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The service image of pawnshop services in the digital environment: A Google reviews analysis

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ABSTRACT
Background: Online customer reviews are increasingly important for evaluating service quality and shaping organizational image, particularly for state-owned financial institutions. While prior studies emphasize their role in capturing customer satisfaction, research analyzing service image at a national scale using online review data remains limited. This study aims to examine Pegadaian's digital service image across all regional offices in Indonesia based on Google reviews. **Methods**: This study employs a qualitative descriptive approach using online review content analysis. Secondary data were obtained from Google reviews of Pegadaian branch offices across all regional offices, collected on 8 January 2026 at 14:11 WIB, and supported by outlet data from the 2024 Annual Report of Pegadaian. Data were collected through documentation techniques and analyzed descriptively to examine rating distributions and dominant service-related themes at the regional level. **Findings:** The findings show that Pegadaian's digital service image is generally positive, as indicated by high average ratings, although variations exist across regional offices. Notably, a regional office with fewer outlets recorded the highest proportion of five-star ratings, indicating that perceived service quality outweighs network size in shaping digital evaluations and reflecting an anchoring effect in customer assessments. **Conclusion**: The study concludes that Google Reviews provide meaningful insights into collective customer perceptions and can be utilized as an alternative data source for evaluating service image across regions. **Novelty/Originality of this article:** This study offers a novel contribution by presenting a comprehensive national-level analysis of Pegadaian's service image using Google Review data combined with outlet distribution, providing a new perspective on digital reputation assessment in the financial services sector.

KEYWORDS: Google review; Pegadaian.

1. Introduction

Economic growth is one of the main benchmarks for the success of national development. National development cannot be separated from economic development because it plays a crucial role in improving public welfare. Through equitable distribution of economic development, society is expected to achieve a higher level of prosperity and sufficiency. In Indonesia, the financial system consists of banking institutions and non-bank financial institutions. Non-bank financial institutions are institutions that carry out

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activities in the financial sector by collecting funds directly or indirectly from the public, primarily through the issuance of securities, which are then redistributed to finance investment activities (Tadjuddin & Tjiaman, 2020).

The development of modern economic conditions is characterized by increasing societal needs, which go hand in hand with inflationary pressures. This situation causes some people to face economic difficulties, especially when urgent needs arise that cannot be immediately met due to limited funds (Permana et al., 2025; Dahliani et al., 2024; Soleh & Wijayanti, 2021). In such conditions, people tend to seek quick and easy financing solutions to continue meeting their daily needs. One alternative chosen is pawning their belongings (Manihuruk et al., 2025; Safitri et al., 2025; Gustriani et al., 2023). In addition to benefiting the community, many small and medium-sized businesses also utilize pawning as a way to grow their businesses (Badriyah et al., 2020).

Pawn services in Indonesia have existed since the early 20th century (Wisnu et al., 2024). Currently, the institution providing pawn services in Indonesia is PT Pegadaian. Pegadaian is a non-bank financial institution that carries out pawn-based financing activities (Achmad et al., 2024; Husna et al., 2024). As a financing or credit institution with a pawn system, Pegadaian is under the auspices of the Ministry of State-Owned Enterprises / *Badan Usaha Milik Negara* (BUMN) and has the primary task of bridging the community's funding needs by providing loans based on pawn law (Jusna et al., 2026; Humaira & Idrus, 2024; Amrin et al., 2022). This role is increasingly evident during times of crisis, such as the COVID-19 pandemic, when loan financing at Pegadaian experienced a significant increase (Dewi et al., 2025; Wijaya, 2022). Furthermore, before the pandemic, Pegadaian also had excellent financial performance (Nurafni et al., 2022; Herlin & Yanti, 2021; Urbaya et al., 2020; Mokodaser et al., 2015). Even during the pandemic, Pegadaian maintained healthy financial condition (Putri et al., 2025; Jayanti et al., 2024; Telaumbanua et al., 2024). These findings demonstrate Pegadaian's strategic position as a financing institution capable of meeting community needs in unstable economic conditions.

Furthermore, Pegadaian's core business activities are integrated with precious metal-based services, particularly gold, such as gold savings, gold pawning, and gold trading, providing a strong presence in this segment. Pegadaian's gold services can even be accessed starting from small amounts (Fauzi et al., 2025; Hidayat & Kunaifi, 2023). This advantage is supported by an extensive outlet network and ongoing digitalization of services (Badar & Mandala, 2025).

Pegadaian's existence is fundamentally aimed at helping the public meet their financing needs. This is reflected in Pegadaian's vision in Indonesia: to become the most valuable financial company in Indonesia and the public's primary choice as a financial inclusion agent (Bahri & Hardiansyah, 2022). In practice, Pegadaian provides loan or credit services to the public through easy, safe, and fast procedures (Yunita et al., 2019). In line with these efforts, since 2017, Pegadaian has continuously developed digital technology-based products and services to improve convenience, accessibility, and service quality for customers or consumers (Rudiwantoro, 2020).

The ease of service offered by Pegadaian encourages people previously underserved by formal banking to switch from illegal lending to safer and more reliable financing institutions. Therefore, the increasing public interest in Pegadaian can be understood as a response to the need for fast and easy funding, thus increasing the public's need for its existence (Yunita et al., 2019). In carrying out its business activities, Pegadaian has two business units: a conventional business unit and a sharia-based business unit, which are under one operational umbrella. Over time, Pegadaian has become known not only as a pawn service company but also expanded its service portfolio in the gold sector. Pegadaian officially obtained a license from the Financial Services Authority/ *Otoritas Jasa Keuangan* (OJK) in December 2024 and became the first "gold bank" in Indonesia. The launch of Pegadaian's gold bullion service in collaboration with PT Bank Syariah Indonesia (BSI) in early 2025 demonstrates the company's ambition to enter the gold-based financial market on a broader scale (Tempo, 2025). One of the products offered is Pegadaian's gold savings, which makes it easy for customers to invest in gold safely and reliably (Panus et al., 2023).

In addition to diversifying its products, Pegadaian also utilizes social media as a digital marketing tool. Instagram is used to convey product information, educate the public, and build a positive service image in the public eye (Akael et al., 2025). his strategy aligns with the findings of Nopiana et al. (2024), who stated that improving service and marketing is an essential strategy for Pegadaian. However, the service image built through digital marketing content does not always fully align with customer perceptions based on actual experiences.

Pegadaian's success in fulfilling its role as a non-bank financial institution is inseparable from customer behavior as service users (Purnamasari, 2014). This behavior is reflected in customer perceptions, satisfaction, and assessments of the quality of service received. In the digital era, customer perceptions of Pegadaian's service quality are reflected through direct experiences, which are then expressed in the form of online reviews. Google Reviews is one platform that allows the public to provide open assessments and reviews of services received, thus playing a vital role in shaping public perception in the digital space. In addition to social media, Pegadaian also develops digital application-based services, including Pegadaian Syariah, to improve ease of access and service quality (Haliding et al., 2025; Irayana et al., 2025; Alfian & Siregar, 2023; Pandapotan et al., 2023). User experiences with these applications, both in terms of ease of use, system reliability, and service quality, contribute to shaping Pegadaian's service image in the digital space and are recorded in online reviews.

Service quality and ease of use are closely linked to customer satisfaction and loyalty. Research by Supit et al. (2024) shows that ease of access, fast pawn procedures, and friendly and responsive service at PT Pegadaian Malalayang Branch positively impact customer loyalty. These findings align with research by Qomariah et al. (2021), which states that Pegadaian service quality has a significant and positive effect on customer satisfaction. Customer satisfaction reflects the results of continuous product or service use, which fosters positive feelings about the service as a whole (Faizah, 2023).

Along with the development of digital technology, the pattern of public interaction with financial institutions has changed. The digital space has become the primary medium for customers to obtain information, share experiences, and shape perceptions of service quality. Previous research has shown that service quality can be analyzed through customer reviews on digital platforms because these reviews directly reflect customers' perceptions and experience.

Online reviews offer a variety of benefits, from driving increased sales, shaping and influencing a company's reputation, to helping reduce information asymmetry between sellers and consumers. However, these reviews also have limitations that can reduce their intelligence and usefulness, such as the presence of promotional reviews, user behavioral bias, and contextual influences that can influence judgments (Pocchiari et al., 2025). In this context, Google Reviews plays a significant role, allowing users to provide open and publicly accessible reviews.

