THE INFLUENCE OF TRUST, PERCEIVED USEFULNESS AND PERCEIVED EASE OF USE ON INTENTION TO USE FINTECH PEER2PEER LENDING
(CASE STUDY OF NEW USER ON USING KREDIVO APPLICATION IN WEST JAKARTA)

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Abstract – *This Study from Kredivo, Kredivo is one of the providers of digital credit card services to provide instant credit without using a card. was founded by Akshay Garg as CEO of the FinAccel company, with the aim of making choices for people who do not or do not yet have a conventional bank and expanding financial services in Indonesia. Kredivo considers millennial generation as the most potential segment. As many as 85 percent of Kredivo's credit service users are millennial. The biggest difficulty experienced by most millennials is that credit applications are rejected because the portfolios are not convincing banks. The purpose of this paper is to analyze the Influence of trust, perceived usefulness and perceived ease of use. Evidence support by collecting the data with questionnaire and take people who know Kredivo and have an intention to use it in West jakarta. as a population and the number population is unknown. The sample method that uses for this paper is purposive sampling technique and using Heir calculation to determine the number of samples and the result need 120 samples or respondent or more in order to obtain more representative data. The PLS method to analyze and describing the data. The result of the study indicates that Trust has a positive and significant effect to intention to use, perceived usefulness has a positive and significant effect to intention to use and perceived ease of use has a positive and significant effect to intention to use.*

Keywords: *Intention to Use, Trust, Perceived Usefulness, Perceived Ease of Use, Kredivo, Online based loan.*

INTRODUCTION

Financial technology has increased rapidly and changed the business sector in banking to be more innovative. Financial technology has the potential to benefit various parties in the financial industry. With the existence of very high technological developments, it has also influenced the development of the financial world which has become more efficient and modern. In today's economic world, it is very important to innovate because finance and technology have a close relationship. These changes are driven by shifts in consumer preferences that affect consumer demand for innovation and the evolution of technology that continues to evolve. (Romanova & Kudinska, 2016)

According to Hochstein in website americanbanker.com, fin-tech refers to the use of technology to provide financial solutions. The term fin-tech itself is an abbreviation of the word financial technology, which means a company that combines financial services with modern and innovative technology. Fintech generally aims to attract customers with products and services that are more user-friendly, efficient, transparent and automatic than they already exist (Mackenzie, 2015). Fintech is seen as a new market that integrates finance and technology and replaces traditional financial structures with new technologybased processes(Arner et al., 2017). The fin-tech company is a company that offers technology for banking, corporate finance, capital markets, financial data analysis, payments, and personal financial management (Romanova & Kudinska, 2016).

The occurrence of global evolution in financial technology innovation has also influenced the development of financial technology in Indonesia. The number of financial technology companies in Indonesia has increased along with the increasing number of internet users. According to (Prasetya & Nurmahdi, 2015). The development of information technology today has changed consumer behavior. Information technology which is developing very rapidly makes very significant changes to consumer

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behavior. This is also supported by the increasing use of the internet in everyday life that can be accessed via smartphones and other technological devices. The high growth of internet users has led to a variety of new forms of internet-based business, one of which is fin-tech, which has emerged as a new payment system solution that offers convenience to its users, especially those connected to the internet. This statement is supported by the results of a survey published by the Indonesian Internet Service Providers Association (APJII). The following is data on the development of the number of internet users in Indonesia in 2018. Survey published by the Indonesian Internet Service Providers Association (APJII). The following is data on the development of the number of internet users in Indonesia in 2018.

Figure 1. Development of The Number of Internet Users in Indonesia, 2018

(In Millions of Souls)

Source: Indonesian Internet Service Providers Association, 2018.

From the above data released by APJII (Indonesian Internet Service Providers Association) it can be seen that in a survey involving 5,900 respondents taken from each province in Indonesia, the number of internet users in Indonesia in 2018 increased by 10% compared to previous years, and is expected to continue to increase every year. The increase occurred as much as 171.17 million people which is also equivalent to 64.8% of the existing population of 2 264.16 million people. By region internet users are still concentrated in urban areas with a percentage of 74.1%, and rural 61.6%. The increasing penetration of internet users is also driven by the high use of smartphones or smart phones in Indonesia. Data taken from We Are Social (2019) shows 355.5 million smartphone users in Indonesia with a penetration of 133% of Indonesians who own a smartphone. While smartphone users active on social media reach 130 million users with a penetration of 48% of 150 million Indonesians who use the internet (We Are Social and Hootsuite, 2019).

