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TAM Construct, Trust, and Religiosity for Decision of Muslim Lenders to Use Funding Services on Sharia Peer-to-Peer Lending Platforms (Website and Apps)

Konstruk TAM, Kepercayaan, dan Religiusitas Terhadap Keputusan Lender Muslim dalam Menggunakan Layanan Pendanaan di Platform Fintech Peer to Peer Lending Syariah (Website dan Apps)

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ABSTRACT

The study aimed to analyze the factors that influence the decision of a Muslim lender to use funding services on Islamic peer-to-peer lending platforms. The data analysis method used in this study was binary logistic regression analysis using the analysis tool of IBM SPSS Statistics 26 software. Populations in this study were Muslim communities who have used or are using funding services on peer-to-peer lending platforms in Indonesia (lender Muslim). Sampling was based on the nonprobability sampling technique. Collecting research data through the process of distributing questionnaires to 330 respondents. The research findings indicate that Muslim lenders who make decisions to use financing services on Islamic peer-to-peer lending platforms are influenced by perceived ease of use, perceived usefulness, perceived risk, and religiosity. Trust does not influence the decision of the Muslim lender to use the financing services on Islamic peer-to-peer lending platforms. The main construction of the Technology Acceptance Model has a strong influence on the context of this research. The implications of the findings of this study were to contribute to Sharia peer-to-peer lending fintech companies in designing effective strategies to increase the number of lenders in Sharia peer-to-peer fintech lending, especially Muslim lenders.

Keywords: Consumer behavior, technology acceptance, the decision to use, Islapeer-to-peerpeer lending.

ABSTRAK

Penelitian ini bertujuan untuk menganalisis faktor-faktor yang mempengaruhi keputusan lender muslim dalam menggunakan layanan pendanaan di platform peer to peer lending syariah. Metode analisis data yang digunakan pada penelitian ini adalah analisis regresi logistik biner dengan menggunakan alat analisis berupa software IBM SPSS Statistics 26. Populasi pada penelitian ini adalah masyarakat muslim yang pernah atau sedang menggunakan layanan pendanaan di platform peer to peer lending syariah atau konvensional di Indonesia (lender muslim). Pemilihan sampel menggunakan teknik nonprobability sampling, yaitu purposive sampling. Pengumpulan data penelitian melalui proses penyebaran kuesioner kepada 330 responden. Temuan penelitian mengindikasikan bahwa lender muslim yang membuat keputusan penggunaan layanan pendanaan di platform peer to peer lending syariah dipengaruhi oleh persepsi kemudahan penggunaan, persepsi kegunaan, persepsi risiko, dan religiusitas. Kepercayaan tidak memiliki pengaruh terhadap keputusan lender muslim dalam menggunakan dalam layanan pendanaan di platform peer to peer lending syariah. Konstruk utama Technology Acceptance Model memiliki pengaruh yang kuat pada konteks penelitian ini. Implikasi dari temuan penelitian ini diharapkan dapat memberikan kontribusi terhadap perusahaan fintech peer to peer lending syariah dalam merancang strategi yang efektif untuk meningkatkan jumlah lender pada fintech peer to peer lending syariah khususnya lender muslim.

Kata Kunci: Perilaku konsumen, penerimaan teknologi, keputusan penggunaan, peer to peer lending syariah.

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I. INTRODUCTION

The phenomenon of digitalization is the main topic of discussion in many countries, including Indonesia. The National Development Planning Agency or Bappenas (as cited in Komite Nasional Keuangan Syariah, 2018) explained that Indonesia's digital economy will reach a value of US$240 billion in 2025. Indonesia will become the largest digital economic market in Southeast Asia if you look at the existing potential. The business sector that is rapidly digitizing is the financial sector (fintech). The fast development of fintech is due to its ability to become an alternative transaction making it easier for people to access financial services (Djaakum, 2019). The development of the fintech ecosystem in Indonesia is not only focused on conventional fintech, but sharia fintech also contributes to the development of the fintech ecosystem. The sharia fintech ecosystem is developing quite fast and has promising development prospects in the future (Rusydiana, 2018; Wulandari & Nasik, 2021). According to Bappenas (as cited in Komite Nasional Keuangan Syariah, 2018) on the Indonesian Sharia Economic Masterplan from 2019 to 2024, the sharia fintech peer-to-peer lending scheme has a major contribution and is the highest asset in the sharia fintech ecosystem in Indonesia.

The contribution of Sharia fintech peer-to-peer lending in Indonesia is still relatively small when compared to the entire fintech industry, but has great development potential. Indonesia has the largest Muslim population in the world. Based on the publication of the Royal Islamic Strategic Studies Centre (2022), Muslims in Indonesia in 2022 will reach 237.56 million people or around 86.7% of Indonesia's total population. In addition, the Association of Indonesian Internet Service Providers (dalam Data Indonesia.Id, 2022) also stated that Indonesia has around 210.03 million active internet users from 2021 to 2022. Opportunities for the development of the sharia peer-to-peer lending fintech industry are still open when looking at the potential that exists, Hiyanti et al (2020) explained that the development of Islamic fintech will experience intense competition from conventional fintech in the future.

Table 1. Number of Sharia Fintech Peer to Peer Lending Companies and Assets in Indonesia from 2018 to 2022

Year	Number of Companies (Unit)	Number of Assets (Billion Rupiah)
2018	2	2,32
2019	12	50,61
2020	10	72,67
2021	7	74,13
2022	7	133,64

Source: Financial Services Authority, 2021; Financial Services Authority, 2022c.

Table 1 shows that the sharia peer-to-peer lending fintech ecosystem has experienced rapid development from 2018 to 2022 when viewed from the number of companies and the number of assets owned by sharia fintech peer-to-peer lending companies. However, the Islamic peer-to-peer lending fintech ecosystem is still lagging when compared to the conventional peer-to-peer lending fintech ecosystem. Table 2 shows that the sharia peer to peer lending fintech ecosystem is still far behind compared to conventional peer to peer lending fintech, especially in the number of companies and the number of assets owned by the company. Islamic peer to peer lending fintech only has 7 licensed companies in December 2022, while conventional peer to peer lending fintech has 95 licensed companies. In contrast to conventional peer to peer lending fintech companies which have a combined asset value of IDR 5.378,94 billion, sharia peer to peer lending fintech companies only have a combined asset value of IDR 133,64 billion.

Table 2. Number of Conventional and Sharia Fintech Peer to Peer Lending Companies and Assets in Indonesia in the Period of December 2022

	Number of Companies (Unit)	Number of Assets (Billion Rupiah)
Peer to Peer Lending Konvensional	95	5.378,94
Peer to Peer Lending Syariah	7	133,64

Source: Financial Services Authority, 2022c.

