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The Influence of Interest Rates, Personal Innovation, Security, Trust, and Familiarity on Intention to Use Fintech: Online Motorcycle Taxi Driver's Perspective

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Trust;
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Abstract

Fintech lending Expanding access to financing for informal sector workers in Indonesia, especially online motorcycle taxi drivers, however, determinants of usage intention still show mixed findings in previous studies. This study aims to analyze the influence of interest rates, personal innovation, security, trust, and familiarity on the intention to use fintech lending among online motorcycle taxi drivers in the Greater Jakarta area. The study used a quantitative approach through a survey of 260 respondents selected using a purposive sampling technique. Data analysis was conducted using Structural Equation Modeling–Partial Least Square (SEM-PLS) with the SmartPLS application to evaluate the measurement model and structural model. The results showed that trust, security, and personal innovation had a significant positive effect on the intention to use fintech lending, while interest rates and familiarity had no significant effect. The research model was able to explain the variance in usage intention to a moderate degree, indicating that behavioral factors and risk perception were more dominant than economic considerations. Respondents tended to prioritize service accessibility, system reliability, and security over loan costs in their decisions to use digital financing services.

1. Introduction

The development of digital technology has brought about significant changes in the global financial system, including in Indonesia. These changes have not only impacted individual communication and transaction patterns but have also fundamentally reformed the global economic and financial system. The digitalization process has also driven the birth of various technology-based innovations that have shifted conventional business models to better address user needs. As a key foundation for this transformation, the internet has enabled the rapid, widespread exchange of information and services, transcending the constraints of space and time.

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Table 1. Development of Internet Users

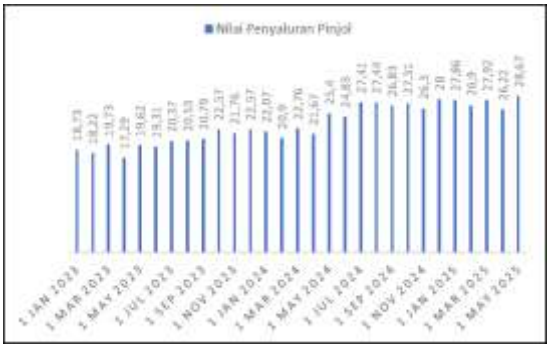
Year	Number of Internet Users (people)
2020	146 million
2021	169 million
2022	183 million
2023	184 million
2024	185.3 million

Source: Reportal Data, data processed by the author 2025

In Table 1, it can be seen that internet users in Indonesia have increased every year from 2020 to 2024. The greatest growth can be seen in 2021, the number of internet users in Indonesia reached 169 million people, showing an increase of 16.5% compared to the previous year.(Kemp, 2025)Similar increases were also seen in subsequent years, reflecting a consistent and positive growth trend in internet usage in Indonesia.

An innovative development in the financial sector is financial technology (fintech), which is the integration of technology and financial services to provide ease of access, speed of service, and a more optimal user experience. Fintech growth in Indonesia is showing rapid growth, in line with the increasing level of internet and digital device usage in society. As internet penetration increases, technology-based financial services, or fintech, are becoming more accessible to the public. This condition is driving the growth of digital financing distribution more widely, allowing fintech to play a vital role in expanding access to funding and supporting financial inclusion across all levels of society. Fintech lending (online loans) is a financial service that functions as a liaison between lenders and borrowers to conduct rupiah-denominated borrowing and lending transactions through an electronic system.(OJK, 2024)Through fintech lending, people can obtain loans online through a relatively fast and easily accessible process.

Figure 1. Development of Loan Disbursement Value Online in Indonesia Period January 2023 - May 2025



Source(Muhammad, 2025)

Figure 1. OJK data shows that online lending performance in Indonesia continues to improve, with disbursement reaching IDR 28.67 trillion in May 2025, a 9 percent increase compared to April 2025, the highest level since early 2023. These disbursements were distributed to approximately 17.6 million borrower accounts, mostly located on the island of Java. Of the total disbursed funds, approximately IDR 6.4 trillion was allocated to productive sectors, primarily

trade and vehicle repair, followed by accommodation and food and beverage, agriculture, and information and communication, which were the main drivers of loan absorption.(Muhammad, 2025).

