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Research Article

Analysis of Factors Influencing User Intentions of Online Loan Services

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ABSTRACT

In recent years, online loan services (fintech lending) have experienced rapid growth in Indonesia. Ease of access, fast disbursement process, and minimal requirements make this service increasingly popular among the public. However, behind this convenience, various problems arise such as high interest rates, risk of default, and low user financial literacy. Therefore, it is important to understand the factors that influence user intentions in using online loan services. This research uses the TAM method. Then the sampling technique that will be used by the author is simple random sampling where the author will take samples randomly without paying attention to the strata in the population. In the research carried out the author used the SEM statistical method or what is known as Structural Equation Modeling. The research results show that the variable with the greatest influence is Perceived Trust (PT) on Perceived Usefulness (PU) with a score of 14,300. The second largest is Perceived Privacy (PP) against Intention to Use (ITU) with a score of 6,577. On the other hand, the smallest influence is Perceived Innovativeness (PI) on Attitude (ATT) with a score of 0.130.

Keywords: Perceived Ease of Use, Intention to Use, Perceived Trust, Perceived Security, Perceived Innovativeness

INTRODUCTION

Online lending has the second highest level of maturity due to the rapid increase in the number of transactions and players, as well as the well-established regulatory environment in this sector. Indonesia's digital economy offers the potential for digital loan services, especially for MSMEs and underprivileged communities. The online loan cluster is one of the longest established clusters with several supporting regulations. OJK also continues to support the growth of this cluster by monitoring illegal online lending activities. This cluster is the 3rd largest recipient of Fintech funding in Indonesia (12%) in Q1-Q3 2022. With this increase, this cannot be separated from the role of the phenomenon of increasing internet penetration which is very high, thus giving people greater freedom to use digital access to online loan services.

Based on data from Datareportal quoted from wearesocial.com which is quoted for Indonesia as of January 2024, internet usage has reached 66.5% or more than half of the total population of 278.7 million people. As well as regarding developments in use *device gadget smartphone* or *mobile cellular* in Indonesia which has reached 126.8% of Indonesia's total population as of January 2024, where this figure compared to the previous increase was 0.7% which amounted to 2.5 million people.

This is supported by data from (APJII, 2024) in the image below which states that the number of internet users has experienced an increase from 2023 by 215 million to 221 million in 2024, with an internet user penetration rate of 1.31%, increasing to 79.5% compared to 2023. Thus, there are 221,563,479 connected residents out of a total population of 278.6 million people. These two things show that the majority of Indonesian people have received & used internet technology access, some of the activities of Indonesian people include accessing social media, searching for sources online. *online* via the internet, and transactions online *online*.

This has also made online loan services a popular alternative for individuals who need fast and easy access to loans. This phenomenon is in line with the increasing adoption of digital technology in daily financial activities, this

is proven by (OJK, 2022) saying that digital transactions throughout the world from 2017–2021 grew by 118%, from USD 3.09 trillion in 2017 to USD 6.75 trillion in 2021. In Indonesia itself, the development of digital transactions grew much higher, namely by 1,556 percent in the period of 2021. 2017–2020. Electronic money transactions reached IDR 786.35 trillion in 2021. This value increased by IDR 281.39 trillion (55.73%) compared to the previous year which was only IDR 504.96 trillion.

This phenomenon has occurred since in the last few years there has been a significant increase in the use of loan services *online* which allows users to carry out loan transactions online *online* And *instant*, without a complicated process. This is proven by data from (Sayekti, 2023) quoted from the Financial Services Authority (OJK) which states that generations Y or millennials (born 1977-1994) and Z (born 1995-2010) are the largest contributors to bad credit for P2P lending fintech companies. These two generations contributed bad loans of IDR 1.3 trillion or around 75.23% of the total bad loans of IDR 1.7 trillion as of June 2023. They constitute the majority of borrowers or *borrower* P2P lending.

