

ABSTRACT

POSITIVE PERCEPTIONS OF SMEs AND EASE OF USE PERCEPTIONS TOWARDS FINANCIAL TECHNOLOGY PEER-TO-PEER LENDING IN THE DIGITAL ECONOMY ERA

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The purpose of the study was to find and analyze how the positive perceptions of SMEs affected the ease of use of peer-to-peer lending financial technology services. The research employed a sample of 100 respondents who were SME players in Lampung in 2023, users of peer-to-peer lending financial technology services. The research methodology involved surveys and data analysis from several SMEs (Micro, Small, and Medium Enterprises) actively using peer-to-peer lending services to meet their financial needs. The data obtained were analyzed using various statistical techniques to identify the correlation between positive perceptions of SMEs (Micro, Small, and Medium Enterprises) and financial technology and the ease of use of peer-to-peer lending financial technology services. This research provides important insights into how SMEs (Micro, Small, and Medium Enterprises) respond to financial technology peer-to-peer lending in the digital economy era. The findings of this research can serve as a guide for financial technology providers and governments in enhancing financial technology services that better meet the needs of SMEs and in strengthening an inclusive digital economy ecosystem.

Keywords: Positive Perceptions, SMEs, Financial Technology, Peer-to-Peer Lending, Ease of Use.

