

Analisis Determinan Minat Investasi Pada Platform Equity Crowdfunding di Indonesia = Determinant Analysis of Investment Intentions on Equity Crowdfunding Platforms in Indonesia

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Abstrak

Skripsi ini membahas mengenai skema equity crowdfunding dapat menjadi alternatif pembiayaan UMKM yang telah dilegalkan oleh OJK sejak tahun 2018. Perkembangan equity crowdfunding sangat signifikan pada tahun 2020 hingga 2021, dengan persentase peningkatan investor sebesar 319,56%. Dengan adanya trust issue, penelitian ini bertujuan untuk menentukan determinan atau faktor yang menentukan minat investasi pada platform equity crowdfunding di Indonesia. Penelitian ini dilakukan dengan metode SEM-PLS menggunakan SmartPLS. Secara keseluruhan, variabel network externalities, perceived informativeness, perceived accreditation, structural assurance, third-party seal, dan social interaction ties mempengaruhi willingness to invest pada equity crowdfunding. Dengan dimediasi oleh platform trust, variabel network externalities, perceived informativeness, perceived accreditation, structural assurance, third-party seal, dan social interaction ties mempengaruhi minat investasi pada platform equity crowdfunding. Dengan dimediasi oleh fundraiser trust, variabel perceived informativeness, third-party seal, dan social interaction ties mempengaruhi minat investasi pada platform equity crowdfunding.

.....This thesis discusses the scheme regarding equity crowdfunding which can be an alternative for MSME financing which has been legalized by the OJK since 2018. The development of equity crowdfunding is very significant from 2020 to 2021, with an increase in the proportion of investors of 319.56%. Given the existence of a trust issue, this study aims to determine the determinants or factors that determine interest in investing in equity crowdfunding platforms in Indonesia. This research was conducted using the SEM-PLS method using SmartPLS. Overall, variable network externalities, perceived informativeness, perceived accreditation, structural guarantees, third-party seals, and bonds of social interaction influence willingness to invest in equity crowdfunding. By being mediated by platform trust, variable network externalities, perceived informativeness, perceived accreditation, structural assurance, third-party seals, and social interaction ties influence investment interest in equity crowdfunding platforms. Mediated by fundraiser trusts, perceived informativeness, third-party seal, and social interaction ties variables influence investment interest in equity crowdfunding platforms.