



# The Role of Technology Usage Interest in Mediating the Effect of Selena Application Service Features on Job Satisfaction

(A Study on Sales Personnel of PT. Pegadaian Regional Office VII Denpasar)

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**Abstract** This study investigates the influence of the Selena application's service features on job satisfaction among sales personnel at PT Pegadaian Kanwil VII Denpasar, with the interest in using technology serving as a mediating variable. The research is motivated by the growing importance of digital applications in supporting operational performance and employee satisfaction, especially in the financial services sector. A quantitative causal research approach was employed to examine the relationships between the variables. Data were obtained through questionnaires distributed to respondents and supplemented with interviews to gain deeper insights. The sample consisted of 50 active sales personnel operating in the Bali region, selected using purposive sampling to ensure relevance to the research objectives. Data analysis was carried out using Structural Equation Modeling with the Partial Least Square (SEM-PLS) method through the WarpPLS 8.0 application. This analytical approach was chosen because it is effective in testing complex causal relationships and mediation effects, even with relatively small sample sizes. The findings reveal that the service features of the Selena application have a positive and significant effect on job satisfaction. Furthermore, the service features also exert a positive and significant influence on employees' interest in using technology. The interest in using technology itself positively and significantly affects job satisfaction, confirming its role as an important factor in enhancing workplace outcomes. In addition, the mediation test results demonstrate that the interest in using technology significantly mediates the effect of service features on job satisfaction. These results highlight the importance of continuously improving application service features and fostering employees' willingness to adopt technology to maximize job satisfaction and overall performance.

**Keywords:** Employee Performance, Job Satisfaction, Service Features, Technology Acceptance Model (TAM), Technology Usage Interest

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## 1. Introduction

The era of digital technology development has caused changes in business, as well as the advancement of science and technology that underlies the revolution of world civilization, particularly in industries that drive the economy. In the current Industry 4.0 competition, companies are faced with increasingly complex challenges and opportunities in dealing with technological advances, rapid market changes, and intense global competition, which require companies to continue adapting and improving their competitiveness (Halimah et al., 2024). A fundamental step that companies must take in facing this increasingly competitive environment is making changes in the human resource management sector. Human resources are the main asset that must be managed by companies to optimize their performance. Companies find it necessary to improve employee performance by paying attention to several aspects, one of which is employee job satisfaction (Prathama and Mujiati, 2022).

Job satisfaction is an attitude toward work; in other words, job satisfaction is an affective or emotional response to various aspects of one's job (Augustine et al., 2022). A person with a high level of job satisfaction has a positive attitude toward their work, while a person with a low level of job satisfaction has a negative attitude toward their job. Based on the study by Artana and Mujiati (2024), job satisfaction can be interpreted as reflecting a person's feelings about their job. Job satisfaction represents both negative and positive feelings from employees' perceptions of the work they face namely, a sense of achievement and success at work. High job satisfaction implies that employees feel happy and comfortable with the organizational environment. There is no single way to measure job satisfaction, but there are various ways to identify whether an employee is satisfied or dissatisfied with their job, including by measuring various factors such as salary, the nature of the work, co-workers, supervisors, promotion, and both physical and non-physical work environments (Wijonarko and Wirapraja, 2022).

PT Pegadaian is one of the companies that has provided digital technology support to its employees through service features in applications, one of which is Selena or Sales Pipeline Application, a web-based application used by Pegadaian sales personnel to record sales activities or customer prospects. According to Kontan.co.id (2024), PT Pegadaian's Corporate Secretary, Yudi Sadono, stated that Selena serves to record all activities carried out by marketing personnel through two methods: canvassing and follow-up leads via CRM (Customer Relationship Management). Pegadaian's sales personnel directly prospect potential customers through visits or canvassing and distribute brochures in areas such as markets, SME centers, and other crowded places. Sales personnel then collect customer contact lists for follow-up regarding their interest in Pegadaian products. Every stage of the sales personnel's activity in Selena is regulated with an SLA (Service Level Agreement) to maintain service time.

An interview with the Business Department Head stated that the Selena application is used by all internal employees, but it is not mandatory it is used as an optional tool to increase bonuses when achieving sales. According to the statement, CROs (Customer Relation Officers) or sales personnel are required to use the Selena application because it serves to easily record sales activities, determine the number of successful sales and the amount of incentives earned, and help the HR Department record attendance from logged activities, assess the sales personnel's performance, and facilitate payroll systems. The service features of the Selena application are stated to have the potential to increase job satisfaction through perceived ease of use, perceived usefulness, and transparency of earned incentives.

Based on these benefits, it is expected that the Selena application can increase sales personnel's motivation to meet sales targets, which in turn affects job satisfaction. Companies not only need to understand technology, but also how technology can support human resources namely employees in carrying out their work (Murti et al., 2021). Subandi et al. (2021) stated that technology can enhance employee job satisfaction with the expectation that it offers benefits and ease of use. Fatmayoni (2022) found that the ESS (Employee Self-Service) application has a significant positive effect on job satisfaction. Akbal et al. (2024) found that application features positively affect job satisfaction. Sanjaya et al. (2025) also stated that application features significantly influence job satisfaction. Conversely, Khusna and Khoiriawati (2023) found that service features do not significantly affect user satisfaction. Mahardini et al. (2023) stated that information technology does not affect job satisfaction. Due to these inconsistent findings, further research is required.

