

ABSTRACT

The growth of fintech in Indonesia in 2018 is dominated by P2P lending or fintech lending. The number of loans distributed by fintech lending from October 2018 to October 2019 increased significantly by 200.01% with the number of users reaching 15 million borrowers, this significant growth has made it one of the financial inclusion solutions in Indonesia so it must be developed. Data obtained from Otoritas Jasa Keuangan (OJK) explains that 100 million people in Indonesia still need a loan of US \$ 70 billion and e-conomy sea released that at the end of 2019 there were still 92 million people in Indonesia who had not used financial services. This explains that there is a great opportunity to increase the use of fintech lending in Indonesia.

To achieve this great opportunity, this study aims to analyze the factors that influence the behavioral intentions of using fintech lending by using a modified UTAUT2 model. The factor added to the modification model is Perceived Credibility. Researchers used the Structural Equation Model - Partial Least Square (SEM-PLS) method with 400 samples of fintech lending users in Indonesia with data collection instruments using a questionnaire with 31 questions from 9 variables contained in the model.

The results of this study indicate that there are 4 factors in the Modified UTAUT2 model that affect user behavior intentions in using fintech lending applications based on the highest to lowest order of the path coefficient, those are Habit, Perceived Credibility, Social Influence and Performance Expectancy. In the moderator variable, age does not moderate any factors while gender moderates Habit. The UTAUT2 model in this study has a good Goodness of Fit value of 65.8%, further research is expected to use the object of one of the fintech lending companies in Indonesia.

Keywords : fintech lending, Modified UTAUT2, Perceived Credibility, SEM-PLS