

"Analisis Faktor-Faktor Yang Mempengaruhi *Purchase Intention* Produk Investasi Digital Dimediasi *Behavioral Intention*"

By Lashot Ria Ingrid Melanika

Abstract

This study aims to analyze the influence of Social Influence, Personal Innovativeness in IT, and Behavioral Intention on Purchase Intention in context of using DANA Application for digital gold investment. The study employs a quantitative method using the Partial Least Square (PLS) approach, supported by SmartPLS 4.0 software, to test the proposed hypotheses. The results of data analysis indicate : (1) Social Influence has a significant impact on Purchase Intention; (2) Personal Innovativeness in IT has a stronger influence on Purchase Intention compared to Social Influence; (3) Behavioral Intention has the highest direct impact on Purchase Intention; (4) Social Influence influences Purchase Intention through Behavioral Intention, highlighting the role of social factors in shaping user interest in digital gold investment; and (5) Personal Innovativeness in IT influences Purchase Intention through Behavioral Intention, demonstrating the importance of users' willingness to explore and adopt new financial technologies. These findings emphasize critical role of Social Influence, Personal Innovativeness in IT, and Behavioral Intention in shaping consumers' Purchase Intention for digital gold investment products through the DANA. Therefore, it is recommended DANA optimize its marketing strategies, enhance product innovation, and strengthen consumer engagement to increase interest and trust in its digital gold investment services.

Keywords: *Social Influence, Personal Innovativeness in IT, Behavioral Intention, Purchase Intention, Digital Gold Investment.*

“Analisis Faktor-Faktor Yang Mempengaruhi *Purchase Intention* Produk Investasi Digital Dimediasi *Behavioral Intention*”

Oleh Lashot Ria Ingrid Melanika

Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh Social Influence, Personal Innovativeness in IT, dan Behavioral Intention terhadap Purchase Intention dalam konteks penggunaan Aplikasi DANA untuk investasi emas digital. Penelitian ini menggunakan metode kuantitatif dengan pendekatan Partial Least Square (PLS), didukung oleh perangkat lunak SmartPLS 4.0, untuk menguji hipotesis yang diajukan. Hasil analisis data menunjukkan bahwa: (1) Social Influence memiliki dampak signifikan terhadap Purchase Intention; (2) Personal Innovativeness in IT memiliki pengaruh yang lebih kuat terhadap Purchase Intention dibandingkan dengan Social Influence; (3) Behavioral Intention memiliki pengaruh langsung terbesar terhadap Purchase Intention; (4) Social Influence memengaruhi Purchase Intention melalui Behavioral Intention, yang menyoroti peran faktor sosial dalam membentuk minat pengguna terhadap investasi emas digital; dan (5) Personal Innovativeness in IT memengaruhi Purchase Intention melalui Behavioral Intention, yang menunjukkan pentingnya kemauan pengguna untuk mengeksplorasi dan mengadopsi teknologi keuangan baru. Hasil ini menegaskan peran penting Social Influence, Personal Innovativeness in IT, dan Behavioral Intention dalam membentuk Purchase Intention konsumen terhadap produk investasi emas digital melalui Aplikasi DANA. Oleh karena itu, disarankan agar DANA mengoptimalkan strategi pemasarannya, meningkatkan inovasi produk, dan memperkuat keterlibatan konsumen guna meningkatkan minat serta kepercayaan terhadap layanan investasi emas digitalnya.

Kata Kunci : *Social Influence, Personal Innovativeness in IT, Behavioral Intention, Purchase Intention, Investasi Emas Digital.*