P2P Lending Customer Behavior Viewed from the Perspective of Security, Compatibility and Trust with Attitude as Variable Mediation

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Abstract:- The purpose of this study was to examine the behavior of P2P Lending customers from the perspective of security, compatibility and trust with attitude as a mediating variable. This study chose a location in the Greater Jakarta area, the maximum sample size in this study was 214 respondents. The sampling method used in this study was non-probability sampling, namely purposive sampling. Purposive Sampling is a sampling unit that is selected based on certain considerations with the aim of obtaining a sampling unit that has the desired characteristics. The tool used to analyze research data uses the Structural Equation Model (SEM) in SmartPLS 3.2.9 software. Research results Security has a positive and significant effect on Attitude, Compatibility has a positive and significant effect on Attitude, Trust does not have a direct and significant effect on Attitude, Attitude has a positive and significant effect on Customer Decision, Security is unable to have a significant direct effect on Customer Decision, Compatibility has a positive and significant effect on Customer Decision, Trust has a positive and significant effect on Customer Decision, Attitude mediates the relationship between Security and Customer Decision, Attitude mediates the relationship between Compatibilty and Customer Decision, Attitude does not mediate the relationship between Trust and Customer Decision.

I. INTRODUCTION

Currently, the industrial era 4.0 is taking place in various aspects of life, including the business world. Many business people are currently competing to change the concept of doing business from conventional (offline) to digital (online) to face increasingly fierce business competition. Romanova & Kudinska (2016) explained that the digital era is a challenge that must be turned into an opportunity because it provides more flexibility and functionality in several aspects.

Based on APJII data, in 2022 as many as 210 million Indonesians have used the internet. When compared to the previous year, there was an increase of 5% or 10 million internet users (APJII, 2022). The development of the internet in Indonesia has had an impact on several lines of business, one of which is financial technology, where financial technology (Fintech) services are still classified as a new business in Indonesia. However, the growth of the financial technology business has increased every year.
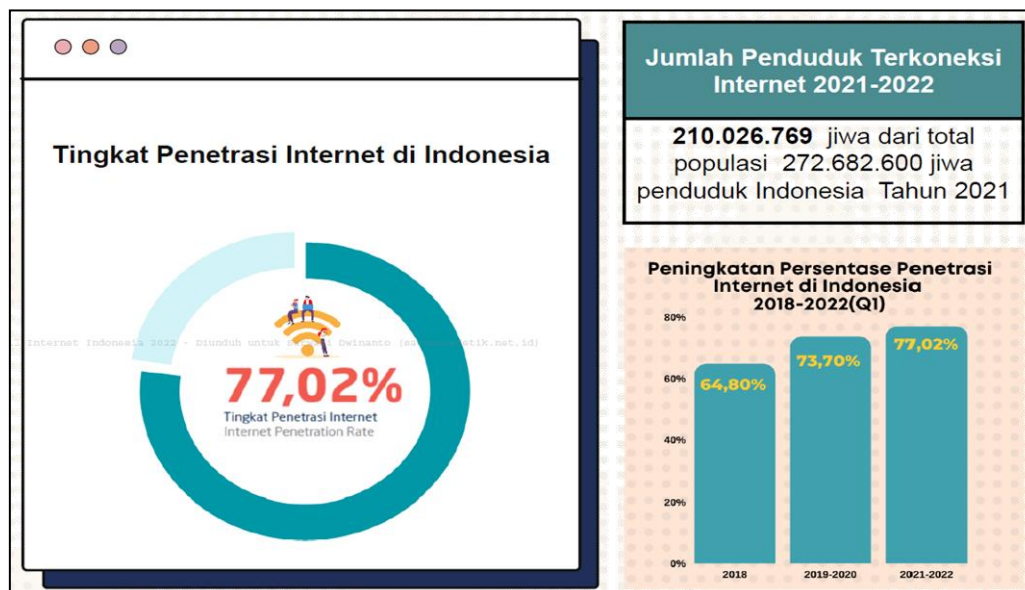
Picture 1: Growth of Internet Users in Indonesia

Source: APJII report (2022)

Researchers define Financial Technology (Fintech) as the utilization of information technology developments to improve services in the financial industry. Meanwhile, according to OJK (2017) that Fintech is a variation of business models and technological developments that have the potential to improve the financial services industry. The purpose of Fintech is to answer the problem of public financial access to conventional financial institutions (banking) which is considered quite complicated and takes quite a long time to get these services, especially to reach more and wider Indonesian people who have not been served by institutions. conventional finance.

