

Analisis faktor penentu keputusan investasi pada platform peer-to-peer lending Indonesia = Understanding factors influencing investment decision in Indonesia peer-to-peer lending platform

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Abstrak

Pada era digitalisasi ini, masyarakat cenderung menggunakan internet sebagai konsumsi utamanya, termasuk dalam berkegiatan ekonomi sehingga financial technology muncul secara pesat dalam beberapa tahun terakhir ini, salah satunya pada sektor lending yaitu Peer-to-Peer Lending. Namun Peer-to-Peer Lending ini memiliki risiko yang akhirnya membangun persepsi dari investor, khususnya risiko keuangan (risiko investasi). Sehingga penelitian ini ingin meneliti bagaimana faktor-faktor dari persepsi risiko keuangan seperti persepsi asimetri informasi dan persepsi ketidakpastian regulasi dapat memengaruhi investordalam berinvestasi pada Peer-to-Peer LendingIndonesia secara kontinyu. Penelitian ini mengumpulkan sebanyak 107 responden yang merupakan investordari Peer-to-Peer Lending Indonesia. Metode yang digunakan untuk menguji hipotesis dalam penelitian ini adalah PLS-SEM dimana menghasilkan Perceived Information Asymmetry dan Perceived Regulatory Uncertainty berpengaruh positif terhadap Perceived Financial Risk (Investment Risk) dan Perceived Financial Risk (Investment Risk) berpengaruh negatif terhadap Continuance Intention. Variabel Perceived Information Asymmetry dan Perceived Regulatory Uncertainty sebelumnya diuji oleh subjek lain, sehingga belum ada penelitian yang menguji pada subjek Peer-to-Peer Lending.

.....In this digitalization era, people tended to use the internet as their main consumption, including in economic activities so that financial technology emerged rapidly in recent years, one of which was in the lending sector, Peer-to- Peer Lending. But this Peer-to-Peer Lending has risks that ultimately build perceptions of investors, especially financial risk (investment risk). So this study wants to examine how the factors of Perceived Financial Risk (Investment Risk) such as perceptions of information asymmetry and perceptions of regulatory uncertainty can affect investors in investing in Indonesian Lending Peer-to-Peers continuously. This study collected 107 respondents who were investors from Indonesian Peer-to-Peer Lending. The method used to test the hypothesis in this study is PLS-SEM which produces Perceived Information Asymmetry and Perceived Regulatory Uncertainty which have a positive effect on Perceived Financial Risk (Investment Risk) and Perceived Financial Risk (Investment Risk) negatively affecting Continuance Intention. The Perceived Information Asymmetry and Perceived Regulatory Uncertainty variables were previously tested by other subjects, so no research has been tested on the subject of Peer-to-Peer Lending.