

ABSTRAK

**ANALISIS HARAPAN KINERJA, PENGARUH SOSIAL,
KONDISI MEMFASILITASI, KEBIASAAN, LITERASI
KEUANGAN, DAN TINGKAT SUKU BUNGA TERHADAP
KONDISI KEUANGAN INDIVIDU DENGAN PENGGUNAAN
PEER TO PEER LENDING (PAYLATER) SEBAGAI VARIABEL
INTERVENING**

(Studi Empiris Mahasiswa Program Studi Akuntansi Angkatan 2020 - 2023
Universitas Sanata Dharma)

Elisabeth Angelica Ginting
NIM: 202114155
Universitas Sanata Dharma Yogyakarta
2024

Peningkatan jumlah penggunaan layanan *peer-to-peer lending (paylater)* telah meningkatkan potensi gagal bayar pada pengguna. Tujuan penelitian ini untuk menganalisis harapan kinerja, pengaruh sosial, kondisi memfasilitasi, kebiasaan, literasi keuangan, dan tingkat suku bunga terhadap kondisi keuangan individu dengan penggunaan *peer to peer lending (paylater)* sebagai variabel antara. Penelitian dilakukan dengan studi empiris pada mahasiswa Program Studi Akuntansi Universitas Sanata Dharma dengan pengembangan teori UTAUT 2 dan analisis pengaruh literasi keuangan dan tingkat bunga.

Penelitian ini menggunakan metode kuantitatif dengan subjek penelitian Mahasiswa Program Studi Akuntansi Universitas Sanata Dharma Angkatan 2020 – 2023 yang pernah menggunakan layanan *peer-to-peer lending (paylater)*. Teknik penentuan sampel menggunakan metode *accidental sampling* dengan menyebarkan kuesioner melalui *Google form*. Metode analisis data yang digunakan adalah SEM-PLS dengan alat analisis SmartPLS versi 3.

Hasil dari penelitian ini menunjukkan bahwa harapan kinerja, pengaruh sosial, kondisi memfasilitasi, dan literasi keuangan berpengaruh positif terhadap penggunaan *peer-to-peer lending (paylater)* sedangkan tingkat bunga berpengaruh negatif terhadap penggunaan *peer-to-peer lending (paylater)*. Kebiasaan tidak berpengaruh positif terhadap penggunaan *peer-to-peer lending (paylater)*. Hasil penelitian juga menunjukkan jika harapan kinerja, pengaruh sosial, kondisi memfasilitasi, kebiasaan, literasi keuangan, dan tingkat suku bunga tidak berpengaruh negatif terhadap kondisi keuangan individu karena mayoritas pengguna bijak dalam membuat keputusan menggunakan *paylater*.

Kata Kunci: *peer-to-peer lending*, UTAUT 2, Penggunaan *Paylater*, Tingkat Bunga

ABSTRACT

ANALYSIS OF PERFORMANCE EXPECTANCY, SOCIAL INFLUENCE, FACILITATING CONDITIONS, HABIT, FINANCIAL LITERACY, AND INTEREST RATES ON INDIVIDUAL FINANCIAL CONDITIONS WITH THE USE OF PEER-TO-PEER LENDING (PAYLATER) AS AN INTERVENING VARIABLE

Empirical Study of Students from the Accounting Study Program at Sanata Dharma University Class of 2020 - 2023

Elisabeth Angelica Ginting

NIM: 202114155

Sanata Dharma Yogyakarta University

2024

The increase in the usage of peer-to-peer lending (paylater) services raises the potential for payment defaults among users. The aim of this research is to analyze the factors of performance expectancy, social influence, facilitating conditions, habit, financial literacy, and interest rates on individual financial conditions with the use of peer-to-peer lending (paylater) as an intervening variable. The research is conducted through an empirical study on students of the Accounting Study Program at Sanata Dharma University, utilizing the UTAUT 2 theory and analyzing the influence of financial literacy and interest rate factors.

This research employed a quantitative method with subjects being students of the Accounting Study Program at Sanata Dharma University from the 2020-2023 cohorts who had used peer-to-peer lending (paylater) services. The sampling technique used was accidental sampling by distributing questionnaires via Google Forms. The data analysis method used was SEM-PLS with the SmartPLS version 3 analysis tool.

The results of this study indicated that performance expectancy, social influence, facilitating conditions, and financial literacy positively influenced the use of peer-to-peer lending (paylater), whereas interest rates negatively influenced the use of peer-to-peer lending (paylater). The habit did not have a positive effect on usage of peer-to-peer lending. The study also showed that performance expectancy, social influence, facilitating conditions, habit, financial literacy, and interest rates did not negatively affect individual financial conditions because most users were wise in making decisions when using paylater.

Keywords: peer-to-peer lending, UTAUT 2, paylater usage, interest rate.