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Testing The Impact Of Optimizing Digital Services And Gold Prices On Customer Interest In Using Gold Savings Products at PT. Pegadaian Kampung Pajak Unit

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Abstrak

This study aims to analyze the influence of digital service optimization and gold prices on customer interest. The study used a quantitative approach with a survey method, involving 94 customer respondents. Data were analyzed using multiple linear regression in SPSS 23. The results showed that digital service optimization had a positive and significant effect on customer interest, as did gold prices. The R-square value of 0.325 indicates that the two independent variables together explain 32.5% of the variation in customer interest, with the remainder influenced by factors outside this study. Based on these findings, companies are advised to improve the quality of digital services and maintain the transparency and accuracy of gold price information to increase customer interest. Future research can add other variables that could potentially influence customer interest to make the research model more comprehensive.

Keyword : *Digital service optimization, Gold prices, Customer interest.*

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INTRODUCTION

In today's modern era, investment is increasingly recognized by the general public because, in addition to being easy, investment is also considered capable of maintaining financial stability in the future. Investment is one of the economic instruments that has been increasingly discussed lately. This is because investing is considered to provide passive income, thereby attracting interest from various segments of society (Aditi et al., 2025). One of the investment instruments that continues to develop in Indonesia is gold savings. Gold has long been known as a stable asset and resistant to inflation, making it a popular investment choice among the public, Sabillatun Nisa et al. (2024). In recent years, business competition in the gold investment service sector in Indonesia has become increasingly fierce with the emergence of various companies offering Gold Savings products with their own advantages and uniqueness (Rahmawati et al., 2024).

One of the state-owned enterprises (BUMN) operating in the financial services sector, PT. Pegadaian, a company established in 1901 or around 120 years ago, also feels the dynamics of that competition. Pegadaian has a commitment to "Solving Problems Without Problems" as a manifestation of the company's responsibility in

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providing services that meet the needs of the community. Pegadaian focuses on its core business in the field of gold services, whether thru pawn transactions, sales, or gold purchases. Additionally, Pegadaian continues to strive to increase the number of customers by innovating products and providing quality and trustworthy services, Farokha & Rivai (2022). PT. Pegadaian also introduced a product innovation in the form of Gold Savings, a service that allows the public to save in gold with an affordable nominal amount, and check their balance at outlets or thru a digital application.

Pegadaian gold savings is a service for storing gold balances that makes it easier for the public to invest. Thru this product, customers can start investing in gold in a more practical, affordable, safe, and trustworthy manner. As a flexible product, Tabungan Emas becomes the right choice for people who want to invest but have limited funds (Pai et al. 2023). Based on official data obtained from PT. Pegadaian Unit Kampung Pajak, the number of Tabungan Emas customers at that Unit was recorded as 1,402 customers in 2024 and increased to 1,548 customers in October 2025. Thus, there was an addition of 146 customers within a period of less than one year. This increase indicates that public interest in Gold Savings as a safe, easy, and affordable investment instrument is growing. The growth in the number of customers is closely related to two important factors: the optimization of digital services that increasingly facilitate transaction processes, and the continuous gradual increase in gold prices.

In the context of digital services, Pegadaian continues to innovate thru the utilization of technology to provide ease of access for users. One of its innovations is the Tring! by Pegadaian application, designed to facilitate customers in conducting transactions quickly, efficiently, and without lengthy processes (Amelia et al. 2024). The optimization of this digital service is expected to enhance the comfort, trust, and experience of customers in using the Gold Savings product.

In addition, the price of gold is also an important factor that can influence customer interest. The price of gold is the amount of money that consumers need to spend to obtain products or services in order to meet their needs or desires, and is usually expressed in currency units (Haerisma et al. 2021). Based on that definition, it can be concluded that price is an amount of money that must be spent by consumers in order to own or utilize a product. The price of gold itself plays a significant role as the most influential factor on customer interest. If the price set by Pegadaian is more competitive compared to other institutions, this has the potential to increase public interest in investing thru the Gold Savings product.

