



# Mapping the digital customer journey in mobile-based financial services: A digital marketing strategy approach

Ariq Yusron Fathoni<sup>1,\*</sup>, Raka Bagus Ananto<sup>1</sup>, Zidane Indra Rahmanto<sup>1</sup>, Andrian Haro<sup>1</sup>

<sup>1</sup> Department of Management, Faculty of Economics and Business, Universitas Negeri Jakarta, East Jakarta, DKI Jakarta 13220, Indonesia.

\*Correspondence: ariqfathoni339@gmail.com

Received Date: November 10, 2025

Revised Date: February 9, 2026

Accepted Date: February 25, 2026

## ABSTRACT

**Background:** The fast expansion of digital financial services in Indonesia has intensified competition among fintech companies, making the digital customer experience a crucial strategic asset. This study seeks to map the digital customer journey of Tring!, a mobile-based pawn and gold savings application developed by Pegadaian, in order to identify key gaps and opportunities for improvement across different stages of the journey. **Methods:** The study uses a qualitative descriptive approach and digital customer journey mapping. Data were gathered through structured observations of Pegadaian's digital touchpoints, such as social media, search engines, the official website, the Tring! app interface, and user reviews. The analysis is based on a five-stage customer journey framework: awareness, consideration, conversion, retention, and advocacy. **Findings:** The results show that awareness is effectively created through social media content that follows current trends. However, the consideration and conversion stages face challenges such as low search visibility, poor implementation of SEO and SEM strategies, and a lack of clear calls-to-action that connect owned media to app downloads. The retention stage is identified as the most significant bottleneck due to technical problems and limited service recovery options, which reduce user trust. While some organic user advocacy exists, it is not being fully utilized because there is no structured referral or advocacy program in place. **Conclusion:** The study finds that Tring!'s digital customer journey functions as a fragmented and inefficient funnel. Improving omni-channel integration, search visibility, conversion pathways, technical performance, and advocacy management is necessary to boost the effectiveness of digital marketing efforts. **Novelty/Originality of this article:** This study adds value by offering a comprehensive digital customer journey map for a pawn-based fintech application in Indonesia, emphasizing the important connection between how digital marketing is carried out and the quality of technical support within the fintech industry.

**KEYWORDS:** customer experience; digital customer journey; fintech marketing; omni-channel strategy.

## 1. Introduction

The development of digital technology has driven significant changes in consumer behavior and marketing strategies in almost all industrial sectors. Digital transformation has not only changed the way companies offer products and services, but also the way consumers search for information, evaluate alternatives, and build long-term relationships with brands. The complexity of service digitalization requires companies to design seamless and integrated interactions between customers and digital platforms in order to create a satisfying and competitive experience (Verhoef et al., 2015). The quick spread of digital

### Cite This Article:

Fathoni, A. Y., Ananto, R. B., Rahmanto, Z. I., & Haro, A. (2026). Mapping the digital customer journey in mobile-based financial services: A digital marketing strategy approach. *Strengthening Dynamic System: e-Government and Public Services*, 3(1), 1-19. <https://doi.org/10.61511/sdseps.v3i1.2026.3361>

**Copyright:** © 2026 by the authors. This article is distributed under the terms and conditions of the Creative Commons Attribution (CC BY) license (<https://creativecommons.org/licenses/by/4.0/>).



platforms, mobile technologies, and data-based systems has changed the balance of power, moving it from businesses to customers. Modern consumers are better informed, more connected, and have higher expectations than ever. They look for quick access to information, customized options, and consistent experiences across different online channels. Because of this, companies are no longer just competing based on price or product features. Instead, they are focusing more on providing outstanding and meaningful customer experiences that build emotional connections and create lasting value (Lemon & Verhoef, 2016).

In service-based industries, digital transformation brings more complexity because services are intangible, varied, and often created and used at the same time. Digital services also carry higher perceived risks, especially concerning privacy, data security, and system reliability. As a result, digital customer experience has become a key strategic asset that impacts trust, satisfaction, and customer behavior. If interfaces are poorly designed, systems fail, or interactions are disjointed, consumer confidence can be damaged, leading to a negative impact on how the brand is perceived (Chauhan et al., 2022).

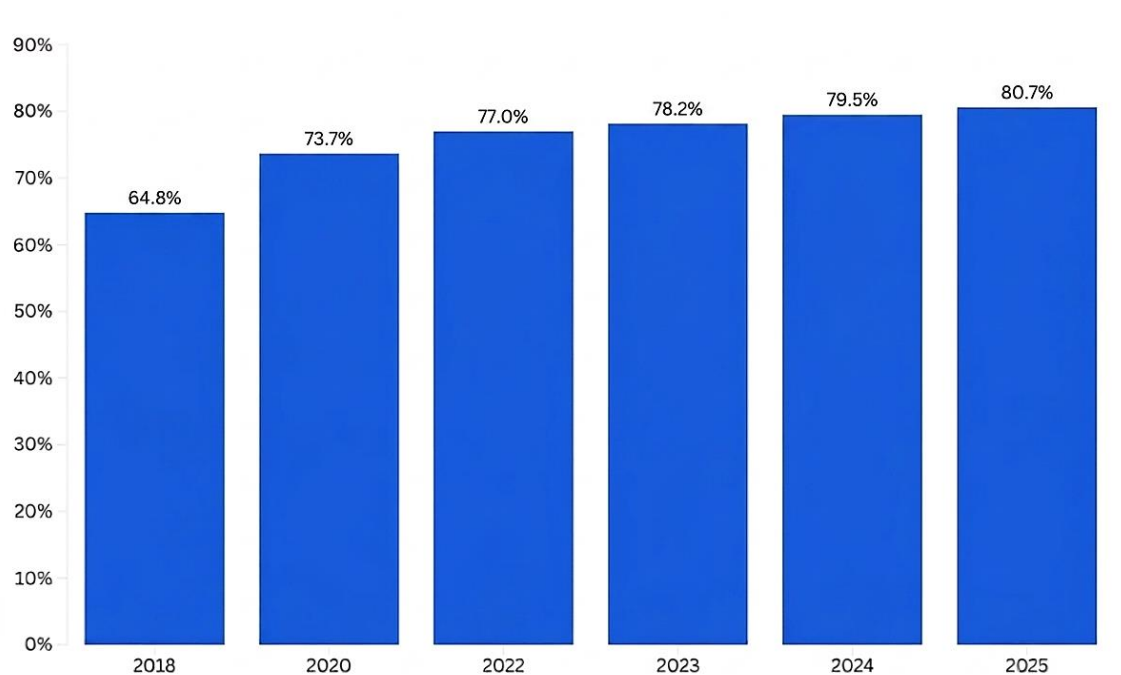


Fig. 1. Internet penetration rate in Indonesia 2018-2025  
(Yonatan, 2025)

This context is becoming increasingly relevant in Indonesia as the adoption of digital technology accelerates. Internet penetration in Indonesia is projected to reach 80.66% or around 229.4 million users by 2025 (Fig. 1), indicating an increasingly high intensity of digital technology use in everyday life (Nugraha, 2025). Along with this, digital transformation is also shifting the focus of marketing from simply promoting products to creating value through customer experience. Modern marketing emphasizes the importance of personal, relevant, and consistent interactions across various digital channels to build customer trust and loyalty (Homburg et al., 2015).

The increase in internet use in Indonesia is mainly because more people are using smartphones, there are better mobile broadband networks, and more people, especially younger ones, are learning how to use digital tools. Digital services are now a big part of daily life, including how people talk to each other, have fun, shop, and handle money. This makes it more common for customers to engage with brands online, so keeping the customer experience consistent and ensuring good service are key to successful marketing. In digital marketing practice, a comprehensive understanding of the customer journey, the series of consumer experiences from awareness to advocacy is crucial because every digital

touchpoint plays a role in shaping consumer perceptions and decisions (Lemon & Verhoef, 2016). The customer experience is no longer viewed as a single event, but rather as an accumulation of interconnected cross-channel interactions. Inconsistency or fragmentation of the digital experience can have a negative impact on brand image and reduce consumer trust (Chauhan et al., 2022).



