



Pioneering digital pawn revolution: Unraveling trust's full mediation in service quality-driven behavioral intentions from a digital pawn application

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ABSTRACT

Background: The digital financial sector in Indonesia is experiencing rapid expansion, prompting conventional financial institutions to launch mobile applications. However, the continued use of these applications depends on the ability to build user loyalty. This study analyzes how perceived app service quality and user trust levels influence their intention to continue using the service in the context of digital pawnshops. **Methods:** This explanatory quantitative study used an online survey of 150 active users of a digital pawn application who had at least three months of user experience. Data were collected using a Likert scale questionnaire and analyzed using Structural Equation Modeling-Partial Least Squares. Model evaluation included testing convergent and discriminant validity, path coefficients, statistical significance, indirect mediation effects, and model fit measures. **Findings:** The analysis results show that service quality positively and significantly influences user trust. Trust also significantly influences behavioral intention. Although the direct effect of service quality on behavioral intention is not significant, the indirect effect through trust is very strong, indicating full mediation. The model fit is excellent. **Conclusion:** User trust is a key element that fully mediates the relationship between service quality and continued behavioral intention, underscoring the importance of trust-building strategies in the digital financial application ecosystem. **Novelty/Originality of the article:** This study makes a significant contribution by revealing the full mediation of trust in the service quality-behavioral intention relationship in the context of a digital pawn application in Indonesia, distinguishing it from studies on more general digital services.

KEYWORDS : business pawnshop; behavioral intention; service quality; trust.

1. Introduction

The digital revolution is fundamentally changing the financial services landscape in Indonesia, driving exponential growth in the use of fintech applications. With internet users expected to reach 219 million by 2024, the traditional financial sector faces pressure to adapt. PT Pegadaian, an entity historically focused on conventional pawn services, has responded by launching the Tring application. This application is designed to digitize the pawn process, offering customers ease of access, faster transaction times, and greater transparency in asset valuation and loan management. However, despite this innovation, the main challenge lies in the application's ability to maintain user loyalty amidst fierce competition from other fintech platforms such as GoPay, OVO, and ShopeePay, which

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already have a strong user base and extensive digital ecosystems (Ilyas et al., 2022; Sharkasi & Agag, 2024).

The digital pawn industry occupies a unique position in the financial technology landscape. Unlike general e-wallets or mobile banking applications, digital pawn services involve the pledging of high-value physical assets such as gold, electronics, or vehicles. This introduces an additional layer of complexity and perceived risk, as users must trust not only the digital platform's functionality but also the physical security and fair valuation of their tangible assets (Widiawati, 2022). Consequently, understanding the psychological mechanisms that drive continued usage intention in this specific context becomes critically important for both academic inquiry and managerial practice.

Academic literature consistently demonstrates that digital service quality is a key determinant in creating a positive user experience and influencing subsequent behavior (Wijaya & Afifi, 2024; Wilson et al., 2020). Service quality in the context of mobile applications encompasses not only technical aspects such as loading speed and system stability but also functional dimensions including ease of interface navigation, personal data security, and privacy assurance for sensitive financial transactions (Parasuraman et al., 2005; Yovian & Pratama, 2025). In parallel, user trust in digital platforms plays a crucial role in mitigating perceived risk, particularly in services involving financial information and high-value assets, such as pawnshops (González-Mohino et al., 2024; Kalia et al., 2021; Mayer et al., 1995)

User behavioral intention in this context is measured through a series of concrete indicators, including commitment to continue using the application, preference as the primary choice over alternatives, frequency of regular use, willingness to spread positive recommendations through word-of-mouth, and intention to recommend it to others (Acquah et al., 2024; Pramudita et al., 2023; Venkatesh et al., 2012). Although international studies have proven a positive causal relationship between service quality, trust, and behavioral intention in the e-commerce and mobile banking ecosystems (Sharkasi & Agag, 2024), the application of these findings to the digital pawn market in developing markets like Indonesia is still very limited. This is especially true given the unique characteristics of pawn services involving high-value physical assets, where trust may play a more central role than in purely transactional digital services (Suryono et al., 2021; Wahyuni & Fauzi, 2023). This study aims to: (1) examine the effect of service quality on user trust in the Tring application; (2) examine the direct effect of service quality on behavioral intention; (3) examine the effect of trust on behavioral intention; and (4) test the mediating role of trust in the relationship between service quality and behavioral intention.

The theoretical foundation of this study draws from several established frameworks in information systems and consumer behavior research. (Davis, 1989) Technology Acceptance Model (TAM) posits that perceived usefulness and perceived ease of use are primary determinants of technology adoption and continued use (Hasan et al., 2020; Nguyen & Dang, 2022). While TAM provides a robust foundation for understanding user acceptance, subsequent research has recognized the need to incorporate trust as a critical variable, particularly in contexts involving financial transactions and personal data (Gefen et al., 2003). The integrative model of organizational trust defines trust as the willingness to be vulnerable to the actions of another party based on expectations of benevolent, competent, and honest behavior (Mayer et al., 1995). In the digital context, this vulnerability is amplified by the physical separation between users and service providers, making trust a crucial mechanism for reducing uncertainty and perceived risk (Kim & Peterson, 2017). (McKnight et al., 2002) further extended trust theory to e-commerce, identifying trusting beliefs (competence, benevolence, integrity) and trusting intentions as key drivers of online transaction behavior.

The Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) developed by (Venkatesh et al., 2012) incorporates additional constructs such as hedonic motivation, price value, and habit, which are particularly relevant in consumer technology contexts. However, even this comprehensive model has been extended to include trust when examining financial technology adoption (Oliveira et al., 2014), suggesting that trust serves

as an essential bridge between technology perceptions and behavioral outcomes. Service quality in digital environments has been conceptualized and measured through various frameworks. (Parasuraman et al., 2005) developed E-S-QUAL, a multiple-item scale for assessing electronic service quality that encompasses efficiency, fulfillment, system availability, and privacy dimensions. This framework has been widely adopted and adapted across various digital service contexts, including mobile banking, e-commerce, and digital payment platforms (Sharma & Sharma, 2019;).

