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DETERMINANT FACTORS INFLUENCING HOUSEWIVES TO USE PEER-TO-PEER LENDING SERVICES TO SUPPORT FAMILY FINANCES

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ABSTRACT
This study aims to examine the influence peer to peer-to-peer lending services on housewives in Malang City in supporting family finance. Perceived ease of use, perceived usefulness, perceived risk, and financial literacy are predicted as determinant factors that can attract interest and the use peer to peer-to-peer lending services by housewives to cover family finances. This research uses a quantitative descriptive approach with Partial Least Square for the analysis method. The questionnaire was developed using extended Technology Acceptance Model theoretical framework and distributed directly to 121 housewives in Malang City. The findings show that perceived ease of use has a negative effect on intention to use, while perceived usefulness, perceived risk, and financial literacy have a positive effect on intention to use. Furthermore, perceived risks, financial literacy, and perceived ease of use have negative effects on the Actual system use, meanwhile intention to use and perceived usefulness have a positive effect on actual system use.

Keywords: Financial technology, Peer-to-peer lending, Family Financial, Housewives

INTRODUCTION

Technology in life in the 5.0 era has developed very quickly (Ali et al., 2023). One way is to start from a system that has been neatly arranged so that as the existing system advances, people no longer need to carry out activities manually. This development impacts social, national, and state life because every individual can take advantage of the convenience or progress of this technological development (Maharseni et al., 2022). Many significant innovations in various industries, including information technology, telecommunications, and transportation, are driven by technological advances. Technology progress is not only occurring rapidly, but it is also resulting in more sophisticated and inventive technology. For example, we are seeing important advances in data storage speed and capacity in the information technology industry, along with the introduction of several smart gadgets that simplify daily life. Wajuba et al., (2021) stated that with this technological progress, people are using it to meet their daily needs. This represents the growing impact of the internet on people's lifestyles (Malikah et al., 2022). Apart from that, with the increase in people's daily needs, the financial requirements needed to meet these needs also increase.

This increase in needs also has an impact on technological progress, as it leads to the development of financial technology, often known as Fintech. The numerous technological advancements that assist society in meeting its daily demands are accompanied by technology that simplifies financial problems for users (Kusuma et al., 2023). Alida et al., (2021) stated that Financial Technology is a technology commonly used to support people's financial activities. Fintech is an innovation designed in the financial sector (Asri et al., 2022). Fintech encompasses a wide range of activities, including crowdfunding, microfinancing, peer-to-peer lending services, market comparison, and digital payment systems (Darmansyah et al., 2020). With the various types of Fintech above, many people have been helped and learned to use Fintech. One of the Fintechs that is widely used in society is P2P (Peer-to-Peer) Lending Service commonly known as Online Loans (Pinjol). This type of fintech is an information technology-based lending service (Hasibuan, 2021). With loans that provide measurable risks, attractive facilities, and ease of use, this P2P

lending platform hopes to attract potential borrowers who want to earn money online. Borrowers can avail of flexible payment arrangements and reasonable interest rates through this platform (Asri et al., 2022). Aside from that, consumers benefit from extremely simple and quick procedures, as well as cutting-edge technology that ensures cost-effectiveness and transaction transparency. Keeping this in mind, this service provides users with quick access to money, dependable financial solutions, and reasonable pricing. Not only that, the convenience of accessing this service using a smartphone and the ability to use it at any time makes this service one of the advantages of this service (Asri et al., 2022; Hasibuan, 2021). With the convenience offered by P2P Lending Service, there are also many P2P Lending Service providers in Indonesia as shown in the following data (OJK), 2023).

Table1. Number of Fintech Lending Providers Under OJK Supervision

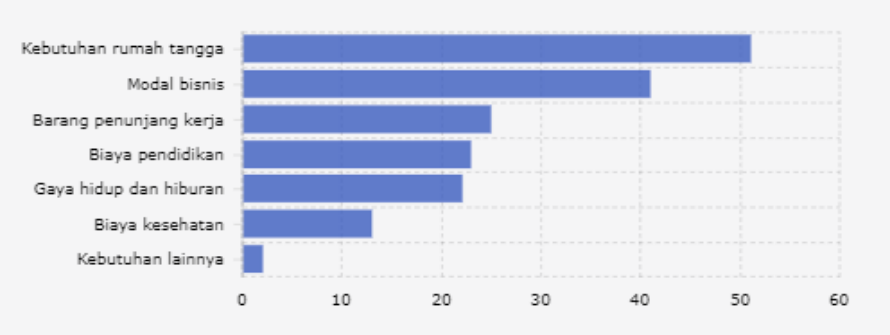
Description	Year 2023
Conventional Organizer	95
Sharia Administrator	7

