

ABSTRACT

This study aims to analyze the factors that influence the decisions of Muslim lenders to use funding services on sharia peer to peer lending platforms. This research uses binary logistic regression analysis method. The population in this study are Muslim lenders who use funding services on sharia or conventional peer to peer lending platforms. This study used a nonprobability sampling approach, namely purposive sampling with the required sample size of 330 people.

The results of this study indicate that perceived ease of use, perceived usefulness, and religiosity have a positive and significant effect on Muslim lenders decisions to use funding services on the sharia peer to peer lending platform. Perceived risk has a negative and significant effect on the decision of Muslim lenders to use funding services on the sharia peer to peer lending platform. Trust and digital literacy have no effect on Muslim lenders decisions to use funding services on sharia peer to peer lending platforms.

Perceived ease of use and perceived usefulness are the two strongest determining factors. This shows that the main construct of the Technology Acceptance Model has a strong influence on the context of this study. This research can 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, decision to use, sharia peer to peer lending.*