

ABSTRACT

Ajaib and Bareksa are one of the many online investment platforms for stocks and mutual funds in Indonesia that are based on mobile applications and have permission from the OJK. Seeing that there is an imbalance between generation Z enthusiasts in investing in these applications based on research and pre-surveys of researchers, there are several factors to consider in investing in the Ajaib application and some of them are in terms of service features, prices, and promotions. This research aims to find out comparison in terms of service features, prices, and promotions that have a significant effect on individual interest (generation Z) in investing online using the Ajaib and Bareksa applications.

The research method used in this research is quantitative. The data used is primary form which is obtained by distributing questionnaires to 200 respondents with 100 respondents in each application. The analysis technique used is the Independent Sample T Test with the SPSS Version 26 analysis tool.

The results of the study show that in terms of service features, prices and promotions, Ajaib is more favored by generation Z compared to Bareksa. There are significant differences in terms of service features where Ajaib has more diverse and informative features than Bareksa. There is a significant difference in terms of price where Ajaib is more affordable and in line with people's purchasing power compared to Bareksa. There is a significant difference in terms of promotion where the Ajaib promotion is more attractive compared to the Bareksa application. The results of this research are expected to be useful for Ajaib and Bareksa as a material for consideration in developing applications so that they suit what users want, as well as being a consideration for readers in choosing investment applications according to their needs.

Keywords: *Service Features, Price, Promotion, Interest, Online Investment*