According to the Financial Services Authority (OJK), Fintech is an innovation in the financial services industry that utilizes the use of technology. Fintech products are usually in the form of a system built to carry out a specific financial transaction mechanism. Lately, there have been lots of Fintechs that have sprung up and offered financial services ranging from digital wallets, investments, online credit, to loan funds. As if to answer the needs of the Indonesian people in matters of financial services which have so far seemed complicated. Fintech activities are classified into 5 (five) categories namely:

- Payment, Transfer, Clearing and Settlement (Payment, Clearing and Settlement).
- Deposits, Loans and Capital Raising (Deposits, Lending and Capital Raising).
- Risk Management.
- Market Support.
- Investment Management (Investment Management).

One type of Fintech service that is starting to develop in Indonesia is Fintech activity in the form of lending. Many lending institutions apply online loans or often also called peer to peer (P2P) Lending. There is a second party institution that stands in the middle to bring together investors (creditors) and borrowers (debtors). According to OJK, Fintech Lending or also known as Fintech Peer-to-Peer Lending (Lending) or Information Technology-Based Borrowing and Borrowing Services (LPMUBTI) is one of the innovations in the financial sector by utilizing technology that enables lenders and loan recipients to carry out lending and borrowing transactions. without having to meet in person. The mechanism for lending and borrowing transactions is carried out through a system that has been provided by Fintech peer to peer lending providers, both through applications and website pages. Borrowers and lenders can be anyone, not limited by social status, educational level, even where they live. This is because this financial service is carried out through the use of digital technology that connects borrowers and lenders. So it can be done anywhere, anytime and by anyone.

The existence of Fintech peer to peer Lending provides convenience and benefits for people who want to access financial services, especially to obtain loan funds. The convenience and advantages offered by Fintech peer to peer lending are the simpler process and requirements for applying for a loan and without the need for collateral or collateral. The perception of ease of process and submission requirements provided by Fntech peer to peer Lending certainly attracts the public's interest in lending funds online through Fintech peer to peer Lending.

This is evident from the data provided by OJK in the form of Fintech peer to peer lending statistical data for the July 2022 period which contains:

- Accumulation of Lender accounts (Lenders)
- Accumulation of Borrower accounts (Borrowers)
- Accumulation of Lender transactions
- Accumulation of Borrower transactions
- Accumulation of loan distribution

Fintech Lending Organizer				
Description	(Unit) Number of Companies (Units)	Total Assets (IDR Billion)	Total Liabilities (IDR Billion)	Total Equities (IDR Billion)
1. Conventional Operators	95	4.767,69	1.961,54	2.806,15
2. Sharia Operators	7	114,75	72,55	42,20
Total	**102**	**4.882,44**	**2.034,08**	**2.848,36**
Periode: July, 2022				

Table 1: Number of Fintech P2P Lending Companies

Source: Fintech Statistics Monthly Report – OJK (2022)

Funds and Accounts Provided by Lenders by Location										
Locations	Mar-22		Apr-22		May-22		Jun-22		Jul-22	
	Number of Lender Accounts (accounts)	Amount of Funds Provided (billion Rp)	Number of Lender Accounts (accounts)	Amount of Funds Provided (billion Rp)	Number of Lender Accounts (accounts)	Amount of Funds Provided (billion Rp)	Number of Lender Accounts (accounts)	Amount of Funds Provided (billion Rp)	Number of Lender Accounts (accounts)	Amount of Funds Provided (billion Rp)
a. Jawa	9.000.375	18.305,76	8.711.554	13.097,37	8.532.184	13.466,43	8.569.159	15.561,06	8.513.378	13.516,23
b. Luar Jawa	140.358	231,68	106.533	232,87	88.075	239,36	80.377	232,16	82.175	241,72
c. Luar Negeri	1.851.139	4.292,58	1.784.665	4.441,90	1.975.377	4.557,50	2.079.177	4.619,77	2.240.286	4.957,33
Jumlah	10.991.872	22.830,02	10.602.752	17.772,14	10.595.636	18.263,29	10.728.713	20.412,98	10.835.839	18.715,28

