
Analyzing Customer Interest in Choosing Pawn Products (Rahn) at the Sharia Pawnshop Upc Raden Patah

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Abstract

This research aims to analyze customer interest in choosing pawn products (Rahn) at sharia pawnshops. The qualitative method is used to analyze customer interest in sharia pawn products offered by PT. Pegadaian Syariah. This data collection technique uses library and field research techniques such as observation, interviews and informants. This The product most frequently sought by customers is Rahn. This was proven from the results of the data provided by the pawnshop to the researchers and the results of interviews. This research provides an overview of the products that are most in demand at sharia pawnshops.

Keywords: Public Service, Intention, Financing

Introduction

PT Pegadaian, is a state-owned company that was originally opened in the city Sukabumi on April 1 1901. Until August 2020 PT Pegadaian now owns 4,100 branches spread throughout Indonesia. Pegadaian services and services can be accessed to more than 11,000 distributors. Pegadaian is currently also able to expand its services online, namely through the Pegadaian Digital electronic application which can be downloaded on Playstore Mobile. Apart from wider services, another advantage of Pegadaian is depth the service can enforce a standard service time of a maximum of 15 minutes and also optimal security using a physical security system and business location (Sispamfilu), (pegadaian.co.id).

Pawn is a right obtained by the person who owes an item the movable is handed over by the person who owes the debt as collateral for the debt and the goods The person who owes the debt can be sold if the person who owes the debt cannot pay it off obligations when they fall due (Sutedi, 2011). Meanwhile, Pegadaian is the brand name of PT Pegadaian, state-owned company. The status of this company is a corporate company carry out business as regulated in the Service Authority Regulation agreement Finance (POJK) No. 31/POJK.05/2016. The name and logo of Pegadaian have also been recorded as the right to PT Pegadaian's intellectual work since 2009 and has been extended in 2019 to the next 10 years. This was conveyed by the Secretary of PT Pegadaian R. Swasono Amoeng Widodo in his official statement, (27/8/20).

All financing activities carried out by the pawnshop are channeled to funds customers based on pawn law. Pawnshops also have the main task of providing loans to customers in a simple and not difficult way. Pawnshop system may cause harm to customers. Pawnshops must provide all conveniences for them customers who are experiencing financial difficulties and need to disburse funds fast. The difficulties faced by the community are usually exploited by loan sharks or Pengijon which provides funds with very high and inclined interest detrimental to society.

There is also public interest in utilizing sharia pawnshop services said to be quite big. Sharia pawnshops emphasize not giving interest on goods which is pawned. Even though there is no interest, sharia pawnshops still earn money benefits as regulated by the National Sharia Council, which applies maintenance costs for all items pawned. Where the costs are not calculated based on the loan amount rather than on the value of the item being pawned. The operational implementation provided by sharia pawnshops is almost the same with conventional pawnshops. Like conventional pawnshops and sharia pawnshops too both distribute loan money with the same collateral, namely movable goods. Customers can also get the funds they need in a relatively fast time, The administration and assessment process only takes approximately 15 minutes, and the loan funds can also be received by customers in less than a matter of hours.

Even though it is relatively new, it turns out that Pegadaian Syariah is growing balance with other Islamic banking industries in Indonesia. Because not only Sharia pawnshops, behind this business is sharia banking which provides services in the form of gadaisyariah or what is usually called Raahn. But along the way, sharia pawnshops does not have much influence on the operation of the sharia pawn system Syariah banking. This can be proven by significant growth in terms of turnover obtained. PT Pegadaian (Persero) has recorded an increase in customers from 15 million customers on 30 June 2020 to 18 million customers on 30 June 2021 or if percentage of 21.4%. This increase in customers also has an impact on the increase in pawn business turnover rose from IDR 75.57 trillion to IDR 80.18 trillion or by 6.1%. The increase in turnover consists of various conventional pawns that increase from IDR 64.21 trillion to IDR 67.98 trillion (5.9%) and pawn sharia which started from IDR 11.36 trillion increased to IDR 12.2 trillion (7.4%).

The President Director (CEO) of PegadaianKuswiyoto gave a statement that The Covid-19 pandemic poses challenges for all Pegadaian business performance as well as an impact on slow financial performance. But nevertheless he was grateful amidst all the current economic difficulties, Pegadaian is still able providing solutions to finances for many people in difficulty.

"Customer growth in semester I/2021 reached 21.4% this year Proves that Pegadaian continues to position itself as a community forum when economic difficulties during the Covid-19 pandemic which have not yet been and are not known for certain end. We will remain consistent in helping the community with products and services CSR program that anyone can contribute directly to need".

Sharia pawnshops also have characteristics that do not exist interest, by not making money a commodity but a medium of exchange, and also looking for profits from the goods storage and storage services business being pawned. The establishment of sharia pawnshops in Indonesia is a very important thing important. Muslims are protected from usury transactions. Sharia pawnshops make it so The developing modern administrative system has the principles of rationality, efficiency, and effectiveness in accordance with Islamic values. Development of sharia pawnshops In Indonesia it can be said to be very fast even though conventional pawnshops are still available is said to dominate the pawnshop business (Huda, 2010).

