

Digital Innovation Strategy to Foster Customer Satisfaction Growth at Pegadaian Syariah: Strategi Inovasi Digital untuk Meningkatkan Kepuasan Pelanggan di Pegadaian Syariah

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General Background: In the digital era, financial institutions face increasing competition, prompting the need for service innovation. **Specific Background:** Pegadaian Syariah AR Hakim has adopted digital strategies to enhance service efficiency and customer engagement. **Knowledge Gap:** However, the extent to which digital innovation impacts customer satisfaction in sharia-based pawnshops remains underexplored. **Aims:** This study aims to analyze strategies to improve customer satisfaction through digital innovation at Pegadaian Syariah AR Hakim. **Results:** Using qualitative methods and SWOT analysis, the study identifies 20 alternative strategies derived from internal and external factor assessments, including SO, WO, ST, and WT strategies. **Novelty:** The study offers a comprehensive application of SWOT in a sharia financial context, integrating customer interviews, digital literacy initiatives, and personalized services. **Implications:** The findings highlight the importance of balancing digital service development with customer education and technical reliability. These insights can guide similar institutions in formulating adaptive digital strategies aligned with customer expectations and regulatory frameworks.

Highlight :

- Pegadaian Syariah AR Hakim uses digital innovation strategies (via mobile apps, data-driven personalization, etc.) to increase customer satisfaction.
- A SWOT analysis identified 20 strategic alternatives to address strengths, weaknesses, opportunities, and threats.
- The organization is in a growth-aggressive strategic position (Quadrant I), enabling it to pursue expansion and service development aggressively.

Keywords : Customer Satisfaction, Digital Innovation, SWOT Analysis, Sharia Pawnshop, Pegadaian Syariah

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INTRODUCTION

In the rapidly evolving digital era, digital marketing has become an unavoidable aspect for various types of businesses, including Islamic pawnshops (Sahara et al., 2024). Pegadaian is a credit institution based on pawn law, essentially providing financial assistance by securing the borrower's property handed over to Pegadaian. The funds can be returned when the borrower has repaid the debt along with the interest. Typically, the amount of the loan provided is around 80–89% of the estimated value of the pledged property. In this digitalization era, competition among banks and financial institutions is becoming increasingly intense, particularly in providing services, products, and value-added solutions to meet customer needs (Thufaillah et al., 2023).

In the context of strategic management, the use of digital innovation at Pegadaian Syariah Ar Hakim can be analyzed using Porter's Five Forces framework. Digitalization enables the company to reduce customer bargaining power by offering faster, more transparent, and convenient services through mobile applications, making it harder for customers to switch to competitors. Moreover, digital innovation creates a strong competitive advantage through service differentiation, such as sharia financing simulation features and mobile-based payments that simplify transactions. Referring to Christensen's concept of disruptive innovation, this strategy enables Pegadaian Syariah to adapt to market changes and the increasing demand for efficient, technology-based services. Thus, digitalization has shifted from being an operational support tool to becoming an essential part of the company's core strategy for achieving customer satisfaction and sustainable growth.

The increasingly competitive pawnshop industry requires companies to design effective marketing strategies to maintain their competitive edge. Understanding customer preferences and satisfaction is crucial in this regard. A good marketing strategy must be aligned with customer expectations, while continuous innovation in digital services and financial technology is essential to remain relevant in the rapidly changing market (Azhari & Nawawi, 2024). Product quality also plays a central role in attracting customer interest and maintaining loyalty. The swift advancement of technology has not only transformed product design but also reshaped business processes, enabling companies to offer faster and more seamless services (Mingka, 2024; Arista et al., 2024).

The growing adoption of digital technology by customers, especially through the internet and smartphones, has opened new opportunities for businesses to expand their reach. Recognizing this trend, PT. Pegadaian launched the Pegadaian Digital Application, a real-time online platform that allows customers to perform transactions through their smartphones, just as they would at an outlet (Ilyas et al., 2022). However, the intense competition among financial institutions requires companies to consistently innovate and standardize their service quality. A clear service standard not only improves the customer experience but also strengthens trust and fosters long-term loyalty (Yani & Prasetyo, 2020).

Customer satisfaction is a critical determinant of a company's success, serving as the best defense

against competition. According to Saidah & Inayah (2023), customer satisfaction is the feeling a person experiences after comparing the perceived performance of a service or product with their expectations. Since satisfaction levels can change over time, companies must continually evaluate and enhance their services. Satisfied customers tend to repurchase and promote the company's offerings, while dissatisfied customers are likely to switch to competitors (Sucihati & Hidayati, 2023). High-quality products and services are therefore vital to ensuring customer satisfaction and building a strong competitive advantage (Julia & K, 2023; Asra et al., 2024).

Customer Satisfaction

Customer satisfaction reflects the perception of customers toward the value and quality of services they receive. It is a critical success factor because it influences loyalty, repeat purchases, and brand reputation. Satisfied customers are not only likely to return but also to recommend the company to others (Oktapiani & Anggraini, 2022; Azhari & Nawawi, 2024). Harjadi & Fitriani (2024) highlight several indicators of customer satisfaction:

1. Fulfillment of customer expectations.
2. Willingness to recommend the company to others.
3. Repeat purchases.
4. Service quality.