Researchers conducted interviews with several sales personnel who actively use the Selena application. They stated that their main reason for using the application is the organizational work culture demands, in which sales personnel are considered the most obligated to use Selena. Each sales personnel is given a sales target monitored through the Selena app, which then affects attendance, payroll, and additional incentives. The application of advanced technology can actually result in stricter work monitoring, causing some sales

personnel to experience negative emotions such as stress. Prolonged stress may reduce performance, and if sales targets are not met or if the application experiences errors that delay input beyond 11:59 PM, sales personnel will not receive the incentives they expected. This condition leads to unmet personal expectations and needs from their job, resulting in reduced job satisfaction.

There is a misalignment between previous research findings and interview results, especially concerning the effect of service features on job satisfaction. Some studies found a positive and significant relationship, while others found no significant relationship. In practice, companies strive to provide technological support to create job satisfaction, but not all sales personnel feel that Selena improves their job satisfaction especially since Selena usage is still seen merely as a job requirement. This indicates the need for a mediating variable to explain the relationship more thoroughly. This study uses interest in using technology as a mediating variable, based on the idea that interest is the tendency of a subject to be engaged and experience enjoyment in something they have chosen. The desire to continue using technology is a behavioral tendency. Behavioral interest is an individual's willingness to perform a certain behavior a person will perform an action if they have the intention to do so (Zusrony et al., 2023). Interest in using technology refers to an individual's or organization's tendency to use technology in daily activities. This interest reflects one's willingness to try and adopt technology based on perceived benefits, ease of use, and past experiences.

The mandatory use of the Selena application by sales personnel does not automatically increase job satisfaction. If employees are not interested or do not have the intention to use the technology, the use of Selena may lead to pressure and burden, and the benefits of the service features may not be fully realized. The importance of interest in using technology is supported by prior research that indicates such interest influences satisfaction from a technology. Jabid et al. (2023) found that technology acceptance significantly influences job satisfaction. Twan et al. (2023) found that the intention to adopt technology has a significant positive effect on employee satisfaction. Barbu et al. (2025) showed that interest in using technology, supported by aspects such as ease of access and self-development, positively affects job satisfaction.

These phenomena form the background for researching various factors that lead to the emergence of interest in using application-based information technology using the Technology Acceptance Model (TAM), a frequently used model to measure individuals' acceptance of a particular technology (Davis, 1989). Perceived usefulness may be a major consideration for PT Pegadaian's sales personnel in using the "Selena" application-based information technology to facilitate their work. Someone will use technology if it provides value or benefits. In the human resource management context, if a user feels that application-based technology benefits their operational work, it is believed to also improve their performance. Besides perceived usefulness, perceived ease of use can also be a critical factor considered by sales personnel when using the "Selena" application. Users who find the application easy to use tend to rely on it to help achieve their work goals.

Pre-survey results revealed various responses from PT Pegadaian Kanwil VII Denpasar sales personnel regarding factors influencing their job satisfaction. Technology in this case, the Selena application has the potential to improve aspects of job satisfaction deemed suboptimal, particularly as indicators of the physical work environment. The company culture as a non-physical work environment, such as requiring sales personnel to use Selena, received varied responses some disagreed. This suggests that the Selena application's service features and the obligation to use it have the potential to improve job satisfaction, but without sufficient interest in using technology, this could instead become a burden. This study focuses on PT Pegadaian Kanwil VII Denpasar as a state-owned enterprise (SOE) that has adopted modern technology in its business operations and human resource management. The purpose of this research is to analyze "The Role of Interest in Using Technology in Mediating the

Effect of Selena Application's Service Features on Job Satisfaction (Study on Sales Personnel at PT Pegadaian Kanwil VII Denpasar).”

## 2. Literature Review

### Service Features and Job Satisfaction

Service features in digital applications are critical in shaping employee perceptions of their work environment. Ease of use, feature diversity, alignment with user needs, and product innovation are often cited as determinants of satisfaction (Murti et al., 2021). Previous studies have shown mixed results: Fatmayoni (2022) found that employee self-service applications significantly improved job satisfaction, while Akbal et al. (2024) and Sanjaya et al. (2025) confirmed that application features positively affect satisfaction. Conversely, Khusna and Khoirriawati (2023) and Mahardini et al. (2023) reported no significant effect of technology features on satisfaction, highlighting the need for further investigation.

### Technology Usage Interest as a Mediator

Interest in using technology reflects an individual's willingness and tendency to adopt digital tools based on perceived usefulness, ease of use, and emotional engagement (Zusrony et al., 2023). The Technology Acceptance Model (TAM) (Davis, 1989) emphasizes perceived usefulness and perceived ease of use as key drivers of technology adoption. Jabid et al. (2023) and Twan et al. (2023) found that technology acceptance and adoption intention significantly influence job satisfaction. Barbu et al. (2025) further demonstrated that interest in technology, supported by ease of access and self-development opportunities, enhances satisfaction.

In the context of PT Pegadaian's Selena application, service features are expected to foster interest in technology use, which in turn contributes to higher job satisfaction. However, mandatory use without genuine interest may lead to stress and dissatisfaction, suggesting that technology usage interest plays a crucial mediating role.

### Job Satisfaction

Job satisfaction is defined as an effective response to one's job, encompassing both positive and negative feelings (Augustine et al., 2022). It is influenced by compensation, co-workers, the nature of the job, supervisors, and technological support (Wijonarko & Wirapraja, 2022). High satisfaction is linked to motivation, performance, and organizational commitment (Artana & Mujiati, 2024). In digitalized workplaces, applications like Selena can improve satisfaction by providing transparency, efficiency, and incentive tracking, but only if employees perceive value and willingly engage with the technology (Prathama & Mujiati, 2022).