Based on the survey results of the Indonesian Internet Service Providers Association (APJII) in 2018, the composition of internet users in Indonesia is dominated by productive age, namely 29.55% (ages 35-54 years), 49.52% (ages 19-34 years) and 16.68 % (aged 1318 years) while the remaining elderly age is 4.24% (> 54 years). The difference in the year of birth is a differentiator between generations, each generation is a human who lives at different times, as well as the development of information technology. One generation that lived in an age of communication and internet change is now known as the millennial generation.

According to the Indonesian Financial Technological Association (AFTECH) at the end of 2017, the biggest target of the fin-tech market in Indonesia is the middle-class millennial generation, namely residents born between the 1980s and 2000s(Simões & Gouveia, 2008). This generation emerged marked by increased use and familiarity with digital media and technology. The current millennial generation can be found with professions as students, workers, employees, even as parents. Millennial generation dominates the composition of internet users in Indonesia because this generation uses a lot

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of instant communication technology and social media. In other words, generation Y or millennial generation is the generation that grew up in the booming internet era (Lyons, 2003). The large number of mobile users can be used to reach the financial system through digital financial services. Therefore, the internet is one of the factors that support the development of financial technology and digital payment business in Indonesia. The following is data on the percentage of fin-tech user ecosystems in Indonesia in 2020 by type.

Figure 2. Percentage of Fintech User Ecosystem in Indonesia in 2020 Based on Types
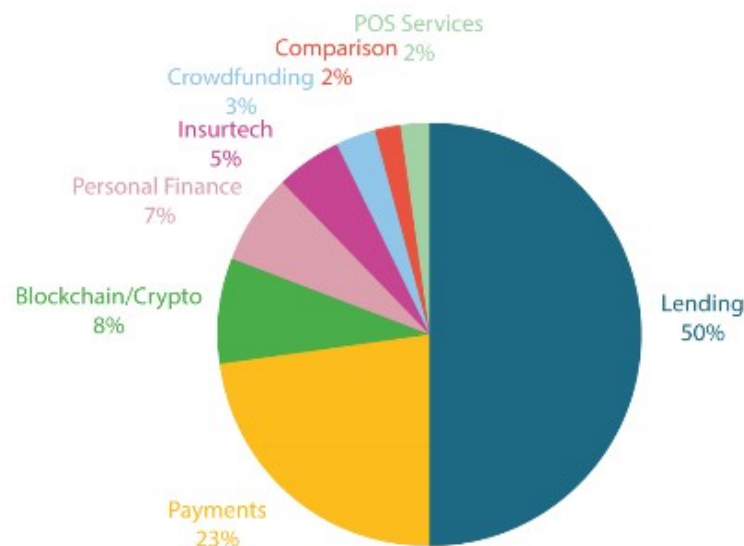
Source: Indonesia Fintech Report 2020,

Fintech News Singapore, Nov 2020

According to the report, the Indonesian fintech startups landscape is dominated by companies in the online lending space, which account for half of all fintech startups in the country. Online lending is followed by payments with 73 companies (23%), blockchain and cryptocurrencies with 26 companies (8%), and investment/personal finance with 24 companies (7%). Other segments represented include insurtech (15 companies), crowdfunding (9 companies), point-of-sale (POS) services (7 companies), and financial comparison (7 companies).

Quoting Republika.id (2017) in Indonesia, one reason is that only about 49% of the population in Indonesia has been touched by banking services, so there is still greater potential for the fintech market. While the value of fintech transactions in 2019 is estimated at US $ 22.34 million or around Rp 234 billion. The growth of the transaction value is projected to grow 16.13% per year. For information, the largest fintech market share is engaged in the payment sector reaching 38% and loans at 31%. (fintechnews.sg). One of them is the financial technology market that has a rapid development, P2P Lending. P2P lending is a fast growing industry globally with the number of operators and the number of loans issued increasing substantially over the last ten years (Omarini, 2018).

Basically credit applications and online loans are the same as credit cards, but this form of credit card is on smartphones. Actually, this online credit and loan application comes because of the problems described above, and is considered an opportunity for market penetration. Among the many credit applications and online loans or cash loans in Indonesia, one that has become popular in the community is the Kredivo application.

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Kredivo is one of the pioneers of online credit and loan applications in Indonesia where Kredivo declares itself as an application with a credit solution that makes it easy to make payments and can even make installments in 30 days without interest or in installments of 3 months, 6 months, or 12 months (interest 2.95% per month). One of the reasons why Kredivo is the best application in credit applications and online loans or cash loans because Kredivo offers the lowest interest among the other similar applications.