Table 2: Number of Fintech P2P Lending Lenders

Source: Fintech Statistics Monthly Report – OJK (2022)

Funds and Accounts Distributed by Loans to Loan Recipients based on Location										
Locations	Mar-22		Apr-22		May-22		Jun-22		Jul-22	
	Number of Borrowers (accounts)	Total Loan Disbursement (billion Rp)	Number of Borrowers (accounts)	Total Loan Disbursement (billion Rp)	Number of Borrowers (accounts)	Total Loan Disbursement (billion Rp)	Number of Borrowers (accounts)	Total Loan Disbursement (billion Rp)	Number of Borrowers (accounts)	Total Loan Disbursement (billion Rp)
a. Jawa	13.509.619	18.596,08	11.006.892	14.777,35	14.947.551	15.244,51	14.076.744	17.139,94	12.543.615	15.491,43
b. Luar Jawa	3.517.288	4.477,76	2.779.395	3.138,03	3.109.357	3.382,79	3.111.408	3.530,75	2.960.845	3.504,72
JUMLAH	17.026.907	23.073,84	13.786.287	17.915,38	18.056.908	18.627,30	17.188.152	20.670,69	15.504.460	18.996,15

Table 3: Number of Fintech P2P Lending Borrowers

Source: Fintech Statistics Monthly Report – OJK (2022)

Based on data from the OJK (2022), there are 102 Fintech companies in Indonesia that have been registered with the OJK, consisting of 95 that are conventional and 7 that are sharia. Based on the data in table 1, it can be seen that the accumulated account data, accumulated transactions and accumulated distributions have continued to grow for 5 consecutive months from March to July 2022.

There is some literature in previous research (Research Gap) which examines and analyzes the behavior of using Fintech services, where this Fintech service is one of the information system applications. The majority of previous researchers used the concept of Technology Acceptance Model (TAM), namely perceived usefulness and perceived ease of use as determining factors for someone adopting information technology services. However, there are several other researchers who examine other factors that determine a person's intention in using information technology services. One of them (Rahmatillah et al., 2018) found that

Social Influence and Hedonic Motivation are factors that cause someone to be interested in using ICT applications. Other researchers found that Perceived Value, Performance Expectancy, Habit, Social Influence, Effort Expectancy, Hedonic Motivation, Perceived Risk and Trust were factors that influenced a person's interest in using ICT applications (Farah et al., 2018). Whereas in research (Tun-Pin et al., 2019) found Perceived Usefulness, Perceived Ease of Use, Social Influence, Personal Innovativeness, Security Concern, Perceived Enjoyment as factors influencing someone to be interested in using ICT applications. Some previous research also proves that before the occurrence of use behavior (Use Behavior) must begin with someone's interest (Intention) first. Research (Yu, 2012) and (Farah et al., 2018). Other research also discusses compatibility. Research conducted by Liu and Tai (2016), perceived compatibility has the greatest significant impact on ease of use and usefulness.

No.	Question	Ya	No
1	I feel using Fintech because it provides convenience in funding/financing (Attitude)	91,7%	8,3%
2	I feel that the innovation features provided by Fintech are in accordance with the needs (Perceived Compatibility)	88,3%	11,7%
3	I feel Security using Fintech is as expected (Security)	86,7%	13,3%
4	I believe that Fintech services have a level of security for both transactions and personal data (Trust)	85,0%	15,0%
5	I feel happy using Fintech (Perceived Enjoyment)	85,0%	15,0%
6	I feel that the Fintech application is easy to understand and use (Perceived Ease of Use)	83,3%	16,7%
7	I feel that the benefits I get from using Fintech services are higher than the costs I incur (costs of time, effort, and money) (Perceived Value)	81,7%	18,3%
8	I feel financing from Fintech fulfills my financing needs when shopping (Hedonic Motivation)	76,7%	23,3%
9	I use Fintech services because the majority of people closest to me (family, friends, and clients) also use Fintech services (Social Influence).	75,0%	25,0%
10	The comments of those closest to me (family, friends and clients) influence me in using the Fintech (Self-Efficacy) application system	71,7%	28,3%

