

Analisis faktor yang memengaruhi intensi penggunaan aplikasi investasi Reksa Dana dengan perspektif teori Task-Technology Fit = Intention to use Mutual Funds application: Task-technology Fit a perspective

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Abstrak

Jumlah investor reksa dana di Indonesia mengalami peningkatan yang cukup signifikan setiap tahunnya. Namun, jika dibandingkan dengan total populasi penduduk, jumlah tersebut masih terbilang sangat kecil. Digitalisasi industri investasi dalam bentuk aplikasi reksa dana diketahui dapat meningkatkan jumlah investor reksa dana di Indonesia. Namun, pengadopsian aplikasi reksa dana disebutkan sangat bergantung pada kemampuan aplikasi tersebut dalam memenuhi kebutuhan investor. Untuk mengukur kemampuan tersebut, digunakan perspektif teori task-technology fit yang juga menjadi dasar tujuan penelitian ini, yaitu untuk menganalisis faktor-faktor yang memengaruhi intensi pengguna dalam menggunakan aplikasi investasi reksa dana. Penelitian dilakukan menggunakan metode covariance-based structural equation modelling (CB-SEM) untuk mengolah data yang diperoleh dari survei daring yang diisi oleh 421 responden valid. Hasil analisis membuktikan bahwa task characteristic investor reksa dana adalah mengelola akun investasi, melakukan transaksi, dan memperoleh informasi. Sedangkan technology characteristic aplikasi reksa dana adalah bisa digunakan kapan saja dan di mana saja, aman, dan transparan. Hasil analisis juga membuktikan bahwa faktor task characteristic dan technology characteristic memengaruhi task-technology fit; faktor task-technology fit memengaruhi perceived ease of use dan perceived usefulness; faktor perceived risk memengaruhi perceived ease of use; faktor perceived ease of use memengaruhi perceived usefulness dan behavioural intention to use; dan faktor perceived usefulness memengaruhi behavioural intention to use. Penelitian ini diharapkan dapat mengisi kekosongan penelitian mengenai instrumen investasi reksa dana dari perspektif task-technology fit serta memberi implikasi praktikal bagi investor sebagai panduan dalam menganalisis aplikasi investasi reksa dana serta bagi pelaku industri reksa dana untuk mengembangkan aplikasi yang memenuhi kebutuhan investor reksa dana di Indonesia.

.....The number of mutual fund investors in Indonesia has increased significantly every year. However, when compared to the total population, this number is still very small. Digitalization of the investment industry in the form of mutual fund applications is known to increase the number of mutual fund investors in Indonesia. However, the adoption of the mutual fund application is said to be highly dependent on the ability of the application to meet the needs of investors. To measure this ability, the perspective of task-technology fit theory is used which is also the basis for the purpose of this study, namely to analyze the factors that influence user intentions in using mutual fund applications. The study was conducted using the covariance-based structural equation modelling (CB-SEM) method to process data acquired from an online survey filled out by 421 valid respondents. The results of the analysis prove that the task characteristic of a mutual fund investor is to manage investment accounts, perform transactions, and obtain information. Meanwhile, the technology characteristic of the mutual fund application is that it can be used anytime and anywhere, is safe, and transparent. The results of the analysis also prove that the task characteristic and technology characteristic factors affect task-technology fit; task-technology fit factors affect perceived ease of use and perceived usefulness; perceived risk factors affect perceived ease of use; factors perceived ease of use affect

perceived usefulness and behavioral intention to use; and perceived usefulness factors affect behavioral intention to use. This research is expected to fill the gaps in research on mutual fund investment instruments from a task-technology fit perspective as well as provide practical implications for investors as a guide in analyzing mutual fund applications as well as for mutual fund industry players to develop applications that meet the needs of mutual funds investors in Indonesia.