

The Effect of Ease, Usefulness, Risk, and Experience on the Interest in Using Online Loans

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ABSTRACT

This research aims to identify the factors that influence the interest of employees at PT Dian Adi Furni Jepara in using online loans. The researcher seeks to analyze the roles of ease, usefulness, risk, and experience in shaping that interest. This topic is important as it relates to employees' financial behavior amid economic and technological developments. The increase in the use of online loans among employees of PT Dian Adi Furni Jepara is driven by the advancement of accessible and fast fintech services, as well as a 48% decline in the company's sales, which has affected employees' financial conditions. The novelty of this research lies in its focus on employees as the research object, specifically those working at PT Dian Adi Furni Jepara. This research employs a quantitative methodology. The data source is primary data obtained through questionnaires. The sampling procedure uses purposive sampling, resulting in a sample of 130 employees who use online loans. Data analysis was conducted using SmartPLS 3.0 software. The results of the research indicate that the interest in using online loans is positively influenced by experience and usefulness. In contrast, ease and risk have no effect on the interest in using online loans. The research concludes that employees of PT Dian Adi Furni Jepara are interested in using online loans when the services are perceived as useful and provide a positive experience, while convenience and risk have no effect. Therefore, they need to be more selective in choosing services that are legal, safe, and profitable.

ARTICLE INFO

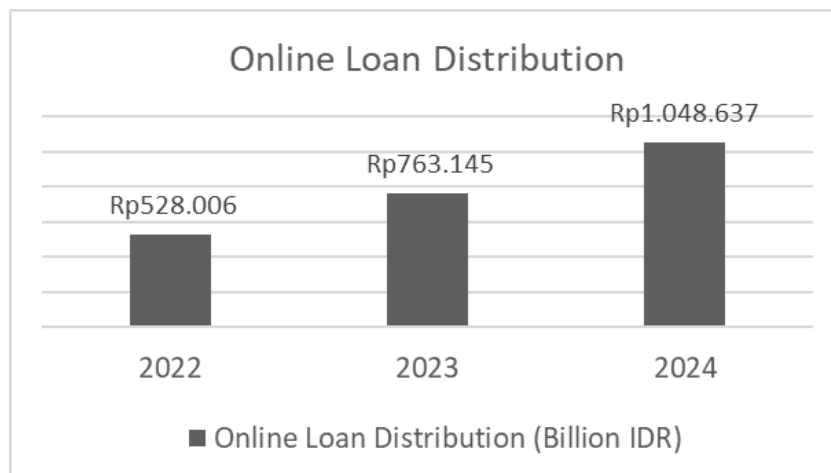
Keywords:
Ease, Usefulness, Risk,
Experience, Interest in
Using Online Loans

1. Introduction

The rapid advancement of technology enables various human activities and needs to be fulfilled easily through a single handheld device (Amelia et al., 2022). Furthermore, this progress has encouraged the use of fast, accurate, and secure payment methods in online transactions (Didied et al., 2022). The widespread emergence of financial technology (fintech) indicates one of the key areas of technical growth (Syukriyyah & Karyaningsih, 2023). Fintech has grown rapidly over the past decade (Ridwan & Edward, 2024). Financial service applications such as loans and payments have become more innovative due to fintech development (Safitri, 2021). The presence of fintech reduces the cost of financial services, and the use of digital payment methods is generally perceived as beneficial, particularly by the millennial generation (Siswanti, 2022).

Unlike conventional institutions, online loans, according to Alexander (2022) are a type of financial service offered by institutions with specific purposes and more flexible terms and conditions. Due to the ease of application and app-based processes, online loans have become an alternative source of funding for the public (Hikmah & Sunargo, 2022). To cover living expenses and lifestyle needs, some factory workers from the middle to lower economic class rely on online loans (Wijayanti & Hartiningrum, 2022). These workers are driven to use online loans to meet their increasing daily needs, particularly those who are married and affected by rising prices (Juliyah et al., 2024). PT Dian Adi Furni was selected as the research object because the researcher works at the company, facilitating the distribution of questionnaires among colleagues and increasing the accuracy of the data collected. A significant decline in the company's sales from IDR 55.5 billion in 2022 to IDR 28.9 billion in 2023, despite showing signs of recovery in 2024 reflects an imbalance in company performance. This situation coincides with the increasing use of online loans.