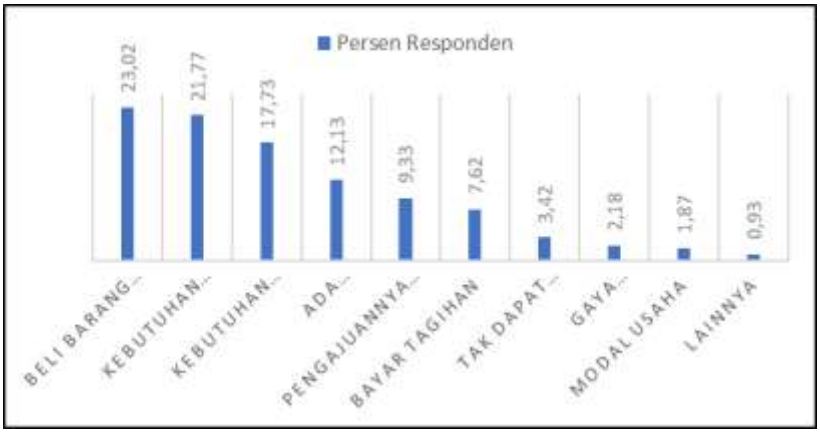
Table 2.Licensed Fintech Lending with the Highest Fund Disbursement Value in August 2023

No	Fintech Company Name		Product	Fund Disbursement Value (Rp Trillion)
1	PT Lentera Dana Nusantara		Spinjam	4.43
2	PT Indonesia Fintopia Technology		Easycash	1.7
3	PT Indonesian Digital Financing		There are us	1.31
4	PT FinAccel Digital Indonesia		Kredifazz	1.05
5	PT Lunaria Annua Technology		P2P Coin	930
6	PT Smart Credit Indonesia		Smart Credit	830
7	PT Empowering Indonesian Businesses		Batuumbu	810
8	PT Pintar Inovasi Digital		My Assets	730
9	PT Mapan Global Reksa		Findaya	680
10	PT Amartha Mikro Fintek		Amartha	620

Source:(Puspita, 2023)

Table 2. shows that the distribution of debt funds in the licensed fintech lending industry until August 2023 was dominated by several main providers, with PT Lentera Dana Nusantara through its SPinjam product occupying the highest position with a value reaching IDR 4.43 trillion and the lowest value around IDR 620 trillion.(Puspita, 2023) In general, there is a significant gap in disbursement value between the top-ranked providers and other providers, reflecting differences in business scale, service reach, and the level of platform utilization by the public. This finding indicates that licensed fintech lenders have played a significant role in providing access to financing, but the distribution of funds remains concentrated among certain players in the industry. The presence of fintech is one solution to expanding financial inclusion in Indonesia. Many people previously had no access to banking services.

Figure 1. Factors that Encourage Indonesian Society to Use Fintech in 2025



Source:(Muhammad, 2025)

Figure 2. shows that the use of online loans in Indonesia is 2025 will be dominated by practical and urgent consumer needs. The primary reasons people use online loans are to purchase goods on install without a credit card (23.02%) and to meet urgent needs such as healthcare costs and debt repayment (21.77%). Furthermore, online loans are also used to meet

daily needs (17.73%) and are influenced by discounts or promotions (12.13%), indicating that ease of access and attractive offers are important factors in the decision to use these services.(Muhammad, 2025)The use of online loans for business capital and lifestyle purposes is relatively low, suggesting that online loans are primarily used for consumer needs rather than business development. This demonstrates the crucial role of online loans in addressing people's financial needs, while also presenting a challenge to ensure their use is more sound and beneficial in the long term.

Table 3. Loan Distribution Fintech Individuals by Gender and Age Group in Indonesia May - August 2025

Gender and Age Group	May – 25		June – 25		Jul – 25		Aug – 25	
Total Outstanding Loans Individual	25,082,651	77,953.20	25,163,541	79,025.32	25,561,706	80,110.28	25,459,352	82,941.40
Man	12,721,641	35,262.57	12,794,335	35,870.88	13,026,976	36,460.15	12,896,638	37,562.72
Woman	12,361,010	42,690.63	12,369,206	43,154.44	12,534,730	43,650.13	12,562,714	45,378.69
< 19 Years	222,486	318.93	235,218	318.99	262,727	321.92	257,331	316.87
19-34 Years	14,932,554	39,025.50	15,075,685	39,401.28	15,294,519	39,471.34	15,176,196	41,074.57
35-54 Years	9,033,419	35,014.30	8,970,117	35,662.00	9,145,221	36,737.73	9,163,355	37,809.77
>54 Years	894,500	3,973.26	882,726	3,856.02	859,360	3,679.81	861,065	3,829.06

Source:(OJK, 2025)

Table 3 shows that from May to August 2025, online personal loans in Indonesia were most widely used by men, both in terms of the number of recipients and the loan amount. By age, the 19-34 age group was the largest user group, followed by the 35-54 age group. Meanwhile, online loan use by the age groups under 19 and over 54 was relatively lower.(OJK, 2025)This shows that online loans are primarily utilized by people of productive age.

