

# Pengaruh benefit-risk framework terhadap lender continuance intention dalam berinvestasi di platform peer-to-peer lending di Indonesia = Benefit risk framework towards lender continuance intention to invest on peer to peer lending platform in Indonesia

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Deskripsi Lengkap: <https://lib.ui.ac.id/detail?id=20474276&lokasi=lokal>

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Abstrak

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Teknologi telah berhasil mendisrupsi semua yang kita ketahui, termasuk sektor keuangan. Ribuan startup telah tercipta di seluruh dunia, dengan yang paling populer selama beberapa tahun terakhir ini adalah fintech. Di Indonesia, fintech baru mulai mencuat baru-baru ini. Berfokus pada Peer-to-Peer Lending, penelitian ini mencoba untuk memahami bagaimana persepsi investor terhadap layanan peer-to-peer lending dan bagaimana hal itu mempengaruhi niat berkelanjutan untuk menggunakan platform. Studi ini telah mengumpulkan 110 responden yang memiliki pengalaman dalam berinvestasi dalam platform Peer-to-Peer Lending. Metode Partial Least Square digunakan untuk menguji model yang diusulkan, yang menghasilkan risiko keuangan memiliki efek paling negatif pada intensi berkelanjutan penggunaan Peer-to-Peer Lending, sedangkan Economic Benefit memiliki efek positif terkuat. Studi ini dapat berkontribusi untuk memahami manfaat dan faktor risiko yang mempengaruhi intensi penggunaan Peer-to-Peer Lending secara berkelanjutan, karena studi tentang topik ini masih sangat sedikit.

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**ABSTRACT**

Technology has come to disrupt everything we know, including the financial sector. Thousands of startups had has risen around the world, with the most popular one for these few years were Financial Technology. In Indonesia, such thing has just gained its fame recently. Focusing on Peer to Peer Lending, this study tries to understand how people on lender side perceived the services and how that affecting the continuous intention to use the platform. This research has collected 110 participants that have experience on investing at Peer to Peer Lending platforms. Partial Least Square method was used to test the proposed model, resulting on financial risk had the most negative effect on Peer to Peer Lending continuance intention, while economic benefit had the strongest positive effect. This study can contribute to understand the benefit and risk factors that affecting the Peer to Peer Lending continuance intention, as there are very limited number of study regarding the topic.