

**PENGARUH *TRUST* TERHADAP *ACTUAL USE* PENGGUNA
PLATFORM CROWDFUNDING
(Studi Pada Komunitas Kitabisa di Facebook)**

SKRIPSI

Diajukan untuk Memenuhi Salah Satu Syarat Menempuh Ujian Sidang Sarjana
Pendidikan pada Program Studi Pendidikan Bisnis



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**PROGRAM STUDI PENDIDIKAN BISNIS
FAKULTAS PENDIDIKAN EKONOMI DAN BISNIS
UNIVERSITAS PENDIDIKAN INDONESIA
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LEMBAR PENGESAHAN
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ABSTRAK

Lulu Tsani Karima (1904082) “**Pengaruh *Trust* terhadap *Actual Use* Pengguna *Platform Crowdfunding* (Studi pada Komunitas Kitabisa di Facebook)**” di bawah bimbingan Dr. Imas Purnamasari, S.Pd., M.M dan Sulastri, S.Pd., M.Stat., M.M.

Penelitian ini bertujuan untuk memperoleh gambaran *trust* dan *actual use* pada pengguna *platform crowdfunding* Kitabisa, serta untuk mengetahui pengaruh *trust* terhadap *actual use* pada pengguna *platform crowdfunding* Kitabisa. Jenis penelitian yang digunakan adalah deskriptif dan verifikatif. Populasi dalam penelitian ini berukuran 418 member Komunitas Kitabisa, adapun sampel pada penelitian ini yakni sebanyak 204 responden dengan menggunakan teknik *purposive sampling*. Teknik analisis penelitian ini adalah analisis regresi linier sederhana. Hasil temuan pada penelitian ini menemukan bahwa gambaran *trust* dan *actual use* berada pada kategori tinggi. Berdasarkan hasil penelitian, peneliti merekomendasikan agar pengguna Kitabisa tetap berupaya untuk selalu mementingkan kepercayaan ketika akan menggunakan suatu layanan teknologi finansial, dengan cara memperkaya edukasi tentang beragam *platform* donasi di internet serta cara kerja sistem tersebut. Untuk penyedia layanan, sebaiknya lebih mengoptimalkan kepercayaan pengguna dengan meningkatkan *benevolence*, serta mempertahankan *actual use* dengan meningkatkan *conscientiousness* agar terjaga keberlangsungan layanan tersebut.

Kata Kunci : *Trust, Actual Use, Platform Crowdfunding*.

ABSTRACT

Lulu Tsani Karima (1904082) "The Effect of Trust on Actual Use of Crowdfunding Platform Users (Study on the Kitabisa Community on Facebook)" under the guidance of Dr. Imas Purnamasari, S.Pd., M.M and Sulastri, S.Pd., M.Stat., M.M..

This study aims to obtain an overview of trust and actual use in Kitabisa crowdfunding platform users, as well as to determine the effect of trust on actual use in Kitabisa crowdfunding platform users. The type of research used is descriptive and verification. The population in this study was 418 members of the Kitabisa Community, while the sample in this study was 204 respondents using purposive sampling technique. The analysis technique of this research is simple linear regression analysis. The findings of this study found that the description of trust and actual use was in the high category. Based on the results of the study, researchers recommend that Kitabisa users continue to strive to always prioritize trust when using a financial technology service, by enriching education about various donation platforms on the internet and how the system works. For service providers, they should further optimize user trust by increasing benevolence, and maintain actual use by increasing conscientiousness in order to maintain the sustainability of the service.

Keywords: Trust, Actual Use, Crowdfunding Platform.

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