

## Analisis pengaruh social influence terhadap intensi meminjam melalui peer to peer lending = Analysis of the effect of social influence on borrowing intention through peer to peer lending

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### Abstrak

**ABSTRACT**

Salah satu bentuk financial technology yang ada adalah peer to peer lending. Peer to Peer Lending memfasilitasi transaksi utang dengan menghubungkan para peminjam dan pemberi pinjaman secara online. Menurut technology acceptance model salah satu komponen yang bisa mempengaruhi seseorang untuk mengadopsi teknologi baru adalah social influence. Penelitian ini bertujuan untuk menganalisis pengaruh social influence terhadap intensi meminjam melalui peer to peer lending dan memasukan trust sebagai variabel moderasi. Hasil dari penelitian ini menyatakan bahwa social influence berpengaruh terhadap intensi meminjam melalui peer to peer lending. Sementara faktor trust terindikasi tidak memiliki hubungan signifikan terhadap intensi meminjam melalui peer to peer lending dan trust memperlemah pengaruh Social Influence terhadap intensi meminjam melalui peer to peer lending.

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One form of financial technology that exists is peer to peer lending. Peer to Peer Lending facilitates debt transactions by connecting borrowers and lenders online. According to the technology acceptance model, one component that can influence someone to adopt a new technology is social influence. This study aims to analyze the influence of social influence on intention to borrow through peer to peer lending and include trust as a moderating variable. The results of this study state that social influence has an effect on intention to borrow through peer to peer lending. Among the trust factors indicated to do not have a significant relationship on intention to borrow through peer to peer lending and trust weaken the influence of Social Influence on intention to borrow through peer to peer lending.