Table 4: Pre-Survey Results

Source: Pre-survey data processing results (2022)

Researchers conducted a pre-survey of 60 respondents/potential users of Fintech products in the form of online loan services in Greater Jakarta. Based on the results of the pre-survey as shown in table 1 below. There are four main factors that make respondents/prospective users of Fintech products use Fintech services, namely perceived comfort (Attitude Towards), Innovation according to needs (perceived Compability), Trust (trust), and Security (Security). This is because of the 10 factors that determine individuals using Fintech services, these four factors have the highest frequency of answering Yes. So that these four factors need to be studied more deeply which influence the behavior of using Fintech services in Jabodetabek.

In this study, the authors tested the theory, namely TAM, namely perceived usefulness and perceived ease of use, as well as adding the variables Trust (trust) and perceived value (perceived value) which affect intention to use (intention). to use), which has an impact on changing the behavior of using online loan applications (behavior of use). This is based on previous literature concepts and based on pre-survey results.

II. THEORITICAL REVIEW

A. Attitude

Regan et al. (2014: 57) explains that perceived usefulness and ease of use are determinants of attitude towards technology. Attitude mediates Perceived usefulness on intentions to use technology. Therefore measurements are needed to show the level of attitude of a system. According to Charlesworth (2014: 17) Attitudes that influence user intentions to enjoy services need to be researched to provide information if users have built trust, then people are more likely to use these services. Based on some of the definitions above, the researcher decided to use the definition according to Ajzen (2005). Attitude Behavior is a belief that is accessed about the consequences of certain behavioral results.

B. Trust

Xin et al. (2015) and Koksal (2016) in (Farah et al., 2018) define trust as an individual's perception that a service will consistently meet his expectations, and that shows the possibility of someone continuing to rely on the service and its characteristics. Meylina et al. (2019) defines trust as an idea related to self-confidence, hope, reliability, dependability, integrity, and capacity of an entity. Whereas McKnight and Chervany (2002) in (Omotayo & Adebayo, 2015) define trust as customer trust in the quality and reliability of services offered by an organization.

C. Security

Perception of online security is defined as the perception of online users about how they are protected from risks associated withsecurity (MekovecandHutinski, 2012). Flavia'nandGuinalı'u in Sari and Wulandari (2019) define the perception of Security as the possibility of subjective Trust that consumers have that their personal information will not be seen, stored and manipulated by other parties during processing and storage, so that Trust expectations arise within themselves. they. According to Okeke (2014), Perceived Security is a very important risk attribute, where this attribute will affect a person's decision to buy or use a product/service.

D. Perceived Compatibility

Research conducted by Liu and Tai (2016), Perceived compatibility has the greatest significant impact on ease of use and usefulness. Consumers with high Perceived compatibility feel the benefits and convenience of using the Fintech P2P Lending application, they can solve their work/problems more easily, have higher productivity, and experience the convenience of Fintech P2P Lending services. Based on this research, it can be seen that Perceived compatibility is a factor that influences Perceived usefulness and Perceived ease of Use. So if Perceived compatibility is high, it will increase Perceived usefulness and perceived ease of Use that users feel in using the service.

E. Customer Decision

Customer Decision is consumer decision making (consumer decision making) is an integration process used to combine knowledge to evaluate two or more alternative behaviors and choose one of them (Peter and Olson, 2013). According to Kotler in Desy and Rahmat (2017), Customer Decision is a stage in the decision-making process where consumers actually buy.

