

ABSTRACT

The Pegadaian Digital Service application is one of the digital innovations designed to provide convenience to PT. Pegadaian customers in conducting transactions efficiently and transparently. However, the adoption rate of this application still faces challenges. This study aims to analyze the factors influencing the use of the Pegadaian Digital Service application using the Extended Technology Acceptance Model (ETAM) approach. This study employs a quantitative design with a survey method involving 400 PT. Pegadaian customers as the sample. Data was collected through an online questionnaire and analyzed using statistical techniques, including regression analysis. The independent variables in this study include Perceived Usefulness, Perceived Ease of Use, Trust, Personal Innovativeness, Social Influence, and Perceived Security, while the dependent variables are Behavioral Intention to Use and Actual Usage. The results show that all independent variables have a significant positive influence on Behavioral Intention to Use, with Perceived Usefulness being the most dominant variable. In addition, Behavioral Intention to Use also significantly influences Actual Usage of the application. These findings indicate the importance of increasing customer trust and providing an easy user experience to encourage adoption of the Pegadaian Digital Service application. This study provides practical implications for PT. Pegadaian in developing marketing strategies and optimizing application features to increase customer satisfaction and usage. This study also contributes to the literature on the application of ETAM in the context of digital financial applications in Indonesia.

Keywords: Pegadaian Digital Service, Extended Technology Acceptance Model (ETAM), Behavioral Intention to Use, Actual Usage