

The Role of the Tring by Pegadaian Application as a Digital Innovation at UPS Madina

Alimuddin *, Derliani, Dian Hidayat, Dia Lestari, Yenni Abdina Sari, Nur Amalia, Nurhadijah, Samsir Alam

Sekolah Tinggi Agama Islam Negeri Mandailing Natal
Jl. Prof. Dr. Andi Hakim Nasution, Komplek Stain Madina, Pidoli Lombang, Panyabungan, Kabupaten Mandailing Natal, Sumatera Utara 22976, Indonesia

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ABSTRACT

This study aims to analyze the role of the Tring by Pegadaian application as a digital innovation in improving service effectiveness at the Madina Sharia Service Unit (UPS). The study used a qualitative approach with a descriptive research type. Data were obtained through observation, in-depth interviews, and documentation involving unit leaders, employees, and customers. The results show that the implementation of the Tring application at UPS Madina is part of the digital transformation undertaken by PT Pegadaian to improve service quality. The Tring application plays a role in increasing service time efficiency, ease of transaction access, and information transparency for customers. The use of this application also contributes to reducing queues and increasing the accuracy of transaction recording through an integrated system. However, the application's utilization is not fully optimal due to obstacles in customer digital literacy, limited internet network, and people's habits that still prefer conventional services. Therefore, increased socialization, digital education, and infrastructure support are needed to maximize the implementation of this digital innovation. This research is expected to serve as a reference for developing service digitalization strategies at Islamic financial institutions at the regional level.

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Corresponding Author:

Alimuddin

Sekolah Tinggi Agama Islam Negeri Mandailing Natal

Email: alimsyariah@gmail.com

INTRODUCTION

Developments in information and communication technology have driven digital transformation across various sectors, including the financial services sector. Digital transformation is not only a trend but also a strategic necessity for financial institutions to improve service efficiency, expand market reach, and enhance customer satisfaction (Dm, 2025). In Indonesia, the acceleration of digitalization is further strengthened by government policies promoting financial inclusion and the use of financial technology in public and commercial service systems (Nurhayati et al., 2025).

One state-owned non-bank financial institution that has also undergone digital transformation is PT Pegadaian. As part of the ultra-micro holding company with BRI and PNM, Pegadaian strives to improve service quality through digital application-based innovations. One such innovation is the Tring by Pegadaian application, designed to provide easy access to pawn services, payments, product purchases, and other financial

transactions online. This digitalization is an adaptation to changing consumer behavior, which is increasingly dependent on mobile-based services (Julianti et al., 2023).

Digital innovation in public organizations and state-owned enterprises plays a crucial role in improving service effectiveness and institutional competitiveness. Digital innovation not only simplifies administrative procedures but also increases transparency and accountability in services (Sugiyanto & Rahman, 2025). In the context of Pegadaian, the Tring application is expected to address challenges faced by conventional services, such as limited operating hours, long queues, and limited access to product information.

Specifically, the Madina Sharia Service Unit (UPS), Pegadaian's operational unit in Mandailing Natal Regency, plays a strategic role in providing Sharia-compliant financial services to the public. However, the implementation of digital innovation at the regional service unit level often faces challenges, such as limited digital literacy, internet network quality, and human resource readiness (Nikmah & Rohana, 2025). Therefore, it is important to examine how the Tring application, as a digital innovation, is truly implemented and its benefits are perceived at UPS Madina.

Based on an initial survey conducted by researchers in February 2026 of 20 UPS Madina customers through brief interviews and direct observation, it was found that 65% of respondents were aware of the Tring application, but only 40% actively used it for transactions. Some respondents stated that they still prefer conducting transactions in person at UPS offices due to a lack of familiarity with the app's features. Furthermore, UPS Madina employees stated that while socialization of the app has been conducted, it has not been fully effective in reaching all customer segments, particularly elderly customers and those in areas with limited internet access.

These initial survey findings indicate a gap between the availability of digital innovation and its level of utilization. This aligns with innovation adoption theory, which states that the success of an innovation is determined not only by technological sophistication but also by social and cultural factors, as well as user perceptions of its benefits (Adite & Pancawati, 2024). Therefore, it is important to further analyze the role of the Tring app in improving service quality, operational efficiency, and customer satisfaction at UPS Madina.

