

ABSTRAK

Penelitian ini bertujuan untuk mengetahui persepsi nasabah terhadap pelayanan aplikasi Pegadaian Syariah Digital Service (PSDS) di Unit Pegadaian Syariah Labang serta mengidentifikasi kendala yang dirasakan nasabah dalam penggunaannya. Penelitian ini menggunakan metode kualitatif dengan pendekatan deskriptif. Data diperoleh melalui wawancara mendalam, observasi, dan dokumentasi terhadap nasabah pengguna aplikasi PSDS serta pegawai Unit Pegadaian Syariah Labang.

Hasil penelitian menunjukkan bahwa persepsi nasabah terhadap pelayanan aplikasi PSDS cenderung positif, di mana sebanyak $\pm 80\%$ informan menyatakan setuju bahwa aplikasi PSDS mudah digunakan, memiliki fitur yang mudah dipahami, serta memberikan manfaat dalam bentuk kemudahan transaksi, efisiensi waktu, dan peningkatan kualitas layanan. Sementara itu, sekitar $\pm 20\%$ informan masih mengalami kendala dalam penggunaan aplikasi, terutama terkait jaringan internet, keterbatasan pemahaman teknologi, serta faktor usia.

Selain itu, pelayanan pegawai dalam memberikan pendampingan dan edukasi penggunaan aplikasi juga dinilai membantu dalam meningkatkan pemahaman nasabah. Meskipun masih terdapat kendala teknis dan non-teknis, nasabah secara umum tetap menilai bahwa aplikasi PSDS memberikan kontribusi positif terhadap peningkatan kualitas pelayanan digital di Unit Pegadaian Syariah Labang. Kata Kunci: Persepsi Nasabah, Pelayanan Digital, PSDS, Pegadaian Syariah.

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ABSTRACT

This study aims to determine customer perceptions regarding the service provided by the Pegadaian Syariah Digital Service (PSDS) application at the Labang Sharia Pawn Unit and to identify the obstacles customers encounter while using it. The study employs a qualitative method with a descriptive approach. Data were collected through in-depth interviews, observation, and documentation involving customers who use the PSDS application and employees of the Labang Sharia Pawn Unit.

Research findings indicate that customer perception of the PSDS application service tends to be positive; approximately 80% of informants agreed that the application is user-friendly and features easily understandable functions, while also offering benefits such as transaction convenience, time efficiency, and improved service quality. Meanwhile, around 20% of informants still encountered difficulties using the application, primarily due to internet connectivity issues, limited technological proficiency, and age-related factors.

Furthermore, the assistance and education provided by staff regarding the use of the application were also considered helpful in enhancing customer understanding. Despite the persistence of certain technical and non-technical challenges, customers generally view the PSDS application as making a positive contribution to improving the quality of digital services at the Labang Sharia Pawnshop Unit. Keywords: Customer Perception, Digital Services, PSDS, Sharia Pawnshop..

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