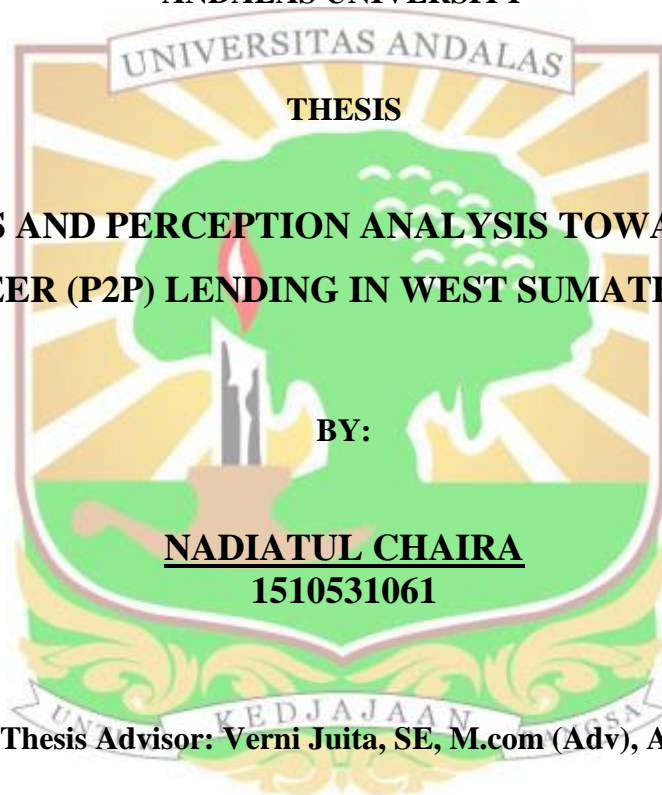




**DEPARTMENT OF ACCOUNTING
ECONOMICS FACULTY
ANDALAS UNIVERSITY**



UNIVERSITAS ANDALAS
THESIS
AWARENESS AND PERCEPTION ANALYSIS TOWARD PEER-TO-PEER (P2P) LENDING IN WEST SUMATERA

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AWARENESS AND PERCEPTION ANALYSIS TOWARD PEER-TO-PEER (P2P) LENDING IN WEST SUMATERA

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ABSTRACT

This research is aimed to present the analysis of awareness and perception of people who lived in West Sumatera toward Peer-to-peer (P2P) Lending. Type of this research is descriptive study by using survey-based research. This research is used primary data that is collected from questionnaire. AIDA model framework-based survey was utilized as a guidance in grouping the questions. The sample of this research is obtained by using nonprobability sampling. Within the nonprobability sampling, convenience sampling method is chosen. The total of respondent participated in this research is 207 respondents. The respondent is classified based on their awareness, adoption, and interest in P2P Lending. The result of this research shows that almost a half of respondent is already aware of P2P Lending service, which is 103 from total 207 respondent surveyed. However, only 5 respondents are P2P Lending user. Based the interest in P2P Lending, around 70 percent of respondent who do not used P2P Lending are not interested to use P2P Lending service.

Keywords: Awareness, Perception, Peer-to-Peer Lending

ABSTRAK

Penelitian ini bertujuan untuk menyajikan analisis kesadaran dan persepsi orang-orang yang tinggal di Sumatera Barat terhadap *Peer-to-peer (P2P) Lending*. Jenis penelitian ini adalah penelitian deskriptif dengan menggunakan penelitian berbasis survei. Penelitian ini menggunakan data primer yang dikumpulkan dari kuesioner. Survei berbasis kerangka model AIDA digunakan sebagai panduan dalam mengelompokkan pertanyaan. Sampel penelitian ini diperoleh menggunakan teknik *nonprobability sampling* dengan metode *convenience sampling*. Total responden yang berpartisipasi dalam penelitian ini adalah 207 responden. Responden diklasifikasikan berdasarkan kesadaran, adopsi, dan minat mereka pada *P2P Lending*. Hasil penelitian ini menunjukkan bahwa hampir setengah responden sudah mengetahui layanan *P2P Lending*, yaitu 103 dari total 207 responden yang disurvei. Namun, hanya 5 responden yang merupakan pengguna *P2P Lending*. Berdasarkan minat pada *P2P Lending*, sekitar 70 persen responden yang tidak menggunakan *P2P Lending* tidak tertarik untuk menggunakan layanan *P2P Lending*.

Kata kunci : Kesadaran, Persepsi, *Peer-to-Peer Lending*

