USER SATISFACTION ANALYSIS OF PEGADAIAN DIGITAL APPLICATION

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Abstract

Completeness of content, accuracy of data and ease of use in an application are important to obtain the level of satisfaction of application users. The aim of this research is to analyze the level of satisfaction of users of the Pegadaian Digital application using the EUCS (End User Computing Satisfaction) method. Data collection was carried out using a questionnaire method using a Google form which was shared online via platforms such as Whatsapp and Instagram. The population in this study were Pegadaian Digital application users aged 17 years and over in DKI Jakarta. A sample of 120 respondents was obtained which was calculated using the Hair formula. The data processed in this research used SPSS version 29 software with descriptive analysis techniques, simple tabulation and average user satisfaction scores using an interval scale. Test the questionnaire instrument using validity and reliability tests. The results of this research are based on descriptive analysis using simple tabulation and the average user satisfaction score, it is found that the five dimensions are included in the "Very Good" and "Satisfied" categories. Based on these findings, the marketing implications in this research provide suggestions for PT Pegadaian to increase user satisfaction by improving application reliability features to ease of service to application users with the aim of providing better service to Pegadaian Digital application users.

Keyword: Pegadaian Digital, User Satisfaction, Ease of use, Descriptive analysis, Simple tabulation, The average user satisfaction score

1. Introduction

Technology development in the global era has significantly impacted human life, particularly in business activities. Companies are developing applications to make transactions easier and more efficient. One such application is PT Pegadaian, which offers digital services to the public through its Digital Service (PDS). This digital service aims to make transactions easier and more efficient for customers. Google Play Store data shows that many users of PDS have found the application to be error-prone and slow. For customers who want to make payments through Pegadaian Digital, they must consider Pegadaian Digital as a premium service, requiring customers to send data to the Pegadaian outlet.

Table 1. Pegadaian customers by age category

Age category	Percentage
54 years and above	11%
45 – 54 years	21 %
35 – 44 years	33%
25 – 34 years	29%
under 25 years old	6%

Sources: Processed by researchers (2024)

PT Pegadaian claims that the majority of their customers are currently of productive age. According to Sunarso, President Director of PT Pegadaian, 68 per cent of the total 9.5 million customers are individuals under the age of 45.

Most Pegadaian customers come from the 35-44 age group, which amounts to 33 percent. In second place, the 25-34 age group with a percentage of 29 percent. Customers in the 45-54 age group with a percentage of 21 percent and customers over 54 years old are 11 percent. while Pegadaian customers from the student age group (under 25 years old) are still relatively small, only 6 percent (Andreas, 2019). Damar Latri as Director of Network, Operations, and Sales of Pegadaian explained that of the total 9.5 million Pegadaian customers, 68% of active customers are in the productive age category, namely 45 years old (Maskartini, 2019).

Millennials are increasingly using digital platforms for investment, especially in products with digital platforms. Pegadaian Digital Service (PDS) can make it easier for customers to make payments through their smartphones. The application also offers payment methods through virtual accounts from banks like BCA, BRI, Mandiri, and others. The benefits of using Pegadaian Digital applications include making payments easier, such as cash withdrawals, electronic payments, and cash transfers. Overall, technology development is transforming the way businesses operate and interact with customers.

Socialization of products or programs to the community is a strategic step to increase community understanding and involvement in innovations and discoveries produced by the institution. Socialization activities have the aim of ensuring that information about the products or programs of an institution can be accessed and understood by various levels of society. Socialization can involve various activities such

as seminars, workshops, training and exhibitions For socialization activities on the PDS application carried out by PT Pegadaian, namely holding an internal socialization event presented by the main directors of Pegadaian. The internal socialization event discusses the Digital Pegadaian application and is broadcast live via the youtube media “Pegadaian Digital” entitled “Internal Socialization of the new features of Pegadaian products” the purpose of the event is to explain overall about the Digital Pegadaian application and the advantages of the Digital Pegadaian application so that it can provide useful information and attract customers to use the Digital Pegadaian application. However, this socialization event was less effective because not all customers could access the YouTube video provided. As a result, many customers still have difficulty understanding how to use the application and the products available on the Pegadaian Digital application.

