

# The Factors of the Intention to Use P2p Lending Financial Technology (Fintech) Website at Jadetabek Intervening By Perceived Value



Arta Moro Sundjaja, Agus Tina

**Abstract:** *The research objective is to examine the factors that influence the intention to use Peer-to-Peer Lending Financial Technology Website in Jadetabek. The research design is a quantitative method using Structural Equation Model (SEM). The sampling technique is convenience sampling. The data collection method used questionnaire. The questionnaire distributed to 110 respondents who already visit the fintech peer-to-peer lending website. The statistical software employed in this study is the SmartPLS 3.0. The results show that information quality, service quality, and perceived value directly had a significant effect on the fintech peer-to-peer lending website usage intention. The results show that service quality, perceived value, and information quality directly had a significant effect on the fintech peer-to-peer lending website usage intention.*

**Index Terms:** *Financial Technology, Peer-to-Peer Lending, Structural Equation Model (SEM)*

## I. INTRODUCTION

Financial Technology (Fintech) became one of the most promising industries in 2016 [1]. The development of Fintech, driven by the rapid growth in start-up companies with innovative business models that provide new products and services, thus transforming the financial world for the better for the future. Ref [2] found that investment in Fintech had risen dramatically in the last five years, in 2008 the number of FinTech investments is less than 1 billion dollars and increased in 2013 to 3 billion dollars. Furthermore, Fintech's investment is expected to continue to increase, reaching 8 billion by 2018 in the future [3]. While according to ref [4], global investment in fintech grew 10 times from 2010 to 2015. There is an opportunities for the development of financial technology in Indonesia [5]. While the use of digital finance in Indonesia based on a recent survey conducted by McKinsey reached 40% and this percentage is predicted to increase seven-fold from its original value [6]. Fintech

regulations in Indonesia and other developing countries are still relatively low when compared with developed countries which quickly form a regulation against outsiders who are predicted to affect the state of the country's economy [7]. The previous research that studied the relationship between the brand trust and perceived value has found a significant influence on their intention to use [8]–[14]. Ref [11] conducted a study of the fashion industry in Tehran, Iran. Moreover, another researches conducted a study of technology-based industries in Techtel Corporation, NewYork [8]. According to ref [8], brand attitude can improve the competitive advantage of the company because the brand can last long although the technology is always experiencing a change. According to [14], there is a significant relationship between web trust and intention to purchase that mediated by perceived value. However, ref [15] argued the finding from Salehzadeh & Pool and Aaker & Jacobson that there is no significant influence between brand trust on perceived value in tea buyers in Taiwan's Tainan city [8], [11], [15].

The previous research had examined that there is a significant and positive influence between service quality and perceived value on the usage intention [16]–[21]. Ref [20] conducted a study of the education sector in the USA. Ref [17] conducted a study of the hospitality sector in Mauritius. Ref [18] conducted a study of employee engagement and employee performance in Topas TV Regional, Indonesia. Ref [16] conducted a study of the taxation sector di KPP Pondok Gede, Indonesia. However, ref [22] research study of B2C e-commerce in South Africa finds results that are inconsistent with ref [16]–[18], [20] with no significant influence between service quality on perceived value.

Recent research reveals that information quality has a significant influence on perceived value, i.e., [20]. However, different with ref [16] research that conducted a study of taxation sector at KPP Pondok Gede in Indonesia, and ref [23] research that conducted a study of accounting division at Bali, Indonesia, which has a significant influence information quality on their intention to use. However, ref [24] research study of B2C e-commerce in South Africa finds results that are inconsistent with ref [16], [20], and [23], with no significant influence between information quality on perceived value, but information quality has direct influence to intention to use.

Manuscript published on 30 September 2019

\* Correspondence Author

Arta Moro Sundjaja\*, Information Systems Department, School of Information Systems, Bina Nusantara University, Jakarta, Indonesia, 11480. [asundjaja@binus.edu](mailto:asundjaja@binus.edu)

Agus Tina, Information Systems Department, School of Information Systems, Bina Nusantara University, Jakarta, Indonesia, 11480. [agustinaliping88@gmail.com](mailto:agustinaliping88@gmail.com)

© The Authors. Published by Blue Eyes Intelligence Engineering and Sciences Publication (BEIESP). This is an [open access](https://creativecommons.org/licenses/by-nc-nd/4.0/) article under the CC-BY-NC-ND license <http://creativecommons.org/licenses/by-nc-nd/4.0/>

# The Factors of the Intention to Use P2p Lending Financial Technology (Fintech) Website at Jadetabek Intervening By Perceived Value

Also, recent research reveals that the relationship between the system quality and perceived value has no significant influence on their intention to use [25]. Ref [25] conducted a study of software seventhsoft accounting in Indonesia.

