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Behavior Analysis of Using Fintech Peer-to-Peer (P2P) Lending Applications in DKI Jakarta with Intention of Using It as an Intervening Variable

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Abstract:
This study aims to determine the effect of perceived usefulness, perceived ease of use, perceived trust, and perceived value on intention to use as an intervening variable and the effect of intention on the behavior of using fintech peer-to-peer lending applications. The population in this study were people in DKI Jakarta Province, the sampling was carried out by purposive sampling with the criteria that the respondent had to be domiciled in the DKI Jakarta Province and had at least made two loans to payment by peer-to-peer lending application. The sample used in this study was 125 samples. The data analysis technique used is Structural Equation Modeling (SEM). The results showed that perceived usefulness, perceived ease of use, perceived trust, and perceived value had a significant effect on the intention to use fintech peer-to-peer lending applications, and intention to use had a significant effect on the behavior of using fintech peer-to-peer loan application.

Keywords: Perceived usefulness, perceived ease of use, perceived trust, perceived value

1. Introduction

Fintech is a service that exists because of the rapid development of technology. According to OJK (2017), the existence of fintech has the aim of being a solution for people who are reluctant to use conventional financial institutions due to complicated and time-consuming procedures. Among the many types of fintech, peer-to-peer lending is here as a solution to bring together lenders and loan recipients through an electronic system using the internet network.

Based on the accumulated distribution of the loan amount in the January to March period in 2020, in which the Java region, especially in DKI Jakarta, experienced a high growth of 15%. Meanwhile, based on the accumulated number of borrower accounts, the Java region also experienced an increase in growth, including in DKI Jakarta by 16%. This means that the high demand of the people of DKI Jakarta for online lending (online credit), so that the fintech business, especially in the peer-to-peer lending section, is experiencing rapid development even though the fintech business is still new in the financial industry in Indonesia.

Based on data from the OJK (2020), there are 161 fintech peer-to-peer lending companies in Indonesia that have been registered with the OJK. However, there are 151 companies domiciled in DKI Jakarta. This means that there is high competition for peer-to-peer lending fintech companies in DKI Jakarta, especially in the field of online lenders. So, it is interesting to study more deeply about the behavior of users of fintech peer-to-peer lending services in the form of online loans in DKI Jakarta, considering that not many researchers have conducted research on the behavior of online loan users.

In determining the general description, the researcher conducted a pre-survey on 30 respondents / potential users of fintech peer-to-peer lending products in the form of online loan services in DKI Jakarta. Based on the results of the pre-survey, it is known that the four main factors that make respondents / candidates use peer-to-peer lending fintech services are perceived usefulness, perceived ease of use, perceived trust, and perceived value. This is because of the 20 factors that determine individuals using peer-to-peer lending fintech services, these four factors have the most frequency of answering Yes. So that these four factors need to be studied more deeply which influence the behavior of using fintech peer-to-peer lending services in DKI Jakarta.

In this study, the authors tested the technology acceptance model (TAM) theory, namely perceived usefulness and perceived ease of use, where these two factors have been widely used by previous research to predict acceptance of use in an ICT application, as well as adding the perceived trust and perceived value variables, where many previous studies used perceived trust and perceived value as an important factor to predict an intention to use ICT applications.

2. Literature Review

2.1. Technology Acceptance Model

In the TAM model, there are two main variables to understand user behavior, namely perceived usefulness and perceived ease of use. Perceived usefulness is the perception of the benefits of using technology, meanwhile, perceived ease of use is the perceived ease of use in using technology (Venkatesh et al., 2003).

In several previous studies, it was found that these two variables have a significant effect on the decision to adopt a technology. In this study, the researcher added two other variables that could influence the use of technology adoption, namely perceived trust and perceived value in which the two variables were considered important in influencing human behavior.

2.2. Perceived Usefulness

According to Chuang el., (2016) defines perceived usefulness as a person's belief in using an application to improve their performance. In this study, the researcher adopted the concept of perceived usefulness from previous research, in which the researcher concluded that the perceived usefulness of using fintech peer-to-peer lending refers to the fact that users choose to adopt services if they think fintech applications are peer-to-peer lending. can have a positive impact. In the technology industry, perceived usefulness has become an important factor encouraging consumers to adopt new technologies, provided that job performance is done more efficiently and is based on consumer standards.

