

Impact Of Accessibility And Payment Ease On Pindang Business Growth Through Islamic Microfinance In Muncar

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Abstract: This study aims to evaluate the influence of accessibility and payment convenience in Islamic microfinance on the growth of pindang businesses in Muncar, Banyuwangi. Pindang businesses represent a vital sector within Muncar's fisheries industry but often face challenges due to limited capital. Islamic microfinance offers an alternative financing model aligned with Sharia principles and is expected to foster the growth of pindang businesses through improved accessibility and ease of payment. A quantitative approach was employed using an inferential associative method, with the research conducted among pindang entrepreneurs in Muncar, Banyuwangi. A total of 35 respondents participated in the study. Data were collected through questionnaires, and the analysis methods included validity tests, reliability tests, classical assumption testing, multiple linear regression analysis, partial tests (T-test), simultaneous tests (F-test), and the coefficient of determination (R^2).

Abstrak: Penelitian ini bertujuan untuk mengevaluasi pengaruh aksesibilitas serta kemudahan pembayaran pembiayaan mikro syariah terhadap pertumbuhan usaha pindang di Muncar, Banyuwangi. Usaha pindang merupakan salah satu sektor penting dalam perikanan di Muncar, namun seringkali terkendala oleh keterbatasan modal. Pembiayaan mikro syariah menawarkan alternatif pembiayaan yang sesuai dengan prinsip syariah dan diharapkan dapat meningkatkan pertumbuhan usaha pindang melalui aksesibilitas dan kemudahan pembayaran. Penelitian ini menggunakan pendekatan kuantitatif dengan metode asosiasi inferensial, dengan mengambil penelitian pada pengusaha pindang di Muncar, Banyuwangi. Penelitian ini menggunakan 35 responden. Teknik pengumpulan data dilakukan melalui penyebaran kuesioner. Metode analisis

The results indicate that accessibility and payment convenience have a positive and significant impact on the growth of pindang businesses through Islamic microfinance products. These two variables contribute 95.3% to the growth of pindang businesses, while the remaining 4.7% is influenced by other factors not examined in this study. Therefore, Islamic microfinance can serve as an effective new solution to support the development of pindang businesses in Muncar.

Keywords: Accessibility; Sharia Microfinance; Pindang Business Growth.

data mencakup uji validitas, reliabilitas, asumsi klasik, regresi linier berganda, uji parsial (uji T), uji simultan (uji F), serta koefisien determinasi (R^2). Hasil penelitian menunjukkan bahwa aksesibilitas dengan kemudahan pembayaran berpengaruh positif dan signifikan terhadap pertumbuhan usaha pindang melalui produk pembiayaan mikro syariah. Kontribusi pengaruh kedua variabel tersebut terhadap pertumbuhan usaha pindang sebesar 95,3%. Sedangkan 4,7% sisanya dipengaruhi oleh variabel lain yang tidak diamati dalam penelitian ini. Dengan demikian, pembiayaan mikro syariah dapat menjadi solusi efektif baru untuk mendukung pengembangan usaha pindang di Muncar.

Kata Kunci: Aksesibilitas; Pembiayaan Mikro Syariah; Pertumbuhan Usaha Pindang.

A. Introduction

Indonesia, as an archipelagic country, possesses vast marine and fisheries potential, making it one of the key sectors in the national economy. One region with a significant contribution to this sector is Muncar Village in Banyuwangi. This area is known as the second-largest fishing center in Indonesia after Makassar, with abundant catches, especially of pelagic fish such as tuna, mackerel, and scad. These catches are not only sold fresh but also processed into value-added products such as pindang fish, which have a longer shelf life and increasing market demand.

The pindang fish business in Muncar holds strategic value in supporting the welfare of coastal communities. The processing of fish into ready-to-consume products

enables fishermen and micro-entrepreneurs to increase their income. Additionally, this activity absorbs labor and drives local economic growth. However, pindang entrepreneurs continue to face classic challenges, particularly limited access to business capital, which leads to production delays, inadequate equipment, and suboptimal product distribution.

