

INTISARI

Perkembangan investasi emas digital di Indonesia meningkat seiring digitalisasi sektor keuangan dan dominasi Generasi Z sebagai pengguna teknologi. Namun, tingkat adopsi aplikasi investasi emas digital, khususnya Tring by Pegadaian, masih belum optimal karena sebagian besar Generasi Z lebih memilih emas fisik dibandingkan emas digital. Penelitian ini bertujuan menganalisis pengaruh *performance expectancy*, *effort expectancy*, *social influence*, dan *perceived trust* terhadap *behavioral intention* Generasi Z dalam mengadopsi aplikasi Tring by Pegadaian. Penelitian menggunakan pendekatan kuantitatif dengan model Unified Theory of Acceptance and Use of Technology (UTAUT) yang dimodifikasi melalui penambahan variabel *perceived trust*. Data diperoleh melalui penyebaran kuesioner kepada 150 responden Generasi Z di Indonesia dan dianalisis menggunakan teknik statistik untuk menguji hubungan antarvariabel. Hasil penelitian menunjukkan bahwa *performance expectancy*, *social influence*, dan *perceived trust* berpengaruh positif terhadap niat penggunaan aplikasi Tring by Pegadaian, sedangkan *effort expectancy* tidak berpengaruh signifikan. Penelitian ini menyimpulkan bahwa manfaat, pengaruh sosial, dan kepercayaan menjadi faktor utama dalam meningkatkan adopsi investasi emas digital di kalangan Generasi Z.

Kata Kunci : Investasi emas digital, Tring by Pegadaian, UTAUT, *perceived trust*, Generasi Z, *behavioral intention*.

ABSTRACT

The development of digital gold investment in Indonesia has increased alongside the digitalization of the financial sector and the dominance of Generation Z as technology users. However, the adoption rate of digital gold investment applications, particularly Tring by Pegadaian, is still not optimal because most Generation Z users prefer physical gold over digital gold. This study aims to analyze the influence of performance expectancy, effort expectancy, social influence, and perceived trust on the behavioral intention of Generation Z in adopting the Tring by Pegadaian application. This research employed a quantitative approach using the Unified Theory of Acceptance and Use of Technology (UTAUT) model modified by adding the perceived trust variable. Data were collected through questionnaires distributed to 150 Generation Z respondents in Indonesia and analyzed using statistical techniques to examine the relationships among variables. The results indicate that performance expectancy, social influence, and perceived trust have a positive effect on the intention to use the Tring by Pegadaian application, while effort expectancy has no significant effect. This study concludes that perceived benefits, social influence, and trust are the main factors in increasing the adoption of digital gold investment among Generation Z.

Keywords: Digital gold investment, Tring by Pegadaian, UTAUT, perceived trust, Generation Z, behavioral intention.