In the specific context of mobile applications, service quality encompasses both the technical performance of the application (loading speed, stability, responsiveness) and the functional aspects of service delivery (information accuracy, ease of navigation, customer support) (Yovian & Pratama, 2025). For digital pawn applications like Tring, service quality also includes the transparency of asset valuation processes, clarity of loan terms, and the responsiveness of customer service in addressing user concerns about their pledged assets. Service quality perceptions in mobile payment systems are closely intertwined with trust, as users must rely on the platform to accurately process transactions and protect their financial information (Chandra et al., 2010). This interdependence suggests that service quality may influence behavioral outcomes both directly and indirectly through the mediation of trust.

The mediating role of trust in the relationship between service quality and behavioral intentions has been examined across various digital contexts. Suh and (Hutahaean et al., 2023) found that trust fully mediated the relationship between security perceptions and acceptance of electronic commerce, suggesting that technical safeguards alone are insufficient without the psychological assurance provided by trust. Similarly, (Gefen et al., 2003) demonstrated that trust mediates the impact of website familiarity and perceived ease of use on purchase intentions in online shopping.

In the mobile banking context, (Sharma & Sharma, 2019) provided empirical evidence that trust partially mediates the relationship between service quality dimensions and actual usage behavior. However, the strength of mediation may vary depending on the specific nature of the service. For services involving higher perceived risk, such as pawn transactions where physical assets are at stake, trust may play an even more central role, potentially exhibiting full mediation rather than partial mediation (Kim & Peterson, 2017).

Trust significantly influences customer loyalty and partially mediates the relationship between service quality and customer loyalty in telecommunications services (Kalia et al., 2021). However, the authors called for further research in different service contexts to validate the generalizability of their findings (Suryono et al., 2021). The digital pawn context, with its unique combination of digital service delivery and physical asset pledging, provides an ideal setting to test the boundary conditions of trust mediation. Based on the theoretical foundations and empirical evidence reviewed above, this study develops three main hypotheses examining the relationships between service quality, trust, and behavioral intention in the context of the Tring by Pegadaian application.

First, service quality is theorized to be an antecedent of trust in digital service contexts. When users perceive that an application is reliable, secure, easy to use, and provides accurate information, they are more likely to develop positive beliefs about the competence and integrity of the service provider (McKnight et al., 2002). In the context of digital pawn services, where users entrust both their financial information and physical assets to the platform, the quality of service delivery sends powerful signals about the trustworthiness of the organization. Therefore, we hypothesize:

H1: Service quality of the Tring application has a positive effect on user trust.

Second, the direct relationship between service quality and behavioral intention has been well-established in the (Wilson et al., 2020) Users who experience high-quality service are more likely to continue using the application, recommend it to others, and consider it their primary choice for digital pawn needs. However, the strength of this direct relationship may vary across contexts (Lee & Lin, 2021). In high-risk environments, the

direct effect of service quality on behavioral intention may be attenuated, as users require additional psychological reassurance before translating quality perceptions into behavioral commitments. Nevertheless, based on the general theoretical expectation, we hypothesize:

H2: Service quality of the Tring application has a positive effect on user behavioral intentions.

Third, trust is theorized to be a direct determinant of behavioral intentions in digital service contexts (Tian et al., 2023). When users trust the service provider, they are more willing to engage in behaviors that involve vulnerability, such as continuing to use the application, pledging additional assets, or recommending the service to friends and family. Trust reduces the perceived risk associated with future transactions and creates a psychological bond that encourages loyalty and positive word-of-mouth (Kim & Peterson, 2017). Therefore, we hypothesize:

H3: User trust has a positive effect on behavioral intentions.

Finally, integrating the three hypothesized relationships, we propose that trust serves as a mediating mechanism in the service quality-behavioral intention relationship. Service quality builds trust, and trust, in turn, drives behavioral intentions. This mediation may be partial (if service quality retains a significant direct effect on behavioral intention after accounting for trust) or full (if the direct effect becomes non-significant, indicating that trust completely transmits the influence of service quality). Given the high-risk nature of digital pawn services involving physical assets, we anticipate that trust may play a particularly strong mediating role. This leads to the formulation of the mediation hypothesis:

H4: Trust mediates the relationship between service quality and behavioral intentions.

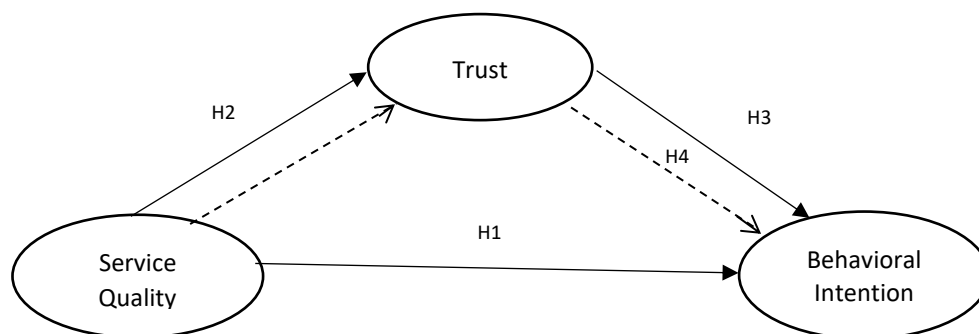


Fig. 1. presents the conceptual model depicting these hypothesized relationships.

2. Methods

2.1 Research design and approach

This study applies a quantitative approach with a cross-sectional explanatory design that aims to test and explain the causal relationship between latent variables. The explanatory design is appropriate for this research as it seeks to test theoretically derived hypotheses about the relationships between service quality, trust, and behavioral intention (Hair et al., 2019). The cross-sectional nature of the study, with data collected at a single point in time, provides a snapshot of these relationships as they exist in the current user population.

2.2 Population and sample

The target population includes active Tring by Pegadaian users throughout Indonesia. A purposive sampling technique was employed to obtain 150

respondents. Inclusion criteria were: (1) using Tring for at least three months (ensuring stable perceptions); and (2) transacting at least monthly (ensuring active engagement). These criteria ensure data represent actual user experiences. The sample size of 150 exceeds minimum requirements for SEM-PLS analysis. Following (Hair et al., 2019) the minimum sample should be ten times the largest number of structural paths directed at any construct. Here, the maximum is two paths to behavioral intention, suggesting a minimum of 20. Our sample of 150 provides adequate statistical power.

