Analisis Penerimaan Publik terhadap *Financial Technology* (FinTech) *Peer to Peer Lending* atau Pinjaman Online di Indonesia

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Abstrak

Tujuan penelitian ini untuk mengetahui bagaimana penerimaan publik terhadap layanan *fintech p2p lending* legal di Indonesia. Penelitian ini menggunakan teori *Technology Acceptance Model* (TAM) dengan menggunakan dua variabel utama yaitu *usefulness* dan *easy of use*. Metode pengumpulan data penelitian ini menggunakan wawancara mendalam semitrustruktur untuk menggali variabel lain selain variabel utama. Informan penelitian ini sebanyak 30 orang yang berdomisili di wilayah Jabodetabek. Hasil penelitian ini menunjukan bahwa publik menerima dengan baik keberadaan layanan *fintech p2p lending* legal di Indonesia dibuktikan melalui variabel *usefulness* dan *easy of use* memiliki hasil dan dampak yang baik terhadap *attitude* dan *behavioural intention*. Penelitian ini juga menemukan variabel lain yang menjadi alasan publik menerima *fintech p2p lending* yaitu *government assurance*, *social influence*, dan *brand image* dimana ketiganya berdampak positif terhadap *attitude* dan *behavioural intention*. Secara akademis, penelitian ini berimplikasi terhadap pengembangan teori dan variabel model TAM serta memperkaya kajian mengenai penerimaan publik terhadap inovasi teknologi.

Abstract

The purpose of this research was to find out how public acceptance of legal p2p lending services in Indonesia. The research model using the base Technology Acceptance Model (TAM) to the main variables, namely usefulness and ease of use. This research data collection method uses semi-structured in-depth interviews to explore other variables besides the main variables. The informants of this study were 30 people who live in the Greater Jakarta area. The results of this study indicate that the public is well accepting the existence of legal fintech p2p lending services in Indonesia as evidenced through the usefulness and easy of use variables that have good results and impacts on attitude and behavioral intention. This study also found other variables that became the reason for the public to accept fintech p2p lending, namely government assurance, social influence, and brand image where all three had a positive impact on attitude and behavioral intention. Academically, this research has implications for the development of theories and TAM model variables and enriches the study of public acceptance of technological innovation.

Keywords : Fintech, Peer-to-Peer Lending (P2P Lending), Technology Acceptance Model (TAM), Public Acceptance.