Additionally, customer satisfaction should be seen not only from post-purchase behavior but also from emotional experiences during the service process, including comfort, trust, and ease of access.

Digital Innovation

Digital innovation refers to the use of technology to create new solutions or enhance existing services, with the aim of increasing efficiency, reducing costs, and improving customer satisfaction. One example is the development of mobile applications that allow users to access services anytime and anywhere (Lubis et al., 2020). In the financial sector, digital services are designed to optimize the use of customer data, deliver quick and personalized services, and provide a secure and independent transaction environment (Nasir et al., 2022). At Pegadaian Syariah Ar Hakim, the Pegadaian Digital Application is a prime example of leveraging digital innovation to simplify customer interactions, minimize waiting times, and enhance overall service quality.

Sharia Pawnshop

Pegadaian is a financial institution that provides secured lending services, using assets such as gold, vehicles, electronic devices, and other valuables as collateral. Operating under the supervision of the Financial Services Authority (OJK) and the Directorate General of State Assets (DJKN), Pegadaian aims to offer accessible financial solutions while raising public awareness of the benefits of its services (Azhari & Nawawi, 2024). Sharia pawnshops, in particular, play a significant role in providing financing based on Islamic principles, ensuring that the lending process is free from interest (riba) and is conducted fairly (Dalimunthe et al., 2024).

Pegadaian was initially established to combat debt slavery and loan shark practices, offering integrated financial solutions to improve the welfare of lower-middle-class communities. As a non-bank financial institution, Pegadaian contributes to national development programs by providing accessible credit while adhering to ethical and sharia-compliant practices (Thufaillah et al., 2023).

METHOD

This research uses a qualitative approach by combining analysis techniques, namely SWOT analysis. The usefulness of the qualitative method in this research is to obtain deeper information and meaningful data (Moleong, 2018). The data source used in this research is a primary data source. According to Sugiyono, (2021) Primary data is data collected by researchers directly from the primary source. The primary data used is the results of interviews obtained from informants regarding the research topic as primary data. The data collection techniques used are observation, interviews, and documentation. Observation is a data collection technique carried out through systematic observation and recording of the investigated phenomena. An interview is a conversation or a dialogue with a specific purpose (Lathief et al., 2018). This interview was conducted with 6 informants, namely 1 branch head informant, 1 staff member, and 4 customer informants at the AR Hakim Sharia Pawnshop. Documentation serves as a complement to the use of observation and interview methods in this research (Lathief et al., 2018). Through documentation techniques, researchers collect data in the form of notes, photos, and video recordings that are relevant to the object being studied and that are found in the field. Data analysis in this study uses the Miles and Huberman model and SWOT analysis. Miles and Huberman in the book Sugiyono, (2021) is a data analysis that offers a general pattern of analysis by following an interactive model including data collection, data reduction, data presentation, conclusion drawing/verification. SWOT analysis is a classic strategic planning instrument (Kurniasih et al., 2021). This analysis is based on logic that can maximize strengths and opportunities, while simultaneously minimizing weaknesses and threats. This SWOT analysis technique is used for development direction for the future. Development strategy by comparing internal elements with external elements of the research area (Kurniasih et al., 2021).

Data were collected through in-depth interviews, observation, and documentation. Semi-structured interviews were conducted with informants selected using purposive sampling techniques, namely employees or managers directly involved in digital services, as well as active customers who use the Pegadaian application. These informants were selected because they have direct experience and insight into the quality of digital services. Some of the interview questions asked included, "How is your experience using Pegadaian Syariah's digital services?", "What are the main challenges you encounter when using Pegadaian's digital application?", and "What strategies need to be improved to increase customer satisfaction through digital services?". Data validity was maintained through triangulation of sources and methods, as well as member checking to ensure the interpretation of the results aligns with the informants' experiences.

IFAS EFAS	STRENGTHS (S)The strengths of the company's internal factors	WEAKNESS (W)The weakness of the company's internal factors
OPPORTUNITIES (O)External opportunity factors	STRATEGY S-OCreate a strategy that uses strengths to seize opportunities.	STRATEGY W-OCreate a strategy that leverages opportunities to overcome weaknesses.
TREATHS (T)External threats factors	STRATEGY S-TCreate a strategy that uses strengths to overcome threats.	STRATEGY W-TCreate a strategy that minimizes weaknesses and avoids threats.

Table 1. *Matrix SWOT*

Source: (Moleong, 2017).

The IFAS (Internal Factors Analysis Strategy) analysis aims to evaluate the internal factors of the company to understand its strengths and weaknesses. These factors are weighted based on their importance to the company's strategic position, on a scale of 0.0 (not important) to 1.0 (very important), and the total weight must equal 1.00. Furthermore, these factors are also rated to measure their impact, using a scale of 1 (weak) to 4 (very strong). The weighting score is calculated by multiplying the weight and rating of each factor. In EFAS (External Factors Analysis Strategy), the company analyzes external opportunities and threats using a similar method. Opportunity and threat factors are weighted based on their impact on the company's strategy, with the total weight also equal to 1.00.

RESULT AND DISCUSSION

Pegadaian is a credit institution based on pawn law, essentially providing financial assistance by securing the borrower's property handed over to the pawnshop. The funds can be returned when the borrower has repaid the debt along with the interest (Thufaillah et al., 2023).