Fig. 2. Fintech Market Growth in Indonesia for The 2025 (Mordor Intelligence, 2024)

The rapid development of the digital ecosystem in Indonesia is also reflected in the growth of the financial technology (fintech) industry. Based on industry reports, the value of the fintech services market in Indonesia is estimated to reach USD 20.93 billion in 2025 (Fig. 2), and is projected to grow to USD 32.67 billion in 2030 with a compound annual growth rate (CAGR) of 9.31% (Mordor Intelligence, 2024). This growth demonstrates the increasingly important role of digital platforms in meeting the financial service needs of the Indonesian people. This growth shows that Indonesian consumers are becoming more dependent on digital platforms to handle their financial needs. Fintech companies use mobile apps and digital systems to offer quicker, easier, and more adaptable financial services. With competition getting stronger, fintech providers need to focus not just on developing new technologies but also on providing better digital experiences to keep customers and win their trust.

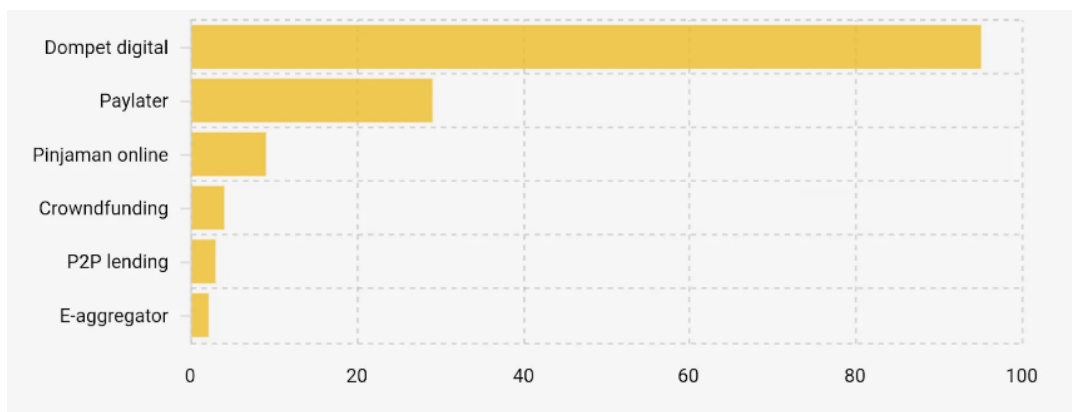


Fig. 3. Most Used Fintech Services Types in Indonesia for the 2025 (Muhamad, 2025)

In terms of user behavior, the latest data shows that digital wallets are the most widely used fintech service among Indonesians, followed by paylater and online loan services (Fig. 3). Meanwhile, other fintech services such as P2P lending, crowdfunding, and e-aggregators have relatively lower usage rates (Muhamad, 2025). These findings indicate that the public is becoming more accustomed to digital financial services that offer convenience, speed, and flexibility, while also increasing expectations for the quality of the user experience in financial applications. These usage patterns indicate that consumers prefer fintech services that provide quick access, ease of use, and practical benefits in everyday financial activities. As people use these services more frequently, they also expect the systems to be dependable, user-friendly, clear in their operations, and secure in handling personal data. Poor experiences, especially during the first time using the service, can result in users stopping their usage altogether.

In the context of digital marketing, mobile applications have become one of the main channels for companies to interact directly with consumers. Applications enable companies to provide real-time services, personalized communication, and efficient transaction processes. However, the success of applications as a marketing tool is highly dependent on the quality of the user experience, including system reliability, ease of navigation, responsiveness, and the quality of information provided (Kotler & Keller, 2016; Parasuraman et al., 2005). In digital financial services, the user experience plays an increasingly important role because users are very concerned about the usability and suitability of the technology for their transaction needs. Research shows that perceptions of usefulness and task-technology fit significantly influence the continued use of digital financial services (Rahi et al., 2021).

The Tring! app developed by Pegadaian was launched amid the rapid growth of digital financial services as a mobile-based pawn solution. However, initial findings from user reviews show mixed experiences. Some users find the app easy to access and practical, while others report technical issues and obstacles in the registration process, indicating pain points, especially in the conversion and retention stages of the customer journey. Given the limited research that specifically maps the digital customer journey on pawn apps in Indonesia, this study aims to fill that gap by mapping the stages of awareness, consideration, conversion, retention, and advocacy on the Tring! app. Thus, this study is expected to provide strategic implications for Pegadaian in optimizing digital marketing and increasing user conversion and retention (Lemon & Verhoef, 2016; Chauhan et al., 2022).

## **2. Methods**

### *2.1 Research design*

This study uses a descriptive qualitative approach to describe and understand user experiences and customer interactions when using Pegadaian's Tring! application. This approach was chosen because the study aims to present a factual and systematic description of the phenomenon based on naturally available data, without testing hypotheses or developing theories. The descriptive qualitative approach is commonly used in marketing and digital services research to understand customer experiences in the real context of digital platform use.

### *2.2 Data sources*

The research data is sourced from secondary qualitative data obtained from various publicly available digital sources (Yin, 2016). These include user reviews of the Tring! application on the Google Play Store, official digital content from Pegadaian available on the company's website and social media, as well as publicly accessible company documents such as annual reports and official publications. The use of secondary qualitative data and digital documents allows researchers to gain an empirical understanding of the

phenomenon without directly involving respondents, which is a common practice in business and marketing research (Mazhar, 2021).

### 2.3 Data collection techniques

User reviews are utilized to capture users' perceptions and real experiences related to ease of use, service quality, and application feature performance. These reviews reflect naturally occurring user experiences based on actual usage. In addition, observation of the application is conducted through direct tracing of the Tring! usage flow, including the registration process, interface navigation, access to main features, and digital transaction processes. This observation aims to understand how digital services are presented and to compare actual usage experiences with user perceptions reflected in reviews. The observational approach to documents and digital artifacts is part of the data collection strategy in descriptive qualitative research (Arambepola et al., 2024).

### 2.4 Data analysis

Data analysis was conducted using descriptive qualitative content analysis. This process involves summarizing and interpreting user reviews, application observation results, and company digital content to identify common patterns, dominant issues, and key touchpoints in the customer journey. This approach maintains closeness to the original data without applying formal thematic coding procedures, making the findings more accessible and relevant for digital marketing strategy development (Corley et al., 2013).

## 3. Results and Discussion

### 3.1 Awareness stage: Social media engagement and brand exposure

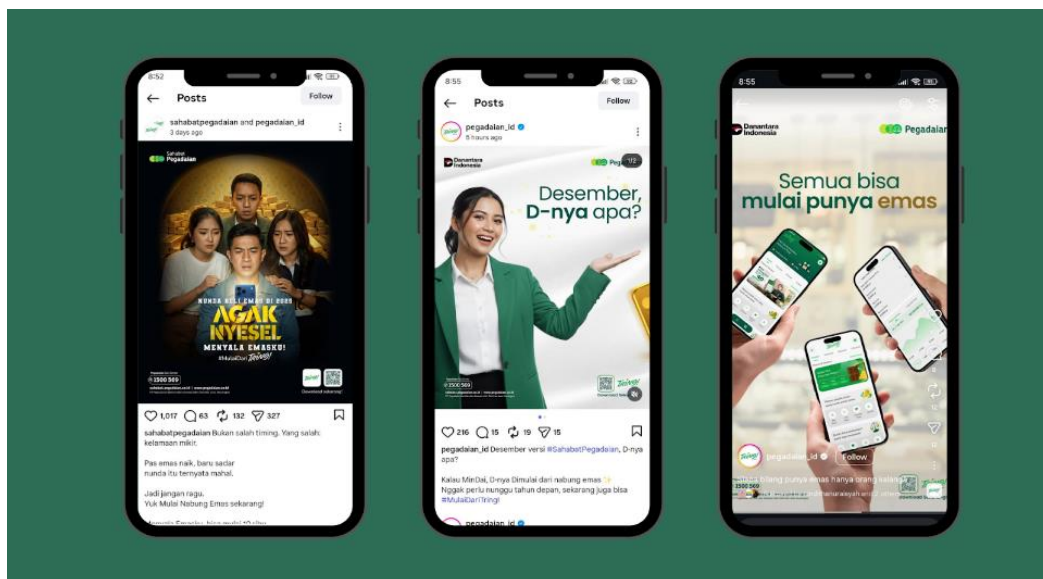


Fig. 4. Tring! by Pegadaian's awareness stage implementation

The findings from the observation (Fig. 4) show that Pegadaian has taken a proactive approach in implementing a strategy focused on raising awareness through social media, especially Instagram and TikTok. This is done by making consistent use of trend-based content, often called tap-in trend strategies. The strategy involves matching brand messages with popular formats that go viral, widely known cultural references, and discussions that are in line with what digital audiences are currently interested in. Several posts observed highlight the use of cultural moment marketing, such as the humorous and relatable take on the Indonesian film trend "Agak Laen," titled "Agak Nyesel," and the use of seasonal themes

like “*Desember, D-nya apa?*” to capture attention during specific times of the year. By using humor and storytelling that connects with the culture, these posts aim to make promotional messages less off-putting and more emotionally engaging.

