



SOCIAL COMMUNICATION TO IMPROVE PSDS ADOPTION AT SYARIAH PAWNSHOPS USING ATLAS.TI

Indah Oktaviani¹⁾, Idwal²⁾, Yenti Sumarni³⁾

^{1,2,3)}Islamic Banking Study Program, Faculty of Islamic Economics and Business, Fatmawati Sukarno State Islamic University, Bengkulu

*Correspondent Author idwal@mail.uinfasbengkulu.ac.id

How to Cite :

Oktaviani, I., Idwal, I., Sumarni, Y., (2025). Social Communication to Improve PSDS Adoption at Syariah Pawnshops Using Atlas.Ti. *Bima Journal: Journal of Business, Management and Accounting*, 6(1). 403 – 414. DOI: <https://doi.org/10.37638/bima.6.1.403-414>

ARTICLE HISTORY

Received [21 April 2025]

Revised [17 May 2025]

Accepted [02 June 2025]

KEYWORDS

Social Communication;
PSDS Application; Service
Effectiveness; Islamic
Pawnshop; Atlas.ti

ABSTRACT

Purpose: This study aims to analyze the role of social communication in increasing the adoption of the Pegadaian Syariah Digital Service (PSDS) application to enhance service effectiveness at the Pegadaian Syariah Bengkulu Branch. The low usage rate of the PSDS application underscores the urgency of this research, which is expected to generate recommendations for more effective communication strategies. **Methodology:** A qualitative descriptive approach was employed, with data collected through observation, in-depth interviews with 10 informants (employees and customers), and documentation. Thematic analysis was conducted using Atlas.ti software. **Results:** The study found that direct interpersonal communication between employees and customers was more effective than digital media in promoting application use. Although the PSDS application improved service efficiency, challenges such as system errors and limited customer digital literacy persisted. **Findings:** Social communication strategies significantly enhanced user awareness and adoption, with social endorsement from peers playing a crucial role. **Novelty:** This study uniquely integrates social communication theory with qualitative software analysis (Atlas.ti) to examine the effectiveness of sharia-based digital services. **Originality:** It provides a new local perspective on how social communication drives the adoption of digital financial services in Islamic institutions. **Conclusion:** Empirical research article. **Type of Paper:** Research Article.

This is an open access article under the [CC-BY-SA](https://creativecommons.org/licenses/by-sa/4.0/) license



INTRODUCTION

The advancement of information technology has driven the transformation of public services toward digitalization, including in the Islamic financial sector. Pegadaian Syariah, a microfinance institution, has developed a digital service platform called Pegadaian Syariah Digital Service (PSDS), available through mobile and web applications (Denia, 2020). This service offers various benefits, such as easy access to information, transaction efficiency, and security in maintaining personal data. Customers can also enjoy the convenience of avoiding queues and receiving faster service (Oktavia et al., 2023). However, despite these advantages, the adoption rate of the PSDS application at Pegadaian Syariah Bengkulu Branch remains low. Initial observations

show that only around 20% of customers use the application, while 80% still prefer traditional in-office transactions. This gap between the potential of digital services and their actual utilization suggests that there may be obstacles hindering adoption. One likely factor is the ineffective social communication strategies employed to inform and educate customers about the benefits and usage of the PSDS application.

Previous research has highlighted that effective communication plays a crucial role in increasing the understanding and adoption of digital services. For instance, Iva Khoiril Mala (2021) found that in Malang, the low usage of the Pegadaian Digital Application was attributed to inadequate socialization efforts by the pawnshop. Similarly, Maulana et al. (2022) underscored the importance of communication strategies in introducing digital services at Pegadaian Syariah, noting that the current strategies had not been optimally implemented. Furthermore, Rambe (2020) concluded that the limited knowledge of customers regarding digital sharia applications was due to the insufficient education provided by financial institutions. These studies suggest that the barriers to technology adoption are not only technical but also communication-related.

Given these challenges, this study aims to analyze the role of social communication in improving the adoption of the PSDS application at Pegadaian Syariah Bengkulu Branch. Specifically, the research will focus on the effectiveness of communication strategies, the obstacles in the digital education process, and the social factors that influence customer decisions when using the PSDS application. It is expected that this research will provide actionable recommendations for developing responsive and inclusive communication strategies to enhance the adoption of sharia-based digital services.

