# Factors Affecting the Level of Trust of MSMEs in Using Fintech Using the Technology Acceptance Model (TAM)

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## Abstract

This study was conducted to determine the interest in using financial technology (fintech) peer to peer lending (p2p lending) in MSMEs. The model used is the Technology Acceptance Model (TAM) which is to see the successful application of information technology and the variables used are perceived ease of use, perceived usefulness, trust, and attitudes towards user interest in using financial technology (fintech) peer to peer lending (p2p lending). The data used in this study are primary data with the data collection method using a questionnaire. Then the data analysis method used is SEMPLS with the help of SmartPLS software. In this study, the number of samples or respondents who filled out and returned the questionnaire were 64 respondents. The results of this study indicate that perceived ease of use has a significant effect on perceived usefulness, perceived usefulness has a significant effect on trust, trust has a significant effect on attitude, and attitude has a significant effect on user interest. The finding in this study is that perceived ease of use does not have a significant effect on trust. Suggestions for further research are to add variables not examined in this study such as security, risk, etc. And the findings in this study can be reviewed so that it can be seen whether they get the same or different results from this study.

## Keywords

Peer To Peer Lending (P2P Lending) Fintech, Technology Acceptance Model (TAM), MSMEs

## 1. Introduction

Micro, Small and Medium Enterprises (MSMEs) are one of the most important pillars in the Indonesian economy with the current number reaching 64.2 million with a contribution to GDP of 61.07%, then the Indonesian economy covers 97% of the total workforce and collects up to 60.4% of the total investment. However, the high number of MSMEs in Indonesia cannot be separated from the challenges that exist(Coordinating Ministry for Economic Affairs of the Republic of Indonesia 2021).

MSMEs still face many problems, one of which is financing or venture capital. The challenge of finding sources of funding for MSMEs in Indonesia has long been a well-known issue(Sartika et al. 2019). As many as 74% of

MSMEs have not received financing, this is due to the complexity of the procedures and the large number of documents that must be fulfilled at banking or financial service institutions. Because of this problem, MSMEs are looking for other sources of financing that are easy to do or with requirements that are easier to fulfill. FinTech model innovation peer to peer lending (P2P lending) is here and can be a financing solution for MSME business actors(Coordinating Ministry for Economic Affairs of the Republic of Indonesia 2021).

Financial Technology(Fintech) according to Bank Indonesia circular letter No. 18/22/DKSP concerning Implementation of digital financial services is the use of mobile-based or web-based technology in payment system and financial service activities carried out in collaboration with third parties in the framework of financial inclusion(Bank Indonesia 2016). When MSMEs need financing, current fintech innovations can help with this financing so that fintech has a great influence on MSMEs(Sugiharto et al. 2020).It cannot be debated once again if financial technology or digital technology in the financial sector makes transactions easier for its users(Tampubolon 2019). The presence of fintech aims to make financial service products accessible to the wider community, facilitate transactions and increase financial literacy(Sartika et al. 2021). The convenience provided is fast and efficient and there is no need for a guarantee, and also the service process is very fast, cheap and efficient. There are several fintech products, namely peer to peer (P2P) lending, online lending, crowdfunding, payment, clearing and settlement, e-aggregator, and risk and investment management.

One of the fintech services that is getting attention is servicepeer to peer (P2P) lending. According to OJK Regulation No.77/POJK.01/2016, fintech lending/peer-to-peer lending/P2P lending is a lending and borrowing service in rupiah currency directly between creditors/lenders (lenders) and debtors/borrowers (recipients). loans) based on information technology(Financial Services Authorit 2016).The benefit of peer-to-peer financing is that it enables the funding of interface functions(Kurniawan et al. 2019). Fintech lending also referred to as Information Technology-Based Borrowing and Borrowing Services (LPMUBTI).As of April 22, 2022, the total number of registered and licensed fintech operators is 102 companies.

