

ABSTRACT

The digital transformation in the financial sector has driven PT Pegadaian to develop Pegadaian Digital, an application aimed at facilitating pawn and other financial transactions. Despite being equipped with various features and ease of access, the adoption rate of this application among customers at the Pegadaian Benteng Branch remains relatively low. This phenomenon raises questions about the factors influencing the decision to use the digital application.

This study aims to identify and analyze the influence of perceived ease of use, consumer trust, and digital literacy on the usage decision of the Pegadaian Digital application. These three variables were selected based on initial indications from a pre-survey, which highlighted key barriers such as concerns about security, usage difficulties, and low digital comprehension.

A quantitative approach was used in this study, applying a descriptive and causal design. Data were collected through questionnaires distributed to 90 respondents, all of whom are active customers of the Pegadaian Benteng Branch. Data analysis included validity and reliability testing, as well as multiple linear regression to examine the partial and simultaneous effects of the variables.

The results show that consumer trust and digital literacy have a significant influence on usage decisions, both partially and simultaneously. Meanwhile, perceived ease of use does not have a significant effect when tested individually, but it contributes meaningfully when combined with other variables. These findings emphasize the importance of improving digital education and strengthening application security to boost the adoption of state-owned digital financial services.

This research offers practical contributions to Pegadaian's management in designing strategies to increase application usage through feature simplification, educational campaigns, and trust enhancement. It also encourages further studies in the context of digital financial applications within public institutions. It is recommended that Pegadaian continuously evaluate user feedback to ensure the application effectively meets customer needs.

Keywords: perceived ease of use, consumer trust, digital literacy, Pegadaian Digital, usage decision