ABSTRACT

In today's world, rapid technological advancements have profoundly impacted various aspect of life, particularly financial management. The COVID-19 pandemic has highlighted the critical need for financial literacy and management, especially among Millennials in Indonesia. Investing through mutual funds, particularly via Financial Technology (FinTech) platforms, is one effective strategy to achieve financial goals. Bibit, a leading robo-advisor in Indonesia, uses artificial intelligence to offer personalized investment advice, making investing more accessible and user-friendly for novice investors.

The primary aim of this research is to determine how these factors affect user attitudes and their intention to use the Bibit application. Utilizing a quantitative approach based on respondent perception This study examines the factors that influence the intention to use the Bibit mutual fund investment application in Jakarta, focusing on perceived ease of use, perceived usefulness, and perceived risk through user attitude.

The method in this research is quantitative with descriptive and causal type of Likert scale, data were gathered from 400 respondents in Jakarta that using Bibit application through a structured questionnaire. Software used is Smart PLS 4. The collected data were then analyzed using descriptive statistical methods and the Structural Equation Modeling (SEM) technique such as path coefficient, specific indirect, and goodness of fit to test the hypotheses and evaluate the relationships between the variables.

The results show that perceived ease of use and perceived usefulness have a significant positive effect on user attitudes and their intention to use the Bibit application. In contrast, perceived risk negatively affects user attitudes, thereby influencing their intention to use the platform. The findings suggest that users are more likely to continue using the application if they find it easy to use and beneficial for their investment needs. However, high perceived risks can discourage users from engaging with the app.

Based on the findings, several recommendations are made for Bibit. These include improving the user interface design to ensure easy navigation, providing detailed performance tracking tools, and enhancing security features to safeguard user data and transactions. Moreover, fostering community engagement through forums and implementing loyalty programs can promote long-term use of the application. Future research should extend to other cities and consider additional factors such as perceived enjoyment and trust to gain a more comprehensive understanding of user behavior in digital investments

Keywords: Attitude, Intention to use, Financial Market, Mutual Fund Investment, Bibit, Perceived usefulness, Perceived ease of use, Perceived risk