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# Exploration of Customer Perception of the Adoption of Sharia Pawnshop Digital Services: A Phenomenological Study in Cirebon City

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**Abstract**
This study aims to explore the perceptions of customers toward the adoption of digital services at Sharia Pawnshop (Pegadaian Syariah) in Cirebon City. The massive digital transformation in the Islamic financial sector demands a deep understanding of how customers perceive their experience in using technology-based services integrated with sharia principles. This research employs a qualitative approach using phenomenological method to authentically explore the lived experiences of customers. Data were collected through in-depth interviews with 12 purposively selected informants, participatory observation, and document study. Data analysis followed the procedures of epoche, phenomenological reduction, and essential meaning construction. The results reveal four main themes: (1) ease of access and service efficiency as the primary attraction; (2) sharia compliance as a trust filter; (3) digital literacy challenges affecting adoption decisions; and (4) the influence of social norms and community trust in shaping perceptions. These findings contribute to the development of a contextual sharia-based digital service adoption model, and provide strategic recommendations for Pegadaian Syariah to enhance digital service penetration among urban religious communities.

**Keywords:** Sharia Pawnshop, Digital Services, Phenomenology, Technology Adoption, Rahn, Sharia Finance
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## INTRODUCTION

The rapid development of information and communication technology in the last two decades has driven fundamental transformations in various sectors of life, including the Islamic finance sector. The phenomenon of digitalization of financial services (financial technology/fintech) has not only changed the way financial institutions operate, but also revolutionized customer behavior patterns and expectations in accessing financial products and services (Arner et al., 2020; Yahya et al., 2022). Pegadaian Syariah, as one of the non-bank financial institutions that has strong historical roots in the Indonesian financial system, is also taking part in this wave of digital transformation through the launch of various digital service platforms and applications.

Pegadaian Sharia runs operations based on the principle of the rahn contract, which is the detention of the borrower's property as collateral for the debt received, where the borrower benefits in the form of the cash needed (Zulkifli, 2021). In the context of digitalization, this institution has developed a digital service ecosystem that allows customers to make pawn transactions, gold installments, gold savings, and multi-benefit financing through the Pegadaian Digital application without having to visit the office physically. This innovation is in line with the vision of national digital transformation and efforts to increase Islamic financial inclusion in Indonesia (OJK, 2023).

Cirebon City, as a city with a strong Islamic tradition and rapidly developing economic dynamics, is an interesting context to study. As a city known as the "City of Guardians" and has a significant customer base of Sharia Pawnshops, Cirebon reflects the duality between deep-rooted religious values and the demands of digital modernization (BPS Cirebon City, 2023). The people of Cirebon who are religious but at the same time adaptive to technological changes create a complex and rich research field to explore the dynamics of the adoption of sharia-based digital services.

The existing literature shows that the adoption of digital services in Islamic financial institutions is influenced by more complex factors than conventional financial institutions (Alalwan et al., 2021; Hassan et al., 2022). In addition to utilitarian considerations such as ease of use and perceived benefits as described in the Technology Acceptance Model (TAM) (Davis, 1989), customers of Islamic financial institutions also consider the dimensions of Islamic compliance, faith-based beliefs, and the influence of religious communities in their adoption decisions (Usman et al., 2023). These non-technological dimensions are often overlooked in conventional technology adoption models.

Previous research on the adoption of digital services in Islamic financial institutions generally uses a quantitative approach with a structural model, which results in statistical understanding but often misses the depth of the subjective experience of customers (Marakarkandy et al., 2017; Choudhury, 2022). The phenomenological approach, on the other hand, allows researchers to dive deep into customer lived experience, capturing nuances, meanings, and contexts that are not reached by quantitative surveys. Thus, there is a significant research gap in understanding how customers phenomenologically interpret the digital service adoption process of Sharia Pawnshops.

Based on this background, this research is formulated with the main question: What is the perception and phenomenological experience of customers in adopting Sharia Pawnshop digital services in Cirebon City? Specifically, this study aims to: (1) identify the factors that shape

customer perception of Sharia Pawnshop digital services; (2) uncover the essential meaning of the digital service adoption experience in the context of sharia; (3) describe the challenges and obstacles faced by customers in the adoption process; and (4) build a contextual understanding of the interaction between religious values and the adoption of digital technology in Cirebon society.