Figure 1 Online Loan Distribution



Source: OJK

Figure 1 shows a significant increase in the distribution of online loans from 2022 to 2024. It began at IDR 528.006 billion in 2022, rose to IDR 763.145 billion in 2023, and surged to IDR 1,048.637 billion in 2024. This data reflects rapid and consistent growth over the past three years. It indicates that public interest in online loan services continues to rise, primarily due to the ease of use associated with online lending platforms (Andista & Susilawaty, 2021). According to Aji & Bagana (2024) the interest in using online loans is a user's decision influenced by the convenience of access, particularly for personal purposes. Meanwhile, Wahyuni & Turisno (2019) explain that online borrowers often face difficulties accessing formal financial services due to complex administrative requirements. Online loans simplify the borrowing process, allowing users to apply for and receive funds without face-to-face interaction with lenders simply by uploading their personal data and meeting the specified requirements (DKW & Awatara, 2018).

Ease of access is one of the main factors driving public interest in using online loan services (Aji & Bagana, 2024). Fast and simple access provides a distinct appeal for consumers seeking practical financial solutions without the need to undergo complicated and lengthy procedures (Andista & Susilawaty, 2021). In addition, the simplicity of application operation and a user-friendly interface further facilitate users in accessing and utilizing the services efficiently (Fitrianiingsih & Nurul 'aini, 2022). This condition fosters public confidence that financial technology can serve as an effective tool to meet daily financial needs in a more practical and timely manner. Several research support the view

that ease of access has a positive influence on public interest in using online loans, as suggested by Fitriyaningsih & Nurul 'aini (2022) and Syukriyyah & Karyaningsih (2023). However, findings from Asja et al. (2021) state that ease of access is not the primary determining factor, indicating that user interest is also influenced by other aspects beyond accessibility alone.

Usefulness is considered one of the key factors in user decision-making, particularly because this perception is directly related to expectations of improved performance, productivity, and effectiveness when using a specific service (Syukriyyah & Karyaningsih, 2023). According to Sumadi et al. (2022) fintech services that offer significant benefits along with ease of access and use are the main attractions for the public. The belief that the system is genuinely useful encourages consumers to be more open and interested in using online loan services (Siswanti, 2022). People will use online loan systems if they believe the system is beneficial; otherwise, they tend to avoid it (Purba et al., 2020). Research by Syukriyyah & Karyaningsih (2023) and Asja et al. (2021) indicate a positive relationship between perceived usefulness and the interest in using online loans. However, Ernawati & Noersanti (2020) found that services do not always align with user interest, indicating a level of complexity in the relationship between usefulness and user behavior. This suggests that in addition to perceived usefulness, other factors also play an important role in influencing users' final decisions regarding online loan services.

Risks that may arise after using a service are among the factors influencing public interest in using online loans. When individuals begin to adopt new technologies especially financial technologies such as fintech these risks are inevitable and form part of the outcomes (Aji & Bagana, 2024). According to Andista & Susilawaty (2021) risk is defined as an outcome that does not meet expectations, meaning that users may face unforeseen obstacles or losses. Research conducted by Andista & Susilawaty (2021) and Saputra & Sulindawati (2024) indicates that interest in using fintech-based online loans is negatively affected by risk. However, a research by Putri & Amin (2024), found that risk does not influence interest in using fintech-based online loans.