This research is relevant because there are few empirical studies specifically addressing the implementation of the Tring app at the regional service unit level, particularly in the Mandailing Natal region. Furthermore, this research is expected to contribute academically to the study of digital innovation in Islamic financial institutions and provide practical evaluation material for Pegadaian management in optimizing its service digitalization strategy.

Thus, the research entitled "The Role of the Tring Application by Pegadaian as a Digital Innovation at UPS Madina" is important to be conducted to determine the extent to which the application plays a role in increasing service effectiveness and identifying supporting and inhibiting factors for its implementation.

METHOD

This study employed a qualitative approach with a descriptive approach. The qualitative approach was chosen because the study aimed to deeply understand the role of the Tring by Pegadaian application as a digital innovation in improving service quality at UPS Madina. Qualitative research allows researchers to explore the experiences, perceptions, and perspectives of informants regarding the application's implementation in a real-life service context. Through this approach, researchers can obtain in-depth, contextual, and comprehensive data (Sugiyono, 2019).

Descriptive research was used to systematically and factually describe the phenomena occurring in the field, specifically regarding the use of the Tring application by UPS Madina employees and customers. This study did not aim to test hypotheses, but rather to describe and analyze the implementation process of digital innovation and its impact on service effectiveness. Therefore, the focus of the research is on understanding the meaning, processes, and social dynamics that occur in the application's implementation (Moleong, 2017).

This research was conducted at the Madina Sharia Service Unit (UPS), a subsidiary of PT Pegadaian. The research location was selected based on the consideration that UPS Madina is one of the service units that has implemented the Tring application in its service operations, making it relevant for research. The research was conducted in 2026, starting from the initial observation stage to data collection and analysis.

The data sources in this study consisted of primary and secondary data. Primary data were obtained directly from informants through in-depth interviews and field observations. Informants in this study included unit leaders, service staff, and customers who used and did not use the Tring application. Informants were selected using purposive sampling, a technique for determining informants based on certain considerations deemed capable of providing information relevant to the research focus (Tawakkal & Rohman, 2022). Meanwhile, secondary data were obtained from official Pegadaian documents, internal reports, scientific literature, and journals relevant to the topics of digital innovation and public services.

Data collection in this study utilized three methods: observation, interviews, and documentation. Observations were conducted to directly observe the service process and use of the Tring application at UPS Madina. Interviews were conducted semi-structured to allow the researcher to gather information flexibly but still focused on the research focus. Documentation was conducted by collecting supporting data in the form of activity photos, policy documents, and application usage statistics, if available (Sugiyono, 2020).

The data analysis technique in this study employed an interactive analysis model, encompassing data reduction, data presentation, and conclusion drawing. Data reduction was carried out by sorting and focusing data relevant to the research problem. Data presentation was presented in narrative form for ease of understanding. Furthermore, conclusions were drawn gradually throughout the research process until valid and accountable findings were obtained.

RESULTS AND DISCUSSION

A. Overview of UPS Madina

The Madina Sharia Service Unit (UPS) is an operational unit under PT Pegadaian, providing Sharia-compliant financial services to the community in Mandailing Natal Regency. UPS Madina acts as a non-bank financial intermediary institution, providing pawn-based financing (rahn), micro-enterprise financing, gold savings, and various Sharia-compliant investment and payment products. UPS Madina offers an alternative for those seeking fast, secure, and Sharia-compliant financing.

Structurally, UPS Madina is led by a unit head who is responsible for all service operations, administration, and achieving performance targets. In carrying out these functions, the unit head is assisted by several employees who handle collateral appraisals, transaction services, administration, and product marketing. The relatively limited number of employees requires efficiency in service management to ensure optimal service delivery.

The types of services available at UPS Madina include rahn financing (Sharia pawn), Arrum financing for micro-entrepreneurs, gold savings, gold installments, and various bill payment services. Before the implementation of digital innovation through the Tring app, most transactions were conducted face-to-face at the branch office. Customers had to come in person to apply for financing, make installment payments, or check their gold savings balances. This situation often resulted in long queues at certain times, especially around payment due dates.

UPS Madina's customer base is dominated by micro-enterprises, small traders, and individuals with short-term financing needs. Some customers are in their productive age range, but there are also elderly customers who still rely on conventional transactions. Customer digital literacy levels vary, with some accustomed to using mobile-based financial applications, while others are less familiar with digital technology.