### Conceptual Framework and Hypotheses

The conceptual framework of this study is built on the relationship between service features, interest in using technology, and job satisfaction. Service features of the Selena application, such as ease of use, diversity of functions, alignment with user needs, and product innovation, are expected to directly enhance job satisfaction among sales personnel. Previous studies have shown that well-designed application features can improve employee satisfaction by providing transparency, efficiency, and motivation (Akbal et al., 2024; Sanjaya et al., 2025). However, other findings suggest that service features alone may not guarantee satisfaction, as some employees perceive technology as a burden when its use is mandatory (Khusna & Khoirriawati, 2023; Mahardini et al., 2023).

To address this inconsistency, the framework introduces interest in using technology as a mediating variable. Interest in technology reflects an individual's willingness and tendency to adopt digital tools based on perceived usefulness, ease of use, and emotional engagement (Zusrony et al., 2023). The Technology Acceptance Model (Davis, 1989) supports this perspective, emphasizing that perceived usefulness and ease of use drive technology adoption. When employees genuinely develop interest in using technology, they are more likely to

experience positive emotions and satisfaction in their work (Jabid et al., 2023; Twan et al., 2023; Barbu et al., 2025). Thus, service features are expected not only to directly influence job satisfaction but also to indirectly affect it through employees' interest in technology.

Based on this framework, four hypotheses are proposed. First, service features are hypothesized to have a positive and significant effect on job satisfaction, as better-designed applications improve employees' work experiences. Second, service features are expected to positively influence interest in using technology, since ease of use and innovation encourage adoption. Third, interest in using technology is hypothesized to positively affect job satisfaction, as employees who willingly engage with technology tend to be more motivated and satisfied. Finally, interest in using technology is proposed to mediate the relationship between service features and job satisfaction, explaining why some employees benefit more from application features than others.

### Hypotheses Development

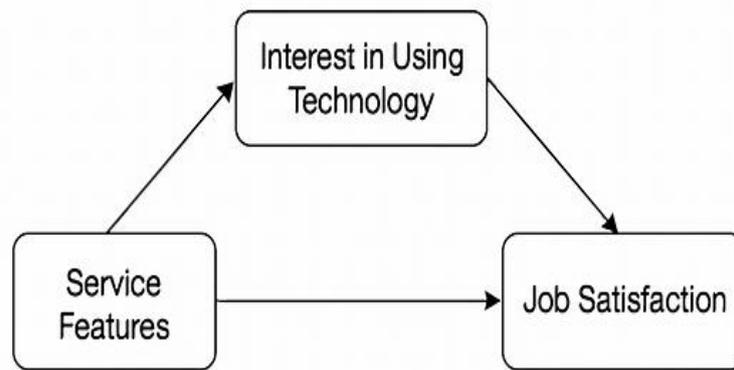
The relationship between service features and job satisfaction has been widely examined in the context of digital applications. Service features such as ease of use, diversity of functions, alignment with user needs, and product innovation are believed to directly enhance employees' perceptions of their work environment. When applications provide transparency, efficiency, and support for daily tasks, employees are more likely to feel satisfied with their jobs. Murti et al. (2021) emphasized that technology can improve satisfaction when it offers practical benefits and ease of use, while Akbal et al. (2024) and Sanjaya et al. (2025) confirmed that application features positively influence satisfaction by streamlining work processes and providing incentives. Based on this evidence, the first hypothesis is proposed: H1: Service features have a positive and significant effect on job satisfaction.

Beyond their direct impact, service features are also expected to influence employees' interest in using technology. The Technology Acceptance Model (Davis, 1989) highlights perceived usefulness and ease of use as key drivers of technology adoption. When applications are designed with user-friendly features and clear benefits, employees are more likely to develop interest in using them. Zusrony et al. (2023) explained that behavioral interest arises when individuals find enjoyment and value in technology use, while Jabid et al. (2023) confirmed that technology acceptance significantly influences employees' willingness to adopt digital tools. Thus, the second hypothesis is formulated: H2: Service features have a positive and significant effect on interest in using technology.

Interest in using technology itself plays a crucial role in shaping job satisfaction. Employees who are genuinely interested in adopting digital tools tend to experience positive emotions, efficiency, and motivation in their work. Twan et al. (2023) found that the intention to adopt technology significantly improves employee satisfaction, while Barbu et al. (2025) demonstrated that interest in technology, supported by ease of access and opportunities for self-development, enhances job satisfaction. In the context of Pegadaian's Selena application, employees who willingly engage with the system are expected to feel more satisfied with their jobs. This leads to the third hypothesis: H3: Interest in using technology has a positive and significant effect on job satisfaction.

Finally, while service features can directly influence job satisfaction, their impact may be limited if employees lack genuine interest in using the technology. Mahardini et al. (2023) noted that information technology does not always affect job satisfaction directly, suggesting the need for mediating factors. Similarly, Khusna and Khoiriawati (2023) found that service features do not significantly affect user satisfaction in some contexts, reinforcing the importance of considering mediators. Interest in using technology serves as this mediator, explaining why some employees benefit more from application features than others. In the case of Pegadaian's Selena application, service features are expected to enhance job satisfaction indirectly by first fostering employees' interest in technology use, which then translates into higher satisfaction. Therefore, the fourth hypothesis is proposed: H4: Interest

in using technology mediates the relationship between service features and job satisfaction.