One of the elements influencing the intention to reuse a service is consumer experience (Lua & Rastini, 2024). Users' impressions of the service provider are referred to as their experience (Putra & Sumartik, 2024). Customer satisfaction increases along with the quality of the experience (Yolandari & Kusumadewi, 2018). Experience can enhance satisfaction and reuse intention, as noted by Prakosa & Wintaka (2020) and Latief et al. (2021); however, Zuhro et al. (2021) found that experience has no significant effect on reuse intention. This indicates the need for further research to determine how the intention to use online loans is influenced by factors such as ease of use, usefulness, risk, and experience. This study aims to analyze how convenience, usefulness, risk, and experience affect the interest in using online loans for employees of PT Dian Adi Furni Jepara. The results of this study are expected to contribute in helping employees, especially employees in Indonesia, especially those in Jepara, to be more careful in choosing online loans that are legal, safe, and as needed, so that personal finances are maintained in the midst of difficult economic conditions.

2. Literature Review

TAM Theory (Technology Acceptance Model)

A widely used paradigm for examining and explaining the acceptance and use of technology is the Technology Acceptance Model (TAM). Individuals are more likely to adopt a technology primarily because it makes tasks easier and enhances productivity (Amelia et al., 2022). According to the TAM, users' decisions to adopt a particular technology are influenced by the extent to which the technology

helps them perform better. This research adopts the TAM paradigm by focusing on two main areas: the usefulness of the technology and the ease of its use (Syukriyyah & Karyaningsih, 2023). People are motivated to accept and use technology because of its ease of use and perceived advantages (Afolo & Dewi, 2022).

Interest in Using

Interest in use, according to Afolo & Dewi (2022) is a condition in which an individual responds to external stimuli, resulting in curiosity and a desire to try, use, or possess an object. According to Brahmanta & Wardhani (2021) a person's interest in adopting a technology begins with the belief that the technology can enhance performance and is easy to use.

Interest is flexible and subject to change. A longer duration increases the likelihood of changes in interest (Zuhro et al., 2021). Each individual's interest varies, as it may arise in different forms (Siswanti, 2022). Interest in online loans has grown as a result of the development of financial technology namely, online lending; this internal interest is important because actions driven by personal preferences tend to produce positive outcomes (Malikah et al., 2022).

Ease

According to Didied et al. (2022) ease of use refers to the extent to which a technology can be utilized without requiring significant effort, complex procedures, or advanced technical skills. Meanwhile, Zuhro et al. (2021) state that ease of use is an important factor influencing an individual's interest in adopting the technology. Research Purba et al. (2020) explain that when users perceive a service as simple and easy to understand, their trust in the technology increases. This encourages users to be more open to utilizing online loan services as a solution to their financial needs. The higher the perceived ease of use, the greater the interest in using online loan services, as indicated by factors such as easier access, better comprehensibility, and more comfortable usage (Septyanto & Praudy, 2022).

Technology that simplifies processes and enhances performance tends to attract public interest in its use (Fitrianingsih & Nurul 'aini, 2022). The belief that new financial technologies are easy to operate encourages users to adopt them, while perceived difficulties in use discourage consumers from trying them (Didied et al., 2022). An increase in ease of use directly enhances consumer interest in online loans (Andista & Susilawaty, 2021). Research by Andista & Susilawaty (2021) and Basalamah et al. (2022) indicate a positive influence of ease of use on the interest in using online loans. Therefore, the following hypothesis is proposed:

H1: Ease has a positive influence on the interest in using online loans

Usefulness

According to the Technology Acceptance Model (TAM), the success of technology adoption can be assessed by the extent to which the benefits offered by the service are perceived. These benefits are understood as the user's belief that using a technology or service can enhance efficiency and quality in their work (Hanifah & Mukhlis, 2022). Zed et al. (2024) state that usefulness refers to an individual's perception of how far a technology, product, or service can provide added value or advantages for them. The perceived level of usefulness influences users' interest in adopting the technology or service (Afolo & Dewi, 2022). This usefulness may also stem from the trust of both potential and existing consumers that the product or service truly delivers practical and tangible value (Septyanto & Praudy., 2022).

