

# Faktor-faktor Intensi Beralih Investor ke Emas Digital = Factors Affecting Investors Switching Intention to Financial Technology (Fintech) Digital Gold

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## Abstrak

Penelitian ini bertujuan untuk mengetahui faktor-faktor yang mempengaruhi niat beralih investor dari menginvestasikan dananya di lembaga keuangan konvensional yaitu bank ke financial technology digital gold. Penelitian kuantitatif ini dibangun dengan mengadaptasi Push-Pull Mooring (PPM) framework untuk menjelaskan faktor-faktor yang mempengaruhi perilaku berpindah pelanggan. Faktor pendorongnya meliputi persepsi risiko individu dan persepsi kualitas layanan terhadap lembaga keuangan konvensional sedangkan faktor penariknya meliputi pengetahuan investor dan sensitivitas penghargaan terhadap emas digital teknologi keuangan. Sebanyak 221 responden berusia 18 sampai dengan 65 tahun dan pernah berinvestasi di pasar modal dan/atau deposito di bank dikumpulkan dengan menggunakan metode purposive sampling dan data diolah menggunakan Partial Least Squares – Structural Equation Modeling (PLS-SEM). Penelitian ini menemukan bahwa push factors, persepsi risiko berpengaruh positif terhadap niat beralih investor ke emas digital, sedangkan kualitas layanan berpengaruh negatif terhadap niat beralih investor dari layanan keuangan konvensional ke emas digital. Dimana pull factors, pengetahuan dan sensitivitas penghargaan berpengaruh positif terhadap niat beralih investor ke emas digital.

This research aims to investigate the factors that influence investor switching intention from investing their funds in conventional financial institutions namely bank to financial technology digital gold. This quantitative research is constructed by adapting Push-Pull Mooring (PPM) framework to explains the factors that affecting the customer switching behavior. The push factor includes individual's perceived risk and perceived service quality towards conventional financial institutions while the pull factors include the investor's knowledge and reward sensitivity towards financial technology digital gold. A total of 221 respondents who are aged 18 to 65 years old and have ever invested in capital markets and/or deposit in a bank were collected using purposive sampling method and the data was processed using Partial Least Squares – Structural Equation Modelling (PLS-SEM). This research finds, the push factors, perceived risk has positive influence towards investor switching intention to digital gold, while service quality negatively affect the investor switching intention from conventional financial services to digital gold. Whereby, the pull factors, knowledge and reward sensitivity positively affect investor switching intention to digital gold.