The use of Google Reviews as an evaluation tool has also been implemented in various sectors. In the tourism sector, Google Reviews is used to assess visitor satisfaction and as an early evaluation tool to improve the quality of online services (Qori'atunnadyah et al., 2025; Haq & Rachmat, 2020). Furthermore, in the healthcare sector, Google Reviews is used as a tool for routinely monitoring service quality (Ramdhani et al., 2025; Munandar et al., 2024; Zitek et al., 2023). Meanwhile, in the hospitality sector, Google Reviews have the highest impact, especially on hotel room booking decisions (Le & Punnahitanond, 2021). Google Reviews are also used as an effective approach to understanding the public's digital perception of public higher education institutions (Sari et al., 2025; Shah et al., 2019).

As a state-owned non-bank financial institution, Pegadaian plays a strategic role in providing pawn-based financing services to the public. Amidst the intensification of service digitalization, Pegadaian's service image is shaped not only through direct interactions at branch offices but also through its digital footprint reflected in online reviews. However, studies on Pegadaian's service image in the digital space, particularly those focusing on Google review analysis, are still relatively limited.

Interestingly, amid the increasing use of Google reviews as a platform for evaluating public services, PT Pegadaian found that one of its regional offices with the fewest outlets actually had the highest percentage of five-star reviews compared to other regional offices. This can be seen in Figure 1 for Regional Office II Pekanbaru. This situation demonstrates that the breadth of a physical network does not always directly correlate with positive customer perceptions in the digital space.

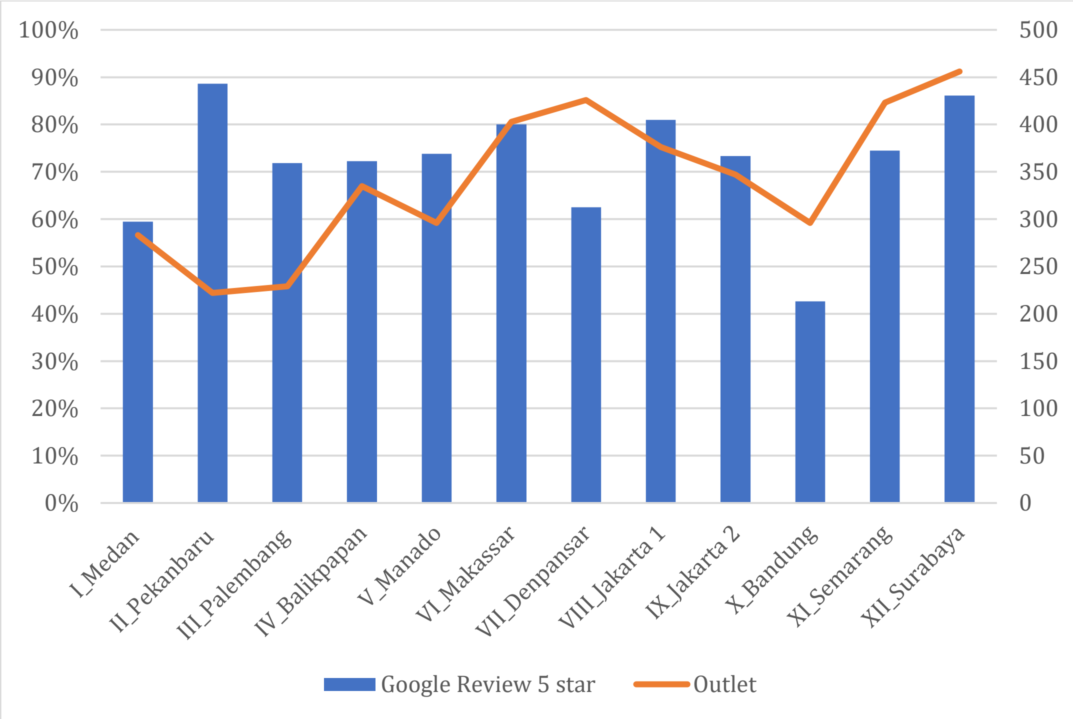

Fig. 1. Comparison of 5-Star Google reviews and number of Pegadaian outlets

The high percentage of five-star reviews in regional offices with limited outlets can also be explained through the anchoring effect, where initial information in the form of star ratings has the potential to become a primary reference in shaping customer perceptions of service quality in the digital space. In the customer context, when faced with uncertainty about a product, they tend to form attitudes and purchase intentions based on readily accessible information (Amalia et al., 2025). Based on this phenomenon, analyzing Google reviews is crucial for understanding how Pegadaian's service image is shaped from a customer perspective, particularly in areas with limited outlets but a strong digital reputation. Therefore, this study aims to analyze Pegadaian's service image in the digital space through Google reviews to gain a deeper understanding of public perception and to serve as evaluation material for improving Pegadaian's service quality in the digital era.

2. Methods

2.1 Research design

The method used in this study is a qualitative method with content analysis based on online reviews, using secondary data sourced from Google Reviews. A qualitative approach was chosen because this study aims to understand customer perceptions and experiences of Pegadaian's services as subjectively expressed through online reviews. Customer perception is viewed as a social construct formed from service experiences and customer interactions with the institution, thus requiring an interpretive approach to capture the meaning contained in these reviews. This method is used to determine the level of customer satisfaction through perceptions reflected in customer reviews (Handayanto et al., 2021).

Content analysis was used as the primary analytical technique because it allows researchers to systematically examine the messages, meanings, and perceptual tendencies emerging in review texts. In the context of this research, content analysis is not intended to test causal relationships, but rather to describe and interpret patterns of Pegadaian's service image formed in the digital space. Google Reviews was chosen as the research platform because it provides the most recent data uploaded directly by customers and allows easy access to text reviews, star ratings, photos, and videos. This data is considered authentic and relevant for the research, as well as providing valuable information for future visitors (Amalia et al., 2025).

2.2 Data sources and research location

The research data were obtained from two primary sources. First, customer review data were sourced from Google Reviews at all Pegadaian regional offices in Indonesia. Review data collection took place on January 8, 2026, at 2:11 PM WIB (Western Indonesian Time), so all reviews and ratings analyzed represent conditions at that time. The data collection time was explicitly determined to maintain data consistency, minimize dynamic changes in online reviews, and facilitate the replication process of the study by subsequent researchers at different time periods.

Second, data on the number of Pegadaian outlets were obtained from the 2024 Annual Report. This information was used to describe the characteristics of Pegadaian's service network at each regional office and to support the analysis of the disparity between physical network coverage and digital service perceptions reflected in Google Reviews. The research location encompasses all regional offices of Pegadaian in Indonesia. This national scope was chosen to obtain a comprehensive picture of Pegadaian's service image in the digital space while avoiding location-specific bias. The phenomenon of one regional office with a relatively small number of outlets but the highest percentage of five-star reviews was used as preliminary evidence to strengthen the research rationale.

2.3 Research variables

The primary variable in this study is Pegadaian's service image, analyzed through customer perceptions as reflected in Google Reviews. These perceptions were identified through key service themes frequently appearing in customer reviews, including service speed, employee attitude and competence, information clarity, facility convenience, and customer trust. This variable is understood as a collective representation of customer service experiences at the regional office level.

2.4 Data collection

The data used in this study consist of secondary data in the form of customer reviews and star ratings obtained from Google Reviews at Pegadaian branch offices across all regional offices. Secondary data were selected because Google Reviews are publicly available, transparent, easily accessible, and reflect direct customer experiences without researcher intervention. Data collection was conducted using documentation techniques by searching, summarizing, and classifying Google Review data according to predetermined criteria. The process began with identifying Pegadaian regional offices and their registered branch offices on Google Reviews. Researchers then summarized the number of reviews and star ratings before grouping the data according to each regional office. The entire process was carried out manually to ensure data accuracy and consistency.

2.5 Data analysis

Data analysis was conducted through the stages of data presentation and conclusion drawing. The collected data were presented in summary tables and analytical narratives to facilitate the identification of customer perception patterns across regional offices. The analysis focused on customer reviews representing service experiences at the regional level rather than on individual customer opinions.

Furthermore, the analysis emphasized identifying service perception trends through repeated reading of customer reviews. Researchers observed recurring patterns appearing in review narratives, particularly regarding service aspects most frequently mentioned by customers. This approach enabled the researchers to provide a comprehensive description of Pegadaian's service image without employing complex thematic coding, thereby maintaining a descriptive and contextual analysis. The research findings are presented through descriptive tables showing the distribution of ratings and comparisons of service perceptions among Pegadaian regional offices, followed by narrative explanations of the dominant patterns emerging from customer reviews.

