

## Korelasi Peer to Peer Lending Terhadap Kredit Perbankan = Peer to Peer Lending Correlation Against Banking Credit

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### Abstrak

Penelitian ini bertujuan mengidentifikasi korelasi *peer to peer lending* terhadap kredit perbankan dengan metode *pooled least square* periode 2017-2019. Hasil menunjukkan bahwa dalam Model agregat, kredit berkorelasi positif terhadap P2P *lending* dan GDP serta berkorelasi negatif terhadap suku bunga kredit sesuai dengan hipotesis penelitian. Secara umum, diantara tiga sektor utama kredit yang diamati dalam penelitian, pinjaman P2P dan suku bunga berpengaruh paling besar pada kredit sektor pertanian. Dan GDP berpengaruh paling besar pada kredit sektor industri pengolahan

.....This study aims to identify the correlation between peer to peer lending and bank credit using the pooled least square method for the 2017-2019 period. The results show that in the aggregate model, credit has a positive correlation to P2P lending and GDP and has a negative correlation with credit interest rates according to the research hypothesis. In general, among the three main credit sectors observed in the study, P2P lending and interest rates have the greatest influence on agricultural sector credit. And GDP has the greatest influence on credit in the manufacturing sector.