2.3. Perceived Ease of Use

According to Chuang el., (2016) defines perceived ease of use as the assumption that someone using an application is not complicated. In this study, the researcher adopted the concept of perceived ease of use from previous research, in which the researcher concluded that the perceived ease of using fintech peer-to-peer lending refers to the extent to which consumers feel comfortable and make efforts in the process of trying to learn using peer-to fintech services -peer lending.

2.4. Perceived Trust

Meylina et al. (2019) defines trust as an idea that is related to the confidence, expectations, reliability, dependability, integrity and capacity of an entity. In this study, the researcher adopted the concept of perceived trust from previous research, where the researcher concluded that the perception of trust in the use of peer-to-peer lending fintech refers to the level of user confidence in the application regarding the quality and reliability of services in protecting the data that users have.

2.5. Perceived Value

According to Zeithaml (1988) in (Sundjaja & Tina, 2019), defines perception of value as a value or result obtained from the comparison between the benefits received by the customer personally and the costs or sacrifices that have been incurred by the customer. In this study, the researcher adopted the concept of perceived value from previous research, where the researcher concluded that the perceived value of using fintech peer-to-peer lending refers to the overall assessment given by users of the benefits of a peer-to-peer fintech product. lending is based on what they receive with what they sacrifice for the peer-to-peer lending fintech product.

2.6. Intention to Use

Baker et al. (2007) in (Farah et al., 2018) say that behavioral intention tends to mediate the relationship between behavioral variables and the actual implementation of the behavior itself, thereby causing the intention to accurately predict future actions. In this study, the researcher adopted the concept of intention to use from previous research, where the researcher concluded that the intention to use fintech peer-to-peer lending refers to the individual's perceived willingness to perform behavior in using the peer-to-peer lending fintech technology system.

2.7. Use Behavior

In the opinion of Venkatesh et al. (2012), usage behavior is the level of measure used in a user's plan to increase the use of technology after the user feels the value obtained. In this study, researchers of behavioral concepts from before, researchers can conclude that use behavior in peer-to-peer lending fintech refers to the level at which users have a tendency to continue to use fintech peer-to-peer lending.

2.8. Research Hypothesis

A number of empirical studies in the last decade regarding technology adoption have shown that perceived benefits have a positive impact on intention to use. Many of the previous studies have examined this variable as the most effective predictor of customer satisfaction because consumers rate their satisfaction based on the usefulness and power of an information system. A number of literatures find that perceived usefulness has a significant effect on intention to use ((Tun-Pin et al., 2019); (Putra & Baridwan, 2020); (Omotayo & Adebayo, 2015)).Based on previous research, the hypotheses in this study are:

- H_1 : There is a significant effect of perceived usefulness on the intention to use peer-to-peer lending applications.

In addition to the perceived benefits, ease of use is also an important factor affecting a person's intention to adopt a technology. A number of literature finds that Perceived Ease of Use has a significant effect on intention to use ((Tun-Pin et al., 2019); (Putra & Baridwan, 2020); (Omotayo & Adebayo, 2015).Based on previous research, the hypotheses in this study are:

- H_2 : There is a significant effect of perceived convenience on the intention to use peer-to-peer lending applications.

Trust has always been the focus of research on adoption issues and is often used as another important basis for attracting users besides perceived usefulness and perceived convenience. A number of literature finds that Perceived Trust has a significant effect on intention to use ((Setiawan & Achyar (2012); (Punjakunaporn & Techakittiroj (2015); (Omotayo & Adebayo (2015)).Based on previous research, the hypotheses in this study are:

- H_3 : There is a significant effect of perceived trust on the intention to use peer-to-peer lending applications.

Dootson et al. (2016) in (Farah et al., 2018) say that customers prefer to use products / services that they believe will offer overall performance, value and benefits. A number of literatures find that perceived value has a significant effect on intention to use ((Farah et al. (2018); Setiawan & Achyar (2012); Sundjaja & Tina (2019)).Based on previous research, the hypotheses in this study are:

- H_4 : There is a significant effect of perceived value on the intention to use peer-to-peer lending applications.

