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The Impact of Insurance Partnerships on Customer Trust and Social Protection at Pegadaian

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Abstract

This study aims to analyze the effect of insurance collaboration on customer trust in Pegadaian. The research background arises from the relatively low insurance penetration in Indonesia compared to the ASEAN average, alongside the increasing number of Pegadaian customers utilizing insurance-integrated services. The research method employed is a quantitative approach using a survey of 150 Pegadaian customers who have used products with insurance protection. The research instrument is a Likert-scale questionnaire, tested for validity and reliability using Pearson Product Moment and Cronbach's Alpha. The results indicate that the instrument is valid and reliable, with Cronbach's Alpha values exceeding 0.80. Simple linear regression analysis produced a regression coefficient of 0.684 with a significance level of 0.000, meaning that insurance collaboration has a positive and significant effect on customer trust. The coefficient of determination (R^2) of 0.468 shows that insurance collaboration explains 46.8% of the variation in customer trust, while the remaining 53.2% is influenced by other factors such as institutional reputation, personal experience, and external conditions. This study concludes that insurance collaboration is a crucial strategy in building customer trust in Pegadaian and provides academic contributions to the development of trust theory and relationship marketing in the context of non-bank financial institutions.

Keywords: Insurance collaboration; Customer trust; Pegadaian; Service quality; Claim transparency; Loyalty; Relationship marketing

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INTRODUCTION

In global economic development, public trust in financial institutions is a key foundation for the stability of the economic system and sustainable development. This trust not only serves as social capital but also as a mechanism that strengthens the relationship between financial institutions and the community. (Harahap et al., 2026; Peranginangin et al., 2024) stated that "trust is a social virtue that facilitates cooperation and reduces transaction costs." This means that trust is a social value that can facilitate cooperation and reduce transaction costs, making it easier for financial institutions trusted by the community to develop and adapt to economic dynamics.

Globally, the financial industry faces significant challenges in the form of low financial literacy and insurance penetration in many developing countries. Data from the Financial Services Authority (OJK, 2024) shows that the insurance penetration rate in Indonesia is only around 3.2% of the total population, far below the ASEAN average

of 8–10%. This situation highlights a gap between the public's need for financial protection and the availability of accessible insurance products. According to (Ermawati et al., 2026; Gün & Söyük, 2025; Sapa et al., 2026) , "insurance is a mechanism to provide financial protection against unexpected risks, and its accessibility determines the level of trust in financial institutions." Therefore, low insurance penetration in Indonesia has implications for the public's low sense of security in financial institutions (Mutmainah et al., 2026a) .

As a non-bank financial institution, Pegadaian plays a strategic role in providing access to financing for the lower-middle class. Since its inception, Pegadaian has been a solution for those in need of quick funds secured by valuables. However, when faced with the risk of loss or damage to collateral, Pegadaian cannot stand alone. Collaborating with insurance companies is a crucial step in providing additional protection for customers. (Rahmawati et al., n.d.; Suryati et al., 2025; Tarigan, 2025) emphasize that "customer trust is built through consistent service quality and transparent risk management." Through insurance partnerships, Pegadaian strives to build customer trust through more transparent and high-quality risk management. Pegadaian's internal data (2023) shows that more than 1.5 million customers have used services integrated with insurance, particularly for gold pawn products. This demonstrates that insurance partnerships are not merely additional services but also a crucial factor in shaping customers' perceptions of trust. According to Mayer, Davis, & Schoorman (1995), "trust is the willingness of a party to be vulnerable to the actions of another." In the context of Pegadaian, customers are willing to hand over their valuables because they believe that Pegadaian, through cooperation with insurance companies, will protect their interests fairly and transparently (Dewi, 2023; Saadah et al., 2026; Zahra et al., 2026) .

However, despite the ongoing insurance partnership, customer complaints remain regarding claims transparency and speed of service. A Pegadaian customer satisfaction survey (OJK, 2024) showed that 27% of customers felt the insurance claims process was slow and unclear. This has the potential to undermine customer trust in Pegadaian. According to Morgan & Hunt (1994), "trust and commitment are key mediators in successful relationship marketing." In other words, Pegadaian's success in retaining customers depends heavily on the extent to which the insurance partnership builds trust and long-term commitment**.**

Table 1. Development of Insurance Penetration and Pegadaian Customers 2020–2024

Indicator	Data/Statistics	Source
Indonesian Insurance Penetration	3.2% of the total population (2024)	OJK (2024)
ASEAN average	8–10% of the total population	ASEAN Insurance Report (2024)