With the explanation above, with the phenomenon of increasing online-based loans in Indonesia and the application of credit as a fin-tech lending that is growing rapidly at this time, and has a target millennial generation that is almost doing its activities through digital platforms. Also the Kredivo application which has successfully attracted millennials to become its consumers because Kredivo provides solutions by offering simple online-based loans, easy and not as difficult as conventional loans offered by banks, making it easier for consumers to borrow money. So, therefore, researchers are interested in examining more closely related to what factors affect consumers in choosing Kredivo as an online-based money borrowing platform.

LITERATURE REVIEW
Consumer Behavior
According to (Schiffman & Wisenblit, 2015), Consumer behavior is the study of consumers' actions during searching for, purchasing, using, evaluating, and disposing of products and services that they expect will satisfy their needs.

According to Solomon in his book, as follows It is the study of the processes involved when individuals or groups select, purchase, use, or dispose of products, services, ideas, or experience satisfaction needs and desire, which means that consumer behavior includes many the field is the lesson from the involvement of the process when individuals or groups choose, buy, use, or sell, products, services, ideas, or experience to satisfy needs and desires.

Consumer behavior according to (Hawkins & Mothersbaugh, 2010). state that the field of consumer behavior is the study of individuals, group, of organizations and the processes they use to select, secure, use, and dispose of products, services, experiences, or ideas to satisfy need and the impacts that these processes have on the consumer and society. And consumer behavior is a complex, multidimensional process.

From the understanding of consumer behavior above it can be concluded that consumer behavior is an act, buying habits or consumption patterns of consumer behavior in groups or individuals in order to be achieved and their needs met.

TAM (Technology Acceptance Model)
The Technology Acceptance Model (TAM) was first introduced by Davis in 1986. He stated that the Technology Acceptance Model (TAM) assumed intention to behave was influenced by personal attitudes towards the use of information systems.

TAM theory explains that individual behavioral intention to use a system is determined by two beliefs, first the perceived usefulness which defined as to what extent someone believes using a system can improve his/her performance. Second, the perceived ease-of-use which defined as to what extent someone believes using the system can make his/her free from doing something. TAM also has a theory that impact of external variables (for example system characteristic, development process, training) to intention to use is mediated by perceived usefulness and perceived ease-of-use. (Surendran, 2012) Previous research integrates trust, perceived usefulness, and perceived ease of use in the context of electronic services because trust is a determinant of perceived usefulness, especially in an electronic service environment. Therefore, trust is at the same level as perceived usefulness and perceived ease of use (Pavlou, 2003).

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Kredivo Application

Kredivo was founded by Akshay Garg as CEO of the FinAccel company, with the aim of making choices for people who do not or do not yet have a conventional bank and expanding financial services in Indonesia. Unlike conventional credit, Kredivo is one of the providers of digital credit card services to provide instant credit without using a card. The registration requirements are done online without a survey and the maximum approval time is 24 hours. This saves a lot of time and makes it easier for people who need a need right away, especially since the initial requirement to register this application is to only fill in personal biodata, enter a photo ID and log in one of the e-commerce that participates with Kredivo. Kredivo participates with more than 200 online and offline merchants already operating in Indonesia.The payment system provided by Kredivo is 30 days with 0% interest and installments for 3 or 6 or 12 months with 2.95% interest. In addition to buying goods in e-commerce, Kredivo can also be used to pay for all household needs such as paying for electricity, water, and so on. Kredivo released several new features to make it easier for its users, namely features without a DP if you want to apply for installments and cash loans without collateral. The Kredivo application is very safe and trustworthy, because it has been registered and overseen by the Financial Services Authority (OJK). (Kredivo source)

Trust.