In research conducted by Farah et al. (2018) have proven that intention to use has a positive effect and a significant effect on usage behavior, in this case it shows that adoption intention is one of the main motivators underlying actual use behavior. Other research such as Yu (2012) has also proven that usage behavior is significantly influenced by intention.Based on previous research, the hypotheses in this study are:

- H_5 : There is a significant effect of intention to use on the behavior of using peer-to-peer lending applications.
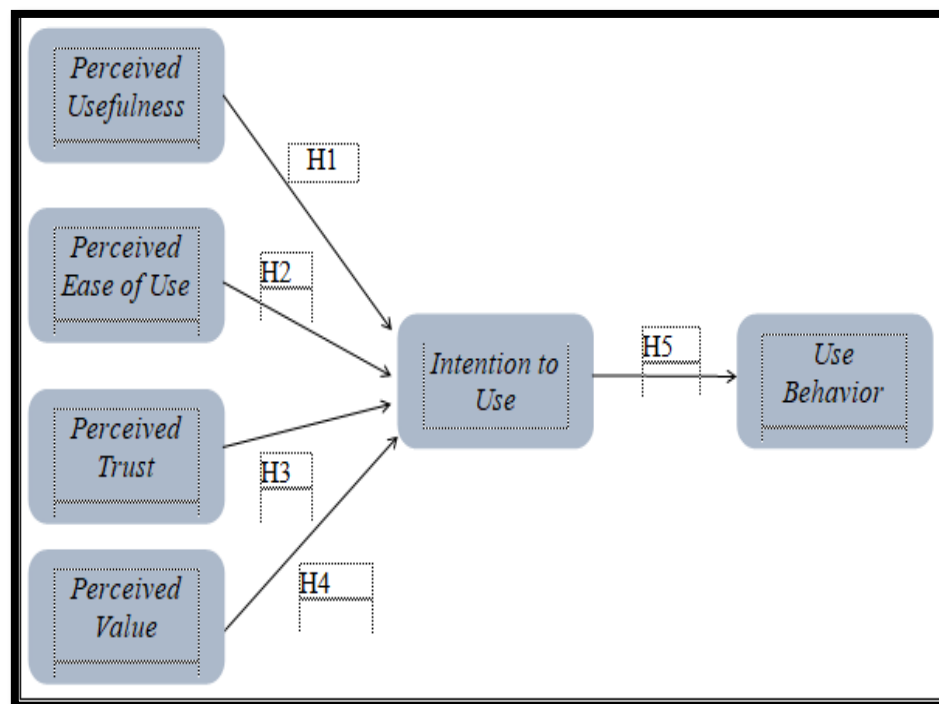

Figure 1: Conceptual Framework

3. Methodology

This research uses quantitative research, the sampling technique used is non-probability sampling, namely purposive sampling. The data in this study are primary data obtained from respondents who use the fintech peer-to-peer lending application through a survey with a questionnaire and supported by secondary data obtained from related agencies or sources. The target population is users of peer-to-peer lending fintech applications in the DKI Jakarta areaand had at least made two loans to payment by peer-to-peer lending application. Using Hair et al. (2010) obtained a sample size of 125 respondents. Data analysis using structural equation models (SEM) with the SmartPLS 3.0 application.

