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Judul Penelitian:

Pengaruh Iklan Digital dan Media Sosial terhadap Keputusan Penggunaan Layanan Pinjaman Online dengan Kepercayaan Konsumen sebagai Variabel Mediasi (Studi Kasus Generasi Z Kota Bengkulu)

Petunjuk Pengisian:

Berilah tanda (✓) pada salah satu jawaban yang paling sesuai.

Skala Likert:

1 = STS,

2 = TS,

3 = N,

4 = S,

5 = SS

Identitas Responden

| No | Pertanyaan    | Pilihan Jawaban                                                                                                                                        |
|----|---------------|--------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1  | Jenis Kelamin | <input type="checkbox"/> Pria<br><input type="checkbox"/> Wanita                                                                                       |
| 2  | Usia          | <input type="checkbox"/> 14 tahun<br><input type="checkbox"/> 15-21 tahun<br><input type="checkbox"/> 22-28 tahun<br><input type="checkbox"/> 29 tahun |

|   |                      |                                                                                                                                                                                                                                                                  |
|---|----------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 3 | Pekerjaan            | <input type="checkbox"/> Pelajar/Mahasiswa<br><input type="checkbox"/> PNS/TNI/POLRI<br><input type="checkbox"/> Pegawai Swasta<br><input type="checkbox"/> Wiraswasta<br><input type="checkbox"/> Ibu Rumah Tangga<br><input type="checkbox"/> Lain-lain: _____ |
| 4 | Pendapatan per Bulan | <input type="checkbox"/> Rp3.000.000 – 5.000.000<br><input type="checkbox"/> Rp5.000.000 – Rp7.000.000<br><input type="checkbox"/> > Rp7.000.000                                                                                                                 |

Pernyataan Kuesioner

Iklan Digital

| No   | Pernyataan                                                               | STS                      | TS                       | N                        | S                        | SS                       |
|------|--------------------------------------------------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| X1.1 | Iklan pinjaman online di internet mudah saya temukan                     | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| X1.2 | Iklan pinjaman online memberikan informasi yang jelas dan mudah dipahami | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| X1.3 | Tampilan iklan pinjaman online menarik perhatian saya                    | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| X1.4 | Iklan pinjaman online menjelaskan manfaat layanan dengan baik            | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

|      |                                                                              |                          |                          |                          |                          |                          |
|------|------------------------------------------------------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| X1.5 | Iklan pinjaman online membuat saya tertarik<br>untuk mengetahui lebih lanjut | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
|------|------------------------------------------------------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|

#### Media Sosial

| No   | Pernyataan                                                                                   | STS                      | TS                       | N                        | S                        | SS                       |
|------|----------------------------------------------------------------------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| X2.1 | Saya sering melihat konten pinjaman online di media sosial                                   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| X2.2 | Informasi pinjaman online di media sosial mudah diakses                                      | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| X2.3 | Ulasan atau komentar pengguna lain di media sosial mempengaruhi penilaian saya               | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| X2.4 | Rekomendasi influencer atau akun tertentu membuat saya tertarik pada layanan pinjaman online | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| X2.5 | Media sosial membantu saya memahami layanan pinjaman online                                  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

#### Kepercayaan Konsumen

| No | Pernyataan                                                            | STS                      | TS                       | N                        | S                        | SS                       |
|----|-----------------------------------------------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| Z1 | Saya percaya layanan pinjaman online yang saya ketahui aman digunakan | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Z2 | Saya percaya penyedia pinjaman online memberikan informasi yang jujur | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

|    |                                                                             |                          |                          |                          |                          |                          |
|----|-----------------------------------------------------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| Z3 | Saya percaya data pribadi saya terlindungi saat menggunakan pinjaman online | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Z4 | Saya percaya layanan pinjaman online beroperasi sesuai aturan yang berlaku  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Z5 | Saya merasa yakin terhadap kredibilitas layanan pinjaman online             | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

#### Keputusan Penggunaan

| No | Pernyataan                                                                                      | STS                      | TS                       | N                        | S                        | SS                       |
|----|-------------------------------------------------------------------------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| Y1 | Saya memutuskan menggunakan pinjaman online karena kemudahan prosesnya                          | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Y2 | Saya bersedia menggunakan pinjaman online ketika membutuhkan dana                               | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Y3 | Saya memilih pinjaman online dibandingkan pinjaman konvensional                                 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Y4 | Saya mempertimbangkan informasi dari iklan dan media sosial sebelum menggunakan pinjaman online | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Y5 | Saya merasa keputusan menggunakan pinjaman online adalah keputusan yang tepat                   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

#### Bukti Kuesioner dan Data Penelitian



# **PENGARUH IKLAN DIGITAL DAN MEDIA SOSIAL TERHADAP KEPUTUSAN PENGUNAAN LAYANAN PINJAMAN ONLINE DENGAN KEPERCAYAAN KONSUMEN SEBAGAI VARIABEL MEDIASI (Studi Kasus Generasi Z Kota Bengkulu)**

**Assalamualaikum warahmatullahi  
wabarakaatuh**

Perkenalkan, saya **Mira Gustianingsih**, mahasiswa Program Studi Magister Manajemen Fakultas Ekonomi dan Bisnis Universitas Muhammadiyah Bengkulu, saat ini saya sedang melakukan penelitian tesis yang bertujuan untuk menganalisis pengaruh iklan digital dan media sosial terhadap keputusan penggunaan layanan pinjaman online dengan kepercayaan konsumen sebagai variabel mediasi pada Generasi Z di Kota Bengkulu.

