

ABSTRACT

This research explores the factors influencing the decision to choose a peer to peer lending platform, specifically KoinWorks, with a focus on the role of Financial Technology (Fintech). The topic of this scientific research centers on one of the products of financial technology, namely peer-to-peer lending (online lending). Peer-to-peer lending is a financial service that connects lenders and borrowers to facilitate direct rupiah-denominated loan agreements through electronic systems using the internet. The study examines the influence of regulations and user trust. This research employs a quantitative and descriptive approach by distributing questionnaires to 250 respondents. Additionally, SmartPLS software is used for data analysis. The results of this study indicate that Financial Technology (Fintech) has a significant impact on the decision to choose peer to peer lending at KoinWorks, regulations also have a significant impact on the decision to use KoinWorks, and user trust in peer to peer lending platforms does not have a significant impact on the decision to choose KoinWorks.

Keywords: *Peer to Peer Lending; Regulation; Trust; KoinWorks; Financial Technology*