METHOD

In this study, the approach was applied qualitative descriptive with field research method to describe and analyze in depth the role of social communication in increasing the effectiveness of the use of the Pegadaian Syariah Digital Service (PSDS) application by customers at Pegadaian Syariah Bengkulu Branch. The research location is at PT Pegadaian Syariah Bengkulu Branch located on Jalan Pangeran Natadirja, Gading Cempaka District, Bengkulu City. The research was conducted for four months.

The data in this study were obtained through direct observation, in-depth interviews with key informants consisting of employees and customers using the PSDS application, as well as through documentation in the form of photos, written communications, and publication materials related to PSDS services. Informants in this study were selected using purposive sampling techniques, namely by determining individuals who were considered to have insight and direct experience related to the use of the PSDS application and involvement in the dynamics of social communication in the Pegadaian environment. A total of 10 informants were involved in this study, consisting of 3 employees and 7 customers.

The data obtained were analyzed using ATLAS.ti software version 25, which is included in the CAQDAS (Computer-Aided Qualitative Data Analysis Software) category. The recorded and transcribed interview data were then coded into certain categories openly (open coding), to find the main patterns and themes that emerge from the social interactions and communications that occur between the pawnshop and customers. Triangulation is applied by comparing data from interviews, observations, and documentation to ensure the validity of the information obtained (Abbattista, 2022).

The main tools in this research are Atlas.Ti software for qualitative data management, as well as documentation tools such as voice recorders, cameras, and field notes. This approach allows researchers to deeply understand the dynamics of social communication and how it influences the adoption of sharia-based financial services technology at the local level.

RESULTS AND DISCUSSION

RESULTS

The Role of Social Communication in Increasing PSDS Application Adoption

The adoption of the Pegadaian Syariah Digital Service (PSDS) is strongly influenced by the form and quality of social communication practiced by Pegadaian Syariah Bengkulu. Based on in-depth interviews with employees and customers, it was found that interpersonal communication—particularly direct explanations from employees during on-site transactions—plays a dominant role in introducing the application. Informants consistently reported that their initial awareness of PSDS stemmed from face-to-face interactions, which often included guided demonstrations and assistance in navigating the application during initial use. While Pegadaian also utilizes Instagram and WhatsApp for broader outreach, these channels were perceived as less effective due to limited interaction and lack of contextual understanding. The qualitative data highlights that real-time dialogue and responsiveness are key in overcoming customers' doubts and technological unfamiliarity, affirming the superiority of personal communication over mass messaging strategies.

Effectiveness of PSDS Application in Enhancing Service Quality

The application of PSDS has demonstrably enhanced the perceived efficiency and accessibility of Pegadaian Syariah services. Thematic analysis using Atlas.ti reveals three primary indicators of service effectiveness as mentioned by informants: (1) **time efficiency**, (2) **ease of use**, and (3) **access to real-time information**. Respondents appreciated the ability to monitor gold prices, initiate transactions, and manage accounts without the need for physical visits. However, technical issues such as **frequent system errors**, **bank integration limitations**, and **unclear terminology** were repeatedly cited. These issues especially hindered older users or those with low digital literacy, indicating that the application's effectiveness varies across user demographics. Despite these constraints, the overall sentiment remains positive, with most users acknowledging that PSDS has significantly streamlined their service experience.

