

ABSTRACT

This study aims to analyze the factors influencing the decision of Micro and Small Enterprises (MSE) to utilize financing services through the Alami Sharia peer to peer lending platform. The factors examined include Perceived Ease of Use, Perceived Usefulness, Ethical Perception, Religiosity, and Islamic Financial Literacy. This research is crucial for understanding how these factors contribute to UMK's decision-making process in selecting financing services that align with Sharia principles.

Data was collected from 161 respondents who use the Alami Sharia peer to peer lending platform through a questionnaire designed based on the indicators of each variable, measured using a five-point Likert Scale. This quantitative research approach was analyzed using SPSS software version 29, employing multiple linear regression techniques to identify the influence of independent variables on MSE's decision as the dependent variable.

The results indicate that Perceived Ease of Use, Perceived Usefulness, Ethical Perception, Religiosity, and Islamic Financial Literacy significantly affect UMK's decision to choose financing services on the Alami Sharia peer-to-peer lending platform, as evidenced by significant t-values below 0.05.

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