

ABSTRACT

Investment is a way that can be take by individuals to achieve financial well-being in the future. The development of digital technology nowadays makes investment easier to do, Peer to Peer Lending is one of financial technology that can be used to start investing. Peer to Peer Lending offered a product that makes users as lenders or investors by offering them return up to 18% a year. Before individual make investment decision, individual need a good financial literacy so the investment decision taken will be good. The purpose of this research Is to find out and analyze how the influence of variable (X) Financial Literacy of Telkom University Students on Variable (Y) Investment Decision on Peer to Peer Lending Application.

This research method uses a quantitative research, descriptive analysis techniques, simple linear regression analysis, hypothesis testing, and coefficient of determination, in collectiong data the authors use non-probability sampling techniques by distributing questionnaires to respondents, with a total sample of 400 active students at Telkom University, who have invested in Peer to Peer Lending application or at least know the Peer to Peer Lending Application.

The results shows that the financial literacy of Telkom University students has a percentage of values 76.97% which is included in the good category, then the investment decision of Telkom University students in the Peer to Peer Lending application has a percentage value of 76.5% whics is included in good category. So the results of these studies it can be concluded, the higher level of financial literacy owned by individuals the higher investment decision they have.

Key Words: Financial Literacy, Investment Decision, Financial Technology, Peer to Peer Lending.