METHODOLOGY

Types and Approaches of Research

This study applies survey techniques to observe and monitor certain conditions and collect the necessary data as material for analysis (Septiani, 2023). This research applies a quantitative approach. Quantitative research is research whose data is in the form of numbers that are processed through statistical analysis to show the relationship between independent variables (the variables that influence) and dependent variables (the variables that are influenced) (Ramadansyah, 2022). The survey process was conducted by distributing questionnaires to respondents to obtain data directly from research sources. The purpose of this study was to examine

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the optimization of digital services and the impact of gold prices on customer interest in using the Gold Savings product at PT. Pegadaian, Kampung Pajak Unit.

Location and Time of Research

This research, from preparation to questionnaire distribution to data processing, took approximately 2-3 months. The research was conducted at PT. Pegadaian Unit Kampung Pajak on Jl. Lintas Sumatera Utara, Kampung Pajak, North Labuhanbatu. The location was chosen based on the unit's significant number of gold savings customers and the availability of data to support the research.

Population and Sample

The population studied in this study includes all active customers using the Gold Savings product at PT. Pegadaian Unit Kampung Pajak. As of October 31, 2025, there were 1,548 customers registered in the Gold Savings program. This study applied a probability sampling technique with a simple random sampling approach, in which sample members were drawn randomly from the population without considering any strata within the population (Sugiyono, 2020)T. his technique was chosen because the population size was already known by the researcher based on data provided by PT. Pegadaian Unit Kampung Pajak.

To determine the sample size in this study, the researcher used the Slovin formula. The Slovin formula is used for populations whose numbers are already known with certainty (Abigail Soesana et al, 2023). with an error tolerance limit value of 10% (0.1), as follows:

$$n=\frac{N}{1+N\,(e)^2}$$

Information:
n= number of samples
N= population size
e= error tolerance limit

$$n = \frac{1548}{1 + 1548(0{,}1^2)}$$

$$n = \frac{1548}{1 + 1548(0{,}01)}$$

$$n = \frac{1548}{1 + 15{,}48}$$

$$n = \frac{1548}{16{,}48}$$

$$n = 93{,}93$$

Based on the calculation results using the Slovin formula, it can be seen that the number of samples obtained is 93.93 = 94 people.

Data Sources

The data sources used in this study are primary data, obtained directly from respondents through questionnaires distributed to gold savings customers of PT.

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Pegadaian Unit Kampung Pajak. The data collected is original and has not been processed by any other party.

Data collection technique

The data collection technique in this study can be obtained through the distribution of questionnaires or questionnaires using a Likert scale with five points, consisting of values 1 (Strongly Disagree), 2 (Disagree), 3 (Neutral), 4 (Agree), 5 (Strongly Agree). The questionnaire or questionnaire is a structured list of questions that will be distributed directly to respondents.Putri, FR (2024).

Data Analysis Techniques

The data analysis technique in this study utilized SPSS 23, as it is capable of predicting the relationship between digital service optimization and gold prices on customer interest. Data analysis was conducted in stages to obtain accurate results and align with the research objectives. The stages of the data analysis technique applied in this study are as follows :

Validity Test

According to Slamet Widodo et al (2023)Validity testing is an indicator that reflects the truth or accuracy of an instrument. Therefore, validity evaluation refers to the extent to which the instrument fulfills its role. A measuring instrument is considered valid if it can measure what it is supposed to, for example, measuring an object using a scale.

Reliability Test

According to Slamet Widodo et al (2023), reliability evaluation is a series of measurements or measuring instruments that show consistency when the measurements are carried out repeatedly. The reliability of a test reflects the degree of stability (consistency) of a test, namely the extent to which the test can be relied upon to provide stable, relatively unchanged scores even when tested under various conditions.

Classical Assumption Test

According to Mutmainah & Indartini (2024) One of the criteria for applying the multiple linear regression formula is that the classical assumptions are met. To obtain an unbiased and efficient estimate, known as the BLUE (Best Linear Unbiased Estimator) of a multiple regression equation using the least squares method, tests are needed to analyze and ensure that the resulting regression model meets the classical assumptions. Classical assumption tests include tests for normality, multicollinearity, and heteroscedasticity.

