



Notice for the PhD Viva Voce Examination

Mr Gupta Sagar Suresh (Registration Number: 1980174), PhD scholar at the School of Business and Management, CHRIST (Deemed to be University), Pune Lavasa Campus will defend his PhD thesis at the public viva-voce examination on Thursday, 18 May 2023 at 3.00 pm in the Boardroom, Ground Floor, Central Block, CHRIST (Deemed to be University), Pune Lavasa Campus, Pune - 412112.

Title of the Thesis	:	Examining the Influence of Motivation Factors on the Market Growth of Peer-to-Peer Lending Platforms in the Indian Context: An Empirical Study
Discipline	:	Management
External Examiner (Outside Maharashtra)	:	Dr Sumukh S Hungund Associate Professor Department of Humanities and Management Manipal Institute of Technology MAHE, Manipal, Karnataka
External Examiner (Within Maharashtra)	:	Dr Rashmi Soni Associate Professor K J Somaiya Institute of Management Somaiya Vidyavihar University Vidya Vihar East, Mumbai Maharashtra
Supervisor	:	Dr Jayant Mahajan Associate Professor School of Business and Management CHRIST (Deemed to be University) Pune Lavasa Campus Pune – 412112 Maharashtra

The members of the Research Advisory Committee of the Scholar, the faculty members of the Department and the School, interested experts and research scholars of all the branches of research are cordially invited to attend this open viva-voce examination.

Registrar

Place: Bengaluru
Date: 17 May 2023

ABSTRACT

Peer-to-Peer (P2P) lending platforms have emerged as a viable alternative to traditional lending institutions. P2P lending platforms directly connect lenders and borrowers, bypassing intermediaries such as banks. The growing popularity of P2P lending platforms has led to increasing interest in understanding the factors that motivate lenders and borrowers to use these platforms, the changes in the lending mechanism, and its impact on the growth of P2P lending platforms. This study aims to examine the factors that impact the motivation of lenders and borrowers to use P2P lending platforms. The research will explore the changes in the lending mechanism and its impact on the motivation to use online P2P lending platforms by both lenders and borrowers. The study has analysed the impact of changes in the lending mechanism on the growth of P2P lending platforms. Furthermore, the researcher investigated the impact of monetary policy changes on lenders' and borrowers' motivation to use P2P lending services. Finally, the study aims to determine whether lenders and borrowers' motivation to use P2P lending platforms results in the growth of the platform.

To achieve these objectives, the researcher adopted mixed-methods approach that involves both qualitative and quantitative data collection and analysis. The study used a survey questionnaire to collect data from lenders and borrowers on their motivation to use P2P lending platforms. Secondary data on, changes in the lending mechanism, and the impact of monetary policy changes on their motivation to use P2P lending services and the growth of P2P lending platforms was used. The data collected from the survey was analysed using descriptive and inferential statistics to identify the factors that influence lenders and borrowers' motivation to use P2P lending platforms and the impact of changes in the lending mechanism on the growth of P2P lending platforms.

Overall, this research contributes to the growing body of literature on P2P lending platforms and provide insights into the factors that motivate lenders and borrowers to use these platforms. The findings of this study will also be relevant to platform managers and policymakers as they seek to promote the growth of P2P lending platforms as a viable alternative to traditional lending institutions

Keywords: *FinTech, Peer-To-Peer Lending, Technology Acceptance Model (TAM), Unified Theory of Acceptance and Use of Technology (UTAUT), Motivation to use*

Publications:

1. **Gupta, S.,** Mahajan, J., & Saxena, A. (2022, June). Measuring Consumer Perception for P2P Platform: NLP Approach. In 2022 2nd *International Conference on Intelligent Technologies (CONIT)* (pp. 1-5). IEEE.
2. **Gupta, S.,** Mahajan, J., & Godwin, B. J. (2023). Empirical analysis of borrowers' motivation to use online peer-to-peer lending platforms in India. *International Journal of Electronic Finance*, 12(2), 142-162.
3. **Gupta S. & Mahajan J.** (2023). User Sentiment Analysis of Cashkumar Peer-to-Peer (P2P) Lending Platform: Based on Google Reviews. In Tyagi P. Editor, Grima S. Editor, Sood K. Editor, Balamurugan B. Editor, Ozen E. Editor and Eleftherios T. Editor (Eds), *Smart Analytics, Artificial Intelligence and Sustainable Performance Management in a Global Digitalised Economy* (1 st ed., pp. 97-122). *Emerald Publishing Limited*. (In press).