MomentThis allows people to access financing through digital platforms. Approximately 74% of lower-middle-income Indonesians are known to lack access to formal credit. This situation opens up opportunities for fintech to act as an inclusive financing alternative, both in supporting business capital needs and meeting personal needs.(PwC, 2023)Despite offering easy access and fast service, the fintech ecosystem still faces several challenges, such as relatively high interest rates, data protection that needs to be strengthened, and the existence of illegal lending platforms that have the potential to impact public trust in digital financial services.

This phenomenon indicates a gap in acceptance of fintech among the public. Although they actively use technology in their daily lives, they lack sufficient familiarity and trust in digital financial systems, where interest rates, security, and platform credibility play a crucial role in determining user interest. Individual decisions about utilizing digital financial services are not solely influenced by economic factors, but also by psychological and social factors. The study found that most variables—perceived usefulness, ease of use, user innovation, government support, and level of trust—directly influence behavioral intentions to use fintech among Indonesian SMEs, while financial literacy did not significantly influence these variables.(Nugraha et al., 2022).

Current conditions indicate an increase in public use of fintech lending services, due to their fast and collateral-free processes. However, a lack of understanding regarding effective interest rates and additional fees leads many users to become trapped in high-interest loans, putting them at risk of default. According to(Yusgiantoro et al., 2021)Daily interest rate regulations demonstrate that, even with limits, the total loan burden (interest + penalties) can still be

substantial if not managed properly. Furthermore, interest rates in P2P lending are not only high but can also be uncompetitive and detrimental to consumers.(Annas & Ansori, 2021).

Personal innovation suggests that while some gig workers are enthusiastic about trying Fintech services due to easy access and social support, their adoption process is often not accompanied by a sufficient understanding of risks, costs, and security, potentially leading to poor financial decisions. This lack of personal innovation can be interpreted as an individual's low willingness to try fintech services due to concerns about risks and limited knowledge. (Albuainain & Ashby, 2025). This indicates that personal innovativeness influences behavioral intention to utilize fintech services. If PI levels are low, an individual's propensity to adopt also has the potential to decrease.(Triani & Setiawan, 2025).

Fintech security issues arise because some users don't understand the risks of personal data protection, while digital platforms are vulnerable to identity theft, data breaches, phishing, and access abuse by third parties. Furthermore, many fintech applications remain unregistered or unregistered, increasing the potential for fraud, transaction manipulation, and unclear legal protections for users. Previous research has shown that although regulatory frameworks such as the Personal Data Protection Law (PDP Law) and provisions issued by the Financial Services Authority (OJK) are in place, their implementation and enforcement remain ineffective. Consequently, the vulnerability to personal data abuse remains relatively high.(Rifa & Hidayati, 2024). Therefore, data breach incidents have direct implications for consumer trust levels. If a data breach occurs, user trust in fintech services tends to decrease.(Gonie et al., 2025).

Furthermore, user trust in fintech services remains limited due to various inhibiting factors. Concerns about personal data protection and confidentiality, coupled with increasing cases of data misuse by illegal fintech applications, exacerbate user perceptions of risk. The research results indicate that trust is the most influential factor in predicting a user's tendency to continue using an application.(DY Putri et al., 2025). Lack of data protection in fintech lending services has the potential to reduce user trust levels.(Guntara & Hadi, 2022).

Level User familiarity with fintech services remains low, particularly regarding understanding of technology, transaction procedures, and digital risks. This leads to hesitation in use, difficulty understanding features, and increased vulnerability to errors or fraud, thus hampering user adoption and loyalty. This finding shows the low level of familiarity of students with various concepts and innovations in fintech services, such as blockchain, neo-banking, and advisors.(Awale & Kulmie, 2024).