Kuesioner ini disusun sebagai bagian dari proses pengumpulan data penelitian. Semua jawaban yang diberikan akan dipaga kerahasiaannya dan hanya digunakan untuk kepentingan akademik. Atas kesediaan dan partisipasi Saudara/i, saya mengucapkan terima kasih.

**Wassalamualaikum warahmatullahi  
wabarakaatuh.**

## **Petunjuk Pengisian:**

Isikan jawab setiap pernyataan berdasarkan pengalaman dan pendapat pribadi Anda secara jujur. Berikan tanda pada salah satu pilihan jawaban yang paling sesuai dengan kondisi Anda.

Keterangan skala jawaban:

1. **STS** = Sangat Tidak Setuju,
2. **TS** = Tidak Setuju,
3. **N** = Netral,
4. **S** = Setuju,
5. **SS** = Sangat Setuju

[miragustianingsihmbengkulu@gmail.com](mailto:miragustianingsihmbengkulu@gmail.com)  
[Gustianingsih](#)



\* Menunjukkan pertanyaan yang wajib diisi



**Email \***

Email Anda

**Nama \***

Jawaban Anda

**Jenis Kelamin \***

☐ Laki-Laki

☐ Perempuan

**Usia \***

☐ 14 Tahun

☐ 15-21 Tahun

☐ 22-28 Tahun

☐ 29 Tahun

☐ ? Yang lain:

**Pekerjaan \***

- ☐ Pelajar/Mahasiswa
- ☐ PNS/TNI/POLRI
- ☐ Pegawai Swasta
- ☐ Wiraswasta
- ☐ Ibu Rumah Tangga
- ☐ Yang lain: \_\_\_\_\_

**Pendidikan Terakhir \***

- ☐ SD
- ☐ SMP
- ☐ SMA/SMK
- ☐ DIPLOMA
- ☐ S1
- ☐ S2
- ☐ S3

**Pendapatan per Bulan \***

- ☐ = Rp1.500.000
- ☐ Rp1.500.000 – Rp2.500.000
- ☐ Rp2.500.000 – Rp4.500.000
- ☐ = Rp5.000.000

Berapa lama anda membuka media sosial per hari? \*

- ☐ 1-2 Jam
- ☐ 3-5 Jam
- ☐ 5-8 Jam
- ☐ 8-12 Jam

Apakah anda pernah melihat iklan pinjaman online di media sosial? \*

- ☐ Ya
- ☐ Tidak

Apakah anda bisa membedakan pinjaman online resmi dan ilegal? \*

- ☐ Ya
- ☐ Tidak

 Berikutnya

 Halaman 1 d

 Kosongkan formulir

### IKLAN DIGITAL

1. STS = Sangat Tidak Setuju,
2. TS = Tidak Setuju,
3. N = Netral,
4. S = Setuju,
5. SS = Sangat Setuju

Iklan pinjaman online di internet mudah \*  
saya temukan

- 1 ☐
- 2 ☐
- 3 ☐
- 4 ☐
- 5 ☐

Iklan pinjaman online memberikan \*  
informasi yang jelas dan mudah  
dipahami

- 1 ☐
- 2 ☐
- 3 ☐
- 4 ☐
- 5 ☐

Tampilan iklan pinjaman online menarik \*  
perhatian saya

- 1 ☐
- 2 ☐
- 3 ☐
- 4 ☐
- 5 ☐

Iklan pinjaman online menjelaskan  
manfaat layanan dengan baik \*

1 ☐

2 ☐

3 ☐

4 ☐

5 ☐

Iklan pinjaman online membuat saya  
tertarik untuk mengetahui lebih lanjut \*

1 ☐

2 ☐

3 ☐

4 ☐

5 ☐



Kembali

Berikutnya

Kosongkan

Halaman 2 dari 6

## MEDIA SOSIAL

1. STS = Sangat Tidak Setuju,
2. TS = Tidak Setuju,
3. N = Netral,
4. S = Setuju,
5. SS = Sangat Setuju

Saya sering melihat konten pinjaman online di media sosial \*

- 1 ☐
- 2 ☐
- 3 ☐
- 4 ☐
- 5 ☐

Informasi pinjaman online di media sosial mudah diakses \*

- 1 ☐
- 2 ☐
- 3 ☐
- 4 ☐
- 5 ☐

Ulasan atau komentar pengguna lain di media sosial mempengaruhi penilaian saya \*

- 1 ☐
- 2 ☐
- 3 ☐
- 4 ☐
- 5 ☐

Rekomendasi influencer atau akun tertentu membuat saya tertarik pada layanan pinjaman online \*

- 1 ☐
- 2 ☐
- 3 ☐
- 4 ☐
- 5 ☐

Media sosial membantu saya memahami layanan pinjaman online \*

- 1 ☐
- 2 ☐
- 3 ☐
- 4 ☐
- 5 ☐

Halaman 3 dari 6

Kembali

Berikutnya

Kosongkan  
formulir

Jangan pernah mengirimkan sandi melalui Google Formulir.