4. Result and Discussion

4.1. Result
       The operational table for each variable is presented in Table-1 as shown below

No	Variable	Indicator	Scale	No
1	Perceived Usefulness Mwiya et al. (2017) Putra & Baridwan (2020)	1.1 The use of fintech applications has benefits	Likert 1 : Totally Disagree (STS) 2 : Disagree (TS) 3 : Netral (N) 4 : Agree (S) 5 : Strongly Agree (SS)	PU1
		1.2 The use of fintech applications makes it easy to borrow funds		PU2
		1.3 The use of fintech applications provides speed in the process		PU3
2	Perceived Ease of Use Mwiya et al. (2017) Putra & Baridwan (2020) Chuang et al. (2016)	2.1 The use of online loan fund lending fintech applications can be easily used		PE1
		2.2 The information in the online fund lending fintech application is clear and easy to understand		PE2
		2.3 Does not require a lot of effort and mentality in using the online loan fund lending fintech application		PE3
		2.4 Ease of learning the online fund lending fintech application in a short time		PE4
3	Perceived Trust Mwiya et al. (2017) Hu et al. (2019) Chuang et al. (2016)	3.1 Reputation and size of online lending service providers		TR1
		3.2 Trust in online lending fintech applications in protecting personal data		TR2
		3.3 Trust in the promises and commitments of online lending service providers		TR3
		3.4 Trust in the transaction process and service results on the online fund lending fintech application		TR4
		3.5 Trust in the guarantee of every credit payment transaction		TR5
4	Perceived Value Farah et al (2018)	4.1 Benefit		PV1
				PV2
		4.2 Cost efficiency		PV3
		4.3 Power efficiency		PV4
		4.4 Time efficiency		PV5
5	Intention to Use Mwiya et al. (2017) Hu et al. (2019)	5.1 Intend to use an online fund lending service in the near future		IU1
		5.2 Will use an online loan application		IU2
		5.3 Liked online lending services		IU3
		5.4 Liked the online loan application		IU4
6	Use Behavior Mwiya et al. (2017) Venkatesh et al. (2018)	6.1 Frequency of use of fintech applications for online loan funds		UB1
		6.2 Frequency of online credit payments		UB2
		6.3 Large / small payment nominal		UB3
		6.4 Accuracy in payment		UB4

Table 1 Operational Definition of Variables

The descriptive statistics of the research variables are presented in Table-2

Question	Perceptions of Respondents					Std Deviation	Mean	Information
	STS	TS	N	S	SS			
PU1	0	1	6	59	59	0,623	4,41	High
PU2	1	0	4	31	89	0,624	4,66	High
PU3	0	1	3	44	77	0,586	4,58	High
PE1	0	0	5	33	87	0,555	4,66	High
PE2	1	0	4	51	69	0,643	4,50	High
PE3	0	1	6	49	69	0,630	4,49	High
PE4	1	1	6	39	78	0,702	4,54	High
TR1	0	0	9	61	55	0,616	4,37	High
TR2	1	1	13	61	49	0,737	4,25	High
TR3	0	1	7	58	59	0,635	4,40	High
TR4	0	0	8	49	68	0,617	4,48	High
TR5	1	0	6	41	77	0,666	4,54	High
PV1	0	0	7	36	82	0,596	4,60	High
PV2	0	1	6	36	82	0,623	4,59	High
PV3	0	0	13	55	57	0,663	4,35	High
PV4	0	0	8	43	74	0,617	4,53	High
PV5	0	1	6	39	79	0,627	4,57	High
IU1	0	0	18	56	51	0,697	4,26	High
IU2	0	1	9	60	55	0,651	4,35	High
IU3	0	1	5	57	62	0,614	4,44	High
IU4	0	1	4	53	67	0,604	4,49	High
UB1	1	1	15	60	48	0,750	4,22	High
UB2	1	0	8	66	50	0,665	4,31	High
UB3	0	1	14	59	51	0,691	4,28	High
UB4	1	2	2	39	81	0,687	4,58	High

Table 2: Description of Respondents

All indicators of the perceived convenience variable have relatively the same mean value so that the interpretation of the converted mean value is the same, namely the respondent's perception of the high convenience perception. This indicates that each respondent considers that peer-to-peer lending applications are easy to use, understand and learn, where the majority of users are millennials who prioritize ease of use of technology.

All indicators of the perception of trust variables have relatively the same mean value so that the interpretation of the converted mean value is the same, namely the respondent's perception of the high confidence perception. This indicates that each respondent considers that peer-to-peer lending applications that have reputation and integrity will safeguard consumer personal data and have clear policies so that they can be trusted.

All indicators of the value perception variable have relatively the same mean value so that the interpretation of the converted mean value is the same, namely the respondent's perception of the high value perception. This indicates that each respondent considers that a peer-to-peer lending application that provides many conveniences and benefits so that consumers do not need a lot of energy in the online lending process will feel more value in using peer-to-peer lending applications.

All indicators of the intention to use variable have relatively the same mean value so that the interpretation of the converted mean value is the same, namely the intention to use is high. This indicates that seeing the benefits and advantages of using peer-to-peer lending applications will increase consumer intention to use the application in the near future and increase liking for peer-to-peer lending applications and services.

