

# Google Play review analysis on Sharia pawnshop applications in Indonesia

Azhar Alam<sup>1,2</sup>, Adityo Wiwit Kurniawan<sup>1</sup>, Muhammad Sholahuddin<sup>3</sup>

<sup>1</sup>Department of Islamic Economic Laws, Faculty of Islamic Religion, Universitas Muhammadiyah Surakarta, Sukoharjo, Indonesia

<sup>2</sup>Faculty of Islamic Contemporary Studies, Universiti Sultan Zainal Abidin, Terengganu, Malaysia

<sup>3</sup>Faculty of Economics and Business, Universitas Muhammadiyah Surakarta, Sukoharjo, Indonesia

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## ABSTRACT

Digital transformation opens opportunities for Sharia pawnshops to develop innovative application-based services following Sharia principles. This study analyzes the perception and experience of users of the Sharia pawnshop application on the Google Play Store using a netnography approach. It collects and analyzes 395 user reviews between June and December 2024, which consist of 219 positive reviews and 176 negative reviews. The analysis shows that 59.82% of users gave positive reviews regarding satisfaction with using the application, especially regarding transaction security and ease of use. As many as 17.35% of positive reviews emphasized the benefits of the application in transforming Islamic financial services. The main challenges identified included update system problems (35.23%), technical and server problems (30.11%), and registration complexity (5.68%). There was also a discrepancy between numerical ratings and review content. Important concerns include service problems (9.66%) and limited choice of Islamic banks (5.11%). This research provides important insights for the development of digital Islamic finance applications in the future, especially in the aspects of improving technological infrastructure, simplifying processes, and improving the quality of customer service. The results of this study contribute to a better understanding of user needs in the context of the digitization of Islamic financial services in Indonesia.

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## Corresponding Author:

Azhar Alam

Department of Islamic Economic Laws, Faculty of Islamic Religion, Universitas Muhammadiyah Surakarta  
Kartasura, Sukoharjo, Central Java 57169, Indonesia

Email: aa123@ums.ac.id

## 1. INTRODUCTION

The rapid advancement of digital technology has transformed nearly every sector, including Islamic financial services, and presents both opportunities and challenges for Sharia-based institutions in Indonesia. Although digital transformation has enabled Sharia pawnshops and other Islamic financial institutions to offer mobile applications and online services, these solutions frequently encounter several obstacles. Existing applications sometimes fail to provide optimal user experience, owing to complex registration processes, limited banking integration, inconsistent customer support, and technical glitches. Additionally, previous studies often rely solely on developer or managerial perspectives rather than capturing the authentic experiences of end-users. This situation can result in an incomplete picture of current digital services' successes and persistent weaknesses. The major limitation, therefore, is the lack of user-driven evaluation that can inform future improvements. Through this research, we intend to address this gap by systematically analyzing user reviews from the Google Play Store. By mapping and interpreting these user perceptions, this

study hopes to identify the key strengths and weaknesses of existing Sharia pawnshop applications, ultimately guiding future enhancements to better meet the needs and expectations of the community.

Digitalization in the Islamic finance sector has become one of the important elements in improving operational efficiency and expanding public access to Sharia-based financial services. Digital technology, such as mobile banking applications and internet banking, allows Islamic financial services to be more accessible to the public, including in remote areas, thereby supporting broader financial inclusion [1], [2]. This digital transformation also provides opportunities for Islamic financial institutions to offer innovative products and services in accordance with Sharia principles [3]. In Indonesia, with a majority Muslim population, the digitalization of the Islamic financial sector has great potential to increase financial inclusion while supporting sustainable national economic growth [4]. One platform supporting digital transformation in Islamic finance is the Google Play Store. The Google Play Store provides important metrics such as user reviews, app ratings, and user retention rates to evaluate app quality. This metric reflects the user's direct experience with the app and can be a key indicator of its success in meeting its users' needs [5], [6]. The platform provides a variety of Sharia-based financial applications, including the Sharia pawnshop application.

Sharia pawnshop is one of the non-bank Sharia-based financial institutions (LKSNN) that plays an important role in supporting the economy in Indonesia, especially in increasing financial inclusion and economic empowerment of the community [7]–[9]. This institution provides financing solutions under Sharia principles, such as rahn and ijarah contracts, and serves the community's needs with simple procedures and affordable costs [10], [11]. In addition, Sharia pawnshops support the growth of micro, small, and medium enterprises (MSMEs) through flexible and easily accessible financing services [12], [13].