Trust is a major aspect in various economic transactions because of the deep human need to understand the social environment in identifying a person's behavior. Understanding the social environment becomes very complicated because a person with their nature is not always rational or unpredictable(Mayhew, 1901). In (Janfry et al., 2014) Lin say, Trust is an important factor in exchange, relate the seller and the buyer. Trust will create a sense of security and credibility, reducing the consumer's perception of risk in exchange Bennett & Gabriel in (Janfry et al., 2014) .Meanwhile, according (Pavlou, 2003) defines trust as an assessment of one's relationship with others who will carry out certain transactions in accordance with expectations in an environment full of uncertainty. Christian on (Aldiana, 2018) Consumer trust is defined as the willingness of one party to accept risks from the actions of another party based on the expectation that the other party will take important actions for those who trust them, regardless of the ability to supervise and control the actions of the trusted party. Trust reflects two important components, which are reliability and intention. Reliability means the consumer believe that the products able to meet the promised value, the consumer expectation toward the brand and fulfill the need and satisfaction. (Janfry et al., 2014)

According to McKnight et al., (2002); Monica (2018), argues that there are dimensions and indicators that shape trust, namely:

1) Trusting belief is the perception of the party that believes (consumers) to the party that is trusted (the seller) in which the seller has characteristics that will benefit consumers.
   a) Protect
   b) Safe
2) Trusting Intention is a deliberate matter where someone is ready to depend on others in a situation, this happens personally and leads directly to others.
   a) No loss
   b) Not misused

Perceived Usefulness

In the context of a mobile credit application, perceived usefulness is defined as the extent to which a person believes using a mobile credit application can improve its performance in making payment transactions online, referring to the definition of (Davis, 1989).

According to Jogiyanto (2007); Monica (2018), dimensions and indicators in benefits are:

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1) Work more quickly
   a. Improve performance
   b. Save time
2) Increase productivity
   a. Help
3) Enhances my effectiveness
   a. The value of the transaction is right
   b. No waiting
4) Makes job easier
   a. Connected with a lot of ecommerce
   b. Beneficial

Perceived Ease of Use

Perceived Ease of Use is the level of individual belief that the use of an information technology system does not require any effort (free of effort) and is easy to understand (Davis, 1989).

According to Wibowo (2006); Monica (2018), several dimensions and indicators of perceived ease of use are as follows:

1) The interaction of individuals with the system is clear and easy to understand (clear and understandable)
   a. Quick to learn
   b. Without obstacle
2) It doesn't take much effort to interact with the system (does not require a lot of mental effort)
   a. Expertise
   b. Quick access
3) Easy to use system
   a. Easy
   b. Without assistance
4) Easy to operate the system according to what individuals want to do (easy to get the system to do what he / she wants to do)
   a. Needs
   b. Efficient Intention

to Use

Intention is a psychological activity arising from feelings (affective) and thoughts (cognitive) of the desired goods or services (Schiffman & Wisenblit, 2015). According to (E, Belch, 2006), intention to use is the tendency to use a brand and generally based on the suitability of the purchase motive with the attributes or characteristics of the brand that can be considered. Before consumers make purchasing decisions, consumers first look for information about the goods and services to be chosen. The main sources of information are divided into four groups: (1) Personal, such as family, friends, neighbors and colleagues; (2) Advertising, such as advertisements, websites, salespeople, dealers, packaging and display; (3) Public, such as mass media, rank 32 consumers' organizations; (4) Experimental, such as inspection handling, product use (Kotler and Keller, 2009).

According to Ferdinand (2006); Monica (2018) interests can be defined through the following dimensions and indicators:

1) Transactional interest, which is a person's tendency to buy products.
   a) Planning to use

2) Referrals Interest, namely the tendency of someone to refer the product to others.
   a) Referencing
   b) Reference experience

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3) Explorative interest, this interest illustrates the behavior of someone who is always looking for information about the product he is interested in and is looking for information to support the positive qualities and the product.
   a) Finding Information
   b) Obtaining Information.

Hyphotesis photesis Devalopment

1. The Relation Between Trust and Intention to Use

Trust is an assessment of relationships with other people who make certain transactions in accordance with expectations in an environment full of uncertainty. Practically all interactions require elements of trust, especially those carried out in an uncertain information technology environment (Pavlou, 2003) modifies the trust variable with the Technology Acceptance Model (TAM) theory which results that trust has an influence on consumers in using information technology. In research conducted by (Mayhew, 1901), the results show that trust has a positive influence on behavior in using information technology. Research conducted by (Chong et al., 2010) found that trust has a positive influence on behavior in using information technology.

Based on research conducted by (Haidari & Tileng, 2018), it is stated that trust has a positive and significant effect on interest in using. This research is supported by (Kumar et al., 2017) showing that trust is a factor that underlies or influences behavioral intention to use mobile banking service. With reference to the above research, the researcher proposes the following hypothesis:
H1. Trust has significant positive impact toward Intention to use.