Source: OJK (2023)

Table 1 shows that Fintech providers, especially Peer to Peer Lending Services, both in conventional and sharia forms, already exist in Indonesia. The number of P2P Lending Service providers which is classified as high is shown in the table above which shows the number of providers that reach more than 50 providers who have registered in the world (OJK, 2023). Financial Services Authority Regulation Number 77/PJOK.01/2016 concerning Information Technology-Based Money Lending and Borrowing Services regulates Fintech P2P Lending Services, known as Pinjol. (Financial Services Authority, 2016), it is written that Fintech P2P Lending Service or starting from general provisions, lending is regulated in every detail. Other provisions, Operations, Users of LPMUBTI Services, Agreements, Risk Mitigation, IT System Governance, Education and Protection of Lending or Information Technology-based Lending and Borrowing Services (LPMUBTI) Users, Electronic Signatures, Principles and Techniques of Customer Recognition, Prohibitions, Periodic Reports, Sanctions, Other Provisions, Transition Provisions, Closing Provisions. Aside from that, the Fintech P2P Lending Service organizers go through several procedures to organize P2P Lending Service activities. Starting from registering the agency to getting a registered certificate so that it can carry out its operational activities for approximately the same as one year after getting the registered certificate. After carrying out operational activities for one year, the P2P Lending Service organizer is required to obtain a permit at the OJK to be able to continue its operational activities (Financial Services Authority, 2016). When the Fintech P2P Lending Service organizer does not issue a permit to the relevant party, the registered party will revoke the registered certificate so that the Fintech provider cannot operate again. According to data from the OJK, there are approximately 90 Fintech P2P Lending Service providers who have obtained permission from the OJK and can operate to distribute loan funds to users (OJK, 2023)

The majority of people who use P2P Lending services show how interested the general public is in using online loans or fintech landing as a way to meet their daily needs. People from all walks of life are increasingly choosing Pinjol because it is a fast and simple way to get dollars when they need them (Databox, 2023).

Figure 1 shows the number of service users of the P2P Lending Service using the funds provided to meet several needs such as household needs, business capital, work support goods, education costs, and others. The data above shows that the majority of P2P Lending Service users use the funds provided to meet their daily needs (Databox, 2023).



Figures1. List of Uses for Distribution of Pinjol Funds
Source: Databox (2023)

Table2. Outstanding Individual Loans Based on Gender and Age as of July 2023

Description	Number of Active Loan Recipient Accounts (entity)	Outstanding Loans (Rp billion)
Based on Gender		
Man	10,249,623	22,649.72
Woman	10,109,475	27,479.01
Based on Age		
<19 years old	82.208	183.30
19-34 Years	10,688,824	27,100.68
35-54 Years	8,102,179	19,782.80
>54 Years	1,485,887	3,061.95

Source: OJK (2023)

Table 2 shows more than 10 million women with total loans of more than 27 trillion. Data from OJK also shows that the largest number of P2P Lending Service users are aged 19-54 years (OJK, 2023). Therefore, it can be concluded from the data above that the average number of loans disbursed is to meet household needs, and one of the soft targets of this service is housewives. This housewife does not have a regular monthly income, and lack of financial literacy is one of the reasons that housewives use funding services to satisfy family demands (Irdiana et al., 2023).

Lack of literacy regarding financial management and lack of literacy regarding the existence of P2P Lending Service financial services also make housewives less than optimal in managing household finances. This lack of financial literacy is also evidenced in the writing Irdiana et al., (2023) who wrote that a national survey showed that the total Indonesian population classified as well literate was only 21.84%. Meanwhile, another 78.16% had insufficient literacy. Lack of literacy regarding official funding services also causes housewives who don't know to fall into the vortex of fake funding services that charge very high interest rates.

Given the above phenomena, this research is using the TAM (Technology Acceptance Model as the underlying theory. TAM is sometimes referred to as the Technology Acceptance Model in the domains of computer science and behavioral science. This model aims to offer a thorough understanding of several aspects that influence people's preferences and actions in embracing and utilizing technology, helping in recognizing and explaining how a person's decision to accept or reject new technology can be influenced

by their views regarding its usefulness and ease of use. As a result, this model can be used to create better tactics to increase technology acceptance in a variety of situations in addition to estimating technology adoption rates. The TAM Model has significant relevance in the context of the use of Financial Technology (Fintech), including Peer-to-peer (P2P) lending services, one of which is listed by several previous research Yuniarti, (2020), Ichwan & Kasri, (2019); Sunardi et al., (2022). Previous research mostly used students and MSMEs as objects as written by Malikah et al., (2022) who wrote that students may be interested in using applications or Fintech P2P Lending Services. Meanwhile, in research Kurniawan (2019) The objects used are MSMEs.

