

# Analisis dan Rekomendasi Faktor-faktor yang Memengaruhi Niat Penggunaan Platform Investasi Pasar Modal Online = Factors Influencing Intentions to Use the Online Capital Market Investment Platform: Analysis and Recommendations

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## Abstrak

Pandemi COVID-19 yang melanda berbagai negara kurang lebih dua tahun, telah memberikan dampak negatif terutama pada sektor kesehatan dan ekonomi. Salah satu upaya yang dapat dilakukan, untuk memulihkan pertumbuhan ekonomi adalah dengan meningkatkan investor di Pasar Modal. Salah satu teknologi yang dapat membantu peningkatan jumlah investor di pasar modal adalah platform investasi pasar modal online. Berdasarkan kondisi tersebut, penelitian ini bertujuan untuk menganalisis dan memberikan rekomendasi terkait faktor-faktor yang dapat memengaruhi niat penggunaan platform investasi pasar modal online dengan menggabungkan teori Technology Acceptance Model (TAM), Theory of Planned Behavior (TPB) dan Unified Theory of Acceptance and Use of Technology (UTAUT). Penelitian ini menggunakan mixed method yaitu menggabungkan metode penelitian kuantitatif dan kualitatif. Data kuantitatif dikumpulkan dengan menyebarkan kuesioner secara online dan berhasil mengumpulkan data sebanyak 1074 yang kemudian diolah dengan menggunakan Covariance Based-Structural Equation Modelling (CB-SEM). Sementara data kualitatif dikumpulkan melalui wawancara dan kemudian dianalisis menggunakan thematic analysis. Berdasarkan hasil analisis terhadap data penelitian, penulis menemukan bahwa attitude, perceived ease of use, perceived behavioral control, subjective norm, dan national pride adalah faktor-faktor yang dapat memengaruhi niat penggunaan platform investasi pasar modal online. Hasil penelitian ini diharapkan dapat membantu seluruh pemangku kepentingan yang terlibat di lingkungan pasar modal untuk dapat mempertimbangkan faktor-faktor tersebut dalam menciptakan lingkungan yang aman dan menarik bagi pertumbuhan dan peningkatan minat investasi pasar modal di Indonesia.

.....The COVID-19 pandemic, which has been affecting several countries for almost two years, has had a damaging effect, particularly on the health and economic sectors. Increasing capital market investors is one of the initiatives that can be undertaken to restore economic growth. An online capital market investment platform is one technology that can help increase the number of investors in the capital market. Based on these conditions, the purpose of this study is to analyze and recommend factors that may influence the intention to use online capital market investment platforms by combining the theories of Technology Acceptance Model (TAM), Theory of Planned Behavior (TPB), and Unified Theory of Acceptance and Use (UTAUT). This study uses a mixed method, which combines quantitative and qualitative research methods. Quantitative data was acquired via distributing questionnaires online, and 1074 data were collected and processed using Covariance Based-Structural Equation Modeling (CB-SEM). While qualitative data were collected through interviews and then analyzed using thematic analysis. Based on the analysis of research data, the authors discovered that attitude, perceived ease of use, perceived behavioral control, subjective norms, and national pride are factors that can influence the intention to to use online capital market investment platforms. The findings of this study are aimed to assist all stakeholders involved in the capital market environment in creating a safe and attractive environment for growth and increasing interest in

capital market investment in Indonesia.