2. The Relation Between Perceived Usefulness and Intention to Use

Perceived Usefulness is defined as the level at which a person believes that using a particular system can improve its performance (Davis, 1989). From this definition it is known that the perception of usefulness is a belief about the decision making process. If someone feels that the system is useful then he will use it. Conversely, if someone feels that the information system is less useful then he will not use it. Based on research conducted by (Haidari & Tileng, 2018), it is stated that the perceived usefulness has a significant positive effect on intention to use. Research conducted by (Lai & Li, 2005) found that perceptions of usefulness had a positive influence on behavioral intentions in using information technology. Chong, et.al, (2010) conducted a study that obtained results that perceived usefulness had a positive influence on consumer behavior in using information technology. Research conducted by Kumar et al,. (2017) results show that perceived usefulness is a factor that underlies or influences behavioral intentions to use mobile banking. The effect of perceived usefulness to intention to use mobile payment has been tested in previous studies and show positively significant result Wu in (Fitria & Winata, 2020). With reference to the above research, the researcher proposes the following hypothesis:
H2. Perceived usefulness has significant positive impact toward Intention to use.
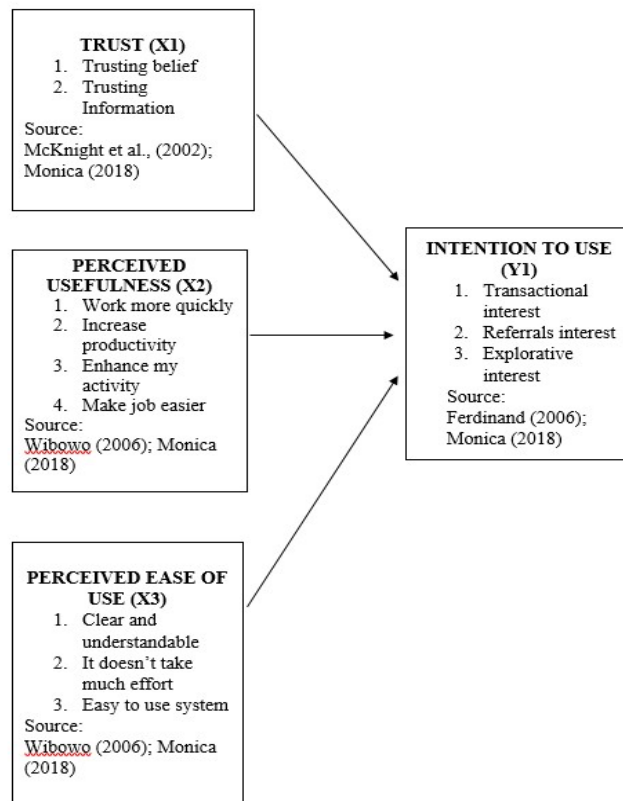
3. The Relation Between Perceived Ease of Use and Intention to Use

Davis (1989) defines the perception of ease of use of technology as a level where someone believes that in using the technology there is no need to struggle or difficulties. When the technology is easy to use, users will feel more comfortable and willing to use the system. Research conducted by Lai and Li (2004) shows that perception of ease of use has a positive effect on behavioral intention to use information technology. Shomad and Purnomosidhi (2012) conducted a study which found that perceptions of ease of use had a positive influence on interest in using information technology. Based on research conducted by Yogananda and Dirgantara (2017) perceived ease of use has a positive and significant effect on intention to use electronic money instruments. It is also in line with Andriyano's research results (2016) that the Perceived ease of use has a positive and significant effect on the intention to use Mobile Accounts. With reference to the above research, the researcher proposes the following hypothesis:
H3. Perceived ease of use has significant positive impact toward intention to use

Framework Research

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Figure 3.
Framework Research

RESEARCH METHODOLOGY
Research Design

The research design used by the writer is the method of causal research. According to Sugiyono (2014:6) Causal research is research that aims to know about the relationship of causality in the presence of Independent Variables and Dependent Variables. In this research Trust (X1), Perceived Usefulness (X2), Perceived of Ease of Use (X3) become Independent Variable with Intention to Use (Y) become Dependent Variable. **Data Collection Technique.**

The data obtained in this study were obtained directly from distributing a questionnaire.

Population

In this study the population is millennial consumers who know and have intention to use the Kredivo application in regions of West Jakarta. And also because in this pandemic, the researcher couldn't freely find the sample easily, so 100% researcher find the sample online.

