



Jurnal Masharif al-Syariah: Jurnal Ekonomi dan Perbankan Syariah  
ISSN: 2527 - 6344 (Printed), ISSN: 2580 - 5800 (Online)  
Accredited No. 30/E/KPT/2019  
DOI: <http://dx.doi.org/10.30651/jms.v8i2.18364>  
Volume 8, No. 2, 2023 (1058-1057)

---

## **ANALYSIS OF CUSTOMER INTEREST IN USING THE DIGITAL SHARIA PAWNSHOP APPLICATION IN TERMS OF TECHNOLOGY ACCEPTANCE MODEL IN SHARIA PAWNSHOPS ALAMAN BOLAK**

### **Hotman Pandapotan**

Universitas Islam Negeri Syekh Ali Hasan Ahmad Addary Padangsidempuan  
Jalan T. Rizal Nurdin Km. 4,5 Sihitang, Padangsidempuan  
Email : hotmanpandapotan456@gmail.com

### **Arbanur Rasyid**

Universitas Islam Negeri Syekh Ali Hasan Ahmad Addary Padangsidempuan  
Jalan T. Rizal Nurdin Km. 4,5 Sihitang, Padangsidempuan  
Email : rasyidarbanur@gmail.com

### **Abdul Nasser Hasibuan**

Universitas Islam Negeri Syekh Ali Hasan Ahmad Addary Padangsidempuan  
Jalan T. Rizal Nurdin Km. 4,5 Sihitang, Padangsidempuan  
Email : hasibuanabdulnasser@uinsyahada.ac.id

### **Abstract**

This research is motivated by a phenomenon where Pegadaian Syariah CPS Alaman Bolak customers are still not interested in using the PSD application, besides that a sense of trust that is more dominant when transacting directly to Pegadaian outlets than using the PSD application is also the cause of the few application users and there are still many who do not know the use of the PSD application. The purpose of this study is to determine how the effect between convenience, usefulness and trust on customer interest in using the PSD application is moderated by knowledge. This research is a quantitative study with a sample size of 157 samples. The data collection instrument was carried out by conducting structured interviews with each respondent by providing a questionnaire to fill in. Data analysis uses outer model, inner model and hypothesis testing for each variable studied. Based on the results of the study, it is known that there is an influence between the ease of using the PSD application on customer interest. There is no influence between the usefulness of using the PSD application on customer interest. There is an influence between trust using the PSD application on customer interest. There is no influence between the usefulness of using the PSD application on customer interest. There is moderation of knowledge on the effect of ease of using the PSD application with customer interest. There is no moderation of knowledge on the effect

of the usefulness of using the PSD application with customer interest. There is no moderation of knowledge on the effect of trust in using the PSD application with customer interest in Pegadaian Syariah Alaman Bolak Branch.

**Keywords:** Interest, ease, usability, trust, knowledge, digital sharia pawnshop

## **A. Introduction**

Digital technology is developing very fast. Pegadaian Syariah Digital (PSD) is an application of technology in banking services. With digital technology, many benefits are obtained such as time and cost efficiency. However, the use of digital technology is still not widespread, there are still many customers who do not like to use digital technology such as the Digital Sharia Pegadaian Application (PSD). Many customers are more interested in using these technology services. From a technological point of view, consumer behaviour in using Pegadaian Syariah Digital (PSD) can be understood through technological developments. Acceptance or use of technology depends on the ease of use and usefulness of the technology (Silva P, 2015).

Consumer intention to use the Digital Sharia Pegadaian Application (PSD) is influenced by consumer attitudes towards the use of developing technology. Attitude is the overall evaluation of consumers from positive extremes to negative extremes. The TAM concept was designed to understand the application of computer-based technology to work. The development of the TAM concept in many subsequent studies has proven suitable as a theoretical basis for the application of the use of PSD application transactions. The factors used as determinants of consumer attitudes towards technology are ease of use and usefulness of the technology (Engel, 2014).

Dabholkar and Bagozzi added the influence of Knowledge as a moderator variable. Knowledge is a change in the behaviour of an individual derived from experience. It is explained that when customers have better knowledge in making decisions, they will be more efficient and more precise in processing information properly, if customers have knowledge (Dabholkar and Bagozzi, 2002).

The knowledge and skills needed and must be possessed by consumers in conducting Digital Sharia Pegadaian Application Transactions (PSD) is the ability to access the internet. Apart from the basic computer knowledge required, in the context of this study it is used as an independent variable of the technology adoption model. The TAM model submitted by Davis (1989) has undergone many developments. Many empirical studies have proven that ease of use and usefulness have no impact on consumer attitudes. So in this case the researcher will conduct a more in-depth study of the ease of use, the usefulness of belief in the attitude of acceptance of technology.



Along with the development of technology and also information systems that have reached the regions and even remote areas of the country is an advancement to provide convenience and benefits for its users. This development is a business development tool and a company in increasing its revenue and profits. PT Pegadaian Syariah CPS Alaman Bolak is also one of the companies that take part in using and following technological developments at this time. This can be seen from the existence of an application that is being used by Pegadaian Syariah Alaman Bolak, namely Pegadaian Syariah Digital (PSD) (Abdul Nasser Hasibuan et.al., 2019).