Multiple Linear Regression Analysis

According to Mutmainah & Indartini (2024), Multiple Linear Regression analysis is an analytical technique used to test the linear relationship between two or more independent variables (X1, X2) and one dependent variable (Y). This method aims to determine the direction and form of the relationship between the

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independent and dependent variables, whether it is positive or negative, and to predict changes in the dependent variable if the independent variable increases or decreases. The data used in this analysis are generally in the form of interval or ratio scales. In this study, the multiple linear regression equation model can be explained as follows:

$$Y = a + b1X1 + b2X2 + e$$

Information:

Y = Customer interest
a = Constant number
b1 = Regression coefficient
b2 = Regression coefficient
X1 = Optimization of digital services
X2 = Gold price
e = Error rate

T-test (partial test)

According to Anwar (2025) The T-test is a test that aims to evaluate whether individual regression coefficients have a significant influence on the dependent variable. This test process is conducted to understand the impact of each independent variable, assuming the other variables are constant.

F test (simultaneous test)

According to Anwar (2025) Regression coefficients are tested simultaneously using analysis of variance (ANOVA) or the F test, which is used to evaluate whether the independent variables collectively have a significant impact on the regression model. The test is carried out by comparing F values at a certain significance level.

R2 Determination Coefficient Test

According to Mutmainah & Indartini (2024) The coefficient of determination, often symbolized by R^2, indicates the regression model's ability to describe differences in the dependent variable. R^2 values range from 0 to 1, with higher values indicating a better fit for the data. Conversely, a low R^2 value indicates that the independent variables contribute little to explaining changes in the dependent variable. To avoid bias due to the addition of independent variables, the Adjusted R^2 is used as a more appropriate measure for assessing model suitability.

RESULT AND DISCUSSION

Validity Test Results

Validity tests are used to measure whether a research questionnaire is valid or not.A statement is said to be valid if it can produce accurate results and is in accordance with the measurement objectives. Validity refers to the accuracy of the

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measurement results. If the calculated r > table r, then the statement is declared true or meets validity (Anisah et al. 2023).This study utilized IBM SPSS Statistics 23 to analyze eight statements regarding digital service optimization. The test was conducted by examining the correlation between each statement and the total score of the digital service optimization variable (X1), as presented in the following table.

Table 1. Results of the Validity Test of Variable X1

Item	R - Count	R - Table	Sig	Note
X1.1	0.757	0.361	0,000	Valid
X1.2	0.710	0.361	0,000	Valid
X1.3	0.673	0.361	0,000	Valid
X1.4	0.710	0.361	0,000	Valid
X1.5	0.560	0.361	0.001	Valid
X1.6	0.594	0.361	0.001	Valid
X1.7	0.685	0.361	0,000	Valid
X1.8	0.789	0.361	0,000	Valid

Based on the validity test results, all items (8) statements in the questionnaire were declared valid. This is indicated by the correlation coefficient value (r-count) for each item which exceeds the minimum limit (r-table) for the number of respondents of 30 people. Therefore, all items are considered feasible and can be used to measure the digital service optimization variable (X1) which is the focus of this study.

Reliability Test Results

Reliability testing was conducted using the Cronbach's alpha statistical method. A variable is considered reliable if it achieves a Cronbach's alpha value > 0.6. Therefore, the higher the alpha value, the greater the reliability Batubara & Anggraini (2022). The following table shows the results of the reliability test on the statement items from the digital service optimization variable used in this study.

Table 2. Results of Reliability Test of Variable X1

Cronbach's Alpha	N of Items
0.836	8

The results of the reliability test on the digital service optimization variable (X1) showed that the Cronbach's alpha value exceeded the minimum limit. Thus, it can be concluded that the indicators used have met the reliability criteria.

In addition, a validity test was also applied to the seven statement items contained in the gold price variable (X2). The correlation results between each item and the total score of the X2 variable can be seen in the following table.

