**Research Instrument**

1. **Instructions for Filling Out Questionnaire**

Respondents can answer the statement by giving a cross [X] on the answer choices that are considered appropriate to the respondent's condition. Each statement has five alternative answers that refer to the Likert scale, namely:

• SD : Strongly Disagree

• D : Disagree

• N : Neutral

• A : Agree

• SA : Strongly Agree

***Financial Literacy***

* ***Financial Knowledge***

| **Symbol** | **Indicator** | **SD** | **D** | **N** | **A** | **SA** |
| --- | --- | --- | --- | --- | --- | --- |
| FL1 | If you save in the bank IDR 100,000 with an interest of 2% per year (assuming no taxes, additional deposits or withdrawals) then the amount of money at the end of the year will be greater than IDR 100,000 |  |  |  |  |  |
| If you invest by buying shares of various companies, you will reduce your investment risk (compared to buying shares of only 1 company) |  |  |  |  |  |
| Investments with high returns tend to have high risks |  |  |  |  |  |
| High inflation means the cost of living will increase |  |  |  |  |  |

* ***Financial Attitude***

| **Symbol** | **Indicator** | **SD** | **D** | **N** | **A** | **SA** |
| --- | --- | --- | --- | --- | --- | --- |
| FL2 | I tend to spend money rather than save it for the long term |  |  |  |  |  |
| FL3 | I am satisfied with my current financial condition |  |  |  |  |  |
| FL4 | I tend to live today without thinking about tomorrow |  |  |  |  |  |

* ***Financial Behavior***

| **Symbol** | **Indicator** | **SD** | **D** | **N** | **A** | **SA** |
| --- | --- | --- | --- | --- | --- | --- |
| FL5 | I prepare for risk when setting aside money to invest |  |  |  |  |  |
| FL6 | I set financial goals for the long term |  |  |  |  |  |
| FL7 | I consider my financial capabilities before buying something I want |  |  |  |  |  |
| FL8 | I pay my bill on time |  |  |  |  |  |

***Relative Advantage***

| **Symbol** | **Indicator** | **SD** | **D** | **N** | **A** | **SA** |
| --- | --- | --- | --- | --- | --- | --- |
| RA1 | Investing in P2P Lending can generate better returns than deposits |  |  |  |  |  |
| RA2 | Investing in P2P Lending provides funding options that are considered profitable |  |  |  |  |  |
| RA3 | Investing in P2P Lending has a fixed return compared to stocks that continue to fluctuate |  |  |  |  |  |
| RA4 | Investing in P2P Lending can have a social impact in helping to lend alternative capital |  |  |  |  |  |
| RA5 | Investing in P2P Lending can increase financial productivity |  |  |  |  |  |

***Perceived Reputation***

| **Symbol** | **Indicator** | **SD** | **D** | **N** | **A** | **SA** |
| --- | --- | --- | --- | --- | --- | --- |
| RE1 | The P2P Lending platform is known as a non-bank lending and borrowing financial service innovation |  |  |  |  |  |
| RE2 | P2P Lending platform is known as an alternative investment media |  |  |  |  |  |
| RE3 | The P2P Lending platform is known as an alternative investment intermediary |  |  |  |  |  |
| RE4 | The popularity of the P2P Lending platform can affect my view on investing |  |  |  |  |  |
| RE5 | P2P Lending platform has a good reputation |  |  |  |  |  |

***Perceived Structural Assurance***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Symbol** | **Indicator** | **SD** | **D** | **N** | **A** | **SA** |
| SA1 | I believe that the P2P Lending platform has legal protections to ensure successful transactions |  |  |  |  |  |
| SA2 | I believe that the security technology (encryption) on the P2P Lending platform is sufficient to protect online transactions |  |  |  |  |  |
| SA3 | I believe that privacy protection on the P2P Lending platform provides a sense of security in transactions |  |  |  |  |  |
| SA4 | I believe that there is an insurance guarantee to protect investment funds on the P2P Lending platform in the event of default by the borrower |  |  |  |  |  |

***Perceived Information Quality***

| **Symbol** | **Indicator** | **SD** | **D** | **N** | **A** | **SA** |
| --- | --- | --- | --- | --- | --- | --- |
| IQ1 | The P2P Lending platform provides information about borrowers |  |  |  |  |  |
| IQ2 | P2P Lending platform provides information I can trust |  |  |  |  |  |
| IQ3 | P2P Lending platform provides useful information for me |  |  |  |  |  |
| IQ4 | The P2P Lending platform provides information on funding/investment |  |  |  |  |  |
| IQ5 | The P2P Lending platform provides information about loans |  |  |  |  |  |

***Perceived Risk***

| **Symbol** | **Indicator** | **SD** | **D** | **N** | **A** | **SA** |
| --- | --- | --- | --- | --- | --- | --- |
| PR1 | Investing through the P2P Lending platform may not give the results I expected |  |  |  |  |  |
| PR2 | Investing through P2P Lending platforms can cause my financial losses |  |  |  |  |  |
| PR3 | Investing through the P2P Lending platform will spend a lot of my time identifying borrower information |  |  |  |  |  |
| PR4 | Investing through P2P Lending platforms will result in the loss of my privacy control |  |  |  |  |  |
| PR5 | Investing through the P2P Lending platform will cause social losses for me because I get negative sentiments from people closest to me |  |  |  |  |  |

***Trust***

| **Symbol** | **Indicator** | **SD** | **D** | **N** | **A** | **SA** |
| --- | --- | --- | --- | --- | --- | --- |
| TR1 | The P2P Lending Platform will act in my interest as an investor |  |  |  |  |  |
| TR2 | P2P Lending platform will fulfill its commitment to my financial well-being |  |  |  |  |  |
| TR3 | P2P Lending Platform is able to provide investment opportunities |  |  |  |  |  |
| TR4 | P2P Lending platform can be relied upon as an alternative investment medium |  |  |  |  |  |

***Investment Intention***

| **Symbol** | **Indicator** | **SD** | **D** | **N** | **A** | **SA** |
| --- | --- | --- | --- | --- | --- | --- |
| IN1 | I am interested in using the P2P Lending platform as an alternative investment medium |  |  |  |  |  |
| IN2 | I intend to invest in P2P Lending platforms in the future |  |  |  |  |  |
| IN3 | I intend to find more information about the P2P Lending platform as an alternative investment medium |  |  |  |  |  |