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The Effect of Theory of Planned Behavior (TPB), Perceived Usefulness, and Behavioral Intention of Use in the Use of Online Loans

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ABSTRACT: The purpose of this study is so that the public can understand, learn and use online loan services, and find out how many students use online loan services. The methodology used is quantitatively with data processing using PLS / SEM questionnaires distributed via google form to all Indonesian students who are currently studying, there are 387 students who have filled out the questionnaire form, which means that the students have used online loan services to overcome financial difficulties or other problems. The results of the study are the Negative Influence of Perceived Ease of Use on Behavioral Intention of Use and the Negative Influence of Perceived Usefulness on Behavioral Intention of Use. The implications of the study are that this theoretical research provides an important contribution to the development of theory, especially within the framework of the Theory of Planned Behavior (TPB). By combining variables such as Perceived Ease of Use (PEU), Perceived Usefulness (PU), Trust (TRU), Safety (SA), Attitude (ATT), and Behavioral Intention of Use (BIU), this study broadens the understanding of the factors that drive the adoption and use of online lending services among Indonesian students. This study provides valuable insights for online lending service providers, namely that service providers must ensure that their platforms are included in the perceived ease of use category and provide clear and easy-to-understand perceived usefulness to users, especially students.

KEYWORDS: Theory of Planned Behavior (TPB). Perceived Ease of Use, Perceived Usefulness, Behavioral Intention of Use

I. INTRODUCTION

Based on data from detik finance sources, according to the Indonesian Fintech Funding Association (AFPI), the results of the analysis of the total number of online loan service users until May 2024 were 129 million with a percentage of more than 60% of its users being the younger generation. The total nominal loan based on data until May 2024 was 874.5 trillion, and one of the lending channels that users often use to make online loan services is from the fintech lending website. The phenomenon in this study was analyzed so that the public can understand, learn and use online loan services, and find out how many student users use online loan services. On average, the results of previous studies focused more on the negative side of using online loan services, while what distinguishes this study from previous studies is that this study focuses more on the positive side of using online loan services. This study was conducted to provide clearer and more detailed information to all students and all Indonesian citizens about the positive aspects of online loan services.

Adila, (2024), Grand theory in research is defined as an important conceptual framework, used by researchers to analyze data and test hypotheses. The goal is to provide support for research that is based on empirical data and certain scientific paradigms, as well as to strengthen and clarify the concepts or variables that are the focus of the discussion. Grand theory also plays a role in assessing whether new theories can strengthen, contradict, or even replace existing theories. In this study, we use one of the grand theories called the diffusion of innovations theory, because it has allowed the identification of factors such as perceived ease of use and perceived usefulness. The novelty in this study lies in the variables of perceived ease of use and behavioral intention of use. In addition, this theory also describes the positive impacts of online loan services, such as helping to overcome financial problems. Thus, the application of this theory provides a deep understanding of online loan services.

Imtihan and Jatmiko, (2024), the reason someone uses pinjol is because of the urge to need both for daily needs that are influenced by other people. Students have the convenience of using online loans because online loans provide easy access for its users, both in the requirements process and the disbursement process. Limited funds often make students feel that online loans are a quick and easy solution, but with the low level of financial literacy among students, they are often unaware of the long-term risks that accompany the use of online loans. Then according to Mardikaningsih et al. (2020), in online loan services, the main advantage lies in the ease of the process that does not require face-to-face meetings, simply by relying on identity card or student ID card as collateral. Online loan platforms such as Kredivo, Akulaku, and others are increasingly popular, especially among students, because they provide access to large loan funds with a long repayment period, allowing needs and desires to be met quickly. But according to Hasan and Scorpianti, (2022), when online loan services do not innovate or change in improving the quality of their services and their use by the Gen-Z community, especially students, will decrease.

