

ABSTRAK

PENGARUH LITERASI KEUANGAN, PERSEPSI KEMUDAHAN, PERSEPSI RISIKO DAN *FEAR OF MISSING OUT* (FOMO) TERHADAP PENGUNAAN PLATFORM *PEER TO PEER* (P2P) *LENDING* OLEH GEN Z

Oleh

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Penelitian ini bertujuan untuk mengetahui pengaruh literasi keuangan, persepsi kemudahan, persepsi risiko dan *fear of missing out* (FoMO) terhadap penggunaan platform *peer to peer lending* oleh gen z di Bandar Lampung. Penelitian ini menggunakan metode pendekatan kuantitatif dimana data dikumpulkan melalui penyebaran kuesioner melalui sosial media dalam bentuk *gform*. Sampel dalam penelitian ini berjumlah 100 responden gen z yang ada di Bandar Lampung. Data yang dalam penelitian dianalisis menggunakan perangkat lunak statistik SPSS. Hasil dari penelitian ini menunjukkan bahwa literasi keuangan, persepsi kemudahan dan FoMO ketiganya memiliki pengaruh yang signifikan dan positif terhadap penggunaan platform *peer to peer lending* oleh gen z di Bandar Lampung. Sedangkan persepsi risiko memiliki pengaruh yang signifikan dengan arah hubungan yang negatif terhadap penggunaan platform *peer to peer lending* oleh gen z di Bandar Lampung.

Kata Kunci : Literasi Keuangan, Persepsi Kemudahan, Persepsi Risiko, FoMO, *Peer to Peer Lending*.

ABSTRACT

THE INFLUENCE OF FINANCIAL LITERACY, PERCEIVED EASE OF USE, PERCEIVED RISK, AND FEAR OF MISSING OUT (FOMO) ON THE USE OF PEER-TO-PEER (P2P) LENDING PLATFORMS BY GEN Z

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This research aims to examine the influence of financial literacy, perceived ease of use, perceived risk, and fear of missing out (FoMO) on the use of peer-to-peer lending platforms by Generation Z in Bandar Lampung. The research employs a quantitative approach, with data collected through questionnaires distributed via social media in the form of Google Forms. The sample consists of 100 generation Z respondents from Bandar Lampung. The collected data was analyzed using SPSS statistical software. The results of this study indicate that financial literacy, perceived ease of use, and FoMO all have significant and positive influences on the use of peer-to-peer lending platforms by Generation Z in Bandar Lampung. On the other hand, perceived risk has a significant influence with a negative relationship on the use of peer-to-peer lending platforms by Generation Z in Bandar Lampung.

Keywords : Financial Literacy, Perceived Ease of Use, Perceived Risk, FoMO, Peer to Peer Lending.