COSTING: Journal of Economic, Business and Accounting
Volume 9 Nomor 4, Tahun 2026
e-ISSN : 2597-5234

THE INFLUENCE OF UTAUT 2 MODEL IN FINTECH LENDING MODERATED BY FINANCIAL LITERACY

PENGARUH MODEL UTAUT 2 PADA FINTECH LENDING YANG DIMODERASI OLEH LITERASI KEUANGAN

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ABSTRACT

Financial Technology (FinTech) is an innovation in the financial sector that is increasingly popular, especially in online lending services. This study aims to analyse the influence of the Unified Theory of Acceptance and Use of Technology 2 (UTAUT 2) model on the adoption of FinTech lending in Indonesia, taking into account the moderation of financial literacy. The UTAUT 2 theory presents a framework with key variables, such as Performance Expectancy, Facilitating Conditions, Social Influence, and Effort Expectancy, which have proven relevant in previous studies. This research will extend the UTAUT 2 model by adding the constructs of trust and perceived innovativeness, which are expected to provide a better understanding of FinTech lending adoption. In addition, financial literacy is expected to moderate the relationship between the variables in the UTAUT 2 model and FinTech lending adoption. By involving the religiosity dimension as moderation of financial literacy, this study will provide further insights into the dynamics of technology adoption in the financial context in Indonesia. The implications include policy recommendations to improve financial literacy and support better adoption of FinTech lending among people with diverse financial beliefs and practices.
Keyword: *Fintech, online lending, UTAUT 2, financial literacy, trust, religiosity*

ABSTRAK

Teknologi Finansial (FinTech) merupakan inovasi di sektor keuangan yang semakin populer, khususnya dalam layanan pinjaman daring (*online lending*). Penelitian ini bertujuan untuk menganalisis pengaruh model *Unified Theory of Acceptance and Use of Technology 2* (UTAUT 2) terhadap adopsi layanan pinjaman FinTech di Indonesia, dengan mempertimbangkan peran moderasi literasi keuangan. Teori UTAUT 2 menyajikan kerangka kerja yang mencakup variabel-variabel utama—seperti ekspektasi kinerja, kondisi yang memfasilitasi, pengaruh sosial, dan ekspektasi usaha—yang telah terbukti relevan dalam berbagai penelitian sebelumnya. Penelitian ini akan memperluas model UTAUT 2 dengan menambahkan konstruk kepercayaan (*trust*) dan persepsi inovativitas, yang diharapkan dapat memberikan pemahaman lebih mendalam mengenai adopsi pinjaman FinTech. Selain itu, literasi keuangan diharapkan dapat memoderasi hubungan antara variabel-variabel dalam model UTAUT 2 dan adopsi pinjaman FinTech. Dengan melibatkan dimensi religiusitas sebagai faktor moderasi terhadap literasi keuangan, penelitian ini akan memberikan wawasan tambahan mengenai dinamika adopsi teknologi dalam konteks keuangan di Indonesia. Implikasi penelitian ini mencakup rekomendasi kebijakan untuk meningkatkan literasi keuangan dan mendukung adopsi pinjaman FinTech yang lebih baik di kalangan masyarakat dengan beragam keyakinan dan praktik keuangan.
Kata kunci: FinTech, pinjaman daring, UTAUT 2, literasi keuangan, kepercayaan, religiusitas

PENDAHULUAN

Fintech lending, as a digital financial service that is increasingly dominating in Indonesia, makes it easier for users to apply for loans online without having to visit a bank branch office. The success of fintech lending lies in the advantages of a faster, easier and more affordable process compared to conventional loans. However, there are challenges that need to be overcome, especially regarding the risk of fraud. The weakness of government regulations that are not strict enough for fintech lending opens up opportunities for abuse by irresponsible individuals. Therefore, it is necessary to understand the factors that influence the use of fintech lending. One crucial aspect that needs to be considered is financial literacy. Financial literacy marks an individual's ability to understand and apply financial information to make wise decisions. As fintech lending continues to gain popularity, a good understanding of financial literacy can help address fraud risks, increase user trust, and guide individuals in making smart and informed financial decisions. Therefore, increasing financial literacy is an important key in supporting the development and wise use of fintech lending services in Indonesia, Batam City for Gen Z.

