

FACTORS – FACTORS INFLUENCING THE INTEREST OF BATAM CITY COMMUNITY IN USING PRIVATE PAWNING

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ABSTRACT

The increasing number of private pawnshops in Batam City has provided the public with more financing service options. This condition requires each company to understand various factors that can influence public interest in choosing private pawnshop services. This study aims to test the influence of trust, service quality, service convenience, and service costs on public interest in using private pawnshop services in Batam City. This research applied a quantitative approach with a survey method by distributing questionnaires to respondents who meet the research criteria. The analysis results show that trust, service quality, service convenience, and service costs each have a positive and significant influence on public interest. Furthermore, simultaneous testing demonstrates that all independent variables collectively have a significant impact on public interest in using private pawnshop services in Batam City. The findings indicate that increasing public trust, providing high-quality service, ease of service processes, and affordable costs are important factors in driving public interest in utilizing private pawnshop services. The results are expected to provide input for companies to improve service quality and serve as a reference for future research.

Keywords: Trust, Service Quality, Service Convenience, Service Costs, Public Interest

ABSTRACT

The growing number of private pawnshops in Batam City has provided the public with a wider range of financing service options. Consequently, companies need to understand the various factors influencing public interest in choosing private pawnshop services. This study aims to examine the impact of trust, service quality, ease of service, and service costs on public interest in using private pawnshop services in Batam City. A quantitative approach was employed, utilizing a survey method involving the distribution of questionnaires to respondents who met the study's criteria. The analysis results indicate that trust, service quality, ease of service, and service costs each exert a positive and significant influence on public interest. Furthermore, simultaneous testing confirms that all independent variables collectively have a significant impact on public interest in using private pawnshop services in Batam City. The findings suggest that enhancing public trust, providing high-quality service, ensuring ease of service processes, and offering affordable costs are crucial factors in driving public interest in utilizing private pawnshop services. These results are expected to provide valuable insights for companies looking to improve service quality and serve as a reference for future research.

Keywords: Trust, Service Quality, Service Convenience, Service Cost, Public Interest

1. INTRODUCTION

In recent years, the public's need for fast and easy financing access has continued to experience

increasing. Dynamic economic conditions, rising demand for both consumption and productive needs, and the demand to fulfill urgent needs

encouraging the public to seek alternatives practical funding source. One financial institution widely used is pawnshops because they offer relatively fast funds disbursement with assets owned by customers as collateral. In addition to government-owned pawnshops, private pawnshops are currently also growing rapidly by offering various service innovations, such as simpler transaction processes, digital-based services, and product variations tailored to public needs. This competition encourages each service provider to improve service quality to attract and retain public interest.

In Batam City, the development of the trade, industry, and services sectors also increases the public's need for short-term financing services. This opens opportunities for private pawnshops to grow as an alternative to government-owned pawnshops. Nevertheless, public interest in using private pawnshop services is still influenced by various factors.

Part of the public still considers the level of trust in the institutions, the quality of service provided, ease of the transaction process, and the service fees that must be paid before deciding to use the service. Differences in public perception of these factors indicate that private pawnshops need to understand the aspects that influence public interest to enhance competitiveness and expand market share.

The development of the pawnshop industry in Indonesia shows a trend of continued growth in recent years. Based on OJK data, the number of pawnshop operators has increased.

from 94 entities in 2020 to 186 entities in 2024, reflecting the increasingly important role of pawnshop companies, especially private pawnshops, in supporting public financing needs. In addition, OJK notes that the distribution of pawnshop loans reached Rp88.05 trillion by the end of 2024, an increase of about 26.9% compared to the previous year. This growth indicates that public demand for pawnshop services continues to rise in line with the need for fast, easy, and flexible financing access. Nevertheless, the share of loan distribution by private pawnshops remains relatively small compared to the entire industry, indicating that the appeal and level of public trust in private pawnshops still need to be enhanced.

This condition provides an important basis for conducting research on factors that influence public interest in using private pawnshop services, especially in Batam City, which has growing economic, trade, and industrial activity. Increasing competition among pawnshop providers requires companies not only to offer financing products but also to build public trust, improve service quality, facilitate transaction processes, and set competitive service fees. If these factors are not well managed, the public tends to choose other financial institutions considered more trustworthy and offering greater benefits. Therefore, this study is important to analyze the influence of trust, service quality, service ease, and service fees.

in relation to public interest in using

private pawning services in Batam City. The research results are expected to provide input for private pawn companies in formulating service strategies and improving competitiveness amid the growth of the national pawning industry.