However, ref [16] research that conducted a study of taxation sector at KPP Pondok Gede in Indonesia and ref [23] research that conducted a study of accounting division at Bali, Indonesia finds results that are inconsistent with ref [25].

Based on recent research, ref [17] conducted a study of the hospitality sector in Mauritius. Ref [26] research conducted at a tea shop in the city of Tainan, Taiwan. Ref [27] conducted a study of wearable devices user in Korea. Ref [23] research that conducted a study of accounting division at Bali, Indonesia. Ref [18] conducted a study of employee engagement and employee performance in Topas TV Regional, Indonesia. Ref [16] conducted a study of taxation sector di KPP Pondok Gede, Indonesia. Ref [11] conducted a study of the fashion industry in Tehran, Iran. Based on the previous shows that there is a significant relationship between the perceived value to intention to use.

Research on the intention to use towards end users of a system is an important thing in measuring the success of a system. The intention to use is often used as one measure against a system to compare with other measurements such as usage levels and perceived value [28].

Therefore, the researchers examine the determinant factors of the fintech peer-to-peer lending website usage intention. The authors expected the results of this study can encourage a people to use Peer-to-Peer Lending services. In this study, the authors examine Brand Trust, Perceived Value, Service Quality, System Quality, Information Quality and Intention to Use.

## II. METHODS

The research design is a quantitative method using Structural Equation Modelling. Data collection techniques using questionnaires are collective administration, electronic questionnaires, and administration in public spaces [29]. Researchers created an electronic questionnaire with the help of Google Forms, and this research survey was conducted during September 2017 through January 2018 through online media such as Facebook and Line. The online questionnaire was distributed using the Facebook Pages of Amarnya, Crowdo, Danadidik, Investree, and KoinWorks. The printed questionnaire was distributed in the IYKRA Industry Knowledge Update seminar: Why Fintech was held at Ariobimo Sentral Building.

The indicators was measured using Likert-type scales. The values are between 1 (strongly disagree) to 5 (strongly agree). Brand Trust indicators were adopted from the previous research [30]. Service quality indicators were adopted from the previous research [31]. Information quality and system quality indicators were adopted from the previous research [32]. Perceived value were adopted from the previous research [33]. The intention to use were adopted from the previous research [34].

In this research, the selection of research samples was determined based on the population who had visited the Fintech peer-to-peer lending website in Jadetabek. Due to the

unknown population number, the researcher chooses the convenience sampling technique. The sample size was 110 respondents. The sample size determination technique is 10 times of the indicators [35].

The samples taken in the study were obtained through the screening process. The selection criteria as follow: First, samples taken are people who have visited the peer-to-peer lending website in Jadetabek. Second, respondent's age is at least 17 years old. Third, the peer-to-peer lending website user must specify at least one known peer-to-peer lending company. Fourth, geographical location (domicile or location of work) is in Jadetabek region.

## III. RESULTS AND DISCUSSIONS

Test the Validity and Reliability Questionnaire

Based on the findings in Table 1, the value of Cronbach's alpha above 0.7 so that it can be concluded reliable research instruments and all indicators qualify R-table is  $> 0.361$ , so it can be concluded that all the results of the validity test questionnaire valid [36].