The UTAUT 2 theory (Unified Theory of Acceptance and Use of Technology 2) developed by Venkatesh, Morris, Davis, and Davis in 2003, is a useful framework for explaining the factors that influence the adoption and use of technology. The UTAUT 2 model, introduced by Venkatesh et al. (2003), combines previous concepts and introduces four main variables, namely Performance Expectancy (PE), Facilitating Conditions (FC), Social Influence (SI), and Effort Expectancy (EE) (Venkatesh et al., 2012). These variables have been the main focus of research and are widely used in the exploration of technology acceptance, as seen in previous studies (Alfansi & Daulay, 2021; Patil et al., 2020; Tusyana et al., 2021; Wei et al., 2021; Gupta & Arora, 2020). In line with previous research discussing technology adoption, the influence of the UTAUT 2 model in fintech lending can also be moderated by the level of financial literacy. Financial literacy, as an individual's ability to understand financial concepts, can influence user perceptions of the variables in the UTAUT 2 model. Thus, this research will not only investigate the influence of the UTAUT 2 model on fintech lending adoption, but will also consider the moderation of financial literacy on The relationship between the variables in the model influences Gen Z in Batam City. Head of the Planning, Data and Information Division of the Batam KPU, Adri Wislawawan, said that 216,030 or 25.4 percent of voters were generation Z. The term generation Z refers to people born from 1995 to the 2000s. Generation Z has an age range of 17 years to 27 years. This provides an additional contribution in understanding how financial literacy can moderate the influence of technology acceptance factors in the context of fintech lending in Indonesia, Batam City.

Financial literacy is the first factor that has a significant impact on a person's financial behavior. Skills in the field of financial literacy can improve an individual's quality of life, especially in better financial management for the future (Hikmah et al., 2020). Several studies, such as those conducted by Mulasi & Mathew (2022), Ratnawati et al. (2023), Mutlu & Özer (2022), Chong et al. (2021), and Lestari et al. (2022), shows that the level of financial literacy has a positive and significant impact on financial behavior. However, there are also different views in several studies. Khalisharani et al. (2022), Purwidianti & Tubastuvi (2019), and Sampoerno & Asandimitra (2021) state that financial literacy does not have a significant influence on financial behavior. This indicates that there is variation in research results and may be influenced by other factors, such as social context, culture, or the research methods used.

This research was conducted in Indonesia, especially in Batam City with the aim of exploring the influence of the UTAUT 2 Model in the context of fintech lending, with financial behavior variables as the main focus. Factors influencing financial behavior in the use of fintech lending will be studied, and the important role of financial literacy (in this case moderated by financial reliability) will be explored. The UTAUT 2 model includes key variables such as Performance Expectancy (PE), Facilitating Conditions (FC), Social Influence (SI), Effort Expectancy (EE), and Religiosty which all contribute to understanding technology adoption. In this research, financial behavior is the focus for seeing how individual financial behavior is formed and influenced by these variables. Moderated by financial literacy (religiosty) will add an important dimension to this analysis. Therefore, it is hoped that the results of this research can provide better insight into how the UTAUT 2 Model interacts with individual financial behavior in the context of fintech lending in Indonesia, especially towards Gen Z in Batam City, by taking into account moderated financial literacy which includes religiosity. Implications of this research may include policy recommendations to increase financial literacy and support better adoption of fintech lending among Gen Z with a diversity of financial beliefs and practices.