The significance of this research lies in its contribution to the development of theory and practice. Theoretically, the research findings are expected to enrich technology adoption models that are more sensitive to religious and cultural dimensions. In practical terms, this research provides a strong empirical basis for Sharia Pawnshops and other Islamic financial institutions in designing digitalization strategies that are more inclusive and in accordance with the needs and values of religious customers.

## RESEARCH METHODOLOGY

### 1. Research Paradigm and Approach

This study uses the interpretivism paradigm which views social reality as a construction formed by the meaning and interpretation of social actors in its specific context (Denzin & Lincoln, 2018). This paradigm is fundamentally different from the positivism that dominates survey-based technology adoption research, because it recognizes that customer experience in adopting Sharia Pawnshop digital services cannot be reduced to a series of measurable variables, but is a phenomenon that is full of meaning and very contextual.

The qualitative approach was chosen because of its suitability with the research objectives oriented towards the exploration of experiences and perceptions in depth. Creswell and Poth (2018) affirm that qualitative research is most appropriately used when researchers want to understand the complexity of human experience, when the subjective perspective of the participants becomes the center of attention, and when the socio-cultural context becomes an explanatory variable that cannot be abstracted. These three characteristics are directly relevant to the research questions posed in this study.

The descriptive phenomenology method developed by Moustakas (1994) was chosen as a specific research method. The selection of descriptive phenomenology is based on the consideration that this method is most appropriate to describe the essential structure of the shared experience of a certain group of participants, in this case the experience of adopting Sharia Pegadaian digital services (Creswell & Poth, 2018). Descriptive phenomenology does not aim to interpret or search for the hidden meaning behind experience, but rather to describe the experience as it is from the perspective of the subject who experiences it.

### 2. Location and Time of the Research

The research was conducted in Cirebon City, West Java Province, Indonesia. The selection of Cirebon City as the location of the study was based on several strategic considerations. First, Cirebon is a city with significant penetration of Sharia Pawnshop services, with four Sharia Pawnshop branch offices serving more than 45,000 active customers (Sharia Pawnshop Cirebon Regional Office, 2023). Second, Cirebon's demographic composition, which is dominated by a Muslim population that is both religious and economically active, makes it a good representation of the main target segment of Sharia Pawnshops. Third, the smartphone penetration rate of 67% in Cirebon City (BPS Cirebon City, 2023) creates basic

conditions that allow the adoption of digital services, but with a sufficient level of variation to produce a diversity of perspectives.

Field data collection was carried out during the period September 2025 to March 2026. This period was chosen to cover various transaction momentum, including the period leading up to and after Hari Raya which is usually marked by increased pawn activity, as well as the normal period. Data monitoring and verification continued until March 2026 to ensure data saturation has been achieved (Fusch & Ness, 2015).

**3. Research Informant**

The selection of informants used the purposive sampling technique, where participants were selected based on specific criteria relevant to the research question (Patton, 2015). The inclusion criteria set were: (1) active customers of Pegadaian Syariah in Cirebon City with a minimum membership period of 1 year; (2) have used Pegadaian Sharia digital services at least once; (3) domiciled in Cirebon City; and (4) willing to participate in the research voluntarily. To ensure the diversity of perspectives, the researcher also applies maximum variation sampling in terms of age, educational background, type of work, frequency of use of digital services, and level of religious obedience.

Based on this procedure, 12 informants consisting of 5 women and 7 men with an age range of 24 to 58 years were obtained. The job profile of the informants includes: traditional market traders (3 people), private employees (2 people), housewives (2 people), self-employed (2 people), teachers/teachers (2 people), and postgraduate students (1 person). The number of these 12 informants is considered adequate to achieve data saturation in descriptive phenomenology research, as recommended by Fusch and Ness (2015) who stipulate that data saturation in phenomenological studies is generally achieved in the range of 6-12 informants when the sample is well selected.

