

TABLE OF CONTENTS

ABSTRAK.....	iv
ABSTRACT.....	v
APPROVAL OF SUPERVISOR.....	vi
LETTER OF DEAN	vii
DECISION OF THE TEAM.....	viii
DECLARATION.....	ix
DEDICATION	x
ACKNOWLEDGMENT.....	xi
TABLE OF CONTENTS.....	xiii
LIST OF FIGURES	xvi
LIST OF TABLES	xvii

CHAPTER I: INTRODUCTION

A. Background of Study.....	1
B. Problem Formulation.....	4
C. Research Purpose	4
D. Research Limitation	4
E. Benefits of Research.....	4

CHAPTER II: LITERATURE REVIEW

A. Previous Research	7
B. Theoretical Basis.....	11
1. Definition of FinTech.....	10
2. Concept of Peer to Peer Lending.....	10
3. Islamic Peer to Peer Financing	13
4. Theory of Planned Behavior.....	14
5. The Decomposed Theory of Planned Behavior.....	18
C. Definition of variabel and source	27

CHAPTER III: RESEARCH METHODOLOGY

A. Introduction	29
B. Approach and Type of Research.....	30
C. Type and Data Source.....	31
D. Population and Sample	31
E. Data Collection Technique	32
Questionnaire Making	33
F. Data Processing Techniques and Data Analysis.....	34
Structural Equation Model	34
Assumptions of SEM	40
G. The Scope of Research	41
H. Variable Operational Definition	42
I. Research Hypothesis	49

CHAPTER IV: RESULTS AND DISCUSSION

A. Statistical Descriptive Analysis	55
1. Statistical Descriptive Analysis Based on Gender.....	55
2. Statistical Descriptive Analysis Based on Age	56
3. Statistical Descriptive Analysis Based on The Province	56
4. Statistical Descriptive Analysis Based on Average Monthly Income	58
B. Validity Test and Reliability	59
1. Reliability Test	59
2. Validity Test	60
C. Heterokedasticity Test	65
D. Normality Test.....	66
E. Model Structural Test	68
1. AssesingThe Goodness of Fit(model compatibility test).....	70
2. Hypothesis test.....	71
3. Analysis of Direct, Indirect and Total Effects.....	76
F. Result and Discussion	79

1. The Influence of Behavioral Intention toward Participating in Islamic Peer to Peer Financing (BI → PP)	79
2. The Influence of Subjective Norms toward Behavior Intention (SN → BI)	80
3. The Influence of Normative Influence toward Subjective Norms (NI→SN)	81
4. The Influence of Attitude toward Behavior Intention (A→BI)	81
5. The Influence of Relative Advantage toward Attitude (RA→A)	82
6. The Influence of Perceived Ease of Use toward Attitude (PEU→A)	83
7. The Influence of Perceived Usefulness toward Attitude (PU→A).....	84
8. The Influence of Perceived Behavior Control toward di Behavior Intention (PBC→BI).....	84
9. The Influence of Self-Efficacy toward Perceived Behavior Control (SE→PBC).....	85
10. The Influence of Facilitating Condition toward Perceived Behavior Control (FC→PBC)	86

CHAPTER V: CLOSSING

A. Conclusion	89
B. Rekomendation.....	90
C. Suggestion.....	91

BIBLIOGRAPHY

A. Reference from Journals.....	92
B. Reference from books	101
C. Reference from Internet.....	102

ATTACHMENT

A. Research Permit.....	104
B. Question Sheet.....	108

LIST OF FIGURE

Figure 1. Financing Demand Process	12
Figure 2. Invesment Process	13
Figure 3. The Pure of Theory Planned Behavior	16
Figure 4. Theory of Planned Behavior with Belief Structure	19
Figure 5. Likert Scale with Point 1 to 5	34
Figure 6. Reseach Model	36
Figure 7. Hypothesis Model Proposed.....	49
Figure 8. Chart of Descriptive Statistical Analysis Based on Gender	55
Figure 9. Chart of Descriptive Statistical Analysis Based on Age.....	56
Figure 10. Chart of Descriptive Statistical Analysis Based on The Province.....	57
Figure 11. Chart of Descriptive Statistical Analysis Based on Average Monthly Income	58
Figure 12. The result of Model Structural Test.....	68
Figure 13. The result of Model Structural Test After Modified.....	69
Figure 14. The Result of Research.....	79