Table 3. Results of the Validity Test of Variable X2

Item	R - Count	R - Table	Sig	Note
X1.1	0.716	0.361	0,000	Valid
X1.2	0.735	0.361	0,000	Valid

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X1.3	0.783	0.361	0,000	Valid
X1.4	0.740	0.361	0,000	Valid
X1.5	0.746	0.361	0,000	Valid
X1.6	0.885	0.361	0,000	Valid
X1.7	0.784	0.361	0,000	Valid

Based on the validity test results, all items (7) statements in the questionnaire were declared valid. This is indicated by the correlation coefficient value (r-count) for each item which exceeds the minimum limit (r-table) for the number of respondents of 30 people. Therefore, all items are considered feasible and can be used to measure the gold price variable (X2) which is the focus of this study.

Table 4. Results of Reliability Test of Variable X2

Cronbach's Alpha	N of Items
0.884	7

The results of the reliability test on the gold price variable (X2) showed that the Cronbach's alpha value exceeded the minimum limit. Thus, it can be concluded that the indicator used has met the reliability criteria.

In addition, validity testing was also applied to the seven statement items contained in the customer interest variable (Y). The correlation results between each item and the total score of the Y variable can be seen in the following table.

Table 5. Results of the Validity Test of Variable Y

Item	R - Count	R - Table	Sig	Note
X1.1	0.765	0.361	0,000	Valid
X1.2	0.752	0.361	0,000	Valid
X1.3	0.765	0.361	0,000	Valid
X1.4	0.787	0.361	0,000	Valid
X1.5	0.755	0.361	0,000	Valid
X1.6	0.846	0.361	0,000	Valid
X1.7	0.493	0.361	0.006	Valid

Based on the validity test results, all items (7) statements in the questionnaire were declared valid. This is indicated by the correlation coefficient value (r-count) for each item which exceeds the minimum limit (r-table) for the number of respondents of 30 people. Therefore, all items are considered feasible and can be used to measure the customer interest variable (Y) which is the focus of this study.

Table 6. Results of Reliability Test of Variable Y

Cronbach's Alpha	N of Items
0.859	7

The results of reliability testing on the customer interest variable (Y) showed that the Cronbach's alpha value exceeded the minimum limit. Thus, it can be concluded that the indicator used has met the reliability criteria.

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Classical Assumption Test

Normality Test Results

A normality test is performed to determine whether the data follows a normal distribution, using the One-Sample Kolmogorov-Smirnov Test. Data are considered normally distributed if the significance value is > 0.05.Anwar (2025). The results of the normality test are presented in the following table.

Table 7. Normality Test Results

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		94
Normal Parametersa,b	Mean	,0000000
	Standard Deviation	2.66597806
Most Extreme Differences	Absolute	,063
	Positive	,063
	Negative	-,060
Test Statistics		,063
Asymp. Sig. (2-tailed)		,200c,d

The results of the normality test showed an Asymp. Sig. value of 0.200. This value is greater than 0.05, indicating that the data met the significance criteria in the normality test. Furthermore, this result is supported by the histogram display, which forms a bell-shaped pattern, indicating a normal data distribution. Therefore, it can be concluded that most of the data in this study is normally distributed.

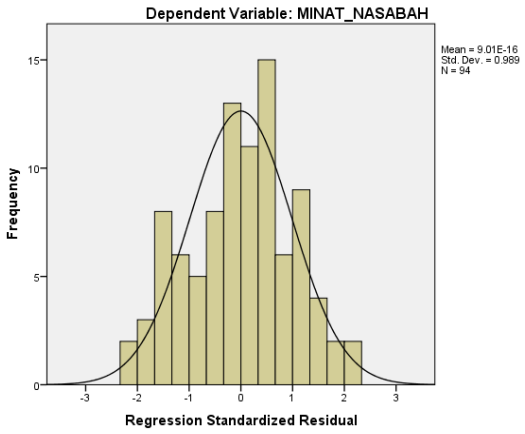

Figure 1. Histogram

Multicollinearity Test Results

A multicollinearity test is conducted to determine the relationship between independent variables in a regression model. Decisions in a multicollinearity test are based on the tolerance value. A model is considered free of multicollinearity if the tolerance value is > 0.10 and the VIF is < 10. Batubara & Anggraini (2022). The results of the multicollinearity test are presented in the following table.