2.6 Research credibility and limitations

To maintain the credibility of the research, all data sources used are publicly available and can be independently verified. The timing of data collection and detailed explanations of the data collection and analysis procedures are provided to enhance the replicability of the study. Nevertheless, this study has limitations because it relies exclusively on voluntarily submitted customer reviews. Therefore, the potential for review bias cannot be completely eliminated.

3. Results and Discussion

3.1 Google review results for all Pegadaian Regional Offices

This section presents Google review results for all Pegadaian regional offices in Indonesia. The data are summarized in a table to provide an overview of rating distribution and customer perceptions across regions. The presentation of these results facilitates comparison among regional offices and highlights patterns of customer satisfaction reflected in digital reviews.

Table 1. Google review results for all Regional Offices of Pegadaian

Regional Office	City	Google Review Result	5 Star Rating	4 Star Rating	3 Star Rating	2 Star Rating	1 Star Rating
I	Medan	4.1	59.46%	13.51%	13.51%	5.41%	8.11%
II	Pekanbaru	4.5	88.64%	2.27%	0.00%	0.00%	9.09%
III	Palembang	4.2	71.83%	9.86%	2.82%	4.23%	11.27%
IV	Balikpapan	4.6	72.28%	18.81%	4.95%	1.98%	1.98%
V	Manado	4.2	73.77%	4.92%	3.28%	0.00%	18.03%
VI	Makassar	4.3	80.00%	0.00%	5.00%	0.00%	15.00%
VII	Denpansar	3.8	62.50%	2.68%	6.25%	4.46%	24.11%
VIII	Jakarta 1	4.6	80.95%	9.52%	2.38%	0.00%	7.14%
IX	Jakarta 2	4.3	73.33%	13.33%	0.00%	0.00%	13.33%
X	Bandung	3.1	42.59%	10.19%	3.70%	4.63%	38.89%
XI	Semarang	4.3	74.47%	12.77%	6.38%	0.00%	6.38%
XII	Surabaya	4.7	86.11%	8.33%	0.00%	2.78%	2.78%
Average		4.23	72.16%	8.85%	4.02%	1.96%	13.01%

Based on the results of Google reviews, it is known that the average rating value is 4.23. This shows that overall Pegadaian has good customer satisfaction and good quality office services. Of the 12 Pegadaian Regional Offices, there are 5 offices that have a Google review value below the overall average value, namely Regional Office I Medan, Regional Office III Palembang, Regional Office V Manado, Pegadaian Regional Office VII Denpasar, and Regional

Office X Bandung. Two of them have a Google review value below 4.00. There are 7 Regional Offices that have an average Google review value above the overall average value. These offices are Regional Office II Pekanbaru, Regional Office IV Balikpapan, Regional Office VIII Jakarta 1, Regional Office IX Jakarta 2, Regional Office XI Semarang, and Regional Office XII Surabaya.

Regional Office XII Surabaya has the highest average Google review score of 4.70. This indicates that Regional Office XII has the best service quality and customer satisfaction compared to other Regional Offices. Besides Surabaya, Regional Offices that have high ratings are Regional Office 4 Balikpapan, Regional Office VIII Jakarta 1 and Regional Office Pekanbaru. These four Regional Offices are considered good because their ratings are above 4.50. Meanwhile, Regional Offices that are considered not optimal in providing services to the public are Regional Office VII Denpasar and Regional Office X Bandung because their ratings are below 4.00. Therefore, these two Regional Offices need to improve service standards in terms of staff friendliness, facilities and transaction speed.

On average, a rating of 5 is the highest rating across all Regional Offices, amounting to 72.16%, which means that the level of customer satisfaction with PT. Pegadaian's services is quite high. The Regional Offices with the highest rating of 5 are Regional Office II Pekanbaru (88.64%), Regional Office XII Surabaya (86.11%), and Regional Office VIII Jakarta 1 (80.95%). The high rating of 5 indicates that customers are very satisfied with PT Pegadaian's excellent services. This is supported by the existence of physical and non-physical facilities as well as transaction agreements provided to customers. However, this is different from Regional Office X Bandung (42.59%) and Office VII Denpasar (62.50%) which actually have very low ratings, indicating low satisfaction with the services provided by the Regional Offices to customers.

Rating 4 indicates that customers are satisfied with the Regional Office services with an average of 8.85%. The highest rating of 4 is given to Regional Office IV Balikpapan (18.81%) with good service, while the lowest rating of 4 is Regional Office VI Makassar (0.00%), meaning that no customers gave a rating of 4 to this Regional Office. Rating 3 indicates that customers are quite satisfied with the Regional Office services with an average of 4.02%. The highest rating of 3 is given to Regional Office I Medan (13.51%), but there are 3 Regional Offices that did not receive an assessment in this rating, namely Regional Office II Pekanbaru, Regional Office IX Jakarta 2, and Regional Office XII Surabaya. Rating 2 indicates that customers are less satisfied with the services of PT Pegadaian Regional Offices with an average of 1.96% and the highest rating to Regional Office I Medan (5.41%) while 6 Regional Offices have no reviews in this rating which means that the Regional Office services are good.

3.2 Google Review results per Regional Office

3.2.1 Regional Office I – Medan

Pegadaian's Regional Office I, based in Medan, oversees an operational area that includes Nanggroe Aceh Darussalam (NAD) and North Sumatra. An overview of the distribution of Google Review reviews and ratings for Regional Office I is presented in Figure 2. Overall, Google reviews for the Medan regional pawnshop have a rating of 4.1. Google reviews viewed from Google searches have a rating level of 1 to 5. A 5-star Google review rating is considered very good, 4 stars good, 3 stars sufficient/neutral, 2 stars bad and 1 star very bad.

In the Medan regional office, there are 37 customers who reviewed where the percentage of Google reviews is the highest at 5 stars at 59.46% and the lowest at 1 star at 8.11%. Customer reviews that gave 5 stars were 22 customers, this indicates that the facilities and service information provided by the Medan regional pawnshop are good and satisfactory while customers who reviewed 1 star were due to complaints related to pawn facilities and services. One of the complaints from customers of the Medan regional pawnshop regarding facilities includes the lack of access for the disabled. In customer service complaints, they informed on several aspects, including pawn information on Google has not been updated, slow service, irregular queues, indifferent and unfriendly pawn officers, and telephone service not answered. Customer Google reviews related to questions include information on pawn services, motorbike auctions, operational schedules, pawn auction items, pawning with a high school diploma, and office address information.

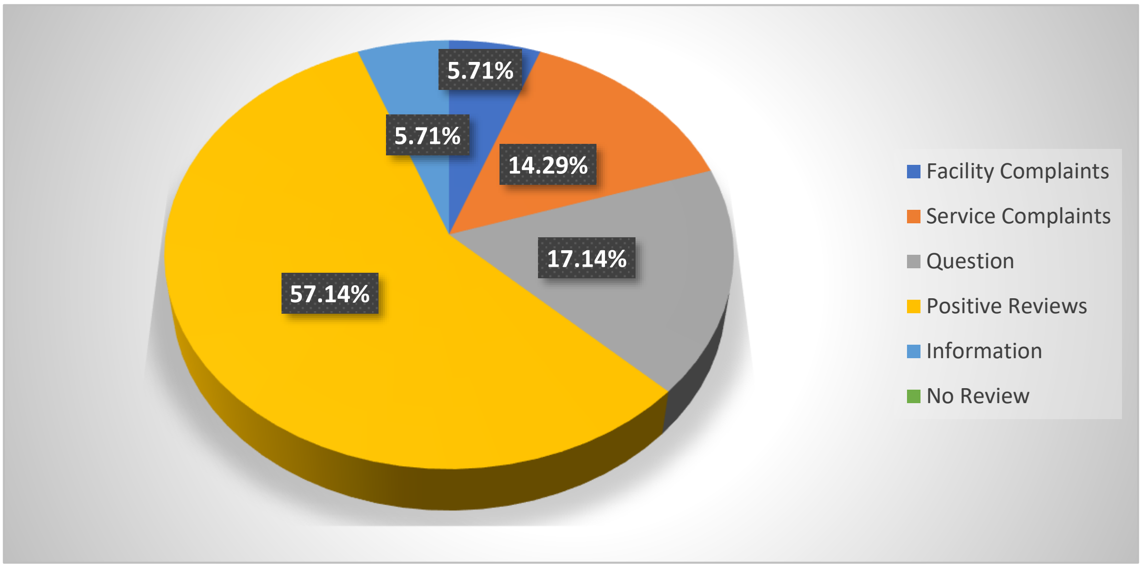

Fig. 2. Google review results of Regional Office I – Medan

3.2.2 Regional Office II – Pekanbaru

Pegadaian's Regional Office II, based in Pekanbaru, oversees an operational area that includes Riau Island, Riau and West Sumatra. This regional office serves a diverse customer base with varying service demands and digital engagement across its operational areas. An overview of the distribution of Google Review reviews and ratings for Regional Office II is presented in Figure 3.

