

ABSTRAK

Peer-to-peer lending merupakan salah satu *financial technology* yang berkembang cukup pesat di Indonesia. Pihak peminjam, yaitu pemilik UKM dapat menerima uang pinjaman untuk mengembangkan usahanya, sedangkan pihak pemberi pinjaman akan menerima bunga yang cukup tinggi. Hal ini menyebabkan banyak orang melakukan investasi di platform *peer-to-peer lending* sebagai pemberi pinjaman. Namun tentu ada risiko yang mungkin terjadi, yaitu ketika pemilik UKM gagal membayarkan pinjaman. Salah satu cara pemberi pinjaman untuk memperkecil kemungkinan risiko adalah dengan *screening* seluruh informasi terkait peminjam dan pinjaman sebelum menginvestasikan uangnya. Oleh karena itu, penelitian ini bertujuan untuk mengetahui faktor-faktor yang memengaruhi keberhasilan pembayaran pinjaman UKM, untuk membantu calon pemberi pinjaman dalam pengambilan keputusan investasi. Data yang akan digunakan merupakan data sekunder dari perusahaan *peer-to-peer lending* Akseleran. Faktor-faktor yang berpengaruh akan ditentukan menggunakan metode regresi logistik. Hasil regresi logistik menunjukkan bahwa faktor-faktor yang berpengaruh merupakan wilayah Jawa, Sumatera, dan Kalimantan, tipe agunan *invoice financing* dan *unsecured*, kategori usaha Industri Pengolahan, Informasi dan Komunikasi, Pengangkutan dan Pergudangan, dan Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor, *credit rating*, serta jangka waktu pinjaman. Faktor-faktor yang berpengaruh pada kelas 1 dan 2 *credit rating* cukup berbeda, yang menunjukkan adanya perbedaan karakteristik peminjam. Variabel *credit rating* bukanlah variabel yang paling memengaruhi kesuksesan pinjaman, melainkan tipe agunan *unsecured* pada regresi logistik seluruh data dan data *credit rating* kelas 2, serta tipe agunan *receivable financing* pada data *credit rating* kelas 1.

Kata kunci: *Peer-to-peer lending*, keberhasilan pembayaran pinjaman, regresi logistik

ABSTRACT

Peer-to-peer lending is one of the fastest-growing financial technologies in Indonesia. The borrower, namely the owners of the SMEs, can loan money to expand their business. The lenders will also receive a fairly high-interest rate for lending the money, causing many people to invest in the peer-to-peer lending platform as lenders. But of course with high reward comes a high risk, one example is when the SME owner fails to pay off his loan. One way for lenders to minimize possible risks is by screening all information related to borrowers and loans before investing their money. Therefore, this study aims to determine the success of SME loan payments. The data used for this research is secondary data extracted from the peer-to-peer lending company, Akseleran. The influencing factors will be determined using the logistic regression method. Then from the results obtained, conclusions will be made from the analysis as well as suggestions for further research. Therefore, this study aims to determine the factors that influence the success of SME loan payments, to help prospective lenders in making investment decisions. The data of this research is secondary data from a peer-to-peer lending company called Akseleran. The influencing factors will be determined using logistic regression which will show that the influencing factors are the regions of Java, Sumatra, Kalimantan, with unsecured and invoice financing loan types. Business categories such as; “Industri Pengolahan”, “Informasi dan Komunikasi”, “Pengangkutan dan Pergudangan”, dan “Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor” are also an influencing factor, along with credit rating, and loan term. The factors that affect the class 1 and 2 credit ratings are quite different, which indicates that there are differences in the characteristics of borrowers. Credit rating is not the most influential variable to the success of loan payments. Instead, the most influential variables are the unsecured loan type in the logistic regression of all data and class 2 credit rating data, as well as loan type of receivable financing in the class 1 credit rating data.

Keywords: Peer-to-peer lending, successfully paid loan, logistic regression