III. FRAMEWORK
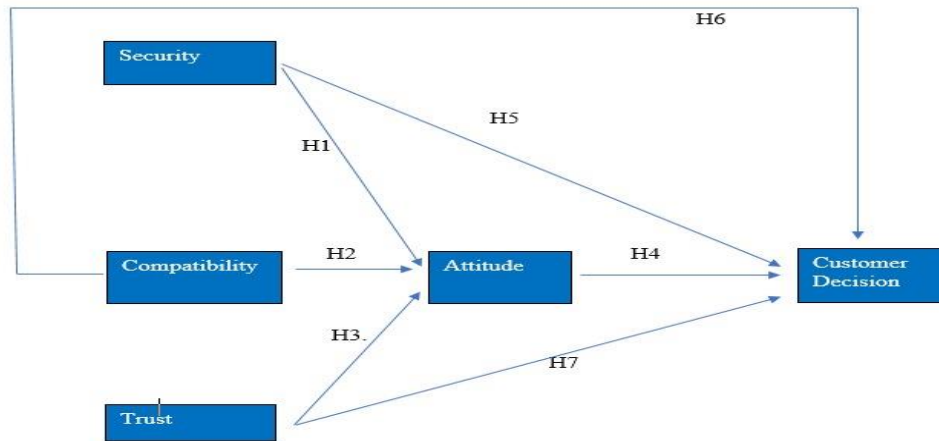
Picture 2: The Proposed Research Model

Source: Data processed by researchers (2022)

- H1: Security has a positive and significant influence on Attitude to use peer-to-peer lending applications
- H2: Compatibility has a positive and significant influence on Attitude to use peer-to-peer lending applications
- H3: Trust has a positive and significant influence on Attitude to use peer-to-peer lending
- H4: Attitude has a positive and significant influence on Customer Decisions to use peer-to-peer Lending
- H5: Security has a positive and significant influence on Customer Decisions to use peer-to-peer Lending
- H6: Compatibility has a positive and significant influence on the Customer Decision to use peer-to-peer Lending
- H7: Trust has a positive and significant influence on customer decisions to use peer-to-peer lending

IV. RESEARCH METHODS

A. Time and Place of Research

When the research began and was carried out from December 2022 to February 2023. In this research process, it began to find and determine the phenomena to be studied, determine the formulation of the problem, and collect basic theory to strengthen the foundation of each variable. Furthermore, the preparation of methods in data collection, preparation of instruments to the testing techniques carried out.

To obtain data for the preparation of this study, researchers chose locations in the Greater Jakarta area.

B. Research Design

The research method used is a quantitative method with a descriptive research approach.

C. Population and Sample

The population in this study are users of the Fintech Peer to Peer Lending application services in Jabodetabek, because as many as 7 million people use the Fintech Peer to Peer Lending application based on OJK data (processed by researchers). This was done considering that Jabodetabek is one of the five largest cities and has a high level of P2P lending usage. The number of users of Fintech application services who have made transactions at least twice is unknown, so in determining the number of samples the researcher used the Hair formula, namely:

$$n = (\text{Number of Indicators} \times 5)$$

So that the total number of samples in this study amounted to:

$$n = 23 \times 5$$
115 respondent

Based on the above formula, the maximum number of samples in this study is 115 respondents. The sampling method used in this study was non-probability sampling, namely purposive sampling. Purposive Sampling is a sampling unit that is selected based on certain considerations with the aim of obtaining a sampling unit that has the desired characteristics. with the following respondent requirements: (1) Jabodetabek people (2) using the Fintech Peer to Peer Lending application in Jabodetabek.

➢ *Methods of Data Collection*
This study uses two types of data, namely:

- Primary data obtained from respondents' assessment of the research variables, namely Trust, Security, Compatibility at Attitude, decisions using Fintech applications. Peer to Peer Lending.

- Secondary data in the form of OJK results data stating the use of Borrowers and Lenders in Fintech. Peer to Peer Lending.

Data collection techniques used in this study are:

- For primary data collection using a questionnaire that is distributed online via the Google form to users of Fintech application services. Peer to Peer Lending.

- For secondary data collection, researchers used literature study techniques obtained both from internet media sourced from websites and previous research journal reports.

➢ *Descriptive Analysis and Data Analysis Methods*
Researchers used descriptive statistical analysis in the form of calculating the average value of each research variable. Given the answers to each research variable question using a Likert scale (ordinal scale) so that the average rating of each variable is said to be good if it has a value above 4. As for the assessment of the characteristics of the respondents, the researcher used descriptive statistical analysis of frequency using AMOS. The data analysis technique used in this study is Structural Equation Modeling (SEM).