A comparison of the sharia and conventional fintech peer to peer lending ecosystems in terms of funding is shown in Table 3. In the September 2022 period, there were 53.508 lender accounts managed by sharia fintech peer to peer lending companies with an accumulated total fund provided by lenders of Rp.6.372,83 billion. In contrast to conventional peer to peer lending fintech companies manage 906.888 lender accounts with an accumulated amount of funds provided by lenders of Rp.448.627,36 billion. The sharia peer to peer lending fintech ecosystem, especially in terms of funding, is still far behind when compared to the conventional peer to peer lending fintech ecosystem.

Table 3. Accumulation of Lender Accounts and Funds Provided by Lenders through Conventional and Sharia Fintech Peer to Peer Lending in Indonesia in the September 2022 Period

	Accumulated Number of Lender Accounts (Entity Unit)	Accumulated Amount of Funds Provided by Lenders (Billion Rupiah)
Peer to Peer Lending Konvensional	906.888	448.627,36
Peer to Peer Lending Syariah	53.508	6.372,83

Source: Financial Services Authority, 2022.

Funding services on sharia peer to peer lending platforms provide the means to produce assets. Property productivity is an activity that is recommended in the view of Islam. Islam also encourages its people to develop assets while still based on sharia principles (Fikriawan, 2018). The existence of a profit sharing mechanism based on an interesting system in conventional fintech peer to peer lending is the main differentiator between sharia fintech peer to peer lending and conventional fintech peer to peer lending. The Indonesian Ulama Council has that the interest system is prohibited in its fatwa No. 1 of 2004, the fatwa explained that an interest system is a form of *riba*. Islamic teachings have ordered Muslims not to deal with ribawi practices. Al-Qur'an surah Al-Baqarah verse 278 stated the following:
Yā ayyuhallażīna āmanuttaqullāha wa żarụ mā baqiya minar-ribā ing kuntum mu`minīn.
Translation: "You who have believed, fear Allāh and give up what remains [due to you] of interest if you should be believers." (QS. Al-Baqarah: 278).

The verse contains commands and prohibitions as well as those who believe. All remnants of *riba* must be abandoned by every Muslim who believes in what Allah has decreed. Faith will become an energy in a person's soul that will move it and encourage it and become a strong reason for carrying out orders and staying away from religious prohibitions (Basri et al., 2018). This verse is the last verse that was revealed relating to the stages of the prohibition of *riba* and also contains a statement that the total prohibition of *riba* for Muslims in all its forms.

The sharia peer to peer lending fintech ecosystem, especially on the funding side, is not comparable to the existing potential. The existence of orders to produce assets by sharia principles and the prohibition of the practice of usury (interest system) does not make all Muslims, especially Muslim lenders, aware of using funding services on sharia peer to peer lending platforms. However, there are still Muslim lenders who use funding services on conventional peer to peer lending platforms. This is supported by the publication of Otoritas Jasa Keuangan (2022a) which showed that the Islamic financial inclusion index is still relatively low at 12,12%. The low index of Islamic financial inclusion indicates that only a small number of people have access to Islamic financial products or services in Indonesia.

Much research related to fintech peer to peer lending has been carried out, but there are still differences in research results (research gap). Research by Sunardi et al (2022) showed that perceived ease of use has a positive effect on the intention to adopt a peer to peer lending fintech platform. Research by Ichwan & Kasri (2019) showed that perceived ease of use has a positive effect on the intention to adopt a peer to peer lending fintech platform. Research by Sunardi et al (2022) menunjukkan bahwa persepsi kegunaan berpengaruh positif terhadap niat adopsi platform *fintech peer to peer lending*. Penelitian Novitasari & Suryandari (2022) did not show similar results, perceptions of usefulness did not affect the intention to use fintech peer to peer lending. Research by Li et al (2016) showed that perceived risk hurts investment intentions through peer to peer lending. However, research by Asmy et al. (2019) showed that perceived risk does not affect the intention to invest in peer to peer lending platforms. Research by Sunardi et al (2022) showed that trust has a positive effect on the intention to adopt a peer to peer lending fintech platform. Research by Khan et al (2021) showed different results, trust does not affect the intention to use the peer to peer financing platform. Research by Rofiqo et al (2022) showed religiosity has a positive effect on behavior to contributes to Islamic peer to peer lending. However, Research by Wardhani et al (2020) showed that religiosity does not affect the use of Sharia-based peer to peer lending.

Previous research in the context of research using fintech peer to peer lending was limited to the intention to use fintech peer to peer lending or investment intentions through fintech peer to peer lending. This study tried to replicate the research model by not using intention as the dependent variable but decisions. There are two theories used, namely the Technology Acceptance Model and Consumer Behavior. Research that specifically addresses the use of funding services on sharia peer to peer lending platforms and Muslim lenders is also still limited. The use of the binary logistic regression analysis

method in research on the use of fintech peer to peer lending is also still limited, the majority of previous studies used the Structural Equation Modeling (SEM) analysis method. Based on the phenomenon of gaps, research gaps, and the limitations of previous research, this study aimed to analyze the effect of perceived ease of use, perceived usefulness, perceived risk, trust, and religiosity on the decisions of Muslim lenders to use funding services on sharia peer to peer lending platforms. The implication of this research was to provide input or suggestions for sharia peer to peer lending fintech companies in designing effective strategies to increase the number of lenders in sharia peer to peer fintech lending, especially Muslim lenders.

II. LITERATURE REVIEW

Consumer Behavior Theory

The theory of consumer behavior describes how consumers make decisions to purchase goods or services and how consumers use or not use goods or services, and includes the factors that influence these choices (Armstrong et al, 2018). A person's consumption decision is also related to a person's preference for goods or services. Preference is an evaluation stage that a person goes through when deciding on a choice among a collection of goods or services (Kotler & Keller, 2012). Consumers will form intentions to choose the most preferred goods or services. A person's consumption behavior in the theory of consumer behavior is not limited to buying goods or services, but also using goods or services. The decision to use (DU) is the process of choosing to use an item or service by involving an assessment and narrowing down choices from various alternative options to obtain the one considered most profitable (Machfoedz, 2013). Cultural, social, personal, and psychological factors influence consumer behavior (Armstrong et al., 2018).

Table 4. Factors Influencing Consumer Behavior

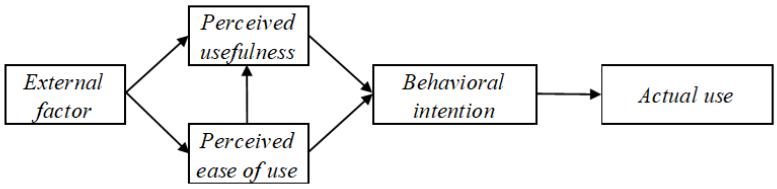
Cultural	Social	Personal	Psychological
Culture	Reference group	Age and life cycle stage	Perception
Subculture	Family	Occupation	Motivation
Social class	Social Role and Status	Economic condition	Beliefs
		Personality and personal concept	Lessons
			Attitude

source: Armstrong et al., 2018.