Based on the background of the problems previously described, the authors are interested in conducting research with the title “User Satisfaction Analysis on the Digital Pegadaian Application”.

2. Literature Review

User Satisfaction

Satisfaction can be defined as the customer's perception of whether their expectations have been met or exceeded. This is based on a comparison between the consumer expectations and the experiences gained from using the product or service in question. Customer satisfaction is a key aspect of value creation for the customer. Customer satisfaction is defined as the provision of benefits to the company in question, creating a favourable impression and forming recommendations from word-of-mouth that are beneficial to the company in question, thus leading to an increase in customer interest in purchasing or utilising the company's services.

End User Computing Satisfaction (EUCS) represents a methodology for gauging user satisfaction with software systems. This is achieved by comparing expectations with the actual experience of the system in question. EUCS has been employed in a multitude of studies with diverse subject matter, including the evaluation of a university website, e-commerce, and an organisation's internal information system. The assessment of user satisfaction with regard to technological aspects is derived from five distinct perspectives or dimensions: content, accuracy, format, ease of use, and timeliness.

Assessment of user satisfaction with technological aspects is obtained from five kinds of perspectives or dimensions according to (Purba, 2022), namely:

1) Content, The completeness of the content of an application is the most important dimension and best represents EUCS as a whole because it prioritizes user decision making. Based on four indicators, namely: Information, Completeness, Benefit, Output. The content dimension measures what is in a system, including its content and weight. The content of the information system includes functions and information that can be utilized by users who use it.

2) Accuracy, Accuracy is related to the accuracy of the data or information output displayed /produced by an application. Based on three indicators: conscientious, accurate, appropriate. The Accuracy dimension measures the level of accuracy of data and

information in a system. This system receives user input, then the data is processed into information or output.

3) Format, Form is the display design and userface aesthetics in an application. Based on three indicators, namely: service, appearance, color. The Format dimension takes measurements from the aspects of appearance, order, and beauty of the system user interface. Is the appearance and information produced attractive and makes it easier for users when using the system / application.

4) Ease to use, Ease of use relates to the ability of an application. To be learned and utilized by its users as effectively as possible. Based on four indicators, namely: user friendly, efficiency, easy to understand, service system. The ease to use dimension takes measurements in terms of ease of use when operating the system.

5) Timeliness, relating to the time required by an application to be able to provide information or process transactions according to the needs of its users. Based on three indicators, namely: call time, information availability, up to date. The timeliness dimension measures the timeliness of a system in providing various information that will be presented and used to application users.

3. Material and Methods

3.1 Design Study

This study is a quantitative research using survey method and questionnaire method, involving 120 respondents. The questionnaire was administered online through Google Forms, as it is a convenient medium for respondents to provide their information according to their needs.

Population

The population used in this study are PT Pegadaian customers who use the Pegadaian Digital application. Then this data is stated as the population size.

Sample

The sampling method in this study used a non-probability sampling method. Researchers use this method because this sampling method does not provide equal opportunities for each element or member of the population to be selected as a sample. The technique used in this research is purposive sampling technique. Because this research uses criteria to get the required sample. Purposive sampling is a sampling technique with certain considerations (Mukti et al., 2021). The reason the researcher chose the purposive sampling technique was because not all samples met the criteria determined by the researcher, so the researcher used the purposive sampling method by selecting samples based on certain criteria relevant to this study. The criteria chosen in this study are:

a. Respondents reside in the DKI Jakarta area

b. Respondents aged around 17 years and over

c. Respondents have used the Pegadaian Digital application for at least 1 transaction.

In measuring the sample size to be studied, the researchers used Hair's formula, namely determining the number of samples depending on the number of indicators

multiplied by 5 to 10 (Febriana et al., 2021). This formula can help researchers to measure the sample size to be studied. The sample size to be studied is formulated with:

n = Number of question instruments x 7

n = 17 x 7

n = 119

Based on the above results, the minimum sample used was 119 respondents, which was rounded up to 120 respondents.

