

**THE INFLUENCE OF TRUST, PERCEIVED USEFULNESS AND PERCEIVED
EASE OF USE ON INTENTION TO USE FINTECH PEER2PEER LENDING**

(Case Study of New User on Using Kredivo Application in West Jakarta)

THESIS



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(Case Study of New User on Using Kredivo Application in West Jakarta))” is original work performed by me and it is under the guidance and advice of my faculty supervisor Dr. Adi Nurmahdi MBA. The work contained in this thesis has not been previously submitted for a degree or any other higher education institution. To the best of my knowledge, the thesis contains no material previously published or written by another person except where due references are made based on applicable provision. By this statement, I made with real and I am willing to accept any action taken f later proved there is plagiarism in this research.

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ABSTRACT

This Study from Kredivo, Kredivo is one of the providers of digital credit card services to provide instant credit without using a card. was founded by Akshay Garg as CEO of the FinAccel company, with the aim of making choices for people who do not or do not yet have a conventional bank and expanding financial services in Indonesia. Kredivo considers millennial generation as the most potential segment. As many as 85 percent of Kredivo's credit service users are millennial. The biggest difficulty experienced by most millennials is that credit applications are rejected because the portfolios are not convincing banks. The purpose of this paper is to analyze the Influence of trust, perceived usefulness and perceived ease of use. Evidence support by collecting the data with questionnaire and take people who know Kredivo and have an intention to use it in West jakarta. as a population and the number population is unknown. The sample method that uses for this paper is purposive sampling technique and using Heir calculation to determine the number of samples and the result need 120 samples or respondent or more in order to obtain more representative data. The PLS method to analyze and describing the data. The result of the study indicates that Trust has a positive and significant effect to intention to use, perceived usefulness has a positive and significant effect to intention to use and perceived ease of use has a positive and significant effect to intention to use.

Keywords: Intention to Use, Trust, Perceived Usefulness, Perceived Ease of Use, Kredivo, Online based loan.

PREFACE

Alhamdulillahirobbil ‘alamin, Praise is merely to the Almighty Allah SWT for the gracious and mercy blessing that enables me to accomplish this bachelor degree thesis entitled: “The Influence of Trust, Perceived Usefulness and Perceived Ease of Use on Intention to Use Peer2Peer Lending (Case Study of New User on Using Kredivo Application)”. This thesis is a prerequisite for obtaining a bachelor degree in the Management Study Program Faculty of Economics and Business, Universitas Mercu Buana.

The author realized as a human being in this research could not be separated from mistakes and deficiencies due to lack of knowledge and experience. The process of writing this research could not be separated from the guidance, assistance, and meaningful supports from many individuals, especially Dr. Adi Nurmahdi MBA as my supervisor who has given me advice time, guidance, encouragement, knowledge that is very valuable to the author. In this occasion I would like to thanks all many individuals who helped in the process of writing this research successful, mainly to:

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Jakarta, 26 February 2020

M Fadhillah Mursyid

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