Sample

The number of question indicators from this study is 24, then the results of the sample calculation were obtained 5 X 24 = 120. In this study 120 samples were taken in order to obtain more representative data. In determining the sample, researchers use non-probability sampling because it does not provide the same opportunity / opportunity for each member of the population to be a sample The sample criteria for this study is for people who know Kredivo and have intention to use it. also because in this pandemic, so 100% researcher find the sample online, through google form.

RESULTS AND DISCUSSION

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Table 1
Convergent Validity Result

Variable			Result	Final Result
XI		T1	0,879	0,898
		T2	0,866	0,884
		T3	0,471	
		T4	0,835	0,852
X2		PU1	0,665	0,704
		PU2	0,752	0,774
		PU3	0,703	0,729
		PU4	0,523	
		PU5	0,812	0,801
		PU6	0,581	
		PU7	0,655	0,649
X3		PEU1	0,644	0,644
		PEU2	0,691	0,691
		PEU3	0,726	0,726
		PEU4	0,744	0,744
		PEU5	0,695	0,695
		PEU6	0,767	0,767
		PEU7	0,769	0,769
		PEU8	0,607	0,607
Y		IU1	0,812	0,812
		IU2	0,770	0,769
		IU3	0,838	0,839
		IU4	0,850	0,850
		IU5	0,835	0,835

Based on the results of the initial iteration it is found that the indicator X1.3, X2.4 and X2.6, has a loading factor value below 0.50 then it must be dropped from the model because the indicator is invalid. After modifying the model, the final iteration results show that all indicators have a loading factor value above 0.50 so it can be said that the indicator is valid (significant).

Table 2
Discriminant Validity Result (Cross Loading)

	TRUST	PERCEIVED USEFULNESS	PERCEIVED EASE OF USE	INTENTION TO USE
T1	0,898	0,503	0,581	0,61
T2	0,884	0,543	0,633	0,625
T4	0,852	0,563	0,61	0,614
PU1	0,355	0,704	0,458	0,48
PU2	0,573	0,774	0,574	0,568
PU3	0,537	0,729	0,532	0,52

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PU5	0,417	0,801	0,578	0,535
PU7	0,33	0,649	0,585	0,451
PEU 1	0,381	0,591	0,644	0,484
PEU 2	0,401	0,628	0,691	0,509
PEU 3	0,479	0,462	0,726	0,527
PEU 4	0,525	0,484	0,744	0,619
PEU 5	0,466	0,458	0,695	0,493
PEU 6	0,495	0,503	0,767	0,641
PEU 7	0,743	0,604	0,769	0,752
PEU 8	0,307	0,491	0,607	0,441
IU1	0,558	0,495	0,654	0,812
IU2	0,511	0,487	0,637	0,769
IU3	0,721	0,649	0,701	0,839
IU4	0,519	0,62	0,644	0,85
IU5	0,551	0,606	0,669	0,835

Based on the Table 2 above, it can be seen that the loading factor value for each indicator of each variable has the greatest loading factor value compared to the other variables. This means that each latent variable has a good discriminant validity where some latent variables still have a highly correlated measure with other constructs.

Table 3
Discriminant Validity Result (Fornell Larcker)

	INTENTION TO USE	PERCEIVE USEFULNESS	PERCEIVED EASE OF USE	TRUST
INTENTION TO USE	0,822			
PERCEIVE USEFULNESS	0,699	0,733		
PERCEIVED EASE OF USE	0,806	0,708	0,743	
TRUST	0,702	0,611	0,692	0,879

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It can be seen from table 3 that several loading factor values for each indicator of each latent variable already have a loading factor value that is not the largest compared to the loading value when associated with others latent variable. This means that each latent variable has a good discriminate validity where some latent variables still have a highly correlated measure with other constructs.

Table 4
Aver<u>age Variance Extracted (AVE) RESULTS</u>

Variable	Average Variance Extracted (AVE)
X1	0,772
X2	0,501
X3	0,538
Y	0,675

Based on the Table 4 above, it can be concluded that the square root of Average Variance Extracted (AVE) for each construct is greater than the correlation between one construct and the other constructs in the model, from the AVE value, the construct in the estimated model meets the discriminant validity criteria.

Table 5
Compo<u>site Reliability and Cronbach Alpha's Test</u> Results

Variable	Cronbach's Alpha	Composite Reliability
X1	0.852	0.910
X2	0.783	0.853
X3	0.857	0.889
Y	0.879	0.912

Based on Table 5, it can be seen that the results of composite reliability and cronbach's alpha testing showed satisfactory values, namely all latent variables have been reliable because all values of latent variables have composite reliability and cronbach's alpha values ≥ 0.70. So it can be concluded that, the questionnaire used as a research tool has been consistent.

