
**INTEREST IN THE INFLUENCE OF THE PEGADAIAN DIGITAL SERVICE
(PDS) APPLICATION ON CUSTOMERS AT PT PEGADAIAN CIPARAY
BRANCH, BANDUNG REGENCY**

¹Widwi Handari Adji, ^{2*}Firan Abdul Basit

Politeknik Piksi Ganesha Bandung Email: firanabdulbasit1312@gmail.com,
widwihandari@gmail.com

Abstract

The digitalization process in Indonesia is accelerating rapidly in the economic sector, impacting various sectors of life, including banking and finance. The purpose of this study is to determine whether there is a correlation between each user's use of the pawnshop application. Cronbach's Digital Service. To facilitate, the researcher will take a number of certain people who are intentionally selected who actively use the application and are willing to fill out the questionnaire. Data collection instruments, namely primary and secondary primary data are collected through filling out questionnaires and observations to analyze this research the author uses software in the form of SPSS version 30. The data to be collected using the questionnaire questionnaire is forwarded to customers. in the table above through the results of the reliability test with Cronbach's alpha is known in the variable (X) which is 0.922 and the results of the variable test (Y) which is 0.938. From these two variables, the Cronbach alpha value must be greater, all instrument results get a score of more than 0.60, while the results of the t test and f test show the existence of a strong and significant relationship between the use of PDS and the use of customer interest, therefore, it can be concluded that the easier and more convenient this application is used, the higher the customer interest in utilizing digital pawnshop services.

Keywords : Pegadaian Digital Service, Customer Interest

INTRODUCTION

The digitalization process in Indonesia is accelerating rapidly in the technology sector, impacting various sectors of life, including banking and finance. This fact is undeniable, requiring every company to implement various strategies to attract customers. Along with the development of technology and information, many companies have utilized it as a tool to improve the quality of service to customers. And continue to strive to innovate in the face of technological advances to improve the quality of service.

PT Pegadaian (Persero) has introduced its latest innovation with the launch of Pegadaian Digital Service (PDS), aimed at expanding its market reach, particularly among millennials. This PDS provides web- and mobile-based services that make it easy for customers to conduct transactions or access information about pawnshop products anytime and anywhere, with guaranteed security, convenience, and practicality.

Some of the main risks in the pawn feature on the Pegadaian Digital Service application include the possibility of inaccurate loan estimates, failure to send verification codes, and obstacles in finding funds that do not run as expected. (Illah & Ilham, 2025). The digital pawnshop service application was created to help customers make transactions more easily at the Ciparay pawnshop branch without... must come to the office. Based on observations made, each transaction for one customer usually takes around 30 to 40 minutes at the Ciparay branch pawnshop office.

Perceived usefulness This is the level of confidence a person has in using something. Application tools can help improve their performance, characteristics that indicate this perception of usefulness include ease of learning to use, clear controls, easy

to understand, flexible, easy to become proficient, always up to date, and easy to use.(Alfianto et al., 2024)

This service is realized in the form of a digital pawn service (PDS) application, allowing the public to access various pawn products, including pawn transactions, directly through their smartphones.

Introduction of this application is a stepPT. Pegadaian has made it easier for customers to make transactions.via. Pawnshop service application.Application (PDS)This application makes it easier for customers to carry out pawn and non-pawn transactions. Through this application, customers can enjoy various services., such as increasing your gold savings balance, pawning your gold savings, opening a savings account, as well as features for selling, transferring, and printing gold.And customers can also make payments such as pawn transactions, gold savings, and various other features.Based on this, the author is interested in conducting research with the title"The influence of the Pegadaian Digital Service (PDS) application on customer interest at PT. Pegadaian Ciparay branch, Bandung Regency."