**Figure 2. Conceptual Framework of the Mediating Role of Technology Usage Interest in the Relationship Between Service Features and Job Satisfaction**

### 3. Research Method

This study employed a quantitative approach with a causal design to examine the effect of Selena application's service features on job satisfaction among sales personnel at PT Pegadaian Kanwil VII Denpasar, with interest in using technology as a mediating variable. This design was chosen as it allows examination of relationships between variables using numerical data and statistical analysis. The research was conducted in the environment of PT Pegadaian Kanwil VII Denpasar, considered relevant due to its digital service implementation and inconsistent job satisfaction levels. Data collection techniques included online questionnaires using a Likert scale and in-depth interviews with management and employees, while data analysis was performed using SEM-PLS with WarpPLS 8.0 software to comprehensively describe both direct and indirect relationships among the research variables (Sugiyono, 2023; Sholihin & Ratmono, 2013).

The variables studied consisted of service features (X), job satisfaction (Y), and interest in using technology (Z) as a mediating variable. Selena's service features were measured through four indicators: ease of use, variety of features, suitability to user needs, and product innovation. Job satisfaction was measured using five indicators: compensation, co-workers, the job itself, supervisors, and technology support. Meanwhile, interest in using technology was represented by indicators of interest, perceived ease of use, positive emotions, and tendency to use the application. All indicators were validated through convergent and discriminant validity tests and reliability tests, which showed that all instruments were valid and reliable (Mahardini et al., 2023; Abrilia & Sudarwanto, 2020; Amamilah et al., 2024).

The study population consisted of 145 sales personnel at PT Pegadaian Kanwil VII Denpasar, while 50 respondents were purposively selected based on criteria such as experience using the Selena application and working within the Bali region. The data used comprised quantitative data from questionnaires and qualitative data from interviews, with primary data sourced directly from respondents and secondary data from internal documents and related literature. Hypothesis testing was carried out by examining p-values to determine the significance of the effects among variables, including mediation testing to analyze the role of variable Z as an intermediary. The results of this study are expected to provide theoretical contributions in developing the technology acceptance model and practical recommendations for strengthening internal digitalization strategies in organizations (Hair et al., 2017; Khoir & Soebiantoro, 2022; Sugiyono, 2023).

## 4. Results and Discussion

### Results

#### Measurement Model Testing (Outer Model)

An evaluation of the measurement model is necessary to determine whether it meets the criteria of validity and reliability. This evaluation was conducted using the WarpPLS 8.0 software.

Convergent Validity Testing. This test examines two main criteria: the outer loadings must exceed 0.5, and the Average Variance Extracted (AVE) must also be greater than 0.5 to determine whether the outer model meets the requirements for convergent validity. Table 1 and Table 2 present the outer loading values and AVE values, respectively, for the constructs in this study.

**Table 1. Outer Loadings**

	Service Features (X)	Job Satisfaction (Y)	Interest in Using Technology (Z)
X1	0.881		
X2	0.908		
X3	0.919		
X4	0.895		
Y1		0.874	
Y2		0.843	
Y3		0.927	
Y4		0.925	
Y5		0.895	
Z1			0.734
Z2			0.822
Z3			0.816
Z4			0.846

Source: Processed Data, 2025

Based on Table 1, the outer loading values for all indicators of the Service Features variable (X) are as follows:

Ease of use (X1) = 0.881 > 0.5

Feature diversity (X2) = 0.908 > 0.5

Alignment with user needs (X3) = 0.919 > 0.5

Product innovation (X4) = 0.895 > 0.5

All values exceed 0.5, thus, based on the outer loadings, each indicator is convergently valid and can reliably represent the Service Features construct in this study.

Similarly, the outer loading values for all indicators of the Job Satisfaction variable (Y) are:

Compensation (Y1) = 0.874 > 0.5

Coworkers (Y2) = 0.843 > 0.5

The work itself (Y3) = 0.927 > 0.5

Supervisors (Y4) = 0.925 > 0.5

Technological support (Y5) = 0.895 > 0.5

All of these values exceed 0.5, which is the commonly accepted minimum threshold for outer loading. Thus, each indicator is considered convergently valid and can be used to represent the Job Satisfaction construct in this research model.

Based on Table 1, the outer loading values for all indicators of the Technology Usage Interest variable (Z) are:

Interest (Z1) = 0.734 > 0.5

Perceived ease of use (Z2) = 0.822 > 0.5

Positive emotions (Z3) = 0.816 > 0.5

Tendency to use (Z4) = 0.846 > 0.5

All of these values are greater than 0.5. Hence, based on the outer loading values, each indicator is deemed convergently valid and can be used to represent the Technology Usage Interest construct in this research model.

**Table 2. Average Variance Extracted (AVE)**

	Service Features (X)	Job satisfaction (Y)	Interest in Using Technology (Z)
<b>Avg. var. extrac.</b>	0.812	0.798	0.649

Source: Processed Data, 2025

Based on Table 2, the AVE values are as follows:

Variable X = 0.812 > 0.5

Variable Y = 0.798 > 0.5

Variable Z = 0.649 > 0.5

According to the criteria for convergent validity, a construct is considered valid if the AVE value exceeds 0.5. As all three variables in this study have AVE values greater than 0.5, it can be concluded that all constructs meet the criteria for convergent validity.

