



**THE INFLUENCE OF PERCEPTIONS OF EASE, USEFULNESS, RISK,
TRUST, AND RELIGIOSITY ON FINANCING DECISIONS IN SHARIA
PEER-TO-PEER LENDING**

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Abstract

Sharia-based peer-to-peer (P2P) lending has emerged as an alternative for individuals seeking online financing aligned with Islamic principles. Despite the rapid growth of financial technology in Indonesia, the market share of Sharia P2P lending remains significantly lower than that of conventional platforms. This study aims to examine the influence of perceived ease of use, perceived usefulness, risk, trust, and religiosity on financing decisions in Sharia P2P lending. A quantitative method with a causal design was employed, involving 100 respondents selected through purposive sampling. Primary data were gathered via online questionnaires and analyzed using multiple linear regression with SPSS version 22. The results indicate that perceived usefulness has a positive and significant effect on financing decisions. In contrast, perceived ease of use, risk, trust, and religiosity do not have a significant partial effect. However, all variables collectively exert a positive and significant influence on financing decisions. These findings highlight the importance of enhancing users' perceptions of usefulness and addressing perceived risks to increase the adoption of Sharia-compliant digital financial services.

Keywords: Perceived Ease of Use, Perceived Usefulness, Risk, Trust, Religiosity



INTRODUCTION

Digital transformation in the financial sector has had a major impact on consumer behavior in accessing financing services. Amidst these technological advances, peer-to-peer (P2P) lending platforms have emerged as an alternative source of funding that is able to reach segments of society that were previously underserved by conventional financial institutions. This business model allows people to obtain financing quickly, without collateral, and through a relatively simple process.(Mahastanti et al., 2025).

As the demand for technology-based financial services increases, sharia-based P2P lending services have emerged, offering financing principles that are free from usury and gharar, and based on contracts that comply with sharia law.

However, the adoption of sharia-compliant P2P lending platforms in Indonesia has not yet shown significant numbers. According to OJK data (2023), out of 102 registered fintech lending providers, only 12 operate under sharia principles.(Anggraeni, 2023). Outstanding conventional P2P lending loans reached more than Rp53 trillion, while sharia loans only reached Rp2.22 trillion. Even though Indonesia is the country with the largest Muslim population in the world. This condition reflects the gap between market potential and the realization of sharia-based financing service adoption. This phenomenon is both a social issue and a research issue that deserves to be studied in depth.

Previous studies have attempted to explain the factors influencing the adoption of sharia-based fintech services. The Technology Acceptance Model (TAM) developed by Davis (1989) states that perceived ease of use and perceived usefulness are the two main determinants influencing technology acceptance.(Ilmi et al., 2020).

In the context of Sharia-based digital financial services, several additional variables such as risk perception, trust, and religiosity are also considered to play an important role.(Mulyani & Huzaini, 2024).

Empirical findings show inconsistencies in findings regarding the influence of perceptions of ease, usefulness, risk, trust, and religiosity on interest in or decisions to use sharia digital financial services. For example, research by Novita Safitri and Wahyu Anggraini (2021) shows that perceived ease of use and perceived usefulness influence attitude toward the product and intention to use, and intention to use significantly contributes to trust among millennials in the context of Sharia Mobile Banking in Indonesia (N. Safitri & Anggraini, 2021). These results are in line with the study by Ghozian Hakeem and Ririn Tri Ratnasari (2021), which found that perceived ease of use and trust directly



influence behavioral intention to use Islamic bank m-banking (Hakeem & Ratnasari, 2021).

On the other hand, other studies show different results. Alfani et al. (2023) in their master's thesis at Brawijaya University concluded that perceived ease of use indirectly influences behavioral intention through the mediation of E Trust, while religiosity does not have a significant moderating effect (Alfani et al., 2023). In addition, a study by Ayu Safitri (2023) on BCA Syariah users shows that perceived ease of use, perceived usefulness, and trust have a significant effect on usage decisions, while perceived risk is not proven to be significant in part. (A. Safitri, 2023).

The discrepancy between empirical findings and existing theory indicates a research gap that needs to be addressed. Therefore, this study aims to analyze the influence of perceptions of ease, usefulness, risk, trust, and religiosity on financing decisions on sharia P2P lending platforms. This study adopts a quantitative approach using a multiple linear regression model to test the partial and simultaneous relationships between variables. The results of this study are expected to contribute to the scientific development of literature on the behavior of Islamic fintech users and serve as a reference for policymakers and platform providers in enhancing trust and the use of Islamic financial services in the digital era.