II. LITERATURE REVIEW

According to Chandra, (2021), safety online is related to the fact that a service can prevent something from fraudulent elements or at least detect fraud in a service, which is not in physical form. Safety can be interpreted as a subjective assessment of users who have trusted the information that has been provided when borrowing (Kurnia and Tandijaya, 2023). Chandra and Keni, (2021), attitude is a user's response to a service based on beliefs regarding the assessment of the use of the service. Attitude refers to a person's positive or negative feelings regarding the results of behavior or activities, and how these feelings affect the user's actions towards certain things (Chong et al., 2021). Naufaldi, (2020), behavioral intention of use is a term that refers to how strong a person's intention is to carry out an expected action. Behavioral intention of using someone's behavior to use a service will be stronger when the service has several benefits, one of which is helping to solve financial problems. Behavioral intention of use can also be interpreted as an understanding of new services, including their use, features that make it easier, and other people's perceptions of the service. This is an important aspect that influences the user's decision to accept or reject the use of the service (Wahyudi, 2023). Rahma and Haryatiningsi, (2023), although online loans provide great benefits, ease of use is the main factor that encourages users to continue choosing to use these services. Research shows that perceived ease has a positive and significant influence on user attitudes. In addition, many users still choose online loans because of the need for business capital and the speed of disbursement. Then according to Rehman et al. (2019), perceived usefulness refers to a person's belief that the online loan service used can help overcome financial problems. Consumers use online loan services because perceived usefulness has helped in overcoming financial problems. Meanwhile, according to Purwantini and Amalia, (2021), perceived usefulness has a positive influence on the behavioral intention of using online loan services. Online loan services have helped overcome financial problems and helped simplify the process of borrowing money, especially regarding the aspects of speed and service.Goel et al. (2022), the perceived usefulness felt by users of online loan services must be perceived positively by the users. This perceived usefulness is considered as one of the strong predictors of behavioral intention of use, because it shows that the better the high assessment of online loan services by customers, the greater the likelihood of continuing to use the service. However, according to Andrea and Suroso, (2022), perceived usefulness has a significant positive effect on behavioral intention of use in utilizing online loan services. Users feel that this service provides benefits, convenience, and supports transaction activities, which in turn encourages users to continue using the service repeatedly.

Nisa, (2020), this study found that perceived ease of use has a direct effect on behavioral intention of use. Users feel that online loans make it easier to make loan transactions. This finding is consistent with previous studies showing that the ease and flexibility in using online loan services can encourage users' interest in using their services. Meanwhile, according to Rehman et al. (2019), perceived ease of use in TAM refers to an individual's belief that online loan services can be used without difficulty. Users prefer online loan services that are easy to use, which increases behavioral intention of use in using online loan services. Online service providers must also provide convenience and efficiency to gain a competitive advantage. Perceived ease of use has a significant influence in determining behavioral intention of use-to-use online loan services. Many previous studies have shown that perceived ease of use has a positive effect on behavioral intention of use because the easier the online loan service is to use, the more likely users are to accept and use it (Kusumadewi et al., 2021). Sinaga et al. (2021), perceived ease of use has been shown to have a significant effect on behavioral intention of use in using online loan services. Users feel comfortable using the service without facing significant difficulties. This positive experience strengthens the user's belief that the service has met expectations regarding convenience and ease. This finding confirms that ease of use is a key factor in driving behavioral intention of use to continue using online loan services. Perceived ease of use is related to how individuals view the extent to which a service can be understood and used easily. This reflects a person's belief that using online loans will solve financial problems. This perception influences a person's assessment of the ease of using online loan services and plays an important role in providing services and making transactions (Suhendry, 2022).

III. METHODOLODY OF RESEARCH

The method used to support this research is a quantitative method, which is done by creating a Google form and distributing it to all students who have used online loan services. For the Google form, it starts with little personal data such as gender, age range, education level, university of origin, source of income, and monthly expenses. After filling in personal data, go to screening questions such as whether you have ever used an online loan service, the application used to make an online loan, the amount or nominal borrowed, and the duration of the loan. Then continue to the assessment section from number 1 to number 5, an assessment of number 1 means strongly disagreeing with the argument, an assessment of number 2 means disagreeing with the argument, an assessment of number 3 means neutral which means neither disagreeing nor agreeing, an assessment of number 4 means agreeing with the argument, and an assessment of number 5 means strongly agreeing with the argument.