The current phenomenon, based on data from peer-to-peer lending, funding in the productive MSME sector is also increasing. In October 2021 it has grown 52.74% of total funding, in 2020 only 38.90%. Then the Financial services Authority (OJK) noted that the total outstanding peer-to-peer lending fintech loans reached IDR 13.2 trillion by March 2022. This figure is equivalent to 36% of the total outstanding fintech lending loans. It can be said that fintech lending has been accepted by most Indonesians as a fast-growing financial institution because of its ability to reach more people(Martono 2021). This also shows that MSME actors increasingly trust or are increasingly interested in using fintech peer-to-peer lending, which is marked by the continued increase in lending or funding from year to year.

This means that the application of technology in payment transactions can be said to be successful. However, to ensure the successful application of technology in payment transactions, as is done by fintech companies, behavioral aspects must be considered. This aspect of behavior is reflected in the Technology Acceptance Model (TAM) developed by Davis, Bagozzi and Warshaw in 1989. The Technology Acceptance Model (TAM) isa model to predict and explain how technology users perceive and use technology related to the user's work.

One of the factors that can influence is the user's perception of itusability and ease of use of information technology as an action in the context of information technology users so that a person's reasons for seeing the benefits and ease of use make the person's actions acceptable to the use of information technology. TAM aims to explain and predict user acceptance of an information system. There are several factors that can affect user interest (interest in user) such as Perceived ease of use, Perceived Use Usefulness, Trust, and Attitude.

According to Davis (1989) in interest, user behavior is a form of attitude orbehavior that tends to keep using a technology(Davis 1989). Perceived ease of use is where everyone feels easewhen using certain technologies, so they believe that using these technologies can provide convenience in doing things(Cuckoo 2020). Perceived usefuness is a belief that is felt withinusing technology where the results of using the technology are felt directly(Cuckoo 2020). According to Islam, et al. (2020) interprets that trust isloyalty given by users to service providers with the assumption that either in the present or in the future, these service providers can still be trusted(Islam et al. 2020). According to Bhatt S and Shiva A (2020) attitude is an attitude that can be said as a person who haspositive or negative assessment based on the behavior of each person in various activities (Bhatt and Shiva 2020).

This research refers to the research conductedby Taufan Adi Kurniawan, Dewi Kusuma Wardani and Lucianna Widhayati (2019), but there are differences with the research or researchpreviously. The difference between this study and previous research lies in the object, namely the researcher uses Bina Darma University-guided MSME and uses independent variables, namely Perceived ease of use, Perceived Use Usefulness, Trust, and Attitude.

MSME assisted by Bina Darma University was chosen because MSME is interesting to discuss, especially from the side of capital/funding, as well asresearchers feel the need to know how much acceptability of fintech services based on peer-to-peer lending to Bina Darma University's assisted MSMEs.

Based on the description above, in this writing, the writer is interested in taking the title: "Factors Affecting the Confidence Level of MSMEs in Using Fintech Using the Technology Acceptance Model (TAM)".

### 1.1 Objectives

This study discusses the factors that influence the level of trust of MSMEs in using Fintech using the Technology Acceptance Model (TAM). The four variables will be tested for their relationship to Interest in User, namely Perceived Ease of Use, Perceived Usefulness, Trust, Attitude and Interest In User.

## 2.1 Literature Review

### 2.1 Technology Acceptance Model (TAM)

This theory was discovered by Davis M., (1989) where TAM is an application that developed from the Theory of Reasoned Action (TRA) which specialized in performing user acceptance(Davis 1989). The purpose of TAM is to explain factors determinants of acceptance of information-based technology in general and explain the behavior of end users of technology information used with a fairly wide variation as well user population. According to Davis (1989) "Technology Acceptance Model (TAM) is a theory of information systems that have been designed to to explain how users understand and apply an information technology(Davis 1989).

### 2.2 Interest In User (User Interest)

According to Davis (1989) in interest, user behavior is a form of attitude orbehavior that tends to keep using a technology(Davis 1989).

### 2.3 Perceived Ease of Use(convenience)

According to Lanlan et al. (2019) perceived ease of use is ease of use which is thought to reflect the extent to which a person believes that it is easy to use this particular system(Lanlan et al. 2019). Perceived ease of use can be an individual determining factor to test one's loyalty.

### 2.4 Attitude (Attitude)

The definition of attitude towards behavior) according to Davis (1989) namely the feelings of the user both positive and negative to do defined behavior(Davis 1989).

