STRATEGIES FOR IMPROVING THE QUALITY OF PUBLIC SERVICES BASED ON SWOT ANALYSIS
A Study on the Application of "Digital Pawnshop" Applications in PT PEGADAIAN (Persero) at Cp Dinoyotangsi Surabaya City

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ABSTRACT
This study aims to determine the extent of the strategy in the development of Pegadaian Digital to face increasingly fierce competition. In this modern era, many companies are utilizing digital-based services, Pegadaian Digital is a service that is launched without limited space and time. In implementing digital services from PT. Pegadaian (Persero), the kind of analysis that used to find out strategies and procedures for implementing digital services for the community is SWOT analysis in order to find out the Strength, Weakness, Opportunities and Threats that exist in this Pegadaian Digital, the techniques are carried out through qualitative observation in order to collect data and information, qualitative documents and interviews with the source. Determination of informants is carried out by purposive technique, namely determining the first informant who is considered to know more about the development of Pegadaian Digital and is enhanced with the Snowball technique to increase the credibility of the data obtained from the first informant.

Keyword: *Improve service quality, Pegadaian digital Service, Analysis SWOT*

A. PRELIMINARY

Pawnshop is a financial institution that provides savings and loan facilities which provide loans to customers in need and provide a set maturity date. Or it can be called a pawn, namely a debt agreement, so the person who is in debt pledges his goods as collateral for his debt. In the current savings and loan provider company, pawnshops have provided buying and selling or gold tubes in collaboration with PT. Antam and Metal Start which can be accessed through the online application. The pawnshop is a savings and loan provider with the lowest interest rate and remains the community's first choice in pawning or saving gold, the pawnshop also holds gold metal auctions where the goods are the result of the customer's maturity.

The quality of service is an important thing that must be considered in the pawn sector where the quality of service can be seen and felt directly by customers, the number of customers is increasing every year and the number of loans, with the increase in the number of customers will affect the increase in the number of growth and achievement of turnover from pawnshops.

B. METHODS

In this study, to collect data to achieve the desired goals, it is necessary to have a correct research method. Research methodology is a way to find out the results of a specific problem, where the problem is also called a research problem. The research method used by researchers regarding the Public Service Quality Improvement Strategy by the *PT. Pegadaian (Persero)* in the Surabaya city is a qualitative approach research method. According to Sugiyono (2009: 3) qualitative research is often called naturalistic research methods because the research is carried out in natural conditions (natural settings).

This qualitative research method is a research method used to examine the condition of a natural object where the researcher is the key instrument. Qualitative methods are used to obtain in-depth data, a data that contains meaning. Meaning is actual data, definite data which is a value behind visible data. Therefore, qualitative research does not emphasize generalization but emphasizes more on meaning, using the SWOT analysis to evaluate what are the advantages and disadvantages of the *Pawnshop Digital*. Researchers use qualitative research because they want to know, describe and analyze what strategies Pawnshop uses in improving the quality of digital pawnshop services and to know the strengths and weaknesses as well as the advantages and threats. The location of this research is located in Surabaya, precisely at the Pawnshop JL Dinoyo area office No. 79 Surabaya. The focus of this research is to identify the quality of Digital Pawnshop services implemented by the Surabaya Regional Office and the *DinoyoTangsi* Surabaya Branch, then identify the strengths, weaknesses, opportunities and threats.

The type used by the researcher is a descriptive type which tries to answer why existing phenomena can occur which are described accurately. According to Sugiyono (2005) states that the descriptive method is a method used to describe or analyze a research result but is not used to make broader conclusions. Sources of data used in this study, namely using primers. Primary data is data taken through the process of interviews, observations, and surveys.

Primary data, according to Hasan (2002: 82) primary data is data obtained or collected directly in the field by the person conducting the research or the person concerned who needs it. This primary data can be obtained from informant sources by means of interviews conducted by researchers. These primary data include: interviews conducted with the Assistant Manager of the Marketing and Sales Division, Distribution and Network of the Surabaya Regional Office by asking questions related to the strategy for implementing Digital Pawnshop, with the *DinoyoTangsi* Branch Manager, and the *DinoyoTangsi* Surabaya Branch Cashier by submitting complaints related to Digital Pawnshop customers, the number of Digital Pawnshop users. This observation was carried out at the *DinoyoTangsi* Surabaya Branch to see the real condition of how many customers use/have a Digital Pawnshop and an observation to the Regional Office Pawnshop in the relevant business department to develop Digital Pawnshop. Secondary data, documents are collected to support research data. This data was obtained through journals, personal files, theses and other readings related to SWOT analysis on the *Pegadaian Digital Service* (PDS) application. To determine the informants in this