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Google Formulir

## KEPERCAYAAN KONSUMEN

1. STS = Sangat Tidak Setuju,
2. TS = Tidak Setuju,
3. N = Netral,
4. S = Setuju,
5. SS = Sangat Setuju

Saya percaya layanan pinjaman online \*  
yang saya ketahui aman digunakan

- 1 ☐
- 2 ☐
- 3 ☐
- 4 ☐
- 5 ☐

Saya percaya penyedia pinjaman online \*  
memberikan informasi yang jujur

- 1 ☐
- 2 ☐
- 3 ☐
- 4 ☐
- 5 ☐

Saya percaya data pribadi saya \*  
terlindungi saat menggunakan  
pinjaman online

- 1 ☐
- 2 ☐
- 3 ☐
- 4 ☐
- 5 ☐

Saya percaya layanan pinjaman online \*  
beroperasi sesuai aturan yang berlaku

- 1 ☐
- 2 ☐
- 3 ☐
- 4 ☐
- 5 ☐

Saya merasa yakin terhadap kredibilitas \*  
layanan pinjaman online.

- 1 ☐
- 2 ☐
- 3 ☐
- 4 ☐
- 5 ☐

Halaman 4 dari 6

Kembali

Berikutnya

Kosongkan  
formulir

Jangan pernah mengirimkan sandi melalui Google Formulir.

Konten ini tidak dibuat atau didukung oleh Google. -  
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menggunakan pinjaman online

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Saya merasa keputusan menggunakan \*  
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#### KEPUTUSAN PENGUNAAN

1. **STS** = Sangat Tidak Setuju,
2. **TS** = Tidak Setuju,
3. **N** = Netral,
4. **S** = Setuju,
5. **SS** = Sangat Setuju

Saya memutuskan menggunakan pinjaman online karena kemudahan prosesnya \*

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Saya bersedia menggunakan pinjaman online ketika membutuhkan dana \*

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Saya memilih pinjaman online dibandingkan pinjaman konvensional \*

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Terima kasih banyak atas partisipasi dan waktu yang telah Anda luangkan untuk mengisi kuesioner ini.

Respons Anda sangat berarti dan akan membantu saya dalam menyelesaikan penelitian tesis mengenai pengaruh iklan digital dan media sosial terhadap keputusan penggunaan layanan pinjaman online dengan kepercayaan konsumen sebagai variabel mediasi pada Generasi Z di Kota Bengkulu. Semoga kebaikan dan waktu yang Anda luangkan mendapatkan balasan yang terbaik serta membawa manfaat bagi pengembangan ilmu pengetahuan dan masyarakat ke depannya.

Atas perhatian, dukungan, dan partisipasi Anda, saya mengucapkan terima kasih. Semoga selalu diberikan kesehatan, kemudahan, dan kelancaran dalam segala urusan.

Salam hangat,  
**Mira Gustianingsih**

Halaman 6 dari 6

|                                                                                             |       |                       |
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## Data Penelitian



| X11 | X12 | X13 | X14 | X15 | X21 | X22 | X23 | X24 | X25 | Z1 | Z2 | Z3 | Z4 | Z5 | Y1 | Y2 | Y3 | Y4 | Y5 |
|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|----|----|----|----|----|----|----|----|----|----|
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| 3 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 3 | 3 | 3 | 3 |
| 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 4 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 3 | 3 | 5 | 4 | 3 | 3 | 4 | 4 | 4 | 4 | 4 |
| 4 | 4 | 4 | 3 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 3 | 3 | 3 | 3 |
| 3 | 3 | 3 | 4 | 3 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 3 |
| 3 | 3 | 3 | 3 | 3 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 5 | 5 | 5 | 5 | 5 | 3 | 3 | 3 | 3 | 3 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 5 | 5 | 5 | 5 | 5 | 3 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 4 | 3 | 5 | 5 | 5 | 5 |
| 5 | 5 | 5 | 5 | 5 | 3 | 4 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 3 | 3 | 4 | 4 |
| 5 | 5 | 4 | 5 | 5 | 3 | 3 | 3 | 3 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 5 | 5 | 5 | 5 | 5 | 4 | 3 | 3 | 3 | 4 | 3 | 4 | 5 | 5 | 3 | 5 | 5 | 5 | 5 |
| 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 5 | 5 | 5 | 5 |

