern services, namely the existence of the Pegadaian Digital Service (PDS) application to make it easier for customers to transact, so that the service process becomes effective.

According to Caster I. Bernard in (Mutiarin, Dyah 2014: 96), suggests that effectiveness is the achievement of mutually agreed goals (Bernard, 1992: 207). This theory explains that

1. Effectiveness is one of the achievements to be achieved by an organization in order to satisfy the community in accordance with the goals set.
2. Tingkat efektivitas dapat diukur dengan membandingkan antara rencana dan target yang telah di tentukan dengan hasil yang dicapai, apabila usaha atau hasil pekerjaan yang dilakukan tidak tercapai sesuai dengan rencana, maka hasil itu dikatakan tidak efektif.

Berdasarkan pengamatan penulis adanya permasalahan pada efektivitas aplikasi penggunaan aplikasi pegadaian digital service di pegadaian cabang cirebon. Permasalahan tersebut diantaranya :

1. Masih banyaknya nasabah yang melakukan bertransaksi secara manual.
2. Masih sedikitnya nasabah bertransaksi melalui aplikasi pegadaian digital service, dari permasalahan tersebut dapat dilihat bahwa sasaran terhadap penggunaan aplikasi pegadaian digital service belum optimal.

METHOD

According to (Moleong, 2016:11) This research uses descriptive qualitative methods, namely the data collected in the form of words, pictures and not numbers. This study uses data from interview scripts, observations, photos, notes or memos and others. According to Denzin and Lincoln 1987 in (Moleong, 2016: 5) stated that qualitative research is research that uses a natural setting, with the intention of interpreting phenomena that occur and is carried out by involving existing methods. According to William 1995 in (Moleong, 2016:5) states that data collection is in a scientific setting, using natural methods, and is carried out by people or researchers who are naturally interested.

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Researchers in qualitative research determine informants. Informants are people who provide data related to the problems studied. Informants who are the main data sources in qualitative research.

The informant selection technique used in this research is purposive sampling, in which the determination of informants is in accordance with certain considerations, and based on research needs. The details used in this study are as follows:

1. Key informants (key informants), namely informants who know in depth the problems being studied. In the research, key informants went through the head of the Cirebon pawnshop branch office.
2. Supporting informants, namely informants who are determined on the basis of having knowledge and often relate both formally and informally with key informants. In this research, key informants go through the estimator and customers who carry out transactions at the Cirebon branch pawnshop.

Qualitative data collection techniques consist of:

- 1) Study of literature/literature, namely the technique of collecting data from written sources, namely from books, monographs, newspapers, internet, and other written sources. This literature study can be done by collecting data from libraries in the form of books, documents, and so on to be used as references in the preparation of research.
- 2) Field Study
 - a. Observation, namely data collection by conducting direct observations at the research site. Observations in qualitative research are carried out with in-depth observations.
 - b. Interviews, namely data collection by holding questions and answers with informants. Interviews conducted in qualitative research are guided/structured interviews conducted in depth (depth interviews). The depth of this interview is very important in qualitative research because it will obtain data or information that is truly complete, so that researchers can conduct a sharp and in-depth analysis.
 - c. Documentation, namely collecting data in the form of photos, films, and recordings.

One technique to obtain valid data in qualitative research is to use the triangulation technique. Triangulation is a technique for checking the validity of data that utilizes other sources (Moleong, 2016:330). Outside the data for the purposes of checking or comparison of the data.

According to (Bogdan and Biklen, 1982) data analysis in qualitative research is an effort made by working with the top, organizing data, sorting it into manageable units, synthesizing it, looking for and finding patterns, finding what is important and what is learned, and decide what to tell others.

