

## LIST OF TABLES

Table 1. 1 Pre-Survey Regarding the name of Peer to peer lending platform .....	11
Table 1. 2 Pre-Survey Regarding Total user depends the Platform .....	11
Table 1. 3 Pre-Survey Regarding Technology Acceptance Model(TAM) including Ease of Use, Trust to Platform, Intention to Borrow and Utilitarian Value.....	12
Table 3. 1 Questioner for Respondent.....	71
Table 3. 2 Characteristic Observation .....	73
Table 3. 3 Operational Variable .....	74
Table 3. 4 Correlation Index .....	84
Table 4. 1 the Affect Ease of Use will be Presented to Users of the Pay later payment method.....	96
Table 4. 2 Ease of Use Variable Recapitulation .....	98
Table 4. 3 Responses Regarding affect Trust to Platform Pay later Peer to Peer Lending .....	100
Table 4. 4 Trust to Platform Variable Recapitulation .....	103
Table 4. 5 Responses Regarding affect Utilitarian Value Pay later Peer to Peer Lending .....	105
Table 4. 6 Utilitarian Value Variable Recapitulation.....	108
Table 4. 7 Responses Regarding affect Intention to Borrow Pay later Peer to Peer Lending .....	110
Table 4. 8 Utilitarian Value Variable Recapitulation.....	112
Table 4. 9 Convergent Validity Test .....	115
Table 4. 10 Average Variant Extracted (AVE).....	116
Table 4. 11 Cross Loading Indicator .....	117
Table 4. 12 Reliability Test Results .....	118
Table 4. 13 Value R-Square .....	120
Table 4. 14 Hypothesis Testing Results of Large Estimation of Effects Between Research Variables .....	123
Table 4. 15 Hypothesis Testing Results of Large Estimation of Effects Between Intervening Variables .....	127