|   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 4 | 4 |
| 5 | 5 | 5 | 5 | 5 | 4 | 3 | 3 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 3 | 4 | 4 | 4 |
| 3 | 3 | 3 | 3 | 3 | 5 | 5 | 5 | 5 | 4 | 3 | 3 | 3 | 3 | 3 | 4 | 3 | 3 | 3 | 3 |
| 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 3 | 3 | 3 | 3 | 3 | 5 | 5 | 5 | 5 | 5 | 3 | 3 | 3 | 3 | 3 | 5 | 5 | 5 | 5 | 5 |
| 3 | 3 | 3 | 3 | 3 | 4 | 5 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 3 | 3 | 3 | 3 | 3 |
| 3 | 3 | 3 | 3 | 3 | 5 | 5 | 5 | 5 | 5 | 3 | 4 | 4 | 4 | 4 | 3 | 3 | 4 | 4 | 4 |
| 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 3 | 3 | 3 | 3 | 3 | 4 | 3 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 5 |
| 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 4 |
| 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 4 | 3 | 3 | 3 | 4 | 4 | 4 | 4 | 4 |
| 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 3 | 3 | 3 | 3 | 3 | 4 | 4 | 3 | 3 | 3 |
| 3 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 5 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 3 | 3 | 5 | 5 | 5 | 5 | 5 |
| 3 | 3 | 3 | 3 | 3 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 4 | 5 | 5 |
| 3 | 3 | 3 | 3 | 3 | 5 | 5 | 5 | 5 | 5 | 3 | 3 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 5 |
| 3 | 3 | 3 | 3 | 3 | 5 | 5 | 5 | 5 | 5 | 3 | 3 | 3 | 3 | 3 | 5 | 5 | 5 | 5 | 5 |
| 3 | 3 | 3 | 3 | 3 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 4 |
| 3 | 5 | 5 | 5 | 5 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 5 | 4 | 3 | 4 | 5 | 5 | 5 | 5 |
| 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 4 |



|   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 5 | 5 | 5 | 5 | 5 | 3 | 3 | 3 | 3 | 3 | 5 | 5 | 5 | 5 | 5 | 3 | 3 | 3 | 3 | 3 |
| 3 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 3 | 4 | 4 | 5 | 5 | 5 | 5 |
| 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 3 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 4 | 4 |
| 3 | 3 | 3 | 3 | 3 | 5 | 5 | 4 | 5 | 3 | 5 | 5 | 5 | 3 | 5 | 4 | 5 | 4 | 4 | 5 |
| 4 | 3 | 4 | 5 | 5 | 5 | 5 | 4 | 5 | 3 | 5 | 5 | 5 | 4 | 3 | 3 | 5 | 3 | 5 | 5 |
| 4 | 4 | 4 | 3 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 3 | 3 | 3 | 4 | 5 | 3 | 3 | 3 | 4 | 3 | 3 | 3 | 4 | 5 | 5 | 3 | 4 | 3 | 4 | 4 |
| 3 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 3 |
| 4 | 3 | 4 | 5 | 5 | 4 | 5 | 4 | 4 | 4 | 3 | 5 | 5 | 5 | 3 | 4 | 5 | 5 | 4 | 5 |
| 4 | 4 | 3 | 4 | 4 | 3 | 5 | 5 | 5 | 5 | 3 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 3 | 4 |
| 3 | 3 | 5 | 5 | 5 | 3 | 3 | 4 | 4 | 3 | 3 | 4 | 4 | 3 | 3 | 3 | 4 | 3 | 4 | 4 |
| 4 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 3 | 3 | 4 | 5 | 5 | 4 | 3 | 3 | 3 | 4 | 3 |
| 5 | 5 | 5 | 5 | 5 | 3 | 3 | 4 | 4 | 4 | 3 | 3 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 5 |
| 5 | 4 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 3 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 3 | 4 | 4 |
| 4 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 3 | 4 | 4 | 4 | 4 | 5 | 3 | 3 | 3 | 3 |
| 3 | 3 | 3 | 3 | 5 | 3 | 4 | 3 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 3 | 3 | 3 | 3 | 4 |
| 4 | 4 | 4 | 4 | 4 | 3 | 3 | 4 | 3 | 3 | 4 | 5 | 5 | 5 | 4 | 3 | 3 | 3 | 3 | 3 |
| 3 | 4 | 4 | 3 | 3 | 3 | 4 | 4 | 3 | 3 | 3 | 3 | 5 | 4 | 3 | 3 | 5 | 4 | 5 | 5 |
| 4 | 5 | 5 | 5 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 3 | 3 |
| 5 | 5 | 5 | 5 | 3 | 4 | 5 | 5 | 5 | 5 | 3 | 3 | 4 | 3 | 4 | 4 | 4 | 3 | 3 | 4 |
| 3 | 3 | 4 | 4 | 3 | 4 | 5 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 4 |