2.3 Data collection procedures

Primary data were collected via an online Google Forms questionnaire during October–November 2025, distributed through Pegadaian user communities and official WhatsApp groups. A pilot test with 10 respondents was conducted to ensure clarity and cultural appropriateness, resulting in minor wording adjustments. The survey was administered in Bahasa Indonesia using translation and back-translation procedures with two bilingual experts to maintain meaning. The response rate was 75% (150 completed out of 200 distributed questionnaires). Ethical approval was obtained from the Research Ethics Committee of Nahdlatul Ulama Islamic University of Jepara. Informed consent was obtained electronically.

2.4 Measurement instruments

The instrument used a 1–5 Likert scale (1 = strongly disagree, 5 = strongly agree). The questionnaire was distributed online to respondents who had experience using the Tring App services. Prior to data collection, the instrument was reviewed to ensure the clarity and relevance of each statement item in accordance with the research objectives. Indicators were adapted from validated literature and contextualized to Tring App.

Table 1. Research variables and indicators

Variables	Items	Indicator	reference
Service quality	SQ1	The Tring by Pegadaian application is easy to access and use in finding the information I need.	(Dwiana & Nurcholis, 2025)
	SQ2	The Tring by Pegadaian application can be accessed smoothly without experiencing technical problems.	
	SQ3	I feel that my personal data and transaction information are well protected when using Tring by Pegadaian.	
	SQ4	I feel safe and confident using the Tring by Pegadaian Application	
	SQ5	The Tring by Pegadaian application provides accurate and timely information.	
Trust	T1	I believe in the Tring by Pegadaian Application	(Kalia et al., 2021)
	T2	The Tring by Pegadaian application is consistent in providing quality services.	
	T3	I feel very safe when transacting with this company.	
	T4	The Tring by Pegadaian application treats me fairly	
Behavioral intention	BI1	I intend to continue visiting the Tring by Pegadaian Application	(Acquah et al., 2024)
	BI2	I consider Tring by Pegadaian App as my first choice	
	BI3	I plan to continue using the Tring by Pegadaian Application regularly.	
	BI4	I will spread positive word of mouth about the Tring by Pegadaian Application	
	BI5	I will recommend Tring by Pegadaian App to my friends and others	

2.5 Data analysis techniques

Data analysis was performed using SmartPLS 4 software (Ringle et al., 2022). The analysis process followed two main stages, following the guidelines for SEM-PLS analysis recommended by (Hair et al., 2019). The first stage involved evaluating the measurement model, while the second stage focused on assessing the structural model and testing the proposed hypotheses.

2.5.1 Outer model evaluation

The first stage aims to assess the validity and reliability of the measurement instrument. Convergent validity was assessed through factor loadings and Average Variance Extracted (AVE). Following recommended thresholds, indicators with loading factors >0.70 were retained, indicating that the indicator shares more variance with its construct than with error variance. AVE values >0.50 indicate that the construct explains more than half of the variance of its indicators, demonstrating adequate convergent validity. Internal consistency reliability was assessed using Cronbach's Alpha, Composite Reliability (ρ_c), and ρ_a . Following recommended thresholds, values >0.70 indicate acceptable reliability, while values >0.80 indicate good reliability, and values >0.90 indicate excellent reliability. The use of multiple reliability measures provides a comprehensive assessment of measurement consistency.

Discriminant validity was evaluated using two complementary approaches. First, the Heterotrait-Monotrait Ratio (HTMT) criteria with a threshold of <0.85 (or more conservatively <0.90) indicates that constructs are empirically distinct. Second, the Fornell-Larcker criterion requires that the square root of AVE for each construct be greater than the construct's highest correlation with any other construct, indicating that the construct shares more variance with its indicators than with other constructs.

2.5.2 Inner model evaluation

The second stage focuses on testing the relationships between latent variables. This involves estimating path coefficients (β) that represent the strength and direction of hypothesized relationships. Statistical significance was determined using the T-statistic obtained from the bootstrapping procedure with 5,000 resamples, and the p-value with a significance level of 0.05. Confidence intervals at the 95% level were also examined to assess the precision of parameter estimates.

Effect sizes (f^2) were calculated to assess the magnitude of the influence of exogenous variables on endogenous variables. Following Cohen's (1988) guidelines, f^2 values of 0.02, 0.15, and 0.35 indicate small, medium, and large effects, respectively. This provides insight into the practical significance of the relationships beyond statistical significance. The predictive power of the model was assessed using R^2 values for endogenous constructs. Following Hair et al. (2019), R^2 values of 0.25, 0.50, and 0.75 indicate weak, moderate, and substantial predictive power, respectively. Additionally, predictive relevance (Q^2) was assessed using the blindfolding procedure, with Q^2 values >0 indicating that the model has predictive relevance for the endogenous constructs.

Specific indirect mediation analysis was conducted to test the role of trust as a mediator. The significance of the indirect effect was assessed using bootstrapped confidence intervals. Additionally, the Variance Accounted For (VAF) was calculated to determine the extent of mediation, with VAF $>80\%$ indicating full mediation, VAF between 20% and 80% indicating partial mediation, and VAF $<20\%$ indicating no mediation (Hair et al., 2019). Overall model fit was evaluated using several fit indices. The Standardized Root Mean Square Residual (SRMR) with a threshold of <0.08 indicates good fit. Additionally, the squared Euclidean distance (d_{ULS}) and geodesic distance (d_G) with values <0.95 (or the 95% bootstrap quantile) indicate acceptable model fit. These fit measures provide a

comprehensive assessment of how well the hypothesized model reproduces the observed correlation matrix.