In these trend-based posts, Pegadaian regularly introduces its digital services and clearly mentions the Tring! app as part of its wider digital offerings. Instead of presenting Tring! as a separate product, the brand portrays it as an extension of its efforts to modernize, which helps to build trust in the company while also helping people get to know its digital products. This method follows a soft-selling approach, where information about the app is included within fun and engaging content. This is especially useful in the awareness stage, when users are not looking for detailed product information but are forming first impressions and brand associations.

From a strategic point of view, this content plan shows a clear intention to create top-of-mind awareness by using content that is relevant, timely, and suited to the way Indonesian audiences consume digital media. The focus on short-form videos and trending sounds aligns with how Instagram Reels and TikTok’s algorithms work, which could help increase the visibility of these posts within the platforms. The engagement levels, such as likes, comments, and shares, suggest that this content connects emotionally with the audience. However, while this natural, trend-driven method is effective in driving engagement, it has limitations in expanding the audience reach beyond the existing followers of Pegadaian.

A significant limitation that has been noted at this point is the lack of structured collaboration with influencers or key opinion leaders (KOLs) who have already built trust and have large, engaged followings in specific target groups. Influencers do more than just help increase exposure; they also act as social proof, whose support can help speed up brand recognition and make new digital services more credible to potential users. Without such partnerships, Pegadaian’s efforts to raise awareness are mainly based on natural content sharing, which is becoming harder due to the way social media platforms operate. As a result, although the awareness phase can be seen as moving forward well in terms of the quality of interaction, it is still lacking in terms of expanding reach and attracting a more varied audience.

From a theoretical perspective, the awareness stage in the customer journey refers to the first time consumers come into contact with brand-related information and start developing both mental and emotional impressions of the brand (Lemon & Verhoef, 2016). The main goal at this stage is not to encourage immediate purchases, but rather to build a sense of familiarity, relevance, and positive feelings. Pegadaian’s use of content that follows trends and is rooted in cultural context fits well with the effectiveness of social media marketing, which focuses on relevance, entertainment, and interaction as key factors in capturing attention online (Appel et al., 2020). By taking part in widely talked-about topics and using viral content formats, brands can make their messages feel less like ads and encourage more willing participation. Research also backs up the value of these tactics. Voorveld (2019) found that content linked to popular culture and current trends often gets more likes and is remembered better, especially by Generation Z and millennials, who are the main users of social media. These groups appreciate authenticity, humor, and relevance, making trend-based storytelling an effective way to introduce a brand. However, other studies show that the natural reach of content on social media is becoming less effective, as platform changes now favor paid advertisements and content shared by influencers (Lou & Yuan, 2019). Working with influencers allows brands to use the existing trust between influencers and their followers, thus increasing reach while keeping the message feel genuine.

Therefore, the results of this study support the idea that Pegadaian’s awareness strategy is well thought out and fits with modern digital marketing ideas. However, when looking at how to make the strategy better, the current method is not fully developed. To make the most of the awareness stage, Pegadaian should include influencer marketing in its existing strategy that focuses on trends. This would help the brand turn good engagement into more visibility, ensuring that awareness of the Tring! app goes beyond its current users

and reaches new, promising groups in Indonesia's highly competitive digital financial services market.

### 3.2 Consideration stage: Search visibility and information evaluation

At the consideration stage (Fig. 5), the observation results show a clear weakness in Pegadaian's digital presence across important search-based information channels. Search engine results show that Pegadaian and the Tring! apps do not appear in top positions on Google for high-intent and category-related keywords such as “*aplikasi nabung emas terpercaya*”. Instead, the first page of search results is mostly filled by competitors' platforms, comparison websites, and independent financial blogs that offer alternative digital gold-saving services. A similar trend is seen on YouTube, where searches for “*nabung emas online*” are mainly filled with content from competitor brands, financial influencers, and independent creators, rather than official Pegadaian channels. This lack of visibility on both text-based and video-based search platforms suggests that Pegadaian's presence during the consumer evaluation phase is fragmented and not well optimized.

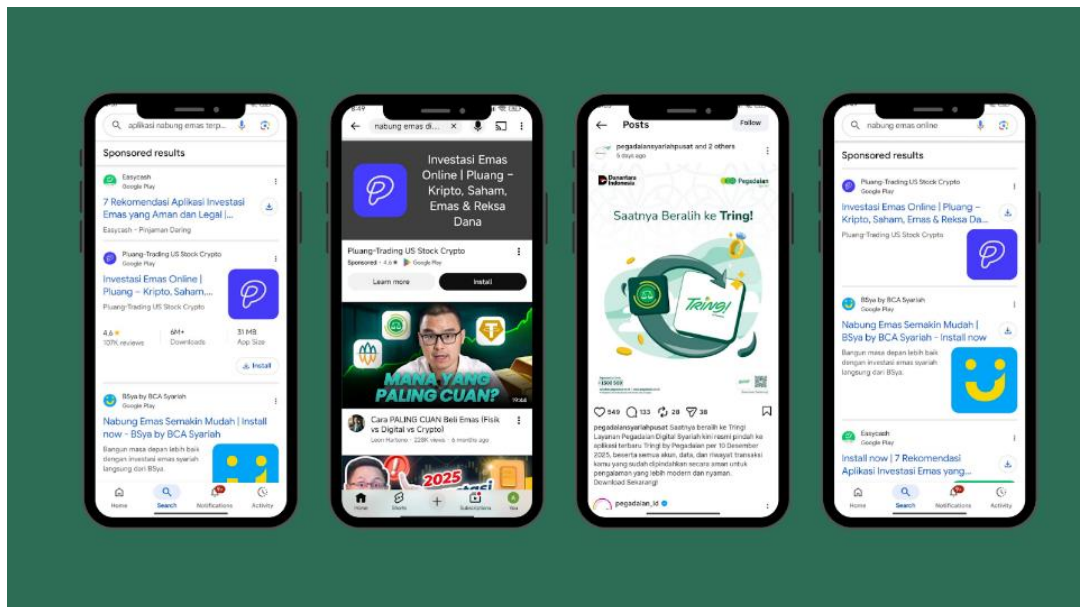


Fig. 5. Tring! by Pegadaian's consideration stage implementation

The limited visibility at this stage has important strategic consequences. When consumers actively search for information, they are usually looking for solutions and trying to compare different options. Brands that don't show up prominently in these search results are less likely to be included in the consumer's initial list of options. Therefore, Pegadaian's chances of being considered alongside competitors decrease, no matter how strong its offline reputation or institutional trust might be. This situation highlights a major gap between Pegadaian's strong brand equity in traditional financial services and its ability to be discovered in digital decision-making spaces. In highly competitive digital markets, being easy to find often comes before being seen as relevant or trustworthy, meaning that brands must first be visible before they can be considered as suitable choices.

From a theoretical standpoint, consumer decision journey theory describes the consideration stage as a phase where consumers actively seek information, evaluate, and compare multiple alternatives before making a final decision (Court et al., 2009). During this stage, consumers rely heavily on external sources to reduce uncertainty and perceived risk. Search engines and video-sharing platforms are seen as primary reference points because they are generally viewed as more credible, neutral, and user-driven compared to direct marketing communications from companies (Chaffey & Ellis-Chadwick, 2019). As a

result, visibility on these platforms plays a crucial role in influencing early preferences and narrowing down the choice set.

Prior research highlights that how well a brand appears in search engine results greatly affects how consumers see its relevance and trustworthiness when shopping online. Consumers usually see higher rankings as signs that a brand is credible, popular, and legitimate, especially when they are considering new or tech-based services. Studies on search engine optimization (SEO) show that both technical and content factors like domain authority, the quality of links pointing to a website, relevant keywords, the depth of content, and how well metadata is optimized directly impact how well a brand shows up in search results (Mladenović et al., 2023). In the case of digital financial services, strong organic visibility not only brings more attention but also acts as a mental shortcut that helps reduce worries about financial risks and security.