**Discriminant Validity Testing**

Discriminant validity testing uses the Fornell-Larcker Criterion, where the square root of the average variance extracted (AVE) of a construct must be greater than its correlation with other constructs.

**Table 3. Fornell-Larcker Criterion Test Results**

	Service Features (X)	Job satisfaction (Y)	Interest in Using Technology (Z)
<b>Service Features (X)</b>	(0.901)	0.490	0.388
<b>Job Satisfaction (Y)</b>	0.490	(0.893)	0.606
<b>Interest in Using Technology (Z)</b>	0.388	0.606	(0.806)

Source: Processed Data, 2025

Based on Table 3, the Fornell-Larcker Criterion of each construct can be analyzed to assess discriminant validity as follows:

Construct X with  $\sqrt{AVE} = 0.901$

Correlation X – Y = 0.490 and correlation X – Z = 0.388

Since 0.901 > 0.490 and 0.901 > 0.388, the discriminant validity of construct X is fulfilled.

Construct Y with  $\sqrt{AVE} = 0.893$

Correlation Y–X = 0.490 and correlation Y–Z = 0.606

Since 0.893 > 0.490 and 0.893 > 0.606, the discriminant validity of construct Y is fulfilled.

Construct Z with  $\sqrt{AVE} = 0.806$

Z–X correlation = 0.388 and Z–Y correlation = 0.606

Since 0.806 > 0.388 and 0.806 > 0.606, the discriminant validity of construct Z is fulfilled.

Based on the results in Table 3 from the Fornell-Larcker analysis, all constructs (X, Y, Z) have satisfied the criteria for discriminant validity. This indicates that each construct can distinguish itself from the others within the research model.

**Reliability Testing**

The reliability measurement criteria rely on the Composite Reliability (CR) value, where  $CR \geq 0.7$  indicates good internal consistency, and Cronbach’s Alpha, where  $Alpha > 0.6$  indicates adequate instrument reliability. Table 4 presents the values of Composite Reliability (CR) and Cronbach’s Alpha, as follows:

**Table 4. Composite Reliability and Cronbach's Alpha Values**

Construct	Composite Reliability (CR)	Cronbach's Alpha (CA)	Information
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<b>X</b>	0.945 > 0.7	0.923 > 0.6	Reliable
<b>Y</b>	0.952 > 0.7	0.936 > 0.6	Reliable
<b>Z</b>	0.881 > 0.7	0.819 > 0.6	Reliable

Source: Processed Data, 2025

All Composite Reliability and Cronbach’s Alpha values for constructs X, Y, and Z are above the minimum thresholds of 0.7 and 0.6, respectively. This indicates that all constructs in this study meet the reliability requirements. Therefore, it can be concluded that the measurement instruments used are reliable.

**Structural Model Testing (Inner Model)**

After the outer model testing demonstrated that the research instrument meets the criteria for validity and reliability, the next step is to test the inner model (structural model). This test aims to determine the causal relationships between latent variables specified in the research model. In this study, the inner model testing was conducted using WarpPLS version 8.0, which automatically calculates the path coefficients, p-values, and R-squared values. Additionally, the indirect effect test was carried out to examine the mediating role of technology usage interest in explaining the relationship between application service features and job satisfaction.

**R-Squared (R²) or Coefficient of Determination Test**

This test aims to assess the model's ability to explain the dependent variables. The R² criteria are as follows: 0.25 (weak influence), 0.50 (moderate influence), and 0.75 (strong influence). Based on Table 5, the R² values are provided and further explained in Table 6.

**Table 5. R-Squared Value**

Variables	R²	Information
<b>X</b>	—	Independent (exogenous) variables
<b>Y</b>	0.519	Dependent variable (endogenous)
<b>Z</b>	0.164	Dependent variable (endogenous)

Source: Processed Data, 2025

Variable X is an independent (exogenous) variable; thus it does not have an R² value. R² values are only calculated for endogenous variables, which are influenced by other variables within the model. Therefore, variable Y as the main dependent variable and variable Z, which functions as a mediating variable influenced by X and affecting Y, are considered endogenous and thus have R² values.

The R² value for variable Y = 0.519. This indicates that 51.9% of the variation in job satisfaction (Y) can be explained by the application service features (X) and technology usage interest (Z). This result represents a moderate influence.

The R² value for variable Z = 0.164. This indicates that 16.4% of the variation in technology usage interest (Z) is explained by the application service features (X), suggesting a weak influence.

The R² value for job satisfaction (Y) falls into the moderate-to-strong category. This suggests that the research model is fairly good at explaining job satisfaction, although 48.1% of the variation is influenced by factors outside the model.

Despite the relatively weak R² value for technology usage interest (Z), this suggests that application service features are not the only factor influencing interest, and that 83.6% is affected by external factors not included in the model.

**Q² Stone-Geisser (Predictive Relevance) Test**

The Q² value is calculated using the following formula based on the R² values.

$$Q^2 = 1 - (1 - R_1^2) ((1 - R_2^2)$$

$$Q^2 = 1 - (1 - 0,519) (1 - 0,164)$$

$$Q^2 = 1 - (0,481) (0,836)$$

$$Q^2 = 1 - 0,402516$$

$$Q^2 = 0,597$$

This value indicates that the model has strong predictive relevance for the job satisfaction variable (Y). In other words, application service features and technology usage

interest are highly relevant in predicting job satisfaction.