3. Results and Discussion

3.1 Sample characteristics

Data were successfully collected from 150 active users of the Tring by Pegadaian application. The sample characteristics reflect a diverse user base with substantial experience using the application. In terms of gender distribution, the sample comprised 58% male respondents ($n=87$) and 42% female respondents ($n=63$), reflecting the general user demographics of digital financial services in Indonesia. Age distribution showed that the majority of respondents (65%) were in the 25-40 age range, representing the productive age group that is most active in digital financial transactions. Younger users aged 18-24 comprised 22% of the sample, while users above 40 years represented 13%.

Regarding usage frequency, 47% of respondents reported using the Tring application 2-3 times per month, 31% reported weekly usage, and 22% reported daily or near-daily usage. This distribution confirms that the sample consists of active users with substantial experience, meeting the inclusion criteria established for the study. In terms of transaction value, 41% of respondents reported average pawn transactions between 1-5 million Indonesian Rupiah, 35% reported transactions between 5-10 million, and 24% reported transactions above 10 million. This variation in transaction value provides a comprehensive perspective on user experiences across different levels of financial engagement.

Educational background showed that 48% of respondents held a bachelor's degree, 27% had completed senior high school, 15% held a master's degree, and 10% had completed diploma programs. This distribution suggests that Tring application users are generally well-educated, which may influence their ability to evaluate service quality and form trust judgments about digital platforms.

3.2 Measurement model evaluation (outer model)

The outer model evaluation confirmed the excellent convergent validity and reliability of the measurement instrument. Table 2 presents a comprehensive summary of the outer model quality metrics. All indicators showed loading factors above the recommended threshold of 0.70, with values ranging from 0.759 to 0.894. All loadings were statistically significant at $p<0.001$, with T-values ranging from 13.807 to 23.363. This provides strong evidence that each indicator accurately represents its intended latent construct and shares more variance with its construct than with measurement error.

The Average Variance Extracted (AVE) values for all constructs exceeded the recommended threshold of 0.50. Behavioral Intention demonstrated an AVE of 0.612, indicating that the construct explains 61.2% of the variance in its five indicators. Service Quality showed an AVE of 0.655, explaining 65.5% of indicator variance. Trust exhibited the highest AVE at 0.702, explaining 70.2% of indicator variance. These values confirm that the constructs capture a substantial proportion of variance in their respective indicators, demonstrating strong convergent validity.

Internal consistency reliability was exceptionally strong across all constructs. Cronbach's Alpha values ranged from 0.887 to 0.903, substantially exceeding the recommended threshold of 0.70. Composite Reliability (ρ_c) values ranged from 0.916 to 0.932, also far exceeding the threshold. The more conservative reliability measure ρ_a ranged from 0.889 to 0.905, still well above the threshold. The consistency across multiple reliability measures provides strong evidence that the measurement instrument produces stable and consistent scores.

Discriminant validity was rigorously evaluated using both the Fornell-Larcker criterion and the Heterotrait-Monotrait Ratio (HTMT). Following the Fornell-Larcker criterion, the

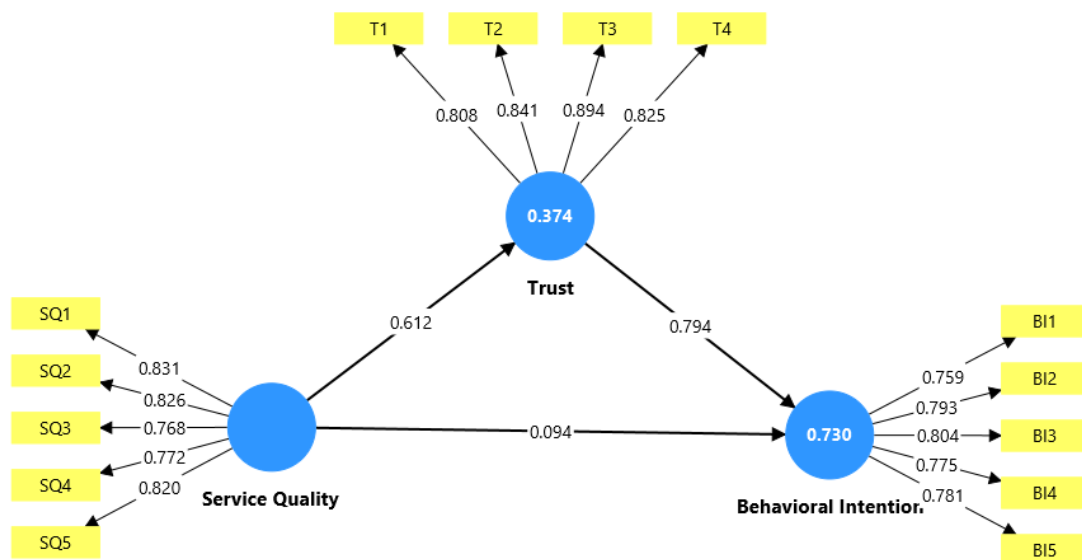
square root of AVE for each construct (Behavioral Intention = 0.783; Service Quality = 0.809; Trust = 0.838) exceeded the correlations between constructs (correlations ranged from 0.730 to 0.808). This indicates that each construct shares more variance with its own indicators than with other constructs in the model.

Table 2. Summary of outer model quality and discriminant validity

Construct	Indicator	Loading	AVE	Cronbach's α	ρ_c	ρ_a	Mean	STDEV	T-Value	P-Value	BI	SQ	Trust
Behavioral Intention	BI1	0.759	0.612	0.887	0.916	0.889	0.761	0.049	15,613	0.000	0.783		
	BI2	0.793					0.786	0.057	13,807	0.000			
	BI3	0.804					0.799	0.048	16,900	0.000			
	BI4	0.775					0.779	0.048	16,299	0.000			
	BI5	0.781					0.783	0.050	15,656	0.000			
Service Quality	SQ1	0.831	0.655	0.903	0.927	0.905	0.832	0.045	18,577	0.000	0.730	0.809	
	SQ2	0.826					0.827	0.046	17,869	0.000			
	SQ3	0.768					0.774	0.052	14,864	0.000			
	SQ4	0.772					0.778	0.051	15,176	0.000			
	SQ5	0.820					0.823	0.047	17,481	0.000			
Trust	T1	0.808	0.702	0.899	0.932	0.901	0.807	0.046	17,702	0.000	0.768	0.808	0.838
	T2	0.841					0.839	0.044	19,043	0.000			
	T3	0.894					0.890	0.038	23,363	0.000			
	T4	0.825					0.824	0.045	18,399	0.000			

Note: AVE = Average Variance Extracted; Cronbach's α = Cronbach's Alpha; ρ_c = Composite Reliability; ρ_a = Dijkstra-Henseler's rho_A; STDEV = Standard Deviation; T-Value = t-statistic obtained from bootstrapping; P-Value = significance level; BI = Brand Image; SQ = Service Quality. Data were processed from primary data using SmartPLS 4 (2025).

