Determinants of Gold Installment Investment Interest in Byond by BSI

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Abstract

Investing in digital gold offers ease of access and transaction flexibility, making it attractive to novice investors who want to start investing with a small amount of capital. However, this type of investment also carries risks, such as dependence on digital platforms and the potential for system disruptions that could hinder transactions. Therefore, although digital gold offers opportunities for profit and efficiency, investors still need to consider security and understand the mechanisms of the services used. Consequently, this study was conducted to further examine the influence of risk perception, product knowledge, and perceived ease of use on interest in investing in digital gold. A quantitative approach using primary data was tested via the PLS-SEM method using the SmartPLS application. The results show that risk perception, product knowledge, and perceived ease of use have a positive and significant effect on interest in investing in installment gold through Byond by BSI. These findings indicate that the lower an individual's level of concern about investment risk, the higher their level of knowledge regarding product characteristics, and the greater their perceived ease of using digital services, the greater the public's interest in investing in installment gold.

Keywords*: interest in gold investment, perception of ease, product knowledge, risk perception.*

Determinan Minat Investasi Cicil Emas pada Byond By BSI

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Abstrak

Investasi emas digital menawarkan kemudahan akses dan fleksibilitas transaksi sehingga menarik bagi investor pemula yang ingin mulai berinvestasi dengan modal kecil. Namun, investasi ini juga memiliki risiko seperti ketergantungan pada platform digital dan potensi gangguan sistem yang dapat menghambat transaksi. Oleh karena itu, meskipun emas digital memberikan peluang keuntungan dan efisiensi, investor tetap perlu mempertimbangkan keamanan serta memahami mekanisme layanan yang digunakan. Oleh karena itu kajian ini dilakukan untuk menelaah lebih lanjut pengaruh persepsi risiko, pengetahuan produk, dan persepsi kemudahan berperan dalam minat investasi emas digital. Pendekatan kuantitatif dengan data primer diuji oleh metode PLS-SEM menggunakan aplikasi SmartPLS. Hasil penelitian menunjukkan bahwa persepsi risiko, pengetahuan produk, dan persepsi kemudahan berpengaruh positif dan signifikan terhadap minat berinvestasi cicil emas pada Byond by BSI. Temuan ini mengindikasikan bahwa semakin rendah tingkat kekhawatiran individu terhadap risiko investasi, semakin tinggi tingkat pengetahuan terhadap karakteristik produk, serta semakin besar persepsi kemudahan dalam penggunaan layanan digital, maka semakin meningkat pula minat masyarakat untuk melakukan investasi cicil emas.

Kata kunci: minat investasi emas, persepsi risiko, pengetahuan produk, persepsi kemudahan.