

ABSTRAK

Penelitian ini bertujuan untuk membuktikan secara empiris apakah terdapat pengaruh persepsi kemudahan penggunaan, persepsi risiko, persepsi kepercayaan dan persepsi kenyamanan terhadap minat *fintech peer to peer lending* (pinjaman online) pada mahasiswa manajemen 2018-2019 Universitas Buana Perjuangan Karawang. Teknik sampling yang digunakan dalam penelitian ini adalah teknik *purposive sampling*. Jenis data yang digunakan dalam penelitian ini adalah data primer yang berupa kuisioner. Metode penelitian ini adalah kuantitatif dengan menggunakan analisis jalur. Hasil penelitian menunjukkan bahwa terdapat korelasi yang cukup kuat dan positif antara variabel persepsi kemudahan penggunaan dan persepsi risiko, terdapat korelasi yang cukup kuat dan positif antara variabel persepsi kemudahan penggunaan dan persepsi kepercayaan, terdapat korelasi yang cukup kuat dan positif antara variabel persepsi kemudahan penggunaan dan persepsi kenyamanan, terdapat korelasi yang sangat rendah dan positif antara variabel persepsi risiko dan persepsi kepercayaan, terdapat korelasi yang sangat rendah dan positif antara variabel persepsi risiko dan persepsi kenyamanan, dan terdapat korelasi yang sangat kuat dan positif antara variabel persepsi kepercayaan dan persepsi kenyamanan. Secara parsial variabel persepsi kemudahan penggunaan memiliki pengaruh secara parsial terhadap minat *fintech peer to peer lending* (pinjaman online), persepsi risiko tidak memiliki pengaruh secara parsial terhadap minat *fintech peer to peer lending* (pinjaman online), persepsi kepercayaan tidak memiliki pengaruh secara parsial terhadap minat *fintech peer to peer lending* (pinjaman online), dan persepsi kenyamanan memiliki pengaruh secara parsial terhadap minat *fintech peer to peer lending* (pinjaman online). Dan seluruh variabel independen yaitu persepsi kemudahan penggunaan, persepsi risiko, persepsi kepercayaan dan persepsi kenyamanan berpengaruh secara simultan terhadap *fintech peer to peer lending* (pinjaman online).

Kata kunci: persepsi kemudahan penggunaan, persepsi risiko, persepsi kepercayaan, persepsi kenyamanan, minat *fintech peer to peer lending* (pinjaman online)

ABSTRACT

This study aims to prove empirically whether there is an effect of perceived ease of use, perceived risk, perceived trust and perceived convenience on interest in fintech peer to peer lending (online lending) in 2018-2019 management students at Buana Perjuangan University, Karawang. The sampling technique used in this research is purposive sampling technique. The type of data used in this study is primary data in the form of a questionnaire. This research method is quantitative by using path analysis. The results showed that there was a fairly strong and positive correlation between the perceived ease of use and the perceived risk, there was a fairly strong and positive correlation between the perceived ease of use and the perception of trust, there was a fairly strong and positive correlation between the perceived ease of use and the perception variable. comfort, there is a very low and positive correlation between the variables perceived risk and perceived trust, there is a very low and positive correlation between the variables perceived risk and perceived comfort, and there is a very strong and positive correlation between the variables perceived trust and perceived comfort. Partially, the perceived ease of use variable has a partial effect on interest in fintech peer to peer lending (online lending), risk perception does not have a partial effect on interest in fintech peer to peer lending (online lending), the perception of trust does not have a partial effect on interest in fintech peer to peer lending (online lending), and perceived convenience have a partial influence on interest in fintech peer to peer lending (online lending). And all independent variables, namely perceived ease of use, perceived risk, perceived trust and perceived convenience, have a simultaneous effect on fintech peer to peer lending (online lending).

Keywords: perceived ease of use, perceived risk, perceived trust, perceived convenience, interest in fintech peer to peer lending (online lending)