3.2 Data Analysis

Simple Tabulation Analysis

Simple tabulation analysis aims to see the percentage of respondents who choose categories. In addition, this simple tabulation aims to provide an overview of the questionnaire data that describes certain characteristics of the respondents (Elmertian et al., 2024). The calculation formula is as follows:

$$P = \frac{fi}{\Sigma fi} \times 100\%$$

Description:

P = Percentage of respondents who chose a particular category

fi = Number of respondents who chose a particular category

Σfi = The total number of respondents

Descriptive Analysis

Data analysis in this study used descriptive analysis techniques. Descriptive analysis research is a type of research conducted to obtain a description or description of data characteristics through the results of data analysis that is as it is without making general conclusions. This method aims to describe or describe the data that has been collected then classified, then formulated so as to get a clear picture of the problem under study. This method aims to describe and explain the data that has been collected, then classify it, and then formulate it so that a clear picture of the problem under study is obtained (Kusuma & Mahardi, 2021). Descriptive data in this study were obtained through a questionnaire distributed to 120 respondents. The results of the respondents' answers collected through this questionnaire can be used as an overview of the company's conditions related to the research variable, namely user satisfaction with the Pegadaian Digital application.

In this study, to make it easier to describe the results of the questionnaire, a criterion score is used by dividing into four respective achievement levels which aims to facilitate the interpretation of the results of the questionnaire that has been filled in by respondents with a range of criterion scores in table 2.

Table 2. Weighted Variable Criteria Score

Criteria Score	User Satisfaction

0 – 25%	Very unfavorable
26 – 50%	Not good
51 – 75%	Good
76 – 100%	Very Good

Sources: Processed by researchers (2024)

Average User Satisfaction Scores

In this study, the scores given by respondents will calculate the average value of user satisfaction. To calculate the average satisfaction of users of the Pegadaian Digital application using the calculation formula sourced according to (Maulana, 2019) as follows:

$$\boldsymbol{r} = \frac{f}{n}$$

Description:
r = Average value
f = Frequency of questionnaire answers
n = Number of respondents

To determine the position of respondents' answers regarding user satisfaction with the Pegadaian Digital application, an interval scale is used which describes the range from very negative to very positive positions, namely the range of numbers one (1) to four (4). The interval scale of this class is measured using the following formula (Maulana, 2019):

$$\boldsymbol{i} = \frac{r}{k}$$

Description:
I = Class interval
r = Range (highest value – lowest value)
k = number of classes

The largest weight is taken from the largest value range in the measurement scale, namely four (4) for the answer "Strongly Agree" and the smallest weight is taken from the smallest value range in the measurement scale, namely one (1) for the answer "Strongly Disagree". If based on the class interval formula, the data on the value of the satisfaction characteristics of the Pegadaian Digital application will be obtained as follows:

$$\boldsymbol{i} = \frac{r}{k} = \frac{(4-1)}{4} = \frac{3}{4} = 0{,}75$$

Based on the above calculations, the class interval value used is 0.75. So that the range of user satisfaction scales based on class intervals is as follows:

Table 3. Scale range of User Satisfaction

Scale Range	Satisfaction Criteria

1,00 – 1,75	Very Dissatisfied
1,76 – 2,50	Dissatisfied
2,51 – 3,25	Satisfied
3,26 – 4,00	Very Satisfied

Sources: Processed by researchers (2024)

4. Result and Discussion

4.1 Validity Test

The validity test was carried out on the research instrument to measure whether the research instrument was valid or not. To test the validity of researchers using the correlation formula as proposed by Pearson, known as the Pearson Product Moment Correlation formula (PPM) with a significance level of 5%, the value of r table = 0.1793 and the validity test was carried out with the help of the SPSS software program.

Table 4. Validity test

Dimension	Items	N	R Count	R Table	Information
Content	Item 1	120	0,735	0,1793	**Valid**
	Item 2	120	0,834	0,1793	**Valid**
	Item 3	120	0,806	0,1793	**Valid**
	Item 4	120	0,760	0,1793	**Valid**
Accuracy	Item 5	120	0,804	0,1793	**Valid**
	Item 6	120	0,820	0,1793	**Valid**
	Item 7	120	0,754	0,1793	**Valid**
Format	Item 8	120	0,773	0,1793	**Valid**
	Item 9	120	0,835	0,1793	**Valid**
	Item 10	120	0,781	0,1793	**Valid**
Ease to use	Item 11	120	0,801	0,1793	**Valid**
	Item 12	120	0,777	0,1793	**Valid**
	Item 13	120	0,758	0,1793	**Valid**
	Item 14	120	0,749	0,1793	**Valid**
Timeliness	Item 15	120	0,837	0,1793	**Valid**
	Item 16	120	0,848	0,1793	**Valid**
	Item 17	120	0,799	0,1793	**Valid**