Sharia pawnshop has adapted to technological developments by launching the digital Sharia pawnshop (DSP) application in 2018 to make it easier for customers to transact without visiting physical outlets [14], [15]. This innovation allows customers to make transactions quickly and securely without coming directly to the branch office [16]. In addition, this application is designed to reach the younger generation, who are more familiar with digital technology [16]. This step shows Sharia pawnshop's commitment to supporting Islamic financial inclusion in the digital era [17], [18]. In Indonesia, DSP is an innovation that aims to make it easier for people to access Sharia-based pawnshop services through mobile devices [19]. This application provides convenience for customers accessing various services, such as applying for a mortgage, paying installments, and opening a gold savings account online, thereby increasing efficiency and convenience in transactions [16], [20]. However, the success of an app is determined not only by the features available but also by the level of user satisfaction and performance, which is often measured through reviews and ratings on platforms like the Google Play Store [21].

In the case of DSP, user reviews on the Google Play Store can provide important information regarding the advantages and disadvantages of the application, such as ease of navigation, system reliability, and the quality of service perceived by users [22]. In addition, this digital application also contributes to increasing people's financial literacy towards Sharia-based products by introducing them to modern financial services that follow Sharia principles [23]. Recent developments in Islamic fintech have provided valuable insights into user experience across different regions. International studies demonstrate that user trust, technological readiness, and religious orientation are significant factors influencing the adoption and effectiveness of Islamic fintech platforms in various jurisdictions—including Turkey, Malaysia, and several Middle Eastern countries [24], [25]. Malaysia, for instance, has fostered advanced digital Islamic finance infrastructure and comprehensive regulatory frameworks, resulting in higher performance and broader financial inclusion compared to Indonesia, where the regulatory environment is still maturing [26]. Comparative analysis shows similarities and differences between Sharia pawnshop applications in Indonesia, Malaysia, and the Middle East, especially regarding regulatory harmonization, consumer protection, and user engagement strategies [26]–[28]. Unlike prior studies focusing on user intention or survey-based evaluation methods [28]–[30], this research applies manual content analysis to capture authentic user experiences and practical challenges, offering nuanced insights for developers and policymakers. In addition, the manuscript explicitly contrasts its approach with recent research using survey data and netnography, clarifying how the analysis of unsolicited app reviews enables the identification of emergent service issues and user perceptions inaccessible through conventional survey instruments [24], [30].

While previous studies on digital transformation in Islamic finance have broadly examined the role of technological innovation in enhancing operational efficiency and service quality, they often focus on quantitative adoption rates or managerial perspectives rather than on in-depth user experience. For example, earlier research investigated the implementation and effectiveness of DSP and similar financial technologies. However, it did not explicitly address how real users perceive and interact with these applications through their reviews on online app platforms. This study fills that gap by systematically analyzing user reviews of Sharia pawnshop applications on the Google Play Store, providing a nuanced understanding of user satisfaction, challenges, and suggestions for service improvement.

This study explores and analyzes user reviews on the Google Play Store for the DSP application. This analysis will map user reviews into positive and negative description categories, which can be used as a reference for LKSNB mobile app developers to create innovations or evaluate existing apps. Thus, this research is expected to provide valuable insights for LKSNB managers in managing and improving the quality of their digital services to better suit users' needs and expectations.

## 2. LITERATURE REVIEW

Sharia pawnshops in Trimulato [31] are non-bank financial institutions that operate based on Islamic Sharia principles by avoiding the element of *riba* and emphasizing transparency in their transactions. Setiawan *et al.* [32] state that the pawn system has been practiced since the time of the Prophet Muhammad (peace be upon him (PBUH)), which is based on a hadith that affirms that the Prophet Muhammad PBUH once made a pawn transaction by pawning his armor as collateral. Sharia pawnshops have unique characteristics that distinguish them from conventional pawnshops [33]. Sharia pawnshops do not charge interest in various forms but use a profit-sharing system or fee-based income. Meanwhile, Fedro *et al.* [34] explain that the products offered include rahn (pawn), *amanah* (financing), business financing, and gold investment, all of which operate per Sharia principles.