Religion is part of the cultural (sub-cultural) factors that can shape a person's behavior in using certain goods and services (Armstrong et al, 2018). The terms religion and religiosity are used interchangeably to define the same concept, the term religiosity is more frequently used in the research literature (Hill & Pargament, 2003). Muslim consumer behavior is governed by Islamic religious orders, Muslim consumers who have a good level of religiosity will make Islamic teachings a source of reference before carrying out their consumption activities (Alam et al, 2011).

Technology Acceptance Model Theory (TAM)

The TAM theory is a development of the Theory of Reasoned Action (TRA) which discusses the behavior of using technology based on beliefs, intentions, attitudes, and the relationship between user behavior. The TAM theory uses a behavioral theory approach in studying the process of adaptation or use of technology in an organization or individual (Davis, 1989). The TAM construct is one of the most effective constructs in the information systems literature in predicting acceptance of technology use or usage behavior (Venkatesh & Davis, 2000). The final conceptualization of TAM excludes the attitudinal variable because it does not fully mediate the effects of perceived ease of use and perceived usefulness on behavioral intention to use. The final conceptualization of TAM shows that two beliefs are of major relevance for determining technology acceptance behavior, namely perceived ease of use and perceived usefulness.



Source: Venkatesh & Davis, 2000.
Figure 1. Final Conceptualization of the Technology Acceptance Model

The TAM theory has been widely used in technology use research with a few modifications. The TAM construct can be a fundamental model that can be expanded in various ways (Sunardi et al, 2021). The development of the TAM construct remains guided by the final conceptualization of TAM. Research by Pavlou (2003) integrated perceived risk and trust into the TAM construct, perceived risk, and trust can predict the intention to transact using e-commerce services. Research conducted by Featherman & Pavlou (2003) also integrated perceived risk into the TAM construct, perceived risk can predict e-service adoption intentions. Research by Gefen et al (2003) integrated trust into the TAM construct, trust can predict the intention to accept or use online shopping services. The results of this study indicate that perceived risk and trust can be used to predict acceptance or use of electronic or technology-based services within the TAM framework, including fintech services.

Perceived Ease of Use (PE)

Perceived ease of use is the level of one's belief that using technology will make it free from effort (Venkatesh & Davis, 2000). This concept describes the ease of use of technology for its users which is clear and easy to understand, does not require effort, is simple and easy to use, and can be used as needed. The possibility of someone's acceptance of technology-based services will increase if the technology is easy to operate (Pavlou, 2003). If someone believes that when using technology-based services will provide ease of use and does not require a lot of effort to use, then someone will have a positive impression of the service.

In the context of using fintech peer to peer lending services, Khan et al (2021) explained that ease of use has a significant positive effect on a person's intention to use a peer to peer financing platform. Research by Sunardi et al (2022) showed that perceived ease of use has a significant positive effect on one's intention to adopt a peer to peer lending fintech platform. These results are also supported by Novitasari & Suryandari (2022), perception of ease of use has a significant positive effect on the intention to use fintech peer to peer lending during the Covid-19 pandemic.

H1: Perceived ease of use has a significant positive effect on the decision to use funding services on the sharia peer to peer lending platform.

Perceived Usefulness (PU)

Perceived usefulness is the level of individual belief when using technology that will improve their performance or performance in doing work (Venkatesh & Davis, 2000). This concept describes the use of technology for users related to work productivity, job performance, job effectiveness, and overall usability. Perceived usefulness has consistently been a strong determinant of intention to use technology, a better understanding of the determinants of perceived usefulness will enable one to increase acceptance and use of technology (Venkatesh, 2000). If the user feels the technology used can be useful then the user will have a positive impression of the technology.

In the context of using fintech peer to peer lending services, Ichwan & Kasri (2019) explained that perceived usefulness has a significant positive influence on the millennial generation's intentions to invest through peer to peer lending. Research by Sulaeman (2021) showed that perceived usefulness has a significant positive effect on lenders' behavioral intentions to provide loans or funding using an Islamic peer to peer lending platform during the Covid-19 pandemic. The results of this study are also supported by research by Sunardi et al (2022), perceived usefulness has a significant positive effect on one's intention to adopt a peer to peer lending fintech platform.

H2: Perceived usefulness has a significant positive effect on the decision to use funding services on the sharia peer to peer lending platform.

Perception of Risk

Perceived risk is defined as a consumer's subjective belief in the loss that will be received when pursuing the desired result (Bauer, 1960). Perceived risk is also interpreted as uncertainty with an unfavorable impact, the perception of risk will arise before consumers make a purchase or use decision in terms of searching for product or service information (Featherman & Pavlou, 2003). Perceived risk is a multidimensional variable, Featherman & Pavlou (2003) explained that six dimensions of perceived risk can be identified in the use of technology-based services, namely performance risk, financial risk, time risk, psychological risk, social risk, and privacy risk.

A person's understanding of the risks that will occur tends to increase if he is in a condition where he lacks information, the product is new, the price is too high, the use of complex technology, and there are differences in quality in the same product (Choi et al, 2013). An increase in someone's perceived risk can cause consumers or users to have low beliefs and experiences with products or services so consumers will make lower choices. In the context of using peer to peer lending fintech services, Li et al (2016) explained that perceived risk has a significant negative effect on initial investment intentions through peer to peer lending platforms. Research by Sipangkar & Wijaya (2020) shows that students' intention to invest in peer to peer lending platforms is negatively affected by perceived risk. The results of this study are also in accordance with research conducted by Ramadhan & Wibowo (2020), risk perception has a negative and significant effect on investment intention using Islamic fintech peer to peer lending, risk perception is also the most powerful factor in predicting investment interest.

H3: Perceived risk has a significant negative effect on the decision to use funding services on the sharia peer to peer lending platform.

Trust (TR)

Trust is defined as a person's willingness to pay attention to the actions of other parties in the hope that that party will take certain actions without having to depend on the ability of the individual who trusts to exercise supervision and control (Mayer et al, 1995). Trust will cause someone to feel safe and confident with the product or service offered by the seller and trust can effectively minimize the complexity of the consumer decision-making process. Mayer et al (1995) explained that there are three dimensions of trust, namely benevolence, ability, and integrity. Research by Amelia & Wibowo (2020) explained the concept of trust in investment through a sharia peer to peer lending platform as a belief in the reliability and integrity of sharia peer to peer lending fintech companies.