Public interest in using private pawn services is influenced by several factors that are considered before making a decision. Trust is an important factor because it relates to people's belief in the security, transparency, and credibility of the company in providing services. In addition, service quality also plays a role in increasing public interest. Fast, friendly, and professional service can provide satisfaction, thereby encouraging the public to use private pawn services.

In addition to trust and service quality, service ease and service costs also influence public interest. An easy process, simple requirements, and affordable costs can increase public interest in utilizing private pawn services. Therefore, trust, service quality, service ease, and service costs are important factors to study because they can influence the public's interest in using private pawn services in Batam City.

Previous research results show that factors influencing public interest in using pawning services still yield diverse findings. Some studies indicate that trust, service quality, service ease, and service costs have a positive impact on public interest, but other studies show that not all of these factors have a significant influence due to differences

characteristics of respondents, research location, and the objects studied. In addition, most previous research has focused more on government pawning or Islamic pawning, while studies on private pawning, especially in Batam City, are still relatively limited. Therefore, this study was conducted to fill the gap by analyzing the influence of trust, service quality, service ease, and service costs on the public's interest in using private pawn services in Batam City.

This study focuses on the objects and variables examined simultaneously, namely trust, service quality, service ease, and service costs in analyzing public interest in using private pawn services in Batam City. This study focuses on private pawning, which is still relatively rarely studied compared to government or Islamic pawning. By using the Batam City regional context with its growing economy and rapid financial services industry competition, this study is expected to provide a more specific picture of the factors that influence public interest and serve as a reference for future research development.

2. LITERATURE REVIEW

This study uses the Theory of Planned Behavior (TPB) developed by Ajzen (1991) as the grand theory. The Theory of Planned Behavior (TPB) explains that an individual's intention to perform a behavior is influenced by attitudes toward the behavior, subjective norms, and an individual's perceptions of their ability to control the behavior. In this study context, public interest in using private pawn services is influenced by assessments

society towards the services received, thus this theory is relevant to explain the relationship between trust, service quality, service accessibility, service costs, and public interest. Previous research shows that trust is a factor that can increase public interest in using financial services because it can build a sense of security and confidence in the service provider. In addition, good service quality and ease of transaction processes also contribute to increasing public interest in using a service. On the other hand, affordable and transparent service costs become important considerations in the decision-making process.

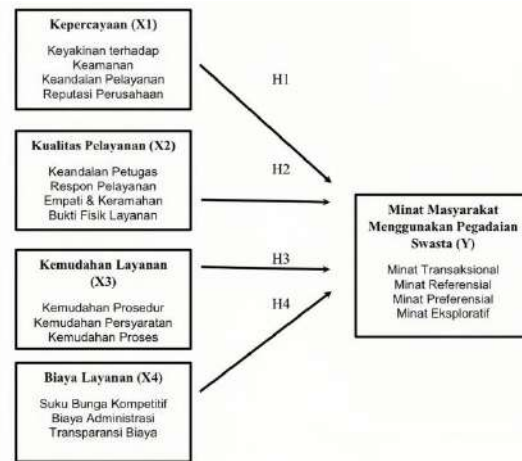
It is understood that public interest in using private pawnshop services is influenced by the perceptions formed about the services received. Trust gives the public confidence regarding the security and credibility of the company, service quality creates a positive experience during the transaction process, ease of service increases the perception that the service is easily accessible and used, while affordable service costs provide economic considerations for the public in making choices. The four factors are interrelated in shaping the public's intention to use private pawnshop services. Therefore, this study tests the influence.

trust, quality service, service accessibility, and service costs on public interest in using private pawnshops in Batam City as an effort to provide empirical evidence that can enrich studies on consumer behavior in the non-bank financial services sector.

HYPOTHESIS

Based on the theoretical foundations and findings from previous studies, this study formulates hypotheses that assume a positive influence of the independent variables on public interest in using private pawnshop services. The research model is presented in Figure 1.

Figure 1. Research Model



Source: Data processed by the researcher (2026)

The research hypotheses to be tested based on the framework prepared are as follows:

H1: Trust positively influences public interest in using private pawnshops

Trust is an important factor that influences public interest in using private pawnshop services. The higher the level of trust in the security and credibility of the company, the greater the public interest in using the service. The findings of Hidayah and Maulana (2022) support a positive influence between trust and public interest.