**4, Data Collection Techniques**

Data collection used three complementary techniques to ensure triangulation of sources and methods (Denzin & Lincoln, 2018). The first technique was a semi-structured in-depth interview, which is a key instrument in phenomenological research. The interviews were designed using open-ended question guides that focused on exploring the informant's first-hand experience: "Tell me about your first experience using Pegadaian Sharia digital services," "How did you feel when you used the app for the first time?" and "How do you ensure that these digital services are in line with the sharia principles you believe in?" Each interview session lasts between 60 to 90 minutes and is recorded with the informant's permission, then transcribed verbatim.

The second technique is participant observation, where the researcher is directly involved in customer activities at the Pegadaian Syariah branch office and observes the interaction between customers and officers as well as with available digital devices. Observation is also carried out in a digital environment by documenting the flow of user experience in the Pegadaian Digital application. Field notes are made systematically following the guidance of Emerson et al. (2011), including factual descriptions, methodological reflections, and initial analytical notes.

The third technique is a documentation study, which includes the analysis of official documents of Pegadaian Sharia (annual reports, digital product brochures, application usage

guides), related regulations and fatwas (DSN-MUI fatwa, OJK regulations on Islamic financial digital services), as well as reviews of Pegadaian Digital application users on the Google Play Store and App Store platforms. The documentation study helps researchers to understand the formal and structural context of the phenomenon being studied, as well as providing cross-verification materials for interview data (Bowen, 2009).

**5. Data Analysis**

Data analysis follows the descriptive phenomenological procedure of Moustakas (1994) which consists of four main stages. The first stage is epoche, which is a process in which researchers consciously bracket all pre-owned assumptions, presumptions, and theories about the adoption of digital services, to allow the data to speak for itself without being distorted by the researcher's perspective. The epoche process is documented in the researcher's reflective journal written before and during data collection.

The second stage is phenomenological reduction, which includes the process of horizonalization (identifying all statements about experience as equivalent units of meaning) and elimination (removing redundant or irrelevant units of meaning). Each remaining unit of meaning is then grouped into a cluster of themes that reflect different aspects of the digital service adoption experience. This process is carried out manually and with the help of the ATLAS.ti qualitative data analysis software version 23.

The third stage is imaginative variation, in which each cluster of themes is examined from different perspectives to understand the different ways in which the theme can be interpreted. The researchers used reflective questions: "How would this experience be different if the sharia dimension did not exist?" "What makes this experience different from the experience of a conventional bank customer?" to deepen an understanding of the essence of each theme.

The fourth stage is the synthesis of meaning and essence, in which textural descriptions (what is experienced) and structural descriptions (how experiences occur) are integrated into a comprehensive essential description of the experience of adopting Sharia Pegadaian digital services. The trustworthiness of the research is guaranteed through the four criteria of Lincoln and Guba (1985): credibility (member checking, triangulation, peer debriefing), transferability (thick contextual description), dependability (audit trail), and confirmability (researcher reflexivity). The entire analysis process refers to Creswell and Poth's (2018) guidance on the quality of phenomenological analysis.

**RESULTS AND DISCUSSION**

**1. Profile Informan**

This study involved 12 informants with diverse demographic characteristics. To maintain anonymity, informants were assigned the codes I-01 to I-12. The age range of informants of 24-58 years reflects the diversity of generations in Pegadaian Sharia customer base, from millennials to generation X who have different patterns of technology adoption. The level of education varies from high school graduates (3 people), diplomas (2 people), bachelor's (5 people), to postgraduate (2 people). The duration of being a Pegadaian Sharia customer ranges from 1 to 11 years, providing a longitudinal perspective on the evolution of experience with digital services.

In terms of digital service usage, 5 informants were categorized as intensive users (using the app more than 3 times per month), 4 informants as moderate users (1-3 times per month),

and 3 informants as early users (only tried several times). This diversity of usage levels is important to ensure that the research captures the various stages in the adoption continuum, from novice users who are still in the process of exploration to advanced users who have integrated digital services into their financial routines.

**2. Main Themes of Phenomenological Analysis Results**

a. Ease of Access and Efficiency as Primary Attractions

The first theme that consistently emerged from the phenomenological analysis was the perception of ease of access and efficiency as the main pull factors in the adoption of digital services. All 12 informants mentioned this aspect in their experience narratives, albeit with different emphasis and interpretation.

