

## Pengaruh Perceived Factors Dan Financial Literacy Terhadap Intention To Use Pinjaman Online = The Influence of Perceived Factors and Financial Literacy on Intention To Use Online Loan

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### Abstrak

Penelitian ini bertujuan untuk mengevaluasi faktor-faktor yang mempengaruhi intensi penggunaan pinjaman online. Penelitian ini menggunakan responden yang menggunakan layanan pinjaman online dengan kualifikasi sebagai pengguna yang pernah/sedang menggunakan pinjaman online. Faktor yang dibahas dalam penelitian ini merupakan Perceived Usefulness, Perceived Trust, Perceived Risk, Ease of Use, dan Financial Literacy terhadap intention to use pinjaman online. Penelitian ini menggunakan metode non probability sampling dengan mencakup 135 responden dan pengolahan data melalui aplikasi SPSS dengan uji Regresi, uji T, uji F, uji R. Penelitian ini menyimpulkan bahwa Perceived Trust dan Financial Literacy berpengaruh positif secara signifikan. Sedangkan Perceived Usefulness, Perceived Risk, Ease of Use, tidak berpengaruh signifikan terhadap intention to use pinjaman online.

.....This study aims to evaluate factors influencing the intention to use online loans. This research uses respondents who use online loan services with qualifications as users who have/are currently using online loans. The factors discussed in this study are Perceived Usefulness, Perceived Trust, Perceived Risk, Ease of Use, and Financial Literacy on the intention to use online loans. This study uses a non-probability sampling method that includes 135 respondents and data processing through the SPSS application with regression tests, T tests, F tests, R tests. This study concludes that Perceived Trust and Financial Literacy have a significant positive effect. Meanwhile, Perceived Usefulness, Perceived Risk, Ease of Use, do not significantly effect the intention to use online loans.