

ABSTRAK

P2P lending merupakan bentuk pendanaan dapat membantu masyarakat dalam mendapatkan pembiayaan untuk usaha. P2P Lending memiliki resiko dalam Pinjaman crowdfunding berbasis online. Tujuan penelitian ini adalah mengetahui faktor internal yang mempengaruhi Pendapatan P2P menggunakan Non Performance Loans, Fintech Adoption, Fintech Efficiency, ROA, LTV. Penelitian ini menggunakan Metode kuantitatif dengan Sumber Data. analisis data menggunakan SPSS Dengan hasil Uji T menyatakan bahwa variable Non Performance Loans dan Return on Asset berpengaruh terhadap Pendapatan Peer to Peer Lending, Namun Fintech Adoption, Fintech Efficiency dan Loan to Value Ratio tidak memiliki pengaruh terhadap pendapatan P2P lending dan Uji F dilihat Non Performance Loans, Fintech adoption, Fintech Efficiency, Return on Asset, dan Loan to Value Ratio memiliki pengaruh yang signifikan secara bersama-sama terhadap pendapatan perusahaan PT.Pasar Dana Pinjaman dalam bisnis P2P Lending/Fintech lending.

Kata Kunci : *P2P LENDING, FINTECH, RISIKO PENDAPATAN*

ABSTRACT

Peer-to-peer (P2P) lending has emerged as an innovative form of financing that provides individuals and businesses with access to much-needed funding. However, this online crowdfunding platform also carries inherent risks. This research aims to investigate the internal factors that impact P2P lending revenue, focusing on Non-Performance Loans, Fintech Adoption, Fintech Efficiency, Return on Assets (ROA), and Loan to Value (LTV) ratio. Utilizing a quantitative research methodology and data from reliable sources, this study employs statistical analysis using SPSS. The results of the T-test indicate that Non-Performance Loans and Return on Assets significantly influence Peer-to-Peer lending revenue. In contrast, Fintech Adoption, Fintech Efficiency, and Loan to Value Ratio do not have a significant impact on P2P lending revenue individually. Furthermore, the F-test demonstrates that when considered together, Non-Performance Loans, Fintech Adoption, Fintech Efficiency, Return on Assets, and Loan to Value Ratio collectively exert a significant influence on the revenue of PT. Pasar Dana Pinjaman, a company operating in the P2P lending and Fintech lending business

Keywords: *P2P LENDING, FINTECH*, Risk on Revenue