

# Pengaruh Literasi Keuangan dan Digital terhadap Minat Lenders untuk Berinvestasi di Peer-to-Peer Lending Syariah = The Influence of Financial and Digital Literacy on Investment Intentions Among Sharia Peer-to-Peer Lenders

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## Abstrak

Penelitian ini bertujuan untuk mengetahui pengaruh literasi keuangan yang mencakup tiga dimensi pengukuran yaitu financial knowledge, financial behavior, dan financial attitude terhadap minat lenders untuk melakukan investasi di Peer-to-Peer Syariah dengan digital literacy sebagai variabel moderasi. Data penelitian ini diolah dengan metode regresi linear berganda menggunakan software IBM SPSS Statistics versi 29. Penelitian ini melibatkan 104 responden yang merupakan lenders aktif ALAMI Sharia dalam kurun waktu Desember 2022 – Mei 2023. Hasil penelitian menunjukkan bahwa financial behavior memiliki pengaruh positif signifikan terhadap minat investasi para lenders, sedangkan financial knowledge dan financial attitude tidak memiliki pengaruh signifikan terhadap minat investasi. Selain itu tidak ditemukan bukti bahwa digital literacy memoderasi secara signifikan hubungan antara financial knowledge dengan minat investasi para lenders Peer-to-Peer Lending Syariah.

.....This study aims to determine the effect of financial literacy which includes three measurement dimensions, namely financial knowledge, financial behavior, and financial attitudes on lenders' intentions to invest in Sharia Peer-to-Peer with digital literacy as a moderating variable. The research data was processed using the multiple linear regression method using IBM SPSS Statistics version 29 software. This study involved 104 active ALAMI Syariah lenders for the period December 2022 – May 2023. The results showed that financial behavior had a positive significant effect on the lender's investment intentions, while financial knowledge and financial attitudes have no significant effect on the intention of the lender. In addition, there is no evidence that digital literacy significantly moderates the relationship between financial knowledge and investment intention of the lender.