With the rapid pace of technology today, Pegadaian is transforming to a better digital direction. Starting with the launch of Gold Savings and the Pegadaian Syariah Digital (PSD) application, Pegadaian hopes that these products and applications will be accepted by all levels of society. Now with internet access available, people are facilitated in doing activities and going somewhere with just a smartphone, without having to go to a Pegadaian outlet or unit. The development of technology is currently very rapid, it can be seen that the Digital Sharia Pegadaian Application has spread throughout Indonesia. With the number of Pegadaian outlets or units spread across Indonesia, it is hoped that the penetration of gold savings products and the Pegadaian Syariah Digital (PSD) application will be increasingly recognised by all Indonesian people and increase income for Gold Savings and the number of downloaders of the Pegadaian Syariah Digital (PSD) application.

The Pegadaian Syariah Digital application can provide services to customers to get clearer information about the products in the application. And can open gold savings online on the Pegadaian Syariah Digital application. This new service offers convenience for customers starting from opening a gold savings book or depositing gold at PT Pegadaian. The advantages of Pegadaian Syariah Digital include customers getting faster service that is equal to that provided by Pegadaian outlet services. The benefit of the Pegadaian Syariah Digital Application is to make it easier for customers and prospective customers to check their savings balance, today's gold price or check other bills. With the Pegadaian Syariah Digital application, customers do not need to come to the outlet to make payments, only through the application and then paid according to the bank determined by Pegadaian or via ATM.

PSD is a pawnshop application that provides convenience and benefits for customers who will make transactions, both in terms of time and material. This application can process all transactions in Islamic pawnshops such as; instalment payments, pawn transactions, precious metal gold purchase transactions, opening gold savings books and also electricity payments and so on. With this application, it makes it easier for customers to make transactions. However, on the contrary, there are still many customers who are reluctant to even use the application:

**Table 1. Customer Data**

YEAR	TOTAL OF CUSTOMER	TARGET	CUSTOMER SUCCESSFULLY REGISTERS FOR THE APPLICATION
2018	1.517	120,98	85
2019	2.855	187,74	151
2020	4.029	139,68	144
2021	7.328	407,91	308
<b>TOTAL</b>	<b>15.729</b>	<b>856,31</b>	<b>688</b>

*Data sourced from PT. Pegadaian Syariah CPS Alaman Bolak*

This can be seen from the number of applications that have been successfully registered, almost around 688 customers from 2018 to 2021, but customers still come to the Pegadaian CPS Alaman Bolak outlet. Researchers conducted mini research by conducting interviews with customers and also with Pegadaian employees themselves to obtain data sources. The results of interviews that researchers obtained from customers that they still have a sense of distrust when with the application system and the transfer system, so they prefer to come to the outlet. Meanwhile, the employees also confirmed this, because the average customer of the pawnshop itself was mostly mothers, let alone using an android, sometimes there was no mobile phone number, and there were also many who could not use this Digital Sharia Pawnshop Application (PSD). And also these customers are more confident if they make direct transactions than through the application. Customers often experience difficulties in accessing this PSD application, especially if they are not used to using technology or similar applications. In addition, there is also the possibility of technical problems such as server down, application crash, or poor internet connection.

PSD apps do offer convenience in conducting financial transactions, but they also carry security risks such as phishing or hacking. Therefore, customers need to ensure that they are using PSD applications safely. Other problems faced by customers include not having adequate devices or internet connections and not being able to use the PSD mobile application. In addition, some customers are also not comfortable with technology or prefer to conduct transactions conventionally through branch offices.

From the data above, researchers can see that there are problems with the application that has been made by PT Pegadaian, even though the main purpose of the application is to provide ease of transactions and the benefits of transactions from the application. However, the level of customer interest in transacting through the PSD application at the CPS Alaman Bolak Islamic Pawnshop is clearly still lacking so that the level of trust in using the application is lacking.

## **B. Theoretical review**

### **1. Sharia Pawnshop**

The definition of pawn in Islam is called rahn, which is an agreement to hold something as collateral for debt. The word rahn according to the language means "fixed", "lasting" and "holding". While according to the term means making something valuable according to the view of shara" as a debt

guarantee; with the debt guarantee that all or part of the debt can be accepted (Rahmad Saleh Nasution, 2016).

Sharia pawnshop is one of the sharia service units implemented by the Public Company (Perum) Pegadaian, in addition to conventional service units. The establishment of this sharia service unit is based on a profit-sharing agreement between Bank Muamalat Indonesia (BMI) and Perum Pegadaian with the musyarakah principle. In the musyarakah agreement Number 446/SP300.233/2002 and Number 015/BMI/PKS/XII/2002. BMI as the capital owner provides funds to Perum Pegadaian for the establishment of Sharia Pawnshops throughout Indonesia and processes them. Meanwhile, the revenue is divided in half, namely 45.5% for BMI and 54.5% for Perum Pegadaian Syariah (Abdul Nasser Hasibuan and Sulaiman Effendi, 2022).