The primary purpose of Sharia pawnshops, based on research [35], is to realize the benefits for the people and provide alternative financing following Sharia for the community. According to Haliding *et al.* [36], the presence of Sharia pawnshops also plays a role in eradicating the practice of loan sharks and illegal pawnbrokers that burden small communities, as well as contributing to increasing Sharia financial inclusion in Indonesia. In its development, Alfian and Siregar [15] explained that Sharia pawnshop carries out digital transformation to improve services and expand reach to customers, one of which is through the launch of the DSP application in October 2018. Ismail and Kilicy [24] show that digital technology has helped improve operational efficiency, simplify procedures, and reduce resource usage.

In a broader context, digital transformation has become necessary for Islamic financial institutions to maintain their competitiveness. Fauzi *et al.* [37] emphasize that Islamic pawnshops risk losing relationships with customers and facing increasing margin pressure without adequate technology adoption. Therefore, Sharia pawnshops must continue improving the quality of their digital services while paying attention to customer needs and preferences. In the context of Islamic finance applications, Ranjitha and Agarwal [21] show that personalization, user engagement, and data-driven insights are the main factors that increase app user satisfaction.

Several studies have examined the effectiveness and quality of DSP application services. Haliding *et al.* [36] found that the application has advantages in terms of time, cost efficiency, and ease of accessing information in real-time. The Pegadaian Digital Service (PDS) application facilitates customer transaction services [38]. Meanwhile, Sari and Haryono [39] revealed that the digital pawnshop application has various features, including online business financing applications. The effectiveness of the application in increasing the number of customers is also the focus of the research [15]. Moreover, Busriadi and Arifin [22] revealed that Sharia pawnshops' online services positively attract new customers. The app improves user satisfaction by allowing them to transact without visiting a physical location.

Google Play review analysis can provide valuable insights into user perception and experience, which can be used to improve service quality and drive broader adoption among Islamic pawnshop customers in Indonesia. This mechanism was explained in a study conducted by [40], [41]. Analysis conducted by Adji and Basit [42] regarding the use of the DSP application show that the application has been downloaded more than 100 thousand times and has a review score of 2.8 from more than 2,000 reviews on the Google Play Store. While applications are designed to make transactions easier and offer many benefits, there is still room for improvement in technical reliability, security, and user education. On the other hand, the research in [17], [23], [29] revealed that there is a need for improvements in system stability and user experience, as well as many complaints about system glitches. In addition, shortcomings such as the need for a strong internet network and cybersecurity risks were found. Meanwhile, Cahyati *et al.* [43] also highlight that not all customers have adequate digital literacy to use this application optimally [44].

Recent literature demonstrates that the global landscape of Islamic fintech is shaped by dynamic trends and diverse regulatory frameworks, particularly in leading markets such as Malaysia, the United Arab Emirates, and Saudi Arabia [28], [45], [46]. In Malaysia, cohesive regulation, strong government backing, and an integrated Sharia supervisory structure have supported the rapid expansion of digital Islamic finance and the proliferation of innovative Sharia-compliant solutions [28], [46]. The United Arab Emirates and Saudi Arabia have accelerated digital transformation by adopting flexible regulations and investing in sophisticated technological applications, such as blockchain and peer-to-peer lending, that align with Sharia principles [45]. Comparative analyses across these regions highlight that successful Islamic fintech

ecosystems are shaped not only by technological innovation but also by robust governance, infrastructure readiness, and widespread financial literacy [28], [47]. Drawing on these global trends and regulatory developments, the literature review in this manuscript situates Indonesia's experience within broader patterns in international Islamic financial innovation.

Although many academics and practitioners highlight the importance of Islamic finance technology, previous research has not explicitly discussed how users view non-bank Islamic finance digital applications, especially Sharia pawnshops. Most existing research focuses more on the positive impact of using these apps, but there has been no in-depth study of user perceptions of these apps. Therefore, this study aims to fill this gap by analyzing user perceptions through their reviews of the Sharia pawnshop application on Google Play Store. This research is expected to be an important reference for Islamic finance application developers and managers of LKSBN in improving the quality of their digital services.

This study differs from previous studies that focus more on factors that affect the use of digital application services by non-bank Islamic financial institutions. This study thoroughly analyses reviews of various service applications available on the Google Play Store. This study involved a review of 2 Sharia pawnshop applications. The purpose of this study is to evaluate the results of the review of the application of Sharia pawnshop services as a basis for providing recommendations and suggestions for the development of applications in the future.