The selection of online motorcycle taxi drivers as the research object is based on this group's high level of dependence on digital platforms to support their economic activities and financial decision-making. Online motorcycle taxi drivers are part of the transportation services sector, collaborating with technology-based companies. Online motorcycle taxi drivers are responsible for providing transportation services, including picking up and delivering passengers and goods to their destinations, prioritizing safety and service reliability. (Stekom, 2025) The Directorate General of Land Transportation at the Ministry of Transportation noted that the number of online motorcycle taxi driver partners in Indonesia has exceeded 7 million people.(Al Hikam, 2025)Despite their significant contribution to the digital economy, drivers still face economic challenges such as income uncertainty, high operational costs, and limited access to formal financing.

The Greater Jakarta region was chosen as the research location due to the significant role of online transportation, particularly motorcycle taxis and online taxis, in people's daily mobility and as a source of livelihood for many drivers. In the Greater Jakarta area, motorcycle taxis and online taxis play a strategic role as key supporters of the public transportation system, particularly in meeting initial and final travel needs. One report notes that more than 4.5 million users utilize these services daily.(Aini & Sari, 2025). In addition, data from a recent survey shows that most online motorcycle taxi drivers in Greater Jakarta work long hours, around 9 to 16 hours per day, to meet their economic needs.(VOI, 2025).

This situation illustrates that drivers in the Greater Jakarta area face varying work and financial conditions, with heavy workloads, uncertain income, and a strong dependence on order volume. As a result, online motorcycle taxi drivers' income is generally only comparable to their operational costs, with most of their earnings spent on basic needs like fuel and work supplies, leaving limited room for improving their well-being.(Annur, 2022). In addition, approximately 75% of drivers rarely accept tips from passengers. This finding indicates limited additional income sources beyond the primary income of online motorcycle taxi drivers.(Annur, 2022).This condition has encouraged some online motorcycle taxi drivers to decide to use fintech services as an alternative to fulfilling their financial needs.

Table 4. Loan Disbursement in the Greater Jakarta Region, June - August 2025

Locations		Jun-25		Jul-25		Aug-25	
		Number of Loan Recipients (accounts)	Amount of Loan Disbursement (billion Rp)	Number of Loan Recipients (accounts)	Amount of Loan Disbursement (billion Rp)	Number of Loan Recipients (accounts)	Amount of Loan Disbursement (billion Rp)
1	Banten	1,244,263	2,191.95	1,307,920	2,271.33	1,321,935	2,295.58
2	DKI Jakarta	2,324,200	4,406.08	2,478,796	4,530.01	2,489,231	4,556.51
3	West Java	4,705,372	7,019.32	4,943,602	7,531.08	5,023,962	7,681.71

Source:(OJK, 2025)

Table 4 shows that loan disbursement in the Greater Jakarta area increased during the period June - August 2025, both in terms of the number of loan recipients and the value of disbursements. West Java consistently recorded the largest number of recipients and the highest disbursement value, followed by DKI Jakarta, while Banten ranked lowest but still showed a growing trend. This relatively even increase across regions indicates high demand and utilization of loans in the Greater Jakarta area. Therefore, this data is relevant and representative for use in research.

As a conceptual basis, Wirani et al.'s (2022) research provides a strong understanding of how interest rates, personal innovativeness, security, trust, and familiarity influence the general public's acceptance of fintech lending. However, this research failed to address professional groups with more complex work characteristics and financial needs, such as online motorcycle taxi drivers in the Greater Jakarta area, who face a dynamic metropolitan economy, high cost of living, and a heavy reliance on digital services. By adopting a previously used model and applying it to online motorcycle taxi drivers in Greater Jakarta, this study seeks to reexamine previous findings and broaden understanding of the factors influencing fintech adoption intentions among professions with diverse characteristics and financial needs.

Based on the above description, a mismatch can be identified between financial needs and the level of acceptance of digital financial services, especially among online drivers. Therefore, it is important to examine "The Influence of Interest Rates, Personal Innovation, Security, Trust, and Familiarity on Intention to Use Fintech: An Online Motorcycle Taxi Driver's Perspective."

2. Research Methodology

The object of research is something that is the main goal or target for exploring research issues and problems, until scientific answers can be found.(Primary, 2022)In this study, the subjects of study are online motorcycle taxi drivers who use fintech services for financial transactions. The research area focused on Greater Jakarta (Jakarta, Bogor, Depok, Tangerang,

and Bekasi), considering that this city has a large number of online motorcycle taxi drivers and a high adoption rate of digital financial services.