V. RESEARCH RESULTS AND DISCUSSION

A. Uji Collinierity statistics

Variable	Attitude	Compatibility	Customer Decision	Security	Trust
Attitude			1,571		
Compatibility	1,561		2,050		
Customer Decision					
Security	1,472		1,548		
Trust	1,771		1,802		

Table 5: Variance Inflation Factor (VIF) Test Results

Source: Data processed with SmartPLS, 2023

Table 5 shows that the overall variance inflation factor (VIF) value for each indicator is <10.00, so it can be said that the data does not have collinearity problems.

B. Koefisien Determinasi R-Square (R^2)

Variable	R Square	R Square Adjusted
Attitude	0,364	0,355
Customer Decision	0,627	0,620

Table 6: R-Square Value Results

Based on table 6 above, it can be seen that the R-Square value of the Attitude variable (M) is 0.364 . This R-Square value means that the variability of the Attitude construct which can be explained by the variability of the Security, Compatibility and Trust construct is 63.3% while the remaining 36.4% is explained by other variables outside those studied. Meanwhile the R-Square value of Customer Decision (Y) is 0.627. This R-Square value means that the variability of the Customer Decision construct which can be explained by the variability of the Attitude construct is 62.7% while the remaining 37.3% is explained by other variables in outside the research. With this it can be said that the effect is moderate. The greater the R-Square number indicates the greater the independent variable can explain the dependent variable so that the structural equation is better.

C. Koefisien Determinasi F-Square (f2)

Variable	Attitude	Keterangan	Customer Decision	Information
Attitude			0,230	Intermediate
Compatibility	0,314	Menengah	0,174	Intermediate
Customer Decision				
Security	0,052	Rendah	0,009	Low
Trust	0,018	Rendah	0,122	Intermediate

Table 7: Result of F-Square Value

Source: Data processed with SmartPLS, 2023

Based on the results of table 7 regarding the results of the f2 value, it can be stated that the Compatibility variable for Attitude produces an f2 value of 0.314, so the effect is classified as moderate. The Security variable on the Attitude variable produces an f2 value of 0.052, so the effect is classified as Low. The Trust variable on the Attitude variable produces an f2 value of 0.118, so the effect is classified as Low. While the Attitude variable for the Customer Decision variable has a value of f2 of 0.230, so the effect is moderate.

D. Estimate For Path Coefficients

Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation	T Statistics	P Values	Information	Results
Security -> Attitude	0,220	0,220	0,085	2,581	0,010	Signifikan	Accepted
Compatibility -> Attitude	0,558	0,569	0,102	5,498	0,000	Signifikan	Accepted
Trust -> Attitude	-0,142	-0,147	0,105	1,360	0,174	No Signifikan	Rejected
Attitude -> Customer Decision	0,367	0,367	0,080	4,571	0,000	Signifikan	Accepted
Security -> Customer Decision	-0,072	-0,075	0,092	0,786	0,432	No Signifikan	Rejected
Compatibility -> Customer Decision	0,365	0,377	0,107	3,429	0,001	Signifikan	Accepted
Trust -> Customer Decision	0,287	0,279	0,080	3,597	0,000	Signifikan	Accepted