H2: Service quality has a positive effect on public interest in using private pawnshops

Good service quality is able to increase public satisfaction and interest in using a service. Fast, friendly, and professional service will form a positive perception of private pawnshops. Research by Sartika (2021) shows that service quality has a positive effect on public interest in using private pawnshops.

H3: Service convenience has a positive effect on public interest in using private pawnshops

Service convenience provides comfort for the public in accessing private pawnshop services. A simple and easy-to-understand process can increase public interest in using private pawnshop services. Research by Fadli and Rahma (2023) shows that service convenience has a positive effect on interest in using financial services.

H4: Service costs have a positive effect on public interest in using private pawnshops

Service costs are one of the considerations of the public in choosing pawnshop services. Affordable and transparent costs will increase public interest in using the service. Research by Prasetyo (2020) as well as Khair and Setiawan (2024) shows that service costs have a positive effect on public interest

H5: Trust, service quality, service convenience, and other costs can

has a positive effect on public interest in using private pawnshops

Trust, service quality, service convenience, and service costs are factors that can influence public interest in using private pawnshop services. The better those four factors are, the higher the public interest in using the services offered. Therefore, this study examines the effect of all variables simultaneously on public interest.

3. RESEARCH METHOD

This study uses a quantitative approach with an associative research design that aims to analyze the effect of

trust, service quality, service convenience, and service costs on public interest in using private pawnshop services in Batam City. The study was conducted from June to July 2026 by using the people of Batam City as the study population.

The research sample was determined using a purposive sampling technique, namely respondents who meet the criteria of having previously known about or used private pawnshop services. Primary data was obtained through distributing questionnaires using a five-point Likert scale, from 1 (strongly disagree) to 5 (strongly agree). The research instruments were developed based on indicators of each variable adapted from previous research.

The collected data was analyzed using IBM SPSS Statistics software. The analysis stages include validity testing, reliability testing, descriptive statistical analysis, classical assumption tests consisting of normality tests, multicollinearity, and heteroscedasticity, as well as multiple linear regression analysis. Hypothesis testing is conducted through partial tests (t-test), tests

simultaneously (F test), and the coefficient of determination (R^2) aims to determine the extent to which each independent variable influences public interest in using private pawnshop services in Batam City.

Operational variables are arranged based on indicators taken from previous research, namely the trust variable refers to (Hidayah & Maulana, 2022), service quality (Sartika, 2021), service convenience (Fadli & Rahma, 2023), service cost (Khair & Setiawan, 2024), and public interest (Giawa, 2024). All indicators are measured using a five-point Likert scale.

Table 1. Operational Variables

Variable	Definisi Operasional	Indikator	Skala
Kepercayaan (X1)	Persepsi masyarakat terhadap tingkat keamanan dan kredibilitas pegadaian swasta	Keamanan transaksi, reputasi perusahaan, kejujuran layanan, keamanan barang jaminan	Likert
Kualitas Pelayanan (X2)	Penilaian masyarakat terhadap kualitas layanan yang diberikan pegadaian swasta	Kecepatan pelayanan, keramahan pegawai, kenyamanan fasilitas, ketepatan layanan	Likert
Kemudahan Layanan (X3)	Tingkat kemudahan masyarakat dalam menggunakan layanan pegadaian swasta	Kemudahan prosedur, persyaratan mudah, akses layanan, proses pencairan dana	Likert
Biaya Layanan (X4)	Persepsi masyarakat terhadap biaya yang dibebankan dalam layanan pegadaian swasta	Suku bunga, biaya administrasi, keterjangkauan biaya, transparansi biaya	Likert
Minat Masyarakat (Y)	Ketertarikan masyarakat untuk menggunakan layanan pegadaian swasta	Keinginan menggunakan layanan, minat transaksi ulang, rekomendasi kepada orang lain	Likert

Source: Data processed by researchers (2026)

4. RESULTS AND DISCUSSION

Results

Description of Respondent Characteristics

Table 2. Respondent Characteristics

Frequency Characteristics	Total/Percentage	Age Presentation	
Gender Male		45	45%
	Female	55	55%
Age	20 – 25 Years	38	38%
	26 – 30	38	38%

	Year		
	31 - 35 Year	15	15%
	> 35 Years	9	9%
Occupation	Self-employed	26	26%
	Employee Private	19	19%
	Household member	12	12%
	Student	6	6%
	Others	37	37%
Level Use	Have	90	90%
	Not Yet	10	10%