In line with the company's digitalization policy, UPS Madina has begun implementing the Tring app as part of its service transformation. This app allows customers to conduct various transactions, such as installment payments, product purchases, and check information online without having to come to the office. The application's implementation aims to improve service effectiveness, reduce queues, and provide easier access for customers.

Based on initial observations by researchers in the field, the implementation of the Tring app at UPS Madina indicates a change in service patterns. Employees have begun directing customers to use the app for certain transactions, particularly installment payments. However, not all customers have immediately adapted to the digital system. Some still prefer in-person services due to familiarity and limited technological understanding.

Thus, the overview of UPS Madina indicates that this unit plays a strategic role in Sharia financial services at the regional level and is in the process of adapting to a digital-based service system. This situation provides important context for further analyzing the role of the Tring app as a digital innovation in improving service quality at UPS Madina.

B. Implementation of the Tring by Pegadaian App at UPS Madina

The implementation of the Tring by Pegadaian app at UPS Madina is part of the digital transformation policy implemented by PT Pegadaian to improve the quality of customer service. The app's implementation was carried out in stages through internal outreach to employees, followed by education and mentoring for customers. The internal outreach aimed to ensure all employees understood the features, benefits, and procedures for using the app, enabling them to provide accurate explanations to the public.

In the initial implementation phase, UPS Madina employees were instructed to introduce the Tring app to every customer who came to the office, particularly when making installment payments or opening new services. Employees assisted customers in downloading the app, registering their accounts, and explaining key features such as installment payments, checking their gold savings balances, checking maturity dates, and

purchasing products. This mentoring process was a crucial strategy to ensure customers experienced no difficulties during their initial use of the app.

Based on employee interviews, the Tring app implementation facilitated a reduction in the burden of direct service at the counter, particularly during payment due dates. Customers accustomed to using the app can make payments independently without having to come to the office. This has reduced queues and increased service efficiency. Employees also stated that the app system has been integrated with the internal administration system, allowing transaction data to be recorded automatically.

However, the implementation of the Tring app at UPS Madina has not been without its challenges. One major obstacle is the uneven level of digital literacy among customers. Some customers, especially older ones, still find it difficult to use smartphone-based apps. Furthermore, internet connectivity in some areas of Mandailing Natal is also a barrier, as not all customers have stable internet access. This situation has led some customers to continue to prefer in-person transactions at the unit office.

From the management side, support for the app implementation is evident through efforts to monitor app usage and encourage employees to actively educate customers. Employees are expected to not only perform conventional service functions but also act as agents of change in the digitalization process. Thus, the implementation of the Tring app is understood not only as the use of new technology, but as part of the transformation of work culture and service patterns at UPS Madina.

Overall, the implementation of the Tring app at UPS Madina has been successful and has shown a positive impact on service efficiency. However, its utilization rate still needs to be improved through more intensive outreach strategies, increased customer digital literacy, and improvements to supporting infrastructure. This provides an important basis for further analyzing the role of the Tring app in improving service effectiveness in the next subchapter.

C. The Role of the Tring Application in Improving Service Effectiveness

The Tring application by Pegadaian serves as a digital innovation instrument aimed at improving service effectiveness at UPS Madina. Service effectiveness in this study was assessed based on time efficiency, ease of service access, accuracy of information, and customer satisfaction levels. Based on observations and interviews, the use of the Tring application has significantly improved service patterns, particularly in installment payments and checking product information.

In terms of time efficiency, the Tring application allows customers to conduct transactions without having to visit the UPS Madina office in person. Customers who use the application can make installment payments at any time as needed. This has resulted in reduced queues at the service counter, especially during peak hours and nearing due dates. Employees also reported that service times in the office have been shortened because some transactions have been transferred to a digital system. This has increased employee effectiveness because they can focus more on services that require direct interaction.

In terms of ease of service access, the Tring application provides flexibility for customers in obtaining information and conducting transactions. Features such as checking gold savings balances, maturity information, and transaction history can be accessed independently via mobile phones. This convenience is particularly felt by productive-age customers who are accustomed to using digital applications. They consider the Tring app a practical solution that simplifies daily financial activities without being tied to office operating hours.