|   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 4 | 3 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 3 | 3 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 5 |
| 3 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 3 | 3 | 3 | 4 |
| 3 | 3 | 4 | 4 | 4 | 5 | 4 | 5 | 5 | 5 | 3 | 3 | 3 | 4 | 4 | 5 | 5 | 5 | 5 | 5 |
| 5 | 3 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 4 | 3 | 4 | 5 | 5 | 4 | 4 | 5 | 3 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 4 |
| 4 | 4 | 5 | 5 | 5 | 4 | 4 | 3 | 4 | 5 | 3 | 5 | 3 | 5 | 5 | 3 | 4 | 5 | 4 | 4 |
| 3 | 3 | 3 | 4 | 3 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 5 | 5 | 4 | 5 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 4 | 3 | 5 | 5 | 5 |
| 4 | 4 | 4 | 4 | 3 | 4 | 4 | 3 | 5 | 5 | 5 | 3 | 3 | 4 | 3 | 5 | 5 | 4 | 4 | 5 |
| 3 | 5 | 5 | 5 | 3 | 4 | 5 | 4 | 4 | 4 | 5 | 5 | 4 | 5 | 4 | 3 | 4 | 4 | 5 | 4 |
| 3 | 4 | 4 | 3 | 4 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 4 |
| 3 | 3 | 3 | 3 | 4 | 4 | 5 | 4 | 5 | 5 | 3 | 5 | 5 | 3 | 4 | 3 | 5 | 5 | 5 | 5 |
| 4 | 4 | 4 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 3 | 4 | 4 | 3 | 4 | 4 | 4 | 4 |
| 4 | 4 | 4 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 4 |
| 5 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 3 | 4 | 3 | 4 | 4 | 5 | 4 | 5 | 3 | 3 | 3 | 4 |
| 4 | 4 | 4 | 5 | 4 | 4 | 5 | 5 | 4 | 3 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 |
| 4 | 4 | 5 | 5 | 4 | 5 | 4 | 5 | 5 | 5 | 3 | 3 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 4 |
| 4 | 4 | 5 | 4 | 4 | 4 | 5 | 4 | 4 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 5 | 5 | 4 | 4 |
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| 3 | 3 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 3 | 4 | 4 | 5 | 5 |
| 4 | 4 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 3 | 4 |



|   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 4 | 4 | 4 | 4 | 5 | 3 | 4 | 3 | 4 | 4 | 5 | 5 | 4 | 4 | 3 | 3 | 4 | 4 | 4 | 3 |
| 4 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 3 | 3 | 4 | 4 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 4 |
| 5 | 4 | 3 | 5 | 5 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 5 | 3 | 5 | 3 | 4 | 4 | 5 | 5 |



## Output

|     | X1    | X2    | Y     | Z     |
|-----|-------|-------|-------|-------|
| X11 | 0.707 |       |       |       |
| X12 | 0.761 |       |       |       |
| X13 | 0.749 |       |       |       |
| X14 | 0.800 |       |       |       |
| X15 | 0.764 |       |       |       |
| X21 |       | 0.712 |       |       |
| X22 |       | 0.726 |       |       |
| X23 |       | 0.766 |       |       |
| X24 |       | 0.792 |       |       |
| X25 |       | 0.752 |       |       |
| Y1  |       |       | 0.755 |       |
| Y2  |       |       | 0.780 |       |
| Y3  |       |       | 0.792 |       |
| Y4  |       |       | 0.771 |       |
| Y5  |       |       | 0.786 |       |
| Z1  |       |       |       | 0.771 |
| Z2  |       |       |       | 0.824 |
| Z3  |       |       |       | 0.784 |
| Z4  |       |       |       | 0.782 |
| Z5  |       |       |       | 0.777 |

|    | Cronbach's alpha | Composite reliability (rho_a) | Composite reliability (rho_c) | Average variance extracted (AVE) |
|----|------------------|-------------------------------|-------------------------------|----------------------------------|
| X1 | 0.814            | 0.821                         | 0.870                         | 0.573                            |
| X2 | 0.807            | 0.813                         | 0.865                         | 0.563                            |
| Y  | 0.836            | 0.836                         | 0.884                         | 0.604                            |
| Z  | 0.847            | 0.847                         | 0.891                         | 0.621                            |

|    | X1    | X2    | Y     | Z     |
|----|-------|-------|-------|-------|
| X1 | 0.757 |       |       |       |
| X2 | 0.490 | 0.750 |       |       |
| Y  | 0.456 | 0.522 | 0.777 |       |
| Z  | 0.513 | 0.550 | 0.585 | 0.788 |