### 2.5 Financial Technology (Fintech)

Bank Indonesia defines fintech asthe result of a combination of financial services and technology that ultimately changed the business model from conventional to moderate, which initially had to be face to face and carry a certain amount of cash, can now make transactions by making payments that can be made in seconds(Bank Indonesia 2016). An industry called fintech is leveraging mobile-focused technologies to increase the effectiveness of the financial system. Combining the word "financial" with "technology", the term "fintech" refers to the development of the industry caused by the integration of IT and financial services(Suyanto and Kurniawan 2019). Fintech applications can also be considered as"complementary" to other existing applications, such as mobile banking and on-demand online transportation applications. Fintech is also closely related to the concept of network externalities(Sartika et al. 2021).

### 2.6 Peer to Peer lending (P2P lending)

According to Ferdiana & Darma (2019) P2P lending is a technological innovation in financial services, whereby financial service providers can develop a technology that is capable of changing traditional financial markets to become more modern (Ferdiana and Darma 2019).Because of its function as an intermediary between two people who use the site or application as lenders and loan recipients, peer-to-peer lending platforms exist in the context of financial intermediation and these platforms help develop relationships between two individual users of the platform (MA 2022).

## 3. Methods

The type of this research is quantitative research. Then the data analysis method used is SEMPLS with the help of SmartPLS software 4. DanThis research was conducted to determine the factors that influence the level of trust in the use of fintech on UMKM assisted by Bina Darma University by using the technology acceptance model (TAM) using one dependent variable (dependent) and four independent variables (independent). Variable bound

(dependent) in this study namely Interest in User (Interest User), while the variable free (independent) consists of Perceived Ease of Use (Convenience), Perceived Usefulness (Usability), Trust (Trust) and Attitude (Attitude).

## 4. Data Collection

The data used in this study is primary data with data collection methods using questionnaires. The population of this research is 64 UMKM assisted by Bina University. For the sampling technique, researchers use saturated sampling or often called a census. Another term for a saturated sample is a census, where the entire population is sampled. In this study, the number of samples or respondents who filled out and returned the questionnaire was 64 respondents.

## 5. Results and Discussion

### 5.1 Description of Research Sampling

Table 1. Profile of Respondents

| Keterangan | Jumlah (orang) | Presentase |
|---|---|---|
| **Jenis Kelamin:** | | |
| Perempuan | 40 | 62,5% |
| Laki-laki | 24 | 37,5% |
| **Usia:** | | |
| ≤ 22 tahun | 25 | 39,1% |
| 23 – 30 tahun | 20 | 31,2% |
| ≥ 31 tahun | 18 | 28,1% |

*Source: Research Processed Results*

Based on Table 1 it is known that the number of female respondents dominates, namely as much as 62.5% compared to the number of male respondents which is only 37.5%. The majority of respondents were the same or less than 22 years old or 39.1%, followed by respondents with an age range of 23 to 30 years by 31.2%, and respondents aged the same or over 31 years by 28.1%.

### 5.2 Measurement Model Analysis (Outer Model)

The measurement model test (outer model) aims to specify the relationship between latent variables and their indicators. In the analysis of the measurement model (outer model), researchers used two measurements to assess the measurement model (outer model), namely discriminant validity and convergent validity. According to (Ghozali 2014), the indicator meets convergence validity if the external load value is more than 0.70. Therefore, if the load factor value for one of the indicators in this study is greater than 0.7 then it is considered valid. The results of the validity test using the smartPLS 4 program are shown in Figure 1.