Customer satisfaction is a part that relates to the creation of customer value. Because the creation of customer satisfaction means providing benefits to the company, among others, the relationship between the company and its customers becomes harmonious, providing a good foundation or the creation of customer satisfaction, and forming a word-of-mouth recommendation that is beneficial to the company, thereby generating interest from customers to buy or use the company's services (Sambodo Rio Sasongko, 2021).

Pegadaian Syariah AR Hakim provides marketing strategies to enhance customer satisfaction through the utilization of digital innovations. Based on the results of the interviews conducted, the strengths, weaknesses, opportunities, and threats can be identified as follows.

1. Strength (Strength):

a. Inclusive and Loyalty-Oriented Service.

"We strive to create customer loyalty by maintaining closeness without distinguishing between priority customers and regular customers. To ensure service quality, we regularly conduct satisfaction surveys, where customers can provide comments and ratings on the services of Pegadaian Syariah AR Hakim. Additionally, we actively reach out to customers through WhatsApp and other social media to provide information and enhance interaction regarding the available services." (Informant: Head of Pegadaian AR Hakim Branch)

b. Sustainable Digital Innovation.

"In an effort to enhance customer satisfaction through digital innovation, we at Pegadaian Syariah AR Hakim are implementing several sustainable and relevant strategic steps to meet customer needs, such as developing the Pegadaian Digital application to facilitate online transactions for customers. We collaborate with various financial platforms such as e-wallets and Islamic banking to make it easier for customers to make payments and other transactions." (Informant: SR).

c. Data-Driven Approach for More Personalized Services.

"And we also regularly conduct surveys both offline and online to improve customers' digital literacy related to Pegadaian Syariah services. We also use customer data to provide more personalized service recommendations, such as due date reminders, special promotions, or products that match customers' needs based on their transaction history." (Informant: SR).

d. Improvement of Customer Digital Literacy.

"Pegadaian actively educates customers about digital services through seminars, exhibition booths, webinars, and direct education programs so that customers can easily understand and use the applied technology." (Informant: SR).

e. The Ease and Convenience of Digital Transactions

"Transactions become easier and more practical with m-banking services, as payments can be made directly without having to go to the office." If you need to print a letter or pick up an item, the process is also faster. Additionally, obtaining information is now simpler, you can do it directly through WhatsApp without having to come to the office." (Informant: RA).

2. Weaknesses:

a. Limitations of Service Capacity at the Branch Office.

"In an effort to improve customer satisfaction at Pegadaian Syariah AR Hakim, we strive to provide the best service possible." We target a service duration of around 10 minutes per customer so that they can experience the speed and efficiency of services at the branch office. However, the challenge we often face is the high number of customers that come, which sometimes overwhelms us. However, we continue to strive to provide optimal service for customer satisfaction." (Informant: Head of the AR Hakim Pawnshop Branch).

b. Technical Issues with the Application.

"The main obstacle I encounter comes from the application, which sometimes experiences errors." Sometimes the data is not input correctly or there are errors in the system. Additionally, when trying to log in, there is often a request for an update, even though it is actually unnecessary." (Informant: RA).

c. Unstable System Performance.

"One of the obstacles I encounter in accessing digital services at Pegadaian Syariah AR Hakim is that sometimes the application experiences disruptions or long loading times, especially when I want to make a transaction during peak hours." In addition, there are several features that I think still need improvement to be more user-friendly, especially for users who are not yet accustomed to digital services. However, overall, this service is very helpful, and I hope that in the future the system can be more stable and responsive." (Informant: GD)

d. Challenges in the Digital Verification and Transaction Process.

"I experienced issues with an internet connection that is not always stable, making it difficult to access the Pegadaian Digital application at times. Additionally, there are several verification steps that are quite confusing for me, especially when I first used the application." I also encountered issues when making payments through e-wallet, where the transaction failed but the balance was already deducted. (Informant: SA).

e. Lack of Socialization and Education for Less Tech-Savvy Customers.

"The main obstacle I face is the lack of initial understanding in using this digital service." As a user who is not very familiar with technology, I need time to understand how the application works and its features. Additionally, I feel that information about using these digital services is still not well disseminated to senior customers" (Informant: AY).

1. Opportunities:

a. Improvement of Ease and Efficiency of Digital Services.

"We continuously update the features in the information system, including the redemption, extension, installment, and additional pledge menus that are already integrated into the Pegadaian Syariah digital application. The ease of transactions for customers is our top priority, so various services such as financing applications, pledge bookings, and installment and additional pledge transactions can now be done directly through the application." In addition, we also continue to educate customers so they can optimally utilize this application for ease of transactions." (Informant: Head of Pegadaian Branch AR Hakim).

b. Development of Digital Innovations in Accordance with OJK Regulations.

"The development of digital innovations at Pegadaian Syariah AR Hakim always follows the regulations and technological advancements set by OJK. Every year, we continuously update the Pegadaian Digital application by adding various new features, such as gold deposit services, to enhance the convenience and comfort of our customers in transactions." (Informant: SR).

c. Improvement of Security and 24/7 Customer Service.

"The digital innovations we implement at Pegadaian Syariah AR Hakim aim to increase work efficiency while ensuring customer satisfaction, such as with the Pegadaian Digital application, where customers can conduct various transactions independently without having to visit the branch office. Additionally, with transaction security technology, customer transactions are more secure." In addition, a stable digital system reduces the risk of data entry errors. And we provide a chatbot and online customer service that operates 24/7 to quickly answer customer questions." (Informant: SR).

d. Reduction of Dependence on Manual Services.