### 3. METHOD

This study aims to analyze user reviews of the Sharia pawnshop application on the Google Play Store that have received permission from the Financial Services Authority or OJK to understand user perceptions and experiences. This study uses an empirical method with a netnography approach. Netnography is a new qualitative research method that adapts ethnographic techniques to study emerging cultures and communities through internet/network-mediated communication [48].

This method is used not only to understand social dynamics [31] but is also valuable for identifying market trends and consumer preferences and assisting in product development and marketing strategies [49]. In addition, this method allows researchers to observe user interactions in a digital context without direct intervention [50], providing in-depth insight into the user experience and social dynamics formed on a platform [51]. In practice, netnography focuses on researching people's habits, behaviors, and cultural characteristics in the digital environment, including social media analysis [52]. As an adaptation of traditional ethnography to the digital space, netnography allows researchers to understand natural behavior within online communities [53]. Both ethnography and netnography are rooted in anthropological research, emphasizing the importance of the researcher's involvement with the research subject to understand the social and cultural context being studied [54].

The object of the research is the reviews of users of the Sharia pawnshop application on the Google Play Store, both positive and negative. An analysis is carried out on review content to understand user experience, behavior, and their response to the app. Through the netnography method, researchers can understand the user's experience and perception of the Sharia pawnshop application in depth without interacting directly with participants. Therefore, this research is carried out using the steps in Figure 1.

This research adopts a netnography approach to analyze user perceptions and experiences with Sharia pawnshop applications in Indonesia, as reflected in reviews posted on the Google Play Store. The data collection follows several essential steps to ensure systematic and reliable results. To clarify the research steps, Figure 1 visually presents the flow of the netnographic data analysis employed in this study. This figure is cited here to assist the reader in understanding the sequence of data collection, reduction, analysis, and presentation that forms the core of this research design. The inclusion of this figure in the discussion is intended to provide clarity regarding the methodical procedures followed in analyzing online user data.

The netnography approach was chosen because it allows researchers to observe and analyze the online interactions of users of the Sharia pawnshop application on the Google Play Store. The data collection process was carried out through non-participant observation of user reviews on the Google Play Store, which is this study's primary data source [55], [56]. The importance of research ethics is also a concern in this study. Researchers ensure that all data retrieved from the Google Play Store is public and requires no special user permission. However, researchers still respect user privacy by not disclosing identity or personal information in the research report. In addition, researchers also consider the ethical implications of online data analysis and strive not to have a negative impact on the user community. This study utilized Microsoft Excel to systematically organize and manage the user review data, enabling effective categorization and sorting for content analysis. Excel created a structured database of textual segments, facilitating manual coding and iterative refinement of themes. To complement this, NVivo software was used to conduct Word Cloud analysis, which provided a visual representation of the most frequently occurring terms in the dataset, helping to identify salient themes and patterns.

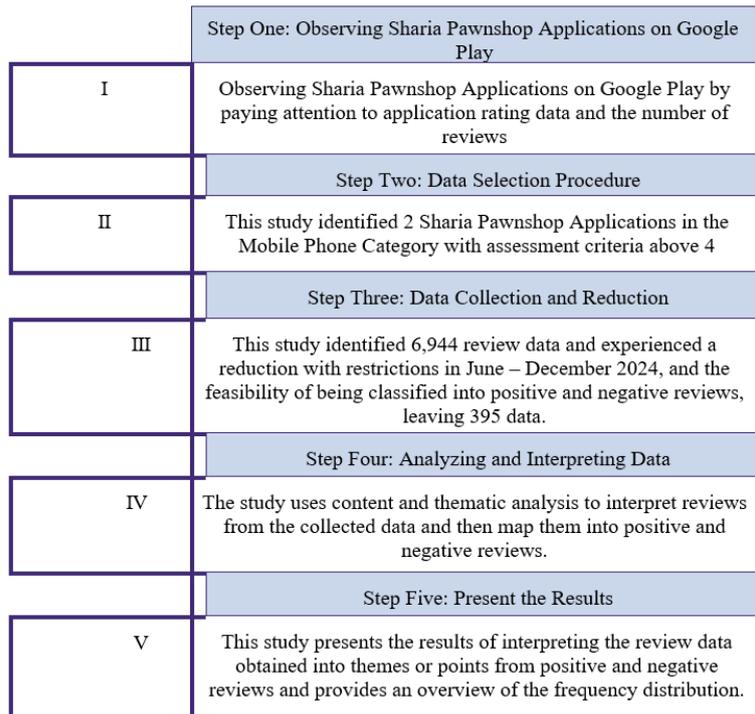


Figure 1. Steps of data analysis with the Netnography method (adopted and modified from) [57]