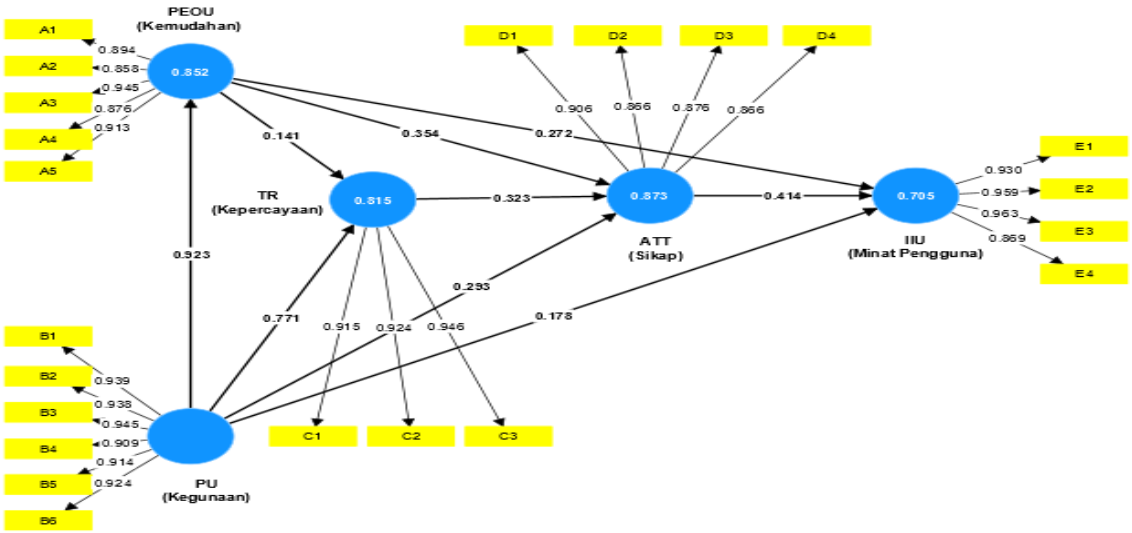


Figure 1. Outer Model Analysis Results with SmartPLS 4
Source: Processed Results of SmartPLS 4

If the indicators aconstructs do not correlate highly with indicators from other constructs, then the model meets

discrimination validity. An indicator can be stated to fulfill discriminant validity and has a high level of validity when the Average Variance Extracted (AVE) value is > 0.50 for all variables (Ghozali 2014). The AVE value of each latent variable and the validity value of the model according to the Fornell Lacker criteria are shown in Table 2 below.

Table 2. Discriminant Validity

| | ATT_ (Attitude) | IIU_ (User Interest) | PEOU_ (convenience) | PU_ (Utility) |
|---|---|---|---|---|
| ATT_(Attitude) | | | | |
| IIU_(User Interest) | 0.889 | | | |
| PEOU_(Convenience) | 0978 | 0.857 | | |
| PU_(Usability) | 0.975 | 0.841 | 0967 | |
| TR_(Trust) | 0.975 | 0.900 | 0917 | 0.954 |

Source: Processed Results of SmartPLS 4

In Table 2 shows that the validity valuefor each variable is greater than the variable value between one variable and another. The AVE root value for each variable is also greater than 0.50, which means it meets the criteria of discriminant validity and is said to be valid. In addition to the validity test, assessmentreliability is also carried out. Reliability test is measured in two ways namelycronbach's alpha and combined reliability. If the Cronbach's alpha value and combined reliability have a value greater than 0.7, then it is said to be reliable (Ghozali 2014).

Table 3. Construct Reliability and Validity

| | Cronbach's alpha | Composite reliability (rho_a) | Composite reliability (rho_c) | Average variance extracted (AVE) |
|---|---|---|---|---|
| ATT_(Attitude) | 0.902 | 0.902 | 0931 | 0.772 |
| IIU_(User Interest) | 0.948 | 0.950 | 0.963 | 0867 |
| PEOU_(Convenience) | 0939 | 0941 | 0.954 | 0.806 |
| PU_(Usability) | 0968 | 0968 | 0.974 | 0.862 |
| TR_(Trust) | 0.920 | 0.922 | 0.949 | 0.862 |

Source: Processed Results of SmartPLS 4

Table 3 shows that all the variables measured in this study have a valueCronbach's alphaand the combined reliability is greater than 0.7. Therefore, it can be concluded that all variables are reliable. Based on the results of the validity and reliability tests that have been carried out above, the measurement model in this study is valid and reliable.

### 5.3 Structural Model Analysis (Inner Model)

The results of the Structural Model (Inner Model) using the smartPLS 4 program are shown in Figure 2.