The method used in this research is a quantitative method with a causal associative approach, which aims to analyze the influence between the variables studied. Quantitative research methods are scientific methods because they adhere to the principles of empirical, objective, measurable, rational, and systematic research.(Romodhon et al., 2023)Furthermore, causal associative is a method that is causal and effect in nature which is used to see the influence or relationship of independent (free) variables on dependent (bound) variables used in research.(Ratag et al., 2023)The variables in question are interest rate (SB), personal innovation (IP), security (KE), trust (KEP), familiarity (KEA), and intention to use fintech services (NM).

The data collection method in this study was conducted through a questionnaire, which was compiled based on the research variables and indicators that had been formulated. A questionnaire is a data collection method that involves providing a set of written questions to respondents to obtain the necessary information.(Sugiyono, 2022)In this study, the questionnaire was distributed online using Google Forms, allowing online motorcycle taxi drivers using fintech to complete their responses easily and efficiently. The collected data was then checked for clarity, consistency, and completeness before proceeding to the analysis stage.

3. Results and Discussion

Research result

Hypothesis Testing

After the Structural Model (inner model) testing is complete, the next step is hypothesis testing. Hypothesis testing aims to assess the validity of the assumptions or relationships between the latent variables proposed in the study. This analysis is conducted by examining the path coefficients between constructs and their significance through a bootstrapping procedure using SmartPLS. A hypothesis is declared significant if the t-statistic value is > 1.96 or the p-value is < 0.05 at a 5% significance level. The results of this hypothesis testing allow researchers to empirically and systematically determine the influence of each independent variable on the dependent variable.(Wardani & Anggadita, 2021).

Table 5. Results of the Analysis of Direct Influence Relationships

	Original sample (O)	*Sample mean (M)*	*Standard deviation (STDEV)*	*T statistics*	*P values*	Information
Trust -> Intention to Use	0.512	0.514	0.128	3,998	0,000	Significant - Results are supported by data
Security -> Intention to Use	0.222	0.219	0.108	2,063	0.039	Significant - Results are supported by data
Personal Innovation -> Intention to Use	0.181	0.188	0.083	2,177	0.030	Significant - Results are supported by data
Familiarity -> Intention to Use	-0.040	-0.042	0.065	0.611	0.541	Not Significant - Results are not

						supported by the data
Interest Rate -> Intention to Use	-0.070	-0.072	0.062	1,122	0.262	Not Significant - Results are not supported by the data

Source: Processed data (2026)

Each relationship in this study was tested using the bootstrapping method in PLS-SEM to determine the significance of the influence between variables. The results of the hypothesis analysis are explained as follows:

1. The Influence of Trust on Intention to Use Fintech
   The fourth hypothesis states that trust has a positive effect on the intention of online motorcycle taxi drivers in the Greater Jakarta area to use fintech services. The analysis results show a path coefficient of 0.512, with a T-statistic of 3.998 and a p-value of 0.000. Since the p-value is <0.05 and the T-statistic is >1.96, the influence of trust is significant and positive.
2. The Influence of Security on Intention to Use Fintech
   The third hypothesis states that security has a positive effect on the intention of online motorcycle taxi drivers in the Greater Jakarta area to use fintech services. The analysis results show a path coefficient of 0.222, with a T-statistic of 2.063 and a p-value of 0.039. Since the p-value is <0.05 and the T-statistic is >1.96, the effect of security is significant and positive.
3. The Influence of Personal Innovation on Intention to Use Fintech
   The second hypothesis states that personal innovation has a positive effect on the intention of online motorcycle taxi drivers in the Greater Jakarta area to use fintech services. The analysis results show a path coefficient of 0.181, with a T-statistic of 2.177 and a p-value of 0.030. Since the p-value is <0.05 and the T-statistic is >1.96, the influence of personal innovation is significant and positive.
   The fifth hypothesis states that familiarity has a positive effect on the intention of online motorcycle taxi drivers in the Greater Jakarta area to use fintech services. The analysis results show a path coefficient of -0.040, with a T-statistic of 0.611 and a p-value of 0.541. Since the p-value is > 0.05 and the T-statistic is < 1.96, the effect of familiarity is insignificant and the direction of the effect is negative.
4. The Influence of Interest Rates on Intention to Use Fintech
   The first hypothesis states that interest rates have a positive effect on the intention of online motorcycle taxi drivers in the Greater Jakarta area to use fintech services. The analysis results show a path coefficient of -0.070, with a T-statistic of 1.122 and a p-value of 0.262. Since the p-value is >0.05 and the T-statistic is <1.96, the effect of interest rates is insignificant and the direction of the effect is negative.

