ABSTRAK

Skripsi dengan judul "Pengaruh Kemudahan Penggunaan, Motivasi, dan Persepsi Risiko Terhadap Minat Investasi E-mas Pada *Platform* Byond By BSI (Studi Kasus di BSI KCP Malang Kepanjen 1)" ini ditulis oleh Moch Ilham Shandy, NIM 1860401221042, Program Studi Perbankan Syariah, Fakultas Ekonomi dan Bisnis Islam, dengan pembimbing Hima Widyas Asmara, M.Pd.

Kata Kunci: Kemudahan Penggunaan, Motivasi, Persepsi Risiko, Minat Investasi

Penelitian ini dilatar belakangi oleh transformasi digital di sektor keuangan yang memunculkan inovasi investasi emas digital. Meskipun emas dikenal sebagai aset *safe haven*, data pada BSI KCP Malang Kepanjen 1 menunjukkan adanya fluktuasi jumlah nasabah investasi emas sepanjang tahun 2025. Fenomena ini mengindikasikan bahwa minat masyarakat dipengaruhi oleh berbagai faktor teknis dan psikologis dalam menggunakan *platform* baru seperti Byond By BSI, yang menawarkan kemudahan akses namun tetap memiliki dimensi risiko dan motivasi individu yang berbeda-beda.

Tujuan penelitian ini diharapkan mampu memberi sumbangsih keilmuan tentang (1) pengaruh kemudahan penggunaan secara signifikan terhadap minat investasi E-mas pada *platform* Byond By BSI; (2) pengaruh motivasi secara signifikan terhadap minat investasi; (3) pengaruh persepsi risiko secara signifikan terhadap minat investasi; dan (4) pengaruh kemudahan penggunaan, motivasi, dan persepsi risiko secara simultan terhadap minat investasi E-mas pada *platform* Byond By BSI.

Metode penelitian ini menggunakan pendekatan kuantitatif asosiatif dengan jumlah sampel 90 responden, yaitu nasabah BSI KCP Malang Kepanjen 1 yang menggunakan investasi E-mas Pada *platform* Byond By BSI. Data dikumpulkan menggunakan kuesioner berbasis kertas dan *google form*. dan diolah menggunakan analisis statistik melalui uji regresi dan uji hipotesis (Uji F dan Uji t) dengan bantuan perangkat lunak SPSS.

Hasil penelitian ini menunjukkan bahwa: (1) Variabel kemudahan penggunaan berpengaruh positif dan signifikan terhadap minat investasi, di mana semakin praktis *platform* dioperasikan, semakin tinggi kepercayaan diri nasabah untuk bertransaksi. (2) Variabel motivasi berpengaruh positif dan signifikan terhadap minat investasi, yang didorong oleh keinginan mencapai kemandirian finansial serta dukungan lingkungan sosial (norma subjektif). (3) Variabel persepsi risiko berpengaruh positif dan signifikan terhadap minat investasi; rendahnya kecemasan terhadap risiko keamanan *platform* berbanding lurus dengan peningkatan minat nasabah. (4) Secara simultan, kemudahan penggunaan, motivasi, dan persepsi risiko berpengaruh positif dan signifikan terhadap minat investasi E-mas pada *platform* Byond By BSI. Hal ini membuktikan bahwa minat investasi terbentuk dari integrasi faktor teknologi, dorongan internal, dan rasa aman terhadap risiko yang dikelola dengan baik oleh pihak bank.

ABSTRACT

This thesis, entitled "The Influence of Ease of Use, Motivation, and Risk Perception on E-gold Investment Interest on the Byond By BSI Platform (Case Study at BSI KCP Malang Kepanjen 1)," was written by Moch Ilham Shandy, Student ID Number 1860401221042, Islamic Banking Study Program, Faculty of Islamic Economics and Business, with the guidance of Hima Widyas Asmara, M.Pd.

Keywords: Ease of Use, Motivation, Risk Perception, Investment Interest

This research is motivated by the digital transformation in the financial sector, which has given rise to innovations in digital gold investment. Although gold is known as a safe haven asset, data from BSI KCP Malang Kepanjen 1 shows fluctuations in the number of gold investment customers throughout 2025. This phenomenon indicates that public interest is influenced by various technical and psychological factors in using new platforms like Byond By BSI, which offer easy access but still have varying risk dimensions and individual motivations.

The objectives of this study are expected to contribute to scientific knowledge regarding (1) the significant influence of ease of use on investment interest in e-gold on the Byond By BSI platform; (2) the significant influence of motivation on investment interest; (3) the significant influence of risk perception on investment interest; and (4) the simultaneous influence of ease of use, motivation, and risk perception on investment interest in e-gold on the Byond By BSI platform.

This research method uses an associative quantitative approach with a sample of 90 respondents, namely BSI KCP Malang Kepanjen 1 customers who use e-gold investment on the Byond By BSI platform. Data were collected using paper-based questionnaires and Google Forms and processed using statistical analysis through regression and hypothesis testing (F-test and t-test) with the assistance of SPSS software.

The results of this study indicate that: (1) Ease of use has a positive and significant influence on investment interest, where the more practical the platform is to operate, the higher the customer's confidence in making transactions. (2) Motivation has a positive and significant influence on investment interest, driven by the desire to achieve financial independence and social support (subjective norms). (3) The risk perception has a positive and significant influence on investment interest; low anxiety regarding platform security risks is directly proportional to increased customer interest. (4) Simultaneously, ease of use, motivation, and risk perception have a positive and significant influence on investment interest in E-gold on the Byond By BSI platform. This proves that investment interest is formed from the integration of technological factors, internal motivation, and a sense of security regarding risks that are well managed by the bank.