This phenomenon not only creates a more connected global network, but also opens up new opportunities in various aspects of life, including business. However, even though its popularity continues to increase, supported by millions of active users, according to data (Diskominfotik Lampung, 2023) quoted from the OJK, the number of active loan recipient accounts aged 19-34 years reached 10.91 million recipients with a loan value of IDR 26.87 trillion in June 2023. Then, in second place, followed by borrowers aged 35-54 years with 6.49 million and loans of IDR 17.98 trillion in June 2023. That number will increase by 2.7% monthly (m-to-m) and 43.5% annually (yoy). Therefore, a deeper understanding is needed about how the intention to use online loan services has influenced the behavioral patterns of loan recipients/borrowers so that it becomes essential to respond to rapid changes in this digital era. The use of online loan services not only provides easy access, but also promises a faster and easier process to access finances that are easier and quicker than through banking or finance companies.

In recent years, there have been various *factor* that influences the user's decision to use and not use the service *financial technology*. Some of them include not needing to use until they are not recommended. Although many are attracted by the convenience offered by its existing *financial technology,* some are still hesitant due to lack of understanding and concerns about its use. The focus of attention is specifically on P2P Lending services which are relevant here, considering their important role in providing more inclusive financial access.

This research collects related data *feedback* positive and negative obtained from Reviews in *App Store* about their experience with P2P Lending platforms. This data is collected through *App Store* because researchers use the product *Apple* to access the application. This data is then categorized based on several independent variables which are considered to influence platform user and satisfaction. On *survey* It involves 70 *feedback*, as many as 32 *feedback*, or 45.71% of the total responses, gave a positive response regarding their satisfaction with the implementation carried out, meanwhile as many as 38 *feedback* others or 54.29%, gave negative responses indicating dissatisfaction or concerns regarding certain aspects that were considered not optimal. These results may reflect very significant differences in views between *feedback* or feedback, with the majority showing a more critical preference for the topics discussed.

So you can understand how *feedback* or user feedback on the P2P Lending application is divided into the business side and the technical side. The analysis carried out is based on *feedback* which are given. Both positive and negative. *Feedback* from the business side reflects how this application can support the user's operational and financial goals, while *feedback* technical shows how an application's features and user-friendliness affect the user experience. Based on the problem phenomenon above, the author can conclude that the distribution of feedback or *feedback* into two sides, namely the business and technical sides because the P2P Lending application involves two main domains, namely financial operations and technology. The business side measures how well the application meets the user's financial and risk needs, while the technical side assesses the user experience against the application's functionality and stability.

With these phenomena, further research is needed to understand the factors that influence the intention to use online loan services from the perspective of the loan recipient/borrower (*borrower*). With the formation of various backgrounds and phenomena in the use of online loan services, it reflects a fundamental shift in the behavior of loan recipients/borrowers and the ecosystem of money movement as a whole. *digital/online*.

Therefore, we need a model that can be used to measure the level of intensity of usage behavior or their intention to use services for a technology. Theory of Acceptance Model or TAM (Lee Y. K., 2003) is a model that can be used to analyze the factors that influence the acceptance of a system. This model was first introduced by Fred Davis in 1986 as an application and development of *Theory of Reasoned Action* (TRA) from Fishbein and Ajzen which is devoted to modeling user acceptance of information systems, where according to Fred Davis & Venkatesh (1996) there are 5 factors that influence the use of a system, namely perceived usefulness (*Perceived Usefulness*), perceived ease of use (*Perceived Ease of Use*), usage behavior (*Intention to use*), attitudes towards usage behavior (*Attitude*), actual system usage (*actual system use*). Responding to the description above, the researcher would like to discuss this implementation in writing a thesis with the title "Analysis of Factors that Influence User Intentions of Online Loan Services".

RESEARCH METHODS

The author aims to analyze the intention to use factor in the community when using the P2P lending service platform, especially in the Jabodetabek area, using the TAM method. The TAM (Technology Acceptance Model) evaluation method is a model that can be used to analyze the factors that influence the acceptance of an information system/system, or you could say to determine and predict the user's acceptance of an information system/system that you want to build or is already running.