LITERATURE REVIEW

This study adopts an integrative approach that combines several theoretical constructs to explain the factors that influence financing decisions on sharia-based peer-to-peer (P2P) lending platforms. The variables examined include: perceived ease, perceived usefulness, risk, trust, and religiosity, based on the Technology Acceptance Model (TAM) framework and principles of Islamic economics.

Peer to Peer (P2P) Lending Syariah

Sharia peer-to-peer (P2P) lending is an information technology-based financing service that brings lenders and borrowers together directly through a digital platform based on sharia principles. Unlike conventional systems that charge interest, Islamic P2P lending uses Islamic contracts such as mudharabah, musyarakah, and wakalah, which emphasize values of fairness, transparency, and the avoidance of usury, uncertainty, and gambling. This platform also requires a selection process for business partners and the application of prudence principles to ensure compliance with Sharia regulations. (Polindi et al., 2022a)



Based on data from the OJK (2023), out of a total of 102 registered and licensed P2PL companies, there are 10 platforms that operate sharia-based services. This number is still small, but in terms of financing volume, it shows a growth trend. According to the latest statistics, the accumulation of sharia fintech financing has reached more than Rp 4 trillion, with more than 200,000 active borrowers. Although its contribution to total national fintech financing remains small (around 2–3%), this figure indicates significant market potential, particularly among Muslim communities in need of financing services aligned with Islamic principles.

By comparison, conventional P2PL fintech dominates with over 90 active platforms, and cumulative financing as of early 2024 has reached over Rp 250 trillion. The number of active users in the conventional sector is also much larger, reaching tens of millions of lender and borrower accounts. This indicates a significant gap in the development of Sharia P2PL compared to conventional P2PL, in terms of the number of players, transaction volume, and market coverage. This fact indicates that a special strategy is needed to strengthen the position and competitiveness of Sharia P2PL in the national digital financing market.

The advantages of Sharia P2PL include transparency in the use of funds, a fast application process without collateral, and a real-time monitoring system. However, the main challenges faced are the lack of public literacy regarding this business model, as well as the level of trust and understanding of the halal status of products and transaction mechanisms. In Indonesia, the provision of this service is supervised by the Financial Services Authority (OJK) and must obtain a Sharia compliance fatwa from the National Sharia Council - Indonesian Ulema Council (DSN-MUI). (Polindi et al., 2022b).

This platform provides an alternative inclusive financing solution, especially for micro-entrepreneurs and individuals who have difficulty accessing financing from formal financial institutions. However, its success greatly depends on users' perceptions and trust in the sharia principles applied. Therefore, psychological and spiritual variables such as perceived benefits, convenience, risk, and religiosity play an important role in influencing financing decisions.

Perceived Ease of Use

Perceived ease of use (PEOU) is defined by Davis (1989) as a person's belief that using a system does not require much effort, which is a major predictor of technology adoption. ("Technology Acceptance Model," 2025). In the context of Sharia P2P Lending, this convenience includes aspects such as clarity of the application process, user-friendly application navigation, and efficient and



transparent access to information. Empirically, Nursyahida & Hasanuddin (2023) found that PEOU significantly increased transaction decisions through the Investree Syariah app ($t = 5.702, p < 0.05$), emphasizing the importance of usability in Sharia fintech platforms. (Nursyahida & Hasanuddin, 2022).

However, several studies, such as that by Yessi Nur Fitri Aisyah (2022), found that neither PEOU nor mediation through perceived usefulness had a significant effect on the intention to use sharia P2P lending (Yessi Nur Fitri Aisyah, 2022). Similar results were also obtained through research by Lifatin Nada (2022), which showed that although PEOU encourages perceived usefulness, it does not directly increase the intention to borrow in the context of sharia fintech (Nada, 2022).

Perceived Usefulness

Perceived usefulness is the extent to which a person believes that the use of technology will increase their productivity or effectiveness. In sharia P2P lending, these benefits can include time efficiency, quick access to financing, and compliance with sharia principles. In Islam, usefulness is also associated with the concept of *maslahah* or social and spiritual benefits.