KAJIAN PUSTAKA

Theory of Planned Behavior

The Theory of Planned Behavior (TPB) proposed by (Ajzen, 1991) provides a basis for understanding how a person's behavior can be explained based on his intention to achieve certain goals. TPB states that an individual's confidence in controlling behavior will influence the extent to which that behavior is carried out. Ajzen (2005) identified several factors that form the background of a person's behavior within the TPB framework. First, personal factors involve intelligence, emotional aspects, life values, attitudes and individual personality. These factors reflect personal dimensions that can influence a person's decisions and actions. Second, information factors include experience, knowledge, and information from the news. Previous experiences and knowledge a person has can shape their perception of a behavior. Apart from that, information from the news or other sources can also influence how a person views and responds to a situation. Third, social factors involve aspects such as age, gender, income, education level, religion and ethnicity. These factors reflect the influence of the social environment and cultural context that can play an important role in shaping an individual's intentions and behavior.

Financial Behavior

According to Topa et al. (2018), financial behavior can be defined as the receipt, allocation and utilization of financial resources that follow certain goals. Financial behavior includes an individual's ability to manage, plan, budget, save, use and control daily finances. The main goal of financial behavior is for individuals to be able to effectively manage their finances and fulfill their living needs (Kholilah & Iramani, 2013). Adiputra & Patricia (2020) state that financial behavior includes all the ways a person behaves when faced with making decisions related to finance, such as planning, managing and saving, with the aim of creating financial prosperity. In other words, financial behavior involves a series of actions and decisions taken by individuals to achieve financial balance and create better financial conditions. Financial behavior includes key aspects such as budget management, long-term financial planning, and day-to-day decisions that impact an individual's financial stability and prosperity. Good financial behavior requires a solid understanding of financial concepts, careful planning, and wise decisions in managing personal financial resources.

Financial Literacy

The Financial Services Authority (OJK) in 2017 defined financial literacy as an understanding of financial institutions, confidence in entrusting funds to financial institutions, and the ability to utilize financial services to create better financial management. According to Anggraeni (2015), financial literacy is considered a factor that must be mastered and understood by every individual because it has an impact on the accuracy of economic decision making and personal financial conditions. Bank ANZ added that behavior related to finance can be used as an indicator of the financial literacy variable. Some of these behaviors include maintaining financial records, planning for the future, choosing financial products, staying informed (keeping yourself informed), financial control which includes controlling your financial situation and debt management, as well as the ability to set aside any income. Thus, financial literacy is not just knowledge about financial institutions, but also involves confidence and practical abilities in managing daily finances. This ability not only includes aspects of choosing the right financial product but also involves behavior and habits that support efficient and responsible financial management. Therefore, having a good level of financial literacy is the key to achieving financial stability and making intelligent decisions in a personal economic context.

PENGEMBANGAN HIPOTESIS

The Influence of Financial Literacy on Financial Behavior

Financial literacy refers to someone's inability to manage their financial abilities effectively. All aspects of financial literacy involve financial transactions and skills related to financial transactions, investments, credit card usage, financial savings, financial management, and financial decision making (Lalily, 2016). According to Heralwalti (2015), a person's level of financial literacy influences my personal behavior; The higher the level of professionalism, the more likely the individual's personal behavior will be. Similar findings were also found by Putral et all. (2020), in Widialwalti (2020) who talked about how financial literacy has an influence on my default behavior. In today's world, someone who has a good understanding of financial aspects such as spending, investment, and financial management generally tends to make wiser financial decisions. They go deeper into planning financial transactions, managing debts, and making more informal investment decisions. Therefore, efforts to improve financial decisions can have a positive impact on individual financial behavior, helping them manage their financial decisions more effectively, and make smarter financial decisions.

H_1: Financial Literacy has a significant positive impact on Financial Technology Lending.

