

ABSTRAK

Transformasi digital mendorong lembaga keuangan syariah untuk terus mengembangkan layanan berbasis teknologi guna meningkatkan kualitas pelayanan kepada nasabah. Salah satu inovasi tersebut adalah aplikasi Tring yang dikembangkan oleh PT Pegadaian Syariah untuk memudahkan nasabah dalam melakukan berbagai transaksi, seperti gadai, pembiayaan, cicilan emas, pembayaran tagihan, serta memperoleh informasi produk dan layanan secara praktis. Namun, penggunaan aplikasi Tring oleh nasabah Pegadaian Syariah Cabang Prenduan Sumenep masih belum optimal. Sebagian nasabah masih memilih melakukan transaksi secara langsung karena kurang memahami fitur aplikasi, memiliki keterbatasan dalam penggunaan teknologi digital, dan merasa lebih nyaman memperoleh pelayanan tatap muka. Oleh karena itu, penelitian ini bertujuan untuk menganalisis minat nasabah dalam menggunakan aplikasi Tring berdasarkan perspektif *Technology Acceptance Model* (TAM) melalui dua konstruk utama, yaitu *Perceived Ease of Use* dan *Perceived Usefulness*.

Penelitian ini menggunakan pendekatan kualitatif dengan jenis penelitian lapangan (*field research*) di Pegadaian Syariah Cabang Prenduan Sumenep. Informan penelitian berjumlah tujuh orang yang terdiri atas empat pengguna aplikasi Tring dan tiga nasabah yang belum menggunakan aplikasi Tring. Informan dipilih menggunakan teknik *purposive sampling*. Data dikumpulkan melalui wawancara, observasi, dan dokumentasi, kemudian dianalisis menggunakan model Miles dan Huberman melalui tahapan reduksi data, penyajian data, dan penarikan kesimpulan. Keabsahan data diuji menggunakan triangulasi sumber dan triangulasi teknik.

Hasil penelitian menunjukkan bahwa *Perceived Ease of Use* dan *Perceived Usefulness* berpengaruh terhadap minat nasabah dalam menggunakan aplikasi Tring. Informan menilai bahwa aplikasi Tring mudah dipelajari, memiliki tampilan yang sederhana, fitur yang mudah dipahami, serta memudahkan proses transaksi dan akses informasi layanan Pegadaian Syariah. Selain itu, aplikasi Tring dinilai memberikan manfaat berupa kemudahan bertransaksi, efisiensi waktu, kemudahan memperoleh informasi, dan peningkatan efektivitas pelayanan. Meskipun masih terdapat kendala berupa rendahnya literasi digital pada sebagian nasabah, kebiasaan bertransaksi secara langsung, dan kualitas jaringan internet yang belum stabil, secara umum aplikasi Tring diterima dengan baik oleh nasabah. Berdasarkan hasil penelitian dapat disimpulkan bahwa persepsi kemudahan penggunaan dan persepsi kegunaan menjadi faktor utama yang memengaruhi minat nasabah dalam menggunakan aplikasi Tring serta mendukung penerapan *Technology Acceptance Model* (TAM) pada layanan digital Pegadaian Syariah.

Kata Kunci: Aplikasi Tring, Minat Nasabah, *Perceived Ease of Use*, *Perceived Usefulness*, *Technology Acceptance Model*.

ABSTRACT

Digital transformation has encouraged Islamic financial institutions to develop technology-based services to improve the quality of customer service. One of these innovations is the Tring application developed by PT Pegadaian Syariah to facilitate customers in conducting various transactions, including pawn services, financing, gold installment payments, bill payments, and access to product and service information. However, the utilization of the Tring application by customers at Pegadaian Syariah Prenduan Sumenep Branch has not been fully optimized. Many customers still prefer conducting transactions directly at the branch office due to their limited understanding of the application's features, inadequate digital literacy, and greater confidence in face-to-face services. Therefore, this study aims to analyze customers' interest in using the Tring application based on the Technology Acceptance Model (TAM), focusing on two main constructs: Perceived Ease of Use and Perceived Usefulness.

This study employed a qualitative approach using a field research design at Pegadaian Syariah Prenduan Sumenep Branch. The research involved seven informants consisting of four Tring application users and three non-users, who were selected through purposive sampling. Data were collected through interviews, observations, and documentation, then analyzed using the Miles and Huberman interactive model, which includes data reduction, data display, and conclusion drawing. The validity of the data was ensured through source triangulation and technique triangulation.

The findings indicate that both Perceived Ease of Use and Perceived Usefulness influence customers' interest in using the Tring application. The informants stated that the application is easy to learn, has a simple interface, understandable features, and facilitates transactions as well as access to Pegadaian Syariah service information. Furthermore, the application provides benefits such as transaction convenience, time efficiency, easy access to information, and improved service effectiveness. Although several obstacles remain, including limited digital literacy, customers' preference for direct transactions, and unstable internet connections, the Tring application has generally been well accepted by customers. Therefore, it can be concluded that Perceived Ease of Use and Perceived Usefulness are the main factors influencing customers' interest in using the Tring application, supporting the implementation of the Technology Acceptance Model (TAM) in Pegadaian Syariah's digital services.

Keywords: *Tring Application, Customer Interest, Perceived Ease of Use, Perceived Usefulness, Technology Acceptance Model.*