ABSTRACT

This study aims to examine the influence of peer-to-peer lending financial technology on the Indonesian economy. The development of financial technology is very rapid in Indonesia because the use of the internet in Indonesia is increasing every year. With the continued development of the digital economy, innovations have arisen in the financial sector in digital financial and services that give convenience for the public to make transactions and obtain financing. This innovation in the financial sector is known as Financial Technology. Fintech Peer-to-Peer Lending is expected to be an alternative solution for MSMEs that located away from the city center to be able to obtain capital easily and inexpensively because there are still many Indonesians either not yet or do not have access to obtain loans from formal banks.

This study used the 2016 Input-Output 52 Sectors Table Method on the Basis of Producer Prices and the Simple Moving Average (SMA) Forecasting Method to see how it will be in the coming period. The scenario used in this study is the forecasting of fund disbursements by the people in the form of investments in Fintech Peer-to-Peer Lending platforms that enter sector 45n (Other Financial Services Sectors) and investments in fintech that enter sector 52n (Application and Developer Services Sector) in 2022. This research analyzes data using Microsoft Excel.

The forecasting results using the Simple Moving average method produce two scenarios: 1st scenario, to other financial sectors where people investment through peer- to-peer lending fintech platforms, amounting to Rp 47.93 trillion provide output results of Rp 48.14 trillion. 2nd scenario, the application sector and developer services (other private services) where investment in fintech is included, amounts to Rp 5.26 trillion giving an output of Rp 5.52 trillion.

Keywords: Fintech Peer-to-Peer Lending, Input-Output, Simple Moving Average Forecasting Method.