Source: Data processed by researchers (2026)

Based on the results of distributing the questionnaires, this study involved 100 respondents who are residents of Batam City. Based on gender, the respondents were dominated by females with 55 people (55%), while males were 45 people (45%). Based on age, most respondents were in the productive age group, namely 20–25 years with 38 people (38%) and 26–30 years with 38 people (38%), followed by the 31–35 years group with 15 people (15%) and the above-35 years group with 9 people (9%). Based on occupation, the majority of respondents worked as private employees with 19 people (19%), followed by entrepreneurs with 26 people (26%), housewives with 12 people (12.0%), students with 6 people (6%), and other , jobs with 37 people (37%). In addition, based on the level of use of private pawn services, 90 respondents (90.0%) stated that they had previously used private pawn services, while 10 respondents (10.0%) stated that they had never

using services therein. These respondent characteristics indicate

that the majority of respondents are productive-age people who have experience using private pawnshop services, so they are expected to be able to provide relevant and representative information in analyzing the influence of trust, service quality, service convenience, and service costs on public interest in using private pawnshop services in Batam City.

Table 3. Descriptive Statistics Test

Variable I	N	Min	Max	Mean	Std. Deviation
K (X1)	100		10	20	15,82
KP (X2)	100		10	20	15,97
KL (X3)	100		8	20	15,75
BL (X4)	100		7	20	15,68
MM (Y)	100		8	20	15,02

Source: Data processed by the researchers (2026)

Descriptive statistical testing is used to provide an illustration of research data, which includes the number of data (N), the minimum value, the maximum value, the mean, and the standard deviation of each research variable. Based on Table 3, it can be seen that all variables have a data amount (N) of 100 respondents. The Service Quality variable (X2) has the highest mean value of 15,97, while the Public Interest variable (Y) has the lowest mean value of 15,02. The highest standard deviation value is found in the Service Cost variable (X4) of 3,005, which indicates that the distribution of data in that variable is relatively more varied compared to other variables.

Validity Test

Table 4. Validity Test

Item	R Calculated	Sig.	Decision
X1.1	0.803	0	Valid
X1.2	0.767	0	Valid
X1.3	0.793	0	Valid
X1.4	0.735	0	Valid
X2.1	0.858	0	Valid
X2.2	0.813	0	Valid
X2.3	0.844	0	Valid
X2.4	0.606	0	Valid
X3.1	0.800	0	Valid
X3.2	0.831	0	Valid
X3.3	0.830	0	Valid
X3.4	0.767	0	Valid
X4.1	0.853	0	Valid
X4.2	0.848	0	Valid
X4.3	0.860	0	Valid
X4.4	0.800	0	Valid
Y.1	0.817	0	Valid
Y.2	0.849	0	Valid
Y.3	0.888	0	Valid
Y.4	0.855	0	Valid

Source: Data processed by the researchers (2026)

The validity test is used to determine the extent to which the instrument is accurate in measuring what it is supposed to measure. An item is declared valid if the significance value (Sig. 2-tailed) is less than 0,05 and the calculated r value is greater than the r table value (for N = 100 at a significance level of 5%, the r table value is 0,196). Based on the test results in Table 4, it is known that all statement items for each research variable—namely Trust (X1), Service Quality (X2), Service Ease (X3), Service Cost (X4), and Community Interest (Y)—have significance values less than 0,05 ($< 0,001$) with correlation coefficient values (calculated r) ranging from 0,606 to 0,888, all of which are greater than the r table value of 0,196. Thus, it can be concluded that all statement items in this research instrument

declared valid and suitable for use as a data collection tool.

Reliability Test

Table 5. Reliability Test

Variable	Cronbach's Alpha	N of Items	Description
K (X1)	0,778	4	Reliable
KP (X2)	0,789	4	Reliable
KL (X3)	0,818	4	Reliable
BL (X4)	0,859	4	Reliable
MM (Y)	0,873	4	Reliable

Source: Data processed by the researcher (2026)

The reliability test is used to determine the level of consistency or stability of an instrument when used repeatedly at different times. The reliability testing in this study uses Cronbach's Alpha coefficient, with the criterion that a variable is considered reliable if Cronbach's Alpha is greater than 0.60. Based on Table 5, all research variables have Cronbach's Alpha above 0.60, with the lowest value for the Trust variable (X1) at 0.778 and the highest value for the Community Interest variable (Y) at 0.873. This indicates that all research instruments have good internal consistency and are thus reliable and can be used repeatedly to measure the same variable with consistent results.