Sources: Processed by researchers (2024)

After conducting a validity test using SPSS 29 software, it can be seen in table 4. that all R counts obtained, the R count is greater than the R table at 0.1793 with a significance level of 5%. Therefore, the statement items are declared valid and suitable for use in research.

4.2 Reliability Test

Reliability test is an index that shows the extent to which a measuring device can be trusted or relied upon. The reliability test refers to an understanding that an instrument can be trusted enough to be used as a data collection tool because the instrument is good (Pakaya, 2021).

A variable is said to be reliable if it provides a Cronbach alpha value> 0.60 and if the Cronbach alpha value <0.60 then it is said to be unreliable. The more the alpha value approaches one, the more reliable the data reliability value (Pakaya, 2021).

Table 5. Reliability Test

Dimension	N	Alpha Value	Cronbach Alpha	Information
Content	120	0,790	0,60	**Reliable**
Accuracy	120	0,702	0,60	**Reliable**
Format	120	0,710	0,60	**Reliable**
Ease to use	120	0,771	0,60	**Reliable**
Timeliness	120	0,767	0,60	**Reliable**

Sources: Processed by researchers (2024)

After conducting a reliability test using SPSS 29 software, it can be seen in table 5. that all Cronbach alpha values on the five dimensions are more than 0.60 and it can be concluded that the five research instruments can be trusted or reliable.

4.3 Content

The content dimension for respondents knows about the completeness of the information system in the Digital Pegadaian application which includes functions and information that can be utilized by users of the Digital Pegadaian application. In the Content dimension there are four statements, and the results of the questionnaire data for this dimension are in table 6 below. This statement item is adapted from (Istianah & Yustanti, 2022).

Table 6. Frequency of Answer to Content Dimensions

No	Statement		Alternative Answers			
			STS	**TS**	**S**	**SS**
1	PDS application provides information that suits user needs	Wi	1	2	3	4
		Fi	5	11	63	41
		∑ Wifi	380			
		%	4,2%	9,2%	52,5%	34,1%
		Total	16		104	
			13,4%		86,6%	
		Average	3,17			
2	PDS application provides complete information	Wi	1	2	3	4
		Fi	6	19	50	45
		∑ Wifi	374			
		%	5%	15,8%	41,7%	37,5%
		Total	25		95	

No	Statement		Alternative Answers			
			STS	TS	S	SS
			20,8%		79,2%	
		Average	3,12			
3	PDS application provides useful information	Wi	1	2	3	4
		Fi	4	10	54	52
		∑ Wifi	394			
		%	3,3%	8,3%	45%	43,4%
		Total	14		106	
			11,6%		88,4%	
		Average	3,28			
4	PDS application presents data that is informative	Wi	1	2	3	4
		Fi	7	12	54	47
		∑ Wifi	381			
		%	5,8%	10%	45%	39,2%
		Total	19		101	
			15,8%		84,2%	
		Average	3,17			
	Average Percentage		**15,4%**		**84,6%**	
	Dimensional Average		**3,18**			

Sources: Processed by researchers (2024)

The Content dimension has an average percentage of answers agreeing and strongly agreeing of 84.6% and when viewed in the weighted score of user satisfaction criteria, it is included in the "Very Good" category (76%-100). This is supported by statement number three, which is 88.4% with "The PDS application provides useful information". In addition, statement number one is 86.6% with "The PDS application provides information that suits user needs". And statement number four, which is 84.2% with "The PDS application presents data that is informative". Based on the average calculation approach, the Content dimension has a value of 3.18 which can be concluded from the score of the interval scale range of user satisfaction, this value is in the scale range (2.51 - 3.25) included in the "Satisfied" category.