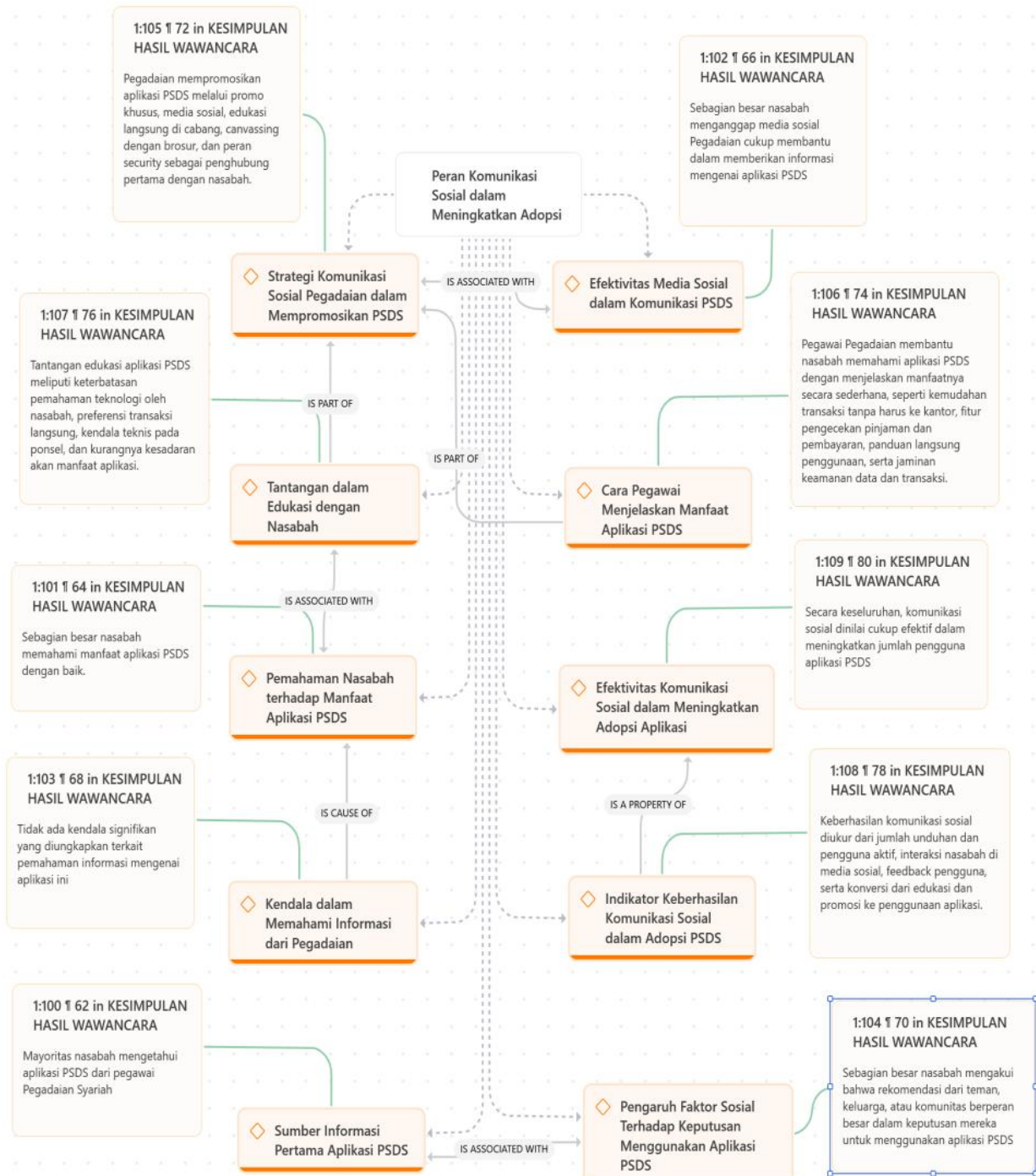
Factors Influencing the Success of Social Communication

This study identified both enabling and constraining factors that affect the success of social communication in promoting PSDS adoption. Supporting factors include proactive digital education by employees, **incentive-based strategies** (e.g., administrative fee discounts), and the availability of **instructional video content**. These efforts build user trust and reduce hesitation. Conversely, **technical jargon**, **unequal access to smartphones or internet**, and **sporadic promotion efforts** emerged as barriers. Informants emphasized the importance of continuous and context-sensitive communication, tailored to customer backgrounds. The analysis concludes that a successful communication strategy should integrate both **technological guidance** and **social engagement**, ensuring that digital transformation is both technically effective and socially inclusive.

DISCUSSION

The Role of Social Communication in Increasing the Adoption of PSDS Applications at the Sharia Pawnshop Service, Bengkulu Branch

Figure 1 Results of Data Processing on the Role of Social Communication



Source: Atlas.ti 25

The findings of this study reveal that **direct interpersonal communication** between employees and customers is the most effective method of encouraging the adoption of the PSDS application. This conclusion is drawn from the consistent statements of interview participants, most of whom admitted they became aware of the application through personal interaction with Pegadaian Syariah employees. These interactions typically occur during transactions at service counters, where employees not only explain but also demonstrate the use of the application. Customers particularly value the ability to ask questions directly and receive instant clarification.

This phenomenon aligns with **Fiedler's Contingency Theory of communication**, which underscores that effective communication depends on contextual factors and the quality of relationships between communicators. In Pegadaian Syariah's context, the presence of trained employees as communication agents who bridge the digital knowledge gap supports a more **relational communication model**, rather than simply a transactional one.

The significance of interpersonal communication in promoting digital services has also been supported by global literature. A study by Ramos (2020) on mobile banking in Jordan emphasized that customers are more likely to adopt new technology when they are guided through interpersonal channels, especially in regions with low digital literacy. Similar trends have been found in rural parts of India and Sub-Saharan Africa, where interpersonal communication and community-based digital education were pivotal in promoting mobile money adoption (Juma, 2020).