## **2. TRA (*Theory of Reasoned Action*)**

Theory of reasoned Action was first proposed by Ajzen and Fishbein in 1980. This theory explains that humans in behaviour are certainly accompanied by basic assumptions and consider all kinds of information that already exists. In this theory, Ajzen also suggests that without the intention or desire from within humans, there will be no behaviour carried out. Then it is developed with the existence of factors related to personal attitudes and also social influences or subjective norms. Ajzen argues that attitudes and behaviours describe beliefs by individuals about the behaviour that will be carried out. Individual behaviour (Behaviour = B) can be predicted from behavioural interest (Behaviour intention = BI). The interest in individual behaviour is influenced by two factors, namely attitudes towards behaviour (AB) and subjective norms (SN). Where subjective norms are a convention that regulates human life. With these subjective norms, humans will have the desire to take an action or not. On the other hand, subjective norms are defined as our beliefs about what others want us to do. Subjective norms contain decisions that individuals make after considering the views of people in their referent group about certain behaviours. This subjective norm is the source of social influence for individuals in determining behaviour (Upawija Dewantara, 2017).

## **3. TPB (*Theory of Planned Behaviour*)**

Theory of planned behaviour or theory of planned behaviour by Ajzen in 1988 and 1991 is a theory that contains the expansion of the previous theory, namely the theory of reasoned action (Madden and Ellen, 1992). The theory of planned behaviour is an action taken by humans with three factors influencing it:

- a) The first factor, namely behavioural belief, is a belief in the results of a behaviour that occurs or also known as outcome belief, as well as an evaluation of the results of the behaviour.
- b) The second factor, normative belief, is a belief that exists within us resulting from the normative expectations of others such as family, friends, or a consultant who will become a reference and become a person's motivation to achieve these expectations.
- c) The third factor is control belief, which is a person's belief in the existence of other factors that can support or hinder their behaviour



and perceptions so that they will show these factors can influence their behaviour (Khasanah and Villia Nukmatul, 2013).

#### **4. TAM (*Technology Acceptance Model*)**

In measuring and seeing the acceptance of technology systems by users can be done with TAM. TAM aims to provide a parsimony explanation of the determinants of adoption of the behaviour of information technology users themselves. Parsimony is a term used to state sparingly in compiling assumptions or hypotheses which also means proof. The TAM model comes from psychological theory to explain the behaviour of information technology users with beliefs, attitudes, interests, and user behaviour relationships as explanatory factors. The TAM model, which adapts the TRA model, aims to explain individual attitudes towards using a technology. Individual attitudes or reactions that arise from accepting this technology can vary, including those that can be described by the intensity or level of users of the technology. User acceptance of information technology is an important factor in the use and utilisation of information systems that are developed (Nofinawati et. al., 2021).

#### **C. Research Method**

This research is quantitative research using primary data. Data is all information or information about things related to research objectives. To avoid differences in interpretation, the following will explain the analysis method and operational definitions. The analysis method that the author will use is the path analysis method. Path analysis is a technique for analysing the causal relationship that occurs in multiple regression if the independent variable affects the dependent variable not only directly but also indirectly. Another definition Path analysis is a direct development of multiple regression forms with the aim of providing an estimate of the importance (magnitude) and significance (significance) of hypothetical causal relationships in a group of variables. . Quantitative research, as its name suggests, is research that use numerical measurements and is examined using the Smart PLS tool.

This type of research uses quantitative research. Quantitative research is research that uses quantitative data (data in the form of numbers or quantified data). Quantitative research is research that works with numbers, the data is in the form of numbers (scores or values, ranks or frequencies) which are analysed using statistics to answer specific research questions or hypotheses. While the type of research used is comparative causal research. Comparative causal research is a type of research that aims to draw conclusions about whether there is a causal relationship between the variables studied. This type of research is carried out by observing the consequences that have occurred and reviewing existing data to find causal factors.

The population in this study were Pegadaian Syariah customers who had been successfully activated as a whole with a total of 688 customers, while of the total active use of the application was only 150 customers and those who were not active using PSD were 538 customers. Sampling in this study using the Slovin formula with an error rate of 10%, the sample in this

study. The sample size in this study was 157 customers who were research respondents. The sampling technique in this study was carried out by probability sampling technique.

Data analysis was carried out using the Partial Least Square (PLS) method. The choice of PLS method is based on the consideration that in this study there are two latent variables formed with formative indicators. This study uses a multivariate approach that uses more than two variables to analyse research statistics. PLS multivariate analysis includes statistical analysis for research using more than two variables. Partial Least Square (PLS) is an alternative method for structural equation modelling, which is to test simultaneously the relationship between latent constructs with many indicators.

#### **D. Result and Discussion**

##### **1. Structural Equation Model (SEM) analysis with SmartPLS**

###### **a) Creating Path Diagrams**

Before testing the outer model and inner model, the researcher first draws a path diagram in this study to see how the direction of the relationship between variables in this study. In this study, the path diagram was formed based on the researcher's hypothesis stated in the previous chapter, this path diagram also aims to see the direction of the relationship and influence between each variable in this study. In this study, there are two types of variables, namely exogenous and endogenous variables. The exogenous variables in this study are convenience (X1), usefulness (X2) and trust (X3) while the moderating variable in this study is knowledge (Z) and the endogenous variable interest (Y). To see clearly the form of the path diagram in this study can be seen as follows:

**Figure 1. Path Diagram of Research Results**



**b) Outer Model Evaluation**

Outer model testing (outer model measurement) is carried out to determine the results of the validity and reliability of the instruments given to respondents. This measurement model can show how variables in presenting latent variables to be measured. There are two stages in conducting this outer model, namely the construct validity test which includes convergent validity and discriminant validity, and the reliability test which includes composite reliability and Cronbach'alpha.