|     | X1    | X2    | Y     | Z     |
|-----|-------|-------|-------|-------|
| X11 | 0.707 | 0.365 | 0.285 | 0.302 |
| X12 | 0.761 | 0.363 | 0.304 | 0.366 |
| X13 | 0.749 | 0.338 | 0.361 | 0.387 |
| X14 | 0.800 | 0.392 | 0.351 | 0.415 |
| X15 | 0.764 | 0.394 | 0.404 | 0.447 |
| X21 | 0.295 | 0.712 | 0.360 | 0.356 |
| X22 | 0.325 | 0.726 | 0.306 | 0.379 |
| X23 | 0.392 | 0.766 | 0.400 | 0.430 |
| X24 | 0.419 | 0.792 | 0.447 | 0.485 |
| X25 | 0.389 | 0.752 | 0.427 | 0.395 |
| Y1  | 0.400 | 0.414 | 0.755 | 0.450 |
| Y2  | 0.345 | 0.411 | 0.780 | 0.432 |
| Y3  | 0.362 | 0.409 | 0.792 | 0.463 |
| Y4  | 0.306 | 0.410 | 0.771 | 0.439 |
| Y5  | 0.356 | 0.386 | 0.786 | 0.486 |
| Z1  | 0.393 | 0.433 | 0.443 | 0.771 |
| Z2  | 0.421 | 0.427 | 0.463 | 0.824 |
| Z3  | 0.414 | 0.432 | 0.497 | 0.784 |
| Z4  | 0.397 | 0.410 | 0.447 | 0.782 |
| Z5  | 0.394 | 0.461 | 0.450 | 0.777 |

|         | Original sample (O) | Sample mean (M) | Standard deviation (STDEV) | T statistics ( O/STDEV ) | P values |
|---------|---------------------|-----------------|----------------------------|--------------------------|----------|
| X1 -> Y | 0.143               | 0.146           | 0.065                      | 2.194                    | 0.028    |
| X1 -> Z | 0.321               | 0.322           | 0.065                      | 4.925                    | 0.000    |
| X2 -> Y | 0.246               | 0.248           | 0.072                      | 3.421                    | 0.001    |
| X2 -> Z | 0.392               | 0.392           | 0.060                      | 6.498                    | 0.000    |
| Z -> Y  | 0.376               | 0.369           | 0.075                      | 5.024                    | 0.000    |

|         | Original sample (O) | Sample mean (M) | Standard deviation (STDEV) | T statistics ( O/STDEV ) | P values |
|---------|---------------------|-----------------|----------------------------|--------------------------|----------|
| X1 -> Y | 0.121               | 0.119           | 0.036                      | 3.395                    | 0.001    |
| X2 -> Y | 0.148               | 0.145           | 0.037                      | 3.961                    | 0.000    |



# UNIVERSITAS MUHAMMADIYAH BENGKULU

## FAKULTAS EKONOMI DAN BISNIS

Kampus IV, Jl. Adam Malik KM 8.5, Sido Mulyo, Gading Cempaka, Kota Bengkulu, 38221  
febi.umb.ac.id  
febi@umb.ac.id

(0736) 22765  
(0736) 26161

### SURAT KEPUTUSAN DEKAN FAKULTAS EKONOMI DAN BISNIS UNIVERSITAS MUHAMMADIYAH BENGKULU Nomor : 687/KEP/DF.2/IL.3.AU/C/2026

#### T E N T A N G PENETAPAN PEMBIMBING TESIS MAHASISWA BISMILLAHIRRAHMANIRRAHIM

#### DEKAN FAKULTAS EKONOMI DAN BISNIS UNIVERSITAS MUHAMMADIYAH BENGKULU

- Menimbang : 1. Bahwa untuk menyelesaikan perkuliahan di Program Pasca Sarjana Program Studi Magister Manajemen, mahasiswa wajib menyusun Tesis.
2. Bahwa untuk kelancaran proses pembimbingan Tesis maka dipandang perlu untuk ditetapkan dengan Surat Keputusan Dekan.
- Mengingat : 1. UU Nomor : 20 Tahun 2003, Tentang SISDIKNAS.
2. UU Nomor : 12 Tahun 2012, Tentang Perguruan Tinggi
3. Undang-Undang Nomor 20 Tahun 2012, Tentang Sistem Pendidikan Nasional
4. Peraturan Pemerintah Nomor : 60 Tahun 1999.
5. SK LAMEMBA No. 2440/DE/A.5/AR.10/VI/2025 menyatakan bahwa Program Studi Manajemen Program Magister Universitas Muhammadiyah Bengkulu Terakreditasi Baik Sekali.
6. Izin Program Studi Manajemen Program Magister No.773/E/O/2022
7. Peraturan Perguruan Tinggi Muhammadiyah Tahun 2012.
8. Statuta Universitas Muhammadiyah Bengkulu.