In the context of using peer to peer lending fintech services, Asmy et al (2019) explained that trust is an important factor that investors will consider before starting their investment through a peer to peer lending platform. Research by Sipangkar & Wijaya (2020) showed that initial trust has a significant positive effect on student intentions to invest in peer to peer lending platforms. The results of this study are supported by the results of Sunardi et al (2022), trust has a significant positive effect on one's intention to adopt a peer to peer lending fintech platform.

H4: Trust has a significant positive effect on the decision to use funding services on the sharia peer to peer lending platform.

Religiosity (RE)

Religiosity is a person's commitment to the religion he adheres to and his religious teachings, such as individual behavior and attitudes that reflect his commitment (Johnson et al, 2001). Region Islam, religiosity is defined as a person's commitment to Islam which is marked by his adherence to carrying out what may and may not be done, including the implementation of religious values and practices in everyday life (Alam et al, 2011). Religiosity will affect a person's feelings and attitudes towards his behavior in every aspect of life.

Research conducted by Majid (2021) showed that the level of religiosity has a positive influence on a person's behavior in using sharia fintech services and products. In the context of using fintech peer to peer lending services, Abidat et al (2019) explained that religiosity has a significant positive effect on a Muslim's intention to invest through sharia peer to peer lending. A Muslim chooses sharia peer to peer lending fintech because it is based on the belief to stay away from the prohibitions of the Islamic religion, such as usury and non-halal transactions. The results of this study are also by the research of Rofiqo et al (2022), religiosity has a significant positive effect on student behavior in contributing to Islamic peer to peer lending.

H5: Religiosity has a significant positive effect on the decision to use funding services on the sharia

peer to peer lending platform.

III. RESEARCH METHOD

This research was a research with a quantitative approach using primary data. The primary data was obtained through the distribution of the research questionnaire. Questionnaires were distributed by researchers through social media applications in the period of October 2022 to January 2023. The Likert scale was used by researchers as a measurement scale for respondents' answers on the independent variable, while measurements on the dependent variable used a nominal scale (0 or 1). The Likert scale is needed in measuring one's perceptions, opinions, and attitudes toward a phenomenon or condition (Djaali, 2008).

The population of this study was Muslim lenders (Muslim communities) who had or were currently using funding services on sharia or conventional peer to peer lending platforms in Indonesia (websites and applications). Determination of the research sample was using a nonprobability sampling technique, namely purposive sampling. Purposive sampling uses certain criteria to achieve the goals set by the researcher (Suharsimi, 2006). The sample criteria determined by the researcher, namely Muslim lenders are Indonesian Citizens (WNI), Muslim lenders have or are currently conducting funding from May 2022 to January 2023, and the peer to peer lending platform used by Muslim lenders is provided by fintech peer companies sharia or conventional peer lending that is licensed at the Financial Services Authority (OJK) as of April 22, 2022.

The exact number of the population in this study was uncertain. The number of samples was determined using the formula developed by Hair et al (2018), with ten samples for each research indicator. This study has 33 indicators so that the number of samples required is 330 respondents. The number of samples must be above 200 respondents to be able to provide a strong basis for estimating research results (Hair et al, 2018). Research data collection took place from October 2022 to January 2023. The following was the demographic distribution of respondents in this study:

Table 5. Respondent Demographic Data

Respondent's Characteristics		Number (person)	Percentage (%)
Domicile	Java Island	271	82,12
	Outside Java	59	17,88
Age	≤ 20 years old	5	1,52
	21-30 years old	215	65,15
	31-40 years old	80	24,24
	41-50 years old	20	6,06
	≥ 51 years old	10	3,03
Sex	Male	236	71,52
	Female	94	28,48
Education	Senior High School	40	12,12
	Associate Degree	29	8,79
	Bachelor	220	66,67
	Magister	41	12,42
Occupation	Household wives	5	1,52
	College student	26	7,88
	Civil servant	40	12,12
	Teacher/lecturer/School staff	18	5,45
	Health worker	6	1,82
	BUMN employee	24	7,27
	Private employee	152	46,06
	Entrepreneur	32	9,70
	Others	27	8,18
Monthly Average Income	≤ Rp3.000.000	56	16,97
	Rp3.000.001-Rp7.000.000	85	25,76
	Rp7.000.001-Rp11.000.000	83	25,15
	Rp11.000.001-Rp15.000.000	40	12,12
	≥ Rp15.000.001	66	20,00
Type of Peer to Peer Lending Platform Used	Syariah	247	74,85
	Conventional	83	25,15

The indicators (questionnaire question items) for each variable are the result of the researcher's development and modification of several variable concepts in previous studies. Variables and variables' indicators in this study are as follows:

Table 6. Operational Research Variables

Variable	Indicator
Perceived Ease of Use (PE) (Davis & Venkatesh, 1996).	1. Instructions for using funding services on the sharia peer to peer lending platform are clear and easy to understand (PE1). 2. The use of funding services on the sharia peer to peer lending platform is very easy so it doesn't require a lot of effort (PE2). 3. Funding services on the sharia peer to peer lending platform are very simple to use (PE3). 4. The use of funding services on sharia peer to peer lending platforms facilitates funding transactions (PE4).
Perceived Usefulness (PU) (Davis & Venkatesh, 1996).	1. The use of funding services on sharia peer to peer lending platforms improves the performance of funding transactions (PU1). 2. The use of funding services on sharia peer to peer lending platforms can increase the productivity of funding transactions (PU2). 3. The use of funding services on sharia peer to peer lending platforms increases the effectiveness of funding transactions (PU3). 4. The use of funding services on sharia peer to peer lending platforms is useful in funding transactions (PU4).
Perception of Risk (PR) (Featherman & Pavlou, 2003).	1. Funding services on sharia peer to peer lending platforms do not function properly in processing funding transactions (PR1). 2. The use of funding services on sharia peer to peer lending platforms causes financial losses (PR2). 3. The use of funding services on sharia peer to peer lending platforms results in a loss of convenience in needing to identify borrower information (PR3). 4. The use of funding services on sharia peer to peer lending platforms is not in accordance with self-image or self-concept (PR4). 5. The use of funding services on sharia peer to peer lending platforms causes a loss of social status because they are not in accordance with trends (PR5). 6. The use of funding services on sharia peer to peer lending platforms results in a loss of control over the privacy of funding transactions (PR6).
Trust (TR) (Mayer et al., 1995).	1. Funding service providers on sharia peer to peer lending platforms (fintech peer to peer lending companies sharia) are recognized for their existence and have a good reputation (TR1). 2. Funding service providers on sharia peer to peer lending platforms have the ability to secure funding transactions (TR2). 3. Funding service providers on sharia peer to peer lending platforms provide the best service for users (TR3). 4. Providers of funding services on sharia peer to peer lending platforms have good faith in providing satisfaction to users (TR4). 5. Funding service providers on the sharia peer to peer lending platform do not hide information that is important to users (TR5). 6. Funding service providers on sharia peer to peer lending platforms will always improve their performance and maintain their reputation (TR6).
Religiosity (RE) (Alam et al., 2011).	1. Regularly perform the obligatory prayers five times a day (RE1). 2. Regular fasting in the holy month of Ramadan (RE2). 3. Regularly read the Koran (RE3). 4. Trying to carry out Islamic law in everyday life (RE4). 5. Trying to avoid big sins and small sins (RE5). 6. Trying to avoid income from *haram* work (RE6).
The decision to use funding services on the sharia peer to peer lending platform (DU).	The decision to use funding services on sharia peer to peer lending platforms, namely nominal 1, or the decision not to use funding services on sharia peer to peer lending platforms, namely nominal 0 (DU).