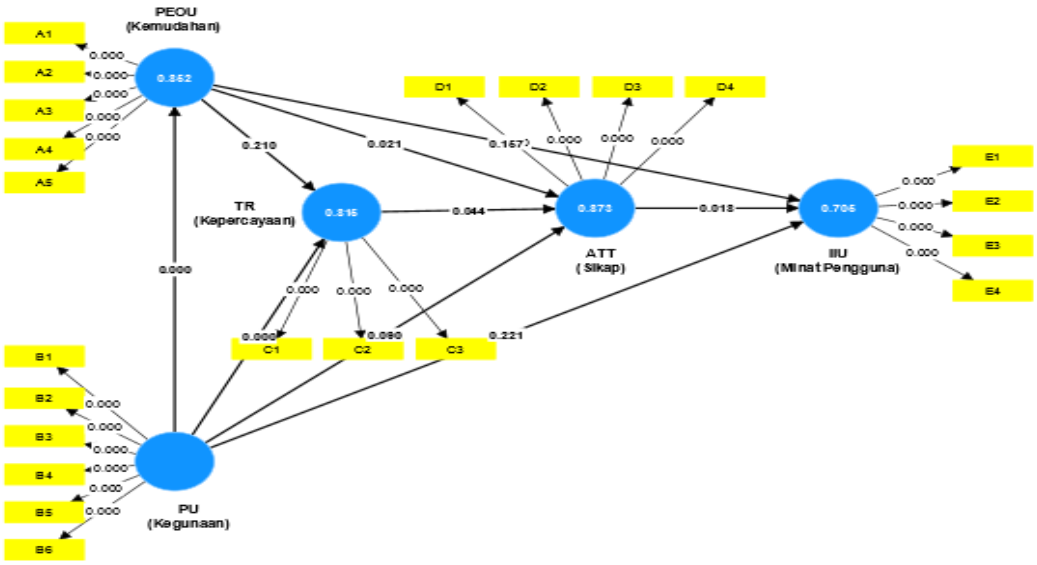


Figure 2. Structural Model Results (Inner Model) with SmartPLS 4
Source: Processed Results of SmartPLS 4

Structural model test (inner model) is used to predict the causality relationship (cause and effect relationship) between latent variables or variables that cannot be measured directly. Structural model testing (inner model) using R-Square and t-value. First, the R-Square test was carried out where there were three criteria for R-Square values, namely 0.67, 0.33 and 0.19 indicating a heavy, medium and weak model (Ghozali 2014). The results of the R-Square test in this study are in Table 4 below.

Table 4. R-Square

| | R-square | R-square adjusted |
|---|---|---|
| ATT (Attitude) | 0.873 | 0867 |
| IIU (User Interest) | 0.705 | 0.690 |
| PEOU_(Convenience) | 0.852 | 0849 |
| TR (Trust) | 0.815 | 0.809 |

Source: Processed Results of SmartPLS 4

## 5. Hypothesis Testing Analysis

Testing the hypothesis in this studycarried out with the provision that the one tail test t-table value specified in this study is 1.645 for a significance of 0.05. The calculation results for hypothesis testing in this study will be described in Table 5 below.

**Influence *Perceived Ease of Use* (Convenience) Against Perceived Usefulness (Usability)**

The results of testing hypothesis 1 show that hypothesis 1 is proven or accepted. The test results show that*perceived ease of use*(ease) has a significant effect on perceived usefulness (usability). This result is supported by the T statistical value of perceived ease of use to perceived usefulness which is 32.968 > 1.645. Then for the P Values of perceived ease of use to perceived usefulness is0.000 < 0.05. Therefore, based on the results of the hypothesis stated that*perceived ease of use*(convenience) has a positive effect on perceived usefulness (usability). This finding is also supported by research conducted by Taufan Adi Kurniawan, Dewi Kusuma Wardani, Lucianna Widhayati (2019) which states that Perceived ease of use has a positive effect on Perceived Usefulness. The results of this test also confirm the theory of Arif (2008) that perceived ease of use of technology is a metric where a person believes that

technology can be understood and its application is also easy.(Arif 2008).