Normality Test

Table 6. Normality Test

One Sample Kolmogorov-Smirnov Test

Unstandardized

		Residual	
N			100
Normal Parameters	Mean		,0000000
	Std. Deviation		2,19865077
Most Extreme Differences	Absolute		,069
	Positive		,069
	Negative		-,036
Test Statistic			,069
Asymp.Sig.(2-tailed)			,200d
Monte Carlo Sig.(2-tailed)	Sig.		,283
	99% Confidence Interval	Lower Bound	,271
		Upper Bound	,294

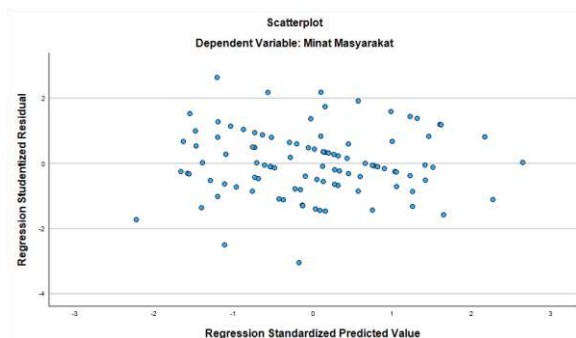
- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.
- d. This is a lower bound of the true significance.
- e. Lilliefors' method based on 10000 Monte Carlo

Source: Data processed by researchers (2026)

Normality test aims to determine whether the residual variables in the regression model have a normal distribution. Based on Table 6, the results of the One-Sample Kolmogorov-Smirnov Test show a Test Statistic value of 0.069 with an Asymp. Sig. (2-tailed) value of 0.200. Since this significance value is greater than 0.05 ($0.200 > 0.05$), it can be concluded that the residual data in the regression model are normally distributed.

Heteroskedasticity Test

Figure 2. Heteroscedasticity Test



Source: Data processed by the researcher (2026)

The heteroskedasticity test aims to examine whether, in the regression model, there is an unequal variance of residuals from one observation to another. Based on the image, it can be seen that the data points are scattered randomly both above and below the number 0 on the Y-axis. The random distribution pattern of the points and not

form pattern specific this indicates that no heteroskedasticity occurs in the regression model.

Table 7. Glejser Multicollinearity Test

Variable	Sig.	Description
K (X1)	0,930	No heteroskedasticity occurs
KP (X2)	0,821	No heteroskedasticity occurs
KL (X3)	0,233	No heteroskedasticity occurs
BL (X4)	0,999	No heteroskedasticity occurs

Source: Data processed by the researcher (2026)

The Glejser test is carried out by regressing the absolute residual values on each of the independent variables. Based on Table 7, it can be seen that all independent variables have significant values greater than 0,05, namely Trust of 0,930, Service Quality of 0,821, Service Ease of 0,233, and Service Cost

amounting to 0,999. Since all significance values are greater than 0,05, it can be concluded that there are no signs of heteroskedasticity in the regression model. This result supports and strengthens the results from the scatterplot graph in Figure 2.

Multicollinearity Test

Table 8. Multicollinearity Test

Tolerance	VIF	Variable	Description
K (X1)	0,780	1,283	No multicollinearity occurs
KP (X2)	0,730	1,371	No multicollinearity occurs
KL (X3)	0,722	1,385	No multicollinearity occurs
BL (X4)	0,787	1,270	No multicollinearity occurs

Source: Data processed by the researcher (2026)

The multicollinearity test aims to examine whether, in the regression model, correlations are found between the independent variables. The detection of whether or not multicollinearity exists is carried out by looking at the Tolerance value and the Variance Inflation Factor (VIF), with the criterion that no multicollinearity occurs if the Tolerance value $> 0,10$ and the VIF value $< 10,00$. Based on Table 4.9, it can be seen that all independent variables in this study have Tolerance values above 0,10, ranging from 0,722 to 0,787, and VIF values below 10,00, ranging from 1,270 to 1,385. Thus, it can be concluded that there are no signs of multicollinearity among the independent variables (Trust, Service Quality, Service Ease, and Cost

Service) in this research regression model, so the regression model is suitable for use.