Table 8: Path Coefficients Analysis Results

Source: Data processed with SmartPLS, 2023

Based on table 9, it is illustrated that the value of the results of hypothesis testing is carried out by looking at the path coefficients based on the significance value of the t-statistic and the value of the t-statistic, so it can be described as below.
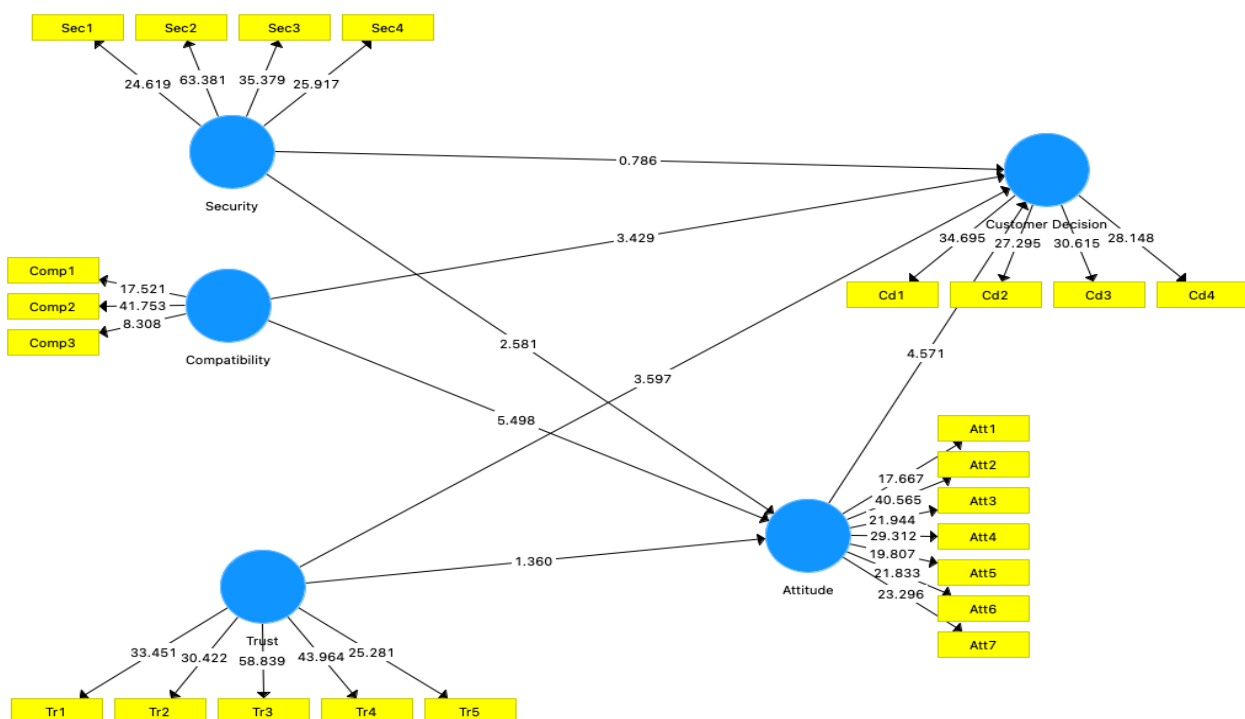
Picture 3: Influence Test Model

E. Predictive Relevance Value Test (Q-Square)

Variable	SSO	SSE	Q² (=1-SSE/SSO)
Attitude	1498,000	1135,745	0,242
Customer Decision	856,000	416,337	0,514

Table 9: Cross-Validated Redundancy Test Results

Source: Data processed with SmartPLS, 2023

Based on table 10 regarding the results of the Cross-validated Redundancy Test it can be explained that the Q2 values are 0.242 and 0.514. Because the value is greater than 0, the model has predictive relevance.

F. Model Fit Test

	Saturated Model	Estimated Model
SRMR	0,058	0,058
d_ULS	0,914	0,914
d_G	0,583	0,583
Chi-Square	728,457	728,457
NFI	0,830	0,830

Table 10: Results of the Fit Model Test

Source: Data processed with SmartPLS, 2023

From table 10 above it can be seen that the SRMR value of 0.058 is smaller than 0.90 so that the model is appropriate or meets the fit model criteria. Bentler and Hu (1999) have suggested NNFI ≥ 0.95 as a threshold. Meanwhile the NFI value is greater than 0.5 so that it can be said that the model is appropriate or meets the criteria for the Fit model.