**Table 1 Validity and Reliability Test of the Questionnaire**

Variable/ Indicator	r- calculate	r- table	$\alpha$	Explanation
Brand Trust				
KM1	0.657	0,361	0,726	Valid & Reliable
KM2	0,361	0,729		
KM3	0,600	0,361		
KM4	0,753	0,361		
KM5	0,725	0,361		
Service Quality				
KL1	0,724	0,361	0,743	Valid & Reliable
KL2	0,760	0,361		
KL3	0,774	0,361		
KL4	0,753	0,361		
Information Quality				
KI1	0,792	0,361	0,823	Valid & Reliable
KI2	0,853	0,361		
KI3	0,660	0,361		
KI4	0,667	0,361		
KI5	0,849	0,361		
System Quality				
KS1	0,668	0,361	0,711	Valid & Reliable
KS2	0,709	0,361		
KS3	0,717	0,361		
KS4	0,833	0,361		
Perceived Value				
PN1	0,823	0,361	0,850	Valid & Reliable
PN2	0,817	0,361		
PN3	0,847	0,361		
PN4	0,835	0,361		
Intention to Use				
KUM1	0,910	0,361	0,847	Valid & Reliable
KUM2	0,858	0,361		
KUM3	0,866	0,361		

### Evaluation of SEM Models

Ref [37] recommends that the reporting of PLS analysis results should use a two-step approach. This two-step approach first focused on the outcome of the measurement model (outer model), and the second is focused on the results of the structural model (inner model).

Outer evaluation of the PLS model is done to test the validity and reliability of the model, with the algorithm iteration process. Outer model results are discriminant validity, composite reliability, convergent validity, Cronbach's alpha, also  $R^2$ . While the evaluation of inner model aims to estimate the causality relationship between latent variables, this inner model evaluation is done by bootstrapping, resulting in T-statistic value. In this research, PLS model evaluation is run using SmartPLS 3.0 software, with the number of iteration 300 times.

**Outer Model**

Measurement model to test the validity and reliability of research instruments. Specifically, validity indicates that the research instrument measures what should be measured. While reliability shows the consistency of measuring instruments in measuring a concept.

To pass the convergent validity test, the indicators of a variable should be highly correlated. In PLS, the convergent validity is measured by the AVE score (Average Variance Extract) and Communality. Communality score same with AVE score in PLS. AVE score must  $> 0.5$ , if it is lacking, then there should be an eliminated indicator (which scores are loading between 0.5 - 0.7).

The reliability level of a variable is measured from the value of Cronbach's alpha and its composite reliability value. According to Ghozali & Latan (2014), these variables are considered reliable if the value of Cronbach's alpha is  $> 0.7$

and its composite reliability  $> 0.7$ . Once executed in SmartPLS, these values for the study are as follows.

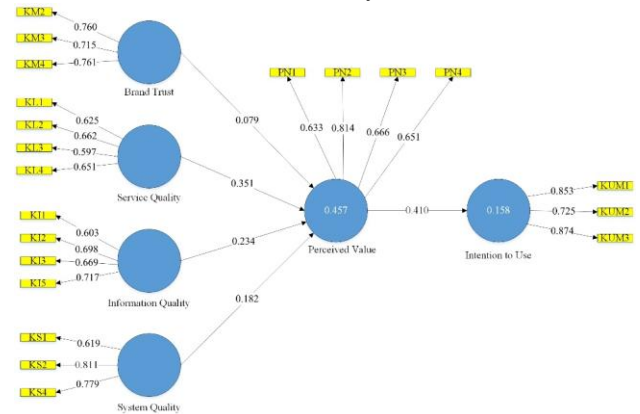


Figure 1. Outer Model Result

In Table 2, all variables meet the composite reliability  $> 0.7$ . However, some variables do not qualify Cronbach's alpha  $> 0.7$  is Brand Trust, Service Quality, Information Quality, System Quality, and Perceived Value. So it can be concluded that the Brand Trust, Service Quality, Information Quality, System Quality, and Perceived Value is not reliable and reliable variable that is the Intention to Use.

Table 2 Outer Model Result

Variable	Items Loading	AVE	AVE after Elimination	Cronbach's Alpha	Composite Reliability
Brand Trust		0.366	0.556	0.601	0.789
KM1	0.514				
KM2	0.703				
KM3	0.627				
KM4	0.695				
KM5	0.442				
Service Quality		0.402	0.402	0.505	0.729
KL1	0.625				
KL2	0.661				
KL3	0.596				
KL4	0.652				
Information Quality		0.398	0.453	0.597	0.767
KI1	0.628				
KI2	0.672				
KI3	0.623				
KI4	0.534				
KI5	0.687				
System Quality		0.452	0.549	0.598	0.783
KS1	0.604				
KS2	0.763				
KS3	0.525				
KS4	0.764				
Perceived Value		0.483	0.483	0.642	0.787
PN1	0.638				
PN2	0.812				
PN3	0.812				
PN4	0.655				
Intention to Use		0.672	0.672	0.763	0.859
KUM1	0.853				
KUM2	0.726				
KUM3	0.873				