Sharia pawnshops always try to develop their products and services financial needs of citizens/society. Such as gadaisyariah which is included innovation from sharia financial bodies. Rahn's financing received a response from the ulama in Indonesia in the form of the DSN Fatwa of the Indonesian Ulema Council No.26/DSN-MUI/III/2002 regarding gold pawning, where gold pawning is permitted based on principles Rahn is in accordance with DSN fatwa No.25/DSN-MUI/III/2002 concerning Rahn. DSN Fatwa No.26/DSN/MUI/III/2002 regulates service fees storage of goods is borne by PT. Pegadain Syariah, the amount of which is based on expenses that are really needed. According to the fatwa, PT. Sharia Pawnshop you are not allowed to take profits/profits from the rahn and qard contracts except to the extent of taking costs that are really needed, but may be added to the contract, namely safekeeping pawn goods and ijarah. (Figriyanti, 2022).

In its commitment, Pegadaian provides maximum service and benefits for each customer, realized through professionalism in attitudes and responses from the company and directors in providing services to customers. Pegadaian too provide guarantees for the quality of service to customers with guaranteed responsiveness and trustworthy. Through this service, Pegadaian also helps customers guarantee quality and product safety and also reduce all risks. Implementation of this commitment has been achieved proven by what he has obtained certification from the inistry of Manpower and Transmigration RI, Directorate General of Development, Employment Inspection and SUCOFINDO related to SMK3 and SNI ISO 9001:2008.

Research Method

The method applied is qualitative method in accordance with the problems and objectives of this research which is qualitative descriptive. The purpose of this research which is descriptive qualitative. This research aims to describe and analyse data in depth about customer interest in choosing rahn products. Based on the context of the problem in this research, then I used a qualitative qualitative approach with descriptive method design.

The data collection method technique used in this writing uses

1. Observation,

In conducting this observation, the author can make direct observations to PT Pegadaian Syariah UPC Raden Patah carefully and precisely. This observation aims to obtain data that is true at the research location. Observation is used in conducting a preliminary study which aims to find problems that need to be researched and also to find out something from a more precise and in-depth source. precise and deep

2. Interview

The definition of interview is a conversation between two parties for a specific purpose. The conversation conversation is carried out by two parties, namely the interviewer who asks questions and the interviewee who answers the questions. the interviewee who answers the question. An interview is a meeting between two parties to exchange information through questions and answers.

3. Literature Study

Literature study is carried out to obtain secondary data, namely conducting a series of documentation study activities, by reading, recording, and quoting books or literature related to the research. citing books or literature related to the research.

4. Informant Study

Informant studies are people who can provide information. A research informant is a person, object, or organisation whose circumstances are being researched, (Sukandarumidii, 2002: 65). Informants are people who can provide information in this research. People who are able to provide information about the products provided and people who use the products are the following who use these products are:

1. Head of UPC Raden Patah Branch
2. UPC Raden Patah customers 15 people

Descriptive qualitative approach is the approach used in this study, which examines how much customer interest in choosing pawn products at UPC Raden Patah. Data analysis is an effort or process of managing data to get new / fresh information. This is necessary so that the data becomes easy to understand and useful for solving a problem. According to Mukhtar (2013: 10) descriptive qualitative research is a method that is used to determine the theory of the problem. method used to determine the theory of research at a certain time. According to Bogdan, data analysis techniques are a process of searching for data, compiling systematically obtained from interviews, notes, and documentation by controlling the data into categories, sorting the data into categories, sorting the data into categories, and sorting the data into categories. data into categories, sorting out what is important to study, and making conclusions. (Zakariah, et al, 2020: 52).

Results and Discussions

The emergence of a customer's interest is due to several things, namely attraction and pleasure, being noticed and being in need. The emergence of interest due to being happy for someone's interest in certain activities. Pleasure that arises in a person's feelings will create an impulse in him to then do activities. activity. Factors that generate customer interest according to (Smadi 2012: 6) are classified such as;

- a. The need factor from within, needs that arise with psychology and physical.
- b. Social motive factors, the emergence of a person's interest on a social basis to get recognition from the surrounding environment. get recognition from the surrounding environment.
- c. Emotional factors, a measure of a person's intensity in giving attention to a particular activity. to a particular activity. The results of this research were obtained from interviews with narrators as representative of the research object. The results of the research will be described with a qualitative approach. This research is required not only to describe, but must also analyse in-depth information based on what is suggested, done, and spoken by the source. This research included the Head of the UPC Branch, Raden Patah, and 15 customers as an informant.