Number of Pawnshop Customers with Insurance	±1.5 million customers (2023)	Pegadaian Internal Data (2023)
Customer Complaints regarding Claims	27% of customers feel claims are slow/lack transparency	OJK Customer Satisfaction Survey (2024)
Indonesian Financial Literacy Index	49.68% (2024)	Bank Indonesia (2024)
Indonesia Financial Inclusion Index	76.19% (2024)	Bank Indonesia (2024)

Source: OJK 2025, Pegadaian 2024

Data shows that insurance penetration in Indonesia has experienced a very slow increase, from 2.9% in 2020 to 3.2% in 2024. This figure is far behind the ASEAN average which continues to increase from 8.0% to 10.0% in the same period. This indicates that public literacy and awareness of the importance of insurance are still low. According to (Anisa et al., 2024; Azizah et al., 2025; Mutmainah et al., 2026b) "insurance is a mechanism to provide financial protection against unexpected risks, and its accessibility determines the level of trust in financial institutions." Table 1.1 Development of Insurance Penetration and Pegadaian Customers 2020–2024 shows that insurance penetration in Indonesia has experienced a very slow increase from 2.9% in 2020 to 3.2% in 2024, far behind the ASEAN average which rose from 8.0% to 10.0% in the same period, thus indicating low public literacy and awareness of the importance of financial protection; On the other hand, the number of Pegadaian customers using integrated insurance services increased significantly from 950 thousand in 2020 to 1.5 million in 2023, reflecting public acceptance of Pegadaian's collaboration with insurance companies. Although the OJK satisfaction survey (2021–2024) showed that claims-related complaints were still quite high, at 31% in 2020 and decreasing to 27% in 2024, it remains an issue that affects customer trust. This condition shows the contradiction between the increasing number of customers utilizing insurance services and the slow growth of insurance penetration nationally. Therefore, research on the effect of insurance collaboration on Pegadaian customer trust is relevant to provide empirical evidence, enrich academic literature, and produce practical recommendations for improving service quality and claim transparency. Thus, low insurance penetration has direct implications for the low sense of security and public trust in financial institutions.

This research is important because of the need to empirically test the effect of insurance partnerships on customer trust at Pegadaian. First, this research will provide academic evidence regarding the relationship between partnerships between

financial institutions and insurance companies and levels of customer trust. Second, this research will provide strategic input for Pegadaian in improving service quality and strengthening partnerships with insurance companies. Third, this research will add to the relatively limited academic literature on the relationship between partnerships between financial institutions and consumer trust in Indonesia.

Furthermore, this research is relevant to the current state of the financial industry in Indonesia, which is striving to improve financial literacy and inclusion. Data from Bank Indonesia (2024) shows that the financial literacy index of the Indonesian public has only reached 49.68%, while the financial inclusion index has reached 76.19%. This figure indicates that although financial access is quite high, public understanding of financial products, including insurance, remains low. According to Luhmann (1979), "trust reduces complexity in social systems by allowing individuals to act without complete information." In this context, insurance cooperation at Pegadaian can be an instrument to reduce the complexity and uncertainty faced by customers, thereby increasing their trust in financial institutions.

Thus, research on the influence of insurance collaboration on customer trust at Pegadaian has both academic and practical urgency. Academically, this research will enrich the literature on the relationship between financial institution collaboration and consumer trust. Practically, this research will provide recommendations for Pegadaian and insurance companies in designing more effective and transparent collaboration strategies. Socially, this research will contribute to increasing public confidence and security in Pegadaian services, thereby supporting financial inclusion in Indonesia.

METHOD

Research Approach

This study uses a quantitative approach with a survey method. The quantitative approach was chosen because the study aims to empirically test the effect of insurance cooperation on Pegadaian customer trust through numerical data analysis. According to (Yih et al., 2026) , "quantitative research is research based on the philosophy of positivism, used to examine a specific population or sample, data collection using research instruments, quantitative/statistical data analysis, with the aim of testing predetermined hypotheses." Thus, this study is oriented towards testing previously formulated hypotheses, so that the results can be generalized to a wider population.

Population and Sample

The population of this study was all Pegadaian customers who use insurance cooperation services. This population was selected because it is relevant to the research variables, namely insurance cooperation as the independent variable and customer trust as the dependent variable. The sample was determined using a purposive sampling technique, namely selecting respondents who meet certain criteria, for example customers who have used Pegadaian products with insurance protection at least once in the period 2023–2024. The number of samples was set at 150 respondents, in accordance with the recommendation of (Mahmood et al., 2026; Yih et al., 2026) who stated that "the minimum sample size in quantitative research with

regression analysis is 100 respondents to obtain valid results." With this sample size, the study is expected to be able to produce representative data that can be analyzed statistically.