Earlier research also indicates that Perceived Ease of Use influences Intention to Use Peer-to-Peer Lending, perceived usefulness had a positive effect on Intention to Use Lim & Tan, (2023); Novitasari & Suryandari, (2022); Sunardi et al., (2022); Widyanto et al., (2022) state that Perceived Ease of Use influences Intention to Use Peer-to-Peer Lending. Several previous studies stated that perceived usefulness had a positive effect on Intention to Use. Perceived risk has a positive effect on Intention to Use Lim & Tan, (2023); Novitasari & Suryandari, (2022); Sunardi et al., (2022). Financial literacy influences Intention to Use as also stated in previous research Irdiana et al., (2023). Previous research focused more on MSMEs, while research that focused on housewives was still limited regarding Fintech P2P Lending Services. Housewives are one of the targets of the P2P Lending Service because the funding service from P2P can help support household finances to meet daily needs. Low literacy makes it easy for housewives to get trapped in a vortex of borrowing, so this research develops a Technology Acceptance Model (TAM) with factors inherent in Fintech P2P Lending Service, namely risk and financial literacy, which is the originality of this research.

LITERATURE REVIEW

Financial technology

Fintech, short for Financial Technology, refers to advances in the banking industry that utilize technology to improve the way individuals carry out financial transactions. Fintech, according to (Bank Indonesia, 2020), transforms conventional businesses into efficient and contemporary ones by combining financial services with technology (Narastri, 2020). By facilitating faster, simpler, and safer financial transactions through payment applications, mobile banking, and e-wallets, FinTech is changing established business structures. These changes improve the customer experience and increase accessibility to financial services, even services that were previously inaccessible through traditional banking. In short, fintech aims to facilitate remote transactions, simplify financial processes, and offer faster and more convenient non-cash payment options (Bank Indonesia, 2020).

Peer-to-peer lending service

Financial technology loans are technological advancements in the financial industry that enable virtual transactions between lenders and borrowers, often referred to as Fintech Peer-to-peer lending or LPMUBTI. Through the use of digital platforms, this method brings parties together efficiently and transparently, changing the traditional way of obtaining and providing loans. Fintech Lending organizers provide this lending and borrowing method (Financial Services Authority, 2016). This provider can be a legal entity or cooperative with a digital platform that facilitates online lending and borrowing transactions. By providing transparent services and an easy-to-use interface, the system is intended to facilitate communication between borrowers and lenders. Fintech Lending providers guarantee that every stage of the loan process, from application to disbursement of funds, is carried out safely and efficiently using advanced technology (Sunardi et al., 2021). To protect all parties involved, the platform also has features such as risk management, credit scoring, and identity verification. As a result, Fintech Lending not only speeds up and simplifies the lending and borrowing process, but also increases people's accessibility to financial services.

TAM model

Davis (1989) stated that The Technology Acceptance Model, or TAM hypothesis, was created to understand human behavior about technology adoption. The aim is to clarify the variables that influence people's decisions to accept or reject technology. Perceived Usefulness (judgment of the usefulness of the technology) and Perceived Ease of Use (perception of how simple it is to use the technology) are the two main components of this hypothesis. Users are more likely to accept and use technology if they find it practical and easy to use. TAM also recognizes other mediators that influence users' final behavior, such as attitudes toward the technology and users' intentions to utilize it. TAM helps companies and technology designers optimize system design and implementation to increase the adoption and effective use of technology by thoroughly understanding these elements (Li et al., 2016). The TAM model is considered a theory that provides a comprehensive explanation and is often the main reference for researchers in terms of technology acceptance and adoption. The TAM model has five criteria that are used to assess aspects that influence user interest. The two most important variables of the TAM model are Perceived usefulness and ease of use which influence users' behavioral intentions; Additional elements include attitudes toward actual use and use of the system(Kumar et al., 2018).