The data analysis method used was the binary logistic regression analysis method. The logistic regression analysis has been successfully applied in many situations where samples are smaller, logistic regression analysis provides a viable alternative to overcome small sample sizes (Hair et al, 2018). This

analytical method was used to analyze the factors that influence the decisions of Muslim lenders in using funding services on sharia peer to peer lending platforms. The data processing software used was IBM SPSS Statistics 26. Logistic regression analysis is used in a study if the dependent variable is in the form of a categorical variable (nonmetric or nominal). The dependent variable in this study was the decision to use funding services on sharia peer to peer lending platforms, namely using (1) and not using (0). The probability of the logistics model on the possibility of "not using" was focused on Muslim lenders who only use funding services on conventional peer to peer lending platforms.

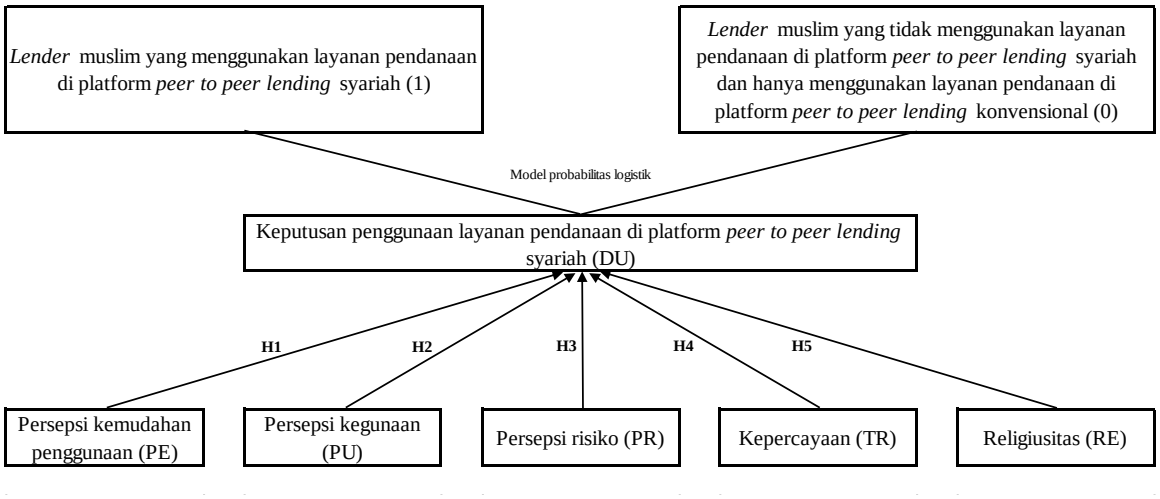


Figure 2. Research Analysis Model

The results of the respondents' answers from the research questionnaire in the form of a Likert scale (independent variable) were tested for validity and reliability before statistical testing is carried out. It aimed to determine whether the data to be analyzed is valid and reliable. Validity testing used Confirmatory Factor Analysis (CFA). CFA is a statistical test that is used to determine the construct form of variables or to test variables on indicators that build them (Joreskog et al, 2016). Reliability testing used a comparison of Cronbach alpha with critical value. Reliability testing determines whether the research instrument will produce the same results if used in measuring the same research object (Sugiyono, 2016). Statistical tests on binary logistic regression analysis, namely model feasibility test (Hosmer and Lemeshow test), overall fit model test, logistic probability classification test (classification table), coefficient of determination test (pseudo R-square), logistic simultaneous test (Omnibus test), logistic partial test (logistic coefficient, odds ratio, and Wald test).

IV. RESULTS AND DISCUSSION

Validity Testing

Validity testing will determine whether the research indicators are valid in measuring a variable that has been determined by the researcher. Validity testing using CFA must meet several criteria before deciding that the research indicators are valid, namely the KMO value > 0,5, the significance value on the Bartlett test <0,05, and the factor loading value on each indicator > 0,5, and the indicators cluster on each variables using varimax orthogonal rotation (Ghozali, 2018). CFA results can also be used to see dominant indicators in each variable.

Table 7. Validity Test Results (KMO and Bartlett's Test)

Kaiser Meyer Olkin Measure of Sampling Adequacy (KMO-MSA)		0,938
Bartletts Test of Sphericity	*Approx. Chi-square*	6018,444
	df	325
	Sig.	0.000

Table 7 shows that the KMO value was (0.938) > 0.5, the significance value of the Bartlett test was (0.000) <0.05. Based on the results of the two tests, validity testing using CFA could be continued. Table 8 shows that the factor loading values for all indicators are > 0.5 and the factor loading values for each indicator are clustered in each variable. All research indicators on independent variables could be said to be valid.

Table 8. Validity Test Results (Rotated Component Matrix)

Indicator	1	2	3	4	5	Description
PE1				0,744		Valid
PE2				0,730		Valid
PE3				0,809		Valid
PE4				0,666		Valid
PU1					0,718	Valid
PU2					0,739	Valid
PU3					0,731	Valid
PU4					0,580	Valid
PR1		0,693				Valid
PR2		0,698				Valid
PR3		0,767				Valid
PR4		0,730				Valid
PR5		0,789				Valid
PR6		0,812				Valid
TR1	0,753					Valid
TR2	0,695					Valid
TR3	0,737					Valid
TR4	0,725					Valid
TR5	0,660					Valid
TR6	0,769					Valid
RE1			0,767			Valid
RE2			0,709			Valid
RE3			0,704			Valid
RE4			0,788			Valid
RE5			0,690			Valid
RE6			0,723			Valid

Reliability Testing

Reliability testing will determine whether the research instruments used by researchers have consistency, accuracy, and precision in measuring research variables if the research is carried out repeatedly with the same research object. The research instrument will be declared reliable for the Cronbach alpha value for each independent variable > 0.7 (Meyers et al., 2013). Table 9 shows that the Cronbach alpha value for each independent variable was > 0.700. Based on the test results, it could be said that the research instrument was reliable.