The perceived benefits of a product may vary from one individual to another, depending on how frequently and intensively the product is used (Hanifah & Mukhlis, 2022). Interest in financial

technology increases when its advantages and ease of use are clearly understood (Didied et al., 2022). Conversely, technologies perceived as less beneficial tend to be avoided by users. This perceived usefulness encourages users to continue utilizing the application (Purba et al., 2020). Research by Hanifah & Mukhlis (2022) and Afolo & Dewi (2022) indicate that perceived usefulness has a positive influence on the interest in using online loans. Based on these findings, the following hypothesis is proposed:

H2: Usefulness has a positive influence on the interest in using online loans

Risk

In the adoption of technology, risk presents both opportunities and challenges. As a result, risk can have either positive or negative impacts (Siswanti, 2022). According to Amelia et al. (2022) risk refers to the uncertainty that users may face when utilizing financial technology. Risk can also be defined as an unforeseen event that has the potential to cause loss (Nury & Prajawati, 2022). This includes extended operational periods, financial losses, and product mismatches (Brahmanta & Wardhani, 2021).

In general, people tend to consider potential dangers before using financial technology (Basalamah et al., 2022). The higher the perceived level of risk, the greater the potential for loss (Amelia et al., 2022). However, individuals differ in their tolerance for risk (Musyaffi & Kayati, 2019). According to Edward et al. (2023) financing for loans with low-risk ratings tends to be more successful than financing for high-risk loans. Consequently, users' enthusiasm for utilizing online loan technology decreases as the perceived risk increases (Andista & Susilawaty, 2021). Research by Siswanti (2022) and Amelia et al. (2022) indicate that risk has a negative impact on the interest in using such services. Therefore, the following hypothesis is proposed:

H3: Risk has a negative influence on the interest in using online loans

Experience

According to Zuhro et al. (2021) experience is the result of a person's direct interaction with a particular product or service, which subsequently evokes emotional responses, either positive or negative. The concept of consumer experience refers to events encountered by individuals that can provide new insights. When customers have pleasant interactions, they tend to feel more comfortable and protected, which leads to increased satisfaction (Lua & Rastini, 2024). Experience can also strengthen an individual's awareness and ability to make more thoughtful decisions. Individuals who have positive experiences generally feel satisfied and secure, and are more likely to repeat the experience in the future (Efrianto & Tresnawaty, 2021).

A good experience will encourage interest in using online loan services in the future. Continuous positive experiences or impressions will foster trust, which in turn can enhance customer loyalty (Prakosa & Wintaka, 2020). When customers have positive experiences, they are more likely to recommend the service and use it again (Mardiah & Anugrah, 2020). Experience has a positive impact on the intention to reuse the service, as supported by research from Fitrianiingsih & Nurul 'aini (2022) and Latief et al. (2021). Based on this, the following hypothesis is proposed:

H4: Experience has a positive influence on the interest in using online loans

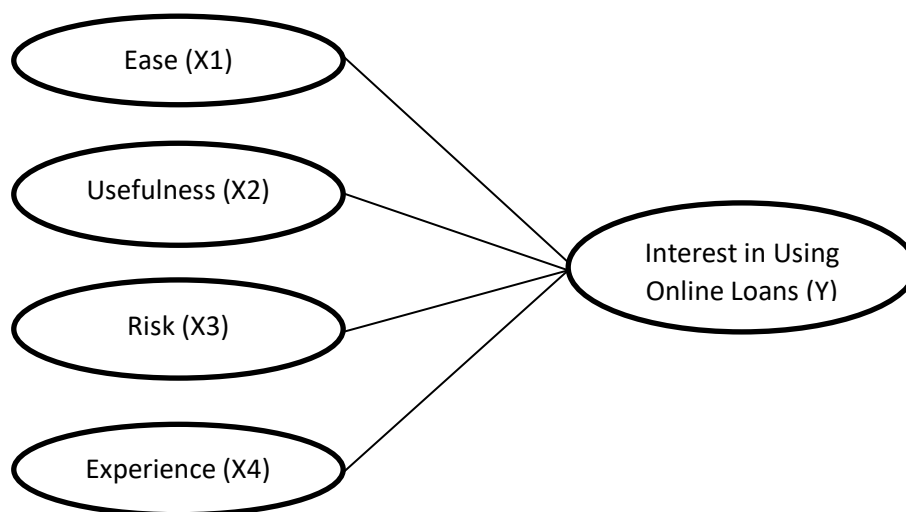
3. Method, Data, and Analysis

This research employs a quantitative methodology. The data source is primary data obtained through questionnaires. The population consists of 380 employees of PT Dian Adi Furni. The sampling technique used is purposive sampling. According to (Malikah et al., 2022) purposive sampling is a

sampling method that requires particular attention in its application. This method was chosen because the researcher wanted respondents who fit the research criteria, so that the data collected was more precise and relevant. The sample for this research consists of 130 employees of PT Dian Adi Furni who use online loans.

This research employed SmartPLS 3.0 software for data processing. Validity and reliability tests were conducted as part of the measurement method in this research. The results of the analysis were used to evaluate the extent to which each independent variable (X) influences the interest in using online loans. The measurement instrument used was a Likert scale with five levels of agreement: 1 for 'strongly disagree,' 2 for 'disagree,' 3 for 'neutral,' 4 for 'agree,' and 5 for 'strongly agree. The research model is presented as shown in figure 2 below:

Figure 2. Conceptual Framework



From Figure 2, this study shows that the independent variables studied include convenience, usefulness, risk, and experience. Meanwhile, the dependent variable in this study is the interest in using online loans. This study also describes the variables, definitions, and indicators for each variable that will be used in the analysis which can be seen in table 1 as follows:

Table 1. Variables and Definitions

Variable	Operational Definition	Indicators
Interest in Using Online Loans (Y)	Interest in using refers to a condition in which an individual receives external stimuli that trigger a sense of attraction and a drive to use, try, or own a product (Afolo & Dewi, 2022).	<ol style="list-style-type: none"> 1. Has an interest in using the service 2. Has the intention to continue using it 3. Frequently makes efforts to practice usage 4. Intends to keep using it in the future
Ease (X1)	Ease is defined as the extent to which a person believes that adopting a technology is easy (Didied et al., 2022).	(Syukriyyah & Karyaningsih, 2023). <ol style="list-style-type: none"> 1. The system is not difficult to understand 2. Users can easily understand how to interact with the system 3. The interaction process is clear and not confusing 4. Does not require significant effort to use 5. System operation is simple and practical

Variable	Operational Definition	Indicators
Usefulness (X2)	Usefulness refers to a person's perception or belief regarding the extent to which they can gain benefits or added value from using a certain technology, service, or product (Zed et al., 2024).	(Syukriyyah & Karyaningsih, 2023). 1. Helps improve individual work performance 2. Contributes to increasing personal productivity 3. Effective in supporting individual performance achievement 4. Provides positive value or personal benefit to users
Risk (X3)	Risk is understood as an event or situation with uncertain occurrence, but if it happens, it may cause negative impacts (Nury & Prajawati, 2022).	(Andriyano & Rahmawati, 2016). 1. Perceived risk involved 2. Potential losses experienced 3. Assumption that the product is risky
Experience (X4)	Experience is defined as the impression gained by users through their interactions with the service provider (Putra & Sumartik, 2024).	(Amelia et al., 2022). 1. Emotional experience 2. Cognitive experience 3. Behavioral experience 4. Interaction experience (Khan et al., 2015).