All indicators of the use behavior variable have relatively the same mean value so that the interpretation of the converted mean value is the same, namely the high usage behavior. This indicates that many of the consumers who have used peer-to-peer lending applications will have a tendency to reuse applications to borrow funds online again and make regular credit payments.

In the Goodness of Fit Model (GoF) analysis, it is known sthat the validity measurement results are represented by the Average Variance Extracted (AVE) indicator, the reliability measurements are represented by the Composite Reliability and Cronbach Alpha indicators and the contribution of each independent variable to the dependent variable is as follows.

Variable	AVE	Composite Reliability	Cronbach's Alpha	R Square
Perceived Usefulness	0.677	0.863	0.764	-
Perceived Ease of Use	0.648	0.880	0.819	-
PerceivedTrust	0.630	0.895	0.853	-
Perceived Value	0.626	0.893	0.850	-
Intention to Use	0.712	0.908	0.864	0.681
Use Behavior	0.675	0.892	0.838	0.627

Table 3: Goodness of Fit Model (GoF)

Based on Table 3, it is known that the value of each construct is above 0.50, which means there is no discriminant validity problem in the model being tested. The results of testing composite reliability and Cronbach's alpha have a value above 0.70 and it can be concluded that the questionnaire used is consistent. The R-Square value on the intention to use variable is 0.681 or 68%, it can be concluded that the influence of the perceived usefulness variable, perceived convenience, perceived trust, and perceived value has an influence on the intention to use variable by 68% and 32% is influenced by other factors. While the R-Square value on the use behavior variable is 0.627 or 62%, which means that the four independent variables and one intervening variable in the model, namely perceived usefulness, perceived ease of use, perceived trust, and perceived value and variable intention to use affect the variable of use behavior by 62% and the remaining 38% is influenced by other variables that are not explained outside of this research model.
Data analysis on PLS is used to determine the effect between variables.

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Perceived Usefulness -> Intention to Use	0.253	0.238	0.120	2.117	0.035
Perceived Ease of Use -> Intention to Use	0.222	0.216	0.094	2.358	0.019
Trust -> Intention to Use	0.265	0.290	0.104	2.542	0.011
Perceived Value ->Intention to Use	0.203	0.200	0.097	2.086	0.037
Intention to Use -> Use Behavior	0.792	0.789	0.046	17.041	0.000

Table 4: Hypothesis Testing Results of Inter-Variable Influence

Each independent variable has a direct and significant effect on the dependent variable and the intervening variable affects the dependent variable through t-statistics more than 1.96 and a p-value below 0.05.

4.2. Discussion

In hypothesis (H1) it can be concluded that users of fintech peer-to-peer lending applications in DKI Jakarta can experience the benefits offered by peer-to-peer lending service providers, where benefits such as providing convenience in terms of applying for loans are easier than in the conventional way, namely through banks or cooperatives, the process of borrowing funds / credit is faster / shorter and interest that is also competitive compared to banks and cooperatives. Currently there are still many people who find it difficult to get a loan / credit through conventional methods, so the peer-to-peer lending fintech application is here to provide benefits that cannot be provided by conventional methods. The results of this study are in line with previous studies (Tun-Pin et al. 2019); (Omotayo & Adebayo, 2015); (Putra & Baridwan, 2020); (Punjakunaporn & Techakittiroj, 2015); (Karim et al., 2020); (Alalwan et al., 2016); (Laksana et al., 2015); (Prabawalingga & Yadnyana, 2016).

In the hypothesis (H2) it can be concluded that many of the users of the fintech peer-to-peer lending application in DKI Jakarta find it easy to use the application, where the display and language used in the application are easy to understand and understand so it only takes a short time in studied peer-to-peer lending fintech applications. With the ease of use of the application, it will be an advantage for the company because people today are happy with an application that provides ease of use. The results of this study are in line with previous studies (Tun-Pin et al. 2019); (Omotayo & Adebayo, 2015); (Putra & Baridwan, 2020); (Punjakunaporn & Techakittiroj, 2015); (Karim et al., 2020); (Alalwan et al., 2016); (Adzima & Ariyanti, 2018); (Laksana et al., 2015); (Prabawalingga & Yadnyana, 2016).

