

Determinan Pinjaman Didanai pada Peer-to-peer Lending di Indonesia = Determinants of Loan Funded on Peer-to-peer Lending in Indonesia

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Abstrak

Penelitian ini bertujuan menganalisis determinan pinjaman didanai dari tujuh peer-to-peer lending di Indonesia yang terdaftar dan memiliki izin di Otoritas Jasa Keuangan (OJK) pada tahun 2019. Sejak 2016, jumlah borrower meningkat jauh lebih banyak dibandingkan dengan jumlah lender sejak terbitnya regulasi oleh pemerintah mengenai transaksi peer-to-peer lending oleh OJK. Meningkatnya jumlah pinjaman disalurkan, membuat perkembangan industri peer-to-peer lending sangat pesat. Penelitian ini mengamati faktor-faktor tertentu yang memengaruhi pinjaman didanai secara penuh. Variabel yang digunakan pada penelitian ini adalah funded loan, loan amount, loan period, interest rate, gender, dan loan history. Menggunakan 1006 sampel pinjaman, metode regresi logistik digunakan untuk mengestimasi signifikansi pengaruh variabel-variabel tersebut pada pinjaman didanai. Hasil penelitian ini menunjukkan bahwa loan amount, loan period, dan loan history memiliki pengaruh signifikan terhadap pinjaman didanai pada peer-to-peer lending di Indonesia.

.....This study analyzes determinants of loans funded from peer-to-peer lending in Indonesia registered and licensed in the Financial Services Authority (OJK) in 2019. Since 2016, the number of borrowers has increased far more than the number of lenders since the issuance of regulations by the government regarding peer-to-peer lending transactions by OJK. The increasing number of loans is channeled, making the development of the peer-to-peer lending industry rapidly. Using 1006 loans, this research looks at certain factors that influence loans to be fully funded. The variables used in this study are funded loans, loan amounts, loan periods, interest rates, gender, and loan history. The logistic regression method is used to estimate the significance of the effect of these variables on funded loans. The results of this study indicate that the loan amount, loan period, and loan history giving a significant influence on whether loans funded in peer-to-peer lending in Indonesia.</i>