4. Result and Discussion

Result

This section outlines the profile of respondents, descriptive statistics, and outer loading tests to see the strength of indicators on variables. Validity and reliability are tested to ensure the measurement tools used are accurate and consistent. R-Square analysis shows the effect of independent variables on the dependent variable, and hypothesis testing is used to determine the factors that influence interest in using online loans. The research results section obtained descriptive data about respondents, presented in table 2:

Table 2. Respondent Profile

Characteristic	Category	Frequency	Percentage
Gender	Male	98	75%
	Female	32	25%
Age	20–30 years	83	64%
	31–40 years	38	29%
	41–50 years	8	6%
	51–60 years	1	1%
Length of Employment	1–5 years	67	52%
	6–10 years	45	35%
	11–15 years	13	10%

Characteristic	Category	Frequency	Percentage
Type of Online Loan	16–20 years	2	1%
	21–25 years	3	2%
	Shopee PayLater	76	58%
	Akulaku	28	21%
	Kredivo	12	9%
	AdaKami	10	8%
	Kredit Pintar	2	2%
	Dompot Kilat	1	1%
	Easycash	1	1%

Source: Processed by the researcher, 2024

The table presents various online loan service options such as Kredivo, Akulaku, and Shopee PayLater. These three platforms were selected because they are among the most widely used by the Indonesian public. In addition, all of these platforms are officially licensed and registered with the Financial Services Authority (OJK) (Magelo et al., 2023). Based on the research findings, male respondents accounted for 98 participants and represented the highest potential users of online loan services. In terms of age, the most active users were those between 20 and 30 years old. Regarding work experience, the majority of users had been employed for one to five years. A total of 130 respondents reported having used online loans, with Shopee PayLater being the most dominant choice, selected by 76 respondents

Table 3. Descriptive statistics

Variable	Respondents	Mean	Min	Max	Std. Dev.
Interest in Using Online Loans	130	4,019	1	5	0,893
Ease	130	3,986	1	5	0,947
Usefulness	130	4,050	1	5	0,854
Risk	130	4,013	1	5	0,906
Experience	130	3,159	1	5	1,337

Source: Processed Data using SmartPLS 3.0 (2024)

Based on Table 3, there were 130 respondents, and the experience variable had the lowest mean value of 3.159, while the interest in using online loans had the highest mean value of 4.019. Each variable had the same minimum value of 1 and a maximum value of 5. The usefulness variable had the smallest standard deviation of 0.854, whereas the experience variable had the largest standard deviation of 1.337

Table 4. Outer Loadings of Variables

	Interest in Using Online Loans	Ease	Usefulness	Risk	Experience
IU01	0,876				
IU02	0,788				
IU04	0,819				

Interest in Using Online Loans	Ease	Usefulness	Risk	Experience
EA01	0,871			
EA02	0,768			
EA04	0,751			
EA05	0,847			
UE01		0,842		
UE03		0,748		
UE04		0,870		
RI01			0,875	
RI02			0,778	
RI03			0,788	
EP01				0,734
EP02				0,751
EP03				0,804
EP04				0,711

Source: Processed Data using SmartPLS 3.0 (2024)

Based on the data in Table 4, it is evident that the average outer loading value for each variable indicator exceeds 0.70. This indicates that all indicators used in this research meet the validity requirements, as none of them fall below the established threshold. With the indicators' validity confirmed, the research can proceed to the next stage of analysis with confidence that the data used are representative and reliable in describing the variables under investigation.

Table 5. Validity and Reliability

	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Interest in Using Online Loans	0,772	0,868	0,687
Ease	0,834	0,884	0,657
Usefulness	0,761	0,861	0,675
Risk	0,749	0,855	0,664
Experience	0,744	0,837	0,563

Source: Processed Data using SmartPLS 3.0 (2024)

Based on Table 5, the values of Cronbach's Alpha and Composite Reliability exceeding 0.7 indicate that this research has a good level of reliability and consistency, thus the data used can be considered trustworthy. Convergent and discriminant validity were evaluated through the testing of Average Variance Extracted (AVE), which reflects the extent to which each latent factor in the reflective model successfully represents the measured variables. With AVE values greater than 0.5, it can be concluded that each variable in this research meets the validity criteria and is considered valid for further analysis.

