

# Analisis faktor yang mempengaruhi keputusan lender dalam berinvestasi pada platform Peer-to-Peer lending di Indonesia yang dimediasi oleh Trust in Platform = The analysis of factors affecting lenders decisionin investing on Peer-to-Peer lending platform in Indonesia as mediated by Trust in Platform

Amanda Ardelia, author

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## Abstrak

Pertumbuhan internet yang cepat dan kemajuan teknologi telah menyebabkan berkembangnya layanan keuangan baru dan inovatif atau disebut juga financial technology (fintech). Peer-to-Peer Lending adalah salah satu kategori Fintech yang memfasilitasi mekanisme pinjam meminjam melalui Internet tanpa adanya jaminan dan tidak terlibatnya lembaga keuangan. Kepercayaan perlu dibangun dalam menghadapi risiko yang tinggi ketika menggunakan sistem pinjaman online. Kepercayaan antara lender dan borrower telah banyak dibahas, namun masih sedikit studi yang fokus kepada kepercayaan terhadap platform pinjaman. Studi ini dilakukan untuk memahami faktor penting yang mendorong kepercayaan lender terhadap platform untuk berinvestasi pada Peer-to-Peer Lending Platform. Penelitian ini mengumpulkan 180 responden yang memiliki pengalaman berinvestasi di Peer-to-Peer Lending Platform Indonesia. Model penelitian kemudian diuji secara empiris menggunakan metode Structural Equation Modeling (SEM) dengan hasil hubungan positif antara Perceived Regulatory Protection, Service Quality, dan Security Protection dengan Trust in Platform dan Trust in Platform mempengaruhi Willingness to Lend secara positif. Penemuan dari penelitian ini memberikan tambahan wawasan bagi akademis di masa depan dan sebagai pedoman bagi Peer-to-Peer Lending Platform.

.....The rapid internet growth and advancement in technology has led to the expansion of a new and innovative financial service or financial technology (Fintech). Peer-to-Peer Lending is one of the Fintech categories that facilitate lending mechanism between lender and borrower through the Internet without the involvement of collateral and financial institutions. Trust must be cultivated to tackle the high risk while using the online lending systems. Trust between lender and borrower have been discussed a lot, but there are limited studies focusing on trust towards lending platforms. This study aims to understanding the critical factors that drive lender's trust in platform to invest on Peer-to-Peer Lending Platform. To test the model, 180 participants with investing in Indonesian Peer-to-Peer Lending experiencee were collected. The proposed model is empirically tested using Structural Equation Modeling (SEM) resulting positive effect of Perceived Regulatory Protection, Service Quality, and Security Protection on Trust in Platform and Trust in Platform positively affecting Willingness to Lend. The findings of this research provide valuable insights for future academic studies as well as practical guidance for Peer-to-Peer Lending Platform.