The HTMT values provided additional confirmation of discriminant validity. All HTMT values were below the conservative threshold of 0.85, with values ranging from 0.730 to 0.808. Specifically, the HTMT between Behavioral Intention and Service Quality was 0.730, between Behavioral Intention and Trust was 0.768, and between Service Quality and Trust was 0.808. These values indicate that the constructs are empirically distinct and that multicollinearity is not a concern in the measurement model.



Source: Processed from primary data using SmartPLS 4 (2025).

3.3 Structural model evaluation (inner model)

The inner model evaluation revealed substantial predictive capability and excellent model fit. The R^2 value for Behavioral Intention was 0.730, indicating that 73.0% of the

variance in behavioral intention of Tring App users can be jointly explained by the service quality and trust constructs. According to Hair et al. (2019), this level of explanation places the model in the "substantial" category, indicating the significant relevance of the tested exogenous variables. For Trust, the R^2 value was 0.374, indicating that service quality explains 37.4% of the variance in user trust, representing a moderate to substantial level of explanation.

The effect size (f^2) provides further insight into the strength of the influence between variables. Service quality exhibited a large effect on trust ($f^2 = 0.794$), substantially exceeding the threshold of 0.35 for large effects. This indicates that service quality is a powerful determinant of trust formation in the context of digital pawn applications. Trust, in turn, demonstrated a very large effect on behavioral intention ($f^2 = 1.831$), far exceeding the threshold for large effects. This confirms that trust is not merely a significant predictor but a dominant driver of behavioral intention. In contrast, the direct effect of service quality on behavioral intention showed a negligible effect size ($f^2 = 0.009$), consistent with its statistical non-significance.

Predictive relevance was assessed using the blindfolding procedure with an omission distance of 7. The Q^2 value for Behavioral Intention was 0.512, substantially above zero, indicating that the model exhibits high predictive relevance. This means that the model not only explains the existing data well but also has strong ability to predict new, unseen observations. For Trust, the Q^2 value was 0.246, indicating moderate predictive relevance.

Overall model fit was assessed using several indices. The Standardized Root Mean Square Residual (SRMR) was 0.046, well below the recommended threshold of 0.08, indicating excellent model fit. The squared Euclidean distance (d_{ULS}) was 0.289, and the geodesic distance (d_G) was 0.187, both below their respective 95% bootstrap quantiles (0.512 and 0.294), confirming that the discrepancy between the observed and model-implied correlation matrices is not statistically significant. These fit indices collectively indicate that the hypothesized model reproduces the observed data structure with high fidelity.

3.4 Hypothesis testing results

3.4.1 H1: Service quality \rightarrow Trust

Hypothesis 1, which proposed that service quality positively influences user trust, was strongly supported by the data. The path coefficient from service quality to trust was positive and significant ($\beta = 0.612$; $t = 5.313$; $p < 0.001$). The bootstrap confidence interval [0.354; 0.802] did not include zero, confirming the robustness of this effect. This finding is consistent with the extensive literature emphasizing that superior service quality, particularly in terms of data security, fairness, and responsiveness, is an essential prerequisite for building consumer trust in digital contexts (Gonzalez-Mohino et al., 2024; Kalia et al., 2021; Mayer et al., 1995).

The substantial effect size ($f^2 = 0.794$) indicates that service quality is not merely a statistically significant predictor of trust but a practically important determinant. Tring App users tend to trust the platform more when they perceive the service provided to be reliable, secure, and transparent. This finding underscores that trust is not an abstract or concept but is grounded in concrete experiences with the application's performance and the quality of service delivery.

3.4.2 H2: Service quality \rightarrow Behavioral intention

Hypothesis 2, which proposed a direct positive effect of service quality on behavioral intention, was not supported by the data. The direct path from service quality to behavioral intention was positive but small and statistically non-significant ($\beta = 0.094$; $t = 1.017$; $p = 0.309$). The bootstrap confidence interval [-0.060; 0.309] included zero, confirming the lack

of statistical significance. The effect size ($f^2 = 0.009$) was negligible, far below the threshold for even a small effect.

This result is particularly noteworthy and represents a key finding of the study. It suggests that, although service quality itself is important, its influence on behavioral intention is not direct. This can be explained by the unique characteristics of pawnshop services, which involve emotional elements and high levels of trust in valuable physical assets. In such contexts, psychological factors such as trust are more determinant than purely technical performance. Users may recognize that the application functions well technically, but this recognition alone does not translate into behavioral commitment unless it is accompanied by a deeper sense of trust in the organization behind the application.

3.4.3 H3: Trust → Behavioral intention

Hypothesis 3, which proposed that trust positively influences behavioral intention, was also strongly supported by the data. The path coefficient from trust to behavioral intention was positive and very strong ($\beta = 0.794$; $t = 9.229$; $p < 0.001$). The bootstrap confidence interval [0.579; 0.920] did not include zero, confirming the stability and significance of this relationship. This finding underscores the dominant role of trust as a predictor of behavioral intention, consistent with previous research in e-commerce and mobile banking contexts (Gefen et al., 2003; Tian et al., 2023; Sharkasi & Agag, 2024).

The effect size for this relationship ($f^2 = 1.831$) is exceptionally large, indicating that trust is not merely one factor among many but the central driver of behavioral intention in this context. Users with high levels of trust in Pegadaian and the Tring App tend to be more loyal, more committed to continuing to use the service, more willing to recommend the app to others, and more likely to make it their primary choice for digital pawn needs. This finding highlights that in services involving high-value physical assets, the psychological reassurance provided by trust is paramount.