This study considered the full corpus of 6,944 Google Play user reviews available at the initiation of the research, but applied a time-based restriction by only extracting reviews posted during June-December 2024, as recommended in qualitative content analysis literature to improve relevance and focus on current user experience trends. Temporal restrictions in content analysis have been shown to provide more robust contextual insights and reduce historical bias when evaluating digital platforms. The final sample of 395 reviews was determined after these time-based inclusion criteria were applied, based on established sampling approaches in qualitative research that recommend purposive selection to enhance thematic saturation and analytic depth. All reviews were manually coded using inductive content analysis, with coding units defined at the sentence level and focusing on semantic meaning to capture nuanced expressions and themes, as detailed in current content analysis methodology references [58], [59]. Coding schema and validation steps included double coding by independent analysts and iterative refinement based on consensus, per recommended practices for reliable qualitative data analysis. This methodological refinement addresses the concern of underdevelopment and aligns the procedure more closely with standards in recent academic publications. This study focuses on reviews of Sharia pawnshop applications that have a rating of 4.0 and above and have been downloaded in the last seven months, with a total sample of 6,944 reviews, as shown in Table 1, so there is a total of 2 applications sampled.

**Table 1. App data, research reviewer from Google Play Store**

No.	Application	Company	Rank	Reviews
1	Digital Sharia pawnshop	PT Pegadaian (Persero)	4.1	6,840
2	Sharia gold and pawn fund	PT Gadai Syariah Indonesia	4.2	104
	Total reviews			6,944

This study uses user reviews and comments found on the Google Play Store as the primary source of analysis, posted in the comments section. Data analysis is carried out qualitatively with a content analysis approach to identify the main themes in user reviews [55]. This analysis is carried out by reading and categorizing reviews based on predefined categories, such as user satisfaction, complaints, and suggestions for improvement. With this approach, researchers can dig deeper into user perceptions of the DSP application. The results of this analysis are expected to provide valuable input for future application development and improvement [60].

Table 2 shows data consisting of positive and negative reviews, which were selected from 6,944 review data. The data collection results were restricted from June-December 2024, so the overall data classification was 395, consisting of 219 positive and 176 negative reviews. Meanwhile, 6,549 are not included in the category because this study limits the time for data collection, so reviews outside of June 2024 are considered not to meet the criteria and are not included in the table data.

Table 2. Sharia pawnshop application review data

Review type	Number of reviews	Percentage (%)
Positive reviews	219	55
Negative reviews	176	45
Total data collected	395	100

Once the analysis is complete, the study's results will be presented in a narrative form describing the main findings related to user satisfaction and application performance. This study aims to provide practical recommendations for developers of the DSP application based on user feedback from review analysis. Thus, the results of the research are expected to contribute to improving the quality of application services as well as improving the overall user experience.

The methodological procedures described above were designed to address the research gaps and questions identified in the section 1. This study directly responds to the lack of user-driven evaluations in previous research on digital Sharia financial services by systematically collecting and analyzing authentic user reviews from the Google Play Store. The qualitative netnography and thematic analysis allow for in-depth exploration of user satisfaction, specific challenges encountered, and suggestions for improvement—facilitating a direct linkage between the questions about users' real experiences (posed in the section 1) and the findings presented in the section 4. This approach ensures the study's aims are clearly operationalized, and the results meaningfully address the knowledge gaps outlined earlier.

## 4. RESULTS AND DISCUSSION

### 4.1. Research results

This study encodes reviews posted by app users on the Google Play Store, specifically for the DSP and Sharia gold and pawn fund applications. The research team collected reviews from June-December 2024 through the Google Play Store platform, totaling 395 reviews. The reviews have a variety of characteristics, including positive and negative responses.

The analysis begins by displaying positive reviews systematically arranged in a tabular format. These reviews reflect user experiences and impressions while using the Sharia pawnshop application. The analysis process is done by filtering and categorizing user comments based on specific keywords, resulting in a structured and meaningful grouping. This step allows for identifying patterns and common themes of positive feedback given by app users.