**Inner Model and Hypothesis**

Structural model testing is done with the aim of predicting causal relationships between variables. In this study, 5000 iterations or resampling, because for the final result it takes a

large number of iterations. While the selected resampling scheme is the scheme of individual sign changes. The structural model in the PLS is evaluated by using the path or



# The Factors of the Intention to Use P2p Lending Financial Technology (Fintech) Website at Jadetabek Intervening By Perceived Value

t-values coefficient of each path. After bootstrapping is executed, the output is as follows:

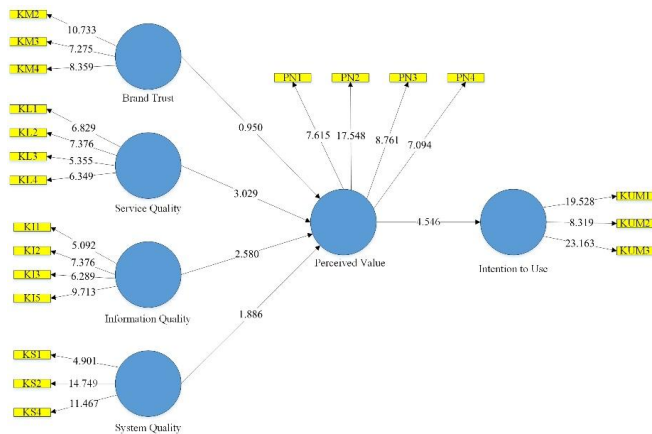


Figure 2. Output Inner Model

Table 3 Hypothesis Test Results

Hypothesis	Original Sample (O)	T Statistics	Result
KI -> PN	0,234	2.689	H1 accepted
KL -> PN	0,351	3.095	H2 accepted
KM -> PN	0,079	0,929	H3 rejected
KS -> PN	0,182	1.817	H4 rejected
PN -> KUM	0,410	4,774	H5 accepted

R<sup>2</sup> of KUM is 0.158 and R<sup>2</sup> of PN is 0.457

The R-Square 0.158 for the variable of Intention to Use indicates that the variable of Intention to Use can be explained by the variable of Perceived Value of 15.8% while other variables outside this study explain 84.2%. While the R-Square 0.457 for variable Perceived Value indicates that variable Perceived Value can be explained by the variable of Brand Trust, Service Quality, Information Quality, and System Quality equal to 45,7%, while the rest 54,3% explained by other variables beyond this study. The effect test of intervening effect is done to test the significance of the intervening variable as the mediation variable between the dependent variable and the independent variable.

Table 5 Indirect Effect test result

Hypothesis	T-statistics	Result
KI -> KUM	2.157	Significant
KL -> KUM	2.473	Significant
KM -> KUM	0.840	Not Significant
KS -> KUM	1.640	Not Significant

T-statistics for the relationship between KL (Service Quality) and KUM (Intention to Use) in intervening by PN (Perceived Value) is 2,473. This value is higher than 1.96. When compared to the direct effect between Service Quality with a T-significant (t-statistics = 3,095), it can be concluded that the relationship between Service Quality and Intention to Use is entirely mediated by Perceived Value.

T-statistics for the relationship between KI (Information Quality) and KUM (Intention to Use) in intervening by PN (Perceived Value) is 2,157. This value is higher than 1.96. When compared to the direct relationship between Information Quality and the Intention for Significant Use (t-statistics = 2.689), it can be concluded that the relationship between Information Quality and Intention to Use is entirely

mediated by Perceived Value.

T-statistics for the relationship between KS (System Quality) and KUM (Intention to Use) intervening by PN (Perceived Value) is 1,640, so it is concluded that it has a t-statistic value less than 1.96 so that the System Quality variable does not affect the Intention to Use with mediated by Perceived Value.