Determination Coefficient Test (R^2)

Table 9. Determination Coefficient Test

R R Square	Adjusted R Square	Std. Error of the Estimate
0,559	0,312	0,283

Source: Data processed by the researchers (2026)

The coefficient of determination (R^2) test is used to measure how much the independent variables are able to explain the variation of the dependent variable. Based on Table 9, the obtained value of R is 0,559, which indicates that there is a fairly strong relationship between the variables Trust, Service Quality, Service Ease, and Service Cost together on Public Interest. The value of R Square (R^2) of 0,312 indicates that the variables Trust, Service Quality, Service Ease, and Service Cost together are able to explain 31.2% of the variation in Public Interest, while the remaining 68.8% is explained by other variables not examined in this study.

Multiple Linear Regression Test

Table 10. Multiple Linear Regression Test

Variable	B	Std. Error	Beta	t	Sig.
(Constant)	-0,827	2,499	-	-0,331	0,741
K (X1)	0,215	0,106	0,195	2,024	0,046
KP (X2)	0,303	0,100	0,303	3,044	0,003
KL (X3)	0,205	0,093	0,221	2,203	0,030
BL (X4)	0,279	0,085	0,316	3,296	0,001

Source: Data processed by the researchers (2026)

The multiple linear regression test is used to determine the effect of two or more independent variables on one dependent variable. In this study, multiple linear regression analysis is used to determine the effect of Trust (X1), Service Quality (X2), Service Ease (X3), and Service Cost (X4) on Public Interest (Y). Based on Table 10, the following multiple linear regression equation is obtained:

$$Y = -0,827 + 0,215 X1 + 0,303 X2 + 0,205 X3 + 0,279 X4$$

(1). The constant value of -0,827 indicates that if the variables Trust, Service Quality, Service Ease, and Service Cost are 0 (no effect), then the value of Public Interest is -0,827.

(2). The regression coefficient of Trust (X1) is 0,215, which is positive; meaning that each increase of one unit in Trust will increase Public Interest by 0,215 units, assuming other variables remain constant.

(3). The regression coefficient of Service Quality (X2) is 0,303, which is positive; meaning that

each increase of one unit of Service Quality will increase Public Interest by 0.303 units.

(4). The regression coefficient of Ease of Service (X3) is 0.205, positive value, meaning that each one-unit increase in Ease of Service will increase Public Interest by 0.205 units.

(5). The regression coefficient of Service Cost (X4) is 0.279, a positive value, meaning that each one-unit increase in Service Cost will increase Public Interest by 0.279 units. All regression coefficients are positive, indicating that the four independent variables have a unidirectional relationship with Public Interest.

F Test (Simultaneous)

Table 11. F Test (Simultaneous)

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	217,388	4	54,347	10,788	< 0.001
Residual	478.572	95	5.038	-	-
Total	695.960	99	-	-	-

Source: Data processed by researchers (2026)

ANOVA (F-test) is used to determine whether the independent variables collectively (simultaneously) have a significant impact on the dependent variable. The test criterion is H0 rejected if the significance value < 0.05 or the calculated F value > F table. Based on Table 11, the calculated F value is 10.788 with a significance value of < 0.001. Because the value

significance less than 0.05 ($0.000 < 0.05$), therefore H0 is rejected and Ha is accepted. Thus it can be concluded that the variables Trust, Service Quality, Ease of Service, and Service Cost

globally simultaneously (together) has a significant effect on Public Interest

T Test (Partial)

Table 12. T Test (Partial)

t-statistic	variable	Sig.	Description
K (X1)	2.024	0.046	Significant effect
KP (X2)	3.044	0.003	Significant effect
KL (X3)	2.203	0.030	Significant effect
BL (X4)	3.296	0.001	Significant effect

Source: Data processed by researchers (2026)

The t-test is used to determine the effect of each independent variable partially (individually) on the dependent variable. The test qualification is H0 rejected when the significance value is < 0.05. Based on Table 12, the t-test results show that:

(1). The Confidence Variable (X1) has a calculated t-value of 2.024 with a significance of 0.046 (< 0.05), thus Confidence has a positive and significant effect on Public Interest.

(2). The Service Quality Variable (X2) has a calculated t-value of 3.044 with a significance of 0.003 (< 0.05), therefore Service Quality has a positive and significant effect on Public Interest.

(3). Service Ease Variable (X3) has a calculated t value of 2.203 with a significance of 0.030 (< 0.05), thus Service Ease has a positive and significant impact on Public Interest.

(4) Service Cost Variable (X4) has a calculated t value of 3.296 with a significance of 0.001 (< 0.05), thus Service Cost has a positive and significant impact on Public Interest.