Table 6. R-Square

	R Square	R Square Adjusted
Interest in Using Online Loans	0,379	0,359

Source: Processed Data using SmartPLS 3.0 (2024)

Based on the data in Table 6, the R-Square value of 0.379 indicates that the variables of ease of use, usefulness, risk, and experience collectively explain 37.9% of the variance in the interest in using online loans. This means that nearly 38% of the interest can be predicted by these four variables, while the remaining 62.1% is influenced by other factors not included within the scope of this research. These findings suggest that although the examined variables play a significant role, there are additional factors that need to be considered to gain a comprehensive understanding of consumer interest

Table 7. Hypothesis Testing

	Original Sample (O)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Ease -> Interest in Using Online Loans	0,048	0,051	0,933	0,351
Usefulness -> Interest in Using Online Loans	0,273	0,088	3,097	0,002
Risk -> Interest in Using Online Loans	0,168	0,107	1,567	0,118
Experience -> Interest in Using Online Loans	0,351	0,088	3,973	0,000

Source: Processed Data using SmartPLS 3.0 (2024)

The test results show that ease of use does not affect the interest in using online loans, as indicated by a t-statistic value of 0.933, which is lower than the t-table value of 1.657, and a p-value of 0.351, which is greater than 0.05. In contrast, usefulness has a positive influence, with a t-statistic of 3.907 and a p-value of 0.002, indicating that perceived benefits significantly affect users' interest. The risk variable also shows no effect, as its t-statistic is 1.567 lower than the t-table value and its p-value of 0.118 exceeds 0.05. User experience is proven to have a positive influence on interest, with a t-statistic of 3.973 and a p-value of 0.000. Thus, only usefulness and experience influence the interest in using online loans, while ease of use and risk have no significant effect.

Discussion

The Effect of Ease on the Interest in Using Online Loans

The results of the research show that the first hypothesis (H1), which states that ease of use influences the interest in using online loans, is rejected due to a lack of significant evidence. This finding indicates that although online loans offer an easy application process, this does not necessarily increase employees' interest in using them. The rejection of this hypothesis is consistent with the findings of previous research by Asja et al. (2021) and Ong & MN (2022) which concluded that ease of use is not a dominant factor in shaping interest in digital services, including online loans. This suggests that ease of use is no longer perceived as a primary attraction, especially among users who are already familiar with digital technology. For these users, ease of use is seen as a basic feature that digital services are expected to provide, and therefore, it is insufficient to drive usage interest.

Conversely, consumer interest in online loan services is more strongly influenced by other factors that are perceived to have higher functional and emotional value. Positive user experience, the potential for rewards, long-term financial benefits, and attractive promotions such as cashback or interest discounts serve as stronger drivers in decision-making. In the case of employees at PT Dian Adi Furni, it was found that they tend to be cautious when selecting online loan platforms and are not easily persuaded by ease of use alone. They take into account aspects such as security, transparency, and the long-term benefits of the service. Against this backdrop, it can be concluded that ease of use has shifted from being a distinguishing factor to a minimum standard that any online loan application must meet. Therefore, service providers need to offer additional value to enhance their appeal and build stronger user interest.

The Effect of Usefulness on the Interest in Using Online Loans

The usefulness of online loan services has been proven to be a key factor driving employees' interest in using such services, thus supporting the acceptance of Hypothesis H2. This finding indicates that employees' belief in the tangible benefits of using online loans such as streamlining processes and improving efficiency in meeting financial needs significantly increases their willingness to utilize these services. The research by Asja et al. (2021) reinforces this result by demonstrating that usefulness has a clear positive influence on the interest in using online loans. When employees perceive that the use of financial technology can reduce complicated procedures and accelerate access to funds, their motivation to use the service becomes stronger.

Furthermore, the research by Septyanto & Praudy (2022) emphasizes that an individual's interest in using a service is strongly influenced by the benefits they perceive. The greater the perceived benefits, the higher the user's interest in trying and continuously using the product or service. This is also supported by Afolo & Dewi (2022) who state that user interest increases when they perceive the product or service to have clear advantages and added value. Among employees at PT Dian Adi Furni, online loan services allow them to meet urgent needs without leaving their work activities, thereby maintaining focus and optimal work productivity. This practicality and efficiency serve as key drivers that encourage employees to be more enthusiastic and consistent in utilizing online loan services as a fast and effective financial solution. Thus, the usefulness of the service not only increases interest but also contributes to the overall well-being and performance of the employees.

