Analyzing P2P Landing Usage Intention (Case Study of Four P2P Lending Applications in Indonesia)

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Abstract. This research was conducted to find out the interest in using pay later peer to peer lending features as an online payment medium using an innovation diffusion model that there are several characteristics including relative advantages, compatibility, complexity, trialability, and observability. Primary data collection was done using purposive sampling techniques as many as 100 respondents who are users of pay later features. The dissemination of questionnaires was done online through social media. The results of this study prove that variables of relative advantages, compatibility, complexity, trialability, and observability simultaneously have a significant influence on individual interests in adopting P2P lending services.

Keywords. fintech; financial technology; P2P lending; usage intention; business

Keyword. first keyword; second keyword; third keyword; fourth keyword; fifth keyword

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INTRODUCTION

The peer to peer lending or we can called pay later system is currently making easier society to get the good and service (Wijayanti & Kartawinata, 2022). By the pay later system the consumer can get easier good and service without cash payment, but the costumer can pay after by the regulation of agreement of the e-commerce made. The deadline by the agreement can reach out by month and month, and pay later system can also instalment pay month by month, or week by week (Wijayangka et al., 2022). It depends by the agreement deal with the users it's same by debt with the bank, but in pay later system they can reach the minimum debt and higher debt its depends the agreements of regulation, and also pay later system interest same with the bank, the. Interest of the pay later system is 2,95% is actually same with the bank interest, and also pay later system have an fine its 1%. But this development financial technology is made the credit system bank have its move in our mobile, with this pay later methods its make easy to reach goods and service for costumers.

Pay Later have a lot of advantages same like the credit card, But the difference between the credit card and Pay Later is the Pay Later we can access in any situation without the physic card, and without the complicated terms and conditions they gave to the consumers. This feature is only need the identity of users by the merchants, commonly this feature is only need to give the picture of the KTP for the approvement for users and the and the approvement identity its actually same.

According to this research we used 4 big platform peer to peer lending including:

1. Shopee Pay Later, which is currently created by Shopee but not every users of the application can uses the feature, only consumer who already full fill the terms and condition by Shopee ghas The advantages making the application of Shopee Pay has a lot of users. As a multipayment system Shopee Pay is currently created if we compared with the others multipayment application, but the existency by the users is increase with the buy on online market on Shopee always increasing time by time. online transaction but by the application Shopee Pay Later is the payment system buy now pay later

created by PT Finance Commerce on Shopee, with Shopee Pay Later costumer can buy good and service without pay on time which mean they can pay later and also they can pay the installment during monthly.

2. GoJek, which created a Payment system to making easy for the consumers and is called GoPay(Go-Jek Payments) with this payment methods Gojek have 2 diffrenve type of the GoPay method, there is Gopay and Gopay later, GoPay Later is the feature from findaya who has related with GoTo financial, with this pay later method GoPay Later can be access anywhere and every where for every consumer need and it can be installment payment by each month.
3. Kredivo is application online credit who gave the easier access buy now and pay later system, 30 days or in 3 months installments with 0% interest or 6 to 12 months installments with 2.6% interest per month. Kredivo can be used as a payment method on various online buying and selling platforms such as Tokopedia. In addition, Kredivo can lend cash that can be disbursed to the lending account, thus costumers can borrow money under any conditions. Kredivo is registered under the name OF PT FinAccel Digital Indonesia and officially becomes one of the fintech companies registered by the Financial Services Authority (OJK). Being the first online lending company in Indonesia that has been registered with the Financial Services Authority (OJK) makes Kredivo has a name that can be easily trusted by costumers.
4. Akulaku is Southeast Asia's leading digital banking and finance platform operating in 4 major countries: Indonesia, the Philippines, Vietnam, and Malaysia. I'm targeting emerging markets with underserved but resilient consumer groups with rapid growth. Akulaku currently provides digital banking services, consumer credit, digital investment and insurance brokers to users, meeting financial needs for a wide range of customers. Online applications from Akulaku have several advantages, especially in the low admin fee which only provides 0.5% - 1.50% admin fee is the lowest cost compared to other pay later system application competitors.

