

ABSTRACT

The growth of technology that fast and massive makes a lot of digital company compete to gain the same market. This circumstances impact on the importance of knowledge of the advantage of each product that created. Monicca is one of financial technology which has robo advisor as it main function already should competing with others robo advisor from the beginning it was introduced. Considering on of the expected outputs of the robo advisor application is the individual impact it's generate, researcher tries to analyze what factors that impact the individual impact variable.

The purpose of this study is to determine the relationship between user satisfaction and actual use on individual impact. This research use quantitative method with descriptive research type using multiple linear regression test. The conclusion of this research is user satisfaction and actual use both partially or together have positive and significant impact on individual impact, where each variable has a good percentage of 79,3% for user satisfaction, 66,8% for actual use, and 86,2% for individual impact.

Keywords: Actual Use, User Satisfaction, Individual Impact.