VI. CONCLUSION

Based on the introduction, the discussion in the previous chapter and the results of the analysis of the discussion regarding "Customer Fintech Peer to Peer Lending Behavior seen from the Perspective of Security, Compatibility and Trust With Attitude as a Mediation Variable", the authors draw the following conclusions:

- Security has a positive and significant effect on Attitude. This is important for the Fintech peer to peer lending business. Security data can create a customer attitude using Fintech applications. If Security for data is high, then the user's Attitude is also good. This can be achieved if the Fintech application has a high/good security standard.
- Compatibility has a positive and significant effect on Attitude. Based on this research it can be seen that Perceived compatibility is towards Attitude. So if Perceived compatibility is high, it will increase the benefits and convenience felt by users in using the service.
- Trust does not have a significant direct effect on Attitude. User attitudes have relatively the same Mean values so that the interpretation of the converted Mean values results in the same, namely high usage behavior. This indicates that many of the consumers who have used the Fintech Peer-to-Peer Lending application will have a tendency to reuse the application to borrow funds online again and make regular credit payments.
- Attitude has a positive and significant effect on Customer Decision. If the consumer perceives the Attitude towards the Customer Decision to be very high, this will discourage the consumer from making a loan. But because of their lifestyle and needs, they finally borrow.
- Security is unable to provide a significant direct influence on Customer Decisions. A high level of security is not a variable in customer decisions, because we are a developing country where people are not aware of data security as long as their basic needs can be met. If consumers perceive Security Fintech per to per lending to be high, then the intention to borrow from Fintech peer to peer Lending services will be lower. This negative effect has meaning if Security is not the dominant factor that is considered by consumers in making loans to services.
- Compatibility has a positive and significant effect on Customer Decision. This happens when consumers are in a pressing state of lifestyle in big cities (Jabodetabek), so in terms of application, the company makes it easy for the public to use the Fintech Peer to Peer Lending application, looking at behavior in developing countries like Indonesia.
- Trust has a positive and significant effect on Customer Decision. this happens when consumers are in a state of need for money, consumers no longer see Attitude so they immediately make transactions, from the profile data it is obtained that as many as 67.30% of respondents work as private employees who have an income level below 8 million rupiah per month as much as 78.90%.
- Attitude mediates the relationship between Security and Customer Decision. Based on the results of research conducted by researchers, it was found that as many as 52.30% were in the age range of 23-30 years, which at that age is included in the millennial generation. This generation is easy to make decisions without having to be influenced by Attitude and they are not aware of security data such as personal data information (KTP).
- Attitude mediates the relationship between Compatibility and Customer Decision. Fintech companies really understand these conditions, plus Indonesia as a developing country with a low level of education, they tend to be very easy to promote their applications because people at the age of millennia think more about lifestyle than basic needs, as seen from the results of the respondents, 54.60% have income. under 5 million rupiah
- Attitude does not mediate the relationship between Trust and Customer Decision. Based on the results of the research above, this happens when consumers are in a state of need of funds, consumers no longer see Attitude so they immediately make transactions, because from the descriptive results the Mean value is quite high, where Fintech Peer to Peer Lending users have already used the previous application and if seen from the profile data it was found that as many as 52.30% of respondents were aged 21-30 millennia (Gen Z), in terms of behavior this generation no longer saw Attitude as mediation for using Fintech peer to peer lending applications.

From the conclusions drawn in the analysis, the values that can be taken are that Security, Compatibility, and Trust are important factors because they positively influence customer attitudes, while Attitude is not a significant factor in determining usage decisions.

VII. SUGGESTION

Based on the results of the research conducted, below are the practical suggestions that the authors provide:

- From the results of the descriptive analysis, the researcher suggests several points for Fintech Peer to Peer Lending entrepreneurs, including:

✓ The Fintech Peer to Peer Lending application has good technical capabilities to ensure that my data is not exploited by third parties.

✓ The Fintech Peer to Peer Lending application adopts from the previous conventional business, this is a point on how Fintech Peer to Peer Lending entrepreneurs can educate potential users.

✓ Maintaining the Fintech Peer to Peer Lending Application in every credit payment made, it is immediately recorded in the online fund lending application account.

✓ Need to improve the use of Fintech Peer to Peer Lending for family use.

✓ Doing lots of promos and informing users to use online fund lending services in the near future.

- Researchers suggest that Fintech entrepreneurs ensure security in applications, ease of use of applications also ensures trust in consumers in determining the use of applications. In addition, from a business point of view, there may not be a need to focus on adjusting user attitudes because it does not have a significant effect on the use of loan applications.

- Researchers also advise consumers to use applications that are trusted in making transactions, such as checking OJK or APFI data.

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