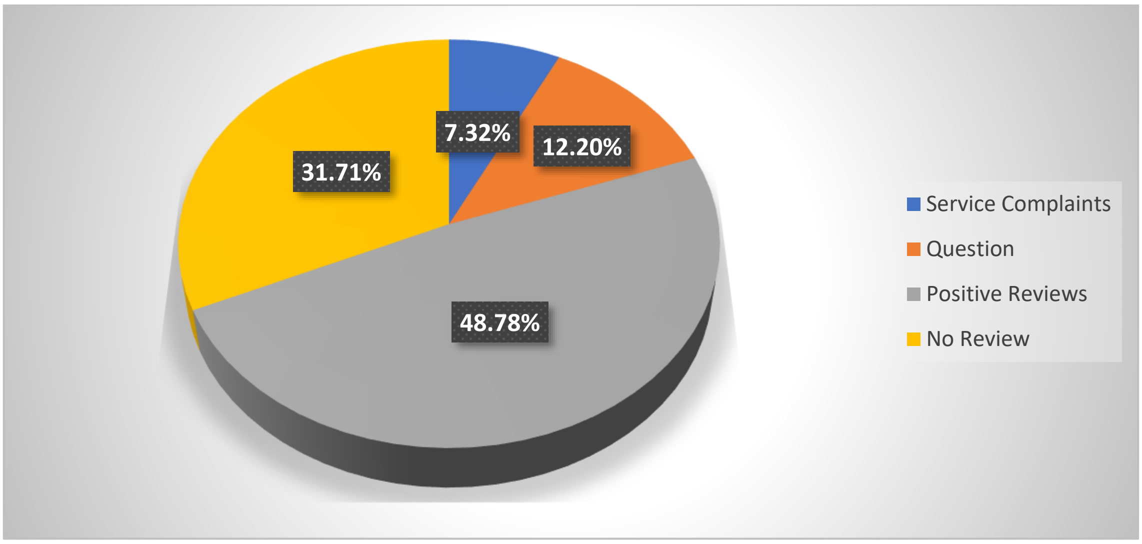

Fig. 3. Google review results of Regional Office II – Pekanbaru

The Pekanbaru regional pawnshop office received a Google review rating of 4.5. The highest customer Google review rating was 5 stars at 88.64%, while the lowest rating was 2 and 3 stars at 0.00%, respectively. The highest Google review rating was 5 stars, with 39 customers. This suggests that the facilities and services at the Pekanbaru regional pawnshop office are considered excellent. Other positive reviews related to the pawnshop concern its location and good investment products. The 1-star review was due to complaints regarding the service. The complaints included products not matching the customer's initial choice, unfriendly security guards, and long wait times. Other customers reviewed the office to ask questions, including information on the office's address and hours, updates on pawn products, motorcycle BPKB pawns, and gold savings.

3.2.3 Regional Office III – Palembang

Pegadaian's Regional Office III, based in Palembang, oversees an operational area that includes Jambi, Lampung and West Sumatra. This regional office serves customers across diverse geographic and socioeconomic settings, which may influence variations in customer perceptions of Pegadaian's services. An overview of the distribution of Google Review reviews and ratings for Regional Office III is presented in Figure 4.

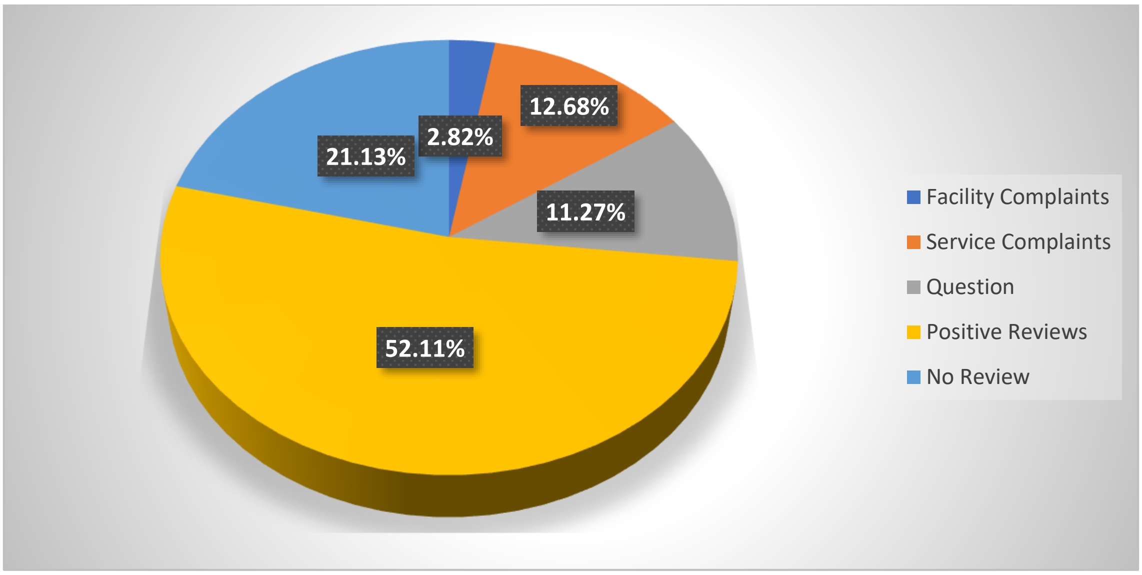

Fig. 4. Google review results of Regional Office III – Palembang

Overall, the Palembang regional pawnshop office received a Google review rating of 4.2, which is considered to be good in providing service. 71.83% of customers gave 5-star reviews, the highest compared to other ratings, while 2.82% gave 3-star reviews. Fifty-one customers gave 5-star Google reviews. This indicates that the pawnshop's services and facilities are excellent. The 3-star review rating concerns the assessment of facilities and services. 11.27% of reviews were 1-star ratings. This indicates a high number of customer complaints about the Palembang regional pawnshop office.

In terms of facilities, complaints included damaged pawned items and errors in the pawn application. In terms of service, complaints included long queues, inconsistent opening hours, unfriendly security guards, outdated Google operating hours, and slow service from unfriendly staff. Customer Google reviews that are in the form of questions include information about office addresses, information about pawned goods, pawn shop office telephone numbers, products that can be pawned such as pawning watches, pawning motorbikes without BPKB and pawning cell phones.

3.2.4 Regional Office IV – Balikpapan

Pegadaian's Regional Office IV, based in Balikpapan, oversees an operational area that includes West Kalimantan, South Kalimantan, East Kalimantan and North Kalimantan. This regional office covers a broad operational area with diverse customer characteristics, providing valuable insights into regional variations in service perceptions. An overview of

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the distribution of Google Review reviews and ratings for Regional Office IV is presented in Figure 5.

