

INTISARI

Pembiayaan P2P merupakan bentuk inovasi dalam bidang keuangan yang menggunakan internet sebagai media utamanya. Pembiayaan P2P di Tiongkok berkembang begitu pesat, yang ditunjukkan dengan telah berdirinya empat ribu *platform* di negara tersebut. Perkembangan teknologi internet ikut mendorong perkembangan pembiayaan P2P ini, yang secara tidak langsung dapat meningkatkan skop informasi serta mengurangi biaya perolehan informasi. Hal ini menjadi keunggulan P2P *financing* dibandingkan dengan model pembiayaan tradisional. Selanjutnya, pembiayaan P2P menyediakan kenyamanan dan kemudahan bagi usaha mikro kecil dan menengah untuk mengatasi kesulitan modal. Hal inilah yang menyebabkan model pembiayaan P2P diterima oleh banyak orang serta dapat mengisi kekurangan pembiayaan tradisional.

Penelitian ini menganalisis pengaruh *platform credit rating*, tingkat bunga, serta tingkat pendidikan terhadap tingkat keberhasilan kredit. Data yang digunakan 48.810 data transaksi & nbsp; dari Ant, sebuah *platform* P2P di Tiongkok. Hasil penelitian menunjukkan bahwa *platform credit rating* dan tingkat pendidikan berpengaruh positif terhadap tingkat keberhasilan kredit. Sementara itu, tingkat bunga memiliki pengaruh yang linear terhadap keberhasilan kredit.

Kata kunci: *peer to peer*, keberhasilan *financing*, *platform credit rating*, suku bunga, tingkat pendidikan

ABSTRACT

P2P financing is an innovative kind of financial models, which is based on the internet. P2P financing has developed rapidly especially in these years, nearly four thousand different financing platform have been founded. Due to the continuous development of Internet technology, which greatly enhance the speed of information dissemination and scope, and accordingly reduce the cost of access to information. This makes the network financing won the advantages which traditional formal financial are not available. In addition, P2P network financing can provide a more convenient financing platform for individuals and small micro-enterprise, so that they get rid of the difficulties of lack of capital. It is because of its convenient features, the P2P network financing platform is more and more accepted by people, and also fulfill the gaps in the formal financial system in China.

In the paper, P2P financing as the research object, analyzes the factors that affect the success rate of P2P financing. We take the historical public data issued by Ant P2P platform and select the 48,810 completed transaction data as a sample to do the analysis about the impact of P2P platform rating credit, interest and education on the success rate of P2P financing. From the point of view of borrower personal information, we find that platform rating credit and education have positive influence on the success rate and the impact of interest is not linear, rise first and then fall.

Keywords: Peer to Peer, Success Rate, Platform Rating Credit, Interest, Education