4. Discussion

This sub-chapter discusses the results of the research analysis and its theoretical and practical implications.

Influence Interest Rates on the Intention of Online Motorcycle Taxi Drivers in the Greater Jakarta Area to Use Fintech Services.

The first hypothesis in this study stated that interest rates have a positive effect on the intention of online motorcycle taxi drivers in the Greater Jakarta area to use fintech services. However, the test results showed a path coefficient of -0.070 with a T-statistic of 1.122 and a p-value of 0.262. This value indicates that interest rates have no significant effect and have a negative relationship with the intention to use fintech. Therefore, the first hypothesis (H1) is rejected.

These findings indicate that loan costs are not a primary factor in shaping online motorcycle taxi drivers' fintech usage intentions. As informal sector workers with fluctuating daily incomes, respondents tend to face urgent, short-term liquidity needs. In such circumstances, the primary consideration lies not in optimizing loan costs, but rather in the service's ability to provide funds quickly, easily accessed, and flexibly. Therefore, the speed of disbursement and ease of procedures are more relevant than the amount of interest paid in the long term.

The negative relationship also indicates that respondents did not conduct a comprehensive financial evaluation before using a service. Users prioritized immediate utility over cost comparisons between service providers. In other words, the decision to use fintech in this group was more practical and situational than economically rational. This reflects that informal workers' use of digital financial services is driven by the need to meet daily cash flow, rather than by calculating credit cost efficiency.

The results of this study align with those of Wirani et al. (2022), who found that interest rates had no significant effect on intention to use fintech because users prioritized ease of service over loan costs. However, this finding contradicts those of Marranitha and Suardana (2020), who stated that interest rates had a positive effect on students' interest in using online loans. This difference can be explained by the respondents' characteristics. Students tend to make rational decisions by comparing loan costs, while online motorcycle taxi drivers are more focused on meeting short-term financial needs, making access to funds more important than cost efficiency.

Conceptually, these findings suggest that fintech adoption among informal workers is better explained through a decision-making approach than a rational economic decision-making model. Individuals do not fully evaluate economic utility, but rather make decisions based on the urgency of the need and perceived immediate benefits. Thus, cost variables such as interest rates become less dominant in shaping usage intentions than ease of access and service usefulness.

Influence Personal Innovation on the Intention of Online Motorcycle Taxi Drivers in the Greater Jakarta Area to Use Fintech Services.

The second hypothesis in this study states that personal innovation has a positive effect on the intention of online motorcycle taxi drivers in the Greater Jakarta area to use online loan services (fintech lending). The test results show a path coefficient of 0.181 with a T-statistic of 2.177 and a p-value of 0.030. Therefore, it can be concluded that personal innovation has a positive and significant effect on the intention to use online loans. Thus, the second hypothesis (H2) is accepted.

These findings indicate that an individual's readiness to embrace new technology is a crucial factor in shaping their intention to use online lending services. Online motorcycle taxi drivers with high levels of personal innovation tend to adapt more easily to digital financing systems due to their curiosity and confidence in trying new technologies. Conversely, individuals with lower levels of innovation tend to maintain traditional financing methods due to habit and convenience. This indicates that the decision to use online lending is influenced not only by service characteristics but also by the user's psychological readiness. In the context of daily-income work, the need for quick access to funds is crucial. Innovative individuals view online lending as a practical solution to obtaining financing and are therefore more willing to try and use it. Therefore, the higher the level of personal innovation, the greater the individual's tendency to utilize online lending services.

The results of this study align with those of Wirani et al. (2022), who showed that personal innovativeness positively influences the intention to use fintech lending. Almashhadani et al. (2023) also found that personal innovativeness significantly influences behavioral intention to use fintech, while Setiawan et al. (2021) stated that user innovativeness is an important predictor of fintech adoption in Indonesia. The consistency of these findings confirms that an individual's innovative character is a key determinant of acceptance of online lending services.

