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Notice for the PhD Viva Voce Examination

Mr Dias Stanny Peter (Registration Number: 2070116), PhD scholar at the School of Business and Management, CHRIST (Deemed to be University), Pune Lavasa Off Campus will defend his PhD thesis at the public viva-voce examination on Tuesday, 15 October 2024 at 11.30 am in the Seminar Hall (Room No. 2208), Management Block, CHRIST (Deemed to be University), Lavasa, Pune - 412112.

- Title of the Thesis** : **Antecedents of Behavioural Intention: Study of Indian Consumer Perceptions towards P2P Lending Using Technology Adoption Model.**
- Discipline** : **Management**
- External Examiner (Outside Maharashtra)** : **Dr Dilip Nandakeolyar**
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- External Examiner (Within Maharashtra)** : **Dr Leena Dam**
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- Supervisor** : **Dr Jayant Mahajan**
Associate Professor
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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.

Place: Bengaluru
Date: 09 October 2024


Registrar (Academics)

ABSTRACT

Fintech is a rapidly developing area of the financial services business where tech-focused startups and other new players are upending how the sector has historically operated. One of the emerging fintech areas under digital lending is Peer to Peer lending or (P2P) lending; Consumers and authorities are both showing interest in this alternative lending innovation. Results of a literature review show that India is still in the early stages of P2P lending research. The study examines the association between behavioural intention to use P2P lending in India and technological and personal adoption factors. The study model was developed with the help of a literature review and tested using data from 536 respondents who completed an online survey and was tested using covariance-based structural equation modelling (SEM).

The results confirm that personal innovativeness, performance expectancy, hedonic motivation, effort expectancy, social influence, and perceived risk are the antecedents of the adoption of P2P lending, except for facilitating conditions and price value. In addition, gender moderates the relationship between performance expectancy, hedonic motivation, personal innovativeness, and intention to adopt P2P lending. The study also throws light on the perceptions of both users and non users in terms of the antecedents. The study's conclusions significantly impact the P2P lending industry and provide practical insights for developers, platforms and regulators to improve and enhance the service. The study suggests looking at other moderating factors like age, voluntariness, experience, and actual usage behaviour for further research. Overall, the research contributes to the academic literature by confirming the predictive power of the extended unified theory of acceptance and use of technology (UTAUT). It highlights personal innovativeness after performance expectancy and motivation as an important factor in predicting the usage of P2P lending. Finally, the study lists managerial implications in the domains of technological adoption, which will assist in the P2P lending long-term success in India.

Keywords: Personal innovativeness, UTAUT, P2P, PIIT, Behavioural Intention, Adoption

Publications:

1. **Stanny Dias**, Jayant Mahajan, Benny Godwin, Antecedents of Adoption of Peer-to-Peer (P2P) Lending – A Fintech Innovation in India, 2022. *International Conference on Trends in Quantum Computing and Emerging Business Technologies (TQCEBT)*, IEEE Xplore, Publisher: IEEE. <https://ieeexplore.ieee.org/document/10041485>
2. **Stanny Dias**, Jayant Mahajan, Preethi N, Fr Arun Anthony, Innovation Characteristics, Personality traits and their impact on Fintech Adoption–P2P Lending, 2024 *International Conference on Trends in Quantum Computing and Emerging Business Technologies (TQCEBT)*, IEEE Xplore, Publisher: IEEE. <https://ieeexplore.ieee.or/abstract/document/10545058>