Based on the Beta coefficient values in Table 10, the Service Cost (X4) variable has the largest Beta value (0.316), indicating that Service Cost is the most dominant variable influencing Public Interest, followed by Service Quality (0.303), Service Ease (0.221), and Trust (0.195).

Discussion

Discussion

The results show that trust, quality service, service ease, and service costs jointly have a significant impact on public interest in using private pawning services in Batam City. This is evidenced by the F-test result with an F statistic of 10.788 and a significance level less than 0.001. Therefore, the fifth hypothesis stating that

trust, quality service, trust, quality, service, service ease, and service costs jointly influence public interest and can be accepted. The determinant coefficient value of 0.312 indicates that these four variables explain 31.2% of the change in public interest, while 68.8% is influenced by other factors outside the research model. According to the view

author, the result indicates that public interest in private pawnbrokers is not shaped by a single factor, but is the outcome of a comprehensive consideration of security, service quality, process ease, and costs to be incurred.

Results of the first hypothesis test accepted that trust has a positive and significant effect on the public's interest in using private pawning services. The trust variable obtained a regression coefficient of 0.215, a calculated t-value of 2.024, and a significance of 0.046. This means that higher levels of public trust in private pawning services correspond to a higher interest in using the service. This result supports the Theory of Planned Behavior, which explains that an individual's belief about a behavior shapes attitudes and intentions to act. In the context of private pawning, public trust is formed through beliefs about collateral security, information transparency, company credibility, and the company's ability to meet its obligations. This finding aligns with the study by Hidayah and Maulana (2022), which states that trust positively affects the willingness to use non-bank financial services. Trust is a key foundation because pawn transactions involve handing over valuable assets to the company. Therefore, the greater the company's ability to provide security guarantees and information openness, the greater the."

that the public may use its services. interested

The second hypothesis is accepted because service quality proves to have a positive and significant effect on public interest. The testing results show a regression coefficient

of 0,303, the calculated t value is 3,044, and the significance is 0,003. Results

this indicates that that an improvement in service quality will be followed by an increase in public interest in using private pawnshops. This finding is in line with the service quality concept that emphasizes the importance of reliability, responsiveness, assurance, empathy, and tangible evidence in creating a positive customer experience. The results of this study also support Sartika's research (2021), which shows that service quality can increase customer satisfaction and interest in financial institutions. From the perspective of Theory of Planned Behavior, good service experiences can shape a positive attitude in the public toward private pawnshops and strengthen intentions to use the services. According to the author's view, fast, friendly, responsive, and professional service can reduce public doubts and provide a sense of comfort during the transaction process. Therefore, private pawnshops need to ensure that each staff member is able to provide clear information and consistent service.

The results of the third hypothesis testing are accepted that service ease has a positive and significant effect on public interest. The service ease variable has a regression coefficient of 0,205, a calculated t value of 2,203, and a significance of 0,030. This means that the easier the procedures and access to the services provided, the greater the public interest in using private pawnshop services. This research result is consistent with Fadli and Rahma's study (2023), which reveals that ease in the service process of pawn services has a positive effect on the use of financial services. This finding is also related to behavioral control in the Theory of

Planned Behavior, namely a person's belief about the ease or difficulty in carrying out an action. When the pawn procedure is easy to understand,

its requirements simple, the process its disbursement is fast, and the service is easy to access; the public will feel more capable and more confident to use the service. Ease is an important consideration because some people use pawnshops to meet urgent funding needs. Therefore, complicated procedures that take a long time can reduce public interest.

The results of the fourth hypothesis testing are accepted that service costs have a positive and significant effect on public interest. The service cost variable obtained a regression coefficient of 0,279, a calculated t value of 3,296, and a significance of 0,001. The beta value of 0,316 also indicates that service costs are the variable that has the most dominant influence compared with other variables. This finding means that affordable, competitive, clear costs that are in line with the benefits received can increase public interest in using private pawnshops. These research results are consistent with Khair and Setiawan's study (2024), which states that cost is one of the important considerations in determining customers' interest in using pawn services. This result also supports Prasetyo's research (2020) regarding the influence of administrative costs in choosing financing institutions. People not only consider whether costs are low or high, but also pay attention to the transparency of interest calculations, administrative fees, penalties, and other fees. Unclear costs can create negative perceptions, whereas costs that

transparency will enhance the sense of security and public confidence in the service.