**a. Convergent Validity Loading Factor**

The convergent validity test is a test conducted to see whether the indicators in this study are valid against latent variables which are assessed based on the loading factor. An indicator can be said to be valid if the loading factor value in the variable is > 0.6. Based on the results of the outer model test, the convergent validity test can be seen as follows:

**Table 2. Convergent Validity Test by Using the Loading Factor**





No	Variable	Indicator	Loading Factor	Information
1.	Ease	X1.1	0.852	Valid
		X1.2	0.712	Valid
		X1.3	0.777	Valid
		X1.4	0.835	Valid
		X1.5	0.749	Valid
		X1.6	0.714	Valid
		X1.7	0.828	Valid
		X1.8	0.828	Valid
		X1.9	0.150	Tidak Valid
		X1.10	0.820	Valid
		X1.11	0.784	Valid
		X1.12	0.043	Tidak Valid
2.	Usability	X2.1	0.718	Valid
		X2.2	0.720	Valid
		X2.3	0.726	Valid
		X2.4	0.721	Valid
		X2.5	0.743	Valid
		X2.6	0.748	Valid
		X2.7	0.048	Tidak Valid
		X2.8	0.631	Valid
		X2.9	0.085	Tidak Valid
		X2.10	0.006	Tidak Valid
		X2.11	0.041	Tidak Valid
		X2.12	0.034	Tidak Valid
3.	Trust	X3.1	0.729	Valid
		X3.2	0.793	Valid
		X3.3	0.811	Valid
		X3.4	0.803	Valid
		X3.5	0.734	Valid
		X3.6	0.829	Valid
4.	Knowledge	Y1.1	0.752	Valid
		Y1.2	0.795	Valid
		Y1.3	0.839	Valid
		Y1.4	0.925	Valid
		Y1.5	0.756	Valid
		Y1.6	0.723	Valid
		Y1.7	0.920	Valid
		Y1.8	0.830	Valid
		Y1.9	0.727	Valid
5.	Interest	Z1.1	0.769	Valid
		Z1.2	0.807	Valid
		Z1.3	0.785	Valid
		Z1.4	0.918	Valid
		Z1.5	0.813	Valid

		Z1.6	0.912	Valid
		Z1.7	0.807	Valid

Based on the table above, it shows the results of outer loading with varying values from each indicator to its latent variable. Based on this data, it can be seen that there are several indicators that have an outer loading value below 0.6. The consequence is that each unqualified indicator must be removed from the calculation gradually starting with the indicator that has the smallest outer loading value, because each unqualified indicator if removed can cause the outer loading value or correlation value of other indicators to increase. Furthermore, recalculation is carried out with the PLS algorithm, and the results are shown in the table below:

**Table 3. Convergent Validity Test by Using the Loading Factor**

No	Variable	Indicator	<i>Loading Factor</i>	Information
1.	Ease	X1.1	0.853	Valid
		X1.2	0.711	Valid
		X1.3	0.777	Valid
		X1.4	0.834	Valid
		X1.5	0.749	Valid
		X1.6	0.716	Valid
		X1.7	0.829	Valid
		X1.8	0.828	Valid
		X1.10	0.821	Valid
		X1.11	0.853	Valid
		2.	Usability	X2.1
X2.2	0.719			Valid
X2.3	0.726			Valid
X2.4	0.723			Valid
X2.5	0.745			Valid
X2.6	0.749			Valid
X2.8	0.631			Valid
3.	Trust	X3.1	0.729	Valid
		X3.2	0.793	Valid
		X3.3	0.811	Valid
		X3.4	0.803	Valid
		X3.5	0.734	Valid
		X3.6	0.829	Valid
4.	Knowledge	Y1.1	0.752	Valid
		Y1.2	0.795	Valid
		Y1.3	0.839	Valid
		Y1.4	0.925	Valid
		Y1.5	0.756	Valid

		Y1.6	0.723	Valid
		Y1.7	0.920	Valid
		Y1.8	0.830	Valid
		Y1.9	0.727	Valid
5.	Interest	Z1.1	0.769	Valid
		Z1.2	0.807	Valid
		Z1.3	0.785	Valid
		Z1.4	0.918	Valid
		Z1.5	0.813	Valid
		Z1.6	0.912	Valid
		Z1.7	0.807	Valid

Based on the table above, it can be seen that the results of the outer loading value are quite varied for each variable with its latent variable. From the data above, it can be seen that all variables are declared valid, this can be seen from the loading factor value which is  $> 0.60$  so it can be concluded that all variables are valid in measuring their latent variables.