Conceptually, the results of this study support the theory of technology adoption, which emphasizes that technology acceptance is influenced not only by system quality but also by user characteristics. Thus, personal innovation plays a role as an early adoption driver in the adoption of online loans, particularly among informal sector workers who require practical access to financing.

Influence Security Against the Intentions of Online Motorcycle Taxi Drivers in the Greater Jakarta Area to Use Fintech Services.

The third hypothesis in this study states that security has a positive effect on the intention of online motorcycle taxi drivers in the Greater Jakarta area to use online lending services (fintech lending). The test results show a path coefficient of 0.222 with a t-statistic of 2.063 and a p-value of 0.039, thus concluding that security has a positive and significant effect on the intention to use online lending. Thus, the third hypothesis (H3) is accepted.

These findings indicate that perceived security is a crucial factor in shaping online lending usage intentions. Digital financing services involve the exchange of personal data and financial information, making confidence in data protection and transaction security key considerations before users utilize the service. Online motorcycle taxi drivers are more likely to use online loans when they perceive the system to maintain identity confidentiality, protect transactions, and minimize the potential for misuse.

Among informal sector workers with varying levels of digital financial literacy, risk is a significant concern. Concerns about data breaches, identity theft, and unclear collection mechanisms can influence decisions about service use. Therefore, the higher the perceived level of security, the more likely individuals are to use online lending services.

The results of this study align with Suprapto and Farida (2022), who found that security positively influences the intention to adopt fintech services, and Desiyanti (2022), who stated that perceived security increases individuals' willingness to use fintech as a means of payment. However, these findings differ from those of Wirani et al. (2022), who stated that security had no significant effect on the intention to use fintech lending. This difference indicates that the influence of security can vary depending on respondent characteristics and the level of perceived risk in using the service. These findings confirm that the lower the perceived risk through system security guarantees, the higher the individual's tendency to utilize the technology. Thus, security is the basis for developing a sense of psychological security before users decide to use online lending services.

Influence Trust in the Intentions of Online Motorcycle Taxi Drivers in the Greater Jakarta Area to Use Fintech Services.

The fourth hypothesis in this study states that trust has a positive effect on the intention of online motorcycle taxi drivers in the Greater Jakarta area to use online loan services (fintech

lending). The test results show a path coefficient of 0.512 with a t-statistic of 3.998 and a p-value of 0.000. Therefore, it can be concluded that trust has a positive and significant effect on the intention to use online loans. Thus, the fourth hypothesis (H4) is accepted.

The highest coefficient value compared to other variables indicates that trust is the most dominant factor in shaping online loan usage intentions. This suggests that online motorcycle taxi drivers' decisions to use digital financing services are primarily based on trust in the service provider, not solely on the benefits or ease of use of the system.

Using online loans requires users to submit personal data and conduct transactions without direct interaction. This creates uncertainty, so users will only use the service if they believe the platform is credible, transparent, and responsible in managing transactions. For informal sector workers, trust is a key consideration, as the risk of transaction errors or data misuse can directly impact the continuity of their economic activities.

Andinia and Hariyani (2024) also found that customer trust has a positive and significant effect on fintech adoption. Furthermore, Amnas et al. (2023) stated that perceived trust positively influences the intention to use fintech payments. The consistency of these findings confirms that trust is a key determinant in the acceptance of digital financial services. This finding indicates that the higher a user's trust in a service provider, the lower their perceived uncertainty in using the technology. Therefore, trust is the primary basis that encourages users to utilize online lending services sustainably.

Influence Familiarity with the Intentions of Online Motorcycle Taxi Drivers in the Greater Jakarta Area to Use Fintech Services.

The fifth hypothesis in this study states that familiarity has a positive effect on the intention of online motorcycle taxi drivers in the Greater Jakarta area to use online loan services (fintech lending). The test results show a path coefficient of -0.040 with a T-statistic of 0.611 and a p-value of 0.541, thus concluding that familiarity does not have a significant effect on the intention to use online loans. Thus, the fifth hypothesis (H5) is rejected.

These findings suggest that users' level of familiarity with technology does not directly determine their intention to use online lending services. Although online motorcycle taxi drivers are accustomed to using digital applications in their daily activities, this does not automatically encourage the use of financing services. The decision to use online loans is more influenced by financial needs and trust in the service provider than by technology usage habits. The negative direction of the coefficient indicates that the more familiar users are with digital applications, the more selective they are in using financing services. Users with greater technological experience are more likely to understand the risks of online loans, such as additional fees, repayment terms, and potential collection, which does not necessarily increase their intention to use. In other words, familiarity in this context does not drive adoption, but rather increases user caution.

