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Customer Perception of the Use Application Sharia Pawnshops Reviewed from Age Groups: A Study at the Meulaboh Branch of Sharia Pawnshops

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Abstract: This study aims to analyze customer perceptions of the use of the Sharia Pawnshop application, focusing on the differences between the young age group (18-35 years) and the elderly age group (over 50 years) at the Sharia Pawnshop Branch in Meulaboh. The digital transformation in Sharia financial services has changed the way the community accesses services; however, the adoption of this digital application shows significant differences based on age. The research method used is descriptive qualitative, with data collection through semi-structured interviews and direct observation of 23 customers. The results indicate that younger customers tend to be more positive and active in using the application, utilizing features such as online pawn booking and installment payments. In contrast, elderly customers show high resistance, attributed to limited technological knowledge and concerns about data security. Support from staff in the digitalization process has proven to be crucial in bridging the existing digital divide. This study emphasizes the need for an educational and inclusive approach in digital transformation so that all age groups can benefit from Sharia financial services in the digital era. The findings are expected to provide strategic recommendations for the Sharia Pawnshop in designing more adaptive and inclusive services.

Keywords: Customer Perception, Sharia Pawnshop Application, Age Group, Digital Transformation, Digital Divide.

INTRODUCTION

Background of the problem

Digital transformation in the world of finance has in a way significant change method public access service finance, including in institutions Islamic finance such as Sharia Pawnshop. Innovation in the form of digital applications allow customers do transaction like booking, payment and extension pawn online. Services This aim increase efficiency, accessibility, and convenience for public wide along development technology global

information. However, the success innovation technology No only depends on the features available, but also on the extent to which the community accept and use it in life daily.

Acceleration transformation technology also hit sector global banking, including in developing countries like Indonesia. Technology financial (*fintech)* and the increase expectation public to convenience access become driver main digitalization services. Islamic banking, as part from system finance national, participate adopt innovation like *mobile banking, internet banking,* and applications special like Digital Pawnshop. This innovation is not only to follow trends, but become the inevitability of remaining relevant and competitive. However, digitalization in institutions Islamic finance must also be in harmony with sharia principles, so that implementation technology must fulfil aspect law, ethics, and trust customers to sharia compliance.

As institution Islamic finance with range until area like Meulaboh, West Aceh, Sharia Pawnshop plays a role important in provide access service finance inclusive. Differences attitude to technology between group age young and old become challenge in digitalization service. Customer young, which is more familiar with technology, tends to active use application. On the other hand, the group age old more comfortable with service face face. Unfortunately, the study specific about perception customers to application Sharia Pawnshop based on group age Still limited. In fact, in context service public sharia- based, understanding to characteristics age important for support inclusivity and success digital transformation. Therefore that, research This aim fill in gap the with serve analysis comprehensive about perception use application Sharia Pawnshop reviewed from group age.

Review library show that a number of studies has discuss about adoption of mobile banking and digital applications in finance. For example, Paramita & Hidayat (2023) find that perceived usefulness becomes driver main in interest use BSI Mobile application. Study Jin & Fan, (2022) also observed that constraint adoption digital applications among elderly in China is caused by the lack of digital education and interfaces that are not friendly user. Dizon & Ebardo, (2025) in study systematically conclude that obstacle for elderly people are very complex and need multi-strategy approach. Research by Chotitumtara & Namahoot, (2025) even developing an adoption model based risk special For elderly who emphasize importance education direct and design intuitive application. However, even though has Lots studies about adoption service digital finance, there is still minimal research that focuses on the context Sharia Pawnshops in Indonesia, in particular in differentiate perception based on age. This makes the study relevant and important, good in a way theoretical and practical, for support greater digital sharia literacy comprehensive and fair in all circles.

Formulation Problem

1. How perception customers to use application Sharia Pawnshop?
2. Whether there is difference perception based on group age customers to use application Sharia Pawnshop?