The low search visibility of Pegadaian and the Tring! The app has consequences that go beyond just losing website traffic. It could harm how credible the brand is seen to be, especially among younger, tech-savvy consumers who depend a lot on search engines and YouTube reviews to judge financial products. This problem is made worse by the fact that competitor or third-party content often appears at the top of search results, which may shape consumer opinions before Pegadaian can present its own value clearly. As a result, even people who are interested in digital gold savings might choose other platforms because they are easier to find and have more information during the decision-making process.

Additionally, the role of video content during the decision-making stage is important. Dehghani et al. (2016) point out that videos, especially on platforms like YouTube, have a big influence on how users feel about a service, how useful they think it is, and whether they will take action before making a decision. Educational and explanatory videos help consumers understand how things work, feel more confident about using a service, and see it as reliable. The lack of major, official Pegadaian videos on digital gold savings is an opportunity missed to set the right story, answer common questions, and challenge what competitors are saying. Without their own authoritative video content, Pegadaian loses control over how information is presented at a key point in the customer journey.

Taken together, these findings show that the consideration stage is a key challenge in Pegadaian's digital customer journey. To make this stage more effective, a stronger and more coordinated search strategy is needed. This involves improving SEO results by focusing on keyword optimization, creating high-quality content that establishes authority, and building backlinks. It also means growing the amount of educational and informative videos on YouTube that directly answer customers' questions about digital gold savings. By increasing visibility and providing more useful information through search-based platforms, Pegadaian can make it more likely that customers will include their products in their consideration options and turn initial awareness into proper evaluation and final purchase.

### *3.3 Conversion stage: Digital funnel integration and marketing effectiveness*

The findings from the analysis at the conversion stage show that Pegadaian's digital conversion process is not yet fully designed or connected to support a smooth shift from user interest to real service use. Looking at Pegadaian's official website, there is no specific information about the Tring! application, and there is no clear, noticeable call-to-action (CTA) that directly prompts visitors to download the app (Fig. 6). Rather than acting as a place to convert interest into action, the website mainly serves as an information source, which means it doesn't take advantage of visitors who have already shown interest in Pegadaian's digital offerings. This situation creates a gap in the customer journey, where users who have moved past awareness and consideration face confusion or difficulty when it comes to taking action.

This issue is made worse by the limited use of paid search strategies. Searches for Tring!'s main services, like digital pawn services and online gold savings, do not show paid advertisements that lead directly to Tring! app or its download page. The lack of such ads

shows that Pegadaian has not fully used search engine marketing (SEM) to catch users who are likely to adopt the app (Fig. 5). In digital spaces, users who search for transactional or solution-based keywords often have a high chance of converting. Missing out on this opportunity raises the risk that users will instead go to competitor platforms that offer clearer paths to action. As a result, potential users are ready to download the Tring! apps may face unnecessary challenges, which can lead to delayed decisions or complete abandoning of the conversion process.

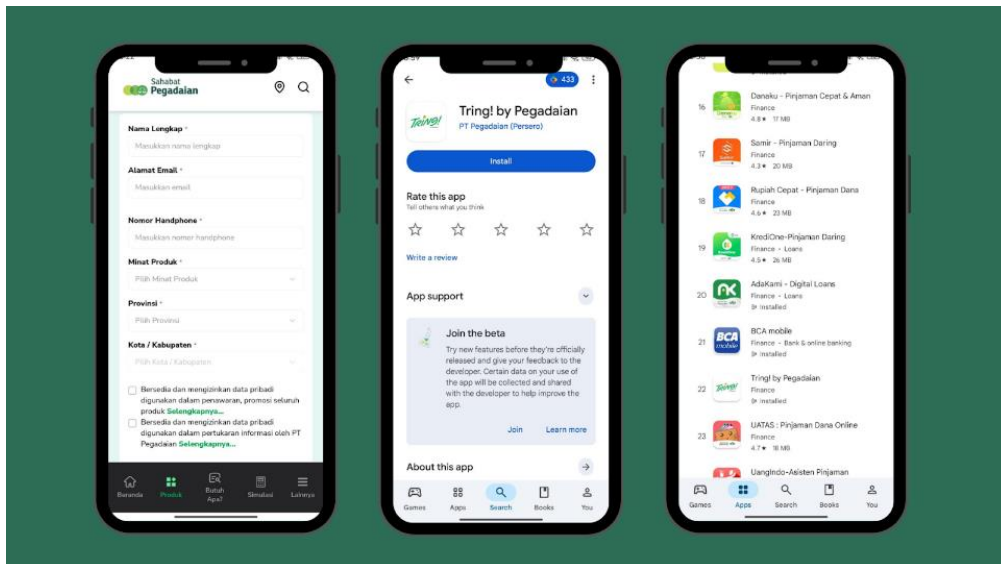


Fig. 6. Tring! by Pegadaian's conversion stage implementation

In the wider context of digital marketing, the conversion stage is a crucial part of the customer journey, as it turns interest into actual behavior. At this point, small issues like unclear navigation, missing CTAs, or poor integration across channels can have a big negative effect on conversion rates. Kotler & Keller (2021) point out that successful conversion depends on a smooth digital experience with clear and easy-to-follow CTAs that lead users directly to the desired action. The absence of visible Tring! app download links and strong conversion signals on Pegadaian's website, therefore, indicates weaknesses in the digital funnel, increasing the chances that high-intent users will leave without converting.

Empirical findings from previous studies highlight the significance of using integrated digital channels during the conversion process. Research by Dwivedi et al. (2021) shows that combining search engine optimization (SEO), search engine marketing (SEM), and well-structured landing pages greatly improves conversion results, especially in service industries where customers face high involvement and perceived risk. In these situations, users need reassurance, clear information, and easy ways to take action to feel confident about making a decision. However, the lack of strong integration between Pegadaian's owned media (its official website) and paid media (such as search ads) weakens the effectiveness of its digital marketing, making it harder to create a consistent and convincing environment that encourages conversions.

Studies also show that tools like Google Ads are highly effective in drawing in users who are ready to make a purchase or adopt a service. These tools work by targeting specific keywords and placing ads in prominent positions on search results, helping brands appear more accessible and reducing the effort consumers need to make a decision. Putri et al. (2024) found that well-structured paid advertising campaigns speed up the process from showing interest to taking action by reducing confusion and building confidence in the decision. For Tring!, the lack of such campaigns may lead to lost conversion chances, especially among tech-savvy users who expect quick and easy access to financial services through apps. Supporting this, Arshanapally et al. (2022) found that paid digital marketing

campaigns lead to higher app downloads and user engagement in app-based service environments. While their research was focused on the digital health sector, the results apply broadly to digital financial services too, as both areas involve risks, technology reliance, and the need for trust. Paid advertising allows service providers to reach users at key moments when they are most likely to take action, increasing the chances of adoption. Taken together, these insights confirm that optimizing SEM and improving integration across digital channels are essential strategies for Pegadaian.

Overall, the findings show that the conversion stage is a major challenge in the Tring! app customer journey. If there isn't a clear and well-connected path for conversion, backed by strong calls to action, well-optimized landing pages, and focused paid search campaigns, Pegadaian may lose users who are highly interested in the app at the most important moment in their decision-making. Therefore, improving search engine marketing strategies and ensuring consistency between owned and paid digital channels are key actions needed to boost conversion rates and turn early user interest into real app downloads.

### 3.4 Retention stage: Technical instability and the erosion of user trust

Fig. 7. Provides visual confirmation of the critical friction points impeding user retention. The user reviews highlight a recurring pattern of infrastructure failure following the system migration to Tring!. Specifically, complaints regarding "zero balance" anomalies and persistent login loops represent a catastrophic breach of trust. In the context of financial services, these are not merely technical glitches but are perceived by users as security threats to their assets. The visual data indicates that churn in this stage is largely involuntary; users are not leaving because they dislike the value proposition, but because the application functionally prevents them from performing transactions. This technical instability creates a severe bottleneck that renders downstream retention strategies irrelevant. No amount of loyalty points can retain a user who cannot bypass the login screen. This operational reality creates a sharp contrast with the brand's digital promises, setting the stage for the theoretical disconnect observed in user behavior.