3.4.3 Mediation effects (H4)

The specific indirect effect analysis revealed the mediating role of trust in the relationship between service quality and behavioral intention. The path from service quality to behavioral intention through trust (SQ → Trust → BI) was positive and highly significant ($\beta = 0.486$; $t = 5.276$; $p < 0.001$). The bootstrap confidence interval [0.276; 0.647] did not include zero, confirming the significance of the indirect effect.

To determine the extent of mediation, the Variance Accounted For (VAF) was calculated as the ratio of the indirect effect to the total effect. The total effect of service quality on behavioral intention (combining direct and indirect effects) was 0.580 ($\beta_{\text{total}} = 0.580$; $t = 4.831$; $p < 0.001$). The VAF was calculated as $0.486 / 0.580 = 0.838$, or 83.8%. According to Hair et al. (2019), VAF values above 80% indicate full mediation. Therefore, these results confirm that trust fully mediates the relationship between service quality and behavioral intention.

This finding has profound theoretical and practical implications. It confirms that trust acts as an essential bridge connecting service quality to behavioral intention. Good service quality alone is insufficient; it must first successfully build user trust. Only then does the established trust directly and significantly drive the behavioral intention of Tring App users. The full mediation finding suggests that in the context of digital pawn services, the pathway from service quality to behavioral outcomes is entirely through the psychological mechanism of trust.

Table 3. Hypothesis testing results, direct, indirect, and total effects

Hypothesis	B	M	STDEV	T-Value	P-Value	f ²	CI [2.5%;97.5%]	Status
H1	0.612	0.607	0.115	5,313	<0.001	0.794	[0.354; 0.802]	Supported
H2	0.094	0.097	0.092	1,017	0.309	0.009	[-0.060; 0.309]	Not Supported
H3	0.794	0.787	0.086	9,229	<0.001	1,831	[0.579; 0.920]	Supported
Mediation	0.486	0.475	0.092	5,276	<0.001	-	[0.276; 0.647]	Full Mediation
Total Effect	0.580	0.572	0.120	4,831	<0.001	-	[0.310; 0.779]	-
	0.794	0.787	0.086	9,229	<0.001	-	[0.551; 0.910]	-

Note: β = path coefficient; M = average path coefficient from bootstrapping; STDEV = standard deviation; T-value = t-statistic; P-value = p-value; f^2 = effect size; CI = confidence interval.

3.5 Discussion

3.5.1 The central role of trust in digital pawn services

The finding that trust fully mediates the relationship between service quality and behavioral intention represents a significant contribution to the literature on digital financial services. This result aligns with and extends the work of (Gefen et al., 2003), who emphasized the critical role of trust in online environments characterized by uncertainty and risk. However, the finding of full mediation, rather than partial mediation, distinguishes the digital pawn context from more general e-commerce or mobile banking.

This finding aligns theoretically with Mayer et al. (1995), who argued trust is critical when one party must rely on another to fulfill important needs with limited ability to monitor actions. Tring users rely on Pegadaian to handle physical assets gold, electronics, vehicles with limited direct observation. The emotional attachment to pawned items (family heirlooms, personally significant jewelry) adds psychological dimensions absent in purely financial transactions.

Several factors may explain why trust plays such a dominant role in digital pawn services. First, pawn transactions involve the physical transfer of high-value assets. Unlike digital payments or e-commerce purchases where the item is delivered after payment, pawn users must physically surrender their valuables to the service provider. This creates a unique vulnerability that heightens the importance of trust. Users need assurance not only that their digital transaction will be processed correctly but also that their physical assets will be securely stored, accurately valued, and returned in the same condition upon loan repayment (Widiawati, 2022).

The emotional attachment to pawned items adds a psychological dimension absent in purely financial transactions. Many pawn users have sentimental attachments to items such as family heirlooms or personally significant jewelry. The decision to pawn such items involves emotional considerations alongside financial ones, and trust in the service provider becomes essential for mitigating the anxiety associated with parting with valued possessions.

The digital nature of the Tring application introduces additional layers of uncertainty. Users cannot physically observe the storage conditions of their assets or directly interact with the personnel handling their valuables. They must rely entirely on the digital interface and the reputation of Pegadaian as a trusted institution. This combination of physical asset vulnerability and digital service delivery creates a context where trust is not merely helpful but essential for continued engagement.

The finding that service quality influences behavioral intention only through trust suggests that technical improvements to the application, while necessary, are insufficient for building user loyalty. This aligns with the theoretical perspective of (Mayer et al., 1995), who argued that trust is particularly important in situations where one party must rely on another to fulfill important needs with limited ability to monitor or control the other's actions. Tring App users are precisely in such a situation, relying on Pegadaian to properly handle their assets with limited ability to directly observe or influence the process.

3.5.2 Service quality as an antecedent of trust

The strong relationship between service quality and trust ($\beta = 0.612$, $p < 0.001$) confirms that trust is built through concrete service experiences. This finding is consistent with the work of (Sharma & Sharma, 2019) who demonstrated that service quality dimensions serve as signals of organizational competence and integrity. In the digital context, where users have limited direct interaction with organizational representatives, the quality of the application interface and service delivery becomes the primary basis for forming trust judgments.

The specific service quality indicators that loaded strongly on the construct provide insight into which aspects are most important for trust formation. SQ1 (ease of access and use) and SQ2 (smooth technical operation) reflect the efficiency and reliability dimensions of service quality, which signal organizational competence. SQ3 (data protection) and SQ4 (safety perception) reflect security and privacy dimensions, which signal organizational integrity and concern for user welfare. SQ5 (accurate and timely information) reflects the responsiveness and information quality dimensions, which signal organizational reliability and customer orientation.

The strong loadings of all five indicators suggest that trust formation is a holistic process based on multiple aspects of service quality. Users do not form trust based on any single dimension but integrate information from various service encounters to develop an overall assessment of trustworthiness. This finding has important implications for service design, suggesting that investments in trust-building must be comprehensive rather than focused on isolated aspects of the user experience.

