

INTISARI

Kenaikan jumlah investor di Indonesia mendorong terciptanya beragam inovasi dalam dunia investasi yang dapat dilakukan melalui aplikasi investasi online. Salah satu aplikasi investasi online terfavorit masyarakat yaitu Ajaib. Pengguna aplikasi ini didominasi oleh kalangan Gen Z dan Milenial. Untuk itu, penelitian ini bertujuan untuk menganalisis faktor-faktor yang mempengaruhi masyarakat dalam menggunakan aplikasi Ajaib sehingga perusahaan dapat mempertahankan pasarnya ditengah maraknya kompetitor berdasarkan model penelitian TAM (*Technology Acceptance Model*) dan TPB (*Theory of Planned Behavior*). Sampel dari penelitian ini menggunakan metode *purposive sampling* dengan total responden sebesar 125 orang yang merupakan pengguna maupun pernah menggunakan aplikasi Ajaib dari kalangan Gen Z dan Milenial. Analisis data yang digunakan yaitu SEM dengan *software* SmartPLS. Hasil penelitian ini menunjukkan bahwa *perceived ease of use*, *perceived usefulness*, dan *social influence* berpengaruh positif terhadap *continuance intention*.

Kata kunci: investasi online, Aplikasi Ajaib, TAM, TPB, continuance intention, Gen Z dan Milenial.

ABSTRACT

The increase number of investors in Indonesia has encouraged the creation of various innovations in the world of investment which can be carried out through online investment applications. One of the people's favorite online investment applications is Ajaib. Users of this application are dominated by Gen Z and Millennials. For this reason, this research aims to analyze the factors that influence people in using the Ajaib application so that companies can maintain their market amidst the rise of competitors based on the TAM (Technology Acceptance Model) and TPB (Theory of Planned Behavior) research models. The sample from this study used a purposive sampling method with a total of 125 respondents who were users or had used the Ajaib application from among Gen Z and Millennials. The data analysis used is SEM with SmartPLS software. The results of this research show that perceived ease of use, perceived usefulness, and social influence have a positive effect on continuance intention.

Keywords: online investment, Ajaib Application, TAM, TPB, continuance intention, Gen Z and Millennials.