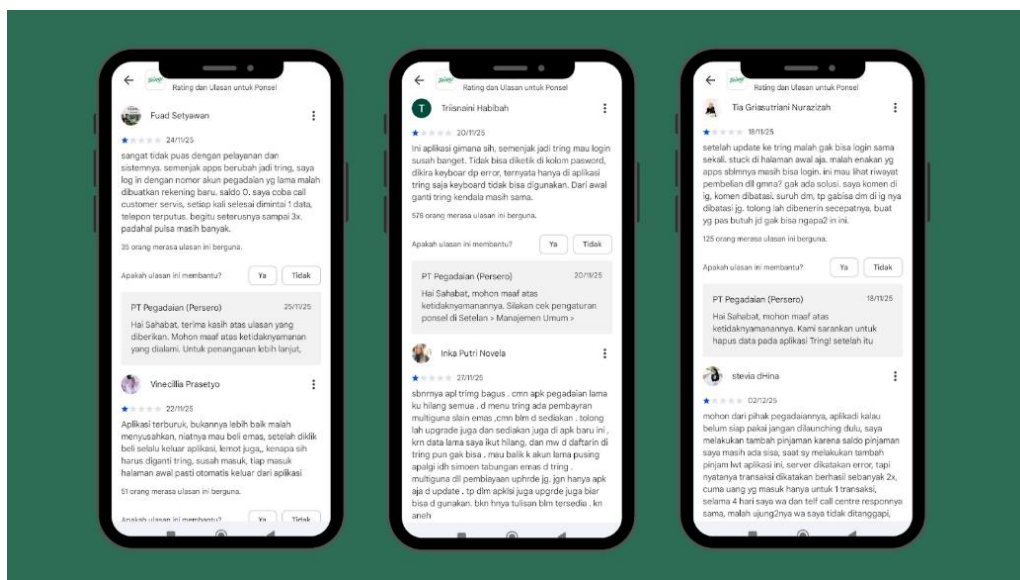


Fig. 7. Tring! by Pegadaian retention stage implementation

The severity of these technical disruptions indicates a fundamental failure in Structural Assurance, a critical dimension of trust in mobile banking. According to Susanto et al., (2012), initial trust in smartphone banking services is heavily dependent on the perceived security and technical reliability of the platform. When users encounter "zero balance" errors, the application fails to provide the necessary structural assurance, causing users to perceive the platform as a financial risk rather than a utility. This is further supported by

Jun & Palacios, (2016) who identify "Reliability" and "Accuracy" as the two most significant predictors of mobile banking service quality. Tring!'s inability to display accurate account balances violates the core reliability requirement, directly leading to user dissatisfaction and immediate discontinuance.

Furthermore, the inability to perform basic transactions creates a high level of Functional Risk. Kaur et al., (2020) argue that in the adoption of digital payment solutions, technical glitches are the primary drivers of "user resistance," where users actively reject the innovation due to fear of performance failure. Unlike dissatisfaction with features which might be tolerated, functional risk leads to immediate churn because the potential loss (locked funds) outweighs the benefit. This aligns with findings by Glavee-Geo et al., (2017), whose study confirms that in developing markets, perceived risk is the strongest barrier to mobile banking continuance; if users suspect their money is inaccessible due to system errors, they will revert to traditional channels regardless of digital incentives.

Finally, the negative reviews highlight a breakdown in Service Recovery. The evidence of unresponsive customer support (e.g., disconnected calls, generic replies) exacerbates the initial technical failure. As noted by Az-Zahra et al., (2023), customer loyalty in internet banking is significantly mediated by the quality of responsiveness when problems occur; a failure here signals customer competence incompetence. Moreover, Malaquias & Hwang, (2016) emphasize that for mobile banking apps, the availability of social support and prompt troubleshooting is crucial to mitigate the "distance" between the user and the bank. The absence of effective human support in Tring!'s ecosystem turns a temporary technical glitch into a permanent reason for customers to defect to competitors.

3.5 Advocacy stage: Measuring user intent to advocate for Tring!

Observation of user reviews on the Google Play Store and content on TikTok reveals that Tring! has successfully triggered organic advocacy from satisfied users (Fig. 8). Five-star reviews from users such as Agustina Jayanti, basiss pokay, and Hansell A not only praise the app's practicality and security but also explicitly recommend it to potential users, using phrases like "highly recommended" and "Pegadaian is truly Top." On TikTok, organic user-generated content showcasing profit from gold investments using Tring! with hashtags like #tring and #Pegadaian represents a form of visual advocacy that can persuasively reach new audiences. The consistent and appreciative responses from the Pegadaian team in the comment sections also demonstrate efforts to nurture positive relationships, which can encourage users to continue sharing their positive experiences.

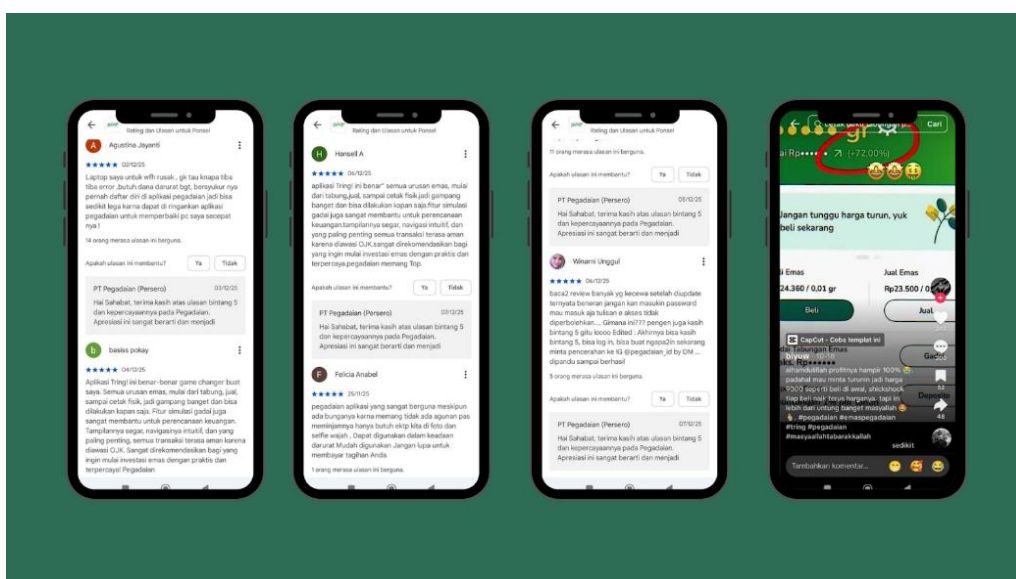


Fig. 8. Tring! by Pegadaian's advocacy stage implementation

Within the digital customer journey framework, advocacy represents the pinnacle stage, reflecting emotional and cognitive loyalty where satisfied users voluntarily become brand promoters (Lemon & Verhoef, 2016). The findings of positive reviews and explicit recommendations align with the concept of Electronic Word-of-Mouth (eWOM), which in the context of digital financial services acts as a signal of trust and reduces perceived risk (Islam et al., 2021). A recent study by Babić Rosario et al. (2020) confirms that eWOM, particularly in the form of text reviews and short-form video content on social platforms, significantly influences the adoption intention of new services by building social proof and perceived credibility. The TikTok content found, where users share profit experiences from investments, serves as a real example of user-generated content (UGC) that functions as authentic and trustworthy advocacy, often more effective than corporate marketing communications (Dwivedi et al., 2021).

However, sustainable advocacy is highly vulnerable to inconsistencies in user experience. Research by Chauhan et al. (2022) in the digital banking context shows that advocacy born from a single positive experience can quickly dissipate if users subsequently face recurring technical failures, as satisfaction and recommendation intentions are highly dynamic. The review from Winarni Unggul illustrates this point: a technical issue ("access not permitted") nearly thwarted advocacy, but responsive customer support intervention via Instagram DM successfully restored satisfaction and secured a five-star review. This finding reinforces the argument by Lou & Yuan (2019) that responsive brand interactions on social media serve not only as customer service but also as a strategic investment to retain advocacy potential and transform complaints into positive narratives. The digital marketing strategy implication for Tring! is the need to institutionalize this advocacy by: (1) developing a documented referral program with clear incentives to accelerate organic acquisition, (2) curating and featuring positive UGC (such as review screenshots and TikTok videos) on owned marketing channels (website, ads) to enhance credibility, and (3) proactively monitoring and engaging in advocacy conversations on social media to strengthen relationships and identify potential brand ambassadors among the most vocal users (Appel et al., 2020). Through this strategy, Tring! can transform sporadic advocacy into a sustainable cycle of retention and acquisition, reducing reliance on paid advertising, and building an ecosystem of loyal and vocal users.