Informant I-03, a 45-year-old market trader, describes his experience vividly: "In the past, if I wanted to pawn, I had to close my stall for two to three hours, queue, not to mention pay for parking. Now while waiting for merchandise, I can take care of myself through my cellphone. It really changed my life." This narrative reveals that the benefits of digital services are not purely technical, but have a deep resonance with daily economic life patterns. For traders like I-03, every hour that is "saved" from direct queues means maintained income.

A similar pattern was found in I-07, a 38-year-old housewife: "What I like the most is being able to see the pawn simulation first before deciding. So I can do the math myself, I don't have to be embarrassed to ask the officer. It feels more independent." This statement reveals the dimension of autonomy and empowerment that is an important aspect of the digital services experience, especially for female informants who may feel uncomfortable in face-to-face formal financial interactions.

These findings are in line with the construct of perceived usefulness in TAM (Davis, 1989) but go beyond the purely utilitarian definition. In a phenomenological context, ease of access is experienced not only as a technical feature but as a form of recognition of the value of time and the dignity of customers. This is consistent with the findings of Alalwan et al. (2021) who emphasize that perceived benefits have social and psychological dimensions that are often more dominant than functional dimensions alone.

**3. Sharia Compliance as a Trust Filter**

The second theme, which distinguishes the experience of adopting Sharia Pawnshops from the adoption of conventional financial digital services, is the central role of sharia compliance as a trust filter. For most informants, the question "is this halal?" precedes the question of "is it easy to use?" in the order of their evaluation of digital services.

I-01, a 52-year-old madrasah teacher who is also active in the local taklim assembly, explained with deep articulation: "I don't immediately use the application once I download it. I asked the ustaz at the assembly first, asked a friend who understood fiqh better. What made me sure was not the sophisticated features, but when the ustaz said this, there was already a DSN fatwa and the contract was clearly rahn." This statement reveals that the process of adopting technology in the context of sharia includes a phase of religious validation that is not found in the conventional technology adoption model.

An interesting finding is that sharia-based trusts are not only static as an initial condition for adoption, but are also dynamic and are continuously confirmed during use. I-09, a 34-year-old self-employed person, revealed: "I keep monitoring whether the cost of ujrah has not

changed so it is like interest that always increases. Every time I make a transaction, I pay attention to whether the contract is still consistent with what the officer explained." This continuous sharia vigilance shows that trust in the context of sharia finance is not something that is given once and lasts forever, but must be actively maintained and verified.

This pattern is in line with the findings of Usman et al. (2023) about dual-layer trust in digital Islamic finance, but with the added nuance that in the Indonesian context, sharia-based trust has a strong communal dimension. For informants, trust is not only formed through individual verification of fatwa documents, but through consensus and recommendations from trusted religious communities.

**4. Digital Literacy Challenges and Competency Gaps**

The third theme reveals that although the accessibility of digital devices is relatively high among informants, the level of digital literacy required to optimally utilize Sharia Pawnshop services is still a significant obstacle, especially for informants from the older generation and lower educational backgrounds.

I-05, a 58-year-old vegetable vendor, described his frustrating experience in a tone full of acceptance but indicated real difficulties: "I tried to keep failing. Saying my son was wrong is wrong. Finally, now if I want a digital transaction, I ask for help from my child first. I don't have the courage to do it myself, afraid of being pressured and losing money." The reliance on mediators (usually younger family members) in the use of digital services is a pattern found in some informants over the age of 45, indicating that adoption that appears to be individual is often a collaborative process.

However, the challenges of digital literacy are not solely cognitive-technical. I-11, a 41-year-old housewife with a bachelor's education, revealed a different kind of obstacle: "Actually, I can use the app. But I'm not sure about data security. If my data is leaked, let alone financial data related to sharia contracts, it's a shame twice: financially shameful and religiously embarrassed." This statement reveals the dimensions of data privacy and security that in the sharia context have additional moral-religious resonance that is not found in the conventional context.

**5. The Influence of Social Norms and Community Beliefs**

The fourth theme shows the strong influence of social networks and religious community authority in shaping the perception and decision to adopt digital services. In Cirebon society which has a strong religious community structure, recommendations from religious authority figures (ustaz, kyai) and social reference groups (fellow congregation of the taklim assembly, fellow fellow worshippers) have proven to be more influential than formal advertisements or product brochures.

