

# Mengapa generasi milenial di DKI Jakarta berminat berinvestasi pada Peer to Peer (P2P) lending analisis dengan pendekatan Technology Acceptance Model (TAM)= Why is the millennial in DKI Jakarta interested in investing in Peer to Peer (P2P) lending analysis with the Technology Acceptance Model (TAM)

Ichwan, author

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## Abstrak

Penelitian ini bertujuan untuk menganalisis faktor-faktor yang mempengaruhi generasi milenial di DKI Jakarta untuk berinvestasi melalui peer to peer (P2P) lending. Penelitian ini menggunakan pendekatan technology acceptance model (TAM) dan dianalisis menggunakan metode structural equation modeling (SEM) dan regresi logistik untuk melihat pengaruh variabel sosio demografis (gender, agama, status pernikahan, pendidikan, pekerjaan dan pendapatan) terhadap minat berinvestasi melalui peer to peer (P2P) lending. Responden dalam penelitian ini adalah 400 generasi milenial yang berdomisili di DKI Jakarta dan belum pernah berinvestasi melalui teknologi finansial tersebut.

Hasil penelitian ini menunjukkan minat berinvestasi di peer to peer (P2P) lending berkorelasi positif dan sangat dipengaruhi oleh variabel sikap, variabel sikap dipengaruhi oleh variabel persepsi kemudahan, pengetahuan, dan kepercayaan. Berdasarkan faktor sosio demografis kelompok yang paling berminat untuk berinvestasi melalui peer to peer (P2P) lending adalah gender laki-laki, belum menikah, bekerja di sektor swasta, memiliki pendidikan tinggi, berpendapatan besar dan mayoritas yang beragama islam.

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This study aims to analyze the factors that influence millennials in DKI Jakarta to be lender in peer to peer (P2P) lending. This study used the technology acceptance model (TAM) approach. The study use structural equation modeling (SEM) and logistic regression methods to see the influence of socio-demographic variables (gender, religion, marital status, education, employment, religion and income) on investment intention through peer to peer (P2P) lending. The respondents in this study is 400 millenials who live in DKI Jakarta and have never invested through this financial technology.

The results of this study indicate that intention to invest in peer to peer (P2P) lending is positively correlated and influenced by attitude variables. Attitude variables depend on variables of perceived ease of use, knowledge and trust. Based on the socio-demographic factors of the groups most interested in investing through peer to peer (P2P) lending are male, unmarried, work in the private sector, obtain higher education, obtain large income and Muslim.