study, the techniques used were purposive sampling and snowball sampling. Purposive technique is a sampling technique of data sources with certain considerations. These particular considerations, for example the person who is considered to know best about what we expect, or maybe he is the ruler so that it will make it easier for researchers to explore the object/social situation under study, and researchers also use snowball techniques to develop information or data that has been obtained from informants, which has been specified. The key informants that have been determined by the researcher are: 1. Assistant Manager of Marketing and Sales, 2. Distribution and Networking, 3. Head of Pawnshop the *DinoyoTangsi* Surabaya Branch, 4. Cashier of the *DinoyoTangsi* Pawnshop Surabaya Branch.

C. RESULTS AND DISCUSSION

The pawnshop was established on April 1, 1901, but before the establishment of the first state pawnshop in the Dutch colonial era, there were already financial institutions that provided credit with a pawn system. The Pawnshop provides other products and services such as mortgage financing and fiduciary macro financing, gold business and various other services. Over time and the company is growing, this pawnshop has spread throughout Indonesia, the last recorded being in 2018 it has 12 regional offices, 59 area offices, and 4221 Outlets consisting of 642 branch offices and 3,579 branch service unit offices. In qualitative research and using SWOT analysis carried out at the *Dinoyotangasi* Pawnshop branch, it shows that most of the *Dinoyotangsi* Pawnshop branch customers have used Pawnshop Digital Service (PDS) in their transactions this is obtained from the results of distributing questionnaires to several customers, resulting in several complaints from customers related to the digital service pawnshop (PDS) application.

The SWOT Matrix table as shown in the following figure is the result of the grouping of the internal strategies in the *Dinoyotangsi* Pawnshop Branch. In the table above there are two strategies, namely SO is a strategy that utilizes the Strength to seize the Opportunities and ST is a strategy that utilizes the Strength to deal with the Threats.

	Strengths (kekuatan)	**Weaknesses (kelemahan)**
IFAS **EFAS**	1. Membantu nasabah dalam transaksi pinjaman, pembayaran pinjaman maupun melakukan kegiatan gadai lainnya tanpa harus datang ke outlet dan dapat dilakukan dimana saja 2. Membantu masyarakat untuk memberikan pinjaman uang dengan cara mudah, aman dan cepat. 3. Minimnya biaya operasional 4. Layanan informasi cepat dengan system dan teknologi terbaru	1. kurangnya pengetahuan masyarakat tentang Pegadaian Digital dan cara pengaplikasiannya 2. terbatasnya pelayanan dan maintenance pada (PDS) di 3. Kurangnya perlindungan hak privacy
Opportunity (peluang) 1. banyaknya jalinan kerjasama dengan banyak perbankan sebagai penunjang dalam bertransaksi 2. Hadirnya penerapan teknologi baru sebagai penunjang dalam melayani masyarakat 3. Dapat menjadi potensi besar pilihan masyarakat dalam program arrum haji yang hadir dalam fitur pegadiaan digital	**Strategi SO** 1. Dapat menjalin kerjasama dengan perbanka dan toko waralaba yang menyediakan payment untuk membantu masyarakat dalam bertransaksi 2. Meningkatkan kualitas pelayanan dengan memberikan respon yang cepat kepada nasabah melalui Pegadaian Digital 3. Memperkuat dan mempertahankan image di masyarakat khususnya dalam program arum haji yang ada pada Pegadaian Digital yang terpercaya	**Strategi ST** 1. Melakukan pembaruan pada fitur, sistem dan teknologi untuk meminimalisir maintenance dan terjadinya hacker 2. Memberikan layanan pinjaman bagi wirausaha maupun toko waralaba dengan system pembayaran yang meringankan
Threads (ancaman) 1. Target dari Hacker 2. hadirnya beragam pinjaman online	**Strategi WO** 1. memanfaatkan program arrum haji untuk meningkatkan loyalitas nasabah dan calon nasabah 2. memanfaatkan Pegadaian Digital Service sebagai pusat informasi antara nasabah dengan Pegadaian Dinoyotangsi	**Strategi WT** 1. melakukan peruabahan pada fitur Pegadaian Digital sehingga dapat memperkuat sumber daya keuangan di perusahaan 2. meningkatkan kualitas teknologi dan IT untuk meminimalisir terjadinya maintenance pada system