The Influence of Performance Expentancy on Fintech Lending

Performance expectancy refers to consumers' expectations that by using a technology system, their performance will increase (Venkaltesh et al., 2012). Individuals believe that by using technology, their work will become easier (Lim et al., 2019). Users are more motivated to use and accept new financial technology lending platforms if they think that this technology will be more beneficial in their daily lives. In addition, financial technology lending can help solve various transaction needs faster and easier, providing users with greater efficiency and convenience. The relationship between performance expectancy and behavioral intention to adopt financial technology lending depends on the perceptions that individuals have of financial technology lending users. Individuals also perceive that the application can help them perform payment transaction activities more easily, thereby improving their performance (Paltil et al., 2020). In terms of traffic, the fact that financial technology lending in a financial institution provides benefits in improving performance is a factor that drives individuals' intention to adopt it.

H_2: Performance expectancy has a positive impact on final Technology Lending.

The Influence of Effort Expendancy on Fintech Lending

Effort expectancy refers to consumers' expectations regarding the level of ease and ease of use of new technologies (Venkaltesh et al., 2012). Individuals tend to prefer technologies in terms of ease of operation, flexibility, and ease of learning. Guptal & Alroral (2020) showed that the level of ease and difficulty in using technology significantly affects an individual's level of ease and ease of use. When users perceive that they are comfortable using financial technology lending, they are more likely to use it to improve their performance and also increase their willingness to adopt various types of new technologies. In turn, the level of ease in use contributes to the formation of individual intentions to adopt technological innovation.

H_3: Effort expectancy has a positive effect on final technology lending

The Influence of Social Influence on Fintech Lending

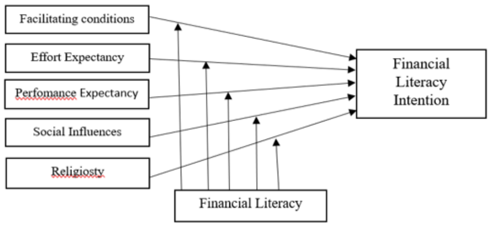
Social influence refers to the influence of friends, colleagues, and family members that influence users to use financial technology lending. When users see that their peers are using financial technology and realize its disadvantages, they become motivated to adopt the technology, encouraging other consumers to also use the technology (Kim et al., 2015; Goulalrte & Zilber, 2019). Jaldil et al., (2021) argue that social influence is an important variable in strengthening user intentions. Therefore, if an individual feels that his/her friends and family are willing to use financial technology lending, the institution will generate high adoption intentions. In this way, social influence plays a key role in shaping an individual's intention to adopt technology lending.

H_4: Social Influence has a positive effect on Financial Technology Lending.

The Influence of Facilitating Conditions on Fintech Lending

Facilitating conditions refer to individuals' perceptions about the support of financial technology lending resources such as smartphones that support financial technology lending, the availability of internet connections, and skills and expertise that encourage their desire to use financial technology lending (Venkaltesh et al., 2012; Alfalnsi & Dalulaly, 2021). With the supporting facilities in the use of technology, individuals' desire to adopt new technology is getting higher (Wei et al., 2021). Previous studies have shown that technological developments encourage individuals to access the features of financial technology lending platforms. The availability of sources of data and support for consumers, such as user guides for financial technology lending systems, further encourages individuals to use them (Goulalrte & Zilber, 2019; Justino ALji Chalrismal & Nur ALsnalwi, 2021). Thus, conditions that facilitate this will strengthen individuals' desire to adopt financial technology lending.

H_5: Facilitating Conditions have a positive impact on final Technology Lending.



METODE PENELITIAN

This study aims to investigate the influence of the UTAUT 2 Model at the level of ultimate success rate on the adoption of Fintech Lending in Indonesia, with the success rate as a moderating factor. The research method used is qualitative with a qualitative approach, which allows researchers to explore the relationship between the variables used. The independent variables analyzed involve the UTAUT Model (Performance Expectancy, Facilitating Conditions, Social Influence, and Effort Expectancy) at the level of failure, as well as the dependent variable on the adoption of Fintech Lending. The process of alkalinity analysis is moderated by the respondent's level of literacy.