#### b. *Convergent Validity AVE*

After carrying out the above test and the variable is declared valid, the next test is to conduct a convergent validity test by looking at the AVE value on each latent variable. The basis for decision making in looking at the AVE value is the AVE value  $> 0.5$ . The results of the AVE test can be seen in the table below:

**Table 4. Convergent Validity Test Using AVE**

No	Variabel	Nilai (AVE)	Keterangan
1	Ease	0,627	Valid
2	Usability	0,513	Valid
3	Trust	0,615	Valid
4	Knowledge	0,692	Valid
5	Interest	0,657	Valid

Based on the table above, it can be seen that all latent variables in this study have an AVE (Average Variance Extracted) value above  $> 0.5$  and all variables can be declared valid. The highest AVE value is in the moderating variable of knowledge, namely (0.692) and the lowest AVE is in the independent variable of usefulness, namely (0.513).

#### c. *Discriminant Validity*

Discriminant validity testing is carried out to see whether a construct has adequate discriminant. In seeing discriminant validity, it can be done by looking at the cross loading value on the indicator of a construct to be addressed and then comparing it with the cross loading value on other

construct indicators, on indicators of another construct, the croos loading value on the indicator must be greater than the value of other constructs, and the value must be greater than 0.60. As for seeing the croos loading value in this study, it can be seen in the following table:

**Table 5. Discriminant Validity Test by Using Cross Loading**

No	Indicator	Ease	Usability	Trust	Knowledge	Interest
1.	X1.1	0.853	0.403	0.367	0.402	0.560
	X1.2	0.711	0.349	0.401	0.280	0.578
	X1.3	0.777	0.387	0.347	0.389	0.556
	X1.4	0.834	0.417	0.402	0.421	0.561
	X1.5	0.749	0.349	0.434	0.342	0.531
	X1.6	0.716	0.344	0.302	0.341	0.454
	X1.7	0.829	0.402	0.376	0.414	0.543
	X1.8	0.828	0.270	0.349	0.233	0.463
	X1.9	0.821	0.388	0.305	0.383	0.500
	X1.10	0.784	0.436	0.442	0.463	0.558
2.	X2.1	0.271	0.719	0.412	0.396	0.501
	X2.2	0.363	0.719	0.443	0.474	0.589
	X2.3	0.349	0.726	0.451	0.451	0.589
	X2.4	0.356	0.723	0.411	0.488	0.568
	X2.5	0.369	0.745	0.681	0.635	0.712
	X2.6	0.334	0.749	0.416	0.453	0.524
	X2.8	0.327	0.627	0.730	0.453	0.473
	3.	X3.1	0.444	0.471	0.729	0.407
X3.2		0.310	0.570	0.793	0.496	0.529
X3.3		0.380	0.561	0.811	0.530	0.575
X3.4		0.361	0.632	0.803	0.652	0.594
X3.5		0.303	0.625	0.734	0.479	0.451
X3.6		0.424	0.538	0.829	0.517	0.561
3.	Z1.1	0.368	0.678	0.568	0.620	0.769
	Z1.2	0.441	0.642	0.594	0.601	0.807
	Z1.3	0.328	0.614	0.409	0.633	0.785
	Z1.4	0.434	0.718	0.608	0.618	0.918
	Z1.5	0.351	0.669	0.567	0.607	0.813
	Z1.6	0.449	0.716	0.608	0.623	0.912
	Z1.7	0.310	0.622	0.429	0.636	0.807
4.	Y1.1	0.524	0.499	0.548	0.752	0.627
	Y1.2	0.508	0.474	0.539	0.795	0.624
	Y1.3	0.586	0.514	0.492	0.839	0.669
	Y1.4	0.623	0.542	0.583	0.925	0.638
	Y1.5	0.540	0.602	0.551	0.756	0.683
	Y1.6	0.523	0.493	0.474	0.723	0.612
	Y1.7	0.622	0.563	0.591	0.920	0.657
	Y1.8	0.504	0.608	0.615	0.830	0.640
	Y1.9	0.481	0.648	0.623	0.727	0.655

Based on the data above, it can be seen that the cross loading value of each indicator on the intended latent variable is greater than the indicators on other latent variables. Where the cross loading value is greater than 0.6. So that all variables are declared good discriminants validity. Good discriminant validity is indicated by the Fornell-Larcker Criterion and the square root of the AVE for each construct is greater than the correlation between constructs in the model. The cross loading value between latent variables can be seen in the table below:

**Table 6. Validity Test Using Fornell Larcker Criterion**

Variable	Ease	Usability	Trust	Interest	Knowledge	X1*Z	X2*Z	X3*Z
Ease	0.716							
Usability	0.477	0.792						
Trust	0.720	0.474	0.784					
Interest	0.681	0.675	0.691	0.811				
Knowledge	0.801	0.467	0.659	0.652	0.832			
X1*Z	-0.217	-0.207	-0.186	-0.317	-0.252	1.000		
X2*Z	-0.322	-0.198	-0.217	-0.303	-0.370	0.851	1.000	
X3*Z	-0.236	-0.185	-0.267	-0.270	-0.261	0.841	0.898	1.000

Based on the table above, it can be seen that the Fornell-Larcker criterion and the root AVE value generated by each construction correlation are greater than the correlation between other constructions. Therefore, it can be concluded that the model in this study is successful because it has a good discriminative validity value.