The author will use a population based on data in the financial services authority (OJK) report, namely a statistical overview of P2P lending fintech financial data in the January 2024 period, where the population that will be used is the total number of borrowers as of January 2024 in Indonesia. Then the sampling technique that will be used by the author is simple random sampling where the author will take samples randomly without paying attention to the strata in the population. The technique for calculating the number of samples that will be used in this research uses the Slovin sample calculation formula. In the research carried out the author used the SEM statistical method or what is known as Structural Equation Modeling. SEM (*Structural Equation Model*) is a field of statistical study that can test a series of relationships that are usually difficult to measure simultaneously.

RESULTS

Reliability Testing

Cronbach's Alpha provides an evaluation of the extent of a series *indicator* describes a single unidimensional latent construct and is essentially a correlation between *indicator* in the questionnaire, so *Cronbach's Alpha* will be high if the correlation between each *item* The appropriate questionnaire is high. If the coefficient score is above 0.9 it means the reliability is very good, if it is between (0.70-0.90) then the reliability is high, if it is between (0.50-0.70) then the reliability is medium and apart from that it is considered low reliability.

Table 1. Cronbach's Alpha

Variable	Cronbach's alpha
Perceived Ease of Use	**0.865**
Perceived Trust	**0.883**
Perceived Usefulness	**0.873**
Perceived Risk	**0.835**
Perceived Innovativeness	**0.906**
Perceived Security	**0.846**
Perceived Privacy	**0.912**
Technology's Use	**0.919**
Attitude	**0.932**
Intention to Use	**0.891**

In table 1, *variable* like *Perceived Privacy, Technology's Use, Attitude* And *Perceived Innovativeness* is considered to have very good reliability and other variables are also quite high. It can be concluded that the variables

used by examiners in this research can be considered reliable in terms of *Cronbach's Alpha*. *Composite reliability* can be used to show internal consistency and consistency value of each indicator in measurement *latent variable* or measuring the true reliability value of a construct. For *composite reliability* If the value is above 0.7 then the value is considered reliable.

Effect Size

According to (Hair J. H., 2014) about *Effect Size* (f^2) functions to measure the magnitude of the influence of exogenous variables on endogenous variables, the terms of the endogenous construct are classified into 3 based on value *F square* namely, small (0.02), medium (0.15), and large (0.35) effects.

Table 2. F Square is an exogenous variable

Exogenous Variables	Endogenous Variables	Effect Size (F2)	Securities Description
Perceived Ease of Use (PEOU)	Perceived Usefulness (COULD)	0,023	Small
Perceived Ease of Use (PEOU)	Attitude (TO)	0,004	Small
Perceived Innovativeness (PI)	Attitude (TO)	0,000	Small
Perceived Risk (PR)	Attitude (ATT)	0,033	Small
Perceived Security (PS)	Attitude (TO)	0,092	Small
Perceived Trust (PT)	Attitude (TO)	0,009	Small
Perceived Usefulness (COULD)	Attitude (TO)	0,034	Small
Perceived Trust (PT)	Perceived Usefulness (COULD)	0,801	Big

Looking at the table above, the exogenous variables Perceived Ease of Use (PEOU), Perceived Innovativeness (PI), Perceived Risk (PR), Perceived Security (PS), Perceived Trust (PT), Perceived Usefulness (PU) have a small influence on the endogenous variable Attitude (ATT). Meanwhile, Perceived Ease of Use (PEOU) has a small influence on the Perceived Usefulness (PU) variable. Then for the exogenous variable Perceived Trust (PT), the endogenous variable Perceived Usefulness (PU) has a large influence.

