

## **ABSTRACT**

*KUR is a government solution to help MSMEs obtain additional business capital. This research aims to analyze the factors that influence MSMEs' interest in taking PT Pegadaian sharia KUR financing in Semarang City, including promotional factors, financing procedures and location.*

*This type of research is research. quantitative. The data sources in this research come from primary and secondary data. The sample used was 100 respondents, calculated using the Rao Purba formula. The sample collection method uses purposive sampling. The data collection method used was distributing questionnaires online. The analytical method of this research uses SPSS 26 multiple linear regression analysis which has previously passed the classical assumption test.*

*The results of the research on the t test explain that promotion, financing procedures and location have a positive and significant effect on MSMEs' interest in taking out sharia KUR financing at PT Pegadaian. Apart from that, promotional variables, financing procedures and location simultaneously influence MSMEs' interest in taking PT Pegadaian's KUR sharia financing.*

**Keywords:** *Promotion, financing procedures, location, interest in KUR Syariah*

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