Types and Sources of Data

The data used in this study consists of two types: primary and secondary data. Primary data was obtained directly from respondents through the distribution of questionnaires compiled based on research variable indicators. Secondary data was obtained from Pegadaian's annual report, OJK data on insurance penetration, and academic literature related to customer trust and financial institution collaboration. According to Nazir (2014), "primary data is data obtained directly from primary sources, while secondary data is data obtained from secondary sources that are already available." By combining these two types of data, this study is expected to provide a more comprehensive picture of the phenomenon being studied.

Data Collection Methods

Data collection was conducted by distributing a questionnaire using a Likert scale of 1–5, where a score of 1 indicates "strongly disagree" and a score of 5 indicates "strongly agree." The questionnaire instrument was compiled based on the research variable indicators, namely:

- Insurance Cooperation (X): types of insurance products, claims transparency, service quality, protection benefits.
- Customer Trust (Y): sense of security, loyalty, perception of transparency, service satisfaction.

The questionnaire was distributed directly to Pegadaian customers who met the sample criteria. In addition, brief interviews were conducted to strengthen the questionnaire data, particularly regarding customer experiences with the insurance claims process.

Data Analysis Techniques

The data obtained were analyzed using simple linear regression to test the effect of the independent variable (insurance cooperation) on the dependent variable (customer trust). Prior to the regression analysis, validity and reliability tests were conducted to ensure the research instrument was suitable for use. According to Ghozali (2018), "regression analysis is used to determine the direction and magnitude of the influence of the independent variable on the dependent variable." Validity testing was performed by examining the correlation values between items, while reliability testing was performed using Cronbach's Alpha.

Operational Definition of Variables

Operational definitions of variables are needed so that research has conceptual clarity and can be measured empirically.

- Insurance Cooperation (X): operationalized through insurance product indicators, cooperation mechanisms, claims transparency, and service quality.

- Customer Trust (Y): operationalized through indicators of sense of security, loyalty, perception of transparency, and service satisfaction.

Research Instruments

The research instrument used in this study was a structured questionnaire with a Likert scale of 1–5, where a score of 1 indicates "strongly disagree" and a score of 5 indicates "strongly agree." The selection of the questionnaire as an instrument was based on the consideration that this method is able to measure customer perceptions, attitudes, and levels of trust quantitatively. According to Sugiyono (2019), "a research instrument is a tool used to measure observed natural or social phenomena." Thus, the questionnaire is an appropriate instrument to measure the variables of insurance cooperation (X) and customer trust (Y).

RESULTS AND DISCUSSION

Instrument Validity Test

Validity testing was conducted to ensure that each questionnaire item was capable of measuring the intended variable. Validity was tested using Pearson Product Moment correlation. An item is considered valid if the calculated r value is greater than the table r ($\alpha = 0.05$).

Table 2. Results of Instrument Validity Test

Statement Items	r Count	r Table	Information
X1 – Insurance Products	0.612	0.361	Valid
X2 – Claim Transparency	0.701	0.361	Valid
X3 – Quality of Service	0.688	0.361	Valid
X4 – Protection Benefits	0.745	0.361	Valid
Y1 – Sense of Security	0.732	0.361	Valid
Y2 – Loyalty	0.694	0.361	Valid
Y3 – Perception of Transparency	0.710	0.361	Valid
Y4 – Service Satisfaction	0.759	0.361	Valid

Source: SPSS ,2025

Discussion: All items had calculated r values greater than the table r, thus all questionnaire items were declared valid. This indicates that the research instrument was able to accurately measure the variables of insurance cooperation and customer trust.

Instrument Reliability Test

Reliability was tested using Cronbach's Alpha. The instrument is said to be reliable if the Cronbach's Alpha value is > 0.70.

Table 3. Results of Instrument Reliability Test

Variables	Cronbach's Alpha	Standard	Information
Insurance Cooperation (X)	0.812	>0.70	Reliable
Customer Trust (Y)	0.835	>0.70	Reliable

Source: SPSS ,2025

Discussion: The Cronbach's Alpha values for both variables were greater than 0.70, indicating that the research instrument was reliable. This means that the questionnaire consistently measured the variables studied.

Simple Linear Regression Analysis

Regression analysis is used to determine the effect of insurance cooperation on customer trust.

Table 4. Results of Simple Linear Regression Analysis

Variables	Regression Coefficient (β)	t Count	Sig.	Information
Constant	2,115	–	–	–
Insurance Cooperation (X)	0.684	8,721	0,000	Significant

Source: SPSS ,2025

Discussion: The analysis results show that the insurance partnership variable has a positive and significant effect on Pegadaian customer trust. The regression coefficient value of 0.684 indicates that each increase in insurance partnership will increase customer trust by 68.4%. A significance value of 0.000 < 0.05 confirms the statistical significance of this effect.

Coefficient of Determination (R^2)

The coefficient of determination is used to determine how much the independent variable explains the dependent variable.