I-04, a 29-year-old private employee, recounts: "I started using the Pegadaian Digital application after hearing from a classmate. Not from advertisements, not from brochures. When my friends at the recitation were already used and told about the benefits, plus our ustaz had checked the fatwas, I was sure to give it a try." This narrative vividly illustrates how a network of communal beliefs strengthened by religious authorities serves as a much more effective catalyst for adoption than formal marketing communications.

These findings go beyond the construct of social influence in UTAUT (Venkatesh et al., 2003) by revealing that in the context of sharia, social influence operates through a different

mechanism: not just normative pressure from important others, but through collegial construction of religious legitimacy. The practical implications are significant: marketing strategies that reach out to and engage religious communities and religious figures will be much more effective than conventional strategies based on mass media.

**6. Discussion of Findings**

Overall, the four themes identified form a phenomenological understanding model of the adoption of Sharia Pawnshop digital services which can be formulated as follows: adoption occurs in the context of dynamic interaction between utilitarian factors (ease and efficiency), religious factors (sharia compliance and faith-based beliefs), individual competency factors (digital literacy), and social-communal factors (religious norms and authorities).

This model differs significantly from the conventional TAM and UTAUT models in that it places the religious dimension not as a separate moderation variable, but rather as an integral component of a holistic construct of belief and motivation. These findings support the argument of Hassan et al. (2022) that the model of technological adoption used for Muslim societies needs to be fundamentally reconstructed, rather than simply modifying it by adding religious variables to an inherently secular framework.

The specific context of Cirebon City adds important nuances to these findings. Cities with strong Islamic traditions through an extensive network of Islamic boarding schools and taklim assemblies create an ecosystem of communal beliefs that are highly conducive to the adoption of Islamic financial services when they receive religious blessings, but at the same time are highly resistive when there are doubts about sharia compliance. This dynamic is in line with the findings of Choudhury (2022) on the role of community-based trust networks in Islamic digital finance, with the specification that Islamic boarding school networks in Indonesia have a level of authority and trust that may be higher than formal religious institutions in many other Muslim countries**.**

**CONCLUSION**

This phenomenological research succeeded in uncovering the essential structure of the experience of adopting Sharia Pegadaian digital services in Cirebon City through four main themes that dynamically interact with each other. First, the ease of access and efficiency of digital services is experienced not only as a technical advantage, but as a form of empowerment and recognition of the value of customer time and autonomy. Second, sharia compliance serves as a primary trust filter that precedes technical evaluation, with a strong communal dimension through a social network-based religious validation mechanism. Third, the challenges of digital literacy are not homogeneous but layered, encompassing the technical-cognitive dimension and the moral-psychological dimension of data security in the context of sharia. Fourth, social norms and the authority of religious communities act as catalysts for adoption that goes far beyond the influence of formal marketing communication.

Theoretically, the findings of this study contribute to the development of a digital service adoption model that is more sensitive to religious and communal dimensions in the context of the Indonesian Muslim community. This study demonstrates that the conventional TAM and UTAUT approaches have fundamental limitations in explaining the dynamics of technology adoption in the context of Islamic finance, as they are unable to accommodate the complexity

of the interaction between utilitarian motivations, religious beliefs, and communal belief mechanisms that characterize the Islamic finance ecosystem.

Practically, the research findings provide a number of strategic recommendations. First, Sharia Pawnshops need to develop a communication strategy that integrates religious community networks as a channel for distributing beliefs, not just as a marketing target. Second, digital literacy improvement programs need to be designed by considering the religious dimension, by placing transaction security aspects within the framework of sharia values understood by customers. Third, the design of the digital application user interface needs to be developed by considering the diversity of customers' digital literacy levels, with a special emphasis on contract transparency and costs that reflect sharia commitments.

The limitation of this study lies in the limited geographical scope of Cirebon City, which may not fully represent the diversity of Islamic finance contexts across Indonesia. Follow-up research with a wider geographical scope and mixed-methods methodology that combines the power of qualitative phenomenology with large-scale quantitative validation is highly recommended to strengthen and expand the findings of this study.

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