**ANALISIS KESIAPAN TEKNOLOGI PEMILIK UMK TERHADAP
KEINGINAN PENGGUNAAN TEKNOLOGI P2P LENDING
DI KOTA PADANG**

DISERTASI

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# ANALISIS KESIAPAN TEKNOLOGI PEMILIK UMK TERHADAP KEINGINAN PENGGUNAAN TEKNOLOGI P2P LENDING DI KOTA PADANG

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## Abstrak

Penelitian ini bertujuan untuk; (1) mengidentifikasi dan menganalisis faktor-faktor yang mempengaruhi keputusan pemilik UMK dalam memilih P2P Lending sebagai sumber pembiayaan, (2) mengklasifikasikan pemilik UMK kedalam lima tipe pengguna teknologi yaitu tipe penjelajah, pionir, skeptis, paranoid dan lamban. Fokus penelitian ini pada tujuh variabel dependen yaitu *optimism, innovativeness, discomfort, insecurity, awareness, self-efficacy* dan *financial literacy*. Penelitian menggunakan metode campuran dengan desain penelitian *sequential explanatory*. Sampel pada penelitian adalah pemilik UMK kota Padang sebanyak 384 orang responden. Pemilihan sampel dilakukan dengan metode *convenience sampling*. Pengumpulan data dilakukan dengan cara penyebaran kuesioner. Data kuantitatif di analisis menggunakan uji regresi logistik dan analisis tabulasi silang. Klasifikasi pengguna teknologi menggunakan analisis *cluster* dengan K-Means. Penelitian kualitatif dilakukan dengan melakukan wawancara dengan informan dari pihak P2P Lending yang ada di Kota Padang.

Hasil penelitian menemukan bahwa variabel *discomfort* dan *self-efficacy* berpengaruh signifikan terhadap keinginan pemilik UMK dalam menggunakan P2P lending sebagai sumber pembiayaan. Temuan selanjutnya adalah berdasarkan hasil pengklasifikasian tipe pengguna teknologi diperoleh hasil tipe penjelajah 25%, pionir 13,5%, kelompok paranoid 29,4%, kelompok skeptis 11,7% dan kelompok lamban 20,3%. Hasil analisis tabulasi silang yang dilihat dari nilai pearson chi-square ditemukan adanya hubungan antara faktor pendidikan dengan *optimism, innovativeness, awareness, self-efficacy, discomfort* dan tipe pengguna teknologi. Selanjutnya adanya hubungan antara faktor usia dengan *innovativeness* dan *discomfort*. Selain itu juga ditemukan adanya hubungan antara tipe pengguna teknologi dengan keinginan menggunakan P2P Lending. Berdasarkan hasil wawancara juga ditemukan bahwa besarnya peran edukasi dari pihak P2P lending terhadap pengetahuan dan keputusan pembiayaan melalui P2P Lending oleh pemilik UMK di Kota Padang.

Kata Kunci: P2P Lending, optimism, innovativeness, discomfort, insecurity, Awareness, Self-Efficacy, Financial Literacy

# ANALYSIS OF MSE OWNERS' TECHNOLOGICAL READINESS TOWARDS THE DESIRE TO USE P2P LENDING TECHNOLOGY IN PADANG

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## Abstract

This research aims to; (1) identify and analyze the factors that influence the decision of MSE owners in choosing P2P Lending as a source of financing, (2) classify MSE owners into five types of technology users, namely explorer, pioneer, skeptic, paranoid and laggard. The focus of this research is on seven dependent variables, namely optimism, innovativeness, discomfort, insecurity, awareness, self-efficacy, and financial literacy. The research uses mixed methods with a sequential explanatory research design. The research sample consisted of 384 MSE owners in the city of Padang. Sample selection was carried out using the convenience sampling method. Data collection was carried out by distributing questionnaires. Quantitative data was analyzed using logistic regression tests and cross-tabulation analysis. Classification of technology users using cluster analysis with K-Means. Qualitative research was carried out by conducting interviews with informants from P2P Lending in Padang City.

The research results found that the discomfort and self-efficacy variables had a significant effect on the desire of MSE owners to use P2P lending as a source of financing. The next finding is that based on the results of classifying the types of technology users, the results were 25% for the explorer type, 13.5% for the pioneer group, 29.4% for the paranoid group, 11.7% for the skeptical group and 20.3% for the laggard group. The results of the cross-tabulation analysis, which looked at the Pearson chi-square value, found a relationship between educational factors and optimism, innovativeness, awareness, self-efficacy, discomfort, and type of technology user. Furthermore, there is a relationship between age factors and innovativeness and discomfort. Apart from that, it was also found that there was a relationship between the type of technology user and the desire to use P2P Lending. Based on the results of interviews, it was also found that the educational role of P2P lending plays a significant role in knowledge and financing decisions through P2P Lending by MSE owners in Padang City.

Keyword : P2P Lending, optimism, innovativeness, discomfort, insecurity, Awareness, Self-Efficacy, Financial Literacy