In the hypothesis (H3) it can be concluded that many of the users of fintech peer-to-peer lending applications in DKI Jakarta who feel confident in using this application, companies that are known to have good reputation and service integrity will greatly protect their users' personal data so that they do not spread. to irresponsible parties, other things such as clear information and policies are also very important to make users feel confident in peer-to-peer lending fintech applications. The results of this study are in line with previous studies (Omotayo& Adebayo, 2015); (Punjakunaporn&Techakittiroj, 2015); (Putra &Baridwan, 2020); (Farah et al., 2018); (Karim et al., 2020); (Kwateng et al., 2019); (Adzima&Ariyanti, 2018).

In hypothesis (H4) it can be concluded that the peer-to-peer lending fintech application provides a value that many users in DKI Jakarta feel. The number of companies that offer peer-to-peer lending services are competing to provide more value for their users, the value that can be felt includes, among others, the ease in the process of borrowing credit, paying credit, and reducing time and energy costs. The results of this study are in line with previous research (Sundjaja & Tina, 2019); (Naami et al., 2017); (Sohail et al., 2015); (Setiawan & Achyar, 2012); (Farah et al., 2018); (Chen & Chen, 2010); (Jayashankar et al., 2018); (Adzima & Ariyanti, 2018).

In the hypothesis (H5) it can be concluded that intention tends to mediate the relationship between behavioral variables on the implementation of usage behavior, thus making intention a variable that can predict future actions. The results of this study are in line with previous studies (Yu, 2012); (Farah et al., 2018); (Mwiya et al., 2017); (Kwateng et al., 2019); (Prabawalingga & Yadnyana, 2016).

5. Conclusion, Limitation, and Implication

5.1. Conclusion

The results showed that (1) the more benefits offered by the peer-to-peer lending application, the greater the intention to use the application, (2) the ease of using peer-to-peer lending applications can increase the intention to use the application, (3) trust is an important factor in using peer-to-peer lending applications, so that high trust will increase the intention to use the application, (4) the perception of a large value using peer-to-peer lending applications will increase the intention to use the application, and (5) high intention, will influence the behavior of using peer-to-peer lending applications.

5.2. Limitation
- It is recommended that further research be able to conduct research with a wider scope of research locations and a larger sample of respondents, not only users in DKI Jakarta
- It is suggested to involve the contribution of other variables besides those in the model

5.3. Implication
The review of this research has produced several theoretical and practical implications such as:
- Peer-to-peer lending fintech companies must continue to pay attention to and maintain consumer trust in the following ways: (1) continue to improve the security of the peer-to-peer lending fintech application system in terms of both the security of consumer personal data and consumer transaction data, (2) always provide clear information and policies on peer-to-peer lending applications in accordance with regulations made by the Financial Services Authority (OJK) as the regulator.
- The application of perceived usefulness has been considered very well applied by peer-to-peer lending companies, many of the users of peer-to-peer lending applications feel the benefits of this application, where borrowing funds / credit through conventional means is difficult and complicated, peer -to-peer lending is here to provide its services, as well as a way to maintain and increase consumer intention to continue using peer-to-peer lending applications by providing more benefits through (1) providing lighter and more competitive loan / credit interest offers than banks and cooperatives, (2) provide convenience in terms of applying for loans / credit compared to banks and cooperatives, (3) provide a fast / short loan / credit process compared to banks and cooperatives.
- The application of perceived ease of use has been considered very well implemented by peer-to-peer lending companies, many of the peer-to-peer lending application users find it easy to use this application, as for a way to maintain and increase consumer intentions to continue using peer-to-peer lending application by providing more convenience through (1) providing a user interface design that is easy to use and understand and informative on the application, (2) providing a short design process for applying for loans / credit.
- The application of perceived value has been considered very well implemented by peer-to-peer lending companies, many of the users who have used peer-to-peer lending applications feel the added value provided by peer-to-peer lending companies in terms of benefits and ease of loan / credit application process to payment. The added value perceived by users has an influence on the intention to continue using peer-to-peer lending applications so that companies must maintain and improve through (1) continuing to provide new innovations in peer-to-peer lending services, (2) providing ease in the borrowing process and loan / credit payments so that consumers do not need to spend a lot of energy and take a long time, (3) low administrative costs in the loan / credit process.

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