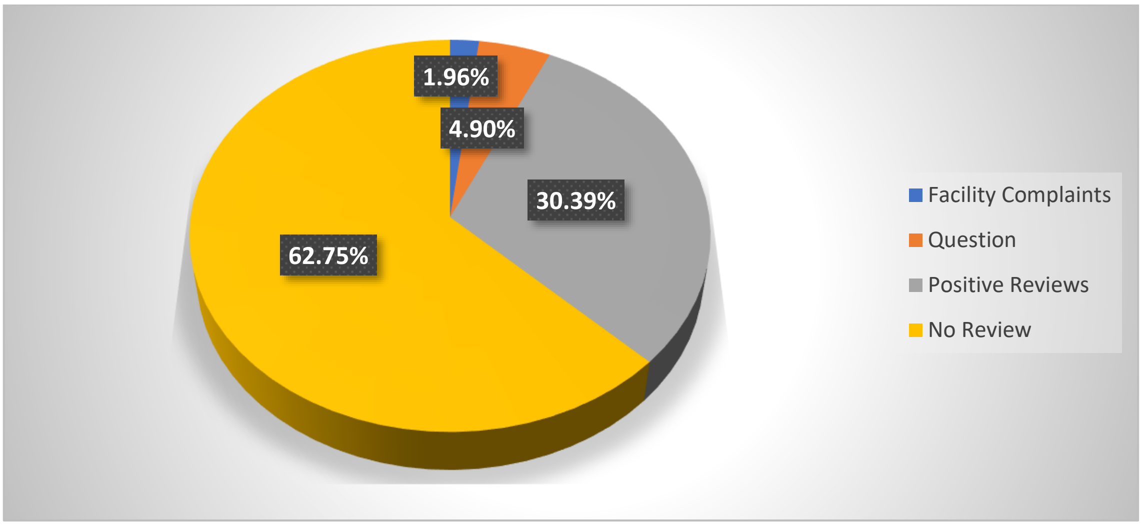

Fig. 5. Google review results of Regional Office IV – Balikpapan

Overall, the Google review rating for the Balikpapan regional pawnshop office is 4.6, indicating that the facilities and services provided are very satisfactory. The highest Google review is 5 stars at 72.28%, and the lowest Google review is 1 and 2 stars at 1.98%, respectively. Ninety-four customers gave 5-star Google reviews, rating the Balikpapan regional pawnshop office service as good. Positive aspects of customer assessments include good service, good and appropriate products, a nice building, a good location, and pawnshops as a solution. Customers who gave 1 and 2-star reviews complained about facilities, including insufficient vehicle parking and pawn information that was not the same as other branches. Other Google reviews related to questions included information on the pawnshop's WhatsApp number, office information, pawnshop operational schedule, and types of auction items.

3.2.5 Regional Office V – Manado

Pegadaian's Regional Office V, based in Manado, oversees an operational area that includes Gorontalo, Papua, West Papua, Central Sulawesi, and North Sulawesi. This regional office serves geographically dispersed areas, offering an overview of customer perceptions across regions with diverse levels of digital service accessibility. An overview of the distribution of Google Review reviews and ratings for Regional Office V is presented in Figure 6.

The Manado regional office's Google review score is 4.2, with the highest customer rating of 5 stars at 73.77% and the lowest rating at 2 stars at 0.00%. 45 customers have 5-star Google reviews. Customers who provided positive feedback regarding the facilities and services of the Manado regional office's pawnshop include a clean and comfortable pawnshop, fast and friendly service, and good pawn products. No customers gave a 2-star Google review, but 11 customers received a 1-star Google review of 18.03%. This indicates that the facilities and services of the Manado regional office's pawnshop are not good, with customer complaints related to facilities and services including long pawn queues, slow service, and pawn numbers. Customer reviews related to questions on Google reviews related to pawn numbers, product information, and information on the implementation of buying and selling Antam gold.

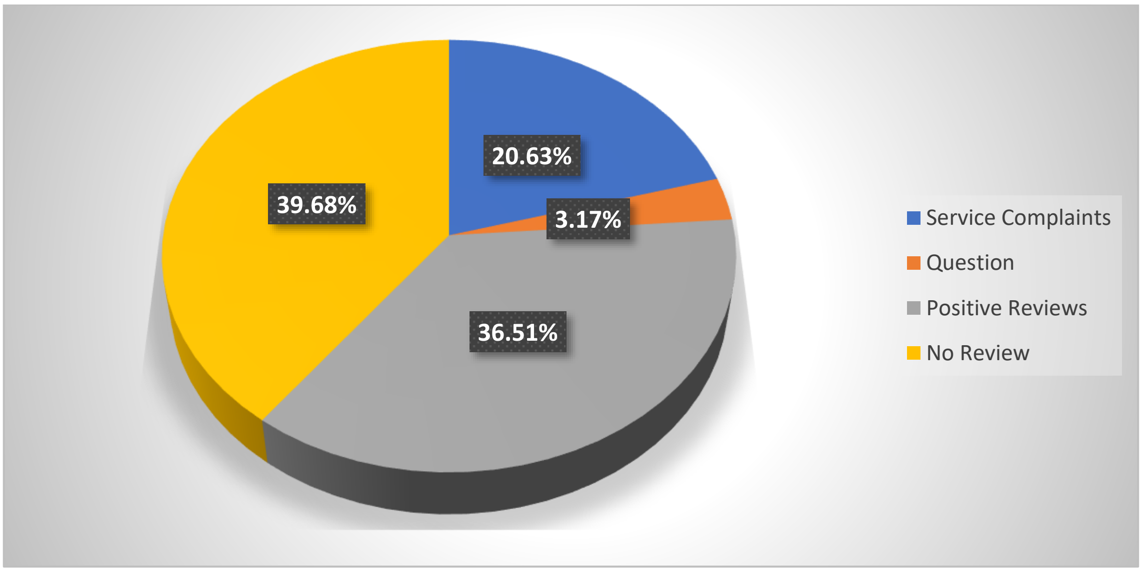

Fig. 6. Google review results of Regional Office V – Manado

3.2.6 Regional Office VI – Makassar

Pegadaian's Regional Office VI, based in Makassar, oversees an operational area that includes Maluku, South Sulawesi, and Southeast Sulawesi. This regional office serves customers across geographically diverse provinces, providing an overview of customer perceptions of Pegadaian's services in eastern Indonesia. An overview of the distribution of Google Review reviews and ratings for Regional Office VI is presented in Figure 7.

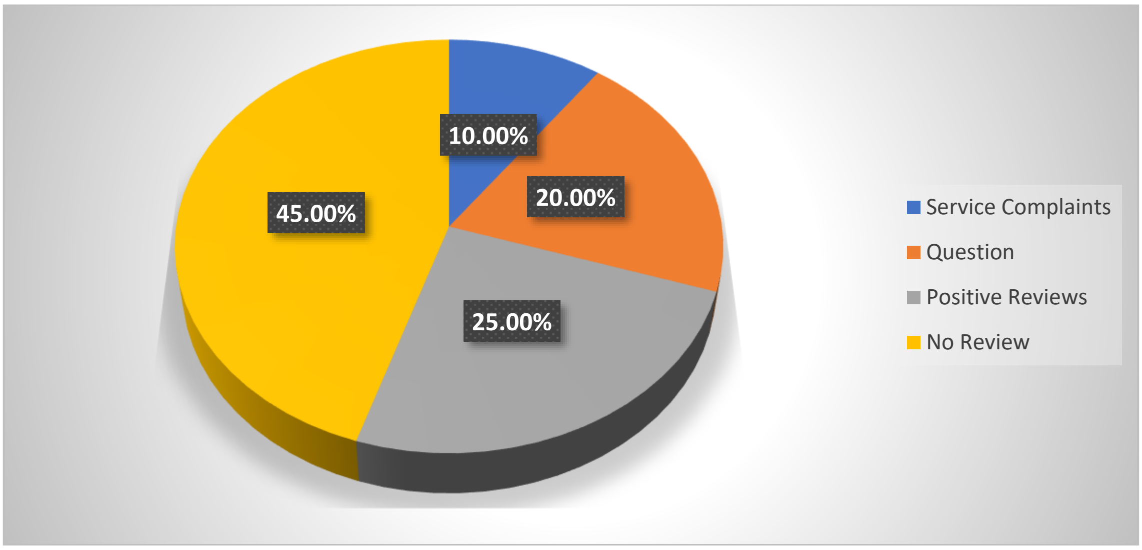

Fig. 7. Google review results of Regional Office VI – Makassar

The overall Google review for the Makassar regional pawnshop office is 4.3, with the highest customer rating at 5 stars at 80.00%, and the lowest at 4 stars and 2 stars at 0.00%, respectively. The highest customer rating is also at 1 star, at 15.00%. Customer reviews that rate it very well relate to the facilities, including the clean office building. The good service review rating relates to the employees' commitment to service, friendly and excellent service. One-star customer reviews include complaints about the service, including the Google service aspect, where the pawn shop location on Google does not match the actual address. Other customer reviews include questions about gold auction information, pawn shop office locations, pawn products such as motorcycle BPKB pawns, and gold pawn appraisals.

3.2.7 Regional Office VII – Denpasar

Pegadaian's Regional Office VII, based in Denpasar, oversees an operational area that includes Bali, West Nusa Tenggara, and East Nusa Tenggara. This regional office represents an important service network across major tourism and developing regions, providing insights into customer perceptions of Pegadaian's digital and financial services. An overview of the distribution of Google Review reviews and ratings for Regional Office VII is presented in Figure 8.