LITERATURE REVIEW

Pegadaian Digital Service Application

According to Fatmadiansyah (2022), the digital pawn service (PDS) application is a service in the form of a mobile-based application.So that it can make it easier for customers to carry out various transactions, such as saving money and using other pawnshop products. Everything can be done via the customer's gadget.(Amelia & Aravik, 2024)

PT. Pegadaian Ciparay branch has tasks that have been divided in a structured manner, such as the service section which is tasked with directing users in using the Pegadaian digital service application at the branch office and other sections which are tasked with introducing the PDS application to the general public, and introducing the Pegadaian digital service application to customers and prospective customers, the PDS application has no usage restrictions so it can be accessed anytime and anywhere, to make it easier for customers who want to make transactions.(Pokhrel, 2024)

PT. Pegadaian (Persero) innovates by developing an application that makes it easier for customers to make transactions. Pegadaian Digital Service (PDS) is a web-based platform launched by PT. Pegadaian (Persero) to provide services related to pawnshop products. The presence of this PDS application can be said to be quite effective. Especially in terms of effectiveness and efficiency in supporting pawnshop products. Effectiveness itself reflects the extent to which targets are achieved by paying attention to previously set goals. (Tiowinanda & Nora Eka Putro, 2019).

The digital pawnshop service application is supported by the use of gadgets which aims to simplify the service process which was previously carried out manually, in addition there are also complaints from customers regarding dissatisfaction with general services from Pegadaian with the PDS application customers do not need to pay to get services.(Mala, 2021)

Before the PDS, customers had to go to an outlet to make payments and often didn't know the exact amount. With the PDS, all transactions can be conducted through the PDS app. However, for transactions involving physical goods, customers still need to visit a Pegadaian outlet. The PDS makes it easier for customers to conduct transactions and obtain information about pawnshop products, such as the current price fluctuations of gold.(Oktavia et al., 2023)

Customer Interest

Customer interest according to Achru (2019) This study shows that the digital pawnshop service (PDS) application has a significant impact on customer interest at PT. Pegadaian Ciparay branch, Bandung Regency. This application is proven to facilitate transactions, increase time efficiency, and offer flexible access to services without the need to visit the Pegadaian office. The results of the validity and reliability tests indicate that the research instrument is reliable. Customer satisfaction plays a very crucial role in determining the performance of the Company, including pawnshops, and can even be a competitive advantage when competing with other pawnshops. (Rosita et al., 2022) Therefore, it can be concluded that the easier and more convenient this application is to use, the higher the customer interest in utilizing digital pawnshop services. is an element of feeling, pleasure, heart's desire and unintentional desire that is active in receiving stimuli from the surrounding environment. customer interest in achieving the desired goal. (Alfarisyi & Harahap, 2023).

Perceptions about the ease of use of the Pegadaian Service (PDS) application refer to customers' belief that the system or application does not require significant effort when using it. This is due to the PDS's simpler and more flexible design. It is uncomplicated and easy to understand, making it easier for customers to operate. With this convenience, more consumers are attracted to using the PDS application for transactions, which ultimately can benefit the company. The easier the PDS application is for customers to use, the greater their interest in utilizing this technology, which can increase the number of transactions. However, the level of acceptance of this technology is not always the same among all customers. Those who experience difficulties may be discouraged from making transactions, which can negatively impact the company's profits. (Haryadi & Directors, 2023)

RESEARCH METHODS

The purpose of this study was to determine whether there is a correlation between users of the digital pawnshop service application. To facilitate this, researchers will select a number of individuals who are actively using the application and willing to complete a questionnaire. This method uses a quantitative approach. The relationship between these variables will be analyzed using appropriate statistical measures based on the data obtained, with the aim of testing the proposed hypothesis. In associative research, there must be at least two interrelated variables (Sugiyono, 2019). (Haryadi & Directors, 2023).

The collection instrument uses data obtained from primary and secondary data, by filling in questionnaire and observation. (Alamiah et al., 2022). To analyze this research, the author used software in the form of SPSS version 30.

Definition of Questionnaire

The questionnaire data collection technique is a method of collecting data by communicating directly with the person who is the source of information. (Risanty & Sopiyan, 2017) Meanwhile, according to Suryono Anwar, a questionnaire is a collection of written statements containing factual data or opinions about respondents, which are considered true and need to be answered by the respondents. (Talitha Fendya Wimona & Chendra Wibawa Setya, 2018).

Understanding Observation

Observation is the foundation of all science. Scientists can only work based on data, namely facts about the real world they obtain through observation. (Mattoasi et al., 2023) Observation is a data collection technique in research that is carried out by directly observing various behaviors and events that occur. (Umniyya et al., 2023).

Data Source Collection

Data to be collected using a questionnaire the questionnaire was forwarded to Customers. This questionnaire contains questions about how frequently and easily they use the application, as well as how interested customers are in continuing to use the PDS application.