Table 9. Reliability Test Results (Cronbach Alpha)

Variable	Cronbach Alpha	Critical Value	Description
PE	0,898	0,7	Reliable
PU	0,900	0,7	Reliable
PR	0,890	0,7	Reliable
TR	0,907	0,7	Reliable
RE	0,850	0,7	Reliable

Model Feasibility Testing

Testing the feasibility of the model using the Hosmer and Lemeshow test will determine whether the predicted probability (research model) matches the observed probability (observational data). The significance value on the Hosmer and Lemeshow test must be higher than 0,05 so that it can be said that the research model has no difference from the observation data or the research model can be used to predict the observed value (Ghozali, 2018). In addition, testing the feasibility of the model can also be done by comparing the calculated chi-square value with the table chi-square value (calculated chi-square value < table chi-square value) according to the degree of freedom (df) listed in the Hosmer and Lemeshow test table.

Table 10. Model Feasibility Test Results (Hosmer and Lemeshow test)

	Chi-square	df	Significance
Step 1	8,612	8	0,376

Table 10 shows that the significance value of the Hosmer and Lemeshow test were (0.376) > 0.050 and the calculated chi-square value was (8.612) < 15.507. Based on the test results, it can be said that the research model is accepted and feasible to be used in predicting the observed value at a significance

level of 5%.

Overall Fit Model Testing

Testing the overall fit of the model will determine whether the overall model that has been hypothesized by researchers is fit with the observational data. The output of testing the entire model through SPSS will produce two -2 log likelihood values, namely -2 log likelihood step 0 (before the model is added to the independent variable) and -2 log likelihood value step 1 (after the model is added to the independent variable). The -2 log likelihood statistic is also known as the chi-square likelihood ratio statistic. The research model that is hypothesized will be said to fit with the data or research model that is formed better if the -2 log likelihood value < chi-square table value (Ghozali, 2018).

Table 11. Overall Fit Model Test Results

-2 Log Likelihood			
Iteration History Step 0	df	Iteration History Step 1	df
372,236	329	206,327	324

The degree of freedom (df) for the chi-square table value is different at each step of the overall fit model test results, n is the amount of data and k is the number of independent variables. Table 11 shows that the value of -2 log likelihood at step 0 (372,236) > 265,301 so that the model is considered not fit before the independent variables are included in the research model. The value of -2 log likelihood at step 1 (206,327) <259,914 so that the model is considered fit after the independent variables are included in the research model. Based on the test results, it can be said that the research model that has been hypothesized is fit with the observation data and the research model is better after the independent variables are included.

Logistics Probability Classification Test

The logistic probability classification test using the classification table aims to measure the number of cases in each binary result, namely respondents (Muslim lenders) who use funding services on the sharia peer to peer lending platform (1) and do not use funding services on the sharia peer to peer lending platform (0). The classification table shows the predictive power of the dependent variable used in the study (Meyers et al, 2013). The research model is considered perfect if it is at a forecasting accuracy score of 100% (Ghozali, 2018).

Table 12. Logistics Probability Classification Test Results (Classification Table)

Observed (Step 1)		Predicted		
		Decision to Use Funding Services on the Sharia Peer to Peer Lending Platform		Percentage Correct
		Not Use	Use	
Decision to Use Funding Services on the Sharia Peer to Peer Lending Platform	Not Use	60	23	72,3
	Use	9	238	96,4
Overall Percentage				90,3

Table 12 shows that the research model has an overall predictive accuracy of 90,3%. The number of respondents who really did not use funding services on the sharia peer to peer lending platform was only 60 people with a prediction accuracy of 72.3%. The number of respondents who actually used funding services on the sharia peer to peer lending platform was only 238 people with a predictive power of 96,4%.

Determination Coefficient Test

Testing the coefficient of determination using the pseudo R-square will measure how much the ability of the independent variables in the research model that has been compiled in explaining the variation of the dependent variable. The measurement of the coefficient of determination in logistic regression uses the Cox and Snell R-square values and the Nagelkerke R-square values. Researchers used the Nagelkerke R-square value to describe the results of testing the coefficient of determination. The results of the Cox and Snell R-square measurements are limited because they cannot reach a maximum value of 1 (Hair et al, 2018). The range of Nagelkerke R-square values is 0 to 1, and the ability of the independent variable to explain the variation of the dependent variable is higher when the Nagelkerke R-square value is close to 1 (Meyers et al, 2013).

Table 13 shows that the research model after including the independent variables has changed in the parameter estimation (-2 log likelihood) to 206.316 by testing the coefficient of determination to

obtain a Nagelkerke R-square value of 0.584 (58.4%). Based on these results, the independent variables in this research model were only able to explain as much as 58.4% of the variation in the dependent variable and the remaining 100% -58.4% = 41.6% can be explained by other independent variables that are not included in the research model.

Table 13. Test Results for the Coefficient of Determination (Pseudo R-square)

	-2 Log Likelihood	Cox dan Snell R-square	Nagelkerke R-square
Step 1	206,327[a]	0,395	0,584

Logistics Simultaneous Testing

Logistics simultaneous testing using the Omnibus test will determine whether the independent variables have a simultaneous influence on the dependent variable. The results of the simultaneous logistic test must have a significant value of the Omnibus test <0,05 or a calculated chi-square value > chi-square value so that it can be said that adding independent variables to the research model can have a simultaneous effect on the dependent variable or the research model fit with observational data. Table 14 shows the significance value of the Omnibus test was (0,000) < 0,05 and the calculated chi-square was (165,908) > 11,070. Based on these results it can be said that the addition of independent variables into the research model can have a simultaneous effect on the dependent variable or the research model fit with observational data.

Table 14. Results of Simultaneous Logistics Test (Omnibus Test)

		Chi-square	df	Significance
Step 1	Step	165,908	5	0,000
	Block	165,908	5	0,000
	Model	165,908	5	0,000

Logistics Partial Testing

Testing the opportunity for the independent variables will show the direction of influence and the magnitude of the contribution of each independent variable to the dependent variable. The independent variable will be said to have a positive effect when the B value > 0, if the B value < 0 then the independent variable has a negative influence. The magnitude of the change in the dependent variable to changes in one of the independent variable conditions can be seen in the odds ratio (Exp(B)) value. While the partial logistic test will determine whether the partial effect of the independent variable is significant on the dependent variable. The independent variable can be said to have a significant partial effect on the dependent variable if it has a Wald test significance value <0,05 (Hair et al, 2018). The results of testing the variable and partial logistical opportunities can be seen in Table 15.