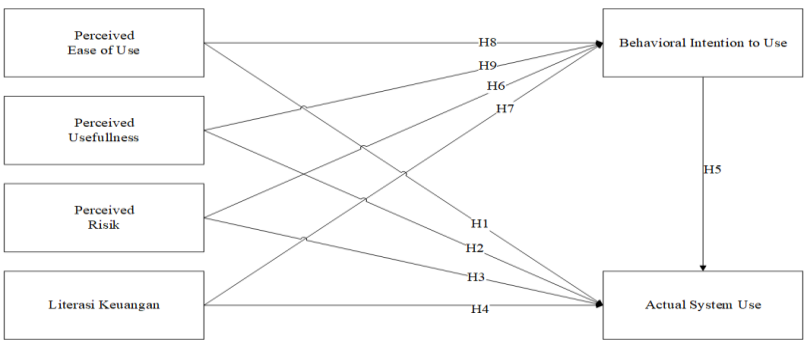
Intention to Use

In behavior and psychology, intention to use explains why someone chooses to utilize a particular technology, service, or product. The two main factors in the Technology Acceptance Model (TAM) developed by Davis (1989) are perceived usefulness and perceived ease of use. Perceived usefulness refers to the extent to which a technology is perceived as useful for improving user performance, while ease of use refers to how easy the technology is to use. These two perceptions directly predict technology use intentions (Afini & Rahayu, 2022). TAM is a commonly used framework for understanding technology adoption, helping researchers and companies identify variables that influence technology adoption, and helping build strategies to increase technology or service utilization. Intention to Use is the initial stage in the technology adoption process.

Actual System Use

Actual System Use refers to real actions or user behavior in using a system or technology, which is the implementation of the intention to use a product, service, or technology(Arief & Wibowo, 2008). This includes all practical interactions that occur when using the product or service and is ideally consistent with the behavioral intention to use (Lina et al., 2021). Several factors such as technical barriers, social influences, or previous user experience can influence the extent to which users translate their intentions into concrete actions (Vuković et al., 2019). To measure Actual System Use, researchers can use surveys, usage data analysis, or direct observation, which helps understand user adoption and utilization of the system and provides insights for improvement.

HYPOTHESIS



Figures2. conceptual framework
Source: Processed by Researchers (2023)

The variable perceived ease of use appears in the Technology Acceptance Model (TAM) as a key factor influencing intention to use for several reasons (Balqis et al., 2023). In Hubert et al., (2019) easy-to-use technology reduces barriers to learning and adaptation, makes users feel comfortable and confident, and reduces the time and effort required to complete tasks, making it more attractive to users. Additionally, intuitive technology reduces stress and frustration, improves user experience, and encourages further use. Users are also influenced by social perceptions, where technology that is considered easy to use by many people is more likely to be adopted (Sunardi et al., 2022). A study (Lim & Tan, 2023) states that ease of use is also positively correlated with user satisfaction, which encourages continued use and recommendation to others. Overall, perceived ease of use plays an important role in TAM because it influences users' attitudes and intentions to use technology, which determines the success of adopting the technology.
H1: Perceived Ease of Use influences Intention to Use.

The perceived usefulness variable appears in the Technology Acceptance Model (TAM) model because of its important role in determining a person's intention to use technology (Novitasari & Suryandari, 2022). The main causes of the emergence of this variable that influences Intention to Use include technology that increases user efficiency and productivity, provides better quality results, is easy to use, and suits the user's tasks Singh & Sinha, (2020). In TAM, perceived usefulness is a key factor that influences users' intentions to adopt and use technology (Ichwan & Kasri, 2019).
H2: Perceived usefulness influences Intention to Use.

Perceived risk influences the Intention to Use in the Technology Acceptance Model (TAM) due to various factors that give rise to uncertainty or potential losses in the use of technology Zakiyah, (2022). Study Frederica et al., (2023) causes include concerns about the security and privacy of personal data, technology performance and functionality, financial costs, negative social views, time and effort required, psychological discomfort, and legal and ethical implications. These factors can lead to users' doubts and lack of confidence in using the technology, thereby reducing their intention to adopt it. In the context of TAM. Ealier research from Lagatari & Sufa'atin, (2015), Nurdin et al., (2020), and Zakiyah, (2022) confirm that perceived risk is an important variable that needs to be considered to understand the acceptance and use of technology.
H3: Perceived risk influences Intention to Use.

Good financial literacy influences users' intentions to adopt financial technology (Irdiana et al., 2023). As written by Nurdin et al., (2020) Financial literacy also enables understanding of the benefits and risks of technology, increases confidence in its use, helps in making better financial decisions, increases knowledge about financial products and services, and strengthens social and information influence regarding the use of financial technology. So the financial literacy variable was chosen to see the influence of the level of financial literacy on the intention to use peer-to-peer lending services (Aditya & Mahyuni, 2022).
H4: Financial Literacy influences Intention to Use.

Factors such as perceived usefulness, and ease of use in TAM influence users' intentions to adopt and use technology such as that in Lina et al., (2021) And Rohman et al., (2023), which in turn has an impact on Actual System Use. Users' decisions and intentions to use technology reflect their actual actions in utilizing it in real-world contexts Apriliana et al., (2023).
H5: Intention to Use influences Actual System Use.