T-statistics for the relationship between KM (Brand Trust) and KUM (Intention to Use) which is intervening by PN (Perceived Value) is 0.840, so it is concluded that it has a t-statistic value less than 1.96. So the variable of Brand Trust does not affect the Intention to Use with mediated by Perceived Value.

The Q2 values is 0,543, it can be concluded that the model has predictive relevance (Q2 > 0). Predictive relevance can be used to measure the value of observations of a model and how well its parameters are estimated. So it can be concluded that this model has good parameter estimation and good observation value. The r2 values range between 0 and 1. The r2 is 0.399. It can be concluded that the model is good.

## Discussions

### Brand Trust Has Influence on Perceived Value

From hypothesis testing in Table 3, it can be concluded that the hypothesis of the influence of Brand Trust against the Intention to use by intervening by the Perceived Value is not accepted. These findings support the findings of previous studies that Brand Trust affects the Perceived Value [8], [11], [26].

### Service Quality Has Influence On Perceived Value

From the hypothesis testing in Table 3, it can be concluded that the hypothesis of the effect of Service Quality on the Intention to use by intervening by the Perceived Value is accepted. These findings support the findings of previous studies that Service Quality affects the Perceived Value [16]–[18], [20], [22].

### Information Quality Has Influence On Perceived Value

From the hypothesis testing in Table 3, it can be concluded that the hypothesis of the effect of Information Quality on the Intention to use by intervening by the Perceived Value is accepted. These findings support the findings of previous studies that Information Quality affects the Perceived Value [16], [20], [22], [23].

### System Quality Has Influence on Perceived Value

From hypothesis testing in Table 3, it can be concluded that the hypothesis of System Quality influence on the Intention to use by intervening by Perceived Value is not accepted. These findings support the findings of previous studies that System Quality affects the Perceived Value [14], [16], [23], [25].

### Perceived Value Has Influence on the Intention to Use

From the hypothesis testing in Table 3, it can be concluded that the hypothesis of the influence between the Perceived Value against the Intention to use is accepted. These findings support the findings of previous studies that Perceived Value affects the Intention to Use [11], [14], [16]–[18], [23], [26], [27].

#### IV. CONCLUSIONS

In this research, we discussed the respondent profile, the measurement model, and the structural model. Based on the descriptive analysis, most of the respondents are well educated, allocate a reasonable amount of money for traveling, and are active on social media. We suggest that museum managers should manage their social media for promotional and educational purposes. Using confirmatory factor analysis, we can conclude that all indicators in the variables are valid and reliable. This study can be considered as offering new research in this area. Some variables had average variance below the suggested value, and future studies should consider replicating the study; path analysis should be applied to examine the causal relationship between variables.

