

## ABSTRAK

Nama : MUHAMMAD MULTAZAM  
Program Studi : Program Magister Ilmu Manajemen  
Judul : *DAMPAK DIGITAL FINANCIAL INCLUSION TERHADAP SUSTAINABLE FINANCE SEKTOR UMKM WILAYAH KOTA LHOKSEUMAWE DENGAN MODERASI LAYANAN BANKING MODEL*

Penelitian ini bertujuan untuk mengetahui bagaimana *Banking Model* memperkuat/memperlemah Dampak *Perceived Usefulness*, *Perceived Financial Cost* dan *Perceived Ease of Use* terhadap *Sustainable Finance SMEs*. Jenis penelitian ini adalah deskriptif kuantitatif. Populasi dalam penelitian ini adalah seluruh UMKM yang berada pada Kota Lhokseumawe sebanyak 2.354 UMKM. Penentuan jumlah sampling dalam penelitian ini menggunakan rumus Taro Yamane dengan tingkat presisi ditetapkan sebesar 10% dengan total jumlah sampel 96. Hasil penelitian ini diketahui bahwa Pengaruh positif dan tidak signifikan *Perceived Usefulness* terhadap *Sustainable Finance SMEs*, Pengaruh positif dan signifikan *Perceived Financial Cost* terhadap *Sustainable Finance SMEs*, Pengaruh positif dan signifikan *Perceived Ease of Use* terhadap *Sustainable Finance SMEs*, Pengaruh positif dan tidak signifikan *Banking Model* terhadap *Sustainable Finance SMEs*, *Banking model* dapat memperkuat pengaruh *Perceived Usefulness* terhadap *Sustainable Finance SMEs*, *Banking model* dapat memperkuat pengaruh *Perceived Financial Cost* terhadap *Sustainable Finance SMEs*, *Banking model* dapat memperlemah pengaruh *Perceived Ease of Use* terhadap *Sustainable Finance SMEs*.

**Kata Kunci :** *Perceived Usefulness, Perceived Financial Cost, Perceived Ease of Use, Banking Model dan Sustainable Finance SMEs*

## **ABSTRACT**

*Name* : MUHAMMAD MULTAZAM  
*Study Program* : Graduate Program in Management Science  
*Title* : **THE IMPACT OF DIGITAL FINANCIAL INCLUSION ON SUSTAINABLE FINANCE IN THE MSME SECTOR IN THE LHOKSEUMAWE CITY AREA WITH MODERATED BANKING MODEL SERVICES**

*This research determines how the Banking Model strengthens/weakens the impact of Perceived Usefulness, Perceived Financial Cost and Perceived Ease of Use on Sustainable Finance SMEs. This type of research is quantitative descriptive. The population is all MSMEs in Lhokseumawe City, totalling 2,354 MSMEs. This study uses the Taro Yamane formula with a precision level set at 10% with a total sample size of 96. The results reveal that Perceived Usefulness positively and insignificantly affects Sustainable Finance SMEs, Perceived Financial Cost positively and significantly affects Sustainable Finance SMEs, Perceived Ease of Use positively and significantly affects Sustainable Finance SMEs, Banking Model positively and insignificantly affect Sustainable Finance SMEs, Banking model can strengthen the influence of Perceived Usefulness on Sustainable Finance SMEs, Banking model can strengthen the effect of Perceived Financial Cost to Sustainable Finance SMEs, and Banking model can weaken the influence of Perceived Ease of Use on Sustainable Finance SMEs.*

**Keywords :** *Perceived Usefulness, Perceived Financial Cost, Perceived Ease of Use, Banking Model and Sustainable Finance SMEs*