Table 15. Logistics Partial Test Results (Logistics Coefficient, Odds Ratio, and Wald Test)

		B	S.E	Wald	df	Sig.	Exp(B)	Description
Step 1[a]	PE → DU	0,367	0,100	13,381	1	0,000	1,444	Significant Positive
	PU → DU	0,249	0,088	8,045	1	0,005	1,283	Significant Positive
	PR → DU	-0,096	0,043	4,916	1	0,027	0,909	Significant Negative
	TR → DU	0,005	0,062	0,007	1	0,934	1,005	Positive, not significant
	RE → DU	0,205	0,055	13,773	1	0,000	1,227	Significant positive
	Constant	-12,716	2,350	29,272	1	0,000	0,000	

The estimation of the logistic regression model corresponds to the logistic coefficient value, the following is the estimation of the logistic regression model that is formed:

$$PL = Ln\left(\frac{PL}{1-PL}\right) = B_0 + B_1X_1 + B_2X_2 + B_3X_3 + B_4X_4 + B_5X_5 + e \quad \text{.....(1)}$$

$$Y = -12{,}716 + 0{,}367X_1 + 0{,}249X_2 - 0{,}096X_3 + 0{,}005X_4 + 0{,}205X_5 + e$$

The following is a logistical model of the probability of a decision to use funding services on an Islamic peer to peer lending platform (P_i):

$$P_i = \frac{1}{1 + e^{-(B_0 + B_1X_1 + B_2X_2 + B_3X_3 + B_4X_4 + B_5X_5)}} \quad \text{.....(2)}$$

$$P_i = \frac{1}{1 + e^{-(-12{,}716 + 0{,}369X_1 + 0{,}249X_2 - 0{,}096X_3 + 0{,}005X_4 + 0{,}205X_5)}}$$

DISCUSSION

The Influence of Perceived Ease of Use (PE) on the Decision to Use (DU) of Funding Services on the Sharia Peer to Peer Lending Platform

Logistic coefficient (B) variable perceived ease of use was (0,367) > 0 with a significance value of the Wald test was (0,000) <0,05. Perceived ease of use has a significant positive effect on the decision to use funding services on sharia peer to peer lending platforms so that H_1 is accepted. Based on the odds ratio, it can be seen that the tendency of Muslim lenders to make decisions on using funding services on sharia peer to peer lending platforms will increase by 1,444 times for each increase in perceived ease of use (ceteris paribus) or the probability is 1,444/(1+1,444) = 0,590 (59,0%). These results indicate that when Muslim lenders' perceptions of the ease of use of funding services on sharia peer to peer lending platforms are relatively good or high, the probability of Muslim lenders making decisions on the use of funding services on sharia peer to peer lending platforms will also be high. These findings are in accordance with the TAM theory put forward by Davis & Venkatesh (1996), the existence of a person's perceived ease of use of technology will have a positive impact on his behavior to adopt the technology. The findings of this study are in accordance with research conducted by Khan et al (2021), Sunardi et al (2022), and also Novitasari & Suryandari (2022).

In the context of this study, perceived ease of use (odds ratio = 1.444) was the first dominant factor influencing Muslim lenders to make decisions on using funding services on the sharia peer to peer lending platform. The PE3 indicator (factor loading = 0,809) was the most dominant indicator on the perceived ease of use variable, this shows that Muslim lenders have confidence that funding services on the sharia peer to peer lending platform are so simple that they will not experience any difficulties when using it, such as when operating applications or websites to find out ongoing funding projects, make funding transactions, and others. This belief can be a stimulus for Muslim lenders to make decisions on the use of funding services on sharia peer to peer lending platforms.

The Influence of Perceived Usefulness (PU) on the Decision to Use (DU) of Funding Services on the Sharia Peer to Peer Lending Platform

Logistic coefficient value (B) perceived usefulness variable was (0,249) > 0 with a significance value of the Wald test was (0,005) <0,05. Perceived usefulness has a significant positive effect on the decision to use funding services on sharia peer to peer lending platforms so that H_2 is accepted. Based on the odds ratio, it can be seen that the tendency of Muslim lenders to make decisions on the use of funding services on sharia peer to peer lending platforms will increase by 1,444 times for each increase in perceived usefulness (ceteris paribus) or the probability is 1,283/(1+1,283) = 0,561 (56,1%). These results indicate that when Muslim lenders' perceptions of the usefulness of funding services on sharia peer to peer lending platforms are fairly good or high, the probability of Muslim lenders making decisions on the use of funding services on sharia peer to peer lending platforms will also be high. These findings are in line with the theory of TAM, Davis & Venkatesh (1996) explained that a person's perception of the usefulness of technology will have a positive impact on his behavior toward using the technology. The findings of this study are in accordance with research conducted by Ichwan & Kasri (2019), Sulaeman (2021), and also Sunardi et al (2022).

In the context of this study, perceived usefulness (odds ratio = 1,283) was the second dominant factor influencing Muslim lenders to make decisions about using funding services on the sharia peer to peer lending platform. The PU2 indicator (factor loading = 0,739) was the most dominant indicator of the perceived usefulness variable. This indicates that Muslim lenders have confidence that by using funding services on the sharia peer to peer lending platform, they can be more productive in conducting funding transactions. The existence of a belief that technology can increase productivity in carrying out certain activities will cause a person to have a positive impression of the technology. This belief can be a stimulus for Muslim lenders to make decisions on the use of funding services on sharia peer to peer lending platforms.

The Effect of Perceived Risk (PR) on the Decision to Use (DU) Funding Services on the Sharia Peer to Peer Lending Platform

Logistic coefficient (B) risk perception variable was (-0,096) < 0 with a significance value of the Wald test was (0,027) < 0,05. Perceived risk has a significant negative effect on the decision to use funding services on sharia peer to peer lending platforms so that H_3 is accepted. Based on the odds ratio, it can be seen that the tendency of Muslim lenders to make decisions on using funding services on sharia

peer to peer lending platforms will decrease by 0,909 times for each These results indicate that when Muslim lenders' perceptions of the risks arising from the use of funding services on peer to peer lending platforms are high, the probability of Muslim lenders to make decisions on using funding services on sharia peer to peer lending platforms will be low or vice versa. These findings are in accordance with research by Pavlou (2003) which integrated risk perception into the TAM construct, the lower the uncertainty or risk a person feels from using technology-based services, the more likely he is to adopt these technology-based services. The findings of this study are in accordance with research conducted by Li et al. (2016), Ramadhan & Wibowo (2020), and also Sipangkar & Wijaya (2020).