According to Richard M. Steers, effectiveness comes from being effective, ie a job is said to be effective if a job can produce one unit of output (output). A job is said to be effective if something can be completed on time, according to a predetermined plan. According to Sedarmayanti in Rahayu, Amy YS and Vishu Juwono (2019:260) said that effectiveness is a description of the level of success or excellence in achieving the goals that have been set. According to Soewarno in Mutiarin, Dyah (2014: 95-96) says that effectiveness is a measurement in the sense of achieving previously found goals. The same opinion was also expressed by Caster I. According to Handoko (1992) in Mutiarin, Dyah (2014: 96) says that effectiveness is the ability to choose the right goals or the right equipment to achieve the goals that have been determined. According to Gibson (2000:28) in Donni Juni Priansa Agus Garnida (2013:11) states effectiveness is the context of organizational behavior which is the relationship between production, quality, efficiency, flexibility, satisfaction, excellence and development.

Based on the description of the definition of effectiveness above, the researcher can conclude that effectiveness is a very important concept because it is able to provide an overview of the success of an organization in achieving its goals. Effectiveness also shows the level of achievement of goals and objectives.

The application system package is a tool to simplify and speed up the work process and is not a burden for its employees. An application program is a ready-to-use program or program designed to perform a

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function for another user or application. Applications are also defined as the use or application of a concept that is the subject of discussion or as a computer program created to assist humans in carrying out certain tasks. Software applications designed for the use of specialized practitioners, this broad classification can be divided into 2 (two), namely:

- a. Specialist software applications, programs with integrated documentation designed to perform specific tasks.
- b. Packaged application, a program with bundled documentation designed for a specific type of problem.

Pegadaian digital service is a digital pawnshop service in the form of a web or mobile-based application that can provide pawnshop product services to the public to help carry out pawn transactions and various transactions or pawnshop feature products such as gold savings, payments, other financing via smartphones.

RESULTS AND DISCUSSION

The Effectiveness of Using the Pawnshop Digital Service Application in Making Transactions Easier for Customers at the Cirebon Branch Pawnshop

1. Program Success
The success of the program is that the effectiveness of the program can be carried out with operational capabilities in carrying out work programs that are in accordance with predetermined objectives. The success of the program can be seen from the process and mechanism of an activity carried out in the field. It can be seen from the level of success of the program in achieving the goals that have been set previously.
2. Goal Success
In the success of the effectiveness target, it can be viewed from the point of view of achieving goals by focusing on the aspect of output, meaning that effectiveness can be measured by how far the level of output in the policies and procedures of the organization to achieve the goals that have been set.
Success is measured in the form of achievement of assessment standards in carrying out activities for an organization which is a measure of assessing the degree of organizational effectiveness in achieving goals. That with the existence of a digital service pawnshop application program, the target is to make it easier for customers to transact in an effective and time efficient manner.
3. Satisfaction with Program
Satisfaction is an effectiveness criterion that refers to the success of the program in meeting user needs. Satisfaction is felt by users with the quality of the product or service produced. The higher the quality of the products and services provided, the higher the satisfaction felt by users, which can lead to benefits for the institution.
4. Input and Output Level
On the effectiveness of the level of input and output can be seen from the comparison between the input (input) with the output (output). If the output is greater than the output, it can be said to be inefficient. This is associated with the existence of a digital service pawnshop application program, there are still many customers who make transactions directly to their outlets instead of using the application. It can be seen that customers who transact directly are said to be efficient, but users of the digital service pawnshop application are said to be inefficient.
5. Overall Goal Achievement
The extent to which the organization carries out its duties to achieve its goals. In this case it is a general assessment of organizational effectiveness. So that the effectiveness of the program can be carried out with operational capabilities in carrying out work programs that are in accordance with predetermined goals, comprehensively, effectiveness can be interpreted as the level of ability of the main tasks or to achieve predetermined targets.

Supporting Factors in the Effective Use of the Pawnshop Digital Service Application in Making Transactions Easier for Customers at the Cirebon Branch of Pawnshops

- 1) The existence of the Pawnshop Digital Service application

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- 2) The advancement of technology and the internet

Factors that hinder the Effectiveness of Using the Pawnshop Digital Service Application in Making Transactions Easy for Customers at the Cirebon Branch of Pawnshops

- 1) Nasabag does not maximize communication tools in downloading the Pegadaian Digital Service application.
- 2) Lack of customer insight regarding the use of the Pegadaian Digital Service application.