Research by Misissaifi & Sriyana (2021) shows that perceived usefulness is one of the main determinants in shaping attitudes and intentions toward the use of Islamic fintech. The TAM method used in the study identified that PU, along with perceived ease of use and sharia compliance. (Misissaifi & Sriyana, 2021). However, a study by Shoffan Pahlevi et al. (2022) on MSMEs found that PU only had an effect in a simultaneous model and was not significant in a partial model, indicating that its influence could be indirect and often mediated by other variables such as trust or sharia literacy. (Pahlevi et al., n.d.).

Perceived Risk

Risk perception is the user's expectation of the possibility of loss due to the use of a particular system, whether financial, technological, or privacy-related. In sharia P2P lending, concerns about data security, contract certainty, and platform legality are factors that influence users' decisions regarding the integrity and reliability of service providers.

A study by N. Aisah (2024) found that risk perception, along with trust and ease of use, significantly influences public interest in using sharia P2P lending. (Yessi Nur Fitri Aisyah, 2022). In line with Rosyid (2023) in the article *The Influence of Risk Perception on the Use of Sharia-Based P2P Lending*, it was found that risk perception significantly influences the use of Sharia P2P platforms



by students in Yogyakarta. The empirical implication is clear that risk is a critical consideration in the decision to use the service. (Kurnianto et al., 2023)

Trust

Trust is an individual's belief in the integrity and reliability of a service provider. In sharia P2P lending, trust encompasses two main aspects: trust in technology and trust in the platform's compliance with sharia principles. Without trust, the adoption of sharia-based digital services is difficult to achieve.

Research by Nikmah Novitasari & Retno Tanding Suryandari shows that perceptions of security and ease of use are the main drivers of P2P lending adoption in Indonesia. (Novitasari & Suryandari, 2022) In line with Yasmin & Raju in Mediating Role of Brand Trust and Moderating Impact of Corporate Image, they found an effect of trust on behavioral loyalty but not on attitudinal loyalty (Yasmin & Raju, n.d.)

Religiosity

Religiosity is the level of appreciation and practice of religious values in daily life. In the context of Islamic finance, individuals with high levels of religiosity tend to avoid conventional financial products that contain usury and prefer services that are in accordance with Islamic principles.

Lestari et al. (2021) suggest that religiosity acts as a moderating variable in the relationship between risk propensity and Islamic investment decisions. The findings indicate that an individual's level of religiosity influences their response to risk, with those who are more religious tending to exhibit more cautious decision-making behavior compared to those with moderate levels of religiosity. (Lestari et al., 2021). However, there has been no research that directly examines how religiosity acts as an intermediate variable between risk perception (such as Sharia risk, operational risk, and data security risk) and financing decisions on Sharia P2P lending platforms.

These differences in results indicate a research gap that forms the basis of this study. Thus, this study is expected to contribute to enriching the literature on the influence of perceptions of convenience, benefits, risk, trust, and religiosity on financing decisions in sharia peer-to-peer lending. Referring to previous theories and research results, the conceptual framework of this study is built on the assumption that these five variables have the potential to influence financing decisions in sharia peer-to-peer lending services.

RESEARCH METHOD

This study uses a quantitative approach with a causal associative research design. The purpose of this approach is to examine the influence of independent



variables, namely perceptions of ease, usefulness, risk, trust, and religiosity, on the dependent variable, namely financing decisions on Sharia peer-to-peer lending platforms.

Population and Sample

The population in this study is the community that has used Sharia peer-to-peer lending services in the East Java region. The sample was taken using purposive sampling, which is by setting certain criteria. The number of samples used was 100 respondents who met the criteria as borrowers on the Sharia peer-to-peer lending platform.

Jenis dan Sumber Data

The type of data used is primary data obtained through an online questionnaire. Each variable indicator is measured using a 1–5 Likert scale that shows the level of agreement of the respondents.