### *3.6 Digital customer journey mapping of Tring! and application*

The digital customer journey mapping of Tring! (Fig. 9) illustrates a progressive five-stage funnel that tracks the user's transition from initial exposure to active advocacy. Beginning with the Awareness stage, Pegadaian leverages trend-based content on platforms like Instagram and TikTok to introduce Tring! as a digital financial solution (Appel et al., 2020). However, the journey encounters a significant drop-off at the Consideration stage, where low visibility on search engines and video platforms hinders Tring!'s ability to enter the user's evaluation set, reflecting a gap in search engine optimization (SEO) and owned content strategy (Mladenović et al., 2023). This bottleneck is compounded at the Conversion stage, where the absence of clear calls-to-action (CTAs) on Pegadaian's website and underutilized search engine marketing (SEM) creates friction, delaying or preventing app adoption despite established user intent (Dwivedi et al., 2021).

For users who successfully onboard, the Retention stage is critically challenged by technical reliability issues, such as login failures and transaction errors, which directly contradict the promised convenience and undermine user satisfaction as the main determinant of continued use (Chauhan et al., 2022). The mapping highlights that without consistent system quality and proactive engagement mechanisms (e.g., gamification), retention remains fragile, increasing churn risk in a low-switching-cost fintech environment (Zhou, 2013). Finally, the Advocacy stage represents both an opportunity and a vulnerability. While satisfied users organically generate positive reviews and user-generated content (UGC) on platforms like TikTok and Play Store serving as authentic social proof (Islam et al., 2019) but this advocacy is highly susceptible to disruption by negative

experiences, as seen in cases where technical issues nearly prevented a positive review (Babić Rosario et al., 2020). The absence of a structured program to identify, reward, and amplify these advocates means Tring! is not fully capitalizing on its most loyal users to drive organic growth.

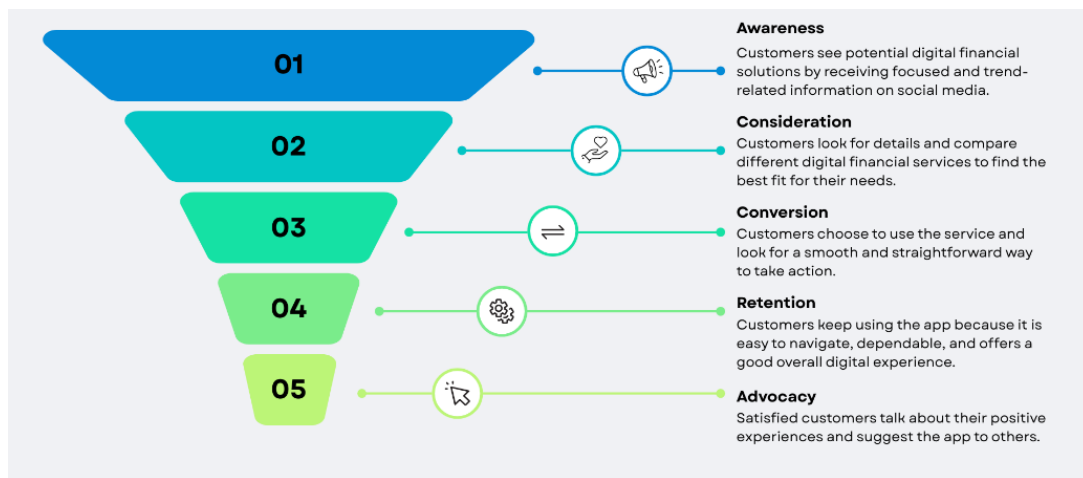


Fig. 9. Tring! by Pegadaian's digital customer journey mapping

The journey mapping reveals a digital experience that is effectively initiated through social engagement but becomes fragmented across the middle and later stages due to weaknesses in visibility, seamless conversion, technical stability, and advocacy cultivation. To optimize this journey, Tring! must adopt an integrated omni-channel strategy that strengthens SEO/SEM for consideration, streamlines the conversion path with clear CTAs and paid campaign support, prioritizes technical reliability and engagement features for retention, and institutionalizes advocacy through referral programs and curated UGC amplification (Lemon & Verhoef, 2016; Dwivedi et al., 2021). By doing so, Pegadaian can transform the Tring! customer journey from a leaky funnel into a cohesive, self-reinforcing cycle that drives sustainable user acquisition, retention, and advocacy.

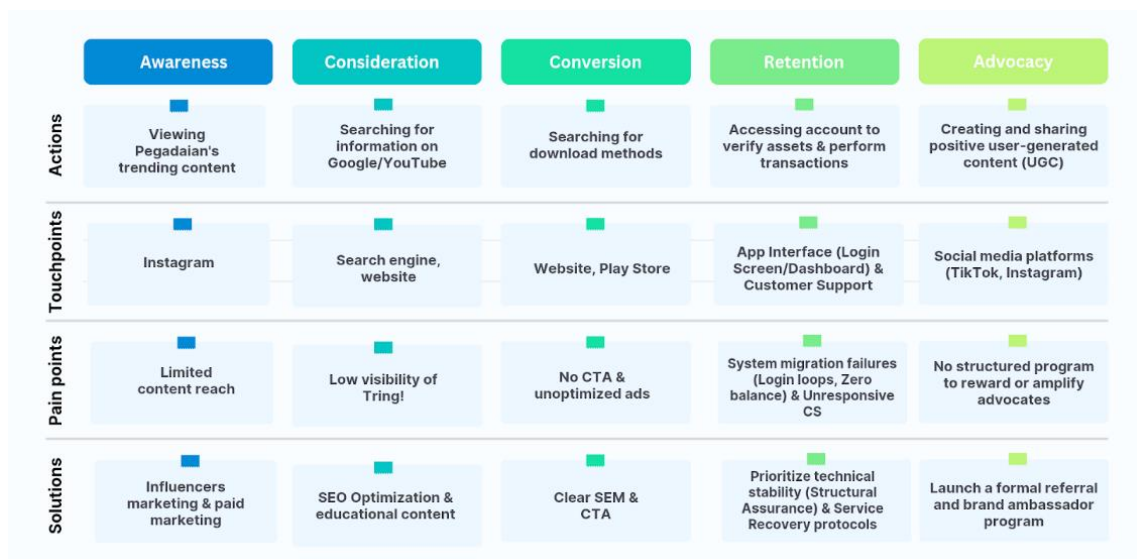


Fig. 10. Digital customer journey mapping of Tring! application

The synthesized customer journey map illustrates a multi-step digital experience that moves users from initial awareness to becoming advocates for the brand. Each phase of the journey involves specific user behaviors, both controlled by the brand and influenced by external factors, along with notable challenges and targeted strategies to address them (Fig.

10). Rather than flowing smoothly and consistently, the journey includes various levels of difficulty that influence how users perceive the brand and how they behave at each stage at the awareness stage, Tring! gains visibility through social media trends, which effectively draws initial interest and sparks curiosity. However, this early success is not well supported by subsequent steps that encourage deeper involvement, indicating that the reach from awareness is not yet in sync with performance goals.

The journey becomes less effective at the consideration and conversion stages, where users actively look for more information and ways to adopt the service. Reduced visibility in search engines and video platforms, together with weak call-to-action elements, leads to a gap between generating interest and enabling action. This issue points to a fundamental flaw in connecting owned and earned media with tools focused on converting interest into actual use, such as well-designed landing pages, clear download instructions, and persuasive content (Dwivedi et al., 2021). As a result, users with strong intent may face confusion or obstacles, increasing the chance they will abandon the app before installation or sign-up.

The most significant failure in the customer journey happens at the retention stage, where the actual service experience does not match the expectations users had during previous stages. Issues like login loops, incorrect account balances, and unresponsive customer support represent major service problems that go against the app's promise of being convenient, accessible, and reliable. These issues not only lower satisfaction but also damage user trust, a key factor in digital financial services. Based on earlier studies, negative experiences after adoption have a strong impact on the likelihood of continuing to use the service, making retention heavily dependent on system stability and how well the brand can recover from service issues (Chauhan et al., 2022). Therefore, even users who manage to convert into active users are at risk of leaving, turning the customer funnel into a system that is inherently prone to losing users.