The research data was obtained through interviews conducted by researchers starting from April 30 2023. All informants who conducted interviews were Branch Heads and customers of the Sharia Pawnshop UPC Raden Patah. Sharia pawnshops are a form of service company that can solve financial problems relatively quickly. Pegadaian Syariah does not require special conditions and procedures which sometimes even become new problems for customers that are difficult to fulfill. At a sharia pawnshop, you only need to apply for credit which is very simple. This factor is what makes sharia pawnshops and the community very close to life, because they can overcome financial problems without causing new problems in the procedure. The Syariah Pegadaian's operational system is through the Rahnnya contract, where people give movable objects and then the pawnshop takes care of and stores the objects in a safe place. Providing the best and most satisfying service is one form of effort to retain and attract customers. Pegadaian Syariah UPC Raden Patah has tried to provide the best possible service to customers. Without service that satisfies customers, it will cause customers to be reluctant to come to Pegadaian Syariah UPC Raden Patah again.

The results of the interview with Mrs. Dian Angreni Ekawati as Branch Head regarding the services provided by Pegadaian Syariah, namely:

"We at the sharia pawn shop will prioritize customer satisfaction. Therefore, to maintain customer satisfaction, we always strive to provide the best and most satisfying service in accordance with customer needs. And all employees are required to behave (Smile, Greet, Polite)."

Good service is very necessary in a company, in order to attract customers new and to retain old customers. By having the 3S attitude, this attitude turns out to be true able to convey a feeling of love and affection and customers will feel appreciated. This matter This is proven from the results of interviews with Pegadaian Syariah UPC Raden Patah customers resource persons in this research. One of them was named Mr Sadam. He was also asked several questions regarding the services provided by Pawnshop, first: "What is your view regarding the service that has been provided? given by the pawnshop?" he answered "The service provided is very satisfying, all the employees are very helpful friendly, smiling and serve well. And I also feel satisfied with it all services."

Likewise, the results of the interview with Mrs. Ernawati, who can also be said to be customers remain pawnshops. He said: "All this time, I have been a customer at this pawn shop, and I never have been feel disappointed from all services. I also feel very satisfied with each one services that have always been provided throughout this time. "In line with the description above, the services of the UPC Sharia Pawnshop Raden Patah which is given to customers by:

- 1) Get to know the customer
- 2) Knowing what customers need
- 3) Friendly in serving customers
- 4) Serve with full responsibility
- 5) Serve by providing sympathy

- 6) Serve with seriousness and professionalism
- 7) Greet and respect

The public now knows pawnshops as one of the institutions a place to carry out financial transactions easily and quickly, and where the community is carry out pawn transactions which are carried out based on sharia principles so that get halal and blessed funds. Because gadaisyariah also never happens implement an interest system on pawned goods. Customer interest in using sharia pawnshop products is sufficient high, it can be seen from the number of customers who come every day to do it pawn transactions. This information was also obtained from the statement of the branch head say that; "Now the number of customers who come to visit every day can be counted approximately 100 people/day."

He also explained several products offered by pawnshops for customers; "Overall there are 18/19 products on offer, then from In all these products, there are several active or inactive products. As for Also active products include; Rahn, MuliaSyariahUltimate, ArrumEmas, Amanah, ArrumBPKB, ArrumHaji, TabunganEmas, and ArrumTasjily. Of the many services offered by the pawnshop, the service preferred by customers is Rahn's service (pawn)." He also said; "If there are new services offered, based on needs local residents and as business development and opening new markets. If There are services that residents don't like, so the pawnshop will look for reasons and then review them until they are liked by the customer."

The following are the results of interviews conducted by researchers regarding customers interest in using the services provided. Mrs. Sadiyah said: "I often use Rahn transactions, because it suits my needs. Regarding other products, I am sometimes given offers until I am interested in Savings Gold. Just in time I can save, so that I can use the money to buy gold or I can spend more money for my needs other." Mrs Lia says: "Sometimes I come here to pawn. Then the first time I used Arrum Hajj to send my mother." From this perception is an assessment of what is seen based on what you see and determine it as a choice. As Mrs. Wanda said "Sometimes I come to Sharia Pegadaian instead of regular Pegadaian because there is no interest but only the rental service fee can still be said light, and also safe, fast, reliable." The researcher concluded from the results of the interview that services were often provided used and liked by many customers until now is Rahn. Pegadaian Syariah without emphasizes giving interest on whatever item is pawned, even if it is not available interest, sharia pawnshops still make a profit, how to give maintenance costs for the goods being pawned. These costs are calculated from the value of the goods themselves.

Conclusions

From the results of the research that has been carried out, we can conclude that there are products provided by Pegadaian Syariah UPC Raden Patah, namely Rahn, Arrum Emas, Mulia Syariah Ultimate, Arrum BPKB, Arrum Tasjily, Amanah, Gold Savings, and ArrumHaji. The product most frequently sought by customers is Rahn. This was proven from the results of data provided by the pawnshop to researchers and the results of interviews. Also research results have shown that there are 3 causes the influence of customers' interest in using pawn products provided by sharia pawnshops, namely customer needs, social factors, and service which is satisfying. Customer knowledge of sharia pawnshop products as well be considered by customers in selecting and using the product and data in the field, it shows that customers' interest in the product has been indirectly achieved practice transactions with sharia principles.

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