National Digital Research (NDRC) gave the definition of Financial Technology (Fintech) is for the innovation on the service and finance stage, its pointed to innovation financial with the innovation with the technology. The concept of fintech its adapt the innovation of the technology and finance who gave the ease of transaction, effective, and safe. Financial Technology is concern with building system that model, value and process financial product such as bonds, stocks, contracts, and money.

Peer to Peer Lending is a digital platform to getting lend money, Peer to Peer Lending or borrow technology based money that combines lenders and loan recipients electronically without face to face or online. Pay later or also we called Buy Now Pay Later is an transaction method same as credit card method, using pay later method is users can get the goods and services and do not need to pay directly users can pay at a later date. As the new payment system in Indonesia, pay later tempts consumers intention. Companies are required to understand consumers needs and wants in order to win the market (Kotler & Keller, 2016).

FinTech is defined as the use of modern innovative technology software by a company which functions as a provider of financial services (Romānova & Kudinska, 2016). According to Amier & Pradana (2022), FinTech can be perceived as a form of integration between finance and technology where the process from the new technology base will replace traditional financial structures.

TAM (Technology Acceptance Model)

TAM is used to predict user usage and acceptance based on perceived usefulness and perceived ease of use. TAM understands that behavioral intention is a significant determinant in actual use of the system, TAM also shows that behavioral intentions are determined by two important things, namely perceived usefulness and perceived ease of use. Perception of usability refers to "a person's level of confidence that the use of a particular system will improve its performance". The perception of ease of use refers to "a person's level of confidence that the use of a particular system will reduce or relieve from physical and mental effort". TAM, individual beliefs are the determining factors of an individual's attitude to use the system and in its development will continue on the attitude of developing the intention to use the system (intention to use), this intention affects the decision of the use of technology.

With the rapid pace of Internet technology and convergence, researchers have modified TAM to show its empirical evidence in the context of convergence. In fact, many researchers have proposed various tam models that have been expanded. Moon and Kim (2008) in Kim (2015) suggest a model in which perceived playfulness is described as one of the antecedent attitudes towards web browsing on the internet. They noted that most previous TAM research focused only on extrinsic motivation, not on intrinsic motivation. Morris and Dillon's (1997) research in Kim (2015) found that TAM contributes to predictions of individual software use. The motivational model adapted by Davis, Bagozzi, Warshaw (1992) in Kim (2015) uses two main constructions: extrinsic and intrinsic motivation. According to Venkatesh and Speier (1999) in Kim (2015), extrinsic motivation refers to the performance of an activity. Perceived extrinsic motivation can help achieve different highly rated results.

The ease will affect the tendency towards the use of the mobile payment service for its users Arvidsson (2014). Based on research from (Guriting and Ndubisi, 2006) as quoted in (Teoh, Chong, Lin, & Chua, 2013) found that user perceptions of convenience have a significant positive effect on the intention to use online banking services for Malaysia. According to Davis Perceived ease of use is defined as a measure in which a person believes that a computer can be easily understood and used. Eased of use is measured through performance improvement, increased effectiveness, increased productivity, and benefits in transacting. The results show that perceived ease of use has a significant influence on perceived usefulness. Its means that when customers feel the convenience of Internet Banking and Digital Payment, customers will also benefit in using them. Ease of use is a belief about the decision making process. This factor gave a confidently when that the information system is easy to use then they will use it. These results support the research of Chau and hu, which examines the application of the

Technology Acceptance Model (TAM) in explaining the decision to accept telemedicine technology in a health context. The results showed that perceived ease of use constructs did not significantly affect intention to use intention to use. Professional physicians can show considerable differences in general competence, adaptability to new technologies, intellectual and cognitive capacities, and the nature of their work. This is because doctors do not want to spend time learning new technology, even if it's very easy to use. This is especially true when adoption and use of technology may interfere with the routine of their traditional practices.

