

**ANALISIS PENGARUH PERSEPSI RISIKO DAN
KEPERCAYAAN TERHADAP KEPUTUSAN INVESTASI
DI PLATFORM *PEER TO PEER LENDING***

Nama: Evelyn Mintarwan
Program Studi: Ekonomi Pembangunan
Pembimbing I: Dr. H. Sugeng Hariadi, S.E., M.Si.
Pembimbing II: Drs.ec Bambang Budiarto M.Si.

ABSTRAK

Peer to Peer Lending (P2P Lending) merupakan salah satu jenis *fintech* berbasis pinjaman online yang mempertemukan penerima pinjaman dan investor sebagai pemberi pinjaman. Dalam berinvestasi, tentu investor tidak lepas dari risiko yang akan dihadapi. Kepercayaan pada tempat dimana investor akan menempatkan dananya juga penting diperhatikan. Penelitian ini bertujuan untuk mengetahui pengaruh Persepsi Risiko dan Kepercayaan terhadap Keputusan Investasi di *P2P Lending*. Variabel Keputusan Investasi menjadi variabel dependen pada penelitian. Variabel Persepsi Risiko dan Kepercayaan menjadi variabel independen pada penelitian. Data penelitian diperoleh langsung melalui kuesioner kepada 80 responden. Metode pengambilan sampel adalah metode *purposive sampling*. Pengolahan data pada penelitian menggunakan metode analisis regresi linear berganda melalui *software* IBM SPSS Statistic 24. Hasil penelitian menunjukkan bahwa variabel Persepsi Risiko dan Kepercayaan berpengaruh signifikan terhadap Keputusan Investasi di *P2P Lending*. Penelitian dapat bermanfaat bagi investor atau *lender* dan perusahaan *P2P Lending* dalam meningkatkan kinerja perusahaan.

Kata kunci: *Persepsi Risiko, Kepercayaan, Keputusan Investasi, Peer to Peer Lending*

**ANALYSIS OF THE EFFECT OF PERCEIVED RISK AND
TRUST ON INVESTMENT DECISIONS MAKING
IN PEER TO PEER LENDING PLATFORM**

Evelyn Mintarwan

ABSTRACT

Peer to Peer Lending (P2P Lending) is an online loan-based fintech that become a bridge of loan recipients and investors as lenders. In investing, of course, investors cannot be separated from the risks that will be faced. Trust in the place where investors will put their money is also important to note. This study aims to determine the effect of Perceived Risk and Trust on Investment Decisions Making in P2P Lending. The Investment Decision Making variable becomes the dependent variable in the study. Perceived Risk and Trust variables are independent variables in the study. Research data obtained directly through a questionnaire to 80 respondents. The sampling method is purposive sampling method. The data processing in this research uses multiple linear regression analysis method through IBM SPSS Statistic 24 software. The results showed that the variables Perceived Risk and Trust have a significant effect on Investment Decisions Making in P2P Lending. Research can be useful for investors or lenders and P2P Lending companies in improving company performance.

Keywords: *Perceived Risk, Trust, Investment Decisions Making, Peer to Peer Lending*