This finding is also supported by recent research showing that technology familiarity is not always a direct determinant of usage intention, but rather plays a role through other variables such as perceived usefulness and ease of use. A study of fintech adoption in rural communities found that psychological factors and digital literacy were more important determinants of usage than mere technological experience.(Wu & Peng, 2024)Other research shows that familiarity with technology plays a role in increasing user understanding of the system, but usage decisions are still influenced by the user's evaluation of value and economic conditions.(Nathanael & Ngollo, 2026). In addition, studies on the use of digital financial services found that technology familiarity increases perceived ease of use, but does not necessarily directly increase usage intentions because users still consider the benefits and risks of the service.

These findings confirm that in online lending services, familiarity with the technology is not enough to drive usage intention without the support of other, more dominant factors, such as financial need and trust in the service provider. Thus, familiarity plays a more limited and

complementary role in the decision-making process for online loan use among informal sector workers.

Managerial Implications

The research results show that online motorcycle taxi drivers' intentions to use online lending services are more influenced by psychological factors such as trust, security, and personal innovation than by economic factors such as interest rates or technological familiarity. This finding indicates that among informal sector workers, usage intentions are based more on confidence in the protection and certainty of services than solely on cost considerations. Therefore, strategies to increase the adoption of fintech lending services need to prioritize trust and security.

This situation becomes even more relevant when compared to the characteristics of online motorcycle taxi drivers, who are highly dependent on application systems and revenue-sharing schemes. Each platform has different commission policies, incentives, and per-kilometer rate structures, which directly impact the amount of net income drivers receive each day. This variation causes daily cash flow to fluctuate, depending on order volume and platform policies. In this dynamic income environment, the use of online loans is not impulsive, but rather based on rational consideration of their ability to meet obligations. Differences in commission and rate schemes between platforms also encourage drivers to actively compare potential net income. When commission cuts are larger or incentives are reduced, the financial space to meet obligations becomes more limited. This situation explains why hesitation about online loans is more a matter of financial prudence than aversion to technology. Drivers are not rejecting digital innovation, but ensuring that the financing scheme they use aligns with fluctuating income patterns and does not burden their family's financial stability.

Based on this context, the managerial implications of this study are structured specifically for each of the variables studied. The following discussion outlines how each variable—trust, security, personal innovation, familiarity, and interest rate—strategically contributes to shaping fintech lending usage intentions among online motorcycle taxi drivers.

5. Conclusion

This study aims to examine the influence of interest rates, personal innovation, security, trust, and familiarity on the intention of online motorcycle taxi drivers in the Greater Jakarta area to use online loan services (fintech lending). Based on the empirical analysis obtained, the research conclusions can be stated as follows.

1) Interest rates are insignificant, meaning they don't determine online loan usage intentions among online motorcycle taxi drivers. The decision to use the service isn't based on a comparison of loan costs, but rather on short-term liquidity needs. Therefore, usage behavior in the informal sector doesn't follow the cost-optimization pattern assumed in the rational economic approach.
2) Personal innovation has a significant positive effect, increasing the intention to use online loans. Individuals who are open to technology demonstrate a higher readiness to accept digital financing systems, thus enabling innovative traits to serve as an initial driver for the adoption of technology-based financial services.

3) Security has a significant positive impact, increasing the intention to use online loans. Users are willing to use the service if they are confident in the protection of their data and transactions, making low risk perception a prerequisite for using the service.
4) Trust has a significant positive effect and is also the most dominant factor in shaping online loan usage intentions. The decision to use is primarily determined by belief in the service provider's credibility and responsibility, not solely by product characteristics.
5) Familiarity is insignificant, meaning it doesn't increase the intention to use online loans. Experience using digital applications doesn't automatically drive digital financing adoption, as users still consider their needs and level of trust in the service provider.

Overall, online loan adoption among informal sector workers is determined by psychological factors such as trust and security, with personal innovation as the initial driver, while interest rates and technological familiarity are not determinants of usage decisions. These findings confirm that the acceptance of fintech lending in the informal sector is better explained through a behavioral approach than a rational economic approach.

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