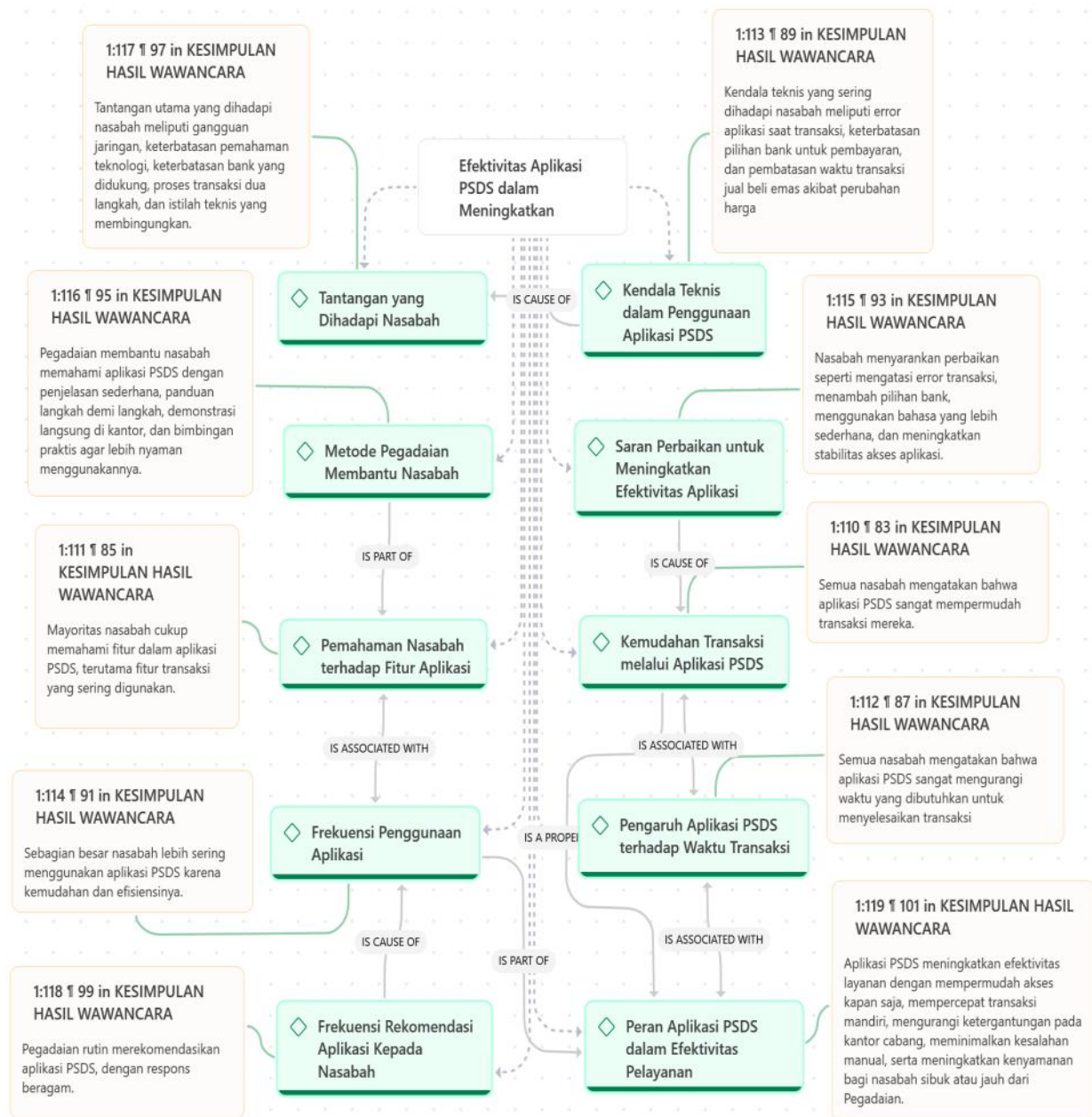
In line with Mala (2021) and Maulana et al. (2022), who noted that weak socialization efforts hindered application adoption, this study reaffirms that one-way communication through digital platforms like social media is less effective for promoting digital financial services. Customers in the field expressed confusion or lack of trust toward promotions on social media. These findings relate to the Elaboration Likelihood Model (Pan & Zhang, 2023), where central route processing (i.e., direct, logical engagement through dialogue) tends to result in more lasting attitude change compared to peripheral route communication (e.g., passive exposure to mass media).