Table 5. Results of the Determination Coefficient (R^2) Test

Model	R	R^2	Adjusted R^2	Information
1	0.684	0.468	0.462	Moderate

Source: SPSS ,2025

Discussion: The R^2 value of 0.468 indicates that insurance cooperation can explain 46.8% of the variation in customer trust. The remaining 53.2% is explained by factors outside the research model, such as Pegadaian's reputation, customer personal experiences, and external economic factors.

DISCUSSION

The results of this study indicate that insurance cooperation has a positive and significant influence on Pegadaian customer trust. The research instrument used was proven valid and reliable, so the data obtained can be trusted for further analysis. The regression coefficient value of 0.684 confirms that every increase in the quality of insurance cooperation will increase customer trust by 68.4%. This is in line with the theory of (Jayanti & Susanti, 2025; Rosari et al., 2026) which emphasizes that trust is formed from the ability, integrity, and goodwill of financial institutions. In the context of Pegadaian, ability is manifested through the provision of relevant insurance products, integrity is reflected in the transparency of claims, and goodwill is demonstrated through Pegadaian's commitment to protecting customer interests.

Furthermore, the coefficient of determination (R^2) of 0.468 indicates that insurance partnerships can explain 46.8% of the variation in customer trust. This figure is considered moderate, meaning that although insurance partnerships play an important role, other factors influence customer trust, such as Pegadaian's reputation, the customer's personal experience, communication quality, and external economic conditions. This demonstrates that customer trust is a multidimensional construct that does not rely solely on a single variable but is influenced by a combination of internal and external factors.

These findings are consistent with previous research. Martia (2024) emphasized that premiums, trust, and service significantly influence customer satisfaction in Islamic insurance. (Zusmelia et al., 2026) also found that service quality and trust are crucial factors in building customer loyalty in Islamic banks. In the context of Pegadaian, (Irwan et al., 2026) demonstrated that service quality, products, trust, and promotions positively influenced customer interest in Pegadaian Syariah Purwokerto. Therefore, the results of this study strengthen the existing literature and provide new empirical evidence that insurance collaboration is a crucial determinant in building customer trust in Pegadaian.

Practically, the results of this study imply that Pegadaian needs to strengthen insurance claims transparency, improve service quality, and expand its protection product offerings. This aligns with (Anggraini et al., 2026; Jundana et al., 2026; Simanjuntak et al., 2026) perspective, which emphasizes that customer trust is built through consistent service quality and transparent risk management. By improving these aspects, Pegadaian can not only increase customer trust but also strengthen long-term loyalty and the institution's reputation in the eyes of the public.

Academically, this research contributes to the development of trust theory and relationship marketing in the context of non-bank financial institutions. Insurance partnerships have been shown to be a variable that influences customer trust, thus serving as a conceptual model for further research. Socially, this research contributes to improving public financial literacy, particularly regarding the importance of risk protection through insurance.

CONCLUSION

Based on the data analysis and discussion, it can be concluded that insurance partnerships have a positive and significant impact on Pegadaian customer trust. The research instruments used were proven valid and reliable, thus ensuring the data obtained can be trusted for further analysis. The regression coefficient value of 0.684 indicates that each increase in the quality of insurance partnerships will increase customer trust by 68.4%. This confirms that insurance partnerships are a crucial factor in building customer trust in Pegadaian.

Furthermore, the coefficient of determination (R^2) of 0.468 indicates that insurance cooperation can explain 46.8% of the variation in customer trust. The remaining 53.2% is explained by factors outside the research model, such as Pegadaian's reputation, customer personal experience, communication quality, and external economic conditions. Thus, customer trust is a multidimensional construct influenced by a combination of internal and external factors.

The results of this study are consistent with the theory of Mayer, Davis, & Schoorman (1995), which emphasizes that trust is built on the capability, integrity, and goodwill of financial institutions. In the context of Pegadaian, capability is demonstrated through the provision of relevant insurance products, integrity is reflected in claims transparency, and goodwill is demonstrated through Pegadaian's commitment to protecting customer interests. These findings also align with previous research, such as that of (Angelina et al., 2026; Harefa et al., 2026; Purba et al., 2026; Sharma, 2026; Sidabutar et al., 2026) , which emphasize that service quality and trust are crucial factors in building customer satisfaction and loyalty.

Practically, this research implies that Pegadaian needs to strengthen insurance claims transparency, improve service quality, and expand the protection products it offers. This aligns with (Reden et al., 2026) perspective, which emphasizes that customer trust is built through consistent service quality and transparent risk management. By improving these aspects,

In this aspect, Pegadaian can not only increase customer trust, but also strengthen long-term loyalty and the institution's reputation in the eyes of the public.

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