

Intensi Perilaku Pengguna Layanan Peer-to-Peer Lending Syariah = Behavioral Intentions of Islamic Peer-to-Peer Lending Service Users

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Abstrak

Industri fintech lending di Indonesia menghadapi beberapa masalah diantaranya adalah rendahnya literasi keuangan masyarakat, kendala pada sistem informasi yang dimiliki, lemahnya penerapan scoring system, kasus kebocoran data pengguna, gap teknologi dengan bank syariah, serta kasus gagal bayar sehingga memicu kekecewaan para lender yang memberikan pembiayaan. Akan tetapi industri fintech lending syariah di Indonesia semakin berkembang. Penelitian ini dilakukan untuk mengetahui intensi lender sebagai penggunaan layanan peer-to-peer lending syariah dalam penerimaan dan penggunaan layanan melalui model teori Unified Theory of Acceptance and Use Technology 2. Metodologi penelitian yang digunakan penelitian ini adalah deskriptif kuantitatif dengan teknik Partial Least Square - Structural Equation Modeling (PLS-SEM). Berdasarkan hasil penelitian ini ditemukan bahwa effort expectancy, habit, dan hedonic motivation memiliki pengaruh secara positif dan signifikan terhadap behavioral intention lender peer-to-peer lending syariah. Performance expectancy, social influence, facilitating condition, dan price value tidak berpengaruh terhadap behavioral intention lender, sedangkan facilitating conditions, habit dan behavioral intention memiliki pengaruh secara langsung terhadap use behavior lender. Hasil penelitian ini diharapkan dapat menjadi tambahan literatur bagi fintech lending syariah untuk meningkatkan kualitas layanan bagi pengguna khususnya para lender.

.....The fintech lending industry in Indonesia faces several problems, including the low level of public financial literacy, the problem with the information system, weak application of assessment system, user data leakage, technology gaps with Islamic bank, and Non-Performing Loan has increased make disappointment for lenders who lend their money. However, the Islamic fintech lending industry in Indonesia will continue to grow. This study aims to determine the intensity of lenders as users of Islamic peer-to-peer lending service in accepting and using services with the Unified Theory of Acceptance and Use of Technology 2 model. This research used a descriptive quantitative method with Partial Least Square – Structural Equation Modeling (PLS-SEM). The result based on this study found that effort expectancy, habit, and hedonic motivation have a positive and significant effect on the behavioral intention of Islamic peer-to-peer lending lenders. Performance expectancy, social influence, facilitating condition, and price value does not affect the behavioral intention of lenders, meanwhile facilitating condition, habit, and behavioral intention have a direct influence on lender use behavior. This study is expected to give additional references for Islamic fintech lending to improve their service quality for users, especially lenders.