Platform Trust

According to Yousafzai et al. (2003), the involvement of the level of risk is possessed on a financial transaction, this is a function that can describe the trust. Based on the presentation of previous research described in Teoh, Chong, Lin, & Chua (2013)

explained that trust has a significant influence to lead to positive intentions to adopt online services. According to statement of (Zhou, 2011) there is significance arising from the influence of the user's initial trust in his intention to use based on research from Chinese mobile phone users. Trust is based on the relationships between people and people, people and objects, or people and things. The three elements of trust are benevolence, honesty, and competence (Doney & Cannon, 1997). Trust is perceived credibility and benevolence (Singh & Sirdeshmukh, 2000), involves specific beliefs in ability, benevolence, and integrity and is willing to depend on another party. Heijden, Verhagen , and Creemers (2003) proposed that cognition of trust and experiences when using new technology will directly affect a consumer's purchasing attitude. When the brand and service trust of consumers is higher, the attitude toward purchasing is more positive. When consumers believe that the information provided by enterprises is honest, consumers will adopt a positive attitude toward this enterprise. Hence, the definition of "brand and service trust" in this study is "the degree of influence that company reputation, website quality, and system security have on the behavioural intention of consumers to use Fintech Service".

Intention to Borrow

The intention of users to be able to continue using a mobile payment will be influenced by vulnerability to an increase in the perceived risk of the user and the uncertainty that arises after adopting it (Cao, Yu, Gong, & Adeel, 2018). Continuance intention is the intention of the user to continue using cellular payments after initial adoption (Bhattacherjee, 2001). Compared to offline and online payment methods, Mobile Payment involves large uncertainties and risks (Zhou T. , 2013). Research from Lu, Yang, Chau, & Cao, , (2011) shows that Mobile Payment services that create risk perceptions for users will negatively affect consumers' intentions to adopt and use these services (Lu, Yang, Chau, & Cao, 2011). Behavioural intention to use is tend behaviour of a person in doing technology. Interest in behaviour can be seen from the level of technology use so it can be predicted from the attitude and attention. The motivation to keep using such technology, as well as the desire to motivate other user.

Utilitarian Value

Utilitarian values have been defined as an assessment of the instrumental value of a functional attribute (Batra, 1991). In addition, Park and Yang (2006) as quoted in Ozturk, Bilgihan, Salehi Esfahani, & Hua (2017) state that consumers will be directed to the utilitarian value that is felt in the context of using mobile devices because of the possibility of doing things quickly, anytime, anywhere, which in turn will reduce the effort needed. Also, in his research Arvidsson (2014) states that the benefits of a product or service can be felt when the user begins to compare a consideration as an important factor that can influence users to adopt a technology. This factor can be perceived usefulness consisting of quality and performance as expressed in research (Davis, 1989). Perceived value, which is affected by performance expectancy, effort expectancy, and perceived risk, is a notable driver of FinTech adoption intention in internet wealth management platforms.

This conclusion is consistent with the behavioural decision theory, which explains consumers' decision behaviour depends on recognizing the trade off between the effort to make a decision and the quality of the decision. Perceived value was suggested to predict a person's using intention in many kinds of research]. Shaw and

Sergueeva confirmed the correlation between perceived value and adoption intention in a mobile consumption context. Individuals are more likely to use internet wealth management platforms if their perceived value is high. Our conclusion supports this argument, perceived value directly affects individuals' adoption intention of internet wealth management platforms.

The framework aims to discover the connection between Ease of use to Trust to Platform, Ease of use to Utilitarian Value, and Ease of use leading to Intention to borrow. During the previous research, this study uses Ease of Use as a moderator to investigate the relationship between trust to platform, utilitarian value, and intention to borrow the figure depicts the result context. By using pay later payment method as a object researcher want to know is it the TAM (Technology Accept Model) can affect intterest in using this pay later feature specifically.