Efforts made in dealing with the Effectiveness of Using the Pawnshop Digital Service Application to Facilitate Customer Transactions at the Cirebon Branch of Pawnshops

- 1) Directing customers in using the Pegadaian Digital Service application.
- 2) Urge customers on android mobile users to download the Pegadaian Digital Service application.
- 3) Optimizing socialization to customers related to transactions through the Pegadaian Digital Service application.

CONCLUSIONS

Based on the discussion of research results on the effectiveness of using digital service pawnshop applications in making it easier for customers to transact at the Cirebon branch pawnshop. It can be concluded as follows:

1. In achieving the effectiveness of using digital service pawnshop applications in making it easier for customers to transact at the Cirebon branch pawnshop, several effectiveness measures are needed. This is to find out the extent to which the predetermined goals and objectives can be achieved. The dimensions that affect the effectiveness of using the digital service pawnshop application in making it easier for customers to transact at the Cirebon branch pawnshop are:
 - a. Program Success
In terms of the effectiveness of using the digital service pawnshop application in making it easier for customers to transact at the Cirebon branch pawnshop, the dimensions of the program's success in the digital service pawnshop application are basically good enough, but not optimal. The obstacle is that there are still improvements to the application from time to time.
 - b. Goal Success
In the effectiveness of the digital service pawnshop application, the dimensions of the success of the targets carried out by the Cirebon Branch Pawnshop, with the aim of making it easier for customers to make transactions are not optimal, because there are still many people who have not used the Pegadaian Digital Service application.
 - c. Satisfaction with Program
In the effectiveness of the digital service pawnshop application, the program satisfaction dimension felt by customers has not been achieved, because there are still customers who have not used the application and have not fulfilled the needs of customers transacting in pawn transactions.
 - d. Input and Output Level
In the effectiveness of the digital service pawnshop application, the dimensions of the input and output levels obtained by the Cirebon Branch Pawnshop are not optimal, because there are still many customers who transact directly to their outlets compared to using the application.
 - e. Overall Goal Achievement
In the dimension of Achievement of Overall Goals in the effectiveness of the digital service pawnshop application at the Cirebon Branch Pawnshop office, it is quite good, but not optimal. This is because there is still a need. However, socialization needs to be increased again so that customer interest will increase in using the digital service pawnshop application.
2. The factors that hinder the effectiveness of using digital pawnshop applications in making it easier for customers to transact at the Cirebon branch pawnshops include the community not maximizing Android-based smartphone communication tools in downloading digital pawnshop applications Lack of customer insight regarding the use of digital service pawnshop applications, agencies not maximizing socialization related to the delivery of information about applications to customers.

3. Supporting factors in the effectiveness of using digital service pawnshop applications in making it easier for customers to transact at the Cirebon branch pawnshop, namely, the existence of a digital service pawnshop application, the existence of technological advances and the internet.
4. Barriers to the effectiveness of using the digital service pawnshop application in making it easier for customers to transact at the Cirebon branch pawnshop, among others: a) customers are not maximizing Android-based smartphone communication tools in downloading digital service pawnshop applications. (b) Lack of public insight regarding the use of digital service pawnshop applications. (c) Agencies do not maximize socialization related to the delivery of information about digital pawn service applications to customers.
5. Efforts were made to overcome obstacles regarding the effectiveness of using digital service pawnshop applications in making it easier for customers to transact at the Cirebon branch pawnshop, namely, (a) Encouraging customers to use Android smartphones to download the digital service pawnshop application. (b) Directing customers in the procedures for using the digital service pawnshop application. (c) Optimizing socialization to customers regarding transactions using the digital service pawnshop application.

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