### Hypothesis Testing

Hypothesis testing of the relationships among latent variables was carried out through path coefficient analysis and significance testing. This test aims to determine the direction and strength of both direct and indirect effects among variables, and to assess whether the proposed hypotheses are accepted ( $p$ -value  $< 0.05$ ) or rejected ( $p$ -value  $> 0.05$ ). The empirical model analysis using the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach with WarpPLS software yielded the following results.

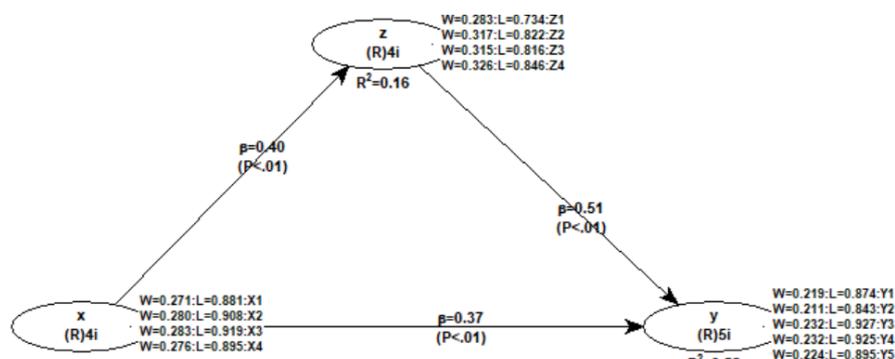


Figure 2. Structural Model from SEM-PLS

Figure 2 illustrates the four hypotheses in this study. Hypothesis 1 posits a positive and significant relationship between service features and job satisfaction. Hypothesis 2 proposes a positive and significant relationship between service features and technology usage interest. Hypothesis 3 suggests a positive and significant relationship between technology usage interest and job satisfaction. Hypothesis 4 proposes that service features influence job satisfaction with technology usage interest as a mediating variable. The results of the hypothesis tests are presented in Table 6.

Table 6. Hypothesis Testing Results

Relationship between variables	Direct Effect		Indirect Effect (X → Z → Y)		Total Effect		Description
	B	p-value	B	p-value	β	p-value	
X→Y	0.370	0.002	0.208	0.014	0.577	< 0.001	Significant
X→Z	0.404	< 0.001	-	-	0.404	< 0.001	Significant
Z→Y	0.514	< 0.001	-	-	0.514	< 0.001	Significant

Source: Processed Data, 2025

The table shows the results of hypothesis testing using SEM-PLS in WarpPLS. The hypotheses are explained as follows:

The Influence of Service Features on Job Satisfaction (X → Y)

$$\beta = 0.370$$

p-value = 0.002 → Significant (p < 0.05)

H<sub>0</sub>: Service features do not have a positive and significant influence on job satisfaction.

H<sub>1</sub>: Service features have a positive and significant influence on job satisfaction.

The direct influence of service features on job satisfaction (X → Y) with a beta coefficient of 0.370 and p = 0.002 < 0.05 indicates a positive and significant effect, supporting H<sub>1</sub>. This means that the better the Selena application's service features, the higher the job satisfaction of PT Pegadaian Kanwil VII Denpasar sales staff.

The Influence of Service Features on Technology Usage Interest (X → Z)

$$\beta = 0.514$$

p-value = <0.001 → Significant (p < 0.001)

H<sub>0</sub>: Service features do not have a positive and significant influence on technology usage interest.

H<sub>2</sub>: Service features have a positive and significant influence on technology usage interest.

The influence of service features on technology usage interest ( $X \rightarrow Z$ ) with a beta coefficient of 0.514 and  $p < 0.001$  shows a very significant positive relationship, supporting H<sub>2</sub>. This means that the better the Selena application's service features, the greater the technology usage interest of PT Pegadaian Kanwil VII Denpasar sales staff.

The Influence of Technology Usage Interest on Job Satisfaction ( $Z \rightarrow Y$ )

$$\beta = 0.404$$

p-value < 0.001 Significant ( $p < 0.001$ )

H<sub>0</sub>: Technology usage interest does not have a positive and significant influence on job satisfaction.

H<sub>3</sub>: Technology usage interest has a positive and significant influence on job satisfaction.

The effect of technology usage interest on job satisfaction ( $Z \rightarrow Y$ ) with a beta coefficient of 0.404 and  $p < 0.001$  demonstrates a significant positive influence, supporting H<sub>3</sub>. This means that higher technology usage interest among PT Pegadaian Kanwil VII Denpasar sales staff leads to greater job satisfaction.

The Mediating Role of Technology Usage Interest in the Influence of Service Features on Job Satisfaction ( $X \rightarrow Z \rightarrow Y$ )

$$\beta = 0.208$$

p-value = 0.014

H<sub>0</sub>: Technology usage interest does not mediate the influence of service features on job satisfaction.

H<sub>4</sub>: Technology usage interest mediates the influence of service features on job satisfaction.

The analysis shows an indirect influence of service features (X) on job satisfaction (Y) through technology usage interest (Z) with a value of 0.208 and  $p = 0.014$ . Since the p-value < 0.05, this indirect effect is statistically significant, confirming that technology usage interest mediates the relationship between service features and job satisfaction (H<sub>4</sub> accepted). This indicates that part of the influence of Selena's service features on job satisfaction is channeled through an increased interest in using technology.

The total effect of service features (X) on job satisfaction (Y) is 0.577 with a p-value < 0.001, indicating a highly significant overall influence. This total effect includes both direct and indirect influences, suggesting that service features have a comprehensive positive and significant effect on job satisfaction. Therefore, better Selena application service features will enhance job satisfaction both directly and through increased technology usage interest.