3.5.3 Comparison with previous studies

The findings of this study both align with and extend previous research on service quality, trust, and behavioral intention. The strong direct effect of trust on behavioral intention ($\beta = 0.794$) is consistent with the meta-analytic findings of (Kim & Peterson, 2017), who reported that trust is a robust predictor of behavioral outcomes across e-commerce contexts. However, the magnitude of the effect in this study is notably larger than average effects reported in previous research, reinforcing the particular importance of trust in the digital pawn context.

The non-significant direct effect of service quality on behavioral intention contrasts with some previous studies that have found direct effects in other contexts. For example, (Tian et al., 2023) found that service quality had both direct and indirect effects on use behavior of Alipay e-wallet systems. Similarly, (Dwiana & Nurcholis, 2025) reported direct effects of e-service quality on repurchase intention for GoPay. This contrast highlights the contextual nature of these relationships and suggests that the role of trust may vary depending on the specific characteristics of the service.

The finding of full mediation aligns with the theoretical arguments of (Hutahaeen et al., 2023) who found that trust fully mediated the relationship between security controls and e-commerce acceptance. It also extends the work (Kalia et al., 2021), who found partial mediation in the telecommunications context, suggesting that the strength of trust mediation may be stronger in contexts involving higher perceived risk and greater user vulnerability.

The results also provide empirical support for the integrated theoretical perspective that combines insights from TAM (Davis, 1989), trust theory (Mayer et al., 1995), and service quality frameworks (Parasuraman et al., 2005). While TAM emphasizes the role of perceived usefulness and ease of use in technology acceptance, the findings suggest that in high-risk contexts, trust serves as a necessary condition that translates these technology perceptions into behavioral commitment. This aligns with the arguments of (Gefen et al., 2003) that trust complements TAM variables in online environments characterized by uncertainty.

3.5.4 Theoretical implications

This study makes several important theoretical contributions to the literature on digital financial services and consumer behavior. First, it extends Technology Acceptance Theory and consumer behavior models to the specific context of digital pawn applications in emerging markets. While previous research has extensively examined trust in e-commerce and mobile banking, the digital pawn context has received limited attention despite its unique characteristics involving physical asset pledging.

The finding of full mediation by trust in the service quality-behavioral intention relationship offers new insights into the psychological mechanisms underlying user decisions. This suggests that for digital applications involving financial aspects and high trust, trust is not merely a partial mediator but rather an essential bridge connecting service quality with continuance intention. This finding challenges the assumption in some previous research that service quality has direct effects on behavioral outcomes and suggests that the nature of the relationship may be context-dependent.

The study provides a validated measurement instrument for service quality, trust, and behavioral intention in the digital pawn context. The strong psychometric properties of the scales, with high reliability and validity, provide a benchmark for future research in Southeast Asian markets and similar emerging economy contexts. The successful adaptation of items from Western literature to the Indonesian context demonstrates the cross-cultural applicability of these constructs while also highlighting the importance of contextual adaptation.

The findings contribute to the ongoing discussion about the role of trust in digital transformation. (González-Mohíno et al., 2024) emphasized the central role of trust in robotic digitalization and operational efficiency. The current study extends this insight to the consumer-facing digital service context, showing that trust is equally central in shaping end-user behavior as it is in organizational operations.

3.5.5 Managerial implications

The findings of this study have significant practical implications for PT Pegadaian management and other digital financial service providers. First and foremost, the results underscore that investments in improving the technical and functional quality of the Tring App must be explicitly directed at building and maintaining user trust. Technical improvements alone, while necessary, will not directly translate into user loyalty unless they are communicated and experienced in ways that enhance trust perceptions.

Strategic priority should be given to aspects that have proven crucial in building trust. The high loadings of security-related items (SQ3 and SQ4) on the service quality construct suggest that data protection and transaction safety are particularly important for trust formation. Management should invest in robust security infrastructure, obtain relevant security certifications, and prominently communicate security features to users. Regular security audits and transparent reporting of security practices can further enhance trust by demonstrating organizational commitment to user protection.

The strong loading of SQ5 (accurate and timely information) highlights the importance of information quality in trust formation. The Tring App should provide clear, accurate, and timely information about pawn valuations, loan terms, interest calculations, and asset redemption procedures. Any discrepancies or delays in information provision can erode trust and undermine the positive effects of other service quality dimensions.

The fairness dimension captured in T4 (the application treats me fairly) emerged as an important component of trust. This suggests that users are sensitive not only to technical performance but also to the perceived fairness of their treatment. Management should ensure that loan terms are clearly disclosed, that valuation processes are transparent, and that any complaints or disputes are handled equitably. Training customer service representatives in fair treatment principles and establishing clear procedures for dispute resolution can enhance perceptions of fairness.

The finding that trust fully mediates the service quality-behavioral intention relationship implies that marketing and communication strategies should focus on building and reinforcing trust. Testimonials from satisfied users, endorsements from reputable organizations, and transparent communication about organizational values and practices can all contribute to trust building. Social media engagement and responsive customer service can further enhance trust by demonstrating organizational commitment to user welfare.

For user experience (UX) designers, the results suggest that design decisions should be evaluated not only for their impact on usability and efficiency but also for their contribution to trust. Design elements that enhance transparency, such as clear progress indicators for pawn transactions, detailed breakdowns of loan calculations, and easy access to account history, can contribute to trust by reducing uncertainty and demonstrating organizational openness.

3.5.6 Limitations and future research directions

While this study provides valuable insights, several limitations should be acknowledged. First, the sample size of 150 respondents is relatively adequate for PLS-SEM analysis but could be increased for broader generalization of the findings and higher statistical power. Future research could expand the sample size and employ more diverse sampling strategies to enhance representativeness. Additionally, collecting data from multiple geographic regions within Indonesia could reveal regional variations in the relationships examined.

The use of a cross-sectional design does not allow for definitive temporal causal inferences regarding the relationships between variables over time. While the theoretical model posits that service quality influences trust, which in turn influences behavioral intention, cross-sectional data cannot definitively establish the direction of causality. Longitudinal studies tracking users over time would provide stronger evidence for causal relationships and could reveal how these relationships evolve as users gain more experience with the application.