For the table above itself is a SWOT matrix table which contains two kinds of strategies, namely; WO is a strategy that takes advantage of the Opportunities to reduce the Weaknesses that occur in the company and WT is a second strategy

that minimizes the Weaknesses in facing the Threats. Around there are two steps, namely: overall changes, especially in features, systems, and technology related to the Pawn Digital Service (PDS) application itself and presenting online loan services for entrepreneurs and franchise shops through applications. The ST (turn around) strategy at the *Dinoyotangsi* Pawnshop branch can be a step for the company to improve the quality of service to customers through the Pawn Digital Service (PDS) application because most of the customers of the *Dinoyotangsi* Pawnshop branch know and have used the application and there are complaints and suggestions for Pawnshops Digital Service (PDS), this is evidenced by the results of the distribution of questionnaires to several customers of the *Dinoyo Tangsi* Pawnshop branch.
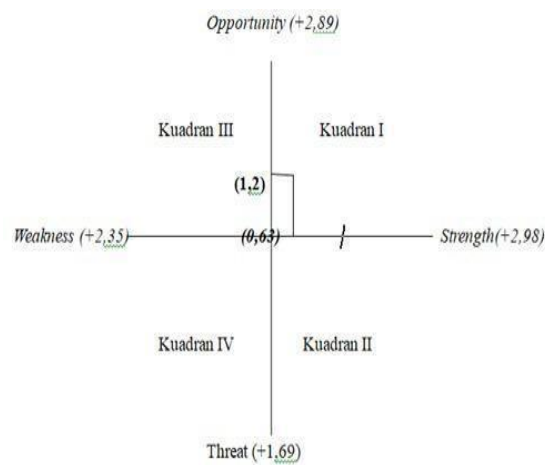

Diagram 1. Cartesius SWOT Analysis Pelayanan *Pegadaian Digital Service* **(PDS) Cabang DinoyoTangsi**

In the Cartesian diagram above there are results from the reduction between the Strengths and the Weaknesses which show a result of (+) 0.63, for the Opportunities and the Threats themselves have a result of (+) 1.2 so it can be concluded that the Pawnshop of *Dinoyotangsi* Surabaya Branch is in quadrant position 1 which means can develop better in utilizing the ST strategy to improve service quality.

Internal Factor Analysis Strategy (IFAS) is the internal strength of the *Dinoyotangsi* Branch Office, here the IFAS value is (+) 0.63, which means that the company's strengths are able to cover weaknesses that arise from the company's own internals. In the *External Factor Analysis Strategy (EFAS)* the level of opportunity is able to overcome the existing threats with a value of (+) 1.2, so it can be concluded that the opportunities owned by the *Dinoyotangsi* Pawnshop are big enough to make it more developed.

D. CONCLUSION

Internal Factor Analysis Strategy (IFAS) is the internal strength of the *Dinoyotangsi* Branch Office, here the IFAS value is (+) 0.63 which means that the company's strengths are able to cover weaknesses that arise from the company's

own internals. In the External Factor Analysis Strategy (EFAS) the level of opportunity is able to overcome the existing threats with a value of (+) 1.2, so it can be concluded that the opportunities owned by the *Dinoyotangsi* Pawnshop are big enough to make it more developed. Based on the results from the Cartesian diagram, it shows that Pawnshop Digital Service (PDS) is able to improve services at the *Dinoyotangsi* Pawnshop branch with quadrant 1 position, namely the Growth Strategy that must be applied in this condition is to support an aggressive growth policy (Growth Oriented Strategy). The strategy used by the *Dinoyotangsi* Pawnshop branch in dealing with strengths, weaknesses, opportunities, and threats is the ST (turn around) strategy, which is to take advantage of strengths to deal with threats both from internal and external to the company itself.

Based on the results from the Cartesian diagram, it shows that Pawnshop Digital Service (PDS) is able to improve services at the *Dinoyotangsi* Pawnshop branch with quadrant 1 position, namely the Growth Strategy that must be applied in this condition is to support an aggressive growth policy (Growth Oriented Strategy). With the formulation of strategies, namely improving quality in online-based services, strengthening and maintaining image in the community through the *Arrum Haji* program to increase customer loyalty and make Pawnshop Digital Service (PDS) a center for transactions, submissions and so on, especially at the *Dinoyotangsi* Branch Office. *Dinoyotangsi* in improving service quality through digital service pawnshops (PDS) must update the system, features, and technology to minimize maintenance on the application.

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