4.4 Accuracy

The Accuracy dimension is for respondents to find out about the accuracy of the data or information output displayed / generated by the Pegadaian Digital application. In the Accuracy dimension there are three statements, and the results of the questionnaire data for this dimension are in table 7 below. This statement item is adapted from (Istianah & Yustanti, 2022).

Table 7. Frequency of Answer to Accuracy Dimensions

No	Statement		Alternative Answers			
			STS	TS	S	SS
1	PDS application provides pegadaian product information correctly	Wi	1	2	3	4
		Fi	5	8	56	51
		∑ Wifi	393			
		%	4,2%	6,6%	46,7%	42,5%
		Total	13		107	
			10,8%		89,2%	
		Average	3,27			
2	PDS application provides reliable information	Wi	1	2	3	4
		Fi	4	17	45	54
		∑ Wifi	389			
		%	3,3%	14,2%	37,5%	45%
		Total	21		99	
			17,5%		82,5%	
		Average	3,24			
3	Features in the PDS application run according to their functions	Wi	1	2	3	4
		Fi	4	20	49	47
		∑ Wifi	379			
		%	3,3%	16,7%	40,8%	39,2%
		Total	24		96	
			20%		80%	
		Average	3,16			
	Average Percentage		**16,1%**		**83,9%**	
	Dimensional Average		**3,22**			

Sources: Processed by researchers (2024)

The Accuracy dimension has an average percentage of agreed and strongly agreed answers of 83.9% and when viewed in the weighted score of user satisfaction criteria, it is included in the “Very Good” category (76%-100). This is supported by statement number one, which is 89.2% with “The PDS application provides pawnshop product information correctly”. In addition, statement number two is 82.5% with “The PDS application provides reliable information”. Based on the average calculation approach, the Accuracy dimension has a value of 3.22 which can be concluded from the score of the interval scale range of user satisfaction, this value is in the scale range (2.51 – 3.25) included in the “Satisfied” category.

4.5 Format

The Format dimension is for respondents to find out about the aspects of appearance, orderliness, and beauty of the interface (userface) in the Digital Pegadaian application. In the Format dimension there are three statements, and the results of the questionnaire data for this dimension are in table 8 below. This statement item is adapted from (Istianah & Yustanti, 2022).

Table 8. Frequency of Answer to Format Dimensions

No	Statement		Alternative Answers			
			STS	**TS**	**S**	**SS**
1	PDS application provides services according to user needs	Wi	1	2	3	4
		Fi	7	12	54	47
		∑ Wifi	381			
		%	5,8%	10%	45%	39,2%
		Total	19		101	
			15,8%		84,2%	
		Average	3,17			
2	PDS application displays an attractive layout design	Wi	1	2	3	4
		Fi	4	20	50	46
		∑ Wifi	378			
		%	3,3%	16,7%	41,7%	38,3%
		Total	24		96	
			20%		80%	
		Average	3,15			
3	The PDS app has an attractive color composition	Wi	1	2	3	4
		Fi	7	15	50	48
		∑ Wifi	379			
		%	5,8%	12,5%	41,7%	40%
		Total	24		96	
			18,2%		81,7%	
		Average	3,16			
	Average Percentage		**18%**		**82%**	
	Dimensional Average		**3,16**			

Sources: Processed by researchers (2024)

The Format dimension has an average percentage of agreed and strongly agreed answers of 82% and when viewed in the weighted score of user satisfaction criteria, it is included in the “Very Good” category (76%-100). This is supported by statement number one, which is 84.2% with “The PDS application provides services according to user needs”.

In addition, statement number three is 81.7% with “The PDS application has an attractive color composition”. Based on the average calculation approach, the Format dimension has a value of 3.16 which can be concluded from the score of the interval scale range of user satisfaction, this value is in the scale range (2.51 - 3.25) included in the “Satisfied” category.

4.6 Ease to use

The Ease to use dimension is for respondents to find out about the ease of use when operating the Digital Pegadaian application system. In the Ease to use dimension there are four statements, and the results of the questionnaire data for this dimension are in table 9 below. This statement item is adapted from (Istianah & Yustanti, 2022).