"While using the digital services, I find it much easier and more practical. The access is also very easy, especially when wanting to input data or make transactions. The data input process is not complicated, it only requires a little information, and after that, it can be printed automatically. I no longer need to fill out forms manually. In addition, I rarely need to come to the office in person, unless there is something that really needs to be asked. "Even for consultations, I can do it online, so everything is more efficient." (Informant: RA).

e. Increased Adaptation and Customer Satisfaction with Digital Services.

"Although there were initial challenges in using digital services, education and assistance from staff have helped customers better understand and feel comfortable using the Pegadaian Digital application, which ultimately increases satisfaction and the potential for customer loyalty." (Informant: GD).

4. Threats:

a. Decrease in Direct Interaction with Employees.

"The digital services of Pegadaian Syariah AR Hakim indeed make it very easy for me to conduct transactions, such as making payments through mobile banking without having to come to the office." This certainly saves a lot of time and transportation costs, making transactions more practical and efficient. However, with the increasing number of transactions conducted online, I am concerned that customer visits to branch offices will decrease, which could reduce direct interaction with employees. "If not balanced with the right service strategies, this could impact the role of employees and the overall service experience." (Informant: RA).

b. Digital Divide Among Customers.

"I feel that the digital services of Pegadaian Syariah AR Hakim make it very easy for me to transact, such as making installment payments, checking balances, and buying gold savings anytime without having to go directly to the branch office. This is very helpful, especially for me who has a busy work schedule, so I no longer have to queue for a long time at the office." However, I also realize that not all customers have the same ease of access to these digital services.

Some customers, especially those who are less familiar with technology, still have difficulty operating the application, requiring further assistance to optimally utilize this service." (Informant: GD).

a. Dependence on a Digital System Prone to Disruptions.

"In my opinion, the digital services at Pegadaian Syariah AR Hakim are quite good in meeting customer needs, especially for those who are accustomed to using technology. I can conduct transactions anytime without being bound by office hours, and this makes it very easy for me to manage my finances. However, sometimes I encounter technical issues such as a slow system or an application that cannot be accessed during system maintenance. Nevertheless, I still find this service very helpful, and I hope there will be improvements in system stability in the future." (Informant: SA).

b. Potential Risks to Data Security and Privacy.

"The more transactions are conducted online, I worry that customer visits to branch offices will decrease, which could reduce direct interaction with employees." (Informant: RA).

c. Dependence on Technology Infrastructure and Internet Connection

"In my opinion, the digital services at Pegadaian Syariah AR Hakim are quite good in meeting customer needs, especially for those who are accustomed to using technology. I can conduct transactions anytime without being bound by office hours, and this makes it very easy for me to manage my finances. However, sometimes I encounter technical issues such as a slow system or an application that cannot be accessed during system maintenance. Nevertheless, I still find this service very helpful, and I hope there will be improvements in system stability in the future." (Informant: AY).

Pegadaian Syariah AR Hakim has leveraged digital innovation to enhance customer satisfaction, with several aspects that constitute strengths, weaknesses, opportunities, and challenges. The strengths lie in inclusive and loyalty-oriented service, sustainable digital innovation, a data-driven approach for more personalized services, improved digital literacy among customers, and the ease and convenience of digital transactions. However, there are some weaknesses such as limited service capacity at branch offices, technical disruptions in the application, unstable system performance, challenges in the verification and digital transaction processes, and a lack of socialization and education for less tech-savvy customers. The existing opportunities include the improvement of ease and efficiency of digital services, the development of digital innovations in accordance with OJK regulations, the enhancement of security and 24/7 customer service, and the reduction of dependence on manual services. On the other hand, the challenges faced include the decrease in direct interaction with employees, the digital divide among customers, dependence on digital systems that are prone to disruptions, potential data security and privacy risks, and dependence on technology infrastructure and internet connectivity. Overall, although the implemented digital services have already provided many benefits, there is still room for improvement to address the various existing challenges. The strategy implemented by Pegadaian Syariah AR Hakim aims to enhance customer satisfaction through the utilization of digital innovations and marketing approaches that align with customer needs and preferences. This strategy focuses on improving customer comfort, trust, and satisfaction by providing high-quality services, competitive product offerings, and the use of innovative digital technology. These marketing steps are crucial for attracting more new customers, retaining existing customers, and strengthening Pegadaian Syariah AR Hakim's position as one of the leading sharia financial institutions. Here is the IFAS and EFAS matrix table that has been analyzed to evaluate the implemented marketing strategy, covering strengths, weaknesses, opportunities, and threats.