### Mediation Analysis Using SEM-PLS

The mediation analysis aims to identify the type of mediation exhibited by the technology usage interest variable (Z) in this study. This test observes the significance of direct and indirect paths through p-values and beta coefficients as follows:

Result (p1) shows that the influence of service features (X) on technology usage interest (Z) is significant with a p-value < 0.001 and  $\beta = 0.404$ .

Result (p2) shows that the influence of technology usage interest (Z) on job satisfaction (Y) is significant with a p-value < 0.001 and  $\beta = 0.514$ .

Result (p3) shows that the influence of service features (X) on job satisfaction (Y) is significant with a p-value = 0.002 < 0.05 and  $\beta = 0.370$ .

According to Figure 1 and the mediation analysis procedure in SEM-PLS from Hair et al. (2017), when both the indirect (p1 x p2) and direct (p3) paths are significant, and the direction of influence ( $\beta$ ) from p1, p2, and p3 is consistently positive, the type of mediation is categorized as complementary partial mediation. This means that technology usage interest partially mediates the influence of Selena application's service features on job satisfaction among PT Pegadaian Kanwil VII Denpasar sales staff. In other words, part of the influence of service features (X) on job satisfaction (Y) is channeled through technology usage interest (Z), while a direct significant influence of service features (X) on job satisfaction (Y) also

remains.

## Discussion

### The Effect of Service Features on Job Satisfaction

The hypothesis testing results indicate that the service features of the application have a positive and significant effect on the job satisfaction of sales personnel at PT Pegadaian Kanwil VII Denpasar. This finding suggests that the easier the application is to use, the more varied and useful the features are according to the needs of the sales personnel, and the more innovative the features are, the higher the job satisfaction of the sales personnel in carrying out their daily tasks. According to the Technology Acceptance Model (TAM), this can be explained through five main constructs: (1) perceived usefulness, where users feel that the application's features enhance work productivity; (2) perceived ease of use, meaning the features are easy to understand without requiring significant effort; (3) attitude toward using, which refers to a positive attitude toward application usage that is enjoyable and helpful; (4) behavioral intention to use, or the continued intention to use the application due to its perceived benefits rather than due to work demands or coercion; and (5) actual system use, which refers to actual usage that consistently promotes efficiency and job satisfaction.

The high proportion of female respondents, who are presumed to have collaborative work characteristics and a preference for work comfort as explained in the feminine culture according to Hofstede (1991) may explain why service features that support ease and comfort at work contribute significantly to their satisfaction.

This result aligns with the research by Choirinisa and Ikhwan (2022), which found that the features of digital HR applications significantly contributed to employee job satisfaction in the financial sector. Sari et al. (2022) also supported the idea that service features in hospital information management systems enhance comfort and job satisfaction for medical staff. Akbal et al. (2024) added that application features have a positive effect on job satisfaction among Maxim drivers in Makassar.

However, this finding contradicts the research of Yuliana et al. (2023), which stated that although e-learning service features are available, without training, institutional support, and adequate internet infrastructure, those features do not improve user satisfaction. Alvianto et al. (2022) also noted that although ERP system features are relatively complete, there was no significant increase in the job satisfaction of manufacturing employees due to resistance to use and system complexity. Thus, although service features generally have a positive impact, their effectiveness still depends on the organizational context, user readiness, and the overall quality of system implementation.

### The Effect of Service Features on Technology Use Interest

This study shows that service features have a positive and significant effect on interest in technology use. In other words, the better the quality of the Selena application's service features, the greater the interest of sales personnel at PT Pegadaian Kanwil VII Denpasar in using technology. Based on the Technology Acceptance Model (TAM), beneficial and easy-to-use service features form positive perceptions of the system, which then enhance users' positive attitudes toward the technology. This attitude subsequently fosters an intention to continue using the technology in work activities. In other words, when users feel that the service features truly assist their work and are not complicated to use, their interest in adopting and utilizing the technology strengthens.

The respondents, mostly sales personnel at PT Pegadaian Kanwil VII Denpasar, had work experience ranging from 1 to 3 years. This period reflects an early career stage in which individuals are becoming familiar with systems and work culture, but have not yet reached a saturation point. In this context, respondents tend to be open to innovation, including the use of service features in the Selena application. Therefore, they can provide relatively objective assessments regarding whether these service features practically and enjoyably

support their work activities or are merely mandatory tools.

These findings are supported by several studies with similar results. Fakhurrrazi and Sundari (2020) reported that the main finding indicated digital application service features positively affect technology use interest in terms of benefits. Zhou et al. (2022) found that perceived ease of use, perceived usefulness, confidence, and social factors in application platforms positively and significantly influence technology acceptance and usage interest. George et al. (2023) also noted that AI-based technologies such as ChatGPT in several business sectors positively impact interest in technology use.

However, some studies presented differing results. Research by Hayati et al. (2022) on financial technology usage in Padang showed no role for service features in influencing interest in technology use. Vu Minh Ngo (2024) stated that current AI-based technology tends not to generate usage interest, but rather raises concerns regarding the replacement of human labor with AI. These differing results may be due to variations in the technology studied, respondent demographics, and the design and quality of available service features.

