

ABSTRACT

THE INFLUENCE OF FINANCIAL LITERACY AND EMOTIONAL BIAS ON CREDIT DECISION-MAKING IN PEER-TO-PEER LENDING (ONLINE LOANS) IN LAMPUNG

By :
Cherlita

Choosing to take credit is a way to find a solution or financial aid. This study examines how financial knowledge and emotional biases affect Lampung peer-to-peer lending (online loans) credit decisions. This research uses a quantitative methodology. This survey includes 100 peer-to-peer lenders. Data was collected via Google Forms questionnaires. Data was analyzed using multiple regression. This study found that Financial Literacy and Emotional Bias positively affect credit decision-making..

Keywords : Financial Literacy, Emotional Bias, Credit Decision-Making.