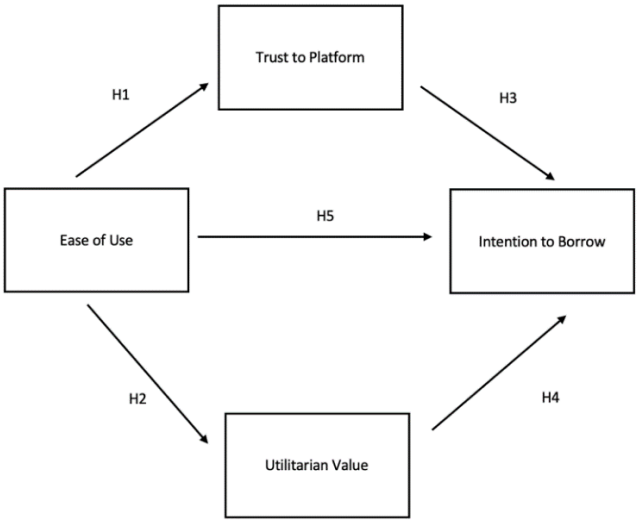

Figure 1: Research Model

METHOD

In this study, we will see whether the characteristic variables of the Technology Acceptance Model, namely: Ease of Use, Trust the platform, Utilitarian Value, and Intention to borrow, have an effect on interest in using Pay later services, considering that Pay later services are feasible to use and recommended. Based on what has been explained and explained by the researcher on the background, problem formulation and theories that have been explained, the researcher uses quantitative methods as the method.

RESULTS AND DISCUSSION

Table 1. Cross Loading Indicator

INDICATOR	Ease of Use (X)	Intention to Borrow (Y1)	Trust to Platform (Y2)	Utilitarian Value (Z)
EU1	0.857	0.582	0.680	0.605
EU2	0.841	0.558	0.549	0.666
EU3	0.863	0.599	0.567	0.710

EU4	0.804	0.577	0.589	0.676
EU5	0.770	0.513	0.612	0.520
EU6	0.825	0.550	0.529	0.650
IB1	0.705	0.900	0.829	0.775
IB2	0.621	0.918	0.714	0.787
IB3	0.561	0.903	0.768	0.743
IB4	0.570	0.890	0.700	0.773
TR1	0.620	0.780	0.923	0.734
TR2	0.692	0.770	0.905	0.784
TR3	0.622	0.759	0.908	0.752
TR4	0.557	0.631	0.774	0.777
TR5	0.640	0.756	0.907	0.733
TR6	0.643	0.737	0.895	0.766
UV1	0.603	0.686	0.661	0.866
UV2	0.672	0.744	0.834	0.784
UV3	0.654	0.713	0.707	0.885
UV4	0.721	0.777	0.742	0.899
UV5	0.695	0.733	0.707	0.909
UV6	0.684	0.791	0.794	0.878

(Source: Data processed by author, 2022)

Based on table 1, it is known that each indicator in the research variable has the largest cross loading value on the variables it forms compared to the cross loading value on other variables. Based on the results obtained, it can be stated that the indicators used in this study have good discriminant validity.

