

# Analisa pengaruh platform peer-to-peer lending syariah terhadap minat investor dalam memberikan permodalan: aplikasi technology acceptance model = An analysis of sharia peer to peer lending platform effect towards investors intention to give financing: an application of technology acceptance model

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## Abstrak

Beberapa tahun terakhir teknologi keuangan Financial Technology mulai berkembang di sebagian besar belahan dunia, termasuk Indonesia. Dominasi masyarakat muslim di Indonesia pun mendorong berkembangnya berbagai layanan teknologi berbasis syariah. Namun, penelitian terkait teknologi keuangan, khususnya teknologi keuangan syariah ini masih terbatas. Oleh karena itu, penelitian ini diharapkan mengisi kekosongan tersebut. Adapun tujuan penelitian ini ialah untuk mengetahui minat masyarakat dalam kegiatan investasi untuk memberikan modal kepada para pelaku Usaha Kecil, Mikro, dan Menengah UMKM jika menggunakan salah satu inovasi teknologi keuangan, yaitu; Sharia Peer-To-Peer Lending. Dengan menggunakan Technology Acceptance Model sebagai referensi dari model penelitian, penelitian ini mengambil data pengguna aktif dari salah satu platform Peer-to-Peer Lending syariah di Indonesia, yaitu Indves.com. Dengan variabel penelitian terdiri dari; Perceived Usefulness, Perceived Ease of Use, dan Religiosity sebagai extend variabel. Penelitian menunjukkan hubungan positif antara minat investasi dan variabel Perceived Ease of Use dan Religiosity tetapi mempunyai hubungan negatif dengan variabel Perceived Usefulness.

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Over the past few years, financial technology or usually known as fintech were being developed in most part of the world, including Indonesia. The domination of muslim residents in Indonesia also contributed to the development of sharia compliance financial technology. However, research regarding financial technology, especially regarding to sharia compliance financial technology were still limited. Therefore, this research was made to fill that gaps. As for this research, it aims to figure out the societies intention in investing activities to provide funding for Micro, Small, and Medium Enterprises MSMEs through one of the financial technology innovation, Sharia Peer to Peer Lending. By using Technology Acceptance Model TAM as a reference for the research model, this research used active user data from one of the sharia Peer to Peer Lending platform in Indonesia, Indves.com. With the variabel indicators of Perceived Usefulness and Perceived Ease of Use, also, with the religiosity as an extended variabel, this research shows a positive relation between the intention to invest, Perceived Ease of Use, and religiosity. Meanwhile, it shows a negative relation with the variable of Perceived Usefulness.