Population is the entire collection of individuals, objects, or events that are the main focus of a study. According to Roflin and Liberty, (2021), a deep and comprehensive understanding of the research population allows researchers to design more focused, relevant, and valid research. This has the potential to make a significant contribution to the development of knowledge in the field of study being studied. Then the population is also very broad, for example in this study we need all students to help process the data so that this study can be successful. The sample calculation that has been used in this study is the Krejcie and Morgan method. According to Krejcie and Morgan, (1970), in research with a very large population, we can use the Krejcie and Morgan formula to determine the sample size and the sample size can be known based on the table that has been made by Krejcie and Morgan. Then based on data from databoks, the number of Indonesian students who have registered in 2022 is 9.32 million. With this data, we can see from the tables of Krejcie and Morgan that the population is more than 1,000,000, so we need 384 people as respondents to complete this study. But to reduce the risk of error, we can increase the sample size to 385 respondents as the minimum limit.

IV. RESULT AND DISSCUSIONS

Based on the results of a questionnaire that has been distributed via google form to all Indonesian students who are currently in the lecture process, there are 387 students who have filled out the questionnaire form, which means that these students have used online loan services to overcome financial difficulties or other problems. Interactivity also received a positive average value (3.87 to 3.98), indicating the effectiveness of interaction between brands and consumers in building relationships. Perceived relevance recorded an average of 3.87, indicating the relevance of the product to consumer needs. Finally, service quality had an average value of 3.87 to 3.92, meaning that the quality of service provided met customer expectations. Overall, all indicators showed a positive response from consumers, supporting the hypothesis that these factors contribute to purchasing decisions through brand trust (Hanaysha, 2022).

Based on the results of the data from the demographics of the respondents, it can be concluded that most of the respondents were women aged 20-22 years (52.5%) with an average education level of S1 (85.5%). Most of the students came from Batam International University (36.2%) and relied on income from work (77%) with an average monthly living cost of between IDR 4,000,001 - IDR 6,000,000 (42.4%). With the results of the previous statement, it can be seen that most of the respondents were S1 students who were financially independent. In addition, most students only used online loan services once (51.7%), which shows that the use of these services tends to be done if they experience financial difficulties or other problems that meet urgent needs in a limited time.

According to Hair et al. (2019), a VIF value that does not experience multicollinearity or is good is a value below 5. If the VIF value is above 5, then the results are considered to have multicollinearity or are not significant. Based on the results of the VIF data test, it can be concluded that there is no hypothesis that multicollinearity occurs in the model being tested. This is evidenced by the VIF values of all variables that are below 5 according to the standard with the highest VIF value being 3,166 in the ATT> BIU relationship and the lowest VIF value being 1,964 in the PU> ATT relationship. The test results show that the relationship between variables is still within reasonable limits and this model can be declared valid for further analysis, because no multicollinearity problems were found that interfere and strengthen the results for the authenticity of the model.

According to Hair et al. (2016), the outer loadings value is said to be accepted or significant or accepted if it is more than 0.6. If the outer loading value is below 0.6, then the indicator is declared rejected or not significant. Based on the results of the outer loadings data test, all indicators for the variables perceived ease of use (PEU), perceived usefulness (PU), trust (TRU), safety (SA), attitude (ATT), and behavioral intention of use (BIU) have outer loadings values above 0.60 which indicates that all these indicators provide a significant contribution in measuring their variables. Then according to Ghozali, (2009), a study is considered reliable if its Cronbach's alpha value is greater than 0.6. Conversely, if the Cronbach's alpha value is less than 0.6, it will be declared unreliable. Based on the results of the Cronbach's alpha data test, there are variables that are considered unreliable because their values are less than 0.6, namely the Perceived Ease of Use (PEU) variable which has a value of 0.577 and the Perceived Usefulness (PU) variable which has a value of 0.590. In addition to these two variables, variables such as Trust (TRU), Safety (SA), Attitude (ATT), and Behavioral Intention of Use (BIU) have Cronbach's Alpha values above 0.60 which indicate that the variables are reliable

Negative Effect of Perceived Ease of Use on Behavioral Intention of Use

The Perceived Ease of Use (PEU) hypothesis is proven to have no significant direct influence on Behavioral Intention of Use (BIU) because the t statistics value is 0.826 and p values 0.409 which indicate that although perceived ease of use affects user attitudes, it does not directly increase behavioral intention of use. These results are also supported by Widiar et al. (2023) who said that perceived ease of use does not have a significant positive influence on behavioral intention of use because users are accustomed to online loan services and feel comfortable using them, so perceived ease of use is no longer the main consideration in using online loan services.

