

# Analisis determinan behavioral intention terhadap penggunaan platform Peer to Peer (P2P) lending syariah: studi pada generasi milenial muslim = Determinant analysis of behavioral intention on the use of Peer-to-Peer (P2P) lending sharia platforms: study of the muslim millennials

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Abstrak

## **ABSTRAK**

Perkembangan financial technology turut mendorong pertumbuhan pada sektor keuangan di Indonesia, ditandai dengan semakin maraknya perusahaan penyedia layanan peer to peer (P2P) lending termasuk yang menyediakan layanan berbasis syariah. Namun dibanding perusahaan penyedia layanan konvensional, peer to peer (P2P) lending syariah tumbuh cenderung lambat. Hal ini berkontradiksi dengan banyaknya pengguna potensial dari penduduk muslim di Indonesia, termasuk para generasi milenial muslim. Dengan menggunakan pendekatan teori The Unified Theory of Acceptance and Use of Technology (UTAUT) 2, penelitian ini bertujuan untuk menganalisis faktor-faktor berupa performance expectancy, effort expectancy, social influence, facilitating conditions, price value, perceived risk, trust in platform, dan religiosity yang memengaruhi behavioral intention generasi milenial muslim dalam menggunakan P2P lending syariah. Hasil analisis menggunakan Structural Equation Modelling (SEM) menunjukkan bahwa performance expectancy, social influence, price value, religiosity dan trust in platform terhadap behavioral intention penggunaan P2P lending syariah ditemukan signifikan. Di sisi lain, faktor effort expectancy, facilitating condition, dan perceived risk terhadap behavioral intention tidak ditemukan signifikan. Selain itu, terdapat temuan bahwa terdapat perbedaan karakteristik dan signifikansi pada dua kelompok responden. Secara umum, tingkat pengetahuan generasi milenial muslim dikategorikan paham, namun hal ini belum diimbangi dengan penggunaan P2P lending itu sendiri serta masih terkonsentrasinya pengguna pada penduduk di Pulau Jawa.

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## **ABSTRACT**

Rapid development of financial technology has contributed to the growth of financial sector in Indonesia, as seen by the increasing number of peer to peer (P2P) lending providers, including those that provide sharia-based services. However, compared to conventional peer to peer (P2P) lending providers, Sharia peer (P2P) lending tends to grow more slowly. This condition contradicts with the fact that Indonesia has many potential users due to big number of Muslim population, including the millennial Muslim generations. By using The Unified Theory of Acceptance and Use of Technology (UTAUT) 2 as theoretical approach, this research aims to analyze factors which influences the behavioral intention of the millennial generation of Muslims in using sharia P2P lending, that consist of performance expectancy, effort expectancy, social influence, facilitating conditions, price value, perceived risk, trust in platform, and religiosity. The results based on Structural Equation Modeling (SEM) analysis showed that performance expectancy, social influence, price value, religiosity and trust in the platform on the behavioral intention of using sharia P2P lending were found to be significant. On the other hand, the effort expectancy, facilitating condition, and perceived risk factors on behavioral intention are not found to be significant. In addition, characteristic and

significance difference were found among two group of respondents. In general, the level of knowledge of the millennials of Muslims is categorized as understand of P2P lending existence, but this has not been followed with P2P lending usage itself. As an addition, the users of this service were found to still concentrated on Java Island.