The Effect of Risk on the Interest in Using Online Loans

The third hypothesis (H3) is rejected because the results show that the interest in using online loans is not influenced by risk. Although employees perceive that using online loan applications carries risks—such as potential transaction errors and recorded personal data breaches—these findings are consistent with the research by Prajogo & Rusno (2022). Nevertheless, their desire to continue using online loan services is not affected by these concerns. Despite being aware of the risks associated with online loans, employees remain interested in using them (Putri & Amin, 2024).

According to Marbella et al. (2024), the interest in using online loans is not influenced by risk. Although users are aware of potential risks, they believe that the service is capable of managing and mitigating them. Employees of PT Dian Adi Furni, who frequently face urgent financial issues and modern lifestyle demands, tend to seek practical solutions to meet their immediate needs. This explains why risk does not significantly affect their decision to take online loans. Their primary focus remains on fulfilling urgent needs, despite the higher risks involved, such as rising interest rates for each transaction and the potential exposure of personal data upon default.

The Effect of Experience on the Interest in Using Online Loans

The fourth hypothesis (H4) is accepted, as experience has been proven to influence the interest in using online loans. This finding is consistent with the research by Prakosa & Wintaka (2020) which states that user experience is a crucial factor in shaping the intention to reuse a service. Repetitive usage behavior typically emerges as a consequence of positive experiences during previous interactions with the service. A good experience builds user trust and comfort, encouraging continued use of online loan applications in the future. Among employees of PT Dian Adi Furni, the positive experiences they had when using online loan services through mobile applications made them more likely to utilize such facilities again when facing urgent financial needs without having to leave their workplace.

The research by Lua & Rastini (2024) shows that users who have pleasant and satisfying experiences when using online applications are more likely to reuse the product or service. Other research, such as Efrianto & Tresnawaty (2021) reinforce this finding by emphasizing that experience directly affects the continued use of online loans. This aligns with the Technology Acceptance Model (TAM), which serves as the theoretical framework for this research, where experience is considered a key element influencing perceived acceptance, ease of use, and enjoyment in using financial technology. Information gained through actual user experience enhances confidence and comfort, thereby encouraging users to consistently use fintech services. Thus, experience becomes a primary driver that not only shapes initial intention but also sustains the continued interest in using online loans.

5. Conclusion and Suggestion

This research indicates that although ease of use and risk do not influence the interest in using online loans, usefulness and experience have a positive impact on the dependent variable interest in using online loans. While online loan services are easy to use, this alone does not sufficiently attract user interest. Additionally, inherent risks such as data breaches do not affect user interest. Instead, the primary factors influencing interest are the perceived benefits, including speed and efficiency, as well as previous positive experiences.

Employees of PT Dian Adi Furni are advised to use online loans that are legal, secure, and only in urgent situations. To avoid illegal lending, they should choose trusted platforms and share positive experiences with colleagues. Loan usage should be adjusted to individual financial capacity in order to maintain financial stability. Future research is recommended to include variables that align with current social and technological developments, involve respondents from more diverse backgrounds, and adopt qualitative approaches such as interviews to gain deeper insights into user motivations and perceptions. Combining quantitative and qualitative methods will strengthen the findings and provide greater theoretical contributions to the research of financial technology usage behavior.

6. Acknowledgement

The author would like to express sincere gratitude to the employees of PT Dian Adi Furni Jepara for their willingness to participate as respondents. Appreciation is also extended to the supervising lecturer for the guidance and valuable input during the preparation of this article, to the Faculty of Economics and Business, Nahdlatul Ulama Islamic University of Jepara, for the support provided, and to all parties who have contributed their assistance throughout the writing process of this article.

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