No	Internal 's factor	Weight	Rating	S core	Comment
	Strengths	0 . 0-1 . 0	1-4	(weight x Rating)	
	services that are inclusive and loyalty-oriented	0.133	1.667	0.222	-

	Sustainable Digital Innovation	0.133	1.667	0.222	-
	Data-Driven Approach for More Personalized Services	0.133	1.667	0.222	-
	Improvement of Customer Digital Literacy	0.153	1.917	0.294	-
	Ease and Convenience of Digital Transactions	0.140	1.750	0.245	-
	Amount	0.693	8.667	1.206	
	Weakness	0 . 0-1,0	1-4	(weight x Rating)	Cooment
	Limited Service Capacity at Branch Offices	0.060	0.750	0.045	-
	Technical Issues with the Application	0.067	0.833	0.056	-
	System Performance that is Less Stable	0.053	0.667	0.036	-
	Challenges in the Digital Verification and Transaction Process	0.060	0.900	0.054	-
	Lack of Socialization and Education for Less Tech-Savvy Customers	0.067	0.833	0.056	-
	Amount	0.307	3.983	0.246	
Total IFAS Weighting Score (Strengths-Weaknesses)		1.000	12.650	1.451	

Table 2. Internal Factor Analysis Summary (IFAS) Matrix

Source: Data Processed by Researchers, 2023

No	External factor	Weight	Rating	S core	Comment
1	Opportunity	0 . 0-1 . 0	1-4	(weight x Rating)	
	Improvement of Ease and Efficiency of Digital Services	0.123	1.583	0.194	-
	Development of Digital Innovations in Accordance with OJK Regulations	0.129	1.667	0.215	-
	Enhancement of Security and 24/7 Customer Service	0.135	1.750	0.237	-
	Reduction of Dependence on Manual Services	0.142	1.833	0.260	-
	Increased Adaptation and Customer Satisfaction with Digital Services	0.155	2.000	0.310	-

	Amount	0.684	8.833	1.216	
2	Threats	0 . 0-1 . 0	1-4	(weight x Rating)	Comment
	Decrease in Direct Interaction with Employees	0.058	0.750	0.044	-
	Digital Divide Among Customers	0.071	0.917	0.065	-
	Dependence on Digital Systems Prone to Disruptions	0.065	0.833	0.054	-
	Potential Risks to Data Security and Privacy	0.065	0.833	0.054	-
	Dependence on Technology Infrastructure and Internet Connectivity	0.058	0.750	0.044	-
	Amount	0.316	4.083	0.260	
Total Score of EFAS Weighting (Opportunities-Threats)		1.000	12.917	1.476	

Table 3. *External Factor Analysis Summary (EFAS) Matrix*

Based on the IFAS calculation results, it shows that the internal factors have strengths with the highest weight value, namely 0.153 on the increase in customer digital literacy, and weaknesses such as technical disruptions in the application and the lack of socialization and education for less tech-savvy customers at 0.067. Furthermore, the EFAS calculation results indicate that the external factors on opportunities with the highest weight value are the increasing adaptation and satisfaction of customers with digital services at 0.155, and the threat of the digital divide among customers with the highest weight value at 0.071. Overall, the internal factor on strengths shows that responsiveness to customer complaints is more dominant compared to weaknesses such as difficulties in using technology and limited features in the application. SWOT analysis is based on the logic that can maximize strengths and opportunities, while simultaneously minimizing threats and weaknesses. SWOT analysis is divided into four main quadrants, each with different strategies for each quadrant (Hamar, 2023). This matrix can clearly illustrate how the opportunities and threats faced by the company can be aligned with its strengths and weaknesses. In this matrix, the SFAS (Strategy Factor Analysis Strategy) will be identified, which includes the position or standing and the strategies that need to be implemented. The matrix can produce 4 possible strategic alternatives known as SO strategy, ST strategy, WO strategy, and WT strategy, which are explained below (Rahmawati et al., 2022)

Quadrant I (SO): This position describes a strong and opportunistic organization. The recommended strategy is aggressive, meaning the business or organization is in prime and stable condition, making it very likely to continue expanding, increasing growth, and achieving maximum progress.

Quadrant II (ST): This position describes an organization that is strong but facing significant challenges. The recommended strategy is diversification, meaning the organization is in a stable condition but facing several heavy challenges, so it is expected that the organization's progress will encounter difficulties if it relies solely on the previous strategy.

Quadrant III (WO): This position describes an organization that is weak but has great potential. The recommended strategy is to change the strategy or turn around, meaning the organization is advised to change its previous strategy.

Quadrant IV (WT): This position describes an organization that is weak and facing significant challenges. The recommended strategy is a survival or defensive strategy, meaning the internal condition of the organization is in a dilemma.

If we refer to the results of the internal factor matrix analysis, the total score is 1.451, and the total score of the external factor matrix is 1.476. The next step is to determine the total score value of each factor:

$$\text{Strengths} - \text{Weaknesses} = 1.206 - 0.246 = 0.960$$

$$\text{Opportunities} - \text{Threats} = 1.216 - 0.260 = 0.956$$

Thus, the internal value obtained is 0.960, and the external value is 0.956. From the results of the factor identification, it can be illustrated in the following SWOT analysis diagram:

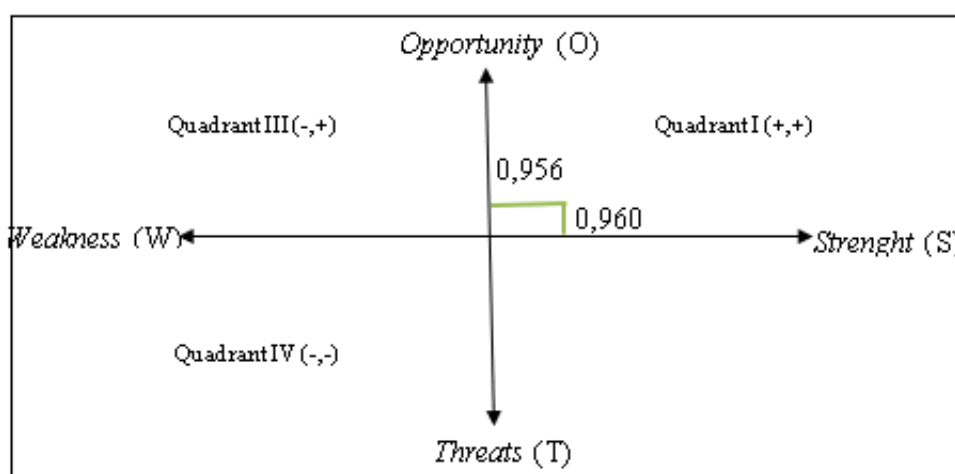


Figure 1. SWOT Matrix Quadrant

(Source: Data Processed by Researcher, 2025)



Figure 2. Visual SWOT Quadrant Diagram

If the combined score of internal factors is positive ($S > W$) and the external score is positive ($O > T$), the organization is in the growth-aggressive quadrant: driving digital expansion, service differentiation, and strengthening the customer experience. Conversely, a combination of high W & high T indicates the need for a defensive or transformational strategy.

The results of the previously conducted SWOT analysis place the SWOT quadrant positioning in Quadrant I (Growth), where the strategy used is the (S-O Strategy). Based on the scores obtained from the grouping of EFAS and IFAS, Pegadaian Syariah Branch AR Hakim is in Quadrant 1, indicating a favorable situation. Pegadaian Syariah Branch AR Hakim has a strength score greater than its weaknesses, by leveraging opportunities. In this quadrant, it is a very favorable situation because the strategy has opportunities and strengths, allowing it to capitalize on existing opportunities. Therefore, the strategy implemented by Pegadaian Syariah Branch AR Hakim is to adopt an aggressive strategy, using its existing strengths to seize opportunities in order to increase customers and support aggressive growth policies.

Discussion

In the era of digitalization, competition among banks or financial institutions is very strong, in terms of services, products, or goods and services to meet the needs of the community and offer optimal service. Pawning companies are increasingly developing nowadays, supported by their continuous improvement in performance, both in terms of service and the use of digital applications to expedite and simplify transactions at the pawnshop (Thufaillah et al., 2023). When a company is able to manage its finances and provide facilities and services with various benefits and

conveniences, it can be said to be successful (Raihani Azzahra Aljuned, 2024).

This digital transformation not only impacts service efficiency but also the marketing strategies that determine business success. The process of digitization in all fields offers many conveniences in the service process. This includes the convenience of financial institution services based on computing technology and digitization (Munawarah & Umar, 2022). The success or failure of a business is greatly determined by the success or failure of its marketing activities with the wider community (customers). In marketing, companies have several goals that can be achieved, both short-term and long-term, by implementing various strategies (Ibnu Abbas & Riono, 2023).

The implementation of the right strategy will increase the company's sales and profit capacity (Rumengan et al., 2023). Strategy is a comprehensive master plan that explains how the company will achieve all the goals that have been set based on the previously established mission (Riani, 2021).

The evaluation results regarding the improvement of customer satisfaction through the utilization of digital innovation at Pegadaian Syariah AR Hakim were analyzed using a strategy that considers the factors of strengths, weaknesses, opportunities, and threats through SWOT analysis. SWOT analysis is one way to determine the business strategy used by the company to defeat competitors and win the business competition. In simple terms, if the company has recognized its own strengths and weaknesses and knows the strengths and weaknesses of its opponents, it can be ensured that the company can win the competition. This analysis is based on logic that can maximize strengths and opportunities, while simultaneously minimizing weaknesses and threats. The process of strategic decision-making is always related to the development of the company's mission, goals, strategies, and policies (Ayu, 2021). The results of the SWOT analysis displaying the strengths, weaknesses, opportunities, and threats related to improving customer satisfaction through the utilization of digital innovation at Pegadaian Syariah AR Hakim are as follows:

1. Strengths

The strengths in enhancing customer satisfaction through the utilization of digital innovation at Pegadaian Syariah AR Hakim are Inclusive and Loyalty-Oriented Service, Sustainable Digital Innovation, Data-Driven Approach for More Personalized Service, Improvement of Customer Digital Literacy, Ease and Convenience of Digital Transactions.

2. Weaknesses

The weaknesses in enhancing customer satisfaction through the utilization of digital innovation at Pegadaian Syariah AR Hakim are Limited Service Capacity at Branch Offices, Technical Disruptions in the Application, Unstable System Performance, Challenges in Digital Verification and Transaction Processes, Lack of Socialization and Education for Less Tech-Savvy Customers.

3. Opportunities

The opportunities that can be applied by Pegadaian Syariah AR Hakim in enhancing customer satisfaction through the utilization of digital innovation are the Improvement of Ease and Efficiency of Digital Services, Development of Digital Innovations in accordance with OJK Regulations, Enhancement of Security and 24/7 Customer Service, Reduction of Dependence on Manual Services, and Increased Adaptation and Satisfaction of Customers with Digital Services.

