

Memprediksi Sikap dan Niat Penggunaan Pinjaman Fintech Pada Nasabah Perbankan di Indonesia = Predicting Attitudes and Intentions of Fintech Lending Usage to Banking Customers in Indonesia

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Abstrak

Penggunaan pinjaman fintech yang meningkat signifikan membuktikan kuatnya peran non-bank dalam memberikan inovasi pelayanan pembayaran dan fasilitas dana tunai secara online. Beberapa akademisi telah mempelajari mekanisme pengaruh niat seseorang dalam menggunakan fintech, namun belum banyak yang spesifik meneliti fokus pada satu jenis fintech yaitu pinjaman fintech. Penelitian ini bertujuan untuk memeriksa hubungan struktural antara perceived ease of use, perceived usefulness, brand image, government support, user innovativeness, perceived risk, trust, subjective norm, perceived behavioral control, attitude dan intention to use pinjaman fintech di Indonesia. Penelitian ini berdasarkan, Technology Acceptance Model (TAM), dan Theory of Planned Behavior (TPB). Sejumlah 377 responden non pengguna pinjaman fintech dan pengguna bank terkumpul untuk menguji penelitian yang menggunakan Structural Equation Modeling. Hasilnya memberikan 11 dari 17 hipotesis usulan yang dapat digunakan dalam manajemen dan memberikan alternatif bagi perusahaan jasa keuangan.

.....The significant increase in the use of lending fintech proves the strong role of non-banks in providing innovative online payment services and funding facilities. Many scholars have studied the factors affect intention to using fintech, but not many have specifically examined one of type of fintech is lending fintech. The aims of study is to examine the structural relationship between perceived ease of use, perceived usefulness, brand image, government support, user innovativeness, perceived risk, trust, subjective norm, perceived behavioral control, attitude and intentions to use fintech lending in Indonesia. This research is based on Technology Acceptance Model (TAM), and Theory of Planned Behavior (TPB). Totally 377 bank customers who have not used fintech lending were collected for research using Structural Equation Modeling. The results provide that eleven from seventeen proposed hypotheses for management provide alternatives for financial services companies.