Table 6
In<u>ner Model</u>

	R Square	R Square Adjusted
INTENTION TO USE	0.702	0.697

From table 4.12 it can be seen that the R-Square (R2) value or the coefficient of determination is 0.702. This means that 70.2% of variation or intention to use is influenced by Trust, Perceived Usefulness & Perceived Ease of use, while the remaining 29.8% is explained by other causes.

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Table 7
Hyphotesis Testing Results

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
PERCEIVE USEFULNESS > INTENTION TO USE	0.172	0.175	0.073	2.345	0.019
PERCEIVED EASE OF USE -> INTENTION TO USE	0.509	0.511	0.076	6.708	0.000
TRUST -> INTENTION TO USE	0.244	0.242	0.070	3.473	0.001

Based on table 7 above, various matters are explained as follows:

1. Perceived Usefulness has a positive and significant effect on Intention to Use, because T-statistic> T-table (2,345> 1.96) so that the hypothesis is accepted, meaning Perceived usefulness can be a reason for Intention to use Kredivo. Or the P-Value of 0.019 is smaller than alpha 0.05. therefore, the hypothesis is accepted.
2. Perceived Ease of use has a positive and significant effect on Intention to Use, because Tstatistics> T-table (6,708> 1.96) so that the hypothesis is accepted, meaning that Perceived Ease of use can be a reason for Intention to use Kredivo. Or the P-Value of 0.000 is smaller than alpha 0.05. therefore, the hypothesis is accepted.

Trust has a positive and significant effect on Intention to Use, because the T-statistic <T-table (3,473 >1.96) so that the hypothesis is accepted, Or the P-Value of 0.001 is smaller than alpha 0.05. therefore, the hypothesis is accepted.

Discussion The Effect of Trust on Intention to Use

Based on the first hypothesis (H1) test in this study, it shows that the Trust has a significant positive effect on the intention to use. because the Original Sample value is 0.001 and the value of T Statistics> T table (6.708> 1.96) and hypothesis 1 in this case. accepted, meaning that Trust influences the Intention to Using Kredivo. This indicates that trust tends to make increased Intention to use decisions, due to a good view of the product because of the influence of consumer trust, being able to protect consumer privacy, reliable when consumers are in need, and will not deceive consumers which makes consumers decide to use the Kredivo application as a loan online.

The results of this study are reinforced by previous research by Haidari and Tileng (2018) which states that trust has a significant positive effect on the intention to use Mobile Payment. Research conducted by Chong, et.al., (2010) found that trust has a positive influence on behavior in using information technology. In (Nguyen et al., 2016), Perceived Trust is the strongest predictor of Intention to Use Mobile Payment Services. (Sagynov, et.al.) Perceived usefulness, ease of use, and trust significantly influence purchase intention. (Nusraningrum et al., 2019) also said, The website of a company must present the presence of the company in the eyes of customers virtually so that consumers trust and make transactions online through the company's website because improving the quality of a website is expected to increase consumer confidence in conducting transactions online.

The Effects of Perceived Usefulness om Intention to Use

Based on the second hypothesis (H2) test in this study, it shows that the perceived usefulness has a significant positive effect on Intention to Use. because the Original Sample value is 0.019 and the value of T Statistics> T table (2,345> 1.96) and hypothesis 2 in this case. accepted, meaning that the perceived usefulness influences the intention to using Kredivo. Consumers feel that nowadays using

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the Kredivo application can make their activities easier, especially for making payments in cooperating e-commerce or for payment of other non-cash transactions. Consumers also feel that using the Kredivo application can save time, be more efficient and secure. Therefore, currently the Kredivo application is considered beneficial for consumers, especially for online shopping application users because it can be used as a payment method or can be used by consumers to make other non-cash payment transactions.

The results of this study are reinforced by previous research by Loanata and Tileng (2016) that the perceived usefulness has a significant positive effect on the intention to using mobile payments. According (Sagynov, et.al.) Perceived usefulness, ease of use, and trust significantly influence purchase intention Chong, et.al, (2010) conducted a study that obtained the results that perceived usefulness had a positive influence on consumer behavior in using information technology. Research conducted by Kumar et al,. (2017) results show that perceived usefulness is a factor that underlies or influences behavioral intentions to use mobile banking services. While in (Aydin, 2016) perceived ease of use perceived compatibility, perceived usefulness, perceived security, rewards, social influence significantly influence intention to use. Research conducted by (Jeong & Yoon, 2013)Perceived usefulness is found to be the most significant factor influencing the intention to use m-banking.