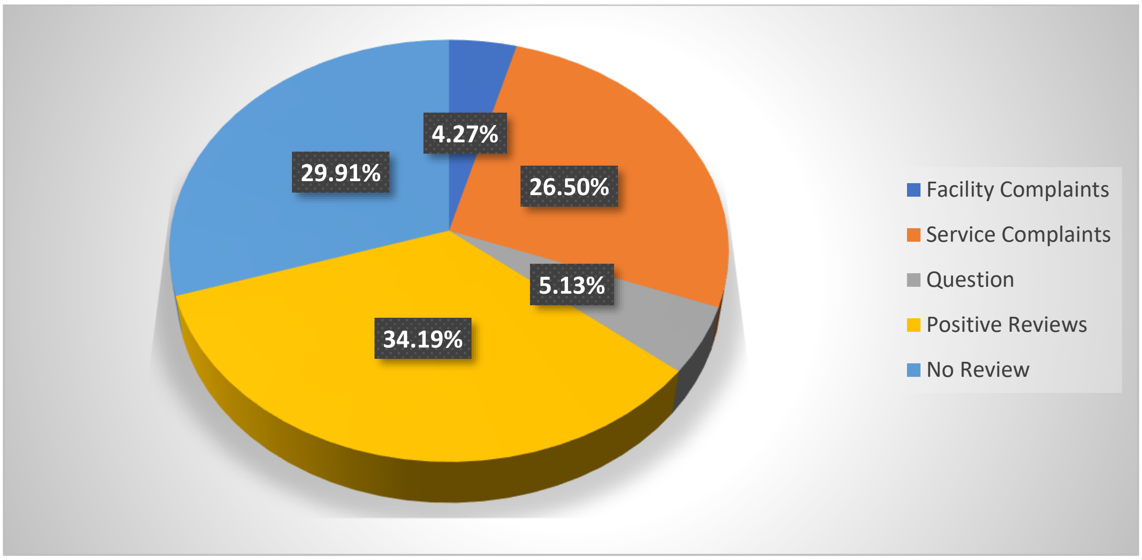

Fig. 8. Google review results of Regional Office VII – Denpasar

Google Review distribution in Denpasar is dominated by a rating of 5 at 62.50%, indicating that the majority of customers are satisfied with the service provided. However, the proportion of ratings of 1 at 24.11% is relatively high compared to other cities. This condition indicates a gap in customer experience, where some users receive excellent service, while others are dissatisfied. The average rating value of 3.8 reflects poor service quality. The largest complaint at this Regional Office lies in service complaints with 31 complaints, much higher than complaints about facilities with 5 complaints. The most common service complaints consist of officers/employees who are unfriendly in providing service and services that are considered slow by customers with a total of 7 complaints each. The next complaints are services that are considered less than satisfactory by customers (5 complaints), incorrect information provided by officers (3 complaints), long queues (3 complaints), the office that cannot be contacted by phone/WA (3 complaints). Furthermore, there were complaints about customers being underserved due to employees engaging in other activities outside of work, unresponsive staff, and a lack of customer service, each with one complaint.

Regarding facilities, the biggest complaint was that the service hours did not align with the operating hours listed on Google Maps/bank offices (3 complaints), resulting in customers not receiving service upon arrival at the Regional Office. There were also complaints about cramped office spaces and faulty EDC machines (1 complaint each). In addition to customer complaints, there were also several positive reviews, totaling 40, including excellent service, supported by strategic, clean, and comfortable facilities, ample parking, and cool rooms. Customers also provided positive reviews regarding the service, such as friendly staff, excellent service with quick emergency fund solutions at affordable prices, and fast processing. Thirty-five customers did not provide any reviews or comments regarding the service at the Denpasar Regional Office I, indicating that some customers remain neutral in their assessments.

Regarding customer inquiries, several issues remain unclear, including Sunday operating hours, information on People's Business Credit (KUR), and online auction mechanisms. Regional offices should provide information on these issues, either through staff or through social media platforms. 13.33% of customers rated the bank at 4 and 1, respectively, while no customers rated it at 3 or 2.

3.2.8 Regional Office VIII – Jakarta 1

egadaian's Regional Office VIII, based in Jakarta 1, oversees an operational area that includes DKI Jakarta and West Java. This regional office serves one of Indonesia's most densely populated and economically active regions, providing valuable insights into customer perceptions of Pegadaian's services. An overview of the distribution of Google Review reviews and ratings for Regional Office VIII is presented in Figure 9.

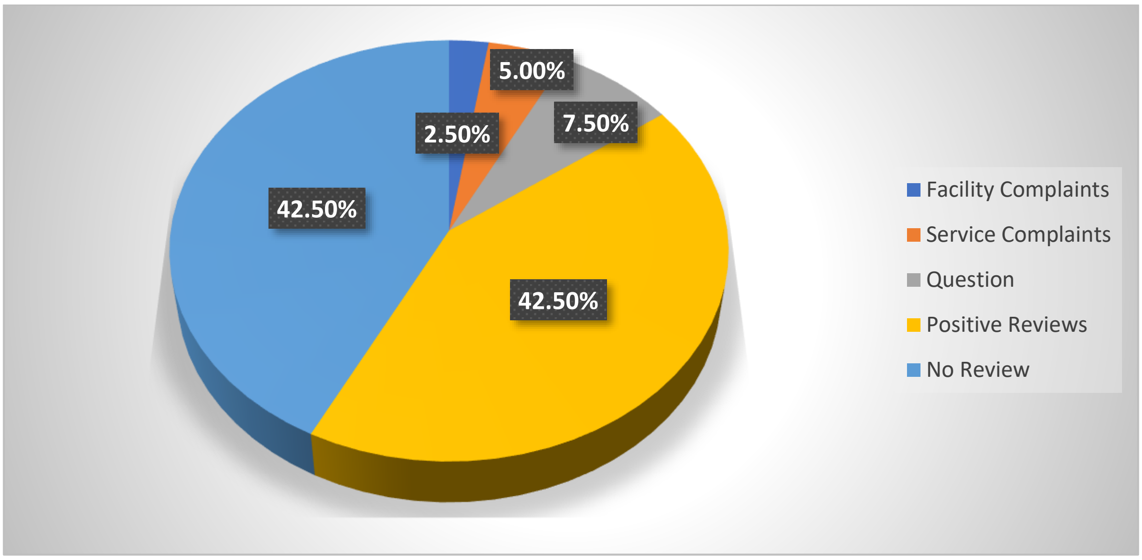

Fig. 9. Google review results of Regional Office VIII – Jakarta 1

Overall, customer ratings for Regional Office VIII Jakarta 1 are very good, as evidenced by 80.95% of customers giving a 5 rating. The remaining ratings are spread across 9.52% with a 4 rating, 2.38% with a 3 rating, and 7.14% with a 1 rating. This indicates that customers are very satisfied with the services at Regional Office VIII Jakarta 1, supported by a high number of positive comments (40.48%) regarding office services (17 positive reviews). Aspects favorably assessed by customers include friendly and prompt service by staff, easy access and strategic location, excellent and comfortable service supported by a modern office atmosphere and interior, and the provision of rational and logical golden solutions.

The number of complaints recorded was also very low. Only two complaints concerned service issues, such as unanswered transactions and incompetent staff. Meanwhile, only one complaint related to facilities, namely early closing hours. In terms of customer inquiries, only two questions were submitted: information regarding auctioned cell phone offers and provisions regarding mortgages on house certificates. However, 17 reviews remained uncommented. The high number of positive comments and low number of complaints indicates that the service provided by Regional Office VIII Jakarta 1 is excellent, but customer complaint records also need to be improved to further enhance service delivery.

3.2.9 Regional Office IX – Jakarta 2

Pegadaian's Regional Office IX, based in Jakarta 2, oversees an operational area that includes Banten and DKI Jakarta. This regional office serves a large urban customer base with diverse financial service needs, providing an overview of customer perceptions across its operational area. An overview of the distribution of Google Review reviews and ratings for Regional Office IX is presented in Figure 10.