Table 8. Multicollinearity Test Results

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Coefficients								
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	10,612	2,473		4,292	,000		
	DIGITAL SERVICE	,211	,086	,255	2,449	,016	,687	1,457
	GOLD PRICE	,342	,092	,387	3,725	,000	,687	1,457

a. Dependent Variable: CUSTOMER INTEREST

Based on the test results, all variables in this study have a Tolerance value > 0.10 and VIF < 10, so it can be concluded that this regression model is free from multicollinearity.

Heteroscedasticity Test Results

The heteroscedasticity test aims to determine whether there are differences in residual variance in a linear regression model. Decision-making is carried out using the Geljser test method. If the significance value of each variable is greater than 0.05, it can be concluded that there is no heteroscedasticity symptom (Batubara & Anggraini, 2022) The results of the heteroscedasticity test are presented in the following table.

Table 9. Heteroscedasticity Test Results

Coefficientsa						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,178	1,414		-,126	,900
	DIGITAL SERVICE	,054	,049	,137	1,098	,275
	GOLD PRICE	,023	,053	,054	,437	,663

a. Dependent Variable: Abs_Res

Source: SPSS Data Processing 23, 2026

Based on table 9 above, the significance value for the variables of digital service optimization and gold prices is > 0.05, so it can be concluded that there is no indication of heteroscedasticity.

Multiple Linear Regression Analysis

Table 10. Multiple Linear Test Results

Coefficients					
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		

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1	(Constant)	10,612	2,473		4,292	,000
	DIGITAL SERVICE	,211	,086	,255	2,449	,016
	GOLD PRICE	,342	,092	,387	3,725	,000

Based on the table above, it can be seen that the constant value (α) is 10.612 and for digital service optimization (X1,β) it is 0.211, and for gold prices (X2,β) it is 0.342. So the multiple linear regression equation can be obtained as follows:

Y = 10.612 + 0.211X1 + 0.342X2 + e

The regression equation can be explained as follows:

1. The constant value (α = 10.612) shows that if all independent variables (X1 and X2) have a value of zero, then the dependent variable Customer Interest (Y) will have a value of 10.612.
2. The regression coefficient of the Digital Service Optimization variable (X1 = 0.211) states that every one unit increase in digital service optimization (X1) will increase customer interest by (Y) 0.211, assuming the gold price variable remains constant. This indicates a positive relationship between digital service optimization (X1) and customer interest (Y).
3. The regression coefficient of the Gold Price variable (X2 = 0.342) states that every one unit increase in the gold price (X2) will increase customer interest (Y) by 0.342, assuming the digital service optimization variable remains constant. This indicates that the gold price (X2) has a positive influence on customer interest (Y).

Thus, both digital service optimization (X1) and gold prices (X2) have a positive influence on customer interest (Y), and both variables can be used as important factors in increasing customer interest.

Hypothesis Testing

t-test (Partial Test)

Table 11. Multiple Linear Test Results

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	10,612	2,473		4,292	,000
	DIGITAL SERVICE	,211	,086	,255	2,449	,016
	GOLD PRICE	,342	,092	,387	3,725	,000

a. Dependent Variable: CUSTOMER INTEREST

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Based on the results of the t-test above, it is known that the t-table value for 94 respondents with a significance level of 0.05 and 91 degrees of freedom (df = 94-3) is 1.662 in a one-way test. If the calculated t-value is greater than the t-table and the significance level is less than 0.05, then the variable is significant and the hypothesis can be partially accepted, the following is an explanation of each variable:

1. The t-test results show that the digital service optimization variable (X1) has a t-count value of 2.449, higher than the t-table of 1.662, with a significance value of 0.016 (<0.05). This indicates that H1 is accepted, meaning that digital service optimization has a positive and significant effect on customer interest.
2. Based on the t-test results, the gold price variable (X2) has a calculated t-value of 3.725, greater than the t-table of 1.662, with a significance value of 0.000 (<0.05). Thus, H2 can be accepted. This indicates that gold prices also have a positive and significant effect on customer interest.