In the framework of marketing communication, this approach is classified under *personal selling*, where frontline employees act as brand ambassadors who tailor the message to the customer's context. The adaptability and empathy shown during communication help build trust, especially important in Islamic finance, where ethical interaction and transparency are valued principles (Khan et al., 2020).

From a development economics perspective, such interpersonal communication mechanisms are essential for building digital financial inclusion. According to the World Bank's Global Findex (2021), while digital financial tools are growing, many users in developing countries remain hesitant due to lack of understanding and low trust. Therefore, the role of social communication as a *human-centered tool* becomes vital in accelerating adoption and ensuring that digital financial transformation is inclusive and sustainable. In the long term, this model may also help expand financing access to underserved populations and contribute to the growth of the informal sector.

The Effectiveness of PSDS Application in Increasing Service Effectiveness at Pegadaian Syariah

Figure 2 Results of Service Effectiveness Data Processing



Source: Atlas.ti 25

Figure 2 shows the data analysis results on service effectiveness, indicating that the PSDS application has significantly improved operational efficiency at Pegadaian Syariah. Customers reported being able to conduct transactions remotely, avoid long queues, and monitor gold prices in real-time—demonstrating how digital transformation simplifies service access. These findings are consistent with the definition of service effectiveness by Ravianto and Pasolong, which highlights the importance of achieving service objectives with timeliness, precision in process, and output accuracy (Khanin et. al., 2022).

Qualitative interview data showed that users generally felt more satisfied with the service due to its convenience, especially during periods of limited mobility, such as during the COVID-19 pandemic. Customers appreciated the ability to transact without visiting physical branches. This aligns with Ramos (2020), who emphasize that perceived ease of use and usefulness are key determinants of digital service adoption and satisfaction.

Despite these improvements, the effectiveness of the PSDS application remains uneven. Several informants reported difficulties with technical jargon, poor mobile connectivity, and limited banking options for payments. These findings suggest that the effectiveness of digital financial services is not solely determined by the presence of digital features, but also by infrastructure readiness, system usability, and digital literacy among users. Consistent with the findings of Juma (2020), who found that mobile money services only succeed when tailored to users' everyday realities, Pegadaian must address these gaps to ensure equitable benefits for all customer segments.