### **The Effect of Technology Use Interest on Job Satisfaction**

Hypothesis testing results show that interest in technology use has a positive and significant effect on job satisfaction. In other words, the higher the interest in using technology by the sales personnel at PT Pegadaian Kanwil VII Denpasar, the higher their job satisfaction. This finding aligns with the Technology Acceptance Model (TAM), in which interest in technology use is reflected in the behavioral intention to use construct namely, a strong desire to continually use a technology system in one's work. This interest usually forms from the perception that the technology is beneficial and easy to use, which then influences a positive attitude toward its use. When someone has a high interest in using technology, they will more actively utilize it in their work, contributing to improved job satisfaction due to tasks becoming easier, faster, and more efficient.

The majority of respondents were sales personnel aged between 26 and 30 years, indicating that most of them belong to the millennial to Gen Z generations who have grown up with digital technology. As such, they generally have good technological knowledge, which explains the relatively high interest in technology use most view it as a tool that facilitates work and increases efficiency.

This hypothesis testing result is in line with several previous studies, such as Yanti and Farnita (2020), who found that interest in technology use significantly increases job satisfaction among administrative staff at retail companies in Banda Aceh. Bahri et al. (2024) showed that interest in using information technology has a positive effect on job satisfaction at PT Eratex Djaja Probolinggo. Additionally, Wirapraja and Ariwibowo (2024) found that technology acceptance (TAM), which includes perceived usefulness, perceived ease of use, attitude toward using technology, and actual technology use, influences job satisfaction among Indriver partners in Surabaya.

Not all studies found similar results. Mahardini et al. (2023) found that information technology usage had no significant effect on job satisfaction. Pratantia and Nasution (2023) also reported that digitalization or technology use does not directly and significantly influence job satisfaction. These differences may be due to variations in organizational context, level of technology adoption, and individual employee characteristics. Therefore, it is important for organizations to consider factors related to technology use interest when implementing technology to enhance employee job satisfaction.

### **The Role of Technology Use Interest in Mediating the Effect of Service Features on Job Satisfaction**

This study found that technology use interest significantly mediates the effect of Selena application service features on the job satisfaction of sales personnel at PT Pegadaian Kanwil VII Denpasar. Quality service features can enhance perceived usefulness and perceived ease of use, which then shape a positive attitude toward technology use. This attitude then fosters

the behavioral intention to use, which becomes the key to achieving actual system use and leads to increased job satisfaction.

This finding is consistent with the study by Kurniawan et al. (2022), which stated that interest in using technology is an important bridge between service features and work experience. Similar results were presented by Uyob et al. (2023), who reported that technology use interest significantly mediates the effect of the XBRL-based Malaysia Business Reporting System on job satisfaction. Hasan et al. (2023) also showed that technology use interest can mediate the relationship between information system use and performance improvement, which is closely related to job satisfaction.

Contrasting results were found by Chen et al. (2023), who stated that technology use interest does not significantly mediate, and by Gadiman et al. (2023), who stated that interest in using technology does not always serve as a significant mediator especially when the technology is deemed irrelevant, not urgent, or misaligned with user needs

## 5. Conclusion

The application features of Selena have a positive and significant effect on the job satisfaction of sales personnel at PT Pegadaian Regional Office VII Denpasar.

The SEM-PLS statistical analysis results show that the application features have a positive and significant effect on job satisfaction. In other words, the better the features of the Selena application, the higher the level of job satisfaction felt by the sales personnel at PT Pegadaian Regional Office VII Denpasar, although the respondents' perceptions in the descriptive analysis indicate that their job satisfaction related to the use of information technology-based applications such as Selena falls into the moderately satisfied category. This means that even though the Selena application has been used to assist work, its impact on increasing job satisfaction has not been fully optimized as perceived by the sales personnel at PT Pegadaian Regional Office VII Denpasar.

The features of the Selena application have a positive and significant effect on the interest in technology usage among sales personnel.

Statistically, the SEM-PLS test results show that the features of the Selena application have a positive and significant effect on interest in technology usage. This means that the more complete, user-friendly, and relevant the features offered by the Selena application are to the users' needs, the higher the interest in technology usage by the sales personnel of PT Pegadaian Regional Office VII Denpasar. Descriptive results also show that interest in technology usage among the sales personnel falls into the relatively high category, with average scores indicating a strong interest in using the application to support work. However, there is an indication that technology usage has not yet fully become a habit and is still largely influenced by extrinsic factors.

Interest in using technology has a positive and significant effect on job satisfaction.

Descriptive results show that job satisfaction among sales personnel falls into the moderately satisfied category, while interest in using technology is in the relatively high category. This indicates that although interest in using technology is relatively good, it has not yet been fully translated into a maximum increase in job satisfaction. SEM-PLS results reinforce this finding, showing that interest in using technology has a positive and significant effect on job satisfaction. Thus, sales personnel with a higher interest in using technology-based applications tend to experience greater job satisfaction compared to those with lower interest. Interest in using technology significantly mediates the effect of the Selena application features on the job satisfaction of sales personnel at PT Pegadaian Regional Office VII Denpasar.

Descriptive results show that both the application features and interest in technology usage received relatively positive responses, although not optimal. Specifically, the average score for interest in technology usage falls into the relatively high category, and job satisfaction is in the moderately satisfied category. SEM-PLS analysis shows that there is a significant

indirect effect of application features on job satisfaction through interest in technology usage, with the mediation test results indicating a complementary partial mediation. This means that part of the effect of the Selena application features on the job satisfaction of sales personnel at PT Pegadaian Regional Office VII Denpasar is channeled through the increased interest in technology usage among the sales personnel at PT Pegadaian Regional Office VII Denpasar.

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