Table 9. Frequency of Answer to Ease to use Dimensions

No	Statement		Alternative Answers			
			STS	TS	S	SS
1	PDS application makes customers feel comfortable when making transactions	Wi	1	2	3	4
		Fi	4	15	49	52
		∑ Wifi	389			
		%	3,3%	12,5%	40,9%	43,3%
		Total	19		101	
			15,8%		84,2%	
		Average	3,24			
2	PDS application has good speed in performing tasks	Wi	1	2	3	4
		Fi	5	27	46	42
		∑ Wifi	365			
		%	4,2%	22,5%	38,3%	35%
		Total	32		88	
			26,7%		73,3%	
		Average	3,04			
3	The PDS application has the ability to provide convenience in conducting Pegadaian product transactions.	Wi	1	2	3	4
		Fi	7	9	53	51
		∑ Wifi	388			
		%	5,8%	7,5%	44,2%	42,5%
		Total	24		96	
			13,3%		86,7%	
		Average	3,23			
4	PDS application can be accessed	Wi	1	2	3	4
		Fi	9	6	40	65

No	Statement		Alternative Answers			
			STS	TS	S	SS
	anytime and anywhere	∑ Wifi	401			
		%	7,5%	5%	33,3%	54,2%
		Total	15		105	
			12,5%		87,5%	
		Average	3,34			
	Average Percentage		**17,1%**		**82,9%**	
	Dimensional Average		**3,21**			

Sources: Processed by researchers (2024)

The Ease to use dimension has an average percentage of agreed and strongly agreed answers of 82.9% and when viewed in the weighted score of user satisfaction criteria, it is included in the "Very Good" category (76%-100). This is supported by statement number four, which is 87.5% with "The PDS application can be accessed anytime and anywhere". In addition, statement number three, which is 86.7% with "The PDS application has the ability to provide convenience in conducting Pawnshop product transactions". As well as statement number one, which is 84.2% with "The PDS application makes customers feel comfortable when making transactions". Based on the average calculation approach, the Ease to use dimension has a value of 3.21 which can be concluded from the score range of the user satisfaction interval scale, this value is in the scale range (2.51 - 3.25) included in the "Satisfied" category.

4.7 Timeliness

The Timeliness dimension for respondents knows about the timeliness of an application system in providing various information that will be presented and used to users of the Digital Pegadaian application. In the Timeliness dimension there are three statements, and the results of the questionnaire data for this dimension are in table 10 below. This statement item is adapted from (Istianah & Yustanti, 2022).

Table 10. Frequency of Answer to Timeliness Dimensions

No	Statement		Alternative Answers			
			STS	TS	S	SS
1	Fast response time in displaying the homepage on the PDS application	Wi	1	2	3	4
		Fi	9	24	47	40
		∑ Wifi	358			
		%	7,5%	20%	39,2%	33,3%
		Total	33		87	
			27,5%		72,5%	
		Average	2,98			

No	Statement		Alternative Answers			
			STS	TS	S	SS
2	PDS application displays the latest product information quickly	Wi	1	2	3	4
		Fi	6	16	63	35
		∑ Wifi	367			
		%	5%	13,3%	52,5%	29,2%
		Total	22		98	
			18,3%		81,7%	
		Average	3,05			
3	PDS application always displays the latest information	Wi	1	2	3	4
		Fi	2	18	52	48
		∑ Wifi	386			
		%	1,7%	15%	43,3%	40%
		Total	24		96	
			16,7%		83,3%	
		Average	3,21			
	Average Percentage		**20,8%**		**79,2%**	
	Dimensional Average		**3,08**			
	Average Dimension		$\frac{84,6+83,9+82+82,9+79,2}{5}$ **= 82,5%**			

Sources: Processed by researchers (2024)

The Timeliness dimension has an average percentage of answers agreeing and strongly agreeing of 79.2% and when viewed in the weighted score of user satisfaction criteria, it is included in the "Very Good" category (76%-100). This is supported by statement number three, which is 83.3% with "The PDS application always displays the latest information". In addition, statement number two is 81.7% with "The PDS application displays the latest product information quickly". Based on the average calculation approach, the Timeliness dimension has a value of 3.08 which can be concluded from the score of the interval scale range of user satisfaction, this value is in the scale range (2.51 - 3.25) included in the "Satisfied" category.