In the context of this study, perceived risk (odds ratio = 0,909) was the fourth dominant factor influencing Muslim lenders to make decisions on using funding services on the sharia peer to peer lending platform. The PR6 indicator (factor loading = 0,812) was the most dominant indicator on the risk perception variable, this shows that Muslim lenders feel that the use of funding services on the sharia peer to peer lending platform will not cause a loss of control personal privacy (personal data and information) when making a funding transaction. The high rate of data theft crimes causes a person to be careful in using financial services that use the internet network (fintech). These feelings or beliefs can be a stimulus for Muslim lenders to make decisions on using funding services on sharia peer to peer lending platforms.

The Influence of Trust (TR) on the Decision to Use (DU) of Funding Services on the Sharia Peer to Peer Lending Platform

The value of the logistic coefficient (B) of the trust variable (0.005) > 0 with a significance value of the Wald test (0.934) > 0.05. Trust has no positive and insignificant effect on the decision to use funding services on sharia peer to peer lending platforms so H_4 is rejected. These results indicate that actually trust can be an important factor in the decision of Muslim lenders to use funding services on sharia peer to peer lending platforms because they have a positive influence. However, this positive effect is not significant so that the level of trust of Muslim lenders in funding service providers on sharia peer to peer lending platforms (fintech peer to peer lending companies sharia) will not affect the decision of Muslim lenders to use funding services on sharia peer to peer lending platforms. The findings of this study are in line with the research of Amelia & Wibowo (2020). A study conducted by Khan et al (2021) showed that trust has no effect on a person's intention to use a peer to peer financing platform. Research by Chen et al (2014) also showed that trust in online peer to peer lending providers does not affect a person's desire to provide loans or funding through the platform.

In the context of this research, Muslim lenders do not really consider the trust factor when making decisions on the use of funding services on sharia peer to peer lending platforms. The trust variable in this study focuses on the trust of Muslim lenders in funding service providers on sharia peer to peer lending platforms (fintech peer to peer lending companies sharia). Funding services on sharia peer to peer lending platforms are provided by sharia peer to peer lending fintech companies that are licensed by the Financial Services Authority (OJK). All legal Sharia peer to peer lending fintech companies is overseen by the OJK for their business activities. OJK supervision provides a sense of security for users regarding the use of investment or funding services offered by sharia peer to peer lending fintech companies, but this is not a consideration for investors before investing through a sharia peer to peer lending platform (Amelia & Wibowo, 2020). In addition, funding service providers on sharia peer to peer lending platforms are also supervised by AFPI and DSN-MUI through the Sharia Supervisory Board. Muslim lenders feel that with this supervision, it is certain that the actions (ability, benevolence, and integrity) of funding service providers on the sharia peer to peer lending platform towards service users will be good or in accordance with expectations. Researchers suspect that Muslim lenders consider other factors that have a stronger influence, such as perceived ease of use, perceived usefulness, religiosity, and perceived risk.

The Influence of Religiosity (RE) on the Decision to Use (DU) Funding Services on the Sharia Peer to Peer Lending Platform

The value of the logistic coefficient (B) of the religiosity variable was (0,205) > 0 with a significance value of the Wald test was (0,000) <0,05. Religiosity has a significant positive effect on the decision to use funding services on sharia peer to peer lending platforms so that H_5 is accepted. Based on the odds ratio, it can be seen that the tendency of Muslim lenders to make decisions on using funding services on sharia peer to peer lending platforms will decrease by 0,909 times for each increase in religiosity (ceteris paribus) or the probability is 1,227/(1+1,227) = 0,550 (55,0%). These results

indicate that when Muslim lenders have a good or high level of religiosity, the probability of Muslim lenders making decisions on the use of funding services on the sharia peer to peer lending platform will also be high. These findings are in accordance with the theory of consumer behavior put forward by Kotler & Amstrong (2008), religion or in this case religiosity is part of cultural (sub-cultural) factors that can shape consumer behavior in buying or using goods and services. The findings of this study are in accordance with research conducted by Abidat et al (2019), Majid (2021), and also Rofiqo et al. (2022).

In the context of this study, religiosity (odds ratio = 1,227) was the third dominant factor influencing Muslim lenders to make decisions on using funding services on the sharia peer to peer lending platform. The RE4 indicator (factor loading = 0,788) was the most dominant indicator on the religiosity variable, this shows that Muslim lenders have a high commitment to implementing Islamic law in their daily activities. Islamic law is attached to all activities carried out by Muslims so that a person's level of religiosity can be seen from behavior in daily activities (Alam et al, 2011). Funding services on sharia peer to peer lending platforms provide financial services that comply with sharia principles. Muslim lenders will tend to make decisions on using funding services on sharia peer to peer lending platforms because they are considered a form of their commitment to comply with Islamic law.

V. CONCLUSION

The findings of this study conclude that Muslim lenders who make decisions on the use of funding services on sharia peer to peer lending platforms are positively and significantly influenced by perceived ease of use, perceived usefulness, and religiosity. Muslim lenders who make decisions on using funding services on sharia peer-to-peer lending platforms are also negatively and significantly affected by perceived risk. However, trust does not have a significant influence on the decisions of Muslim lenders in using funding services on sharia peer-to-peer lending platforms. The factor that has the strongest influence on Muslim lenders' decisions in using funding services on sharia peer-to-peer lending platforms is perceived ease of use, the next factor that also has a strong influence is perceived usability. This shows that the main construct of TAM has a strong influence on the behavior of using technology-based Islamic financial services, or in the context of this research is the decision to use funding services on sharia peer-to-peer lending platforms.

The findings of this study can be used as input or suggestions for sharia peer-to-peer lending fintech companies. Improving the quality of platform technology systems (websites and applications) can make funding services on sharia peer-to-peer lending platforms simpler when used by Muslim lenders in conducting funding transactions. Adding features to the platform (application and website) can also support the funding transaction process, this is intended to make Muslim lenders feel more productive when using funding services on the sharia peer to peer lending platform. Sharia peer to peer lending fintech companies are expected to be able to guarantee the security of personal data and information from users of funding services on sharia peer to peer lending platforms in order to minimize the risks experienced by Muslim lenders when conducting funding transactions. Improved performance in supervising the application of sharia principles, especially in the management of business projects (borrowers) is also needed, this aims to increase the confidence of Muslim lenders that funding products or services on sharia peer to peer lending platforms are in accordance with Islamic law.

This study was only able to explain 58.4% of the factors that influenced Muslim lenders' decisions in using funding services on sharia peer to peer lending platforms. There are still 41.6% of factors that have not been explained in this study. The use or addition of other independent variables that have not been examined in this study is suggested by researchers for use in further research, such as variables in the TPB construct and the UTAUT construct.

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