**d. Reliability Test**

This construct reliability test is carried out to see the accuracy of consistency, and the accuracy of the instrument in measuring the construct. In this study, the construct reliability test was carried out using the smartPLS application and can be done in two ways, namely by looking at composite reliability and Cronbach 'alpha. The basis for decision making is that if the composite reliability and Cronbach' alpha are greater than 0.7, the variable can be said to be reliable. As for the results of the research conducted by researchers, the results of the composite reliability and Cronbach 'alpha tests can be seen as follows:

**Table 7. Composite Reliability Test and Cronbach' Alpha**



No	Variable	<i>cronbach' alpha</i>	<i>composite reliability</i>
1	Ease	0.842	0.944
2	Usability	0.842	0.880
3	Trust	0.874	0.945
4	Knowledge	0.926	0.940
5	Interest	0.933	0.945

Based on the test results above, it can be seen that all variables in this study, both composite reliability and Cronbach 'alpha are greater than 0.7. So from the table above, it can be concluded that the constructs in this study are reliable.

### c) Evaluation of the Inner Model

Evaluation of the outer model is carried out to predict the reciprocal relationship between latent variables and the model that has been proposed. In research using PLS-SEM, evaluate the structural model by looking at the coefficient of determination (R<sup>2</sup>) value, while to see the results of the inner model analysis is as follows:

#### a. Coefficient of Determination

One way to evaluate the structural model is to see the level of presentation of the explained variance, namely by looking at the R<sup>2</sup> value for endogenous latent constructs. The R<sup>2</sup> assessment criteria can be classified into three, namely the R<sup>2</sup> value of 0.67 which indicates that the model is good, the R<sup>2</sup> value of 0.33 which indicates that the model is moderate, and the R<sup>2</sup> value of 0.19 which indicates that the model is weak. To see the value of R<sup>2</sup> in this study can be seen in the following table:

**Table 8. Adjusted R Square Test**

Variable	<i>R Square</i>	<i>R Square Adjusted</i>
Interest in Using PSD	0.649	0.680

Based on the R<sup>2</sup> value above, it can be seen that the R<sup>2</sup> value of the interest variable in using PSD (Pegadaian Syariah Digital) is 0.649, meaning that the interest variable in using PSD is moderate in explaining the research variables. From the R<sup>2</sup> value above, it can also be seen that the variable interest in using PSD in this study is able to explain 64.9 percent while 35.1 percent is explained by other variables outside this study.

#### b. Path Coefficient

At the same time, the significance test is carried out by observing the t-statistic and p-value, if the t-statistic value > 1.96 and p-value < 0.05, the relationship between variables is considered a significant criterion. The results of the significance test between structures in this study are shown in the table below:

**Table 9. Table Path Coefficient**



Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
Ease -> Interest Using PSD	0.176	0.173	0.091	1.933	0.054
Usability -> Interest Using PSD	0.368	0.364	0.080	4.624	0.000
Trust -> Interest Using PSD	0.311	0.320	0.094	3.302	0.001
Konowledge -> Interest Using PSD	0.116	0.125	0.094	1.234	0.218
X1*Z -> Interest Using PSD	-0.167	-0.185	0.060	2.786	0.006
X2*Z -> Interest Using PSD	0.014	0.031	0.074	0.183	0.855
X3*Z -> Interest Using PSD	0.097	0.088	0.085	1.142	0.254

In the table above, we can see the results of the t-statistic calculation using the bootstrapping algorithm which shows that the convenience income variable has a t-statistic value > 1.96 which indicates a significant relationship. Although the relationship between the two has an insignificant value because the t-statistic is below 1.96.

#### c. Predictive Relevance Test (Q2)

Q2 Predictive Relevance Test is a test conducted to see how good the observation value produced by the model and also the parameter estimation. In the assessment, the value of  $Q2 > 0$  indicates that the model has predictive relevance, and if the value of  $Q2 < 0$  indicates that the model lacks predictive relevance. The results of the Predictive Relevance Q2 test are as follows:

**Table 10. Predictive Relevance Test Q2**

	SSO	SSE	$Q^2 (=1-SSE/SSO)$
Usability	1.099.000	1.099.000	
Ease	1.570.000	1.570.000	
Trust	942.000	942.000	
Interest	1.413.000	786.707	0.443
Knowledge	1.099.000	1.099.000	
X1*Z	157.000	157.000	
X2*Z	157.000	157.000	
X3*Z	157.000	157.000	

From the table above, it can be seen that the endogenous variables in this study have  $Q2 > 0$ , it can be seen that the endogenous variable for interest is  $0.443 > 0$ . So it can be concluded that the research has good predictive relevance.



#### d. Goodness Of Fit Test

The goodness of fit (GoF) index aims to test whether the model in the study is suitable or not for use. The goodness of fit index value is obtained from the result of multiplying the average root value of communalities by the average root value of R2. The communalities value in this study was taken from the Average Variance Extracted (AVE) value. This goodness of fit index is used to evaluate the structural model and measurement model as a whole, with criteria of 0.1 (GoFsmall), 0.25 (GoF moderate), and 0.36 (GoF large). The results of the GoF test in this study can be seen in the table below:

**Tabel 11. Goodness Of Fit Test**

	Saturated Model	Estimated Model
SRMR	0.087	0.087
d_ ULS	5.954	5.911
d_ G	9.530	9.577
Chi-Square	4.157.274	4.160.502
NFI	0.488	0.488

Based on the results of the PLS model fit test in the table above, it shows that the SMRM value of the model is below 0.10, so it is stated that the PLS model is fit, so the hypothesis is suitable for testing.