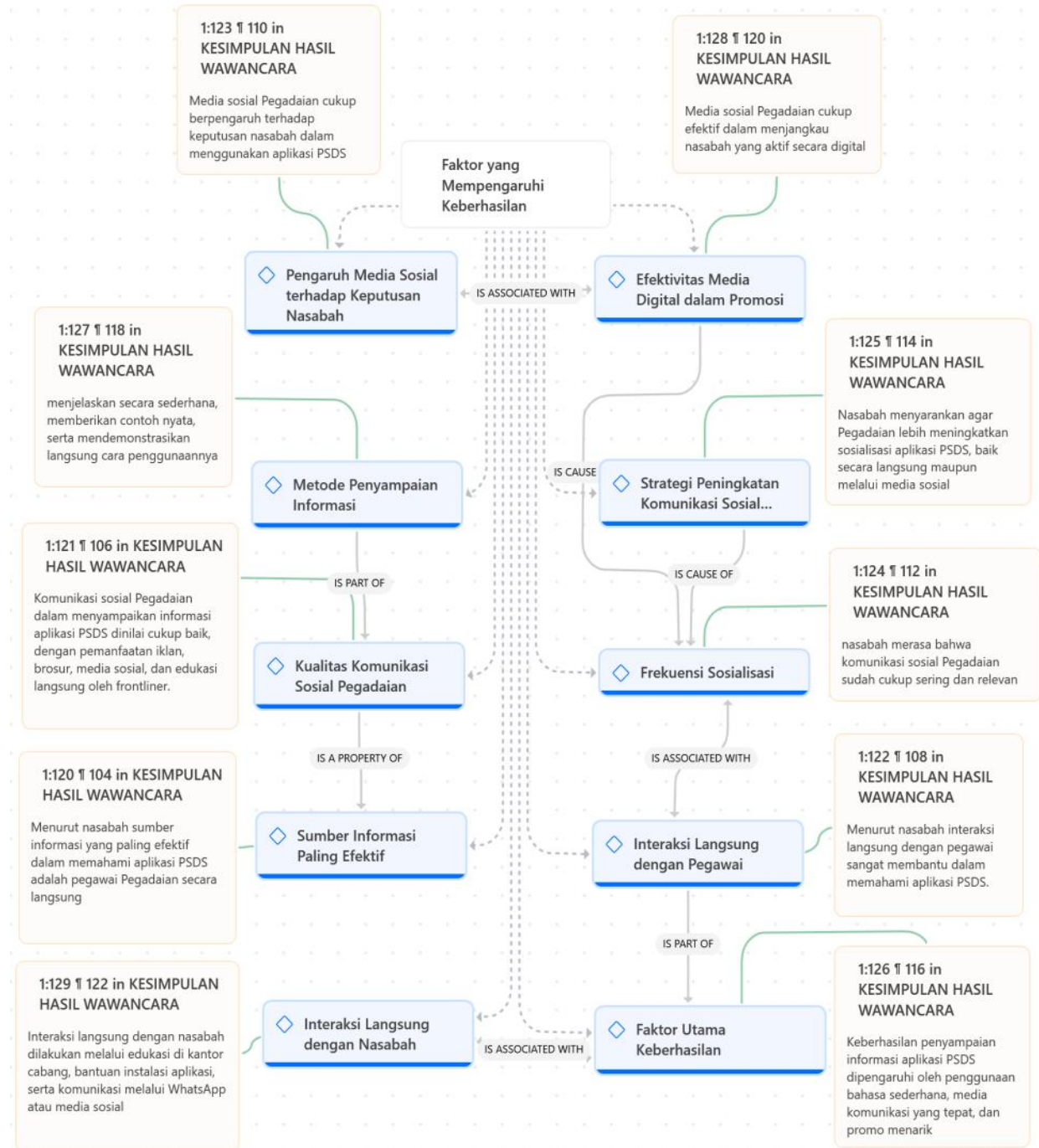
Furthermore, this study expands on Rambe's (2020) findings by revealing that low adoption is not merely due to lack of user awareness, but also technical design flaws and insufficient responsiveness from the service provider. Qualitative insights indicated that users who experienced errors or system delays were often left without adequate support. Thus, digital service effectiveness should be evaluated comprehensively, including aspects such as application functionality, clarity of guidance, accessibility of support systems, and user preparedness.

Globally, service effectiveness in digital finance is increasingly linked to user-centered design and inclusive technology. As pointed out by Khan et al. (2020), Islamic financial institutions must ensure that digital services align not only with Sharia principles but also with the practical needs of underserved populations. Improving the PSDS platform requires Pegadaian to integrate clearer tutorials, simplify interfaces, and expand partnerships with more financial institutions.

From a development economics perspective, the PSDS application illustrates how digitalization can improve financial access, especially for micro, small, and informal sector enterprises. When services are efficient, transparent, and inclusive, they support broader economic participation. As the World Bank (2022) notes, improving digital financial services can reduce transaction costs and empower marginalized communities by facilitating access to formal financial systems. Therefore, increasing the effectiveness of PSDS services contributes to accelerating financial inclusion and supporting equitable economic growth.

Factors Influencing the Level of Success of Social Communication in Promoting PSDS Applications for Customers of Pegadaian Syariah Bengkulu Branch

Figure 3 Results of Data Processing for Success Level Factors



Source: Atlas.Ti 25

Factors Figure 3 presents the qualitative data processing results regarding key factors influencing the success of social communication in promoting the PSDS application. Three dominant factors emerged: (1) the communication skills of employees, (2) the cultural and technological readiness of customers, and (3) the institutional support system.

First, the interpersonal communication competence of Pegadaian employees significantly affects message delivery. Effective social communicators exhibit clarity, empathy, and adaptability in message framing—skills that enhance comprehension and reduce resistance among customers. This aligns with McCroskey and Richmond's (2000) interpersonal communication theory, which emphasizes communicator competence as a predictor of persuasive success. Empirical evidence from the field shows that employees who personalize explanations, use relatable language, and address questions patiently tend to convince customers more successfully to adopt the PSDS application.

Second, the customer's socio-cultural background and level of technological literacy play a crucial role. In the context of Bengkulu, customers from older age groups and rural areas exhibit hesitance toward mobile apps due to unfamiliarity with smartphones or concerns about digital security. This finding echoes the work of Liu et al. (2022), who suggest that the adoption of new technologies is significantly mediated by social influence, perceived ease of use, and facilitating conditions—components encapsulated in the Unified Theory of Acceptance and Use of Technology (UTAUT). Local cultural nuances, such as the preference for face-to-face interaction and oral communication, must be considered in promotional strategies.

