

**PENGARUH KEMAMPUAN PENGGUNAAN APLIKASI PEGADAIAN
DIGITAL SERVICE TERHADAP PENINGKATAN TRANSAKSI
NASABAH PADA UNIT PEGADAIAN CABANG
MELATI MEDAN**

ABSTRAK

Transformasi digital mendorong lembaga keuangan untuk menyediakan layanan berbasis aplikasi guna meningkatkan efisiensi dan kemudahan transaksi nasabah. PT.Pegadaian (Persero) merespons perkembangan tersebut melalui penerapan aplikasi Pegadaian *Digital Service* (PDS). Penelitian ini bertujuan untuk menganalisis pengaruh kemampuan penggunaan aplikasi PDS terhadap peningkatan transaksi nasabah pada Unit Pegadaian Cabang Melati Medan. Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei terhadap 109 responden. Pengumpulan data dilakukan melalui kuesioner, kemudian dianalisis menggunakan SPSS versi 23. Teknik analisis meliputi uji validitas, uji reliabilitas, uji asumsi klasik, analisis regresi linier sederhana, uji t (parsial), dan uji koefisien determinasi. Hasil penelitian menunjukkan bahwa instrumen penelitian valid dan reliabel serta memenuhi asumsi klasik. Uji t membuktikan bahwa kemampuan penggunaan aplikasi PDS berpengaruh positif dan signifikan terhadap peningkatan transaksi nasabah ($t = 9,594$; $\text{sig. } 0,000 < 0,05$). Persamaan regresi $Y = 16,253 + 0,666X$ dengan nilai R^2 sebesar 0,462 menunjukkan bahwa 46,2% peningkatan transaksi nasabah dipengaruhi oleh kemampuan penggunaan aplikasi PDS.

Kata kunci: Pegadaian *Digital Service*, Kemampuan Penggunaan Aplikasi, Peningkatan Transaksi Nasabah.

***THE EFFECT OF PEGADAIAN DIGITAL SERVICE APPLICATION
USAGE ABILITY ON THE INCREASE IN CUSTOMER TRANSACTIONS
AT MELATI MEDAN BRANCH UNIT***

ABSTRACT

Digital transformation has encouraged financial institutions to provide application-based services to improve transaction efficiency and convenience for customers. PT.Pegadaian (Persero) responds to this development through the implementation of the Pegadaian Digital Service (PDS) application. This study aims to analyze the effect of customers' ability to use the PDS application on the increase in customer transactions at the Melati Medan Branch Unit. This research employed a quantitative approach using a survey method involving 109 respondents. Data were collected through questionnaires and analyzed using SPSS version 23. The analysis techniques included validity testing, reliability testing, classical assumption testing, simple linear regression analysis, partial t-test, and coefficient of determination analysis. The results indicate that the research instruments are valid and reliable and meet classical assumptions. The t-test results show that the ability to use the PDS application has a positive and significant effect on the increase in customer transactions ($t = 9.594$; $\text{sig. } 0.000 < 0.05$). The regression equation obtained is $Y = 16.253 + 0.666X$, with a coefficient of determination (R^2) of 0.462, indicating that 46.2% of the increase in customer transactions is influenced by the ability to use the PDS application.

Keywords: Pegadaian Digital Service, Application Usage Ability, Increase in Customer Transactions.