

**THE EFFECT OF CONVENIENCE AND RISK PERCEPTION ON  
INTEREST IN USING THE AKULAKU ONLINE LOAN APPLICATION IN  
THE COMMUNITY OF SOUTH SELUMA SUB-DISTRICT**

**By:**

*Edo Agus Putra<sup>1)</sup>*

*Tito Irwanto and Iswidana Utama Putra<sup>2)</sup>*

**ABSTRACT**

*This study aims to determine the effect of risk perception on interest in using the Akulaku online loan application in the Community of South Seluma Sub-District. The sample in this study was 60 people from South Seluma Sub-District who had made online loans in the Akulaku application. Data collection using a questionnaire and the analysis method used is multiple linear regression, determination test and hypothesis testing. The results of the analysis show that convenience has a significant effect on interest in using the Akulaku online loan application in the people of South Seluma Sub-District, this is evidenced by the results of the  $t$  test showing the  $t_{count}$  value is greater than the  $t_{table}$  ( $3.246 > 1.671$ ) and a significant value of  $0.002 < 0.05$ , meaning that  $H_0$  is rejected and  $H_a$  is accepted. Perception of risk has a significant effect on interest in using the Akulaku online loan application in the people of South Seluma Sub-District, this is evidenced by the results of the  $t$  test showing the  $t_{count}$  value is greater than the  $t_{table}$  ( $3.727 > 1.671$ ) with a significant value of  $0.000 < 0.05$ , meaning  $H_0$  is rejected and  $H_a$  is accepted. Convenience ( $X_1$ ) and perceived risk ( $X_2$ ) together have a significant effect on interest in using online loan applications ( $Y$ ) consumers in South Seluma District, this is evidenced by the  $F$  test showing the value of  $F_{count} > F_{table}$  ( $21.311 > 3.16$ ) with a significant value of  $0.000$ .*

**Keywords:** *Convenience, Risk Perception of Interest in Using Online Loan Applications*

**1) Student (Management)**

**2) Supervisors**