Based on the analysis shown in Table 3, the Sharia pawnshop application has received various positive responses from its users, reflected in four main aspects based on the reviews collected. The first and most dominant aspect is user satisfaction, which reaches 59.82% of the total reviews. Users consistently express their satisfaction with the smooth transactions and the reliability of the security system. Their testimonials show that the app can provide a seamless transaction experience without significant technical hurdles.

Regarding usefulness, which received 17.35% of positive reviews, this application has proven to have a transformative impact on the user's perspective on the Islamic financial system. Users feel a significant change in how they transact, especially with the intelligent access feature that makes it easier to access Islamic financial services. Users appreciate the security and convenience of transactions, showing that this application has built trust in conducting Sharia-based financial transactions.

The third aspect that received attention was advice and motivation for application development, with a percentage of 11.42%. Users showed enthusiasm for service improvement by providing constructive feedback, primarily related to adding payment options through Islamic banks. This data reflects the awareness and desire of users to strengthen the Sharia aspect in the application, as well as showing the potential for development that can be implemented to improve service quality.

The application's ease of use in pawn transactions also received an appreciation of 11.42% of the total positive reviews. Users praise the app's user-friendly interface, which does not require a steep learning curve. They can quickly understand and operate the various features available, which shows the development team's success in designing an intuitive app accessible to different walks of life.

Table 3. Positive reviews of Sharia pawnshop applications

No.	Review points	Percentage (%)	Indicative quotes
1	Expression of user satisfaction with the application	59.82	"Great app. Transactions are always smooth without the slightest obstacle." "I was very impressed with the excellent security system."
2	The benefits of applications for users	17.35	"This application has completely changed the way I look at Islamic finance. Transactions become fast and secure, especially with the smart access feature." "This application provides security and convenience in making transactions."
3	Phrases of suggestions and motivation for app improvement	11.42	"Add a payment feature from Sharia bank to give users more choices. The name is Sharia." "Please make additional purchases through Islamic banks such as BSI and regional banks."
4	Ease of application in pawn transactions	11.42	"Very user-friendly app. It did not take me much time to learn to use it." "This application makes it easier for us to make transactions."

Overall, these positive reviews illustrate that the Sharia pawnshop application has managed to meet the expectations of its users in various important aspects, from transaction security and ease of use to practical benefits felt in daily life. However, there is room for improvement, especially regarding integration with the broader Islamic banking system. This result shows the potential for development that can be done to improve the quality of services and expand the reach of users in the future. The high level of user satisfaction, which reaches more than half of the total positive reviews, indicates that this application has succeeded in building a strong foundation for providing reliable Islamic financial services. The combination of ease of use, transaction security, and practical benefits has created a digital ecosystem supporting Indonesia's Sharia economy's development. By paying attention to user input and carrying out continuous development, the Sharia pawnshop application has excellent potential to become an increasingly comprehensive and reliable Islamic financial platform.

Table 4 shows an in-depth analysis of the negative reviews collected, identifying six main problems that need serious attention from management. Although the Sharia pawnshop application is one of the innovations in digital Islamic financial services, its implementation still faces several significant challenges affecting user experience. The most prominent problems are related to the application update system and upgrading to a premium account, which recorded 35.23% of the complaints. Users face an obstacle in the form of update notifications that constantly appear even though the app is updated, creating an annoying experience. More crucially, upgrading to a premium account is often hampered without a clear solution, even after the user visits the branch office. This situation reflects the gap between digital services and offline support, which should complement each other. Technical problems in the form of errors in the application menu and server disruptions occupy the second position, with 30.11% of complaints. Users reported various functional constraints, such as the inability to access the vehicle installment simulation feature and server lag when using the gold savings service. This problem hinders transactions and reduces user trust in the system's reliability. Basic application access constraints account for 14.20% of the total complaints, where users even experience difficulties opening the application. Standard troubleshooting efforts, such as clearing the cache and reinstalling the application, for example, do not provide a solution, indicating a fundamental application architecture problem that must be addressed thoroughly.

The service aspect was highlighted with 9.66% of complaints, reflecting customer dissatisfaction with service quality and a lack of appreciation for loyal customers. Ongoing server disruptions forced customers to switch to offline services, contrary to the goal of digitizing services. This finding indicates the need for improvements in the customer reward system and the stability of digital services. Complexity in the registration and verification process accounted for 5.68% of complaints, with users experiencing difficulties, especially in opening gold savings and one-time password (OTP) verification. This convoluted process can potentially hinder the growth of the new user base and needs to be simplified without sacrificing the security aspect. The limited choice of Islamic banks, even though they only account for 5.11% of complaints, shows a fundamental problem in the positioning of Sharia pawnshops. This criticism is especially relevant in regions that have implemented the Islamic financial system comprehensively, such as Aceh. The unavailability of Islamic bank options, especially BSI, creates a gap between Islamic branding and its practical implementation.