Perceived Risk in the Technology Acceptance Model (TAM) arises from user uncertainty and concerns regarding the use of a technology or system, including performance uncertainty, data security, financial, functional, social, and psychological risks Rahma & Sari, (2021). These variables influence users' intentions to use technology, which in turn influences Actual System Use (Maharseni et al., 2022). Reducing or managing perceived risk can increase the adoption and active use of technology by users.

H6: Perceived risk affects Actual System Use.

Good financial literacy can make someone more careful in making decisions primarily in the financial sector (Faradila & Rafik, 2022). According to Asriyani & Johan, (2023)Financial literacy also enables understanding of the benefits and risks of technology, increases confidence in its use, assists in taking better financial actions, increases knowledge about financial products and services, and strengthens social and information influence regarding the use of financial technology. So the financial literacy variable was chosen to see the influence of the level of financial literacy on the actual system use of peer-to-peer lending services (Muadz & Waluyo, 2022).
H7: Financial Literacy influences Actual System Use.

The Perceived Ease of Use variable in the Technology Acceptance Model (TAM) arises from the belief that the easier it is for users to find a system or technology to use, the more likely they will adopt and use the system actively.(Muadz & Waluyo, 2022). A focus on these variables enables research and system design to improve user experience and technology adoption (Purnamasari et al., 2021).
H8: Perceived Ease of Use influences Actual System Use;

The Perceived Usefulness variable in the Technology Acceptance Model (TAM) influences Actual System Use through users' beliefs about the usefulness of the system or technology in increasing their efficiency and performance, as well as helping to achieve the desired goals (Dharmastuti & Laurentxius, 2021). Factors such as clear information, adequate training, and previous user experience also play a role in increasing Perceived Usefulness (Rohman et al., 2023). This variable is an important foundation in understanding user adoption of technology based on perceived value and benefits.
H9: Perceived usefulness influences Actual System Use.

METHODS

This study employs quantitative methodologies, collecting data via offline paper questionnaires and online questions using Google Forms. Respondents are housewives from Greater Malang, East Java Province. The number of samples is acquired by applying the Slovin formula to the value of at least 100 respondents. Total sample of this research is 121 respondents (housewives). Researchers use primary data, which will be processed and evaluated using SmartPLS. Data analysis using Smart PLS (Partial Least Squares Structural Equation Modeling), often known as SEM PLS, is a statistical method for modeling complex interactions between variables (Hegky & Imam, 2015). This approach includes descriptive statistics, inferential statistics, outer model evaluation (validity and reliability tests), and inner model evaluation (hypothesis testing).

RESULTS

A concept or research model cannot be evaluated using an effective prediction model that explains causal connections and relationships until it has gone through the measurement model refinement step or outer model (Sunardi et al., 2022). In these special circumstances, it is important to carry out adequate refinement procedures in the measurement model to guarantee that the idea or model can be relied upon to evaluate causal interactions and their interrelationships correctly and validly.

Correlations between item or indicator scores and constructs demonstrate the usefulness of convergent validity. Although factor loading values of 0.5 to 0.6 are still acceptable in

scale development stage research, an indicator is considered credible if the correlation value is more than 0.7(Hegky & Imam, 2015).

Table3. Loading Factor Value

Variable	Items	Loading Factor	Information
Perceived Ease of Use (PEU)	PEU1	0.813	Valid
	PEU2	0.864	Valid
	PEU3	0.872	Valid
	PEU4	0.871	Valid
	PEU5	0.825	Valid
Perceived usefulness (PU)	PU1	0.862	Valid
	PU2	0.904	Valid
	PU3	0.813	Valid
	PU4	0.822	Valid
Perceived risk (PR)	PR1	0.803	Valid
	PR2	0.841	Valid
	PR3	0.848	Valid
	PR4	0.822	Valid
	PR5	0.842	Valid
Financial Literacy (LK)	LK1	0.827	Valid
	LK2	0.689	Valid
	LK3	0.728	Valid
	LK4	0.849	Valid
Intention to Use (IU)	IU1	0.919	Valid
	IU2	0.895	Valid
	IU3	0.899	Valid
Actual System Use (AU)	AU1	0.922	Valid
	AU2	0.935	Valid
	AU3	0.927	Valid

Source: SmartPLS Output (2024)

Based on the results of the data processing output in Table 3, show that all indicators of the variables Perceived Ease of Use, Perceived usefulness, Perceived risk, Financial literacy, Intention to use, and Actual System Use have values above 0.6, thus indicating valid values that are considered to have met convergent validity requirements.