Based on the per-dimension analysis, the average score of user satisfaction of the Pegadaian application is 82.5% and is included in the "Very Good" category, supported by the Content dimension with a percentage of 84.6% and the Accuracy dimension with a percentage of 83.9%.

4.8 Analysis of Average user satisfaction

Table 11. average score of application user satisfaction

Dimensions	Average	Information
Content	3,18	Satisfied
Accuracy	3,22	Satisfied
Format	3,16	Satisfied
Ease to use	3,21	Satisfied
Timeliness	3,08	Satisfied
Average	$\frac{3,18 + 3,22 + 3,16 + 3,21 + 3,08}{5} = 3,17$	

Sources: Processed by researchers (2024)

Based on the values that have been obtained from the five research dimensions, the average user satisfaction score is 3.17 based on the scale range (2.51 - 3.25), it can be concluded that the five dimensions of user satisfaction with the Pegadaian Digital application are included in the "Satisfied" category. This is supported by Content with the PDS Application providing useful information, Accuracy with the PDS Application providing pawnshop product information correctly and reliably, Format with the PDS Application providing services according to user needs, Ease to use with the PDS Application can be accessed anytime and anywhere, and supported by Timeliness with the PDS Application always displaying the latest information.

5. Conclusion

Based on the results of the analysis of user satisfaction with the Pegadaian Digital application, when viewed from the description analysis approach, the results are "Very Good". While the value seen from the average obtained the result "Satisfied", this is supported by:

1. Accuracy can be measured by Conscientious, Accurate, Appropriate. Data accuracy is directly related to user satisfaction with information systems or applications. Users must be sure that the information they receive is correct and up to date, thereby increasing user satisfaction.
2. Ease of use can be measured by User friendly, Efficiency, Easy to understand, Service system. This certainly affects user satisfaction in using the application. Ease of use ensures that users can use the application easily and effectively, thereby increasing user satisfaction. High user satisfaction means using the application repeatedly and recommending it to others.
3. Content can be measured by Information, Completeness, Benefit, Output. This certainly makes the user experience more comfortable and efficient because a complete application provides all the features needed by users, so they don't need to use other applications.

6. Implication

In research measuring user satisfaction with information systems or applications, it can combine with the TAM (Technology Acceptance Model) theory to deepen the analysis

related to user satisfaction with applications such as those conducted by (Putra & Prehanto, 2021).

Practical implications related to Content in the Pegadaian Digital application are such as there is a consultation feature with officers via chat or video call, as well as an initial assessment of goods online. This makes users get the mix and information they need quickly and efficiently, increasing trust and comfort in using Pegadaian services. The implication related to Accuracy in the Pegadaian Digital application is to improve the quality of pawnshop services by providing an accurate assessment of the value of pawned goods and complete information about the condition and market value of goods. This makes users get a fair and transparent assessment and increases trust in Pegadaian services. Format-related implications in the Pawnshop Digital application are by using the right color contrast, text that can be read easily and responsive design for various devices. This aims to ensure that the application can be used by various users, including visual limitations or using different devices. The implication related to Ease to use in the Pegadaian Digital application is to simplify the application to facilitate the submission process by providing more flexible choices in the submission process, such as the option to submit documents online or through the application. This can increase user comfort. Timeliness-related implications in the Pegadaian Digital application are such as communicating openly with customers regarding existing problems and the steps taken to fix them. This will increase customer trust and give them confidence that the company is serious in addressing the issue.

7. Recommendation

Based on the research that has been conducted regarding user satisfaction with the Pegadaian Digital application, researchers provide recommendations and suggestions for further research:

1. Can ensure a more even distribution of respondents throughout DKI Jakarta. This can be done by using sampling techniques such as stratified sampling by region to ensure that each region is proportionally represented in the selected sample.
2. Increase the sample size. The purpose of adding a larger and broader sample size is to get more perfect research results.
3. Using a more complete approach by covering various other aspects of user satisfaction such as the level of security and speed of service. Can combine qualitative and quantitative methods (mixed methods) so that the data obtained in a study is more comprehensive, valid, reliable and objective.

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