ABSTRACT

Peer-to-peer lending (P2P) is an inter-individual lending activity. These practitioners have long run in different forms, speaking in the form of informal agreements. With the development of technology and e-commerce, loan activities are developing online in the form of platforms related to e-commerce. In peer-to-peer loans, activities are carried out online through a website platform from various peer-to-peer loan companies. There are various types of platforms, products, and technologies for analyzing credit. Borrowers and lenders do not meet physically and are agreed not to know each other.

The purpose of this study was to determine the Initial Trust Toward Usage Intention Financial Technology Cash Loan (Peer-to-peer lending). The sample of this study was 400 respondents. Variable free consists of familiarity with internet and perception reputaion,variable intervening initial trust, while the binding variable in this study is a usage intention. The research method used is a quantitative method with a Likert scale as a measurement. The sampling technique used in this study was nonprobability sampling. The data analysis method used in this study is Simple Linear Regression Analysis and processed using SmartPLS .

Based on the results of the initial trust on usage intention value amounted to 23.085> tα value of 1.649 means that the variable initial trust positive and significant impact on usage intention.

Keywords: *Initial Trust, Usage Intention, Simple Linear Regression Analysis*