To address these issues, Islamic microfinance offers a highly relevant alternative solution, emphasizing fairness, interest-free financing, and flexible payment schemes. Accessibility to such financing is crucial, as it determines the extent to which small entrepreneurs can obtain financial support. Moreover, ease of payment schemes is also a major consideration, as small business owners often face unstable cash flows. Previous studies by (Febrianti & Fitriani, 2024) and (Nafis et al., 2025) have shown that both accessibility and ease of payment individually have a positive impact on microenterprise development. However, few studies have examined these two variables simultaneously, especially in specific contexts such as pindang businesses.

This situation creates a significant research gap. The pindang business has unique characteristics compared to other sectors, such as its dependence on fishing seasons, traditional processing methods, and fluctuating raw material prices. Therefore, a study is needed that not only examines one aspect but simultaneously explores how accessibility and ease of payment in Islamic microfinance influence the growth of pindang businesses. This research aims to fill that need by providing a comprehensive understanding of the relationship between these two variables and the development of small enterprises in the fisheries sector.

The novelty of this research lies in three main aspects. First, the analysis simultaneously considers two independent variables: accessibility and ease of payment. Second, the study focuses on pindang entrepreneurs in Muncar, who are rarely the subject of academic research despite their significant contribution to the fisheries

industry. Third, the approach employed is based on Islamic microfinance, rather than conventional finance, offering a fresh perspective on inclusive finance development in line with sharia principles.

The findings of this study are expected to contribute theoretically to the literature on Islamic microfinance and its role in empowering MSMEs, as well as practically to policymakers, financial institutions, and entrepreneurs in designing more effective and equitable financing strategies. Specifically, the research findings may serve as a foundation for developing more adaptive microfinance policies that are oriented toward sustainable local economic growth.

Accessibility generally refers to the ease with which individuals or groups can reach, use, or benefit from certain resources. In the context of finance, accessibility reflects the extent to which society, particularly micro-entrepreneurs, can easily access financial services and products to support their business activities. According to (Dzatin & Widiyastuti, 2018), accessibility is defined as the ability or ease with which someone can access resources, including financial services. This includes factors such as the location of services, simple application procedures, easy-to-meet administrative requirements, and affordable costs. In Islamic microfinance, the level of accessibility is influenced by various elements, such as:

- 1) Geographical distance to financial institutions,
- 2) Simplicity of administrative procedures,
- 3) Availability of information and public understanding of Islamic financing products,
- 4) Financing terms such as the absence of collateral, in accordance with sharia principles.

(Amadasun & Mutezo, 2022) stated that ease of access to financial services is a crucial factor in supporting the growth and sustainability of small businesses. In the

context of inclusive finance, accessibility is seen as a key element in promoting equitable economic development. In this study, accessibility is defined as the level of ease experienced by pindang entrepreneurs in obtaining Islamic microfinance, from access to information, application processes, to non-burdensome requirements.

Furthermore, ease of payment is one of the important factors in financial services, particularly in microfinance. This refers to how easily customers or entrepreneurs can fulfill their financial obligations without significant barriers. (Thorfiani, 2024) stated that payment ease is part of the convenience factor that encourages an increase in transactions. In the context of microfinance, ease of payment includes installment flexibility, simple administrative procedures, and a payment system that does not burden the customer (Permata et al., 2025). Indicators of payment ease include:

- 1) Flexible payment tenors,
- 2) Simple payment procedures,
- 3) Availability of various payment methods,
- 4) Transparency in fees and payment schedules,
- 5) Access to services at any time (e.g., through digital systems),
- 6) Payment convenience in Islamic microfinance must adhere to the principles of fairness and non-burdening, in line with sharia values.

Business growth is a key indicator in assessing the development and success of a business unit, including at the micro level. It includes not only increased production or sales but also market expansion, increased workforce, and improved managerial and operational capacity. According to (Rezkia, 2024), business growth can be observed through increases in turnover, labor, assets, and distribution networks. (Windusancono, 2021) described business growth as occurring in five stages: existence, survival, success, growth, and maturity.