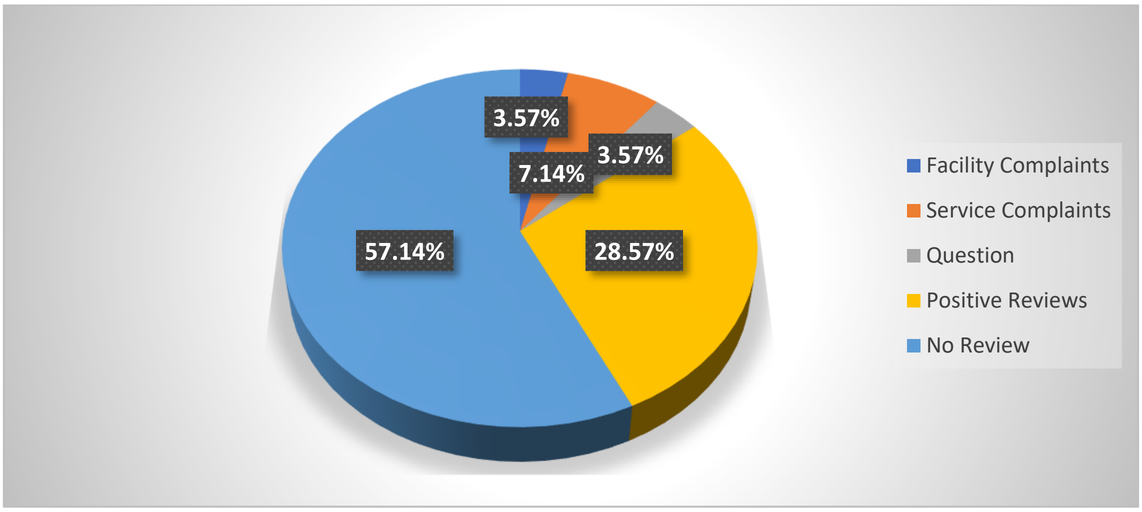

Fig. 10. Google review results of Regional Office IX – Jakarta 2

Customer assessment for Regional Office IX Jakarta 2 is also very good, as indicated by a rating of 5 at 73.33%, which means the level of customer satisfaction with the services of Regional Office IX Jakarta 2 is very good. The number of complaints given by customers is also not too many, there are only 2 complaints related to service and 1 complaint related to facilities. Complaints from the service side include quite crowded vehicle parking due to office events and service that is considered slow. This crowded parking area is considered to reduce customer comfort when conducting transactions at this Regional Office. In terms of facilities, complaints given are related to long disbursement times. Although the number of customer complaints is quite small, this input still needs to get attention for Regional Office IX Jakarta 2 to improve services and speed up transaction service times so that customers can be more loyal. Meanwhile, there are also positive reviews that are more numerous than customer complaints. Customers are happy because some received motorcycle grants as a form of appreciation given to customers, so it is hoped that customers will continue to use the services available at PT. Pegadaian. In addition, there is also a positive image given by customers in terms of good service and strategic location. The 16 customer reviews without comments indicate that there is still a lack of information provided by customers regarding PT Pegadaian's services, qualitatively. Customers also asked a small number of questions, specifically regarding cellphone auctions. The company should also provide this information directly to customers or through social media accounts regarding the cellphone auction mechanism.

3.2.10 Regional Office X – Bandung

Pegadaian's Regional Office X, based in Bandung, oversees an operational area that includes West Java. This regional office operates in one of Indonesia's most populous provinces, providing an overview of customer perceptions across a large and diverse service network. An overview of the distribution of Google reviews and ratings for Regional Office X is presented in Figure 11.

Customers are dissatisfied with the services provided by Bandung Regional Office X. This is supported by data in Table 1, which shows that 42.59% of customers gave a rating of 5, and 10.19% gave a rating of 4. This is the lowest rating compared to other Regional Offices. Meanwhile, a rating of 3 was given by 3.70% and a rating of 2 by 4.63%. A rating of 1, the worst rating, was rated very highly by customers, at 38.89%.

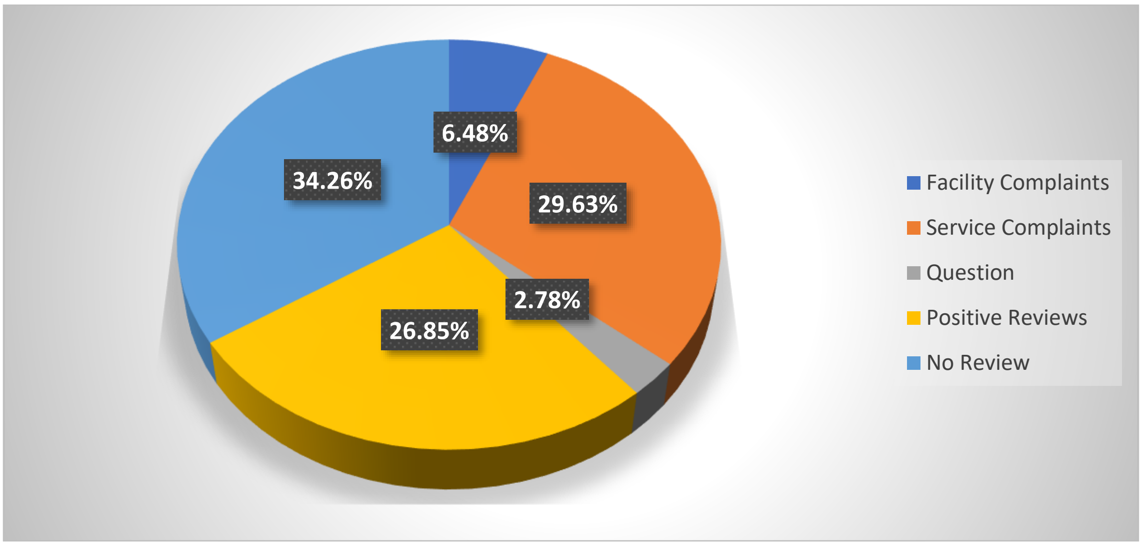

Fig. 11. Google review results of Regional Office X – Bandung

There were many complaints from customers regarding both service and facilities. The biggest complaint was slow service (17 complaints), indicating a lack of time efficiency during service, resulting in long queues for customers to make transactions. This transaction speed should also be supported by good HR competency when providing services. Other complaints that arose were poor service (5 complaints), unfriendly employees, and the presence of brokers in the office (2 complaints each), which made customers feel uncomfortable. Customers also noted that the contact information provided by the Regional Office was unreachable by phone or WhatsApp, leading to a perceived lack of responsiveness from the Regional Office. The company should activate a call center number that customers can contact so that issues can be resolved quickly and efficiently. Complaints regarding billing also arose, including billing on Sundays, which was perceived as intruding on customers' privacy. Billing errors that should have been addressed to other customers were reported, and billing was conducted at home when payments were overdue by one month. Regional Office X Bandung should have a proper billing mechanism that begins with a written billing request. If there is no good faith from the customer, billing can be conducted at the customer's home. This is to avoid a negative reputation for Regional Office X Bandung. Complaints about brokers (2 complaints) indicate a lack of internal oversight.

Regarding facilities, the most common complaint related to operational hours that did not align with the opening hours on Google Maps (5 complaints). This led to disappointment for customers who arrived at the office only to find that the service was already closed. Furthermore, complaints about the use of the hall, often used for weddings (1 complaint), were also considered inconvenient, especially on weekdays. The presence of outside parking attendants (1 complaint) indicates a lack of control over the use of facilities around the office, disrupting customer comfort. Therefore, Regional Office X Bandung needs to significantly improve both facilities and services to maintain customer trust.

There were 29 positive reviews provided by customers. The majority of reviews related to the excellent service, friendliness, easy requirements, and friendly and prompt staff. Customers also positively rated the attractive appearance of the staff. Customers can also conduct gold/precious metal investment transactions at this Regional Office. Regarding facilities, positive reviews regarding the strategic location, attractive building, and café facilities made some customers comfortable with transactions. Meanwhile, 37 reviews did not include any comments from customers. Two pieces of information were requested by customers: the certificate pawning process and auction sales via Instagram.

3.2.11 Regional Office XI – Semarang

Pegadaian's Regional Office XI, based in Semarang, oversees an operational area that includes DI Yogyakarta and Central Java. This regional office serves customers across provinces with diverse economic activities and service demands, providing insights into regional customer perceptions of Pegadaian's services. An overview of the distribution of Google Review reviews and ratings for Regional Office XI is presented in Figure 12.