#### MEMUTUSKAN

- Menetapkan Pertama : Memperpanjang SK Dekan Fakultas Ekonomi dan Bisnis No:825/KEP/DF.2/IL.3.AU/C/2025, yang habis tanggal **23 Maret 2026**, selama 6 Bulan berikut, sebagai perpanjangan tahap I (Satu).
- Kedua : Apabila sampai dengan tanggal, **23 September 2026**, belum juga dapat menyelesaikan Tesisnya, maka dapat diperpanjang setelah mahasiswa yang bersangkutan membayar bimbingan Tesis sesuai dengan ketentuan yang berlaku.
- Ketiga : Dosen Pembimbing, Tetap Seperti yang Tertera Pada SK Dekan Fakultas Ekonomi dan Bisnis No:882/KEP/DF.2/IL.3.AU/C/2026 tanggal **23 September 2025**.
- Pembimbing 1 : Dr. Drs. Onsardi, M.M
- Pembimbing 2 : Dr. Islamuddin, SE., M.M
- Nama : Mira Gustianingsih
- NPM : 2461101002
- Keempat : Mahasiswa tersebut diizinkan mengikuti bimbingan dalam rangka menyelesaikan tesisnya sampai dengan batas yang telah ditentukan pada ketetapan pertama.
- Kelima : Pembimbing berkewajiban membimbing proposal, seminar sampai dengan pengujian dan perbaikan Tesis.
- Keenam : Semua biaya bimbingan Tesis termasuk honor pembimbing dibayar sesuai dengan ketentuan yang berlaku di Fakultas Ekonomi dan Bisnis Universitas Muhammadiyah Bengkulu.
- Ketujuh : Keputusan ini berlaku sejak tanggal, **23 Maret 2026 s.d 23 September 2026**, dengan ketentuan segala sesuatu akan diperbaiki sebagaimana mestinya apa bila terdapat kekeliruan dalam penetapan ini.



: Bengkulu  
: 23 Maret 2026

Tembusan Yth :  
1. Kepala BAAK UMB  
2. Arsip



### **SURAT KETERANGAN** **No. A.6947/UPT-PB/UMB/2026**

Kepala UPT Pusat Bahasa Universitas Muhammadiyah Bengkulu menerangkan bahwa Abstrak berbahasa Inggris Tesis atas nama:

Nama : Mira Gustianingsih  
Program Studi : Magister Manajemen

Benar telah diserahkan untuk di-***Proofread*** pada tanggal 19 Agustus oleh UPT Pusat Bahasa Universitas Muhammadiyah Bengkulu.

Demikian surat keterangan ini dibuat untuk dapat dipergunakan sebagaimana mestinya.

Bengkulu, 27 Agustus 2026

Kepala,



**Kiagus Baluqiah, M.Pd.**

**NBK : 074871412**

## REKOMENDASI/PERSETUJUAN PERBAIKAN TESIS

Yang bertanda tangan dibawah ini Dosen Pembimbing dan Penguji Tesis, Menyetujui perbaikan Tesis mahasiswa :

Nama Mahasiswa : Mira Gustianingsih

NPM : 2461101002

Program Studi : Magister Manajemen

Judul Tesis : Pengaruh Iklan Digital dan Media Sosial Terhadap Keputusan Penggunaan Layanan Pinjaman Online dengan Kepercayaan Konsumen Sebagai Variabel Mediasi ( Studi Kasus Generasi Z Kota Bengkulu)

Dengan catatan telah memperbaiki apa yang disarankan oleh Dosen Penelaah dan Pembimbing pada ujian tanggal sebagai berikut:

| NO. | CATATAN / SARAN                                                                                                                                                                                                                      | HALAMAN |
|-----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|
| 1.  | Spasi tulisan. Tambah Gap di bab 1.                                                                                                                                                                                                  |         |
| 2.  | Iklan digital dan media sosial tumpang tindih referensi pembahasan implikasi teoritis dan praktis.                                                                                                                                   |         |
| 3.  | Saran dimasukkan dengan kalimat akademik dan data dasarnya karakteristik responden berdasarkan pekerjaan, pendidikan, pendapatan catumkan sumber dan pembahasannya.<br>gen z jelaskan dasarnya di deskripsikan dan rugukan yg jelas. |         |

Bengkulu, ... 31 Juli 2024 .

Ketua Penguji



Dr. Meilaty Finthariasari, S.E., M.M\*

## REKOMENDASI/PERSETUJUAN PERBAIKAN TESIS

Yang bertanda tangan dibawah ini Dosen Pembimbing dan Penguji Tesis, Menyetujui perbaikan Tesis mahasiswa :

Nama Mahasiswa : Mira Gustianingsih

NPM : 2461101002

Program Studi : Magister Manajemen

Judul Tesis : Pengaruh Iklan Digital dan Media Sosial Terhadap Keputusan Penggunaan Layanan Pinjaman Online dengan Kepercayaan Konsumen Sebagai Variabel Mediasi ( Studi Kasus Generasi Z Kota Bengkulu)