Structural Measurement (Inner Model)

The measurement of the structural model (inner model) has the aim of testing the influence of other latent variables. In PLS, it can be measured using R-Square (R2) and path coefficient. The structural model test was carried out by taking into account the R2 value of the endogenous (dependent) latent construct and the t-value of each exogenous (independent) latent variable on the endogenous latent construct from the bootstrapping results. The following is a path diagram of the inner model in this study:

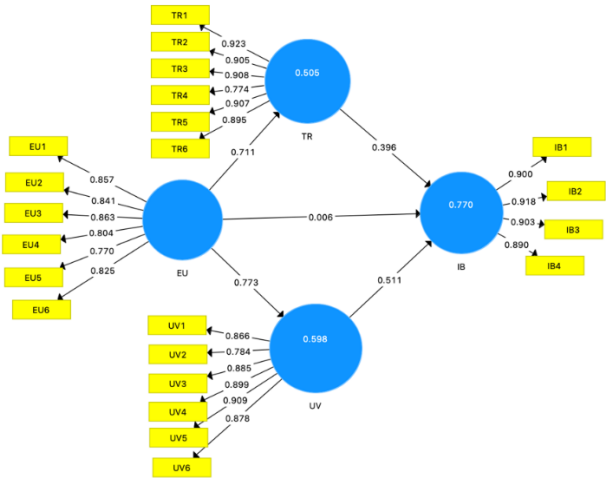

Figure 2: Inner Model Bootstraping

(Source: Data processed by author, 2022)

Based on the image of the inner model shown in Figure 4.11 above, it can be explained that the largest path coefficient value is indicated by the effect ease of use on utilitarian value of 0.773. Then the second biggest influence is the effect of ease of use on trust to platform of 0.711. For the third biggest influence is the effect of utilitarian value on intention to borrow of 0.511. then for the forth biggest value is the effect of trust to platform on intention to borrow of 0.396 and the smallest effect is shown by the effect of ease of use on intention to borrow of 0.006.Based on the description of these results, all the variables in the inner model has a path coefficient with a positive number. If the greater the value of the path coefficient on one independent variable to the dependent variable, the stronger the influence between the independent variables on the dependent variable.

The R-Square value is the coefficient of determination on the endogenous construct. Chin in Ghozali (2013) states that the R2 result of 0.67 and above for endogenous latent variables in the structural model indicates the effect of exogenous variables (influenced) on endogenous variables (influenced) is included in the good category. If the result is 0.33 – 0.67 then it is included in the medium category, and if the result is 0.19 – 0.33 then it is included in the weak category. Based on testing with R-Square, the following results were obtained:

Table 2. Values of R-Square

Variable	R-Square
Intention to Borrow	0.770
Trust to Platform	0.505
Utilitarian Value	0.598

(Source: Data processed by author, 2022)

Based on table 2, it can be seen that the R-Square value of the Intention to Borrow satisfaction variable is 0.770 which is in the good category ,0.505 for the Trust to Platform variable is in the good category and 0.598 for Utilitarian Value variable is in the good category. The R-Square value for intention to borrow variable is 77%, which means that the intention to borrow variable can be explained by the ease of use and the remaining 30% is influenced by variables not explained in this study. The R-Square value for trust to platform variable is 50.5%, which means that the e-customer loyalty variable can be explained by the ease of use variable, and for The R-Square value for utilitarian value variable is 59.8% and the rest it's influenced by ease of use which is it's not explained in this study.

The Q Square variable is used to measure how well the observed values generated by the model and parameter estimates are. If the value of Q Square is less than 0 (zero) then the model lacks predictive relevance, whereas if the value of Q Square is greater than 0 (zero) then the model has predictive relevance.

The following is the calculation of the inner model test with (predictive relevance) using the formula:

$Q^2=1-(1-R1^2)(1-R2^2)...(1-Rp^2)$

$Q^2=1-(1-0.712^2)(1-0.446^2)$

$Q^2= 0.406$

From the calculation results, it is obtained that the predictive relevance value is 0.406, meaning that it is greater than 0 (zero) which explains that the model has a relevant predictive value. According to Sugiyono (2019: 220) stated that the research hypothesis is a temporary answer to the formulation of a research problem that must be proven true through the data that has been collected. To test the hypothesis, it is necessary to compare the t-statistic value (to) with the t-table value ($t\alpha$) where the t-table value in this study is 1.96 with the following conditions for acceptance of the hypothesis:

Table 3. Hypothesis Testing Results of Large Estimation of Effects Between Research Variables

Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values	Description
Ease of Use > Intention to Borrow	0.006	0.006	0.152	0.038	0.969	H1 Accepted (Not Significant)
Ease of Use > Trust to Platform	0.711	0.722	0.069	10.263	0.000	H2 Accepted (Significant)
Ease of Use > Utilitarian Value	0.773	0.786	0.077	10.021	0.000	H3 Accepted(Significant
Trust to Platform > Intention to Borrow	0.396	0.387	0.149	2.663	0.008	H4 Accepted (Significant)
Utilitarian Value > Intention to Borrow	0.511	0.516	0.167	3.057	0.002	H5 Accepted (Significant)

In table 3 above, the research significance value is obtained, namely T Statistic of 0.038 < 1.96, the significance level is 0.969 which is Highest than 0.05 and the path coefficients value is positive 0.006 which shows the direction of the relationship between Ease of Use and Intention to Borrow is positive but not significant. Thus, this study states that Ease of Use has an effect on Intention to Borrow received. A Positive relationship indicates that the increasing Ease of Use, it will be followed by an Increase in Intention to Borrow. Meanwhile, it's not significant relationship of Ease of Use to Intention to Borrow means that it cannot be generalized to the entire population where the sample. in this study is the population of users of the peer to peer landing pay later platform. For

this reason, it is important to pay attention to the extent of Ease of Use possessed by the peer to peer lending payment platform.

These results support the results of previous research conducted by Wu,Liung,& Huang (2017) that Ease of Use has a positive and significant effect on satisfaction. In table above, the research significance value is obtained, namely T Statistic of 10.263 > 1.96, the significance level is 0.000 which is smaller than 0.05 and the path coefficients value is positive 0.711 which shows the direction of the relationship between ease of use and trust to platform is positive and significant. . Thus, this study states that ease of use has an effect on trust to platform received. A positive relationship indicates that the increasing ease of use, it will be followed by an increase in trust to platform. Meanwhile, the significant relationship between ease of use and trust to platform means that it can be generalized to the entire population where the sample in this study is the population of users of the peer to peer lending payment platform.

For this reason, it is important to pay attention to the extent of ease of use owned by the peer to peer lending payment platform. These results support the results of previous research conducted by Zhou T (2014) that ease of use has a positive and significant effect on trust to platform.

The research significance value is obtained, namely T Statistic of 10.021 > 1.96, the significance level is 0.000 which is smaller than 0.05 and the path coefficients value is positive 0.773 which shows the direction of the relationship between ease of use and utilitarian value is positive and significant. Thus, this study states that ease of use has an effect on utilitarian value received. A positive relationship indicates that the increasing ease of use, it will be followed by an increase in trust to platform. Meanwhile, the significant relationship between ease of use and utilitarian value means that it can be generalized to the entire population where the sample in this study is the population of users of the peer to peer lending payment platform.

T Statistic of 2.663 > 1.96, the significance level is 0.008 which is smaller than 0.05 and the path coefficients value is positive 0.396 which shows the direction of the relationship between trust to platform and intention to borrow is positive and significant. Thus, this study states that trust to platform has an effect on intention to borrow received. A positive relationship indicates that the increasing trust to platform, it will be followed by an increase in intention to borrow. Meanwhile, the significant relationship between trust to platform and intention to borrow means that it can be generalized to the entire population where the sample in this study is the population of users of the peer to peer lending payment platform. These results support the results of previous research conducted by Zhou (2014) intention to borrow has a positive and significant effect on intention to borrow.