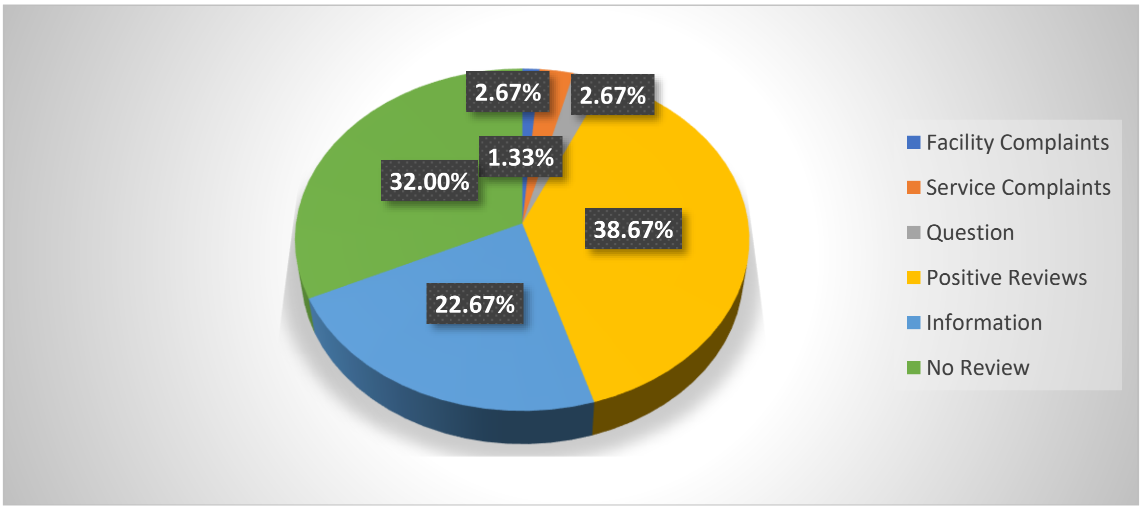

Fig. 12. Google review results of Regional Office XI – Semarang

Customers are satisfied with the service provided by the Semarang Regional Office XI. 74.47% of customers gave it a rating of 5, 12.77% a rating of 4, 6.38% a rating of 3, and 6.38% a rating of 1. This indicates that the service provided by the Semarang Regional Office XI is good. This is supported by the minimal number of customer complaints. There were two service complaints and one facility complaint. The service complaints experienced by customers included poor service and relatively low appraisal values. The facility complaint also included the cramped office location, which made customers uncomfortable. This Regional Office can improve its service, even if the complaints are few, to prevent similar complaints from other customers.

There were 18 positive reviews, covering various aspects of the service and facilities. The service was considered good and comfortable, with friendly staff and prompt solutions to customer needs. Customers can conduct gold savings transactions at this office. During the COVID-19 pandemic, a fast vaccination service is also available, providing additional benefits to customers beyond financial transactions. In terms of facilities, the office is easy to find due to its strategic location, excellent office conditions, and a podcast room. This makes customers feel comfortable conducting transactions at the Semarang Regional Office XI. However, there are still 24 reviews without customer comments, leaving much information unexplored. The information customers are seeking is information about auction sales and the effective days for gold auction transactions. This information is the same as that requested by customers at other Regional Offices.

3.2.12 Regional Office XII - Surabaya

Pegadaian's Regional Office XII, based in Surabaya, oversees an operational area that includes East Java. This regional office serves one of Indonesia's largest customer markets, providing valuable insights into customer perceptions of Pegadaian's services across the province. An overview of the distribution of Google Review reviews and ratings for Regional Office XII is presented in Figure 13.

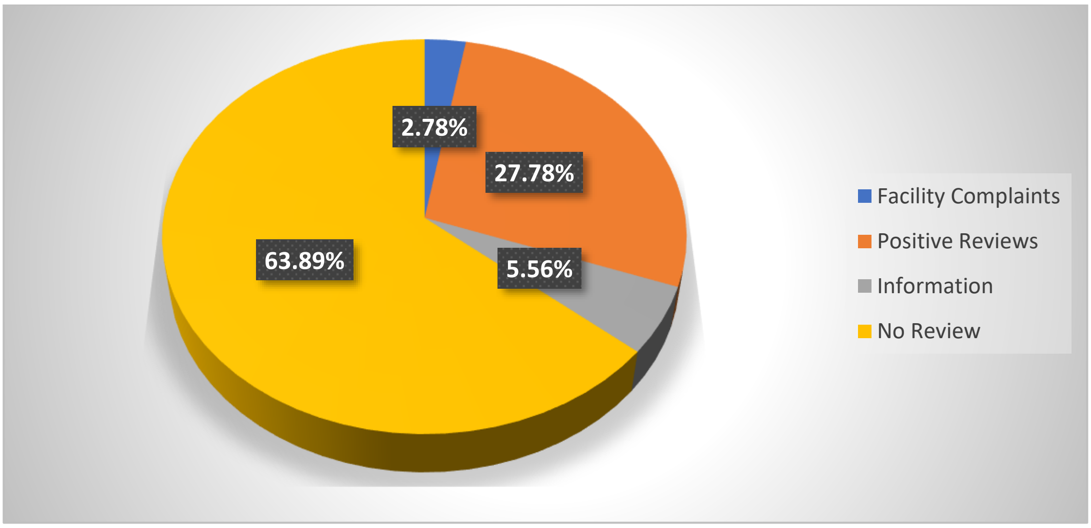

Fig. 13. Google review results of Regional Office XII – Surabaya

The service provided by Regional Office XII Surabaya is the best service compared to other Regional Offices. Customers are very satisfied with the service provided. This is supported by a high rating of 5, namely 86.11%. Ratings of 4 were 8.33%, ratings of 2 and 1 were each 2.78%. There were no service complaints from customers and only one complaint regarding facilities, namely regarding the catalog being out of date. Eight customers provided positive reviews, with the highest review related to the excellent service and the presence of a café and spacious office. However, there were still 23 reviews from customers that were not accompanied by comments, so much positive information was not explored. Therefore, Regional Office XII Surabaya can maintain its service to customers and is expected to be an example for other Regional Offices.

4. Conclusions

This study concludes that Pegadaian's service image in the digital space, as reflected through Google Reviews, is generally perceived positively by customers across regional offices in Indonesia, with an overall average rating of 4.23. Most offices received a dominant proportion of five-star ratings, indicating that customers appreciate aspects such as transaction speed, employee friendliness, procedural simplicity, and facility comfort. However, notable variations exist among regional offices. Regional Office XII Surabaya, Regional Office II Pekanbaru, and Regional Office IV Balikpapan demonstrated very strong digital reputations, characterized by high proportions of five-star reviews and minimal complaints, whereas Regional Office VII Denpasar and Regional Office X Bandung received comparatively lower ratings, with negative feedback primarily related to service responsiveness, staff attitude, queue management, and inconsistencies between operational hours and information displayed on Google platforms.

An important insight from this study is that the size of Pegadaian's physical network does not necessarily correlate with positive digital perception. Offices with fewer outlets were sometimes rated higher, highlighting the importance of service quality consistency and customer experience in shaping digital reputation, a phenomenon that can also be interpreted through the anchoring effect, where strong initial ratings influence subsequent customer perceptions.

Overall, the findings suggest that Google Reviews serve as a valuable tool for assessing service image and customer satisfaction. From a managerial perspective, Pegadaian can leverage these insights to strengthen its digital reputation by enhancing service responsiveness and staff performance, ensuring accuracy of information across digital platforms, and maintaining consistent service standards across all regional offices. By

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focusing on these areas, Pegadaian can improve service quality, reinforce customer trust, and sustain a strong digital presence in the increasingly competitive digital era.

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Author Contribution

Conceptualization, A. R. D., E. S., and Z. N; Methodology, E. S., and Z. N; Data curation, A. R. D., E. S., and Z. N; Formal analysis, A. R. D., E. S., and Z. N; Investigation, A. R. D., E. S., and Z. N; Writing—original draft preparation, A. R. D.; Writing—review and editing, A. R. D., E. S., and Z. N.; Visualization, A. R. D., E. S., and Z. N.; Project administration, A. R. D. All authors have read and agreed to the published version of the manuscript.

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Not available.

Informed Consent Statement

Not available.

Data Availability Statement

The data used in this study is secondary data obtained from Google Review sources on Google, and is publicly available through the institution's official website.

Conflicts of Interest

The authors declare no conflict of interest.

Declaration of Generative AI Use

During the preparation of this work, the authors used Google Translate to assist in improving grammar, clarity, and academic tone of the manuscript. After using this tool, the authors reviewed and edited the content as needed and took full responsibility for the content of the publication.

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