The research sample consisted of respondents domiciled in Indonesia, with age ranges covering millennials (27-42 years old) and Z (11-26 years old). Data collection was conducted through a questionnaire survey as a primary instrument, which was designed to collect direct information from respondents regarding the variables being studied. The questionnaire covered questions related to the level of income literacy, income technology, income lending, the UTAUT Model, and the level of income.

The data obtained were analyzed using the PLS-SEM method. PLS-SEM was chosen because it can understand the complex relationships between research variables and accommodate more complex model structures. This analysis will provide a deeper understanding of the variables of the UTAUT 2 Model at the level of validity of the variables contributing to the adoption of Fintech Lending, as well as the level of validity of the variables moderating the relationship. Thus, this study is expected to provide a meaningful introduction for stakeholders in the fintech sector in financial literacy, as well as contribute to the research literature to recognize the adoption of financial technology in the Indonesian financial environment.

Tabel 1. Measurement Items

Variable	Kuesioner	Sumber
Performance expectancy	*Digital banking services are diverse and valuable for my job.* *Using digital banking services helps me accomplish tasks more quickly.* *Using digital banking services helps me accomplish tasks more efficiently.*	Duy Khanh Pham,Digital Banking Adoption in Vietnam: An Application of UTAUT2 Model
Effort expectancy	*I would find digital banking services easy to use.* *I think I would learn to use digital banking services quickly.* *My interaction with digital banking services is clear and*	Duy Khanh Pham,Digital Banking Adoption in Vietnam: An Application of UTAUT2 Model

	understandable.	
Social influences	*People who are important to me think that I should use digital banking services. Most people in my environment use digital banking Services. Via social media, I should use digital banking services.*	Duy Khanh Pham,Digital Banking Adoption in Vietnam: An Application of UTAUT2 Model
Facilitating condition	*I know it is necessary to use digital banking services. Digital banking service is compatible with other technologies I use. I get help from others when I have difficulties using digital banking services.*	Duy Khanh Pham,Digital Banking Adoption in Vietnam: An Application of UTAUT2 Model
Religiosity	*Regularly to perform sholah Regularly perform fasting in the holy month of Ramadan. Regularly read the holy Qur'an Follow the Islamic rules in dailylife. Trying to avoid big and small sins. Participation in the mosque in order to increase Islamic knowledge*	Duy Khanh Pham,Digital Banking Adoption in Vietnam: An Application of UTAUT2 Model

Metode Analisis Data

Descriptive analysis is a method used to describe or analyze a research result but is not used to make broader conclusions. The descriptive analysis method functions to analyze data by describing or depicting the data that has been collected as it is without intending to make conclusions that apply to the public or generalization (Sugiyono, 2022, p. 147).

HASIL PENELITIAN

Descriptive analysis is a method used to describe or analyze a research result but is not used to make broader conclusions. The descriptive analysis method functions to analyze data by describing or depicting the data that has been collected as it is without intending to make conclusions that apply to the public or generalization (Sugiyono, 2022, p. 147).

Descriptive Table of Respondents' Answers Based on Gender

Criteria	Total (n)	Percentage (%)
Men	155	46.5
Women	178	53.5
Total	333	100.0

Source: Research data processed using SPSS 26.0 software in 2024

Descriptive Table of Respondents' Answers Based on Age

Criteria	Total (n)	Percentage (%)
>35	19	5.7
18-24	103	30.9
25-30	134	40.2
31-35	77	23.1
Total	333	100.0

Source: Research data processed using SPSS 26.0 software in 2024

Validity Test

Average Variance Extracted Results

Variabel laten	**Cronbach's alpha**	**Composite reliability (rho_c)**
Perfomance expectancy	0.772	0.867
Effort Expectancy	0.740	0.848
Social Influences	0.798	0.881
Facilitating conditions	0.765	0.864
Religiosity	0.844	0.892
Financial literacy	0.784	0.874
Fintech lending intention	0.762	0.863