**Table 5. Result of Path Coefficients**

| | Original sample (O) | Sample mean (M) | Standard deviation (STDEV) | T statistics (\|O/STDEV\|) | P values |
|---|---|---|---|---|---|
| PU_(Usability) -> PEOU_(Convenience) | 0.923 | 0921 | 0.028 | 32,968 | 0.000 |
| PEOU_(Convenience) -> TR_(Trust) | 0.141 | 0.129 | 0.175 | 0.806 | 0.210 |
| PU_(Usability) -> TR_(Trust) | 0.771 | 0.777 | 0.166 | 4,649 | 0.000 |
| PEOU_(Convenience) -> ATT_(Attitude) | 0.354 | 0.350 | 0.174 | 2030 | 0.021 |
| TR_(Trust) -> ATT_(Attitude) | 0.323 | 0.333 | 0.189 | 1,705 | 0.044 |
| PU_(Usability) -> ATT_(Attitude) | 0.293 | 0.285 | 0.219 | 1,341 | 0.090 |
| PEOU_(Convenience) -> IIU_(User Interest) | 0.272 | 0.239 | 0.270 | 1008 | 0.157 |
| ATT_(Attitude) -> IIU_(User Interest) | 0.414 | 0.426 | 0.198 | 2089 | 0.018 |
| PU_(Usability) -> IIU_(User Interest) | 0.178 | 0.195 | 0.232 | 0.769 | 0.221 |

*Source: Processed Results of SmartPLS 4*

**Discussion**

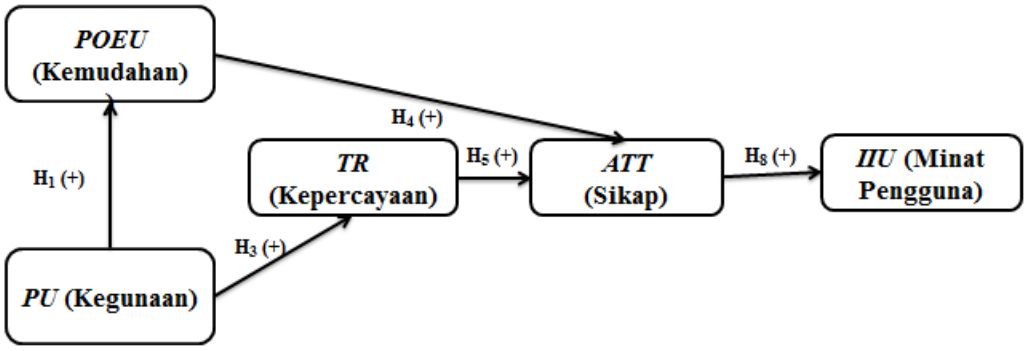


Figure 3. Model Research Results After Testing

Influence *Perceived Ease of Use* (Convenience) Against Trust (Trust)
The results of testing hypothesis 2 show that hypothesis 2 is not proven or rejected. The test results show that*perceived ease of use* (convenience) has no significant effect on trust (trust). This result t by the value of the T statistic of perceived ease of use (ease) to trust (trust) is 0.806 <1.645. Then for the P Values of perceived ease of use (ease) to trust (trust) is0.210 > 0.05. Therefore, based on the results of the hypothesis stated that*perceived ease of use*(convenience) has a negative effect on trust (trust). This finding is not in line with research conducted by Rizky Ramadhany Sito Putri and Sri Setyo Iriani (2021) stating*Perceived ease of use*(convenience)positive effect on Trust (trust). The results of this test also reject the theory of Pramesthi & Haryanto (2013) thatperceived ease of use of technology as a metric by which a person believes that consumers' perceptions of the usability and convenience of technology can lead them to trust it more(Pramesthi and Haryanto 2013).

Influence *Perceived Usefulness* (Usability) Against Trust (Trust)
The results of testing hypothesis 3 show that hypothesis 3 is proven or accepted. The test results show that*perceived usefulness*(usability) has a significant effect on trust (trust). This result is supported by the statistical T value of perceived usefulness to trust which is 4.649 > 1.645. Then for the P Values of perceived ease of use (ease) to trust (trust) is0.000 < 0.05. Therefore, based on the results of the hypothesis stated that*perceived usefulness*(usability) has a positive effect on trust (trust). This finding is also supported by research conducted by Riani Mujiasih and Gunarso Wiwoho (2020) stating that Perceived Usefulness has a positive effect on Trust. The results of this test also confirm

the theory from Wang et al. (2003) that the user's perceived usefulness fosters confidence to use a particular system where users feel they can improve their performance(Wang et al. 2003).