Third, the institutional support system including the availability of help desks, prompt technical assistance, and regular follow-ups also influences communication success. Customers who encountered initial obstacles but received consistent assistance were more likely to continue using the application. This supports insights from international development literature, such as Juma (2020), who assert that digital inclusion in financial services requires both infrastructure and sustained user support to achieve scale and impact.

In essence, the success of social communication is not merely a function of message content, but the interaction between messenger capability, audience characteristics, and systemic reinforcement. From a broader development perspective, these findings affirm that promoting digital financial services requires a multi-layered strategy that combines interpersonal engagement, community-based education, and responsive institutional design. As noted by the World Bank (2022), inclusive digital transformation is achievable only when technological interventions are embedded in local socio-cultural contexts and supported by human-centered communication efforts.

CONCLUSION

This study confirms that social communication plays a pivotal role in promoting the adoption of the Pegadaian Syariah Digital Service (PSDS) application at the Bengkulu Branch. Among the various communication forms, direct interpersonal interaction between employees and customers has emerged as the most effective, facilitating two-way understanding, trust-building, and support for users with low digital literacy. This highlights that successful digital transformation in public services requires not only robust technological infrastructure but also inclusive and empathetic communication strategies.

The effectiveness of the PSDS application is reflected in increased service efficiency, customer satisfaction, and real-time access to financial information. However, challenges persist in terms of limited payment systems, complex terminology, and technical disruptions. These issues underline the importance of enhancing system usability and user literacy concurrently.

Several key factors influence the success of social communication in this context, including employee communication competence, the relevance of media channels, and the availability of clear educational content. Addressing these factors is essential to expand equitable adoption across diverse customer segments.

Theoretically, this research contributes to bridging the gap between social communication theory, digital public service effectiveness, and financial inclusion—particularly within sharia-compliant frameworks. Practically, it suggests that financial institutions like Pegadaian must personalize educational outreach, design user-friendly digital interfaces, and launch engaging digital campaigns to strengthen service uptake.

Future studies should explore the design and implementation of community-based communication models tailored to users with varying levels of technological familiarity. Pegadaian Syariah is encouraged to conduct regular digital literacy programs, broaden payment integrations, and simplify language and visual design within the application to ensure greater accessibility and inclusivity.

