

ABSTRACT

COVID-19 pandemic affects every economic aspect globally, including fintech P2P lending industry in Indonesia. Indonesia's fast P2P lending fintech growth faces challenge during COVID-19 pandemic. This study aims to detect whether there are significant differences in Indonesia's fintech P2P lending activities before and during COVID-19 pandemic, especially on these 5 variables: numbers of new customers, new investors, amount of loan disbursement, TKB90 percentage, and amount of outstanding loan. Data analysis is done using paired T test and Wilcoxon Signed Rank Test. This study concludes that there are significant differences between new customers and amount of loan disbursement before and during COVID-19 pandemic, while there are no significant differences between new investors, TKB90 percentage, and amount of outstanding loan before and during COVID-19 pandemic.

Keywords: Peminjam baru, pendana baru, penyaluran pinjaman, angka TKB90, pinjaman wanprestasi