Then, the T Statistic of 3.057 > 1.96, the significance level is 0.002 which is smaller than 0.05 and the path coefficients value is positive 0.511 which shows the direction of the relationship between utilitarian value and intention to borrow is positive and significant. Thus, this study states that utilitarian value has an effect on intention to borrow received. A positive relationship indicates that the increasing utilitarian value it will be followed by an increase in intention to borrow. Meanwhile, the significant relationship between utilitarian value and intention to borrow means that it can be generalized to the entire population where the sample in this study is the population of users of the peer to peer lending payment platform. For this reason, it is important to pay attention to the extent of utilitarian value owned by the peer to peer lending payment platform. These results support the results of previous research conducted by Zhou T(2014) utilitarian value has a positive and significant effect on intention to borrow.

Table 4. Hypothesis Testing Results of Large Estimation of Effects Between Intervening Variables

Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values	Description
Ease of Use (X) > Trust to Platform (Y1) > Intention to Borrow (Z)	0.281	0.281	0.116	2.415	0.016	H6 Accepted (Significant)
Ease of Use (X) > Utilitarian Value (Y2) > Intention to Borrow (Z)	0.395	0.404	0.138	2.899	0.014	H7 Accepted (Significant)

(Source: Data processed by author, 2022)

Table 4 above shows that there is a mediating effect between the relationship between ease of use variable and intention to borrow variable or it can be interpreted that there is an indirect influence between ease of use variable on the trust to platform variable intention to borrow satisfaction. The significance value of the study is T Statistic of 2.415 > 1.96, the significance level is 0.016 which is less than 0.05 and the path coefficients value is positive 0.281 which shows the direction of the relationship between ease of use and intention to borrow through trust to platform is positive and significant. Thus, this study states that ease of use has an effect on intention to borrow through trust to platform satisfaction through accepted trust to platform.

A positive relationship shows that the increasing ease of use will be followed by an increase in intention to borrow to peer to peer lending payment platform users but must create trust to platform first. Meanwhile, a significant relationship to the meaning can be generalized to the entire population where the sample in this study is the population of users of the peer to peer lending payment platform. These results support the results of previous research conducted by Zhou T(2014) that ease of use indirectly has a positive and significant effect on intention to borrow through trust to platform. Table 4 also shows that there is a mediating effect between the relationship between ease of use variable and intention to borrow variable or it can be interpreted that there is an indirect influence between ease of use variable on the trust to platform variable intention to borrow satisfaction.

The significance value of the study is T Statistic of 2.889 > 1.96, the significance level is 0.014 which is less than 0.05 and the path coefficients value is positive 0.395 which shows the direction of the relationship between ease of use and intention to borrow through utilitarian value is positive and significant. Thus, this study states that ease of use has an effect on intention to borrow through utilitarian value. A positive relationship shows that the increasing ease of use will be followed by an increase in intention to borrow to peer to peer lending payment platform users but must create trust to platform first. Meanwhile, a significant relationship to the meaning can be generalized to the entire population where the sample in this study is the population of users of the peer to peer lending payment platform.

These results support the results of previous research conducted by Zhou T(2014) that ease of use indirectly has a positive and significant effect on intention to borrow through utilitarian value.

CONCLUSION

Based on the results of descriptive analysis, the overall Ease of Use variable in the peer to peer landing platform is in the very good category with a percentage of 86,7%. The highest item lies in the efficiency dimension, which is about "Easily check instalment on loan that have paid " with a percentage of 88% and falls into the very good category. While the lowest item lies in the responsiveness dimension, namely "Easy loan withdrawal" which only gets a percentage of 84,8% but is still in the very good category. This result is in line with the data obtained in the pre-research survey where Easily check instalment on loan that have paid gets the highest value while the responsiveness dimension on the easy loan withdrawal variable on peer to peer lending gets the lowest score. Based on the results of descriptive analysis, the overall Trust to Platform variable in the peer to peer landing platform is in the very good category with a percentage of 84,1%.

