

# Peran Peer-to-Peer Lending Syariah untuk Meningkatkan Inklusivitas Keuangan Usaha Mikro, Kecil, dan Menengah = The Role of Sharia Peer-to-Peer Lending in Accelerating Financial Inclusion of Micro, Small, and Medium Enterprises

Alen Suci Marlina, author

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## Abstrak

Berdasarkan hasil Survei Nasional Literasi dan Inklusi Keuangan (SNLIK) 2022 yang dilaksanakan Otoritas Jasa Keuangan, Indeks Inklusi Keuangan 2022 tercatat sebesar 85,10%, meningkat dibanding 2019 sebesar 76,19%. Adapun untuk Indeks Inklusi Keuangan Syariah 2022 adalah sebesar 12,12%, meningkat dibanding 2021 sebesar 9,10%. Melihat masih rendahnya Indeks Inklusi Keuangan Syariah tersebut, Peer-to-Peer (P2P) lending syariah diyakini dapat berperan meningkatkan inklusivitas keuangan Usaha Mikro, Kecil, dan Menengah (UMKM). Tesis ini akan mengukur dan menganalisa peran P2P lending syariah dalam meningkatkan inklusivitas keuangan UMKM yaitu dengan indeks yang dihasilkan dari dua variabel, yaitu sisi supply dan sisi demand. Penelitian ini menyusun indeks peran P2P lending syariah dalam meningkatkan inklusivitas keuangan UMKM oleh perbankan syariah berdasarkan Global Financial Index (Global Findex) Database 2021. Indeks dari variabel sisi supply dan demand akan menghasilkan indeks peran P2P lending syariah dalam meningkatkan inklusivitas keuangan UMKM oleh perbankan syariah. Indeks diukur dengan mengacu pada Global Findex Database dengan empat kriteria evaluasi yaitu: (i) Sangat Berperan; (ii) Berperan; (iii) Kurang Berperan; dan (iv) Tidak Berperan. Secara teknis, indeks dihitung berdasarkan hasil survei kepada Pegawai Otoritas Keuangan (Kemenkop dan UKM, BI, dan OJK), praktisi perbankan syariah, dan pelaku UMKM yaitu untuk mengetahui peran P2P lending syariah, serta pemilihan produk dan jasa pembiayaan yang mendukung perkembangan usaha UMKM. Hasil penelitian kepada 13 (tiga belas) responden menghasilkan indeks "Berperan" dari sisi supply dengan total indeks sebesar 30,75. Dari sisi demand, hasil penelitian kepada 111 responden menghasilkan indeks "Sangat Berperan" dengan total indeks sebesar 43,30.

.....Based on the results of the 2022 National Financial Literacy and Inclusion Survey (SNLIK) conducted by the Financial Services Authority, the 2022 Financial Inclusion Index was recorded at 85.10%, an increase compared to 2019 of 76.19%. As for the 2022 Sharia Financial Inclusion Index, it is 12.12%, an increase compared to 2021 of 9.10%. Considering the low index of Sharia Financial Inclusion Index, sharia Peer-to-Peer (P2P) lending is believed to have a role in accelerating the financial inclusion of Micro, Small and Medium Enterprises (MSMEs). This thesis will measure and analyze the role of sharia P2P lending in accelerating the financial inclusion of MSMEs, namely the index generated from two variables, the supply side and the demand side. This study compiles an index of the role of Sharia P2P lending in accelerating MSMEs financial inclusion by Islamic banking based on the Global Financial Index (Global Findex) Database 2021. The index from the supply and demand side variables will produce an index of the role of sharia P2P lending in increasing MSMEs financial inclusion by Islamic banking. The index is measured by referring to the Global Findex Database with four evaluation criteria, namely: (i) Highly Contributed; (ii) Contributed; (iii) Less Contributed; and (iv) Not Contributed. Technically, the index is calculated based on the results of a survey of Financial Authority Employees (Ministry of Cooperatives and SMEs, BI, and

OJK), Islamic banking practitioners, and MSMEs players, namely to find out the role of sharia P2P lending, as well as the selection of financing products and services that support MSMEs business development. The results of research on 13 (thirteen) respondents produced an index of "Contributed" from the supply side with a total index of 30.75. From the demand side, the results of research on 111 respondents produced an index of "Highly Contributed" with a total index of 43.30.