Influence *Perceived Ease of Use* (Ease) Against Attitude (Attitude)
The results of hypothesis 4 testing show that hypothesis 4 is proven or accepted. The test results show that*perceived ease of use*(ease) has a significant effect on attitude (attitude). This result is supported by the T statistical value of perceived ease of use towards attitude which is 2.030 > 1.645. Then for the P Values of perceived ease of use (ease) has a significant effect on attitude (attitude).0.021 <0.05. Therefore, based on the results of the hypothesis stated that*perceived ease of use*(convenience) has a positive effect on attitude (attitude). This finding is also supported by research conducted by Habib Hanafi, Kertahadi, and Heru Susilo (2018) which states that Perceived Ease of Use has a positive impact on Attitude. The results of this test also confirm the theory of Venkatesh and Davis (2000) and Pikkarainen, Pikkarainen, Karjaluoto, & Pahnila (2004) that the ease of using the system the first time you use it, if the user finds it difficult to use or operate it will create a negative attitude. to the system, but if the user has no difficulty in using or operating it, then the user will have a positive attitude towards the use of a system.

The Effect of Trust on Attitude
The results of hypothesis 5 testing show that hypothesis 5 is proven or accepted. The test results show that trust has a significant effect on attitude. These results are supported by scoresThe T statistic for trust in attitude is 1.705 > 1.645. Then the P values of trust have a significant effect on attitude0.044 <0.05. Therefore, based on the results of the hypothesis stated that*trust*(belief) effectpositive attitude (attitude). This finding is also supported by research conducted by Sartika Sari Ayu Tjini and Zaki Baridwan (2019) who also stated that Trust has a positive effect on Attitude. The results of this test also confirm the theory from Davis (1989) that a person's belief in a technology can influence attitudes towards the use of a technology.

Influence *Perceived Usefulness* (Usability) Against Attitude (Attitude)
The results of testing hypothesis 6 show that hypothesis 6 is not proven or rejected. The test results show that*perceived usefulness*(usability) has no significant effect on attitude (attitude). This result is supported by the T statistical value of perceived usefulness towards attitude which is 1.341 <1.645. Then for the P Values of perceived usefulness (usefulness) has a significant effect on attitude (attitude).0.090 > 0.05. Therefore, based on the results of the hypothesis stated that*perceived usefulness*(usability) has a negative effect on attitude (attitude). This finding is not in line with research conducted by Arif Setia Sandi A, Bambang Soedijono, and Asro Nasiri (2021) which states that Perceived Usefulness has a positive effect on Attitude. The results of this test also reject the theory from Teck (2002) that in order to be used or for the attitude of a user to want to use a technology, a system must be able to provide benefits and also value for the users of the system itself.

Influence *Perceived Ease of Use* (Convenience) Against Interest in User (Interest User)
The results of testing hypothesis 7 show that hypothesis 7 is not proven or rejected. The test results show that*perceived ease of use*(convenience) has no significant effect on interest in user (user interest). This result is supported by the statistical T value of perceived ease of use for interest in the user, which is 1.088 <1.645. Then for the value of P Values from perceived ease of use (ease) to the interest in the user (user interest) is0.157 > 0.05. Therefore, based on the results of the hypothesis stated that*perceived ease of use*(convenience) has a negative effect on interest in user (user interest). This finding is supported by research conducted by Ratna Suryani and Firkhan Nur Ramdhani (2022) which states that Perceived Ease of Use has a negative effect on Interest in User. The results of this test also reject the theory from Juanda (2020) that the perception of convenience is something that is really needed by society, where ease of use makes people interested in using a technology system, if it is difficult to use it is likely that people are reluctant to use the technology system, because they feel preoccupied with learn and difficult to use(Juanda 2020)