In contrast, the advocacy stage highlights a hidden yet untapped potential within Tring!'s digital ecosystem. Some users actively create and share positive user-generated content (UGC) on social media, showing that a portion of the audience experiences genuine satisfaction and perceives real value in the service. However, the lack of an organized system to recognize, reward, or promote such advocacy restricts its effectiveness. Without a formal referral or brand ambassador program, these organic endorsements remain scattered and are not able to develop into a reliable method for acquiring new users and building trust. This oversight is consistent with current research, which suggests that companies must proactively manage and encourage advocacy behaviors to turn them into lasting competitive advantages (Babić Rosario et al., 2020).

Taken together, the suggested solutions throughout the customer journey including influencer marketing and search engine optimization at the awareness and consideration phases, clear call-to-action (CTA) based conversion strategies, technical stability during retention, and structured referral initiatives at the advocacy stage highlight the necessity of a unified, multi-channel approach rather than individual, stage-specific efforts. This method supports modern customer experience management theories, which stress the importance of consistency, continuity, and collaboration across all digital interactions (Lemon & Verhoef, 2016). Ultimately, this customer journey analysis shows that Tring!'s digital experience is not a straightforward or self-sustaining process, but a complex and vulnerable system. Therefore, focused investments in visibility, smooth conversion design, technical quality, and community development are essential to change occasional user engagement into a strong, loyal, and self-sustaining user community.

#### 4. Conclusions

This study successfully maps the digital customer journey of Tring! by Pegadaian and reveals critical strategic gaps across its five stages. In the initial stage, awareness is effectively built through relevant, trend-following content on social media platforms like

Instagram and TikTok, demonstrating the brand's capability to capture the attention of digital audiences. However, this momentum does not seamlessly transition into the consideration and conversion stages. During the consideration stage, Tring!'s visibility on search engines and video platforms such as YouTube is remarkably low, making it difficult for prospective users actively seeking information to discover and consider the application. This issue is further exacerbated at the conversion stage, where the absence of clear calls-to-action on Pegadaian's owned channels (such as the official website) and the suboptimal use of paid search engine marketing (SEM) create significant barriers for users who already intend to download and use the app. The most profound finding lies in the retention stage, which faces an existential threat due to fundamental technical failures such as login errors and zero-balance display issues. These problems are not minor glitches but rather a breach of the fundamental trust required in financial services, triggering involuntary churn and undermining the foundation for long-term relationships. Consequently, the advocacy stage, which should represent the peak of loyalty and is marked by positive reviews and organic content from satisfied users, becomes highly vulnerable. The potential for organic, word-of-mouth digital growth cannot be maximized due to the lack of a structured program to manage and strengthen these advocates, all while being continually threatened by recurring negative experiences.

The theoretical implications of this research affirm that the success of a digital customer journey, especially in the risk-sensitive fintech sector, heavily depends on two main pillars: seamless strategic integration across all channels (omni-channel integration) and robust structural assurance in the form of technical reliability. These findings enrich the literature by demonstrating that excellence in the early stages of marketing can easily be wasted if not supported by stable digital infrastructure and effective conversion strategies in the middle stages. From a managerial perspective, Pegadaian needs to undertake a fundamental strategic reorientation. Absolute priority must be given to improving the technical stability of the Tring! application to restore trust and stop user leakage at the retention stage, as any marketing effort will be futile if the app is inaccessible or unreliable. Concurrently, strategic harmonization between paid and organic channels is essential. This includes strengthening search engine optimization (SEO) and developing educational content to boost visibility during the consideration stage, implementing paid search campaigns (SEM) with clear landing pages to guide conversion, and launching referral and recognition programs for loyal users to institutionalize advocacy. This study is limited by its reliance on secondary data from public reviews, which may not capture the full spectrum of user experience. Therefore, suggestions for future research involve conducting longitudinal studies using a mixed-methods approach, combining in-app behavioral data analysis with in-depth qualitative interviews. This would provide a more dynamic and comprehensive understanding of the evolution of the customer journey and the effectiveness of various improvement interventions implemented.

### **Acknowledgement**

We extend our sincere appreciation to A. H., for his valuable contributions and insightful feedback in reviewing and refining this research report. The authors also gratefully acknowledge PT Pegadaian (Persero) for its financial support in the publication of this research.

### **Author Contribution**

The authors contributed to the data acquisition, analysis, and interpretation in this study. Conceptualization: A. Y. F., Methodology: A. Y. F., Data Curation: A. Y. F., R. B. A., and Z. I. R., Writing – Original Draft Preparation: A. Y. F., R. B. A., and Z. I. R., Writing – Review & Editing: A. Y. F., R. B. A., Z. I. R., and A. H.

## Funding

This research received financial support from PT Pegadaian (Persero) for publication purposes.

## Ethical Review Board Statement

Not available.

## Informed Consent Statement

Not available.

## Data Availability Statement

Not available.

## Conflicts of Interest

The authors declare no conflict of interest.

## Open Access

©2026. The authors. This article is licensed under a Creative Commons Attribution 4.0 International License, which permits use, sharing, adaptation, distribution and reproduction in any medium or format, as long as you give appropriate credit to the original author(s) and the source, provide a link to the Creative Commons license, and indicate if changes were made. The images or other third-party material in this article are included in the article's Creative Commons license, unless indicated otherwise in a credit line to the material. If material is not included in the article's Creative Commons license and your intended use is not permitted by statutory regulation or exceeds the permitted use, you will need to obtain permission directly from the copyright holder. To view a copy of this license, visit: <http://creativecommons.org/licenses/by/4.0/>

## References

- Appel, G., Grewal, L., Hadi, R., & Stephen, A. T. (2020). The future of social media in marketing. *Journal of the Academy of Marketing Science*, 48(1), 79–95. <https://doi.org/10.1007/s11747-019-00695-1>
- Arambepola, N., Munasinghe, L., & Warnajith, N. (2024). Factors influencing mobile app user experience: An analysis of education app user reviews. *2024 4th International Conference on Advanced Research in Computing (ICARC)*, 223–228. <https://doi.org/10.1109/ICARC61713.2024.10499727>
- Arshanapally, S., Green, K., Slaughter, K., Muller, R., & Wheaton, D. (2022). Use of a paid digital marketing campaign to promote a mobile health app to encourage parent-engaged developmental monitoring: Implementation study. *JMIR Pediatrics and Parenting*, 5(2), e34425. <https://doi.org/10.2196/34425>
- Az-Zahra, S., Setiawati, L., Sosianika, A., & Senalasar, W. (2023). Explanation of e-service quality and actual use of m-banking. *Journal of Marketing Innovation (JMI)*, 3(1). <https://doi.org/10.35313/jmi.v3i1.27>
- Babić Rosario, A., De Valck, K., & Sotgiu, F. (2020). Conceptualizing the electronic word-of-mouth process: What we know and need to know about eWOM creation, exposure, and evaluation. *Journal of the Academy of Marketing Science*, 48(3), 422–448. <https://doi.org/10.1007/s11747-019-00706-1>
- Chaffey, D., & Ellis-Chadwick, F. (2019). *Digital marketing*. Pearson. <https://www.pearson.com/en-us/subject-catalog/p/digital-marketing/P200000012456/9781292479637>
- Chauhan, S., Akhtar, A., & Gupta, A. (2022). Customer experience in digital banking: A review and future research directions. *International Journal of Quality and Service Sciences*, 14(2), 311–348. <https://doi.org/10.1108/IJQSS-02-2021-0027>

