

Analizing the effect of financial risk tolerance, performance expectancy, effort expectancy, social influence, and perceived risk to behavioral intention to use mobile trading: case study: millennial = Analisis pengaruh financial risk tolerance, performance expectancy, effort expectancy, dan perceived risk terhadap behavioral intention to use mobile trading: studi kasus: generasi millennial

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Abstrak

Diprediksi dalam waktu yang tidak lama lagi, transaksi di pasar modal akan didominasi oleh perangkat mobile dengan pengguna dari generasi millennial. Terdapat 3 fenomena yang mendasari prediksi ini yakni, 1 meningkatnya ketertarikan dan jumlah pemodal dari masyarakat muda Hasan, 2017, 2 kehidupan sehari-hari generasi millennial yang dekat dengan teknologi Allameh Jafari 2010; Hameed et al. 2010; APJII, 2016, dan 3 penggunaan smartphone yang sudah sangat luas e-marketer, 2014; APJII, 2016. Untuk melihat lebih dalam fenomena tersebut maka, dilakukan penelitian yang bertujuan untuk menganalisis pengaruh financial risk tolerance, performance expectancy, effort expectancy, social influence, dan perceived risk security risk, economic risk, dan functional risk terhadap behavioral intention to use mobile trading. Penelitian ini melibatkan 166 pemodal yang belum pernah menggunakan mobile trading, berumur lebih dari 17-39 tahun. Data diolah menggunakan Lisrel dengan metode Struktural Equation Modelling. Hasil penelitian menunjukkan bahwa performance expectancy dan social influence memiliki pengaruh positif signifikan terhadap behavioral intention to use mobile trading. Sedangkan, financial risk tolerance, effort expectancy, security risk, economic risk, dan functional risk tidak berpengaruh signifikan terhadap behavioral intention to use mobile trading.

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In the near future, transaction activity in stock market will be dominated by mobile device mostly used by millennial generation. There are 3 phenomenons regarding this predictions, those are 1 younger generation's interest and amount in stock market is increasing Hasan, 2017, 2 the generation's strong relation with technology Allameh Jafari 2010 Hameed et al. 2010 APJII, 2016, and 3 smartphone user rapid growth e marketer, 2014 APJII, 2016. So, to give more explanation about these phenomenon, this study conducted to analyze the effect of financial risk tolerance, performance expectancy, effort expectancy, social influence, and perceived risk security risk, economic risk, dan functional risk to behavioral intention to use mobile trading. There are 166 investors that has never been use mobile trading, at the age of 17 ndash 39 years old participate in this study. Data processed using Lisrel with Struktural Equation Modelling method. The results, showing that performance expectancy and social influence is positive significantly influence behavioral intention to use mobile trading. However, financial risk tolerance, effort expectancy, security risk, economic risk, and functional risk have no significant influence to behavioral intention to use mobile trading.