Overall, the results of this hypothesis research are accepted and support the Theory of Planned Behavior in

explaining interest public using private pawnbroking services. Trust builds the public's belief in the security and credibility of the company, service quality forms a positive attitude based on service experience, ease of service increases the public's perceived ability to carry out transactions, while service costs provide

consideration economic considerations before before people decide. This study's findings also reinforce earlier research showing that the interest in using financial services is shaped by consumers' assessments of benefits, risks, convenience, and the sacrifices involved. Nevertheless, the model's ability to explain public interest remains 31.2%. According to the author, this condition indicates that public interest may also be influenced by promotion, company image, location, financial literacy, digital service quality, customer experience, and recommendations from the social environment. Therefore, private pawnbroking is not enough to improve just one aspect; integrated strategies are needed through enhancing security, human resources quality, simplifying procedures, leveraging technology, and setting competitive and transparent costs.

5. CLOSURE

Conclusion

Based on the analysis that has been conducted, it can be concluded that

trust, quality service, service ease and service costs are factors that can affect the public's interest in using private pawnbrokers in Batam City. The test results show that the hypotheses proposed in this study can be accepted, both partially and simultaneously. The results indicate that the better the trust, service quality, ease of service, and the costs offered, the higher the public's interest in using private pawnbroking services. This study contributes to strengthening the discussion on factors influencing public interest in private pawnbroking services and supports the application of the Theory of Planned Behavior in explaining the behavior of using financial services. Practically, the results are expected to inform private pawnbroking companies to enhance public trust, improve service quality, develop more easily accessible services, and set competitive fees to increase public interest in the services offered.

Overall, the results indicate that increasing public interest in using private pawnbroking services is not solely dependent on one aspect, but is influenced by a combination of trust, service quality, ease of service, and service costs that can meet the needs and expectations of the public. Therefore, private pawnbroking companies need to implement strategies oriented toward continuously improving service quality to build trust and enhance

public satisfaction, as well as strengthening competitiveness amid the increasingly competitive development of the financial services industry.

Research Implications

Based on the research results, private pawnshop companies need to strengthen trust the public by providing secure, transparent services managed professionally. In addition, the pawn service financial offerings should continue to improve service quality by providing fast, friendly, and responsive customer service. Convenience of service also needs to be enhanced through simplified procedures, the use of digital technology, and providing service access that is more easily reachable by the public.

On the other hand, the company needs to set competitive and transparent service fees so that the public perceives good value from the services provided. By maintaining these four aspects sustainably, private pawnshops are expected to increase public interest, strengthen customer loyalty, and enhance the company's competitiveness amid the growth of the pawnshop industry.

Limitations of the Research

This study has several limitations that need attention. First, the research was conducted only on the public in Batam City with 100 respondents, thus

the results the research cannot yet be generalized to other areas with different community characteristics. Second, this study only uses four independent variables, namely trust, service quality,

ease of service, and service costs, so there are still other factors that potentially influence public interest in using private pawnshops but have not been analyzed in this study. Third, the data were collected through questionnaires, so respondents' answers depend on each individual's perception and understanding, which allows subjectivity in filling out the questionnaires.

Based on the limitations of this study, future research is recommended to expand the research location and increase the number of respondents so that the results are more representative. In addition, future researchers can consider adding other variables that may influence public interest in using private pawnshop services, such as promotions, corporate image, financial literacy, digital service quality, and customer satisfaction. Future research is also advised to apply a more diverse data collection method, for example through interviews or a mixed-methods approach, to provide a deeper and more comprehensive understanding of the various factors influencing public interest in using private pawnshop services.

Suggestions

Based on the study results and limitations found, future research is expected to broaden the scope by involving respondents from more diverse regions, not limited to the Batam City community. A wider geographic scope is expected to yield more representative findings and provide a more comprehensive picture of

factors influencing public interest in using private pawnshop services. In addition, using more representative sampling techniques can be considered to achieve results with a higher level of generalizability.

Upcoming research is also suggested to develop a research model by including other variables believed to influence public interest, such as corporate image, promotion, financial literacy, quality of digital services, customer satisfaction, and customer loyalty. The addition of these variables is expected to provide broader explanations of public behavior in choosing private pawnshop services and enhance the research model's ability to explain relationships between variables.

In addition, future research can examine comparisons between private pawnshops and government-owned pawnshops or other financing institutions. This approach is expected to provide a deeper understanding of the factors considered by the public in choosing financing services. The results can enrich academic references and also serve as input for companies in formulating service strategies that better meet public needs and expectations.

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