The Effects of Perceived Ease of Use on Intention to Use
Based on the third hypothesis test (H3) in this study, the results show that the perceived ease of use has a significant positive effect on the Intention to Use. because, the Original Sample value is 0.000 and the T Statistical value> T table (6.708 <1.96) and the hypothesis

3 in this case accepted. it means that Perceived Ease of Use affect on Intention to using Kredivo. If Kredivo's view is an application that is easy to use, easy to understand, easy to learn, easy to use, and flexible to use, the better it offers, then the intention to use it will increase. So that with this there can be an encouragement for consumers to use the Kredivo application. In this study, most respondents have the intention to use Kredivo because it is easy to understand, easy to learn, easy to use, and flexible to use according to consumer desires.

The results of this study are in line with the research conducted by Andriyano (2016) which states that the Perceived Ease of use has a significant positive effect on the Interest in Using Mobile Accounts for CIMB Niaga customers in the Special Region of Yogyakarta. According (Sagynov, et.al.) Perceived usefulness, ease of use, and trust significantly influence purchase intention. Research conducted by Lai and Li (2004) shows that perception of ease of use has a positive effect on behavioral intention to use information technology. While in (Aydin, 2016) perceived ease of use perceived compatibility, perceived usefulness, perceived security, rewards, social influence significantly influence intention to use. Research conducted by (Jeong & Yoon, 2013) Perceived ease of use has a marginal significance on the intention to adopt m-banking.

CONCLUSIONS AND RECOMMENDATIONS
This research is intended to determine the factors that are Influences of Trust, Perceived Usefulness and Perceived Ease of Use On Intention to using Kredivo. Based on the data analysis and discussion stated in the previous chapter, several research conclusions can be stated as follows:

1. Trust has a significant positive effect on Intention to Use. Relating to protecting, trustworthiness and security of a technology system. From the results of this study it can be concluded that the higher the level of perceived trust, the higher the level of intention on using Kredivo. Because trust is one of the most important factors.
2. Perceived Usefulness has a significant positive effect on Intention to Use. From the results of this study, it can be concluded that the greater the perceived usefulness of Kredivo users, the greater the interest in using the Kredivo application. In other words, perceived usefulness is an important core in their intention on using Kredivo, because this is related to how they feel about the benefits of Kredivo users, such as saving time, increasing productivity, and so on. So that if all of these are fulfilled, more and more consumers will use Kredivo. Because before deciding to buy and use, the first thing that consumers think about is what benefits the product provides.

Perceived Ease of Use has a significant positive effect on Intention to Use. The results of this study indicate that the perceived ease of use has an important effect on the intention to use Kredivo. Thus it can be concluded that the perceived ease of use related to the ease of learning, understanding, and clarity of using a technology as well as making it easier for technology to do what users want to do.

Recommendation Advice for the Company
  a) Based on the results of the regression test, it shows that Trust has a significant positive effect on Intention on Using Kredivo. Therefore, researchers provide advice to the Kredivo company to always guarantee the confidentiality of personal data, protect and not harm consumers, so as to increase consumer Trust in Kredivo.
  b) Based on the results of the regression test, it shows that the perceived usefulness has a significant positive effect on the Intention on Using Kredivo. Therefore, researchers provide advice to the Kredivo company so that it continues to provide benefits to consumers such as handle up all matters, increasing productivity, and others. So that if all of these are fulfilled, more and more consumers will use Kredivo.
  c) Based on the results of the regression test, it shows that the Perceived Ease of Use has a significant positive effect on the Intention on Using Kredivo. Therefore, researchers provide suggestions to the Kredivo company to provide more convenience to consumers such as operating the system in using applications so that consumers can feel easy to interact when carrying out the transaction process. And also makes it easy for consumers to respond quickly to problems or obstacles that are being experienced by consumers.

Recommendations for future research
  a) For further research, more respondents can be used and in several marketing regions of other regions, so the results of the study will be more valid and the population wider.
  b) Suggestions that can be considered in future research that want to research can expand the research area with different respondent characteristics so that the research sample is more accurate, and examine other variables not examined in this study such as: Reputation, Safe, Perceived Risk, and Benefit. And finally, the researcher must be really careful in looking at the problem and being observant in determining the variables to be studied.

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