

ABSTRACT

Erla Sharfina Permata Noor; *The Analysis of the Trust Level of the City of Banjarmasin on Bibit Application under the guidance of Advisor I: Dr. H. Fathurrahman Azhari, M.H.I. and Advisor II : Dr. Budi Rahmat Hakim, M.H.I. on Postgraduated Program UIN Antasari Banjarmasin 2022.*

Keyword : *Trust Level, Bibit Application, Investation.*

The phenomenon of the tendency of Indonesian people to invest in recent years has increased, making them more selective in determining their investment choices and goals. There are other cases related to the investment industry. The focus of this research is whether this fraudulent investment case affects the people of Banjarmasin on the Bibit application. Because the Bibit application is a popular investment application among the public.

The type of research used in this research is quantitative research. This approach was used to measure the level of trust of the people of Banjarmasin to the Bibit application and to distribute questionnaires to Bibit users and take samples.

The results of this research are the results of the t test (partial) showing that there is one variable that has a partial influence, namely the shared value variable with a t count value of 2.166 with a t table of 2.079 or t arithmetic > t table equal to $2.166 > 2.079$ with a significance of 0.043, the value is smaller than 0.05 or $0.043 < 0.05$. Based on the results of the f (simultaneous) test, the results show that the level of trust of the people of Banjarmasin with the variables of shared value, communication, and the principle of transparency has a simultaneous influence and has a significant influence on the Bibit application. In addition, Bibit application according to sharia economic law accordance in sharia because it uses a sharia contract, mechanism for selecting companies used as partners in accordance with Islamic provisions, and is also supervised by the DPS.