



INTISARI

Maraknya perekonomian digital menawarkan kemudahan bagi masyarakat Indonesia untuk melakukan investasi emas secara daring. Emas merupakan jenis investasi jangka panjang yang paling diminati oleh masyarakat Indonesia muda. Investasi emas digital cenderung masih sedikit dilakukan oleh masyarakat meskipun saat ini telah tersedia berbagai *platform* digital untuk berinvestasi emas. Penelitian ini bertujuan menguji faktor-faktor yang memengaruhi niat individu untuk melakukan investasi emas secara digital. Metode penelitian yang digunakan adalah kuantitatif, di mana survey dilakukan secara daring dengan bantuan *google form*. Data dari sebanyak 243 responden selanjutnya diolah menggunakan Smart-PLS. Dalam penelitian ini, secara keseluruhan hipotesis dinyatakan terdukung. Variabel independen risiko yang dipersepsikan, harapan kinerja, harapan upaya, pengaruh sosial, dan fasilitas pendukung berpengaruh pada variabel dependen yaitu niat untuk berinvestasi emas secara digital.

Kata kunci: investasi emas digital, niat investasi, risiko yang dipersepsikan, harapan kinerja, harapan upaya, pengaruh sosial, dan fasilitas pendukung.

ABSTRACT

The rise of the digital economy offers convenience for people to invest in gold online. Gold is the most popular type of long-term investment by the people of Indonesia. Few digital gold investments tend to be made by the public even though various digital platforms are currently available to invest in gold. This study examines the factors influencing individual intentions to invest in gold digitally. The research method used is quantitative, in which the survey is conducted online with the help of a Google form. Data from as many as 243 respondents were then processed using Smart-PLS. In this study, the overall hypothesis is stated to be supported. The independent variables of perceived risk, performance expectancy, effort expectancy, social influence, and facilitating conditions have an effect on the dependent variable, namely the intention to invest in gold digitally.

Keywords: digital gold investment, investment intention, perceived risk, performance expectancy, effort expectancy, social influence, and facilitating conditions.