

PENGARUH PERSEPSI KEMUDAHAN, RISIKO, *RETURN*, DAN *SOCIAL INFLUENCE* TERHADAP PENGGUNAAN APLIKASI INVESTASI REKSA DANA BIBIT

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ABSTRAK

Riset ini bermaksud untuk menguji pengaruh dari persepsi kemudahan, persepsi risiko, persepsi *return*, serta *social influence* terhadap penggunaan aplikasi investasi reksa dana Bibit. Metode yang digunakan pada riset ini yaitu metode kuantitatif dengan menggunakan data utama berupa jawaban responden atas pernyataan pada kuesioner yang telah disebarikan secara *online* via *google form*. Sampel sebanyak 100 orang diperoleh melalui teknik *purposive sampling*. Kriteria sampel yaitu mahasiswa yang pernah atau sedang menggunakan aplikasi Bibit untuk berinvestasi reksa dana serta memiliki status aktif sebagai mahasiswa di Universitas Pendidikan Ganesha. Data yang diperoleh selanjutnya diolah menggunakan program SPSS 22 serta dilakukan analisis data berupa analisis regresi linear berganda. Hasil riset menyatakan bahwa persepsi kemudahan, persepsi *return*, serta *social influence* menunjukkan adanya pengaruh yang positif serta signifikan terhadap penggunaan aplikasi investasi reksa dana Bibit. Sedangkan persepsi risiko tidak menunjukkan adanya pengaruh terhadap penggunaan aplikasi investasi reksa dana Bibit.

Kata kunci: persepsi kemudahan, persepsi risiko, persepsi *return*, *social influence*, penggunaan aplikasi investasi

**THE EFFECT OF PERCEPTION OF EASE, RISK, RETURN, AND SOCIAL
INFLUENCE ON THE USE OF THE BIBIT MUTUAL FUND
INVESTMENT APPLICATIONS**

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ABSTRACT

This research intends to examine the effect of perceived of ease, perceived of risk, perceived of return, and social influence on the use of the Bibit mutual fund investment application. The method used in this research is a quantitative method by using the main data in the form of respondents' answers to statements on questionnaires that have been distributed online via google form. A sample of 100 people was obtained through purposive sampling technique. The sample criteria are students who have used or are currently using the Bibit application to invest in mutual funds and have an active status as a student at Ganesha Education University. The data obtained were then processed using the SPSS 22 program and data analysis was carried out in the form of multiple linear regression analysis. The results of the research stated that the perceived of ease, perceived of return, and social influence showed a positive and significant influence on the use of the Bibit mutual fund investment application. Meanwhile, the perceived of risk does not show any influence on the use of the Bibit mutual fund investment application.

Keywords : *perceived of ease, perceived of risk, perceived of return, social influence, use of investment application*