The value of the cross-loading factor is a useful metric for determining how well a construct can discriminate(Hegky & Imam, 2015). In component analysis, this is done by comparing the construct loading values with other variables. Based on the output results in Table 4, shows that except for the perceived usefulness indicator variable 5 (PU5) which has the lowest cross-loading value of 0.376, all indicators that measure research variables have a cross-loading value that is greater than the other latent variables. The majority of values showed more than 0.5, according to the findings. Thus, it can be said that the results of the research instrument are considered valid.

Next, for convergent validity, the Average Variance Extracted (AVE) value is measured. Research indicators are considered good if they produce an AVE (average Variance

Extracted) value > 0.5 (Hegky & Imam, 2015). Table 5 shows the AVE values obtained from the research data processing output.

Table 4. Cross-Loading Value

Variable	AU	IU	LK	PEU	PR	PU
AU 1	**0.922**	0.779	0.629	0.614	0.271	0.686
AU 2	**0.935**	0.844	0.667	0.682	0.277	0.765
AU 3	**0.927**	0.797	0.635	0.579	0.122	0.659
IU 1	0.838	**0.919**	0.716	0.632	0.259	0.723
IU 2	0.704	**0.895**	0.620	0.628	0.281	0.648
IU 3	0.811	**0.899**	0.602	0.635	0.215	0.717
LK 1	0.565	0.618	**0.827**	0.566	0.358	0.571
LK 2	0.418	0.427	**0.689**	0.536	0.630	0.568
LK 3	0.467	0.514	**0.728**	0.564	0.360	0.601
LK 4	0.666	0.632	**0.849**	0.656	0.347	0.702
PEU 1	0.544	0.555	0.592	**0.813**	0.362	0.704
PEU 2	0.628	0.588	0.603	**0.864**	0.397	0.743
PEU 3	0.525	0.592	0.609	**0.872**	0.437	0.764
PEU 4	0.639	0.679	0.721	**0.871**	0.395	0.732
PEU 5	0.514	0.537	0.643	**0.825**	0.478	0.716
PR 1	0.137	0.226	0.418	0.420	**0.803**	0.346
PR 2	0.167	0.216	0.429	0.445	**0.841**	0.402
PR 3	0.213	0.248	0.438	0.380	**0.848**	0.347
PR 4	0.268	0.258	0.458	0.399	**0.822**	0.429
PR 5	0.189	0.189	0.412	0.378	0.842	**0.376**
PU 1	0.723	0.680	0.635	0.741	0.314	**0.862**
PU 2	0.691	0.685	0.719	0.786	0.394	**0.904**
PU 3	0.562	0.586	0.618	0.726	0.495	**0.813**
PU 4	0.596	0.667	0.705	0.677	0.382	**0.822**

Source: SmartPLS Output (2024)

Table5. Average Variance Extracted (AVE) Value

Variable	Average variance extracted (AVE)	Description
Actual System Use	0.861	Valid
Intention to Use	0.818	Valid
Financial Literacy	0.602	Valid
Perceived Ease of Use	0.722	Valid
Perceived risk	0.691	Valid
Perceived usefulness	0.724	Valid

Source: SmartPLS Output (2024)

Based on the results of the data processing output in table 5, shows that the six variables have met the criteria for convergent validity values, all are above 0,5. So thus, valid information can be given.

The next step is to carry out a reliability test, namely evaluating the consistency of the measuring instrument in measuring the same idea or event over time. In other words, dependability measures the degree to which a measurement tool can be relied upon to produce consistent and reproducible findings in similar situations. Two reliability testing methods were used in the research: composite reliability and Cronbach's alpha. Some indicator is greater than 0.7 although 0.6 is still acceptable (Abdillah & Hartono, 2015).