Table 2. *F Square for endogenous variables*

From	When	Effect Size (F2)	Securities Description
Perceived Usefulness (COULD)	Intention to Use (ITU)	0,059	Small
Technology's Use (TU)	Intention to Use (ITU)	0,037	Small
Perceived Privacy (PP)	Intention to Use (ITU)	0,236	Secondary
Attitude (TO)	Intention to Use (ITU)	0,085	Small
Perceived Ease of Use (PEOU)	Intention to Use (ITU)	0,018	Small

Source: Data Processing Results

Continued with table 2 where endogenous variables also act as variables that influence each other based on *model path* that has been made. Based on the data found, the variables Perceived Usefulness (PU), Technology's Use (TU), Attitude (ATT) and Perceived Ease of Use (PEOU) have a small influence on the Intention to Use (ITU) variable. Then the Perceived Privacy variable has a medium influence on the Intention to Use (ITU) variable.

Path Coefficient is the relationship between variables in a structural model according to (Hair J. H., 2014). The significance value itself is obtained through procedures *bootstrapping* which is there as part of the features on *SmartPLS*. In calculating *Path Coefficient*, when band coefficient values that are in the range of -0.1 to 0.1 are considered insignificant. Values greater than 0.1 are considered significant and directly proportional, while values smaller than -0.1 are considered significant and inversely proportional.

Table 3. *Path Coefficient*

Connection	Path coefficients
Attitude -> Intention to Use	0.262
Perceived Ease Of Use -> Attitude	0.070
Perceived Ease Of Use -> Intention to Use	0.109
Perceived Ease Of Use -> Perceived Usefulness	0.130
Perceived Innovativeness -> Attitude	-0.006
Perceived Privacy -> Intention to Use	0.288
Perceived Risk -> Attitude	0.205
Perceived Security -> Attitude	0.267
Perceived Trust -> Attitude	0.149
Perceived Trust -> Perceived Usefulness	0.775
Perceived Usefulness -> Attitude	0.232
Perceived Usefulness -> Intention to Use	0.212
Technology's Use -> Intention to Use	0.167

Based on livelihood data *Path Coefficient* in the table above, it can be seen that the relationship Perceived Ease Of Use -> Attitude, Perceived Ease Of Use -> Intention to Use, Perceived Ease Of Use -> Perceived Usefulness, Perceived Innovativeness -> Attitude, Perceived Trust -> Attitude and Technology's Use -> Intention to Use has an insignificant relationship because the value is close to -0.1. Then for the relationship Attitude -> Intention to Use, Perceived Privacy -> Intention to Use, Perceived Risk -> Attitude, Perceived Security -> Attitude, Perceived Trust -> Perceived Usefulness, Perceived Usefulness -> Attitude and Perceived Usefulness -> Intention to Use have a directly proportional and significant relationship.

Table 4. *T Statistics*

Connection	T-Statistic	P Values
AT → ITU	3.641	0.000
PEOU → ATT	1.014	0.311
PEOU → IT	1.669	0.095
PEOU → PU	2.174	0.030
PI → AT	0.130	0.897
PP → THAT	6.577	0.000
PR → ATT	2.569	0.010
PS → ATT	4.279	0.000
PT → ATT	1.316	0.188
PT → PU	14.300	0.000
PU → ATT	2.423	0.015
PU → IT	2.764	0.006
THAT → THAT	1.875	0.061

Table 5. Hypothesis Testing

Hypothesis	Connection	*Path Coefficient*	*T-Statistic*	Conclusion
H1	PEOU → IT	0.109	1.669	Not Significant
H2	PEOU → ATT	0.070	1.014	Not Significant
H3	PEOU → PU	0.130	2.174	Significant
H4	PU → IT	0.212	2.764	Significant
H5	PU → ATT	0.232	2.423	Significant
H6	PT → ATT	0.149	1.316	Not Significant
H7	PT → PU	0.775	14.300	Significant
H8	PR → ATT	0.205	2.569	Significant
H9	PI → AT	-0.006	0.130	Not Significant
H10	PS → ATT	0.267	4.279	Significant
H11	PP → THAT	0.288	6.577	Significant
H12	THAT → THAT	0.167	1.875	Not Significant
H13	AT → ITU	0.262	3.641	Significant