Source: Research data processed using SmartPLS 4.0.9.5 software in 2024

Based on the table above, the following information can be seen:

- The Cronbach's Alpha values of all variables are greater than 0.70,
- The Composite Reliability value of all variables is greater than 0.70
- Based on the calculation results of Construct Reliability (Cronbach's Alpha and Composite Reliability) In the calculation of Cronbach's Alpha there are variables that have not met the criteria, the calculation results of Outer loading, AVE and Composite Reliability have all met the criteria. Based on these considerations, the research model can be used for further testing.

Reability Test

Validity indicators can be measured using the outer loading score, if the outer loading value is more than 0.70 (> 0.70) then the indicator can be used. The Average Variance Extracted (AVE) value that meets the minimum criteria is greater than 0.50 (> 0.50). If in the test there is an outer loading value below 0.70, the indicator can still be used on condition that the minimum loading value is greater than 0.40 (Loading> 40) and the AVE value is more than 0.50 (AVE> 0.5) so that the variable can be said to be valid. If it is less than 0.40 then it must be removed (Hair et al., 2022, p.126).

Validity Indicator Table (Outer loadings) and Convergent Validity (AVE)

Variabel Construct	Variabel Laten	Loading (>0.70)	AVE (>0,5)
Perfomance expectancy	PE1	0.857	0.686
	PE2	0.818	
	PE3	0.809	
Effort Expectancy	EE1	0.870	0.652
	EE2	0.775	
	EE3	0.773	
Social Influences	SI1	0.804	0.711
	SI2	0.863	
	SI3	0.861	
Facilitating conditions	FC1	0.756	0.680
	FC2	0.873	
	FC3	0.840	
Religiosity	RL1	0.879	0.675
	RL2	0.857	
	RL3	0.777	
	RL4	0.767	
Financial literacy	FL1	0.847	0.698
	FL2	0.835	
	FL3	0.823	
Fintech lending intention	FLI1	0.831	0.677
	FLI2	0.799	
	FLI3	0.839	

Source: Research data processed using SmartPLS 4.0.9.5 software in 2024

Based on the table above, the following information can be seen:

- The entire construct loading value is above 0.70.
- Average Variance Extracted (AVE) values are all above 0.50
- Based on the results of the calculation, the factor loading value has met the criteria and the Average Variance Extracted (AVE) for all variables and indicators has met the validity criteria and can be used for further testing.

Determination Coefficient Value (R-Square)

The coefficient of determination is used to measure the accuracy of prediction (estimation). In general, an R2 value of 0.75 is considered to have high estimation accuracy, an R2 value of 0.50 has moderate estimation accuracy, and an R2 value of 0.25 has low estimation accuracy (Hair et al., 2022, p.195) The results of the coefficient of determination can be seen in the following table.

Result of *R-Square*

Table of coefficient of determination (R2)

Laten Variabel	**R-square**	**R-square adjusted**
Fintech lending intention	0.371	0.359

Source: Research data processed using SmartPLS 4.0.9.5 software in 2024

Based on the table above, the following information can be seen:

- The accuracy of the R2 Fintech lending intention model estimation is 0.371. Based on this value, it has a moderate accuracy estimation. In other words, Performance expectancy, Effort Expectancy, Social Influences, Facilitating conditions, Religiosity, Financial literalcy influence 37.1% while the remaining 62.9% is influenced by other factors outside the research model.

Hypotesis Test

Source: research data processed using SmartPLS 4.0.9.5 Software in 2024

Structural model coefficient analysis is used to test the hypothesis by finding out which relationships have a significant effect. If the p-value < a (0.05) then the relationship is significant, conversely if the p-value> a (0.05) then the relationship is not significant (Hair et al., 2022, p.152).