Table 6. Composite Reliability Value and Cronbach's Alph

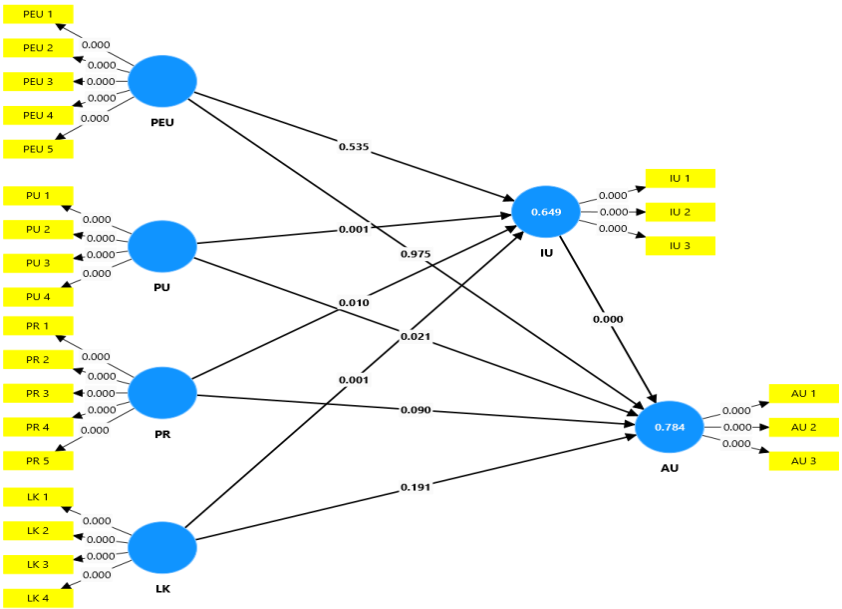
Variable	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	information
Actual System Use	0.919	0.921	0.949	Reliable
Intention to Use	0.889	0.894	0.931	Reliable
Financial Literacy	0.779	0.803	0.857	Reliable
Perceived Ease of Use	0.903	0.908	0.928	Reliable
Perceived risk	0.889	0.901	0.918	Reliable
Perceived usefulness	0.873	0.879	0.913	Reliable

Source: SmartPLS Output (2024)

Table 7. R-Square Value

Variable	R-square	R-square adjusted
Actual System Use	0.784	0.780
Intention to Use	0.649	0.644

Source: SmartPLS Output (2024)



Figures3. Hypothesis Test Results
Source: SmartPLS Output (2024)

Based on the output results from the data in Table 6, show that the Cronbach's alpha and composite reliability values of all variables as a whole have values or results above 0.7. So, it can be concluded that each variable has met the criteria for composite reliability and is considered to have good reliability. The data output results table in Table 7 shows how the factors of intention to use, perceived ease of use, perceived utility, perceived risk, and financial literacy can all have an impact on the dependent variable in this study. Actual system use was 78.4%.

Table 8. Hypothesis Testing Results

Hypothe.	Origin sample	Stad. Dev. (STDEV)	T stat	P-values	Information	
PEU -> IU	0.101	0.163	0.620	0.535	not significant	H1 is rejected
PU -> IU	0.497	0.147	3,389	0.001	significant	H2 is accepted
PR -> IU	-0.178	0.069	2,574	0.010	significant	H3 is accepted
LK -> IU	0.342	0.102	3,350	0.001	significant	H4 is accepted
IU -> AU	0.656	0.082	7,992	0,000	significant	H5 accepted
PR -> AU	-0.094	0.055	1,695	0.090	not significant	H6 is rejected
LK -> AU	0.105	0.080	1,308	0.191	not significant	H7 is rejected
PEU -> AU	-0.003	0.101	0.031	0.975	not significant	H8 is rejected
PU -> AU	0.217	0.094	2,308	0.021	significant	H9 accepted

Source: SmartPLS Output, 2024

Based on Table 8, the first hypothesis, perceived ease of use, has no positive or significant influence on intention to use. This is demonstrated by the presence of housewives in Malang Raya who are not immediately enticed by the ease of using the Peer-to-Peer Lending Service or other conveniences provided, as the convenience of the features presented in the Peer-to-Peer Lending Service service does not entice housewives in Malang Raya to use the service. Several reasons include not using the internet frequently, so they are unfamiliar with or do not understand Peer-to-Peer Lending Service, making them hesitant to utilize it despite the fact that Peer-to-Peer Lending Service provides numerous simple services.

Test result for the second hypothesis indicates that perceived usefulness has a positive influence on Intention to Use. This is indicated by the large number of housewives who are interested in using the Peer-to-Peer Lending Service because of the many benefits they obtain when using this service. These results also show that the benefits provided by peer-to-peer services by housewives have an impact on housewives' intentions to use peer-to-peer lending services to meet their financial needs. Other research that has the same results for example research from Hubert et al., (2019); Kim Lien et al., (2020); Singh & Sinha, (2020); and Sunardi et al., (2021, 2022) that have significant positive results in perceived usefulness which influences interest in using the Peer to Peer Lending Service.

Test result for the third hypothesis demonstrates that Perceived risk has a significant effect on Intention to Use. This is indicated by how existing risks influence housewives in using Peer to Peer Lending Services so that many housewives are more careful about these risks. This shows that the Intention to Use variable is significantly influenced by the Risk Perception variable. It is important to consider how the risks associated with peer-to-peer lending services influence a housewife's choice of whether or not to utilize them. The same results were shown in previous research, namely in research of (Sianggaran et al., 2019), study(Zakiyah, 2022), and research from (Nurdin et al., 2020).

