

ABSTRAK

Penelitian ini dilatar belakangi oleh perkembangan layanan digital pada lembaga keuangan syariah melalui penggunaan aplikasi Tring salah satunya di Pegadaian syariah Kombangan. Aplikasi Tring telah diterapkan di Pegadaian Syariah Kombangan untuk mempermudah nasabah dalam melakukan transaksi secara online tanpa harus datang langsung ke kantor Pegadaian. Namun, dalam penerapannya masih ditemukan berbagai hambatan penguasaan teknologi pada generasi milenial sehingga mempengaruhi efektivitas penggunaan aplikasi tersebut. Penelitian ini bertujuan untuk mengetahui efektivitas penggunaan aplikasi Tring serta hambatan penguasaan teknologi generasi milenial dalam penggunaan aplikasi Tring di Pegadaian Syariah Kombangan.

Penelitian ini menggunakan metode penelitian kualitatif deskriptif dengan teknik pengumpulan data melalui wawancara, observasi, dokumentasi dan Pengorganisasi data untuk analisis NVivo . Data dianalisis menggunakan reduksi data, penyajian data, dan penarikan Kesimpulan, Serta di uji melalui triangulasi sumber dan triangulasi teknik.

Hasil penelitian menunjukkan bahwa penggunaan aplikasi Tring di Pegadaian Syariah Kombangan belum berjalan secara efektif. Hal ini dianalisis dari indikator pencapaian tujuan, ketepatan sasaran, dan kepuasan pengguna yang masih belum tercapai secara maksimal. Selain itu, terdapat beberapa hambatan penguasaan teknologi generasi milenial dalam penggunaan aplikasi Tring, yaitu hambatan kognitif berupa rendahnya pemahaman terhadap fitur aplikasi, hambatan teknis berupa aplikasi yang sering mengalami error dan loading lambat, hambatan akses berupa keterbatasan jaringan internet, kuota, dan hambatan kebiasaan berupa kecenderungan nasabah yang masih terbiasa menggunakan layanan langsung di kantor Pegadaian. Dengan demikian, diperlukan peningkatan literasi digital, pendampingan penggunaan aplikasi, serta penyempurnaan sistem aplikasi Tring agar penggunaan layanan digital dapat berjalan lebih optimal.

Kata Kunci: Aplikasi Tring, Efektivitas, Generasi Milenial, Hambatan Penguasaan Teknologi, Pegadaian Syariah

ABSTRACT

This research is motivated by the development of digital services in Islamic financial institutions through the use of the Tring application, one of which is at Pegadaian Syariah Kombangan. The Tring application has been implemented at Pegadaian Syariah Kombangan to facilitate customers in conducting online transactions without having to come directly to the Pegadaian office. However, in its implementation, there are still various obstacles related to technological mastery among the millennial generation, which affect the effectiveness of the application usage. This study aims to determine the effectiveness of the use of the Tring application as well as the technological mastery barriers experienced by the millennial generation in using the Tring application at Pegadaian Syariah Kombangan.

This study uses a descriptive qualitative research method with data collection techniques through interviews, observations, and documentation. The data were analyzed using data reduction, data presentation, and conclusion drawing, and were tested through source triangulation and technique triangulation.

The results of the study indicate that the use of the Tring application at Pegadaian Syariah Kombangan has not been fully effective. This is analyzed based on indicators of goal achievement, target accuracy, and user satisfaction, which have not been optimally achieved. In addition, there are several technological mastery barriers experienced by the millennial generation in using the Tring application, namely cognitive barriers in the form of low understanding of application features, technical barriers such as frequent application errors and slow loading processes, access barriers in the form of limited internet networks and internet quotas, and habitual barriers in the form of customers' tendency to continue using direct services at the Pegadaian office. Therefore, efforts are needed to improve digital literacy, provide assistance in application usage, and enhance the Tring application system so that digital services can operate more optimally.

Keywords: *Effectiveness, Millennial Generation, Pegadaian Syariah, Technology Mastery Barriers, Tring Application.*