

## ABSTRAK

Tujuan penelitian ini adalah untuk mengetahui faktor-faktor yang memengaruhi intensi investasi seorang *lender* dalam berinvestasi melalui *platform fintech peer to peer lending syariah (fintech P2P lending syariah)*. Penelitian ini akan memprediksi dan menjelaskan pengaruh *perceived benefit*, *perceived risk*, *planned behaviour*, *acceptance model*, dan aspek religiositas terhadap intensi investasi bagi seorang *lender* pengguna *fintech P2P lending syariah*. Selain itu, penulis juga menganalisis pengaruh *economic benefit*, *seamless transaction*, dan *convenience* terhadap *perceived benefit*, serta pengaruh *financial risk*, *legal risk*, *security risk*, dan *operational risk* terhadap *perceived risk*.

Penelitian ini menggunakan metode survei kuesioner yang disebarakan secara *online* dalam bentuk *google form*. Pengambilan sampel menggunakan teknik *purposive sampling* sehingga diperoleh 111 responden yang merupakan anggota grup atau komunitas *platform fintech P2P Lending syariah*. Hasil kuesioner diolah dan dianalisis menggunakan metode analisis SEM-PLS dengan aplikasi SmartPLS versi 3.0.

Hasil analisis penelitian menunjukkan bahwa *perceived benefit* dan aspek religiositas berpengaruh terhadap intensi investasi bagi *lender* melalui *fintech P2P lending syariah*. Sebaliknya, *perceived risk*, *planned behaviour*, dan *acceptance model* tidak berpengaruh. *Perceived benefit* sendiri dipengaruhi oleh variabel *economic benefit* dan *convenience*, sedangkan variabel *seamless transaction* tidak berpengaruh. Selain itu, *perceived risk* sangat dipengaruhi oleh variabel *legal risk*, sedangkan variabel *financial risk*, *legal risk*, *security risk*, dan *operational risk* tidak berpengaruh.

**Kata kunci :** *financial technology, fintech P2P lending syariah, perceived benefit, perceived risk, planned behaviour, acceptance model, aspek religiositas.*

## ***ABSTRACT***

This study aims to find out the factors influencing the investment intention of a lender in investing through the shariah fintech peer-to-peer lending platform (shariah fintech P2P lending). Furthermore, this study also predicts and explains the influence of perceived benefit, perceived risk, planned behavior, acceptance model, and religiosity aspects on investment intention for a lender of shariah fintech P2P lending user. Moreover, the writer also analyzes the influence of economic benefit, seamless transaction, and convenience towards the perceived benefit and the influence of financial risk, legal risk, security risk, and operational risk towards the perceived risk.

This study used a questionnaire survey method disseminated online in the form of Google Form. The sampling used a purposive sampling technique so that 111 respondents were obtained, which were a member of the shariah fintech P2P lending platform group or community. The results of the questionnaire were processed and analyzed using the SEM-PLS analysis method with the SmartPLS version 3.0 application.

The results of the analysis show that perceived benefit and religiosity aspects influence the intention of investment for the lender through shariah fintech P2P lending. On the other hand, perceived risk, planned behavior, and acceptance model do not influence investment intention. Furthermore, the perceived benefit itself is influenced by economic benefit and convenience benefits, while seamless transaction does not influence. Furthermore, the perceived risk is strongly influenced by the legal risk variable while financial risk, legal risk, security risk, and operational risk do not influence.

**Keywords:** financial technology, shariah fintech P2P lending, perceived benefit, perceived risk, planned behavior, acceptance model, religiosity aspects.