REFERENCES

- Abbattista, G., Chimienti, M., Dentamaro, V., Giglio, P., Impedovo, D., Pirlo, G., & Rosato, G. (2022). A biometric-based system for unsupervised anomaly behaviour detection at the pawn shop. *Cyber-Physical Systems*. <https://doi.org/10.1080/23335777.2022.2104379>
- Aryadi, T. (2020). *Analisis Efektivitas Kerja Pegawai*. CV Elsi Pro. Cirebon.
- Denia. (2020). E-government: Effectiveness of Pegadaian Syariah digital service (PSDS) application services at Pegadaian Syariah Bogor Baru Branch. *Journal of Strategic Management and Business Applications*, 3, 185–194.
- Firdaus, R. F., & Fasa, M. I. (2024). Effective digital marketing strategy development model in Islamic banking in Indonesia in the digital era. *JICN: Jurnal Intelek Dan Cendekiawan Nusantara*, 1(5), 7674–83.
- Fuad, S., Effendi, N., & Ronaning, E. (2021). Changes in communication behavior of millennials and generation Z in the digital era. *Satwika: Studies in Cultural Sciences and Social Change*, 5(1), 69–87.
- Isnaini, M. (2023). *Pendekatan Uses And Gratification Theory Pada Penerapan Teknologi Informasi Dan Komunikasi Di Sekolah Dasar*. Jambi University.
- Joko, E. A., Mane, A. A., & Abubakar, H. (2022). *Efektivitas Pemungutan Pajak Kendaraan Bermotor Dalam Peningkatan Pajak Daerah*. CV. Berkah Utami. Makassar.
- Juma, A. (2020). *Impact of Mobile Money Transfer on the Education Sector in Sub-Saharan Africa: A Review*. <https://doi.org/10.4018/978-1-7998-2398-8.CH004>
- Khan, M. A., Hassan, M. K., & Maroney, N. (2020). Ethical banking and Islamic finance: A review and empirical evidence from Malaysia. *Journal of Economic Behavior & Organization*, 180, 445–470. <https://doi.org/10.1016/j.jebo.2020.10.018>
- Khanin, I., Bilozubenko, V., & Sopin, Y. (2022). Improving the level of economic effectiveness of electronic payment services in a global digital economy. *Baltic Journal of Economic Studies*. <https://doi.org/10.30525/2256-0742/2022-8-1-148-158>
- Khoiril Mala, I. (2021). E-government: Effectiveness of Pegadaian digital service syariah application services at Pegadaian Malang Branch. *At-Tamwil Journal*, 3(2), 154–166.
- Liu, C., Chen, Y.-T., Kittikowit, S., Hongsuchon, T., & Chen, Y.-J. (2022). Using Unified Theory of Acceptance and Use of Technology to Evaluate the Impact of a Mobile Payment App on the Shopping Intention and Usage Behavior of Middle-Aged Customers. *Frontiers in Psychology*. <https://doi.org/10.3389/fpsyg.2022.830842>
- Maulana, M. F., Boerdan, W., Febrianti, F., Andini, A., & Budi, S. (2022). Service quality using digital technology at Islamic pawnshops in Indonesia. *JBEE: Journal of Business Economics and Entrepreneurship*, 4(2), 135–144.
- Maulana, R., Wibowo, A., & Syafruddin, M. (2022). Strategi pemasaran digital pada Pegadaian Syariah untuk meningkatkan penggunaan aplikasi. *Jurnal Komunikasi dan Digitalisasi*, 4(1), 45–53.
- Mala, I. D. (2021). Efektivitas komunikasi pemasaran dalam meningkatkan pemanfaatan aplikasi digital Pegadaian. *Jurnal Media dan Komunikasi*, 6(2), 112–125.
- Meilita, A., & Fasa, M. I. (2024). Analysis of the effectiveness of digital marketing strategies to increase the growth of Islamic banks in Indonesia. *JICN: Jurnal Intelek Dan Cendekiawan Nusantara*, 1(5), 7138–47.
- Nurdin, A., & Labib, M. (2021). Social communication of the millennial generation in the industrial era 4.0. *Communicatus: Journal of Communication Science*, 5, 231–48.
- Oktavia, T., Karina, L. M., Zaki, H., & Hardilawati, W. L. (2023). Use of the Pegadaian digital service (PDS) application to facilitate customer transaction services at PT. Pegadaian (Persero) Pekanbaru. *Scientific Journal of Merdeka EMBA Students*, 2(2), 33.
- Pan, P., & Zhang, H. (2023). Research on Social Media Advertising Persuasion Based on the

- Elaboration Likelihood Model. *SHS Web of Conferences*.
<https://doi.org/10.1051/shsconf/202315403024>
- Rachman, M. (2023). *Manajemen Pelayanan Publik*. CV Tahta Media Group. Samarinda.
- Rambe, M. R. (2020). *Pengetahuan dan Persepsi Nasabah Terhadap Aplikasi Pegadaian Syariah Digital (Studi Kasus Nasabah PT. Pegadaian Syariah Cabang Alaman Bolak Padangsidempuan)*. Padangsidempuan State Islamic Institute.
- Ranaa, N. A., Dirgantara, I. M. B., & Aryandika, A. A. (2023). The influence of social presence on impulsive buying behavior on Tiktok live broadcast with consumer trust as an intervening variable (A study on Somethinc brand). *Journal of Management*, 12, 1–14.
- Ramos, A. M. G. (2020). Digital Communication Tools for Fostering Career Advancement and Sustaining Interpersonal Relationships. *Sociological Research Online*.
<https://doi.org/10.1177/1360780419861649>
- Wahyuti, T., & Wahyutama. (2021). *Pengelolaan Komunikasi Layanan Publik Di Organisasi Pemerintah Daerah*. CV Ausy Media. Jakarta.
- Wakas, J. E., Barten, M., & Wulage, N. (2021). Analysis of uses and gratification theory: Motives for watching God's word content of Christian influencers on TikTok social media. *Tepian Journal*, 1(1), 25–44.
- World Bank. (2022). *The global Findex database 2021: Financial inclusion, digital payments, and resilience in the age of COVID-19*. <https://www.worldbank.org/en/publication/globalfindex>
- World Bank. (2022). *Digital financial services: Enabling inclusive development*. <https://www.worldbank.org/en/topic/financialinclusion/publication/digital-financial-services>
- World Bank. (2022). *Digital transformation for inclusive services: A framework for governments*. World Bank Publications. <https://www.worldbank.org/en/topic/digitaldevelopment>