#### d) Hypothesis Testing

##### a. The Effect of Ease on Interest

**Table 12. Test The Effect of Ease on Interest**

Variable	Original Sample (O)	T Statistic	P Values	H <sub>0</sub>	H <sub>1</sub>
<b>Ease &gt; Interest</b>	0.368	4.624	0.000	Rejected	Accepted

Based on the results of data processing conducted by researchers, it can be seen that the positive original sample value is 0.368. In addition, the statistical value is 4,624 and the p-value is 0.000 and the significance value set is a t-value of 1.96 and the p-value is smaller than 0.05. Based on the basis of this decision, it can be seen if there is an influence between the ease of using the PSD application on customer interest. When viewed from the t-statistic value > t-table (4.624 > 1.96) and p-value < 0.05 (0.000 < 0.05), it means that it has a significant effect and H<sub>0</sub> is rejected and H<sub>1</sub> is accepted.

##### b. The Effect of Usability on Interest



**Table 13. Test The Effect of Usability on Interest**

Variable	Original Sample (O)	T Statistic	P Values	H <sub>0</sub>	H <sub>1</sub>
Usability > Interest	0.176	1.933	0.054	Accepted	Rejected

Based on the results of data processing conducted by researchers, it can be seen that the positive original sample value is 0.176. In addition, the statistical value is 1.933 and the p-value is 0.054 and the significance value set is a t-value of 1.96 and a p-value smaller than 0.05. Based on the basis of this decision, it can be seen if there is no influence between the usefulness of using the PSD application on customer interest. When viewed from the t-statistic value < t-table ( $1.933 < 1.96$ ) and p-value > 0.05 ( $0.054 > 0.05$ ), it means that there is no influence between the usefulness of using the PSD application on customer interest.

**c. The Effect of Trust on Interest**

**Table 14. Test The Effect of Trust on Interest**

Variable	Original Sample (O)	T Statistic	P Values	H <sub>0</sub>	H <sub>1</sub>
Trust > Interest	0.311	3.302	0.001	Rejected	Accepted

Based on the results of data processing conducted by researchers, it can be seen that the positive original sample value is 0.311. In addition, the statistical value is 3.302 and the p-value is 0.001 and the significance value set is a t-value of 1.96 and the p-value is smaller than 0.05. Based on the basis of this decision, it can be seen if there is an influence between trust in using the PSD application on customer interest. When viewed from the t-statistic value > t-table ( $3.302 > 1.96$ ) and p-value < 0.05 ( $0.001 < 0.05$ ), it means that there is an influence between trust using the PSD application on customer interest.

**d. The Effect of Knowledge on Interest**

**Table 15. Test the Effect of Knowledge on Interest**

Variable	Original Sample (O)	T Statistic	P Values	H <sub>0</sub>	H <sub>1</sub>
Knowledge > Interest	0.116	1.234	0.218	Accepted	Rejected

Based on the results of data processing conducted by researchers, it can be seen that the positive original sample value is 0.116. In addition,

the statistical value is 1.234 and the p-value is 0.218 and the significance value set is a t-value of 1.96 and a p-value smaller than 0.05. Based on the basis of this decision, it can be seen if there is no influence between knowledge of using the PSD application on customer interest. When viewed from the t-statistic value  $< t\text{-table}$  ( $0.218 < 1.96$ ) and  $p\text{-value} > 0.05$  ( $0.218 > 0.05$ ), it means that there is no influence between knowledge of using the PSD application on Customer Interest.

#### e. Knowledge Moderates the Effect Between Ease and Interest

**Table 16. Knowledge Moderates the Effect Between Ease and Interest**

Variable	Original Sample (O)	T Statistic	P Values	H <sub>0</sub>	H <sub>1</sub>
X1*Z > Interest	-0.167	2.786	0.006	Rejected	Accepted

Based on the results of data processing conducted by researchers, it can be seen that the negative original sample value is -0.167. In addition, the statistical value is 2.786 and the p-value is 0.006 and the significance value set is a t-value of 1.96 and the p-value is smaller than 0.05. Based on the basis of this decision, it can be seen if knowledge moderates the ease of using the PSD application on customer interest. When viewed from the t-statistic value  $> t\text{-table}$  ( $2.786 > 1.96$ ) and  $p\text{-value} < 0.05$  ( $0.006 < 0.05$ ), it means that knowledge moderates the ease of using the PSD application on customer interest.