DISCUSSION

Perceived Ease of Use terhadap Intention to Use

Based on the results of hypothesis testing that has been previously carried out on variables *Perceived Ease of Use* (PEOU) does not have a positive and insignificant effect on the Intention to Use (ITU) variable. This insignificant result can be seen and indicated from the path coefficient and T-Statistic which have values of 0.109 and 1,669 so they are not significant. Based on the results of data processing obtained by hypothesis testing, it states that *Perceived Ease of Use* cannot be used as a benchmark for users' Intention to Use when using the service *P2P Lending*.

Perceived Ease of Use terhadap Attitude

Based on the results of hypothesis testing that has been previously carried out on variables *Perceived Ease of Use* (PEOU) does not have a positive and insignificant influence on the Attitude variable (ATT). This insignificant result can be seen and indicated from the path coefficient and T-Statistic which have values of 0.070 and 1.014 so that it is not significant. Based on the results of data processing obtained by hypothesis testing, it states that *Perceived Ease of Use* cannot be used as a benchmark for users in Attitude when using the service *P2P Lending*.

Perceived Ease of Use terhadap Perceived Usefulness

Based on the results of hypothesis testing that has been previously carried out on variables *Perceived Ease of Use* (PEOU) has a positive and significant influence on the Perceived Usefulness (PU) variable. This significant result can be seen and addressed from the path coefficient and T-Statistic which have values of 0.130 and 2,174 so they are significant. Based on the results of data processing obtained by hypothesis testing, it states that *Perceived Ease of Use* can be a benchmark for users in *Perceived Usefulness* when using the service *P2P Lending*.

Perceived Usefulness terhadap Intention to Use

Based on the results of hypothesis testing that has been previously carried out on variables *Perceived Usefulness* (PU) has a positive and significant influence on the Intention to Use (ITU) variable. This significant result can be seen and addressed from the path coefficient and T-Statistic which have values of 0.212 and 2,764 so they are significant. Based on the results of data processing obtained by hypothesis testing, it states that *Perceived Usefulness* can be a benchmark for users in *Intention to Use* when using the service *P2P Lending*.

Perceived Usefulness terhadap Attitude

Based on the results of hypothesis testing that has been previously carried out on variables *Perceived Usefulness* (PU) has a positive and significant influence on the Attitude variable (ATT). This significant result can be

seen and addressed from the path coefficient and T-Statistic which have values of 0.232 and 2,423 so they are significant. Based on the results of data processing obtained by hypothesis testing, it states that *Perceived Usefulness* can be a benchmark for users in *Attitude* when using the service *P2P Lending*.

Perceived Trust terhadap Attitude

Based on the results of hypothesis testing that has been previously carried out on variables *Perceived Trust* (PT) does not have a positive and insignificant influence on the Attitude variable (ATT). This insignificant result can be seen and indicated from the path coefficient and T-Statistic which have values of 0.149 and 1,316 so that it is not significant. Based on the results of data processing obtained by hypothesis testing, it states that *Perceived Trust* can be a benchmark for users in *Attitude* when using the service *P2P Lending*.

Perceived Trust terhadap Usefulness

Based on the results of hypothesis testing that has been previously carried out on variables *Perceived Trust* (PT) has a positive and significant influence on the Perceived Usefulness (PU) variable. This significant result can be seen and addressed from the path coefficient and T-Statistic which have values of 0.775 and 14,300 so they are significant. Based on the results of data processing obtained by hypothesis testing, it states that *Perceived Trust* can be a benchmark for users in *Perceived Usefulness* when using the service *P2P Lending*.