Population and Sample

The population in this study refers to all customers who use the pawnshop digital service application. The population in this study refers to all customers who use the pawnshop digital service application. At the Pegadaian Ciparay branch in Bandung Regency, over the past month, 50 respondents who met the criteria for active app users and were willing to complete the questionnaire were sampled using purposive sampling.

A hypothesis is an initial assumption regarding the formulation of the problem being proposed and is still temporary in nature, so it is very important to prove its truth through valid data that has been collected systematically. (Paraswati et al., 2023). Sugiyono (2005: 54) states that a hypothesis is a temporary answer to the questions raised in the problem formulation, therefore, the problem formulation is usually structured in the form of a question. (Supervisor & Bambang, nd) The author concludes that the hypothesis regarding this problem formulation needs to be proven through valid and systematic data collection. The hypothesis is made to test The influence of the application (PDS) on customer interest at PT Pegadaian branches Ciparay, Bandung Regency.

Alternative Hypothesis (H1): The value of the application's influence significantly affects customer interest at PT Pegadaian Ciparay, Bandung Regency.

Null Hypothesis (H0): The application's influence value does not significantly affect customer interest at PT Pegadaian Ciparay, Bandung Regency.

RESULTS AND DISCUSSION

Validity Test

Table 3.1 Validity test

Statement	Xr	Yr	rtable5%	Information
1	0.884	0.882	0.278	Valid
2	0.853	0.921	0.278	Valid
3	0.848	0.871	0.278	Valid
4	0.910	0.905	0.278	Valid
5	0.874	0.901	0.278	Valid

Source: SPSS statistical data manager version 30

In the table above, it can be stated that all variables, namely the digital pawnshop service application and customer interest, are proven to be accurate/valid with the results The calculated r value is greater than the r value in the table, namely 0.278.

Reliability Test

Table 3.2 reliability test

Variables	Cronbach's Alpha	Alpha 0.60	Information
Digital pawnshop service application	0.922	0.60	Reliable
Customer interest	0.938	0.60	Reliable

Source: Data processed by SPSS 30

In the table above, the results of the reliability test with Cronbach's alpha are known for variable (X) which is 0.922 and the results of the test for variable (Y) which is 0.938. From these two variables, the results are: The Cronbach's alpha value must be

greater. From the test results, all instrument items scored more than 0.60, therefore it can be declared reliable/accurate.

Partial Hypothesis Test (T-Test)

**Table 3.3 partial hypothesis test
 Coefficients^a**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,920	1,518		1,265	,212
	Aplikasi pegadaian digital service	,891	,077	,857	11,543	<,001

a. Dependent Variable: minat nasabah

Source: Data processed using SPSS statistics version 30

According to the pds application (X) on customer interest (Y) is $0.001 < 0.05$ and the calculated value is $11.543 >$ the T table value of 2.012. Therefore, Ho1 is rejected and ha1 is accepted. This means that there is a significant influence of the pds application (X) on customer interest as a variable (Y).

Simultaneous Test (F Test)

**Table 3.4 simultaneous test
 ANOVA^a**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1098,342	1	1098,342	133,248	<,001 ^b
	Residual	395,658	48	8,243		
	Total	1494,000	49			

a. Dependent Variable: minat nasabah

b. Predictors: (Constant), Aplikasi pegadaian digital service

Source: Data processed using SPSS statistics version 30

The effect of the implementation of digital pawn services (X) on customer interest (Y) is $0.001 < 0.05$ and the calculated F value is $133.248 >$ the F table value of 3.09. This proves that Ho3 is rejected and Ha3 is accepted. This means that there is a significant effect of the implementation of digital pawn services (X) on customer interest (Y).

CONCLUSION

This study shows that the Pegadaian Digital Service (PDS) application has a significant impact on customer interest at the PT Pegadaian Ciparay branch, Bandung Regency. This application is proven to facilitate transactions, increase time efficiency, and offer flexible access to services without the need to visit the Pegadaian office. The results of the validity and reliability tests indicate that the research instrument is reliable, t-test testing, f-test the existence of a strong and significant relationship between the use of PDS and increased customer interest. Therefore, the conclusion is that the easier it is to use, the higher the customer interest in utilizing Pegadaian digital services.

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