In terms of transparency and information accuracy, the Tring app helps customers obtain information more quickly and accurately. Payment notifications and due date information available in the app reduce the risk of late payments. Furthermore, the system, integrated with internal administration, automatically records transaction data, minimizing the potential for manual recording errors. This also increases customer trust in the service system.

However, the effectiveness of services through the Tring app is not yet fully optimal. Some customers still prefer in-person transactions due to limited technological understanding or internet network constraints. In some cases, customers feel safer conducting face-to-face transactions because they can directly interact with employees. This situation demonstrates that the effectiveness of digital innovation is greatly influenced by user readiness and supporting environmental factors.

Overall, the Tring app has played a role in improving service effectiveness at UPS Madina, particularly in terms of time efficiency, ease of access, and information transparency. Although there are still obstacles to its comprehensive utilization, this digital innovation shows significant potential in supporting the transformation of Islamic financial services at the regional unit level. These findings form the basis for further examining the supporting and inhibiting factors for the implementation of the Tring application in the next subchapter.

D. Supporting and Inhibiting Factors for the Implementation of the Tring Application

The implementation of the Tring application by Pegadaian at UPS Madina was influenced by various factors, which can be categorized as supporting and inhibiting. Both of these factors play a crucial role in determining the success of digital innovation in improving service quality.

The primary supporting factor in the implementation of the Tring application was the digital transformation policy from PT Pegadaian's central management, which systematically encouraged the use of digital-based services across all operational units. This policy support provided legitimacy and a clear direction for UPS Madina in integrating the Tring application into its service system. Furthermore, internal training and outreach to employees were significant supporting factors. Employees who understood the application's features and benefits were able to provide more effective education to customers.

Another supporting factor was the increasing use of smartphones among the public, particularly among productive-age customers. Easy internet access and the public's habit of using digital applications for various financial transactions contributed to the accelerated adoption of the Tring application. Customers who were accustomed to using mobile banking or digital wallets tended to be more receptive and utilize this application as an alternative service.

On the other hand, several inhibiting factors hindered the implementation of the Tring app at UPS Madina. One major obstacle is the low digital literacy of some customers, particularly the elderly. They still find registration and login difficult, as well as understanding the features available in the app. This situation has led some customers to continue to prefer conventional services at unit offices.

Another inhibiting factor is the limited internet network in some areas of Mandailing Natal. Unstable signal quality hinders customers from optimally accessing the app. Furthermore, habits and trust factors also influence the implementation. Some customers feel safer and more comfortable conducting transactions in person because they can interact with employees and obtain physical proof of transactions.

Internally, challenges also arise in the form of employee workload, having to manage both conventional and digital service systems simultaneously. The customer education process requires additional time, resulting in an increased workload in the initial implementation phase. However, in the long term, the use of the app is expected to reduce administrative burdens due to the automation of some transactions.

Overall, the success of the Tring app implementation at UPS Madina is greatly influenced by human resource readiness, community digital literacy, infrastructure support, and the socialization strategy implemented. Synergy between supporting factors and efforts to overcome inhibiting factors is key to realizing effective and sustainable digital services.

CONCLUSION

Based on the research findings on the role of the Tring application by Pegadaian as a digital innovation at UPS Madina, it can be concluded that the implementation of the Tring application is part of the digital transformation undertaken by PT Pegadaian to improve the quality of customer service. This application has been implemented at UPS Madina through a socialization process with employees and customers and integration with internal administrative systems.

The Tring application plays a role in increasing service effectiveness, particularly in terms of time efficiency, ease of service access, and information transparency. Customers using the application can make installment payments, check balances, and obtain product information without having to visit the office in person. This has resulted in reduced queues and increased employee efficiency. Furthermore, the integrated digital system helps minimize recording errors and improve transaction data accuracy.

However, the utilization of the Tring application at UPS Madina is not yet fully optimized. Obstacles include low digital literacy among some customers, limited internet access in some areas, and the community's preference for face-to-face transactions. These factors pose challenges to the adoption of digital innovation at the regional service unit level.

Overall, the Tring application plays a strategic role in supporting the transformation of Islamic financial services at UPS Madina. The success of its implementation depends heavily on improving customer digital literacy, strengthening outreach, and providing adequate technological infrastructure. With the right strategy, the Tring app has the potential to be an effective solution for delivering more modern, efficient, and responsive services to community needs.

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