Perceived Risk terhadap Attitude

Based on the results of hypothesis testing that has been previously carried out on variables *Perceived Risk* (PR) has a positive and significant influence on the Attitude variable (ATT). This significant result can be seen and addressed from the path coefficient and T-Statistic which have values of 0.205 and 2,569 so they are significant. Based on the results of data processing obtained by hypothesis testing, it states that *Perceived Risk* can be a benchmark for users in *Attitude* when using the service *P2P Lending*.

Perceived Innovativeness terhadap Attitude

Based on the results of hypothesis testing that has been previously carried out on variables *Perceived Innovativeness* (PI) does not have a positive and insignificant influence on the Attitude variable (ATT). This insignificant result can be seen and addressed from the path coefficient and T-Statistic which have values of 0.006 and 0.130 so that it is not significant. Based on the results of data processing obtained by hypothesis testing, it states that *Perceived Innovativeness* can be a benchmark for users in *Attitude* when using the service *P2P Lending*.

***Perceived Security towards* Attitude**

Based on the results of hypothesis testing that has been previously carried out on variables *Perceived Security* (PS) has a positive and significant influence on the Attitude variable (ATT). This significant result can be seen and addressed from the path coefficient and T-Statistic which have values of 0.267 and 4.279 so they are significant. Based on the results of data processing obtained by hypothesis testing, it states that *Perceived Security* can be a benchmark for users in *Attitude* when using the service *P2P Lending*.

Perceived Privacy terhadap Intention to Use

Based on the results of hypothesis testing that has been previously carried out on variables *Perceived Privacy* (PP) has a positive and significant influence on the Intention to Use (ITU) variable. This significant result can be seen and addressed from the path coefficient and T-Statistic which have values of 0.288 and 6.577 so they are significant. Based on the results of data processing obtained by hypothesis testing, it states that *Perceived Privacy* can be a benchmark for users in *Intention to Use* when using the service *P2P Lending*.

Technology's Use terhadap Intention to Use

Based on the results of hypothesis testing that has been previously carried out on variables *Technology's Use* (TU) does not have a positive and insignificant influence on the Intention to Use (ITU) variable. This insignificant result can be seen and determined from the path coefficient and T-Statistic which have values of 0.167 and 1.875 so that it is not significant. Based on the results of data processing obtained by hypothesis testing, it states that *Technology's Use* No can be a benchmark for users in *Intention to Use* when using the service *P2P Lending*.

Attitude towards Intention to Use. Based on the results of hypothesis testing that has been previously carried out on variables *Attitude* (ATT) has a positive and significant influence on the Intention to Use (ITU) variable. This significant result can be seen and addressed from the path coefficient and T-Statistic which have values of 0.262 and 3.641 so they are significant. Based on the results of data processing obtained by hypothesis testing, it states that *Attitude* can be a benchmark for users in *Intention to Use* when using the service *P2P Lending*.

CONCLUSION

Based on the results of the research that the author has researched, it can be seen from several analysis results, it is based on *T-Statistic* The variable with the greatest influence is *Perceived Trust* (PT) → *Perceived Usefulness* (PU) with a score of 14,300. The second largest is *Perceived Privacy* (PP) → *Intention to Use* (ITU) with a score of 6,577. On the other hand, the smallest influence is *Perceived Innovativeness* (PI) → *Attitude* (ATT) dengan shoes sebagai 0.130.

Researchers argue that the reason Perceived Ease of Use (PEOU) has a high indirect influence on Intention to Use (ITU) is because ease of use increases perceived benefits, trust, time efficiency to reduce obstacles so that users are more comfortable and satisfied in using the online loan service.

Then, Perceived Trust (PT) has a fairly high indirect influence on Intention to Use (ITU) because the trust felt by users increases their sense of security, reduces the perception of various risks and strengthens confidence in online loan services in decision-making.

Finally, Perceived Security (PS) has a fairly high indirect influence on Intention to Use (ITU) because the sense of security that users feel in protecting personal and financial data reduces concerns about security risks, encourages comfort and increases trust to be more interested in using online loan services.

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