

**PENGARUH PERSEPSI KEMUDAHAN, PERSEPSI MANFAAT DAN  
RISIKO TERHADAP MINAT PENGGUNAAN *CROWDFUNDING* PADA  
DI DAERAH ISTIMEWA YOGYAKARTA MELALUI SIKAP SEBAGAI  
VARIABEL INTERVENING**

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**Abstrak**

Penelitian ini bertujuan untuk menganalisis pengaruh persepsi kemudahan, persepsi manfaat dan risiko terhadap minat penggunaan *crowdfunding* pada UMKM di Daerah Istimewa Yogyakarta melalui sikap sebagai variabel intervening. Populasi dalam penelitian ini yaitu Pelaku UMKM di Daerah Istimewa Yogyakarta dengan sampel sebanyak 400 responden, yang diperoleh melalui metode *Purposive Sampling*. Teknik pengumpulan data menggunakan kuesioner (angket) dan dianalisis menggunakan *Structural Equation Modelling* (SEM) dengan aplikasi Smart-PLS yang dilakukan dengan dua tahap, yaitu uji Outer Model untuk membuktikan validitas dan reliabilitas kemudian uji Inner Model untuk membuktikan pengaruh antar variabel. Hasil analisis menunjukkan bahwa Persepsi Kemudahan dan Persepsi Manfaat berpengaruh positif terhadap Sikap. Persepsi Kemudahan dan Persepsi Manfaat berpengaruh positif terhadap Minat Penggunaan *Crowdfunding* pada UMKM di Daerah Istimewa Yogyakarta yang dimediasi oleh Sikap. Risiko berpengaruh negatif terhadap Sikap. Risiko berpengaruh negatif terhadap Minat penggunaan *Crowdfunding* pada UMKM di Daerah Istimewa Yogyakarta. Serta Risiko berpengaruh negatif terhadap Minat penggunaan *Crowdfunding* pada UMKM di Daerah Istimewa Yogyakarta yang dimediasi oleh Sikap.

**Kata Kunci:** *Crowdfunding, Persepsi Kemudahan, Persepsi Manfaat, Risiko, Sikap, Minat Penggunaan, UMKM.*

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***THE EFFECT OF PERCEPTION OF CONVENIENCE, PERCEPTION OF BENEFITS AND RISK ON INTEREST IN USING CROWDFUNDING IN THE SPECIAL REGION OF YOGYAKARTA THROUGH ATTITUDE AS AN INTERVENING VARIABLE***

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***Abstract***

*This study aims to analyze the influence of perceived ease, perceived benefits, and risks on the interest in using crowdfunding in MSMEs in the Special Region of Yogyakarta through attitude as an intervening variable. The population in this study were MSMEs in the Special Region of Yogyakarta with a sample of 400 respondents, obtained through the Purposive Sampling method. The data collection technique used a questionnaire and was analyzed using Structural Equation Modeling (SEM) with the Smart-PLS application which was carried out in two stages, namely the Outer Model test to prove validity and reliability then the Inner Model test to prove the influence between variables. The results of the analysis show that Perceived Ease and Perceived Benefits have a positive effect on Attitude. Perceived Ease and Perceived Benefits have a positive effect on the Interest in Using Crowdfunding in MSMEs in the Special Region of Yogyakarta mediated by Attitude. Risk has a negative effect on Attitude. Risk has a negative effect on the Interest in Using Crowdfunding in MSMEs in the Special Region of Yogyakarta, and a negative effect on the Interest in Using Crowdfunding in MSMEs in the Special Region of Yogyakarta mediated by Attitude.*

***Keywords:*** *Crowdfunding, Perceived Ease, Perceived Benefits, Risk, Attitude, Interest in Use, MSMEs.*