These findings underscore the urgency to conduct comprehensive evaluations and systematic application improvements. A holistic approach is needed that includes improving technological infrastructure, simplifying processes, expanding the network of Islamic banks, and improving the quality of customer service. Sharia pawnshops risk losing momentum in their digital transformation without significant improvements. Furthermore, these issues impact the user experience and potentially affect the reputation and



## 4.2. Discussion

These findings further strengthen the strategic position of Sharia pawnshops in the digital Sharia finance landscape in Indonesia. As a manifestation of the digital transformation of the Islamic financial sector, this application not only contributes to improving operational efficiency but also plays an instrumental role in expanding public access to Sharia-based financial services. With consistency in paying attention to and responding to user feedback comprehensively, Sharia pawnshops have excellent potential to continue to improve the quality of their services while maintaining compliance with the fundamental principles of Sharia.

The findings of this research are directly aligned with the primary objective, namely to map and analyze user perceptions toward DSP applications through a netnographic method. The predominance of positive reviews, particularly concerning transaction security and convenience, confirms the hypothesis that digital transformation can enhance user experience in Sharia-based financial institutions [61], [62]. This finding supports previous studies illustrating that digitalization significantly improves financial inclusion and operational efficiency in Islamic finance [63]. In parallel, the success of these applications in supporting fundamental Sharia transactions is evidenced by 59.82% user satisfaction, and a further 17.35% of users acknowledging the application's transformative impact on public perceptions of the Sharia-based financial system. This accumulation of positive feedback is essential for building trust and driving greater adoption among the community [63].

However, this study also reveals recurring issues reported by users, such as frequent system update prompts, technical problems, registration complexity, and limited integration with Islamic banks. The proportion of complaints regarding technical problems (30.11%) and update system obstacles (35.23%) signals serious challenges in technology infrastructure and system management. These persistent barriers to digital adoption are consistent with previous findings on digital Islamic finance services, where technological and operational challenges can impede user satisfaction and retention [64], [65]. Negative reviews, though critical, provide a solid foundation for guiding ongoing application development and refinement, as constructive feedback from users points to concrete areas for improvement [64], [65].

Another notable insight from this study is the inconsistency between numerical ratings and the content of user reviews. Some users assign a maximum rating of five stars yet provide narrative feedback containing substantial criticism or technical complaints about the application's features. This phenomenon underscores the necessity for in-depth content analysis of user narratives, as relying solely on numerical ratings may yield a partial or even misleading picture of user experience [64]. These findings further emphasize the strategic position of Sharia pawnshops in Indonesia's digital Sharia finance ecosystem. As a key agent of digital transformation, the Sharia pawnshop application improves operational efficiency and broadens public access to Islamic-based financial services. This strategic role aligns with international trends, as discussed in previous studies on digital financial inclusion and customer experience in Islamic banks [66], [67]. Despite the strengths of the netnographic approach in capturing authentic user voices from the Google Play Store, it should be acknowledged that this method also has limitations. Relying exclusively on Google Play Store reviews may restrict the generalizability of the results, as user perspectives from other platforms or demographic segments might differ [64]. Therefore, future studies are encouraged to broaden the data source to include reviews from the Apple App Store, social media, or alternative platforms and apply quantitative or mixed-methods approaches to provide a more comprehensive and validated understanding of user needs [63].

The findings underscore that digital inclusion is critically enhanced by the growth of Sharia-compliant fintech platforms, which have improved access to financial services for underserved populations in Indonesia by leveraging technology aligned with Islamic law [68], [69]. Integrating Sharia principles ensures that product design and transaction mechanisms reflect ethical values, supporting consumer trust and adoption, as highlighted by user motivations emphasizing Sharia compliance [15], [70]. Furthermore, these results support and extend established fintech adoption models such as the technology acceptance model (TAM), demonstrating that perceived usefulness, ease of use, and religious compatibility positively influence acceptance in Islamic fintech contexts [1], [2]. These insights provide implications for app developers to enhance user-centric, Sharia-compliant features and financial literacy tools, and for policymakers to strengthen digital infrastructure and regulatory frameworks to enable greater financial inclusion [3]. Thus, the study connects user experience with broader theoretical frameworks and policy relevance, informing future development in digital Islamic finance ecosystems. In conclusion, the results of this study provide comprehensive insight into the dimensions of user experience in DSP applications and strengthen the foundation for strategic and sustainable development in Indonesia's digital Islamic finance sector. Attention to user feedback, technological adaptation, and continuous Sharia compliance are critical to ensure service quality and public trust going forward.