#### REFERENCES

1. S. CHISHTI AND J. BARBERIS, THE FINTECH BOOK. 2016
2. W. CAO, "FINTECH ACCEPTANCE RESEARCH IN FINLAND-CASE COMPANY PLASTC," AALTO UNIVERSITY, 2016.
3. R. GACH AND M. GOTSCH, "THE RISE OF FINTECH NEW YORK'S OPPORTUNITY FOR TECH LEADERSHIP 2," 2014.
4. C. LEONG, B. TAN, X. XIAO, F. TER, C. TAN, AND Y. SUN, "NURTURING A FINTECH ECOSYSTEM: THE CASE OF A YOUTH MICROLOAN STARTUP IN CHINA," INT. J. INF. MANAGE., VOL. 37, NO. 2017, PP. 92–97, 2017.
5. K. DAVIS, R. MADDOCK, AND M. FOO, "CATCHING UP WITH INDONESIA'S FINTECH INDUSTRY," LAW FINANC. MARK. REV., VOL. 11, NO. 1, PP. 33–40, JAN. 2017.
6. MCKINSEY AND COMPANY, "GLOBAL MEDIA REPORT 2015. GLOBAL INDUSTRY OVERVIEW," PP. 1–24, 2015.
7. K. GAL, M. QIU, AND X. SUN, "A SURVEY ON FINTECH," J. NETW. COMPUT. APPL., VOL. 103, PP. 262–273, 2018.
8. D. A. AAKER AND R. JACOBSON, "THE VALUE RELEVANCE OF BRAND ATTITUDE IN HIGH-TECHNOLOGY MARKETS," J. MARK. RES., VOL. 38, NO. 4, PP. 485–493, NOV. 2001.
9. Z. HUSSEIN, "THE GAMUT OF E-COMMERCE: BETWEEN ONLINE FRAUD AND TRUST TOWARDS TECHNOLOGY AMONG GENERATION Y," INT. J. MECH. ENG. TECHNOL., VOL. 10, NO. 01, PP. 830–836, 2019.
10. F. Jingga, C. Ho Kang, B. Saleh Abbas, A. Trisetyarso, F. Lumban Gaol, and F. Jingga Wayan Suparta Chul Ho Kang Bahtiar Saleh Abbas Agung Trisetyarso, "Effects of Usage e-Filling Applications in Public Trust in The Indonesian Government," Int. J. Mech. Eng. Technol., vol. 10, no. 2, pp. 527–536, 2019.
11. R. Salehzadeh and J. K. Pool, "Brand Attitude and Perceived Value and Purchase Intention toward Global Luxury Brands," J. Int. Consum. Mark., vol. 29, no. 2, pp. 74–82, 2017.
12. D. W. Sukmaningsih, "A Model for Lender-Borrower Trust in Peer-To-Peer Lending," ComTech Comput. Math. Eng. Appl., vol. 9, no. 1, pp. 15–24, Jul. 2018.
13. S. Sutrima, S. Sutanto, P. Palgunadi, M. Y., and F. A. P., "Evaluasi Penggunaan Aplikasi Museum Sangiran Berbasis Augmented Reality Dalam Menarik Minat Pengunjung," in Seminar Nasional Teknologi Informasi dan Multimedia 2014, 2014, p. 1.14-7-1.14-12.
- A. M. Sundjaja and A. Fike Komala, "The Determinant Factors Of The Intention To Purchase Online Car Insurance," Int. J. Sci. Technol. Res., vol. 8, p. 7, 2019.
14. C.-M. Hsieh, S. H. Park, and R. McNally, "Application of the Extended Theory of Planned Behavior to Intention to Travel to Japan Among Taiwanese Youth: Investigating the Moderating Effect of Past Visit Experience," J. Travel Tour. Mark., vol. 33, no. 5, pp. 717–729, Jun. 2016.
15. M. R. M. Dahlia Br Ginting, "Analisis Pengaruh Kualitas Sistem, Kualitas Layanan, Kualitas Informasi, Kemudahan Penggunaan, dan Persepsi Manfaat Terhadap Kepuasan Pengguna Fasilitas E-Filling," Media Inform., vol. 16, no. 1, pp. 20–31, 2017.
16. H. S. Hu, J. Kandampully, and T. Devi, "Relationships and impacts of service quality, perceived value, customer satisfaction, and image: an empirical study," no. August 2012, pp. 37–41.
17. R. A. Jayanti and M. Ariyanti, "Hubungan antara Kualitas Servis, Nilai yang Dirasakan, Kepuasan Pelanggan, dan Keinginan Setelah Pembelian pada Servis Gaming Online Steam," e-Proceeding Manag., vol. 4, no. 1, pp. 599–608, 2017.
18. R. A. Nugroho, A. D. Susilowati, O. C. Ambarwati, and A. Pratiwi, "Factors Affecting Users' Acceptance of E-Billing System in Surakarta Tax Office," ComTech Comput. Math. Eng. Appl., vol. 9, no. 1, pp. 37–42, Jun. 2018.
- A. Pearson, S. Tadisina, and C. Griffin, "The Role of E-Service Quality and Information Quality in Creating Perceived Value: Antecedents to Web Site Loyalty," Inf. Syst. Manag., vol. 29, no. 3, pp. 201–215, 2012.
19. D. Surya and F. L. Gaol, "The Effectiveness of Information System E-Prosata in an Educational Institution," Int. J. Mech. Eng. Technol. (IJMET), vol. 9, no. 8, pp. 836–844, 2018.
20. Brown and R. Jayakody, "B2C e-commerce success: A test and validation of a revised conceptual model," Electron. J. Inf. Syst. ..., vol. 12, no. 2, pp. 129–148, 2009.