Objective study

Study This aim for know How perception customers to use application Sharia Pawnshops, in particular in context service pawn and non- pawn. Research this also wants identify difference perception between group age young and groups age old, and dig factors main influencing factors reception or rejection to application said. Good factor technical like design applications and internet access, as well as non- technical factors like trust, digital literacy, and preferences service will reviewed in a way in- depth findings from study This expected capable become runway recommendation strategic for Sharia Pawnshop in designing service more digital based adaptive and inclusive.

METHODS

Types and Approaches Study

Study This use approach qualitative descriptive, which aims to describe and understand customers' deep perceptions of using the Sharia Pawnshop application based on age groups. Approach This chosen Because in accordance For explore experiences, attitudes, and views subject in a way contextual and naturalistic approach qualitative assessed appropriate in reveal meaning subjective and complex that is not can measured in a way quantitative (Colorafi & Evans, 2016) .

Location and Subject Study

Study was carried out at the Sharia Pawnshop Meulaboh Branch, West Aceh, which was selected in a way strategic Because researchers currently operate activity internship in the unit. Based on observation field during internship, found dynamics interesting related customer digital behavior, in particular in the initial process digital transformation. This location also represents area with level heterogeneous digital literacy, so that relevant for describe variation perception and adoption sharia- based digital technology.

Subject study consists of of 23 customers, divided to in two groups age, namely group age young (18–35 years) as many as 9 people, and age old (over 50 years old) as many as 14 people. Election informant done purposively, with criteria that they is customers active ever or currently use service Sharia Pawnshop, good both digitally and conventional.

Data collection technique

Data collected use semi- structured interviews in a way face advance for allows in -depth exploration in accordance with response and context informant. Besides that, observation direct done during the interaction process with customers, especially moment give digital education, filling out e-forms, to installation and support use application Sharia Digital Pawnshop. Interview process ongoing in a way flexible, especially moment customers currently wait queue going to cashier or estimator, as well as moment fill in form services. Researchers notice readiness emotional informant for example, If customers appear uncooperative, interview postponed and directed to informant others. Some interview done while guide direct customers, especially group age old, for download and try application.

Found that group age young show more response positive and enthusiastic, partly Already familiar with feature such as online pawn booking and payment from home. On the other hand, the group age old more Lots show resistance, such as No bring mobile phone, memory full, no know existence application, or feel No need digital services because used to with manual transactions.

Data Validity and Validity

For ensure validity and legitimacy of data, researchers use technique triangulation sources and techniques. This done with compare results interview from two groups different ages, then match it with results observation field. Besides that, member checking is also applied, namely with confirm repeat statement key to a number of informant use ensure that interpretation of data according to with Meaning Actually.

Data Analysis Techniques

Data analyzed use approach thematic, namely with identify patterns findings from results interviews and observations. This process involving manual coding, categorization response and interpretation findings based on emerging themes in a way repetitive from narrative informant. The goal is for understand perceptions and tendencies customer digital behavior based on group age in a way deep.

RESULTS AND DISCUSSION

This study aims to identify customers' perceptions of using the Digital Islamic Pawnshop application at the Meulaboh Branch. Interview deep done against 23 informants who were divided to in two groups age, namely group age young (18–35 years) and groups age old (over 50 years old). Research results show existence difference significant in acceptance and utilization digital applications based on category age, and the emergence of the digital divide that impacts the effectiveness of technology-based services.

Customer Digital Perception Young Age

Group age young tend show positive response to use application Digital Islamic Pawnshop. From 9 informants in group this, 7 of them active use application For various need like checking installments, payments installments, simulation financing, to booking pawn. Customers young evaluate application as solution practical and efficient, especially in avoid queues at the office and save time.