Negative Effect of Perceived Usefulness on Behavioral Intention of Use

The Perceived Usefulness (PU) hypothesis is proven to have no significant direct influence on Behavioral Intention of Use (BIU) because the t statistics value is 1.845 and the p values are 0.065, which indicates that although perceived usefulness affects user attitudes, it does not directly increase behavioral intention of use. These results are also supported by Koswara et al., (2022) who stated that perceived usefulness does not have a significant positive influence on behavioral intention of use.

Positive Effect of Trust on Behavioral Intention of Use

The Trust Hypothesis (TRU) is proven to have a direct influence on Behavioral Intention of Use (BIU) with a t statistics value of 2.451 and p values of 0.014, which indicates that user trust affects behavioral intention of use because they have a stronger intention to use online loan services if users feel that the service is trustworthy. These results are also supported by Purwantini and Amalia, (2021) who said that trust has a positive and significant impact on the behavioral intention of use of online loan services, because the higher the level of user trust in online loan services, the greater the influence on the behavioral intention of use of users to continue using them.

Positive Effect of Safety on Behavioral Intention of Use

The Safety Hypothesis (SA) is proven to have a direct influence on Behavioral Intention of Use (BIU) with a t statistics value of 3.305 and p values 0.001 which shows that the safety of online loan services affects behavioral intention of use because users tend to have a stronger intention to use online loan services if users feel the service is safe. These results are also supported by Suhendry, (2022) who said that safety significantly affects the behavioral intention of use of online loan services, which means that the higher the safety, the greater the interest in using online loan services.

V. CONCLUSIONS AND RECOMMENDATION

The results of the study indicate that Perceived Ease of Use (PEU), Perceived Usefulness (PU), Trust (TRU), and Safety (SA) significantly influence the Attitude (ATT) of online loan service users, where ease, benefits, trust, and security contribute to forming positive user attitudes. Although PEU and PU do not have a direct influence on Behavioral Intention of Use (BIU), both indirectly influence BIU through ATT. On the other hand, Trust and Safety are proven to have a direct influence on BIU, confirming that trust and security are the main factors in increasing usage intentions. Attitude also functions as a mediator connecting PEU, PU, Trust, and Safety with BIU, indicating that positive user attitudes are an important link between Perceived Ease of Use (PEU), Perceived Usefulness (PU), Trust (TRU), Safety (SA), and Attitude (ATT) with Behavioral Intention Of Use (BIU). Therefore, online lending services need to prioritize the previous variables on an ongoing basis.

The internet plays an important role in meeting various social, economic, and political needs, both in Indonesia and globally. Technological advances, especially in the financial sector, have given birth to innovations such as Financial Technology (FinTech), which integrates financial services with technology to transform traditional business models into more modern ones. FinTech allows financial transactions to be carried out quickly and efficiently without the need for physical meetings, including activities such as payments and others. One popular form of FinTech is online loans (pinjol), which have a significant impact on Indonesian society, especially the younger generation and students, as a quick solution to get funds without complicated requirements. However, low financial literacy often makes users unaware of the long-term risks that may arise. According to data from the Indonesian Fintech Funding Association (AFPI), as of May 2024, the number of online loan users reached 129 million, with more than 60% of them being the younger generation, and the total loan value reached 874.5 trillion. This study aims to provide a deeper understanding of the positive side of online loans by using the diffusion of innovation theory to identify factors such as perceived ease of use and perceived usefulness, as well as their positive impacts in overcoming financial problems, while providing recommendations for improving financial literacy to reduce possible risks.

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