

**PENGARUH FAKTOR PSIKOLOGIS DAN KUALITAS INFORMASI
TERHADAP KEPUTUSAN MELAKUKAN PINJAMAN *ONLINE*
MELALUI *PEER-TO-PEER LENDING* DI MASA PANDEMI COVID-19
(Studi Kasus Pada Mahasiswa Angkatan 2017 Universitas Pendidikan
Ganesha)**

Oleh

Erina Dwiyanti, NIM 1717051194

Program Studi S1 Akuntansi

ABSTRAK

Tujuan dari penelitian ini untuk mengetahui pengaruh faktor psikologis yaitu persepsi kemudahan, persepsi kepercayaan, persepsi risiko, serta kualitas informasi terhadap keputusan melakukan pinjaman *online* melalui *peer-to-peer lending* di masa pandemi covid-19 secara parsial. Penelitian ini menggunakan metode kuantitatif. Penelitian ini merupakan penelitian korelasional yang bertujuan untuk mengetahui tentang ada tidaknya hubungan variabel yang terkait dalam suatu objek atau subjek yang diteliti. Teknik penentuan sampel dilakukan dengan *proportional purposive sampling*. Data diperoleh melalui kuesioner yang disebar melalui *google form* kepada 340 responden dengan kriteria mahasiswa aktif angkatan 2017 Universitas Pendidikan Ganesha yang meminjam melalui *peer-to-peer lending* dan mendapatkan penghasilan secara rutin tiap bulannya. Data yang diperoleh selanjutnya diuji dan dianalisis dengan metode uji kualitas data, uji asumsi klasik, dan uji regresi linear berganda. Hasil penelitian menunjukkan bahwa seluruh variabel bebas yakni persepsi kemudahan, persepsi kepercayaan, persepsi risiko, dan kualitas informasi secara parsial berpengaruh positif dan signifikan terhadap keputusan melakukan pinjaman *online* melalui *peer-to-peer lending* di masa pandemi covid-19.

Kata-kata kunci: Faktor Psikologis, Kualitas Informasi, *Peer-to-peer Lending*

***THE INFLUENCE OF PSYCHOLOGICAL FACTORS AND INFORMATION
QUALITY ON DECISIONS TO MAKE ONLINE LOAN THROUGH PEER-
TO-PEER LENDING IN THE COVID-19 PANDEMIC PERIOD
(Case Study of Class 2017 Students of Ganesha University of Education)***

By

Erina Dwiyanti, NIM 1717051194

Undergraduate Study Program of Accounting

ABSTRACT

The purpose of this research was to determine the partially effect of psychological factors, namely perceived ease, perceived trustworthiness, perceived risk, and quality of information on the decision to make online loans through peer-to-peer lending during the covid-19 pandemic. This research uses quantitative methods. This research is a correlational study which aims to determine whether there is a relationship between the variables involved in an object or subject under study. The sampling technique was carried out by using proportional purposive sampling. Data obtained through questionnaires distributed via google form to 340 respondents with the criteria of Ganesha University of Education active students class of 2017 who borrow through peer-to-peer lending and earn income regularly every month. The data obtained were then tested and analyzed using the data quality test method, classical assumption test, and multiple linear regression test. The results showed that all independent variables, namely perceived ease, perceived trustworthiness, perceived risk, and quality of information partially had a positive and significant effect on the decision to make online loans through peer-to-peer lending during the covid-19 pandemic.

Keywords: *Psychological Factors, Information Quality, Peer-to-peer Lending*