*" Now Already easy Okay then There is the application too, so No tired It's been a long time queuing here. Just sit down from House " Just do it." (*Female, 25 years old)

*" If Can direct from HP, why must throw away time to here? I usually book first on the app, then come stay show it code to cashier." (*Male, 29 years old)

"Pay installments monthly also stay click just, more safe too because There is proof in email." (Female, 22 years old)

Appearance user-friendly application, speed access, as well as features practical become reason main reception group this. However, no all customers young utilise all over feature applications. Some only use feature certain, such as:

*"I most often Look price gold Just not yet Once Pawn via app. Still convenient direct to office." (*Male, 32 years old)

Customer Digital Perception Age Old

On the other hand, customers from group age old show sufficient resistance tall to use digital applications. Of the 14 informants, only 2 people had ever try use application, and both confess experience difficulty in the process of using it. The reason main resistance This among other things because limitations knowledge technology, fear to input errors, as well as limitations owned devices.

"Bro, I No used to use application this. Afraid of pressing the wrong button. We are Already old, come along " Just use the manual route." (Male, 61 years old)

" Already Once tried the same child, but when I Alone difficult. Confused Want to start from where, finally I come direct " Just do it." (Woman, 55 years old)

My cellphone sometimes too slow, no can install the application. If children Possible easy Yes." (Male, 58 years old)

*"I am more calm if meet people directly. If past application Afraid deceived." (*Female, 63 years old)

Challenge This show that perception negative to technology originate No only from limitations technically, but also from a sense of not high trust and anxiety to digital system.

Support Officer in the Digitalization Process

Party Sharia Pawnshop Meulaboh Branch has implementing adaptive service strategies for bridge limitations customers to digital services. Service officers actively help customers who experience difficulties in accessing the application, okay Because memory device full, limited network, as well as ignorance about method registration.

*"Usually if customer's cellphone memory full or the application fail installed, we help Use our cell phone. Then the OTP will come in to their cell phones, then account We can log you in." (*Officer) service Islamic Pawnshop)

Service This usually given in situation following:
1. Customer fill out the e-form when arrival
2. Customer Not yet Once register and not know the initial process
3. Customer No can install application Because limitations device

Approach This show that digitalization No fully replace manual service, but rather nature complementary approach educational and humanistic become key main in help groups that experience obstacle technology.

Divide and Its Implications

In a way overall, research This find existence the real digital divide between generation young and old. Generation young show adaptation fast to technology and tends to consider application as needs, Whereas the older generation still feels more comfortable with manual services and considers the application to be something complicated.

Findings This confirm importance digital education that is gradual and personal. Sharia Pawnshops need Keep going developing digital literacy strategies, such as training short in the office branches, visual guides, as well as the interpersonal approach used by service officers. On the other hand, the existence of fixed manual service need maintained for ensure inclusivity services in the midst of the digital transformation process.

Discussion

Based on the results interviews that have been as explained previously, there are several themes main points that need further analysis. This discussion will review perception based on age, role officer services, as well as the impact towards the digitalization process at Sharia Pawnshop.

Customer Digital Perception Young Age

Findings show that majority respondents aged 18–35 years own trend tall in adopt application Digital Islamic Pawnshop. Customers young This evaluate that use application it makes it very easy they in access service finance like check price gold, ordering pawn, and settlement installments. In context this, efficiency time and convenience use become factor dominant driving force adoption application. This result in line with characteristics a growing and developing generation of digital natives together digital technology and the internet. High smartphone usage among young people also strengthens the integration of digital technology into everyday financial activities. Application Digital Sharia Pawnshop fulfills expectation they to fast, practical and hassle- free service need face advance directly. On the other hand, there are promotions or information discount gold also becomes Power pull alone. This signify that experience user (user experience) also influence reception application.

Findings This describe that digital adoption among child young more utilitarian, oriented towards convenience and benefits directly. Even though so, involvement they Still nature shallow Because use only limited to features basic, not features educative or strategic. However, the limitations use applications are also found, especially in the aspect exploration more features complex. Although part big customers young feel comfortable with display and navigation applications, they tend access only the features they have know and need in a way directly. Features like simulation financing, education product pawn, or history transaction often overlooked Because considered No relevant or too technical.