Dengan catatan telah memperbaiki apa yang disarankan oleh Dosen Penelaah dan Pembimbing pada ujian tanggal sebagai berikut:

| NO. | CATATAN / SARAN                                                                                                                                                                                                                                           | HALAMAN |
|-----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|
| 1.  | Berikan Penjelasan agar tidak tumpang tindih antara variabel Iklan Digital dg media sosial. Demikian tumpang tindih                                                                                                                                       |         |
| 2.  | Gunakan G*power untuk menghitung sampel                                                                                                                                                                                                                   |         |
| 3.  | Deskripsikan usia Gen Z berdasarkan referensi yang valid.                                                                                                                                                                                                 |         |
| 4.  | Buat implikasi praktis /manajerial untuk OJK atau regulator pinjol. Kalau Iklan Digital terbukti meningkatkan keputusan pakai pinjol lewat jalur kepercayaan, apakah itu menguntungkan industri atau justru sinyal peringatan soal risiko keuangan Gen Z. |         |

Bengkulu,.....31 Juli 2020

Penguji I



Andi Azhar, S.IP., MBA., Ph.D

## REKOMENDASI/PERSETUJUAN PERBAIKAN TESIS

Yang bertanda tangan dibawah ini Dosen Pembimbing dan Penguji Tesis, Menyetujui perbaikan Tesis mahasiswa :

Nama Mahasiswa : Mira Gustianingsih

NPM : 2461101002

Program Studi : Magister Manajemen

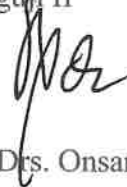
Judul Tesis : Pengaruh Iklan Digital dan Media Sosial Terhadap Keputusan Penggunaan Layanan Pinjaman Online dengan Kepercayaan Konsumen Sebagai Variabel Mediasi ( Studi Kasus Generasi Z Kota Bengkulu)

Dengan catatan telah memperbaiki apa yang disarankan oleh Dosen Penelaah dan Pembimbing pada ujian tanggal sebagai berikut:

| NO. | CATATAN / SARAN                                           | HALAMAN |
|-----|-----------------------------------------------------------|---------|
| 1.  | Perbaiki penjelasan karakteristik responden dan sumbernya |         |
| 2.  |                                                           |         |
| 3.  |                                                           |         |

Bengkulu, ... 31 Juli 2024

Penguji II



Dr. Drs. Onsardi, M.M

## REKOMENDASI/PERSETUJUAN PERBAIKAN TESIS

Yang bertanda tangan dibawah ini Dosen Pembimbing dan Penguji Tesis, Menyetujui perbaikan Tesis mahasiswa :

Nama Mahasiswa : Mira Gustianingsih

NPM : 2461101002

Program Studi : Magister Manajemen

Judul Tesis : Pengaruh Iklan Digital dan Media Sosial Terhadap Keputusan Penggunaan Layanan Pinjaman Online dengan Kepercayaan Konsumen Sebagai Variabel Mediasi ( Studi Kasus Generasi Z Kota Bengkulu)

Dengan catatan telah memperbaiki apa yang disarankan oleh Dosen Penelaah dan Pembimbing pada ujian tanggal sebagai berikut:

| NO. | CATATAN / SARAN | HALAMAN |
|-----|-----------------|---------|
| 1.  | Perbaiki spasi  |         |
| 2.  |                 |         |
| 3.  |                 |         |

Bengkulu, 31 Juli 2019

Penguji III



Dr. Islamuddin, S.E., M.M



**UNIVERSITAS MUHAMMADIYAH BENGKULU**

**FAKULTAS EKONOMI DAN BISNIS**

**PROGRAM STUDI MAGISTER MANAJEMEN**

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### **SURAT KETERANGAN IZIN CETAK**

Yang bertanda tangan dibawah ini Dosen Penguji Tesis mahasiswa :

Nama Mahasiswa : Mira Gustianingsih  
NPM : 2461101002  
Program Studi : Manajemen S2  
Judul Tesis : Pengaruh Iklan Digital dan Media Sosial Terhadap Keputusan Penggunaan Layanan Pinjaman Online Dengan Kepercayaan Konsumen Sebagai Variabel Mediasi (Studi Kasus Generasi Z Kota Bengkulu)

Dengan ini menerangkan bahwa yang bersangkutan telah melengkapi dan memperbaiki Tesis sesuai dengan masukan dan saran Dewan Penguji Tesis pada Sidang Tesis Tanggal 31 Juli 2026

Demikian keterangan ini dibuat sebagai syarat Cetak/ Jilid Tesis.

Dewan Penguji :

| No | Nama Dewan Penguji                   | Jabatan       | Tanda Tangan                                                                          |
|----|--------------------------------------|---------------|---------------------------------------------------------------------------------------|
| 1  | Dr. Drs. Onsardi, M.M                | Ketua Penguji |  |
| 2  | Dr. Islamuddin, S.E., M.M            | Penguji       |  |
| 3  | Dr. Meilaty Finthariasari, S.E., M.M | Penguji       |  |
| 4  | Andi Azhar, S.IP., MBA., Ph.D        | Penguji       |  |