

ABSTRAK

Fadhil Abdul Aziz. 2023. Penerimaan dan Penggunaan Aplikasi Investasi Pendekatan Unified Theory of Acceptance and Use of Technology (UTAUT) (Studi Kasus Investor Ajaib di Priangan Timur)

Tren investasi terus tumbuh dan mengalami puncaknya dalam lima tahun terakhir yaitu naik sebesar 800% lebih. Apalagi dengan disrupsi dalam aspek finansial yang berevolusi menjadi *fintech* yang juga mendisrupsi banyak dalam investasi digital. Besarnya pertumbuhan ternyata berbanding terbalik dengan kualitasnya, terbukti bahwa 59% investor tersebut adalah berumur dibawah 30 tahun. Jawa Barat juga mengalami kenaikan pesat yaitu 153% namun dibalik itu Tasikmalaya menempati daerah termiskin di Jawa Barat. Adalah aplikasi Ajaib yang menjadi platform terfavorit dan terbesar transaksinya namun fakta lainnya yaitu *brand awareness*-nya tidak setinggi kompetitornya. Maka menjadi suatu pertanyaan apakah di daerah Priangan Timur dengan investor ajaib memiliki pola yang sama.

Penerimaan dan penggunaan akan suatu teknologi memiliki latarbelakang tersendiri. Menurut model penelitian UTAUT, aspek yang mendasarinya yaitu *Performance Expectancy*, *Facillitating Condition*, *Effort Expectancy* dan *Social Influence* sehingga berimplikasi kepada *Behavioural Intention* dan *Use Behaviour*. Aplikasi Ajaib merupakan salah satu teknologi sehingga penerimaan dan penggunaannya bisa dinilai menggunakan model penelitian UTAUT. Penelitian ini bertujuan untuk mengetahui penerimaan dan penggunaan aplikasi Ajaib di Priangan Timur dengan menilai keterkaitan antar variabel.

Metode penelitian penelitian ini yaitu metode kuantitatif dengan sumber data primer yang diambil dengan kuesioner dari populasi data investor Ajaib di Priangan Timur. Sampel diambil sebanyak 100 responden yang diambil secara *non-probability sampling* dan *sampling insidental*. Data tersebut dianalisis menggunakan SmartPLS 3.0 melalui analisis *Inner Model*, analisis *Outer Model* dan uji hipotesis.

Berdasarkan hasil analisis, diperoleh hipotesis diterima yaitu pada hubungan antara *Performance Expectancy* dengan *Behavioural Intention*, *Facillitating Condition* dengan *Behavioural Intention*, *Performance Expectancy* dengan *Use Behaviour*, *Performance Expectancy* dengan *Use Behaviour* melalui *Behavioural Intention*, *Facillitating Condition* dengan *Use Behaviour* melalui *Behavioural Intention*. Dan hipotesis ditolak yaitu hubungan antara *Facillitating Condition* dengan *Use Behaviour* yang menandakan bahwa ketidakadaan hubungan antar keduanya dan terdapat pemengaruh lain yang tidak dibahas dalam penelitian ini.

Kata kunci: *Performance Expectancy*, *Facillitating Condition*, *Behavioural Intention*, *Use Bahviour*, UTAUT

ABSTRACT

Fadhil Abdul Aziz. 2023. *Acceptance and Use of Approach Investment Applications Unified Theory of Acceptance and Use of Technology (UTAUT) (Study Case of the Ajaib Investor in East Priangan)*

The investment trend continues to grow and has peaked in the last five years, increasing by more than 800%. Especially with the disruption in the financial aspect that has evolved into fintech which has also disrupted digital investments. The amount of growth turns out to be inversely proportional to the quality, it is proven that 59% of these investors are under 30 years old. West Java also experienced a massive increase of 153%, but behind that Tasikmalaya is the poorest in West Java. It is Ajaib application that is the most favorite platform and has the biggest transactions, but another fact is that its brand awareness is not as high as its competitors. So it becomes a question whether the Ajaib investors in the East Priangan have the same pattern.

Acceptance and use of technology have their own arguments and variables in each technology. According to the UTAUT research model, several basic aspects can be: Performance Expectancy, Facilitating Condition, Effort Expectancy, and Social Influence so which has implications for Behavioural Intention and Use Behaviour. The Ajaib Application is one of the technologies so its acceptance and use can be assessed using the UTAUT research model. This study aims to determine the acceptance and use of the Ajaib application in East Priangan by assessing the relationship between the variables.

This research used a quantitative method with primary data sources taken from data population of Ajaib investor in East Priangan. The sample is 100 respondents where the data was taken randomly non-probability sampling and incidental sampling. The data was analyzed using the SmartPLS 3.0 through analysis Inner Model, analysis Outer Model and hypothesis testing.

Based on the results of the analysis, the accepted hypothesis are the relationship between Performance Expectancy and Behavioral Intention, Facilitating Conditions and Behavioral Intention, Performance Expectancy and Use Behavior, Performance Expectancy and Use Behavior through Behavioral Intention, Facilitating Conditions and Use Behavior through Behavioral Intention. And the rejected hypothesis is relationship between Facilitating Conditions and Use Behavior which indicates that there is no relationship between the two and there were other influences that were not discussed in this study.

Keywords: Performance Expectancy, Facillitating Condition, Behavioural Intention, Use Bahviour, UTAUT