This matter show that reception technology in groups This more instrumental and not yet reach stage reflective or critical. According to Technology Acceptance Model theory (Davis, 1989), p. This Can associated with perception still usefulness (perceived usefulness). limited to benefits practical term short. Low perceived ease of understanding of feature addition cause

limitations exploration. Aspects This become attention important for development application to front to be able to increase more interaction broad and deep from users. Success digital applications no only measured from number downloads, but also from depth use.

Customer Digital Perception Age Old

On the other hand, the group customers elderly people aged over 50 years show opposing tendencies behind. They still heavily dependent on manual services or face advance directly at the office Islamic Pawnshop. Reasons main from attitude This including the low digital literacy, concerns will error use applications, as well as limitations device technology like a smartphone with specification low. Feeling fear of misclicking, losing data, or even missing balance Because error system become obstacle significant psychological.

Findings This strengthen the concept of perceived risk and digital anxiety in theory behavior users technology (Broadbridge & Emily, 2018) . Concerns to data privacy and security transaction participate make things worse resistance they to digital adoption. Share group this, service direct Still assessed more safe, reliable and comfortable in a way emotional. They feel can communicate direct with officer, asked in detail, and get clarity procedure. This show that digital transition must notice aspect psychosocial, not only technical.

Important For understood that resistance customers elderly No solely Because inability, but also because of perception risks and values conservative that they are hold. In view they, service finance should executed in a way conventional so that it can accountable in a way directly. This reflect low perceived ease of use and high perceived risk, two variables the main thing that explains rejection technology in TAM (Technology Acceptance Model). Experience negative from other people or stories on social media also strengthen attitude alert they. Therefore that, education technology need packed personally, gradually, and tailored with capacity digital literacy every individual. Sharia Pawnshops need building a user-friendly digital communication strategy elderly so as not to leave segment This in the digital transformation process. Strategy based on mentoring community Can become solution bridge this digital divide.

Support Officer in the Digitalization Process

Role of officers Sharia Pawnshops are very crucial in bridge digital divide experienced by groups underage familiar with technology, in particular group elderly. In the process of digitalization service, officer No only operate function administrative, but also plays a role as digital facilitators and educators. They in a way direct accompany customers moment do installation application Sharia Digital Pawnshop, helps with the registration process, as well as explain method its use in a way gradually and repeatedly to make it easy understood.

Approach This reflect *digital humanism*, namely draft that technology should No replace role humans, but rather strengthen and complement it, especially in context service inclusive public (Hassan & Hamari, 2020) . Officer often face constraint technical like device customers who do not compatible, memory full, weak internet network, or even lack of knowledge digital basis. In Lots case, officer use device they Alone For help with the installation process application, or in a way Be patient guide customers through step by step registration process. Practice This show that digitalization No can nature fully automatic or independent, especially when involving society that has level low digital literacy. Therefore that, *blended approach* between digital systems and manual intervention through mentoring direct become an important strategy in push digital inclusion. Officer become bridge connector between technology and users, ensure No There is segment disadvantaged communities in transformation service Islamic finance.

More far, service strategy based This interpersonal approach also strengthens trust customers to Institution. Research by (Halim & Latifah, 2025) show that presence mentoring

man in the digitalization process increase the sense of security and comfort customers, so that speed up adoption technology, especially in groups 50 years old to above. Therefore that, role officer Sharia Pawnshops do not only limited to implementer, but also become agent transformation that is capable form perception positive to digital system. With Thus, support officer become component strategic in accelerate and expand inclusion service digital- based. They No only bridge gap technology, but also becoming symbol commitment Sharia Pawnshop in ensure fair, inclusive, and service - oriented digital transformation user.

Divide and Its Implications

From two groups the age studied, it is seen clear that there is digital divide in matter understanding, utilization, and comfort to technology. Generation young fast adapt with digital services, while generation old face obstacle significant. Difference This No only related with age, but also with factor social, psychological, and economic. Low digital literacy, limitations devices, as well as concern to security become reason main resistance.