Data Collection Techniques

Data was collected using a closed questionnaire distributed online. The questionnaire instrument was first tested for validity and reliability to ensure the suitability of the measuring instrument. Operational Definitions and Measurement of Variables The following are the operational definitions and number of indicators for each variable:

**Table 1.
Operational Definitions**

Variable	Number of Indicators	Theoretical Source
Perceived Ease of Use	6	Davis (1989)
Perceived of Usefulness	6	Davis (1989)
Perceived of Risk	5	Pavlou (2003)
Trust	3	McKnight et al. (2002)
Religiosity	5	Suhartanto et al. (2019)
Financing Decisions	4	Kotler & Keller (2016)

Data Analysis Techniques

Data analysis was performed using SPSS version 22. Classical assumption tests were conducted prior to multiple linear regression testing. The analysis steps included:

1. Validity and Reliability Tests
2. Classical Assumption Tests (Normality, Multicollinearity, Heteroscedasticity)
3. Multiple Linear Regression Test
4. Partial Test (t-test) and Simultaneous Test (F-test)



5. Coefficient of Determination Test (R²)

RESULTS AND DISCUSSION

Respondent Data Description This study involved 100 respondents who are active users of Sharia peer-to-peer lending services. The characteristics of the respondents show that the majority are aged 21–30 years (65%), reflecting a productive age group with a high level of technology adoption. Based on gender, the majority of respondents were female (55%), while males accounted for 45%. In terms of education, most respondents had at least a bachelor's degree (70%), indicating that the majority of respondents had adequate digital and financial literacy. All respondents had used Sharia peer-to-peer lending services at least once.

Validity and Reliability Tests Validity tests were conducted using Pearson Product Moment correlation, with results showing that all indicators in the research variables had correlation values greater than 0.30. This indicates that all questionnaire items are valid and suitable for measurement. Meanwhile, the reliability test using Cronbach's Alpha showed values above 0.70 for all variables, meaning the research instrument has very good internal consistency.

Classical Assumption Test Before regression was performed, the data was tested using a classical assumption test. The results of the normality test using Kolmogorov-Smirnov showed a significance value > 0.05, indicating that the data was normally distributed. The multicollinearity test showed a VIF value < 10 and a Tolerance value > 0.1 for all variables, meaning that there were no signs of multicollinearity. Meanwhile, the heteroscedasticity test using the scatterplot method did not show any particular pattern, indicating that the data was free from heteroscedasticity.

Multiple Linear Regression Results Regression analysis was used to determine the partial effect of each independent variable on the dependent variable. The regression results are presented in the following table:

Table 2.

Multiple Linear Regression Results

Independent Variables	Beta Coefficient	Sig. (p-value)
Perceived Ease of Use	0.098	0.124
Perceived of Usefulness	0.348	0.001*
Perceived of Risk	-0.056	0.286
Trust	0.137	0.078
Religiosity	0.084	0.194

Note: *Significant at $\alpha = 0.05$



From these results, it is known that only the perception of usefulness has a positive and significant effect on financing decisions ($p = 0.001 < 0.05$). This indicates that the greater the benefits perceived by users of Sharia fintech services, the greater their tendency to decide to use these services.

F Test (Simultaneous) The F test was conducted to determine the simultaneous influence of all independent variables on financing decisions. The results showed that the calculated F value was 11.312 with a significance of 0.000, which is less than $\alpha = 0.05$. Thus, it can be concluded that all five variables together have a significant influence on financing decisions.

Coefficient of Determination (R^2) The coefficient of determination (R^2) value of 0.467 indicates that 46.7% of the variation in financing decisions can be explained by the five independent variables in the model. The remaining 53.3% is explained by other factors not examined in this study.

Discussion

The main finding of this study is that perceived usefulness has a positive and significant effect on financing decisions on the Syariah peer-to-peer lending (P2PL) platform. This reinforces the importance of aspects of usefulness that are directly felt by users in financial decision-making. In this context, perceived usefulness encompasses various aspects such as ease of obtaining funds, speed of application and disbursement processes, flexibility of use, and the platform's ability to enhance the efficiency and effectiveness of financing. These benefits serve as the primary drivers for users to choose Sharia P2PL services over other alternatives.

The alignment of these findings with the Technology Acceptance Model (TAM) framework developed by Davis (1989) indicates that perceived usefulness is indeed the primary determinant in technology adoption. In the TAM model, perceived usefulness describes the extent to which an individual believes that using a system will enhance their performance. In this study, this is reflected in users' belief that Sharia P2PL services can help them meet their financing needs more efficiently and effectively.

This finding is also supported by previous research, such as that conducted by Mira Misissaifi and Jaka Sriyana (2021), which emphasizes that perceived usefulness plays a central role in influencing the intention and behavior of using Sharia-based fintech. (Misissaifi & Sriyana, 2021).

Thus, to increase the adoption and success of the Sharia P2PL platform, service developers need to focus on increasing the added value that is directly felt



by users, whether in the form of time efficiency, ease of access, or flexibility of use.