4. Threats

The threats that must be considered by Pegadaian Syariah AR Hakim in enhancing customer satisfaction through the utilization of digital innovation are the Decrease in Direct Interaction with Employees, Digital Divide among Customers, Dependence on Digital Systems that are Vulnerable to

Disruptions, Potential Risks to Data Security and Privacy, and Dependence on Technology Infrastructure and Internet Connectivity. Based on the results of the SWOT analysis, Pegadaian Syariah AR Hakim is positioned strategically in Quadrant I (Growth), which allows the company to leverage internal strengths and external opportunities in its efforts to enhance customer satisfaction. With this advantageous position, Pegadaian Syariah AR Hakim has the potential to implement aggressive strategies focused on growth and service development. This position indicates that Pegadaian Syariah AR Hakim can maximize its resources to optimally respond to customer needs and provide relevant solutions through the utilization of digital innovation. Efforts that Pegadaian Syariah AR Hakim can undertake to enhance customer satisfaction through the use of digital innovation include:

1. Development and Enhancement of Application Features

Providing a more intuitive application with features that support transaction ease, such as installment payments, transaction history checks, and real-time gold price information.

2. Improvement of System Stability and Security

Ensuring the application remains stable and free from technical issues, as well as enhancing customer data security with encryption technology and dual authentication to prevent information leaks.

3. Digital Education and Literacy

Conducting educational programs such as webinars, online tutorials, and interactive seminars to enhance customers' understanding of the provided digital services, especially for those who are less familiar with technology.

4. Digital Customer Service

Introducing digital customer service through chatbots, WhatsApp, and social media to respond to customer inquiries and complaints more quickly and efficiently.

5. Personalization of Services and Loyalty Programs

Using customer data to provide service recommendations that meet their needs and offering app-based loyalty programs, such as reward points or special promotions for loyal customers.

After identifying the existing strengths, weaknesses, opportunities, and threats, the researcher developed a SWOT matrix to analyze and formulate the appropriate strategy for Pegadaian Syariah Branch AR Hakim in enhancing customer satisfaction through the utilization of digital innovation. This matrix aims to map the company's position based on internal and external factors that can support or hinder the achievement of those targets.

Table 1 Matrix SWOT

IFAS	STRENGTHS (S)	WEAKNESSES (W)
EFAS	1. Inclusive and Loyalty-Oriented Service 2. Sustainable Digital Innovation 3. Data-Driven Approach for More Personalized Services 4. Improvement of Customer Digital Literacy 5. Ease and Convenience of Digital Transactions	1. Limited Service Capacity at Branch Offices 2. Technical Disruptions in the Application 3. Unstable System Performance 4. Challenges in the Digital Verification and Transaction Process 5. Lack of Socialization and Education for Less Tech-Savvy Customers
OPPORTUNITIES (O)	STRATEG Y (SO)	STRATEG Y (WO)
1. Improvement of Ease and Efficiency	1. Developing a loyalty program that	1. Ensuring that the digital system is

of Digital Services2. Development of Digital Innovations in Accordance with OJK Regulations3. Enhancement of Security and 24/7 Customer Service4. Reduction of Dependence on Manual Services5. Increased Adaptation and Customer Satisfaction with Digital Services	appreciates customers who actively use digital services safely, such as bonus points for transactions conducted through verified digital platforms (S1, O1).2. Developing digital features and services that are not only innovative but also comply with OJK standards and regulations, such as transaction security systems, cost transparency, and customer data protection (S2, O2).3. Developing a personalized real-time notification system, such as alerts for unusual transactions, due date reminders, and product recommendations tailored to customer needs based on their transaction history (S3, O3).4. Providing rewards, cashback, or special promotions for customers who actively use the digital application, encouraging more customers to switch from manual services to digital services (S4, O4).5. Ensuring the online transaction system runs smoothly and with minimal technical issues, such as speeding up the verification process, increasing server uptime, and reducing the likelihood of errors in the application to maintain customer trust (S5, O5).	easy to use for all groups, including customers who are not yet accustomed to technology, so they can adapt more quickly and do not rely on manual services at branches (W1, O4).2. Collaborating with fintech, IT companies, or Islamic banking to improve the quality of digital services in accordance with OJK regulations, including the implementation of Artificial Intelligence (AI) and Machine Learning (ML) technologies to automatically detect and resolve technical disruptions (W2, O2).3. Educating customers on how to handle minor technical disruptions, digital security measures, and technical problem reporting procedures so they can continue to transact safely and comfortably (W3, O3).4. Ensuring that the verification and transaction systems have high processing speeds and are equipped with advanced data encryption to keep the process safe and efficient (W4, O1).5. Collaborating with local communities, mosques, or Islamic financial institutions to conduct socialization of digital services, especially for groups of people who are still accustomed to manual transactions (W5, O5).
TREATHS (T)	STRATEG Y (ST)	STRATEG Y (WT)
1. Decrease in Direct Interaction with Employees2. Digital Divide Among Customers3. Dependence on Digital Systems Vulnerable to Disruptions4. Potential Risks to Data Security and Privacy5. Dependence on Technology Infrastructure and Internet Connectivity	1. Training employees to act as digital consultants who help customers understand and use digital services, both directly at branch offices and through online channels (S1, T1).2. Providing dedicated staff or digital customer service ready to assist customers in understanding and using digital applications, especially for those who have difficulties in the registration or online transaction process (S2, T2).3. Utilizing a data-driven approach to analyze system disruption trends, allowing for preventive measures before issues escalate (S3, T3).4. Offering rewards or special promotions for customers who start switching to digital services, such as cashback, reduced administrative fees, or loyalty points for users of the Pegadaian Digital application (S4, T4).5. Using customer transaction data to provide more personalized service recommendations, such as automatic due date reminders, transaction history-based promotions, or service packages tailored to each user's needs (S5, T5).	1. Implementing an application-based queue system so that customers who need direct services can schedule their visits more efficiently, reducing congestion, and enhancing service comfort at branch offices (W1, T1).2. Providing proactive notifications via SMS, WhatsApp, or email in case of system maintenance or technical disruptions, so that customers do not face sudden difficulties (W2, T5).3. Educating customers about digital security, such as avoiding phishing and not sharing OTPs, to raise awareness of cyber threats (W3, T4).4. Conducting outreach to customers so they better understand the digital verification process and how to avoid mistakes or technical issues in transactions (W4, T3).5. Strengthening call center services and interactive chatbots that can guide customers in using digital services more personally (W5, T2).