Phenomenon This in line with results study by Azzahra (2022) and Rahayu (2022) which shows that age and digital literacy are very influential to adoption service finance based technology. However, research This give contribution addition with see dynamics the in context more local complex. Study This highlight that in semi- urban areas like Meulaboh, digital transformation is not only question application, but also about readiness public For changed. However, it is different with study previously more focus on existing users digital literacy, research This try catch reality contrasts that occur in semi- urban areas like Meulaboh. In study by Hadiyat (2014) , found that success adoption technology in the region depend on support environment social and policy local. For example, the availability of stable internet network, promotion from institution finance, and role figure public in socialization technology influential significant to reception digital technology. In context Meulaboh, although generation young enthusiasm, sustainability use application still influenced by infrastructure and support local. This show that factor external The same importance with internal user factors. Sharia Pawnshops need implementing a layered and tailored digital literacy strategy with characteristics demographic user. Training short, visual guides, and educational based community Can become alternative effective solution. On the other hand, it remains maintain manual service is form inclusivity so that digital transformation does not leave group prone to.

Local Social Context Meulaboh

Meulaboh as Mother city West Aceh Regency has characteristics unique social and cultural as well as influence behavior society in accepting innovation technology. In general, society Meulaboh Still uphold tall values social traditional, especially generation Older people are more comfortable with direct interaction in conducting financial transactions. The culture of "meeting in person" or meeting face to face with officers Sharia Pawnshop still considered safer and more respectable. Even in simple things like asking price gold or installment status, many customers still choose come directly to the Pegadaian Syariah outlet rather than opening the application. This shows that social norms and traditional customs public become important factors in acceptance digital technology (Paskarina, 2020) .

On the other hand, the generation Young people in Meulaboh are starting to show openness to service digital- based, even though adoption technology still very much influenced by the environment social closest people, such as family and community. For example, decisions use application Sharia pawnshops are often influenced by recommendations from relatives or friends who are considered to be more technologically savvy, especially those who study abroad. city or work in finance. This reinforces the view that interpersonal trust and collective experience factors participate determine reception to technology (Oktavianoor, 2020) . Related access digital infrastructure, Meulaboh as center city regency has own

relatively fast internet network stable. In fact, for support use digital applications among customers, offices Meulaboh Sharia Pawnshop has provide free Wi-Fi access for visitors who do not own personal internet quota. With Thus, the constraints technical like signal or network No become obstacle main for public For access digital services, but rather more to readiness culture and customs use technology in life everyday. According to study by Koswara (2024) , accessibility become condition absolute For success digitalization in the region.

More far, aspect culture local in West Aceh is also very thick with Islamic and customary values strong customs. Many people evaluate that service Islamic finance should be still reflect values Islam like real friendliness, honesty and transparency through interaction humans. Digital applications that have minimal personal interaction are often considered " less soulful " or not enough touch spiritual and social values that live in the midst of society. Therefore that, Islamic Pawnshops need develop applications that do not only functional, but also contextual with wisdom local, such as friendly appearance user friendly, easy language understood, and supported features Islamic values. This strategy will help bridge digital transformation with culture local culture that is still highly respected tall.

CONCLUSION

Study This reveal existence difference significant in perception use application Islamic Pawnshop between group age young and groups age old. Customer from group age young generally show level more adaptation tall to use digital applications because background behind those who are more familiar and accustomed with technology information. On the other hand, the group age old tend experience obstacles, good from aspect technical and psychological, such as limitations knowledge technology, distrust to digital systems, up to concern will data security.

Findings This show that digital transformation in service Islamic finance, especially at Pegadaian Syariah, does not can done in a way uniform For all group age. An inclusive, humanistic, and educational approach strategy is needed For bridge digital divide between generation. Digitalization service must accompanied by with mentoring, socialization, and education sustainable so that all layer society — without look at age — can feel benefits and convenience service sharia -based in this digital era in a way evenly.

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