In other words, both the variables of digital service optimization (X1) and gold prices (X2) partially have an influence on customer interest (Y).

F test

Table 12. F Test Results

ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	318,338	2	159,169	21,913	,000b
	Residual	660,992	91	7,264		
	Total	979,330	93			

The F-table value for df1 = 2 (number of independent variables) and df2 = 91 (number of samples – number of independent variables - 1 (nk-1) at a significance level of 0.05 is 3.10. Since F-count > F-table, and the significance value is recorded at 0.000, this indicates that the overall regression model is simultaneously significant. Thus, the variables of digital service optimization and gold prices have an effect on customer interest. Therefore, H3 is accepted, which indicates that this regression model is able to explain variations in the dependent variable.

Coefficient of Determination Test (R2)

Table 13. R2 Test Results

Model Summary

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	,570a	,325	,310	2,695

Based on the results of the determination coefficient test, it shows that the model has a fairly strong relationship, with an R value of 0.570 and an R-Square value of 0.325. This means that 32.5% of the variation in customer interest can be explained by the two variables, namely digital service optimization and gold prices,

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while the remaining 67.5% is influenced by other factors outside this study. The Adjusted R-Square of 0.310 indicates that after taking into account the number of independent variables, the model's ability to explain variations in customer interest remains at 31.0%, so the regression model used is still considered quite representative. In addition, the small Standard Error of the Estimate of 2.695 also confirms that the model used has a good level of accuracy in predicting customer interest.

The Impact of Digital Service Optimization on Customer Interest

Based on the results of the t-test, it shows that digital service optimization (X1) has a positive and significant influence on customer interest, with a calculated t-value of 2.449 > t-table 1.662 and a significance value of 0.016 < 0.05. This means that the first hypothesis is accepted. Optimization of digital services is related to ease of access, speed of service, system security, and convenience in transactions. In the digitalization era, customers tend to choose practical and efficient services. The better the digital system provided, the higher the level of convenience and customer trust. This convenience and trust will ultimately encourage increased interest in using or continuing to utilize the available services. Research conducted by Farokha & Rivai (2022) which supports this by showing that perceptions regarding benefits, ease of use, and security have been proven to have a positive and significant influence on customer interest in saving in gold savings products at Pegadaian.

The Influence of Gold Prices on Customer Interest

The t-test results also show that the gold price (X2) variable has a positive and significant influence on customer interest, as indicated by the calculated t-value of 3.725, which exceeds the t-table of 1.662, and a significance value of 0.000 (<0.05). Thus, the second hypothesis is accepted. Price is an important factor in the economic decision-making process. In the context of gold as an investment instrument, price fluctuations are an important consideration for customers. When gold prices increase, customer interest in investing tends to increase. Conversely, price instability can affect customer caution. The positive influence in this study indicates that gold prices are a factor that is considered and can encourage increased customer interest. This indicates that transparent and competitive price information can be a special attraction for customers. Research conducted by Priantika et al. (2021) which supports this by showing a positive and significant influence of gold prices on customer interest in investing using gold savings products at Pegadaian.

CONCLUSION

Based on the research results and data analysis, it can be concluded that the optimization of digital services (X1) and gold prices (X2) have a positive and significant influence on customer interest (Y). Optimizing good digital services, such as ease of access, service speed, system security, and convenience in transactions, has been proven to increase customer interest. This confirms that digital-based services are an important factor in influencing customer interest in the current technological era. In addition, gold prices (X2) have also been shown to have a positive influence on customer interest. Competitive gold prices and accurate information are primary

considerations for customers in making transactions or investments. The more optimal the management of gold price information, the greater the increase in customer interest. Meanwhile, simultaneously, the optimization of digital services (X1) and gold prices (X2) together have a significant influence on customer interest with an influence of 32.5%. Meanwhile, the remaining 67.5% is influenced by other factors outside the variables examined in this study. Overall, the combination of digital service optimization and good gold price management can be an effective strategy to increase customer interest.

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