**5. CONCLUSION**

Based on user reviews from Google Play Store, this study found that Sharia pawnshop applications in Indonesia have contributed positively to the digitalization of Islamic financial services. Users appreciate the applications for providing greater transaction security and convenience. Through a netnographic analysis, it becomes clear that many users are satisfied, and the applications have started to shape positive public perceptions about digital Islamic finance. Nevertheless, significant challenges remain, particularly issues with system updates, technical difficulties, complicated registration processes, and insufficient integration with Islamic banks. To ensure these applications progress, ongoing efforts are necessary to improve technological infrastructure, streamline processes, and enhance customer service quality so that services remain trustworthy and meet the users' needs. The insights from this study inform app developers and financial institutions about current user needs and challenges in digital Sharia finance, but also provide a roadmap for aligning future innovations with Sharia principles while maintaining user satisfaction and trust. By bridging gaps between conventional and Sharia-compliant digital services, the findings have the potential to aid policymakers in promoting wider financial inclusion and digital literacy within the community. These results contribute to the evolving discourse in Islamic financial technology and present actionable directions for practice and scholarship. For further research, it is recommended that future studies broaden their analysis by using user reviews from other platforms, such as the Apple App Store and various social media sites, to obtain a more comprehensive view of user sentiment and experience. Additionally, expanding the research design to include quantitative and mixed-method approaches will help validate and generalize the present findings. Researchers are also encouraged to conduct longitudinal studies to observe trends over time and comparative studies between Sharia-based and conventional digital financial applications. Exploring collaboration efforts with Islamic banks and analyzing issues related to Sharia compliance on digital platforms may provide further valuable insights for developing digital Islamic financial services.

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Azhar Alam	✓	✓	✓	✓	✓	✓		✓	✓	✓			✓	✓
Adityo Wiwit Kurniawan		✓				✓		✓	✓	✓	✓	✓		
Muhammad Sholahuddin	✓		✓	✓			✓			✓	✓		✓	

C : **C**onceptualization  
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 E : **E**diting

Vi : **V**isualization  
 Su : **S**upervision  
 P : **P**roject administration  
 Fu : **F**unding acquisition

**CONFLICT OF INTEREST STATEMENT**

The authors declare no conflicts of interest or financial and personal relationships influencing this work.

**DATA AVAILABILITY**

Data availability is not applicable as this study did not involve new data collection or analysis.

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## BIOGRAPHIES OF AUTHORS



**Azhar Alam**    is an accomplished scholar at the Universitas Muhammadiyah Surakarta who has recently completed his doctoral study in Islamic Economics at Universitas Airlangga, building upon their previously earned master's degree. His research focuses on the innovative intersection of Islamic economics with the halal industry and financial technology. This specialization demonstrates their expertise in applying Islamic principles to contemporary economic challenges. The researcher's work contributes significantly to the field, bridging traditional Islamic economics with modern financial innovations. Their recent doctoral achievement further solidifies their position as a leading voice in this study area. He can be contacted at email: aa123@ums.ac.id.



**Adityo Wiwit Kurniawan**    currently serving as a research assistant in the Islamic Economic Laws program at Universitas Muhammadiyah Surakarta, this scholar has demonstrated a strong academic foundation by earning a bachelor's degree in the same field and is now advancing his expertise through a master's program at the same institution. His research interests lie in Islamic economics, focusing on the integration of technology, Islamic economic ethics, and Islamic financial technology. He can be contacted at email: adityowiwitk@gmail.com.



**Muhammad Sholahuddin**    is a prominent senior lecturer and associate professor at the Faculty of Economics and Business, Universitas Muhammadiyah Surakarta (UMS). With over two decades of academic experience since joining UMS in 1999, he has established himself as an expert in business coaching and Islamic economics. He holds a doctoral degree and is currently the secretary of the Master of Management Study Program. He can be contacted at email: msuddin@ums.ac.id.