

DAFTAR ISTILAH

- PT : Perseroan Terbatas
UMKM : Usaha Mikro Kecil Menengah
PDS : Pegadaian Digital Service
LKD : Layanan Keuangan Digital
OTP : One Time Password
TRA : Theory of Reasoned Action
TPB : Theory of Planned Behavior
VIF : Variance Inflation Factor
BUMN : Badan Usaha Milik Negara