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**PENGARUH *PERCEIVED RISK* TERHADAP *BEHAVIORAL INTENTION* PADA PENGGUNA PINJAMAN *ONLINE*  
(Survei pada Pengguna Aplikasi Pinjaman *Online*  
Home Credit di Kota Bandung)**

**SKRIPSI**

Diajukan untuk Memenuhi Salah Satu Syarat  
Memperoleh Gelar 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**

**PENGARUH *PERCEIVED RISK* TERHADAP *BEHAVIORAL INTENTION*  
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(Survei Pada Pengguna Aplikasi Pinjaman *Online*  
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## ABSTRAK

Shelvi Nurjulia (1901768), “**Pengaruh *Perceived Risk* Terhadap *Behavioral Intention* Pada Pengguna Pinjaman *Online* (Survei Pada Pengguna Aplikasi Pinjaman *Online* Home Credit di Kota Bandung)**” Dibawah bimbingan Dr. Imas Purnamasari, S.Pd, MM dan Sulastri, S.Pd., M.Stat., MM.

Penelitian ini bertujuan untuk memperoleh gambaran dan pengaruh dari persepsi risiko terhadap niat perilaku pada pengguna aplikasi pinjaman *online* Home credit di Kota Bandung. Penelitian ini menggunakan metode deskriptif dan verifikatif dengan pendekatan kuantitatif. Populasi dalam penelitian ini berjumlah 260 orang dengan sampel berjumlah 106 responden yang tergabung dalam forum *facebook* home credit di Kota Bandung dengan menggunakan teknik *Convenience*. Uji instrument yang digunakan uji validitas dan uji reliabilitas serta teknik analisis yang digunakan yaitu analisis regresi linier sederhana dengan alat bantu *software Statistical Products for Service Sollution (SPSS) versi 25.0 for windows*. Hasil temuan pada penelitian ini menemukan bahwa *perceived risk* berpengaruh positif terhadap *behavioral intention*.

Kata Kunci: Niat Perilaku; Home Credit, Persepsi Risiko

## **ABSTRACT**

Shelvi Nurjulia (1901768), “*The Effect of Perceived Risk on Behavioral Intention of Online Loan Users (Survey of Home Credit Online Loan Application Users in Bandung City)*” Under the guidance of Dr. Imas Purnamasari, S.Pd, MM and Sulastri, S.Pd., M.Stat., MM.

*This study aims to obtain an overview and influence of perceived risk on behavioral intention in users of home credit online loan applications in the city of Bandung. This research uses descriptive and verification methods with a quantitative approach. The population in this study amounted to 260 people with a sample of 106 respondents who joined the Facebook home credit forum in the city of Bandung using the Convenience technique. The test instruments used were validity and reliability tests as well as the analytical technique used, namely simple linear regression analysis with the help of the Statistical Products for Service Solution (SPSS) software version 25.0 for Windows. The findings in this study found that perceived risk has a positive effect on behavioral intention.*

*Keywords: Behavioral Intention; Home Credit, Perceived Risk*

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