Table 4.

Source: Data Processed by the Researcher, 2025

Based on the above description, it can be concluded that there are several strategies implemented by Pegadaian Syariah Branch AR Hakim in enhancing customer satisfaction through the utilization

of digital innovation. The strategy was implemented using a SWOT analysis to identify strengths, weaknesses, opportunities, and threats. Thus, a total of 20 alternative strategies were identified, which can be implemented through 5 (five) SO (Strengths-Opportunities) Strategies, 5 (five) WO (Weaknesses-Opportunities) Strategies, 5 (five) ST (Strengths-Threats) Strategies, and 5 (five) WT (Weaknesses-Threats) Strategies.

Pegadaian Syariah AR Hakim implements a marketing strategy based on digital innovation to enhance customer satisfaction by optimizing inclusive services, technological innovation, and a data-driven approach. The main strength of this strategy lies in the development of digital applications that facilitate customer transactions, partnerships with financial platforms, and the enhancement of digital literacy through education and seminars. In addition, the approach of personalizing services by utilizing customer data further enhances customer comfort and loyalty. However, there are still some weaknesses, such as limited service capacity at branch offices, technical disruptions in the application, and challenges in the verification and education process for customers who are less tech-savvy. Although facing several challenges, Pegadaian Syariah AR Hakim has a great opportunity to enhance the efficiency of digital services by developing features in accordance with OJK regulations, improving transaction security, and providing 24/7 customer service. This digital transformation also reduces dependence on manual services, enhances customer adaptation, and strengthens their loyalty to digital services. However, threats such as the decline in direct interaction with employees and the digital divide among customers must be anticipated with service strategies that still consider human and inclusive aspects. Therefore, the balance between digital services and direct interactions needs to be maintained to ensure optimal customer satisfaction.

This research aligns with the study by Thufailah & Hidayati (2023), which shows that the digital pawnshop service application is positioned in Quadrant I, supporting a growth strategy. In this case, the company can utilize and maximize existing opportunities through strategies such as innovating application features with the latest technology. For the implementation of an aggressive strategy, this includes leveraging blockchain technology, collaborating with e-commerce business partners, providing high-standard services, focusing on quick and flexible responses, actively utilizing social media promotions, and creating chatbots to maintain and strive for the advantages held by the digital pawnshop service application against emerging competitors.

In addition Andirwan et al., (2023) stating that social media strategies, online advertising, and data analysis successfully create brand awareness and drive purchases. Continuous adaptation to technology and consumer behavior is important. With flexibility and innovation, companies can build long-term and successful relationships in the dynamic digital market. Next in the research Pradista et al., (2022) to implement aggressive/growth strategies, it means that PT. Pegadaian Jember Area Office is in a very favorable condition, making it possible to continue expanding and achieving maximum progress. Therefore, the alternative strategies obtained in this research are improving the quality of the service system, enhancing targeted promotions, developing innovations in gold savings products, implementing a proactive strategy such as directly visiting customers, and officially collaborating with gold shops in the market.

Meanwhile, in the research Delfira et al., (2024) stating that the Pegadaian Digital Service (PDS) application needs a more in-depth analysis of the obstacles faced in its implementation. Comparing the various features and services offered by the Pegadaian Digital Service application with similar applications from other financial institutions will provide a clearer picture of Pegadaian's competitive advantages.

CONCLUSION

This study demonstrates that the implementation of digital innovation at Pegadaian Syariah AR Hakim has a significant positive impact on enhancing service quality and fostering customer loyalty. Through a comprehensive SWOT analysis, Pegadaian Syariah AR Hakim successfully

formulated 20 alternative strategies, consisting of 5 SO (Strengths-Opportunities) strategies, 5 WO (Weaknesses-Opportunities) strategies, 5 ST (Strengths-Threats) strategies, and 5 WT (Weaknesses-Threats) strategies. Theoretically, these findings contribute to the literature on strategic analysis and digital innovation within the Islamic financial services industry. Practically, the results can serve as a reference for Pegadaian Syariah's management and similar financial institutions to design more adaptive and sustainable business strategies. For future research, it is recommended to combine SWOT with quantitative approaches such as AHP or the Balanced Scorecard to ensure more measurable and data-driven strategic outcomes.

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