The Effect of Attitude on Interest in Users
The results of testing hypothesis 8 show that hypothesis 8 is proven or accepted. The test results show that attitude has a significant effect on interest in users. These results are supported by scoresThe T statistic for attitude towards interest in users is 2.089 > 1.645. Then for the P Values of attitude (attitude) towards the interest in the user (user interest) is0.018 < 0.05. Therefore, based on the results of the hypothesis stated that*attitude*(attitude) effectpositive towards interest in user (user interest). This finding is supported by research conducted by research by Taufan Adi Kurniawan and Supeni Endahjati (2020) claiming that Attitude has a positive effect on Interest In Users. The results of this test also confirm Hurlock's theory, 2002 that behavior and attitude are very significant and play an important

role in a person's life.(Hurlock 2002). A person's behavior is usually influenced by the level of interest in the activity if the interest is high, then the results of his actions will also be high, and vice versa. The link between interest and behavior means that before someone does an activity, there is interest. This interest may reflect a good or bad attitude.

Influence *Perceived Usefulness* (Usability) Against Interest in User (User Interest)
The results of hypothesis 9 testing show that hypothesis 9 is not proven or rejected. The test results show that*perceived usefulness*(usefulness) has no significant effect on interest in user (user interest). This result is supported by the T statistical value of perceived usefulness for interest in the user, which is 0.769 <1.645. Then for the value of P Values of perceived usefulness (usefulness) of the interest in the user (user interest) is0.221 > 0.05. Therefore, based on the results of the hypothesis stated that*perceived usefulness*(usefulness) has a negative effect on interest in user (user interest). This finding is supported by research conducted by Dwi Marchelina and Raisa Pratiwi (2018) which states that Perceived Usefulness has a negative effect on Interest in Users. The results of this test also reject the theory from Juanda (2020) that perceived benefit is the extent to which a technology system can provide benefits to those who use it, the more useful a technology system is, of course, it also affects the number of users using the technology system (Juanda 2020).

## 6. Conclusions

Based on the results of the discussion regarding the factors that influence the level of MSME confidence in using fintech using the technology acceptance model (TAM), in this case it can be concluded that:

1. Hypothesis 1 testing shows that perceived ease of use has a positive effect on the perceived usefulness of p2p Lending Fintech. This shows that MSME users or activists view that Fintech which is easy to use will provide benefits or benefits to them as MSME actors.
2. Hypothesis 2 testing shows that perceived ease of use has a negative effect on trust in P2p Lending Fintech. This shows that MSME users or activists view that even though P2p Lending Fintech is easy to use, they have not been able to fully trust P2p Lending Fintech.
3. Hypothesis 3 testing shows that perceived usefulness has a positive effect on p2p Lending Fintech trust. This shows that MSME users or activists view that P2p Lending Fintech has provided benefits or benefits to them as MSME actors which also makes them believe in P2p Lending Fintech.
4. Hypothesis 4 testing shows that perceived ease of use has an effect on P2p Lending Fintech attitudes. This shows that MSME users or activists in P2p Lending Fintech feel the ease of using the system the first time they use it, so it creates a positive attitude towards the system.
5. Hypothesis 5 testing shows that trust has a positive effect on the attitude of P2P Lending Fintech. This shows that the trust of MSME users or activists in P2P Lending Fintech makes their behavior also change in a positive direction towards the existence of P2P Lending Fintech. The positive attitude in question is that they show a good attitude towards the presence of P2P Lending Fintech.
6. Hypothesis 6 testing shows that perceived usefulness has a negative effect on p2p Lending Fintech attitudes. This shows that MSME users or activists in P2p Lending Fintech do not want to use a technology because they feel that a system is not able to provide benefits and value for them.
7. Hypothesis 7 testing shows that perceived ease of use has a negative effect on interest in users of p2p Lending FinTech. This shows that MSME users or activists find it difficult to use the system so that users are reluctant to use the technology system, because they feel preoccupied with learning and it is difficult to use it.
8. Hypothesis 8 testing shows that attitude has a positive effect on interest in users of p2p Lending FinTech. This shows that the good attitude shown by MSME users or activists towards the presence of P2p Lending Fintech affects their interest. They become interested in continuing to use p2p Lending Fintech in the future.
9. Hypothesis 9 testing shows that perceived usefulness has a positive effect on interest in users of p2p Lending FinTech. This shows that MSME users or activists will have p2p Lending Fintech not provide benefits to them so that it will also affect the number of people who use the technology system.

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