The data were collected through a self-administered survey, which has the potential to introduce response bias. Respondents may provide socially desirable answers or may not accurately recall their experiences. Future research could complement survey data with objective usage data from application logs, providing a more complete picture of user behavior. Experimental designs manipulating specific service quality dimensions could also provide stronger evidence for causal relationships.

This study focused on a single application (Tring by Pegadaian) in a single country (Indonesia). While this focus allowed for in-depth contextual understanding, it limits the generalizability of findings to other applications, countries, or cultural contexts. Future research could examine whether similar patterns emerge for other digital pawn applications in different countries or for different types of digital financial services.

This study examined a limited set of variables. While service quality, trust, and behavioral intention are central constructs in the literature, other factors may also influence user behavior. Future research could explore additional variables such as application innovativeness, social influence from peers, perceived risk to financial security, or the role of price/value perceptions in shaping behavioral intentions. Incorporating these variables could provide a more comprehensive understanding of behavioral intentions in digital pawn contexts.

Quantitative research could complement these findings by capturing the nuances of user experiences in greater depth. In-depth interviews or focus group discussions could reveal the specific aspects of service quality that users find most important for trust formation, the emotional dimensions of pawn transactions that influence trust, and the specific incidents or experiences that either build or erode trust. Such qualitative insights could inform more nuanced quantitative measures and provide richer guidance for managerial practice.

Seventh, future research could examine potential moderators of the relationships identified in this study. For example, user characteristics such as age, digital literacy, or prior experience with pawn services might moderate the strength of the service quality-trust or trust-behavioral intention relationships. Similarly, contextual factors such as transaction value or loan duration might influence the importance of trust relative to other factors.

4. Conclusions

This study empirically demonstrates the crucial role of service quality and trust in shaping behavioral intentions of Tring by Pegadaian users. Key findings confirm service quality positively shapes user trust, which becomes the key driver of ongoing behavioral intentions. Significantly, trust fully mediates the relationship between service quality and behavioral intentions: service quality's impact is entirely channeled through established trust. The study makes important contributions. Theoretically, it extends technology acceptance and consumer behavior models to digital pawn applications in emerging markets, revealing full mediation by trust in high-risk contexts. Practically, investments in technical and functional quality must explicitly target trust building. Strategic priorities should include data security, transaction privacy, responsive and fair customer service, transparent communication, and user experience design that reduces uncertainty.

To enhance trust, providers should implement transparent communication about asset handling procedures, develop user-friendly dispute resolution mechanisms, leverage social proof through testimonials and endorsements, and regularly audit and report security practices. Optimizing user experience will drive behavioral intentions only when accompanied by effective communication strategies strengthening perceptions of institutional integrity and credibility. As digital financial services evolve, understanding psychological mechanisms driving user engagement becomes increasingly important. This study provides foundation for such understanding in digital pawn contexts and offers directions for future research to build upon these insights.

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Author Contribution

D. S. R.: Conceptualization (development of initial research ideas), Formal Analysis (implementation of statistical data analysis using SmartPLS), Data Curation (management and cleaning of primary data), Project Administration (coordination of the entire research project), and Writing – Review & Editing (review and editing of manuscript drafts). M. R. R.: Conceptualization (contribution to the formulation of research objectives), Supervision (providing academic and methodological guidance), Validation (verifying the results of analysis and interpretation), Resources (providing access to software and literature), and Writing – Review & Editing (critical review and substantive editing). N. P. A.: Conceptualization (participating in formulating hypotheses), Methodology (developing research designs and survey instruments), Investigation (collecting primary data from respondents), Writing – Original Draft Preparation (preparing the initial draft of the manuscript), and Visualization (creating tables and figures for data presentation).

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Ethical Review Board Statement

This study involved human participants and was approved by the Research Ethics Committee of Nahdlatul Ulama Islamic University of Jepara. The research was conducted in accordance with the ethical principles set out in the 1964 Helsinki Declaration and its subsequent amendments, and in accordance with applicable laws and regulations in Indonesia regarding research involving human subjects.

Informed Consent Statement

Informed consent was obtained from all subjects involved in this study. Prior to participation, each respondent was provided with adequate information about the purpose of the study, the data collection procedures via the online questionnaire, the voluntary nature of participation, the assurance of confidentiality and anonymity of the collected data, and the right to withdraw at any time without consequence. The consent process was conducted electronically at the beginning of the online questionnaire, with participants explicitly agreeing to the terms and conditions before proceeding. Due to the anonymous nature of the data and the focus on the general perceptions of app users, written consent for the publication of individually identifiable data was not required. However, all participants were aware that their aggregated data would be used for research purposes and scientific publications, in accordance with ethical guidelines for human subjects research.

Data Availability Statement

The data supporting the findings of this study are not publicly available because they contain sensitive information related to the perceptions of users of the digital financial application (Tring Application by Pegadaian) which can indirectly identify respondents, in accordance with the Indonesian Personal Data Protection Law (PDP Law No. 27 of 2022).

Conflicts of Interest

The authors declare no personal, financial, commercial, legal, or professional conflicts of interest that could influence the representation or interpretation of the results of this study. PT Pegadaian (Persero), as the funder for the Article Processing Charge (APC) costs through the *IASSSF x Pegadaian Call for Paper program*, had no role in the study design; data collection, analysis, or interpretation; writing of the manuscript; or the decision to publish the results. This funding is transparent and limited to publication support, in accordance with the ICMJE Uniform Disclosure Form and COPE Best Practice Guidelines.

Declaration of Generative AI Use

During the preparation of this manuscript, the authors did not use any generative artificial intelligence (AI) tools or AI-assisted technology in the writing, data analysis, or content creation process. All parts of the manuscript, including the abstract, introduction, methods, results, discussion, and conclusion, are the original work of the authors, who are solely responsible for the scientific integrity and accuracy of the published content. The use of AI was limited to standard tools such as Grammarly for grammar correction and Microsoft Word for document formatting, which do not fall into the category of generative AI. SEM-PLS data analysis was performed manually using SmartPLS 4 by the authors without AI assistance.

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