- Corley, J. K., Jourdan, Z., & Ingram, W. R. (2013). Internet marketing: A content analysis of the research. *Electronic Markets*, 23(3), 177–204. <https://doi.org/10.1007/s12525-012-0118-y>
- Court, D., Elzinga, D., Mulder, S., & Vetvik, O. J. (2009). *The consumer decision journey*. McKinsey & Company. <https://www.mckinsey.com/capabilities/growth-marketing-and-sales/our-insights/the-consumer-decision-journey>
- Dehghani, M., Niaki, M. K., Ramezani, I., & Sali, R. (2016). Evaluating the influence of YouTube advertising for attraction of young customers. *Computers in Human Behavior*, 59, 165–172. <https://doi.org/10.1016/j.chb.2016.01.037>
- Dwivedi, Y. K., Ismagilova, E., Hughes, D. L., Carlson, J., Filieri, R., Jacobson, J., Jain, V., Karjaluoto, H., Kefi, H., Krishen, A. S., Kumar, V., Rahman, M. M., Raman, R., Rauschnabel, P. A., Rowley, J., Salo, J., Tran, G. A., & Wang, Y. (2021). Setting the future of digital and social media marketing research: Perspectives and research propositions. *International Journal of Information Management*, 59, 102168. <https://doi.org/10.1016/j.ijinfomgt.2020.102168>
- Glavee-Geo, R., Shaikh, A. A., & Karjaluoto, H. (2017). Mobile banking services adoption in Pakistan: Are there gender differences? *International Journal of Bank Marketing*, 35(7), 1090–1114. <https://doi.org/10.1108/IJBM-09-2015-0142>
- Homburg, C., Jozic, D., & Kuehnl, C. (2015). Customer experience management: Toward implementing an evolving marketing concept. *Journal of the Academy of Marketing Science*, 45, 377–401. <https://doi.org/10.1007/s11747-015-0460-7>
- Islam, J. U., Hollebeek, L. D., Rahman, Z., Khan, I., & Rasool, A. (2019). Customer engagement in the service context: An empirical investigation of the construct, its antecedents and consequences. *Journal of Retailing and Consumer Services*, 50, 277–285. <https://doi.org/10.1016/j.jretconser.2019.05.018>
- Jun, M., & Palacios, S. (2016). Examining the key dimensions of mobile banking service quality: An exploratory study. *International Journal of Bank Marketing*, 34(3), 307–326. <https://doi.org/10.1108/IJBM-01-2015-0015>
- Kaur, P., Dhir, A., Singh, N., Sahu, G., & Almotairi, M. (2020). An innovation resistance theory perspective on mobile payment solutions. *Journal of Retailing and Consumer Services*, 55, 102059. <https://doi.org/10.1016/j.jretconser.2020.102059>
- Kotler, P., & Keller, K. L. (2016). *Marketing management* (15th ed.). Pearson Education. [https://www.researchgate.net/publication/301297923\\_Marketing\\_Management\\_15th](https://www.researchgate.net/publication/301297923_Marketing_Management_15th)
- Kotler, P., & Keller, K. (2021). *Marketing management* (16th ed.). Pearson. <https://www.pearson.com/se/Nordics-Higher-Education/subject-catalogue/marketing/Kotler-Keller-Marketing-Management-Global-Edition-16e.html>
- Lemon, K. N., & Verhoef, P. C. (2016). Understanding customer experience throughout the customer journey. *Journal of Marketing*, 80(6), 69–96. <https://doi.org/10.1509/jm.15.0420>
- Lou, C., & Yuan, S. (2019). Influencer marketing: How message value and credibility affect consumer trust of branded content on social media. *Journal of Interactive Advertising*, 19(1), 58–73. <https://doi.org/10.1080/15252019.2018.1533501>
- Malaquias, R. F., & Hwang, Y. (2016). An empirical study on trust in mobile banking: A developing country perspective. *Computers in Human Behavior*, 54, 453–461. <https://doi.org/10.1016/j.chb.2015.08.039>
- Mazhar, S. A. (2021). Methods of data collection: A fundamental tool of research. *Journal of Integrated Community Health*, 10(1), 6–10. <https://doi.org/10.24321/2319.9113.202101>
- Mladenović, D., Rajapakse, A., Kožuljević, N., & Shukla, Y. (2023). Search engine optimization (SEO) for digital marketers: Exploring determinants of online search visibility for blood bank service. *Online Information Review*, 47(4), 661–679. <https://doi.org/10.1108/OIR-05-2022-0276>

- Mordor Intelligence. (2024). *Indonesia financial technology services market: Growth, trends, and forecasts (2025–2030)*. <https://www.mordorintelligence.com/industry-reports/indonesia-financial-technology-services-market>
- Muhamad, N. (2025, July 18). Ini layanan fintech yang banyak digunakan warga RI Mei 2025. *Databoks* *Katadata*. <https://databoks.katadata.co.id/keuangan/statistik/6879e2188de19/ini-layanan-fintech-yang-banyak-digunakan-warga-ri-mei-2025>
- Nugraha, F. A. (2025, August 6). APJII catat tingkat penetrasi internet Indonesia capai 80,66 persen. *ANTARA News*. <https://www.antaranews.com/berita/5019229/apjii-catat-tingkat-penetrasi-internet-indonesia-capai-8066-persen>
- Parasuraman, A., Zeithaml, V. A., & Malhotra, A. (2005). E-S-QUAL: A multiple-item scale for assessing electronic service quality. *Journal of Service Research*, 7(3), 213–233. <https://doi.org/10.1177/1094670504271156>
- Putri, A. M., Muizu, W. O. Z., & Triski, D. S. (2024). Optimizing digital visibility: A comprehensive analysis and implementation of paid Google Ads. *Jurnal Pengabdian dan Pemberdayaan Masyarakat Inovatif*, 3(2), 45–53. <https://doi.org/10.70110/jppmi.v3i2.105>
- Rahi, S., Khan, M. M., & Alghizzawi, M. (2021). Extension of technology continuance theory (TCT) with task-technology fit (TTF) in the context of internet banking user continuance intention. *International Journal of Quality & Reliability Management*, 38(4), 986–1004. <https://doi.org/10.1108/IJQRM-03-2020-0074>
- Susanto, A., Chang, Y., Zo, H., & Park, M. C. (2012). The role of trust and security in smartphone banking continuance. *2012 IEEE International Conference on Systems, Man, and Cybernetics (SMC)*, 2133–2138. <https://doi.org/10.1109/ICSMC.2012.6378055>
- Verhoef, P. C., Kannan, P. K., & Inman, J. J. (2015). From multi-channel retailing to omni-channel retailing: Introduction to the special issue on multi-channel retailing. *Journal of Retailing*, 91(2), 174–181. <https://doi.org/10.1016/j.jretai.2015.02.005>
- Voorveld, H. A. M. (2019). Brand communication in social media: A research agenda. *Journal of Advertising*, 48(1), 14–26. <https://doi.org/10.1080/00913367.2019.1588808>
- Yin, R. K. (2016). *Qualitative research from start to finish* (2nd ed.). The Guilford Press. <https://eli.johogo.com/Class/Qualitative%20Research.pdf>
- Yonatan, A. Z. (2025, August 17). Tingkat penetrasi internet Indonesia tembus 80% pada 2025. *GoodStats*. <https://goodstats.id/article/tingkat-penetrasi-internet-indonesia-tembus-80-pada-2025-rape>
- Zhou, T. (2013). An empirical examination of user adoption of location-based services. *Electronic Commerce Research*, 13(1), 25–39. <https://doi.org/10.1007/s10660-013-9106-3>

### Biographies of Authors

**Ariq Yusron Fathoni**, Department of Management, Faculty of Economics and Business, Universitas Negeri Jakarta, East Jakarta, DKI Jakarta - 132220, Indonesia.

- Email: [ariqfathoni339@gmail.com](mailto:ariqfathoni339@gmail.com)
- ORCID: N/A
- Web of Science ResearcherID: N/A
- Scopus Author ID: N/A
- Homepage: N/A

**Raka Bagus Ananto**, Department of Management, Faculty of Economics and Business, Universitas Negeri Jakarta, East Jakarta, DKI Jakarta - 132220, Indonesia.

- Email: [rakab440@gmail.com](mailto:rakab440@gmail.com)
- ORCID: N/A
- Web of Science ResearcherID: N/A
- Scopus Author ID: N/A
- Homepage: N/A

**Zidane Indra Rahmanto**, Department of Management, Faculty of Economics and Business, Universitas Negeri Jakarta, East Jakarta, DKI Jakarta - 132220, Indonesia.

- Email: [zidane.indrarahmanto@gmail.com](mailto:zidane.indrarahmanto@gmail.com)
- ORCID: N/A
- Web of Science ResearcherID: N/A
- Scopus Author ID: N/A
- Homepage: N/A

**Andrian Haro**, Department of Management, Faculty of Economics and Business, Universitas Negeri Jakarta, East Jakarta, DKI Jakarta - 132220, Indonesia.

- Email: [andrian.haro@unj.ac.id](mailto:andrian.haro@unj.ac.id)
- ORCID: N/A
- Web of Science ResearcherID: N/A
- Scopus Author ID: N/A
- Homepage: N/A