21. N. M. S. Rukmiyati and I. K. Budiarta, "Pengaruh Kualitas Sistem Informasi, Kualitas Informasi Dan Perceived Usefulness Pada Kepuasan Pengguna Akhir Software Akuntansi (Studi Empiris Pada Hotel Berbintang Di Provinsi Bali)," Bul. Stud. Ekon., vol. 5, no. 1, pp. 115–142, 2016.
22. Brown, A. J. Broderick, and N. Lee, "Word of mouth communication within online communities: Conceptualizing the online social network," J. Interact. Mark., vol. 21, no. 3, pp. 2–20, Jan. 2007.
- A. D. Lestari and N. F. Asyik, "Pengaruh kualitas sistem informasi dan pengetahuan akuntansi terhadap kualitas informasi akuntansi," J. Ilmu Ris. Akunt. Vol. 4 No. 9, vol. 4, no. 9, p. 20, 2015.
23. H.-Y. Hsieh, "The Relationship among Consumer Value, Brand Image, Perceived Value and Purchase Intention-A Case of Tea Chain Store in Tainan City," in Proceedings of the Eighth Asia-Pacific Conference on Global Business, Economics, Finance and Banking (AP16Singapore Conference), 2016, pp. 1–10.
24. H. Yang, J. Yu, H. Zo, and M. Choi, "User acceptance of wearable devices: An extended perspective of perceived value," Telemat. Informatics, vol. 33, no. 2, pp. 256–269, 2016.
25. F. Koeswoyo, "Faktor-Faktor yang Mempengaruhi Kepuasan Pemakai Software Akuntansi (Studi Empiris pada Perusahaan Pemakai Software Akuntansi K-System di Pulau Jawa)," Universitas Diponegoro, 2006.
- A. Kothari, R. Kumar, and O. Uusitalo, Research Methodology. 2014.
26. E. Delgado-Ballester and J. Luis Munuera-Alemán, "Brand trust in the context of consumer loyalty," Eur. J. Mark., vol. 35, no. 11/12, pp. 1238–1258, Dec. 2001.
27. N. Pomirleanu, B. John Mariadoss, and P. R. Chennamaneni, "Managing service quality in high customer contact B2B services across domestic and international markets," Ind. Mark. Manag., vol. 55, pp. 131–143, 2016.
28. M. Onofrei, J. Hunt, J. Siemenczuk, D. R. Touchette, and B. Middleton, "A first step towards translating evidence into practice: Heart failure in a community practice-based research network," Inform. Prim. Care, vol. 12, no. 3, pp. 139–145, 2004.
29. W. B. Dodds, K. B. Monroe, and D. Grewal, "Effects of Price, Brand, and Store Information on Buyers' Product Evaluations," J. Mark. Res., vol. 28, no. 3, p. 307, 1991.
30. T. Teo, "Factors influencing teachers' intention to use technology: Model development and test," Comput. Educ., vol. 57, no. 4, pp. J. F. Hair, R. E. Anderson, R. L. Tatham, and W. C. Black, Multivariate Data Analysis, Sixth Edit. New Jersey: Prentice-Hall International, Inc, 2009.
31. Ghazali, Structural Equation Modeling Metode Alternatif dengan Partial Least Square. Semarang: Badan Penerbit Universitas Diponegoro, 2008.
32. W. W. Chin, "How to Write Up and Report PLS Analyses," in Handbook of Partial Least Squares, Berlin, Heidelberg: Springer Berlin Heidelberg, 2010, pp. 655–690.

# The Factors of the Intention to Use P2p Lending Financial Technology (Fintech) Website at Jadetabek Intervening By Perceived Value

## AUTHORS PROFILE



**Arta M. Sundjaja**, is a senior faculty member and journal publication manager at Bina Nusantara University, Jakarta, Indonesia. He started teaching in Information System Department since 2008. His research interest are information system engineering, business process reengineering, and e-business strategy development. Since 2013, he has managed six journals in Bina Nusantara University and successfully accredited *Lingua Cultura* 2016 and internationalize *Binus Business Review*. Prior joining Bina Nusantara University, he held positions as Market Analyst at Bank Central Asia and Independent Business Consultant at PT. Karya Lestari. He earned S.E and S.Kom (Accounting and Information System) from Bina Nusantara University, MM (Applied Finance) from Binus Business School, and Dr. From Doctoral in Research of Management at Bina Nusantara University.