

**PENGARUH FASILITAS *PEER TO PEER LENDING*, TRANSAKSI
ONLINE (E-COMMERS), DAN *SUPPLY CHAIN MANAGEMENT***

TERHADAP PENDAPATAN PADA UMKM

(Studi Kasus : UMKM di Kabupaten Buleleng)

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh fasilitas *peer to peer lending*, pengaruh transaksi *online*, dan pengaruh *supply chain management* terhadap peningkatan pendapatan UMKM di Kabupaten Buleleng. Populasi dalam penelitian ini merupakan seluruh pelaku UMKM di Kabupaten Buleleng yang telah memiliki izin usaha dan terdaftar di Dinas Perdagangan, Perindustrian, dan Koperasi, UMK Kabupaten Buleleng yaitu sejumlah 842. Dalam penelitian ini pemilihan sampel menggunakan teknik *nonprobability sampling*, yakni dengan pendekatan *purposive sampling* dengan rumus slovin. Penelitian ini merupakan jenis penelitian kuantitatif dengan menggunakan sumber data primer dan sekunder. Metode pengumpulan data menggunakan kuesioner yang disebarakan dengan diukur menggunakan skala likert. Pengolahan data dalam penelitian ini menggunakan bantuan program SPSS versi 22. Hasil penelitian menyatakan bahwa fasilitas *peer to peer lending* (X1) tidak memiliki pengaruh signifikan terhadap peningkatan pendapatan UMKM, sedangkan transaksi *online* (X2) berpengaruh positif dan signifikan terhadap peningkatan pendapatan UMKM, dan *Supply chain management* (X3) berpengaruh positif dan signifikan terhadap peningkatan pendapatan UMKM. Hasil penelitian ini diharapkan dapat mendorong para Pelaku UMKM di Kabupaten Buleleng untuk meningkatkan pemahaman dan pemanfaatan teknologi digital, terutama dalam aktivitas transaksi online, mengingat aspek ini terbukti memberikan dampak positif dan signifikan terhadap peningkatan pendapatan usaha

Kata kunci: Fasilitas *peer to peer lending*, Transaksi *Online (e-commerce)*, *Supply Chain Management*, dan Pendapatan Usaha.

***THE INFLUENCE OF PEER TO PEER LENDING FACILITIES, ONLINE
TRANSACTIONS, AND SUPPLY CHAIN MANAGEMENT ON THE
INCREASE IN UMKM INCOME IN BULELENG REGENCY***

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ABSTRACT

This study aims to determine the influence of peer to peer lending facilities, the influence of online transactions, and the influence of supply chain management on the increase in MSME income in Buleleng Regency. The population in this study is all MSME actors in Buleleng Regency who have business licenses and are registered with the Trade, Industry, and Cooperatives Office, MSEs of Buleleng Regency, which is 842. In this study, sample selection uses the nonprobability sampling technique, namely with a purposive sampling approach with the slovin formula. This research is a type of quantitative research using primary and secondary data sources. The data collection method uses a questionnaire that is distributed by measuring using a Likert scale. The data processing in this study uses the help of the SPSS version 22 program. The results of the study stated that the peer to peer lending (X1) facility did not have a significant effect on increasing MSME income, while online transactions (X2) had a positive and significant effect on increasing MSME income, and Supply chain management (X3) had a positive and significant effect on increasing MSME income. The results of this study are expected to encourage MSME actors in Buleleng Regency to improve their understanding and utilization of digital technology, especially in online transaction activities, considering that this aspect has been proven to have a positive and significant impact on increasing business incom.

Keywords: *Peer to peer lending facilities, Online Transactions (e-commerce), Supply Chain Management, and Operating Income.*