Hypothesis Test Table for the direct influence of the research model

Hypothesis	Coefficient path	Original Sample (O)	T Statistics (|O/STDEV|)	P Values	Information
H1	Perfomance expectancy -> Fintech lending intention	0.301	5.756	0.000	Accepted
H2	Effort Expectancy -> Fintech lending intention	0.174	3.546	0.000	Accepted
H3	Social Influences -> Fintech lending intention	0.174	3.205	0.001	Accepted
H4	Facilitating conditions -> Fintech lending intention	0.242	4.353	0.000	Accepted
H5	Religiosity -> Fintech lending intention	0.154	2.974	0.003	Accepted
H6	Finalncial literalcy -> Fintech lending intention	0.175	3.112	0.002	Accepted

Source: Research data processed using SmartPLS 4.0.9.5 software in 2024

- Performance expectancy -> Fintech lending intention has an Original Sample (O) value of 0.301 and a P Value of 0.000 which is smaller than 0.05. Based on these values, it can be seen that there is a significant positive influence. So H1 is accepted and H0 is rejected.

- Effort Expectancy -> Fintech lending intention has an Original Sample (O) value of 0.174 and a P Value of 0.000 which is smaller than 0.05. Based on these values, it can be seen that there is a significant positive influence. So H2 is accepted and H0 is rejected.
- Social Influences -> Fintech lending intention has an Original Sample (O) value of 0.174 and a P Value of 0.001 which is smaller than 0.05. Based on these values, it can be seen that there is a significant positive influence. So H3 is accepted and H0 is rejected.
- Facilitating conditions -> Fintech lending intention has an Original Sample (O) value of 0.242 and P Values 0.000 smaller than 0.05. Based on these values, it can be seen that there is a significant positive influence. So H4 is accepted and H0 is rejected.
- Religiosity -> Fintech lending intention has an Original Sample (O) value of 0.154 and P Values 0.003 smaller than 0.05. Based on these values, it can be seen that there is a significant positive influence. So H5 is accepted and H0 is rejected.
- Financial literacy -> Fintech lending intention has an Original Sample (O) value of 0.154 and P Values 0.003 smaller than 0.05. Based on these values, it can be seen that there is a significant positive influence. So H6 is accepted and H0 is rejected.

CONCLUSION

Based on the results of the analysis of factors influencing the intention to use fintech lending in Indonesia, this study found that each variable investigated had a positive and significant influence on the intention to use fintech lending.

1. Performance Expectancy or the expectation of positive performance from using fintech lending has been proven to significantly influence an individual's intention to use this service. This shows that the greater an individual's expectation of the benefits and performance of fintech lending, the higher the likelihood that they will intend to use the service.
2. Effort Expectancy or the expectation of ease of use of fintech lending also significantly influences the intention to use. This shows that an individual's perception of how easy or difficult it is to use a fintech lending platform influences their decision to adopt this service.
3. Social Influences or social influences from the surrounding environment have been proven to have a positive and significant influence on the intention to use fintech lending. This shows that opinions and influences from others, such as family, friends, or colleagues, play an important role in influencing individual attitudes and intentions towards fintech lending.
4. Facilitating Conditions or conditions that support the use of fintech lending, such as access to the necessary technology and infrastructure, also have a positive and significant influence on the intention to use. This shows that the availability and ease of access to electronic devices, the internet, and fintech lending platforms play an important role in facilitating the adoption of this service.
5. Religiosity or the level of individual religiosity is also proven to have a positive and significant influence on the intention to use fintech lending. This shows that religious values, such as honesty, responsibility, and justice, can influence individual attitudes

towards the use of modern financial services such as fintech lending.
6. Financial Literacy or individual financial literacy also has a positive and significant influence on the intention to use fintech lending. Individuals who have a better understanding of financial products and services, including fintech lending, tend to be more careful in making decisions and are more ready to adopt this financial technology.

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