The highest item lies in the efficiency dimension, which is about "The reason why i'm using pay later (peer to peer lending) I believe the peer to peer platform that has been registered with the OJK is safe" With a percentage of 87,6% and falls into the very good category. While the lowest item lies in the responsiveness dimension, namely "The reason why i'm using pay later(peer to peer lending) I believe the peer to peer lending platform will use my information wisely" which only gets a percentage of 83% but is still in the good category. This result is in line with the data obtained in the pre-research survey where The reason why i'm using pay later (peer to peer lending) I believe the peer to peer platform that has been registered with the OJK is safe gets the highest value while

The reason why i'm using pay later (peer to peer lending) I believe the peer to peer lending platform will use my information wisely on the Trust to Platform withdrawal variable on peer to peer lending gets the lowest score.

The overall Utilitarian Value variable in the peer to peer landing platform is in the very good category with a percentage of 84,8%. The highest item lies in the efficiency dimension, which is about "The reason why i'm using pay later (peer to peer lending) is because easy to get a loan source" with a percentage of 86% and falls into the very good category.

While the lowest item lies in the responsiveness dimension, namely "The reason why i'm using pay later (peer to peer lending) is because the submission of a loan does not go through a long process" which only gets a percentage of 84% but is still in the very good category. This result is in line with the data obtained in the pre-research survey the reason why i'm using pay later (peer to peer lending) is because the reason why i'm using pay later (peer to peer lending) is because the submission of a loan does not go through a long process on the Utilitarian Value variable on peer to peer lending gets the lowest score.

Based on the results of descriptive analysis, the overall Trust to Platform variable in the peer to peer landing platform is in the very good category with a percentage of 83,9%. The highest item lies in the efficiency dimension, which is about “the reason why i'm using pay later(peer to peer lending) that because I am interested in making loans through peer to peer lending " and “the reason why i'm using pay later (peer to peer lending) that because i consider all loan transactions I will use the peer to peer lending platform” with a percentage of 84,6% and falls into the very good category. While the lowest item lies in the responsiveness dimension, namely "the reason why i'm using pay

later (peer to peer lending) that because i will continue to use the peer to peer lending platform to borrow" which only gets a percentage of 82,8% but is still in the very good category. This result is in line with the data obtained in the pre-research survey where the the reason why they are using pay later(peer to peer lending) that because I am interested in making loans through peer to peer lending and the reason why i'm using pay later(peer to peer lending) that because i consider all loan transactions.The reason why i'm using pay later (peer to peer lending) that because i will continue to use the peer to peer lending platform to borrow gets the highest value while the responsiveness dimension on the Intention to Borrow variable on peer to peer lending gets the lowest score.

Based on the results of analysis and data processing in research on Interest Analysis of Using the Peer to Peer Lending Pay later Feature as Online Payment Method (Fintech) Using Technology Acceptance Model (TAM) Theory (Case Study on Shopee, Ovo, Gojek, Kredivo, and Akulaku Users in Bandung through ease of use as an intervening variable, suggestions are given as follows:

Based on the results of the analysis and data processing in the study, there are suggestions that can be submitted for the company, namely:

1. In this study, the fourth variables were divided into very good and good categories. By Therefore, the author recommends that companies in a balanced and concurrent way continue to improve the variables of intention to borrow to get better costumer on the pay later payment as payment.
2. Based on the results of the study, the item with the lowest value on the intention to borrow variable in the responsiveness dimension, namely "the reason why i'm using pay later(peer to peer lending) that because i will continue to use the peer to peer lending platform to borrow " which only gets a percentage of 82.8%. Therefore, the authors provide suggestions for companies to improve intention to borrow especially regarding pay later payment as online system payment methods. as response to problems faced by consumers when using the pay later payment applications so that consumers do not feel neglected.
3. Based on the research results, the item with the highest score on ease of use variable, namely the statement "Easily check installment on loans that have been paid" which gets a percentage of 88%. Therefore, the author provides suggestions for companies to improve and holding the good advices for costumer by the application in order to achieve customer satisfaction on the use of the pay later payment online method.

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