#### f. Knowledge Moderates the Effect Between Usability and Interest

**Table 17. Knowledge Moderates the Effect Between Usability and Interest**

Variable	Original Sample (O)	T Statistic	P Values	H <sub>0</sub>	H <sub>1</sub>
X2*Z > Interest	0.014	0.183	0.855	Accepted	Rejected

Based on the results of data processing conducted by researchers, it can be seen that the positive original sample value is 0.014. In addition, the statistical value is 0.183 and the p-value is 0.855 and the significance value set is a t-value of 1.96 and a p-value smaller than 0.05. Based on the basis of this decision, it can be seen that knowledge does not moderate the usefulness of using the PSD application on customer interest. When viewed from the t-statistic value  $< t\text{-table}$  ( $0.183 < 1.96$ ) and  $p\text{-value} > 0.05$  ( $0.855 > 0.05$ ) knowledge does not moderate the usefulness of using the PSD application on customer interest.

#### g. Knowledge Moderates the Effect Between Trust and Interest



**Table 18. Knowledge Moderates the Effect Between Trust and Interest**

Variable	Original Sample (O)	T Statistic	P Values	H <sub>0</sub>	H <sub>1</sub>
X3*Z > Interest	0.097	1.142	0.254	Accepted	Rejected

Based on the results of data processing conducted by researchers, it can be seen that the positive original sample value is 0.097. In addition, the statistical value is 1.142 and the p-value is 0.254 and the significance value set is a t-value of 1.96 and a p-value smaller than 0.05. Based on the basis of this decision, it can be seen that knowledge does not moderate trust using the PSD application on customer interest. When viewed from the t-statistic value < t-table (1.142 < 1.96) and p-value > 0.05 (0.254 > 0.05), it means that knowledge does not moderate trust using the PSD application on customer interest.

**E. Conclusion**

- 1) The t-statistic value > t-table (4.624 > 1.96) and p-value < 0.05 (0.000 < 0.05). So it means that there is an influence between the ease of using the psd application on customer interest in the Alaman Bolak Branch Sharia Pawnshop.
- 2) The t-statistic value < t-table (1.933 < 1.96) and p-value > 0.05 (0.054 > 0.05). So it means that there is no influence between the usefulness of using the PSD application on customer interest in the Alaman Bolak Branch Sharia Pawnshop.
- 3) The t-statistic value > t-table (3.302 > 1.96) and p-value < 0.05 (0.001 < 0.05). So it means that there is an influence between trust in using the PSD application on customer interest in the Sharia Pawnshop, Alaman Bolak Branch.
- 4) The t-statistic value < t-table (0.218 < 1.96) and p-value > 0.05 (0.218 > 0.05). So it means that there is no influence between the usefulness of using the PSD application on customer interest in the Alaman Bolak Branch of the Sharia Pawnshop.
- 5) The t-statistic value > t-table (2.786 > 1.96) and p-value < 0.05 (0.006 < 0.05). So it means that if there is moderation of knowledge on the effect of the ease of using the PSD application on customer interest in the Alaman Bolak Branch of the Sharia Pawnshop.
- 6) The t-statistic value < t-table (0.183 < 1.96) and p-value > 0.05 (0.855 > 0.05). So it means that if there is no moderation of knowledge on the effect of the usefulness of using the PSD application with the interest of customers of the Alaman Bolak Branch of the Sharia Pawnshop.
- 7) The t-statistic value < t-table (1.142 < 1.96) and p-value > 0.05 (0.254 > 0.05). So it means that if there is no moderation of knowledge on

the effect of trust in using the PSD application with customer interest in the Alaman Bolak Branch of the Islamic Pawnshop.

## REFERENCES

- Dabholkar dan Bagozzi, 'An Attitudinal Model of Technology-Based Self-Service: Moderating Effects Of Consumer Traits And Situational Factors', 30.3 (2002).
- Dewantara, Upawija, 'Pengaruh Gaya Kepemimpinan, Motivasi Dan Disiplin Kerja Terhadap Kinerja Karyawan Dengan Pemahaman Etika Kerja Islami', 1.2 (2017).
- Engel, *Nilai Dasar Logo Konseling* (Jakarta: PT Kanisius, 2014).
- Hasibuan, Abdul Nasser, Ja'far Nasution, and Wiwik Susanti Sitompul, 'Pengaruh Keselamatan Dan Kesehatan Kerja Terhadap Kinerja Karyawan', 5.2 (2019).
- Hasibuan, Abdul Nasser, and Sulaiman Efendi, 'Analysis Of Accounting Treatment Of Gold Pawn Loans At Islamic Banks In Padangsidempuan', 2 (2022).
- Khasanah and Villia Nikmatul, 'Akuntansi Lndonesia', 2.1 (2013).
- Nasution, Rachmad Saleh, 'Sistem Operasional Pegadaian Syariah Berdasarkan Surah Al-Baqarah 283 Pada PT. Pegadaian (Persero) Cabang Syariah Gunung Sari Balik Papan', 1.2 (2016).
- Nofinawati, Abdul Nasser Hasibuan, Dinda Sildiya, and Ferdy Kurniawan, 'Comparative Analysis Of Islamic Banking Financial Performance Before And During The Covid 19 Period In Indonesia', *At-Tijarah: Jurnal Ilmu Manajemen Dan Bisnis Islam*, 7.2 (2021), 196–212.
- P, Silva, *Technology Acceptance Model (TAM)* (Jakarta: Mitra Wacana Media, 2015).