Test result for the fourth hypothesis shows financial literacy has a positive influence on Intention to Use. This indicates that financial literacy influences housewives' interest in using Peer to Peer Lending Services. The research results show that financial literacy significantly increases the intention to use. One aspect of financial literacy is having good money management skills. Application of applicable taxes, personal financial management, and the characteristics of goods and services offered by the financial services sector are

some of the topics covered in initiatives aimed at increasing financial literacy or education. The same research results were shown in the study Nurdin et al., (2020) and Frederica et al., (2023) state that the knowledge variable has no influence on transaction intentions for services.

The test result for the fifth hypothesis indicates Intention to Use, has a positive influence on Actual System Use. This is indicated by the greater the interest in using the Peer to Peer Lending Service, the greater the number of housewives who use the service directly. This suggests that a person's likelihood of incorporating a service into their daily routine is positively correlated with their level of interest in utilizing it. Research that has similar results is research from Rohman et al., (2023) which claims that a user's intention to use an app influences how they use it. This research confirms the Study form which is highlighted it makes sense for MSMEs in Bandung to use online loan applications when they are interested because this desire has an impact on the use of loan services.

The test result for the sixth hypothesis shows that perceived f risk has no influence and is not significant on Actual System Use. This is indicated by the large risk provided by the Peer to Peer Lending Service which does not affect the size of the housewives who use the service. . Data processing findings indicate that there is no relationship between perceived harm and actual system utilization, or direct use. Housewives can understand this if they realize that the dangers associated with using peer-to-peer lending services do not impact them. This research shows similar results with previous research from Maharseni et al., (2022) that indicated perceived risk meaning it is not substantial and has no effect.

Test result for the seventh hypothesis shows financial literacy has no influence and is not significant on Actual System Use. This is indicated by the level of direct use of the Peer-to-Peer Lending Service that does not affect the level of risk that exists in the service. This shows that the financial literacy variable does not affect the Actual System Use variable. The purpose of these results is that having good financial literacy regarding Peer-to-Peer Lending Services does not influence housewives in Malang Raya to use these services. The results confirm the previous research that had similar results (Asriyani & Johan, 2023; Faradila & Rafik, 2022; Muadz & Waluyo, 2022).
The test result for the eighth hypothesis of Perceived Ease of Use has no effect and is not significant on Actual System Use. This is indicated by housewives who use the Peer-to-Peer Lending Service service, not because of the ease of the system and services provided in this service. This shows that housewives in Malang Raya are not always influenced to utilize Peer-to-Peer Lending Services to meet their family's needs, despite the convenience it offers. It could also be said that housewives in Malang Raya who use peer-to-peer lending services do so for purposes other than convenience. Research that has similar Research that has similar results to the research form (Muadz & Waluyo, 2022; Purnamasari et al., 2021).

Test result for the ninth hypothesis also shows that perceived usefulness has a positive and significant influence on Actual System Use. This is indicated by housewives who use the Peer to Peer Lending Service because of the benefits that housewives have experienced. Data processing findings show that Actual System Use is significantly influenced by the perceived benefit variable. This shows that the advantages provided by the Peer-to-Peer Lending Service can persuade Greater Malang housewives to use the application or service. This research confirms several earlier studies(Maharseni et al., 2022; Purnamasari et al., 2021; Rohman et al., 2023) that perceived usefulness having positive and significant results or having a significant effect.

CONCLUSION

To summarize, Perceived Ease of Use has no positive and significant effect on Intention to Use, as evidenced by housewives in Malang Raya who are not persuaded to utilize the

Peer-to-Peer Lending Service or other conveniences provided. Perceived Usefulness has a favorable impact on Intention to Use, which is defined as the number of housewives who are interested in utilizing the Peer-to-Peer Lending Service because of the numerous benefits it provides. Perceived Risk has a real effect on Intention to Use, which is defined as the risk that housewives face when utilizing this service, leading to increased caution. Financial literacy has a favorable impact on Intention to Use, implying that it influences housewives' interest in using these services. Perceived Risk does not have a significant influence on Actual System Use, which is characterized by the risk that does not affect the size of housewives who use the service. Financial literacy has no significant effect on Actual System Use, which is characterized by the absence of influence on the level of direct use of this service in the presence of risk. Perceived Ease of Use also has no significant effect on Actual System Use, which is characterized by housewives who use this service not because of the ease of the system and services provided. Perceived Usefulness has a positive and significant effect on Actual System Use, which is characterized by housewives who use this service because of the benefits that have been felt.

This research is among the first to study the adoption of FinTech peer-to-peer lending on housewives. However, to obtain holistic results, future research can be directed to expand the number of respondents in greater locations since peer-to-peer lending has become a popular source of funding. Different groups of respondents might give different results to the adoption of financial technology.

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