ABSTRAK

ANALISIS PENGARUH AKSES KEUANGAN *DIGITAL P2P LENDING*, PENDIDIKAN, PENGANGGURAN DAN PERTUMBUHAN EKONOMI TERHADAP KETIMPANGAN PENDAPATAN DI INDONESIA

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Penelitian ini bertujuan untuk menganalisis pengaruh *Fintech Peer-to-Peer* (*P2P*) *Lendin*g, Pendidikan, Pengangguran, dan Pertumbuhan Ekonomi terhadap Ketimpangan Pendapatan di Indonesia. Penelitian ini menggunakan metode regresi data panel. Dalam penelitian ini digunakan data sekunder dari 34 provinsi di Indonesia selama periode tahun 2020 sampai dengan 2024. Hasil penelitian ini menunjukkan bahwa *Fintech P2P Lending* berpengaruh negatif signifikan terhadap Ketimpangan Pendapatan di Indonesia, Pendidikan berpengaruh negatif signifikan terhadap Ketimpangan Pendapatan di Indonesia, Pengangguran berpengaruh negatif signifikan terhadap Ketimpangan Pendapatan di Indonesia, dan Pertumbuhan Ekonomi berpengaruh negatif tidak signifikan terhadap Ketimpangan Pendapatan di Indonesia, ceteris paribus. Secara bersama-sama, *Fintech P2P Lending*, Pendidikan, Pengangguran, dan Pertumbuhan Ekonomi berpengaruh signifikan terhadap Ketimpangan Pendapatan di Indonesia periode tahun 2020–2024, ceteris paribus.

Kata kunci: Ketimpangan Pendapatan, P2P Lending, Pendidikan, Pengangguran, Pertumbuhan Ekonomi, Regresi Data Panel.

ABSTRACT

THE IMPACT OF DIGITAL FINANCIAL ACCESS P2P LENDING, EDUCATION, UNEMPLOYMENT, AND ECONOMIC GROWTH ON INCOME INEQUALITY IN INDONESIA

By

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This study aims to analyze the effect of Fintech Peer-to-Peer (P2P) Lending, Education, Unemployment, and Economic Growth on Income Inequality in Indonesia. This research employs a panel data regression method. The study uses secondary data from 34 provinces in Indonesia during the period from 2020 to 2023. The results show that Fintech P2P Lending has a significantly negative effect on income inequality in Indonesia, Education has a significantly negative effect on income inequality in Indonesia, Unemployment has a significantly positive effect on income inequality in Indonesia, and Economic Growth has a negatively insignificant effect on income inequality in Indonesia, ceteris paribus. Simultaneously, Fintech P2P Lending, Education, Unemployment, and Economic Growth have a significant effect on income inequality in Indonesia during the 2020–2024period, ceteris paribus.

Keywords: Income Inequality, P2P Lending, Education, Unemployment, Economic Growth, The Panel Data Regression.