Meanwhile, the perception of ease, although it has a positive coefficient on financing decisions, does not show a statistically significant effect. This can be analyzed from the perspective of changes in user expectations in the current digital era, where ease is already considered a standard feature or minimum requirement for every digital service. In other words, users tend not to view ease of use as a differentiating factor but rather as a basic requirement of a system. Therefore, even if a platform has a user-friendly interface, fast processes, and simple navigation, these features may not necessarily be the primary factors influencing financing decisions.

These findings are consistent with the research by Veronica Ong & Nuryasman MN (2022) which states that perceptions of ease of use do not significantly affect interest in using LinkAja. (Ong & Mn, 2022) In the current era, convenience is viewed more as a normative requirement than as a competitive advantage. Therefore, service developers should maintain convenience standards, but focus innovation on more strategic value-added features.

The perception of risk shows a negative relationship with financing decisions, but it is not statistically significant. This indicates that although users have concerns about potential losses, such as payment defaults, misuse of personal data, or violations of Sharia principles, these concerns are not strong enough to significantly hinder financing decisions. This condition may be influenced by the increasing public trust in the security system and Sharia compliance implemented by the platform.

However, these findings indicate the need for improved education, transparency, and communication regarding risk management carried out by Sharia P2PL platforms. This highlights the important role of regulatory authorities and service providers in enhancing public trust through open explanations of security systems, risk mitigation, and guarantees of compliance with Sharia principles.

Furthermore, the trust variable, although it has a positive relationship with financing decisions, does not show a significant influence. This could be due to the suboptimal image and reputation of Sharia P2PL platforms in the eyes of the public. In the context of digital financial services, trust plays a very important role, especially since users cannot interact physically with service providers. A lack of trust can stem from a lack of information, previous negative user experiences, or doubts about the effectiveness of regulatory oversight. Therefore, strategies to increase trust can be pursued through professional interface design,



improved data security, responsive customer service, and measurable process transparency.

Meanwhile, religiosity also does not show a significant influence on financing decisions. This is interesting because it shows that a person's level of religiosity does not always align with sharia-based economic preferences. Although users have high religious values, in practice, financing decisions are more driven by rational considerations such as efficiency, convenience, and direct benefits. In this context, religious values may only serve as supporting factors, not the primary drivers of financial decisions.

Simultaneously, all variables in this study perceived benefits, convenience, risk, trust, and religiosity show a significant collective influence on financing decisions. This indicates that while not all variables have a significant individual influence, their combined presence remains important in shaping users' decision-making framework. The combination of rationality (benefit), convenience (ease), security (trust and risk), and personal values (religiosity) provides a holistic foundation for users to make financial decisions aligned with their needs and preferences.

From a managerial perspective, the findings of this study have important implications for developers and providers of Sharia P2PL services. They need to design services that not only emphasize technological advancements and efficiency but also consider the spiritual, ethical, and social values that form the foundation of the Islamic financial system. Strengthening brand image, clearly communicating benefits, and maintaining effective communication are key to building user trust and loyalty.

On the other hand, regulatory bodies, industry associations, and academics also have a strategic role in promoting public literacy regarding the concepts, benefits, and mechanisms of Sharia digital financial services. Continuous education, the development of adaptive regulations, and support for Sharia-based innovation will greatly help accelerate the adoption of inclusive and sustainable financial technology.

CONCLUSION

This study aims to analyze the influence of perceptions of ease, usefulness, risk, trust, and religiosity on financing decisions on Sharia peer-to-peer lending platforms. The results show that, partially, only the perception of usefulness has a positive and significant effect on financing decisions. This emphasizes the



importance of perceptions of service benefits in encouraging technology-based financing decisions.

Meanwhile, perceptions of ease, risk, trust, and religiosity do not show a significant partial influence. However, simultaneously, all five variables are proven to have a significant influence on financing decisions. This indicates that users consider these factors collectively in the decision-making process.

The results of this study provide a deeper understanding that, in the context of Sharia-based technology financial platforms, financing decisions are more influenced by rational factors such as the perceived benefits directly experienced by users. Although the variables of trust and religiosity are not significant individually, they still hold strategic value in the long-term development of Sharia peer-to-peer lending services. This research enriches the literature on the behavior of Sharia fintech users and can be used as a reference for the development of marketing strategies, public education, and service improvements based on Islamic values.

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