

ABSTRACT

ANALYSIS USER ACCEPTANCE OF PEGADAIAN DIGITAL SERVICE (PDS) APPLICATION USING THE TECHNOLOGY ACCEPTANCE MODEL (TAM) METHOD

By

Chatarina Putri Salsabila

19103137

The utilization of information systems in presenting information needs that are fast, reliable and accurate is needed as a benchmark for assessing the acceptance of a technology. This utilization is applied to the Pegadaian Digital Service (PDS) application as a tool for digital pawn transactions and daily necessities payment transactions. Based on the interview that was conducted on July 19, 2022, it was found that users simply did not fully understand the use of the PDS application. Most users only use the PDS application to check payments. The purpose of this study is to determine the indicator factors that can affect user acceptance of the PDS application. This is because the PDS application user determines the maximum use by the PDS application user. The research was carried out by conducting validity tests, reliability tests, and hypothesis testing using SEM (Structural Equation Modeling) analysis techniques using SmartPLS version 4. The results of the research conducted showed that the level of acceptance of PDS application users was 85%. These results are obtained based on the interpretation of the effectiveness score, which means that the PDS is effective to use. Based on the results of r-square it can be seen that the factors influencing user acceptance of the PDS application include user trust, user risk, perceived usefulness, perceived ease of use, and attitude. toward using) towards the Pawnshop Digital Service application affects the interest felt by users by 68%. Based on the results of this study, it can be an indicator for recommendations regarding identifying the level of user acceptance using the PDS application to be used as evaluation material to improve the quality of PDS application services.

Kata Kunci : Pegadaian Digital Service, SEM, SmartPLS, Information System, TAM.