Islamic microfinance serves as an alternative that offers more equitable capital and payment systems. With its non-interest-based principles, pindang entrepreneurs can develop their businesses without being burdened by conventional interest. In this study, pindang business growth is measured by increased production, workforce, assets, and market reach after obtaining Islamic microfinance. Financing refers to the provision of funds or receivables based on an agreement between a bank and a customer to meet financial needs. According to Law No. 7 of 1992, financing is defined as the provision of funds or receivables based on an agreement between a bank and a customer.

Islamic microfinance is a financial system that integrates Islamic economic principles with microfinance, aiming to provide financial access to the underprivileged and micro-entrepreneurs (Siskawati et al., 2015). Islamic microfinance uses contracts based on Islamic principles, such as mudharabah (profit-sharing), musyarakah (joint venture), murabahah (cost-plus sale), and qardh (benevolent loan). In Muncar, Banyuwangi, Islamic microfinance supports pindang businesses in raw material procurement, production equipment improvement, and distribution. High accessibility and ease of payment make Islamic financing an essential instrument in the development of traditional businesses such as pindang.

Syahru Rofah Febrianti & Ajeng Pipit Fitriani (2024). Title: "The Influence of Financial Literacy, Human Resource Quality, and Ease of Access to Islamic Microfinance on the Development of MSMEs at BMT Beringharjo KCP Dolopo." Method: Quantitative. Result: Ease of access to Islamic microfinance has a positive and significant effect on MSME growth. However, it does not highlight ease of payment as a primary variable. And M. Azie, F. Dian, W. Achmad, et al. (2025). Title: "The Influence of Discount Offers and Ease of Payment on E-Commerce Sales Growth." Method: Random sampling. Result: Ease of payment significantly affects sales. However, the context is e-commerce, not Islamic microfinance or small enterprises.

Neither study has examined the simultaneous effects of accessibility and ease of payment on business growth within the context of Islamic microfinance. This research aims to fill that gap by focusing on pindang entrepreneurs in Muncar, Banyuwangi.

B. Methods

This study employs a quantitative method with an inferential associative approach to statistically examine the causal relationship between variables. Data were collected randomly using valid and reliable instruments, then analyzed to produce conclusions that can be generalized. The objective of this research is to contribute to the development of the pindang processing business and Islamic financial institutions in designing appropriate financing schemes. The research procedure follows the model proposed by (Sugiyono, 2017), which includes problem formulation, theoretical foundation, hypothesis testing, sample determination, data collection and analysis, and the formulation of conclusions and recommendations.

The population in this study is limited to pindang processors in Muncar Village who utilize Islamic microfinance. Based on a 10-day observation, an average of 35 pindang entrepreneurs were identified as the research population. The study employs a total sampling technique by including all 35 pindang business owners in Muncar Village who use Islamic microfinance, to ensure practical and efficient research execution.

The data analysis method involves several stages, starting with validity and reliability tests of the instruments using IBM SPSS Statistics version 30 to ensure measurement accuracy and consistency. This is followed by classical assumption tests, including the normality test (Kolmogorov-Smirnov), multicollinearity test, and heteroscedasticity test. The main analysis uses multiple linear regression to assess the influence of independent variables on the dependent variable, supported by partial (t-test) and simultaneous (F-test) significance testing. The coefficient of determination

(R²) is used to measure the extent to which the model explains the dependent variable. All analyses are conducted using SPSS to ensure the validity of the results.

C. Results and Discussion

This study was conducted in Muncar Village, Muncar District, Banyuwangi Regency, East Java. The age categories were divided into four groups: 30-39 years, 40-44 years, 45-49 years, and ≥ 50 years. Based on gender, respondents were classified as male and female. The locations/addresses of pindang business factories involved in this study include Jl. Pindangan, Muncar; Jl. Sampangan, Muncar; and Jl. Brawijaya, Muncar. The microfinance banks involved in this study consist of Bank Wakaf Mikro KCP Muncar, Bank Muamalat KCP Banyuwangi, Bank BTPN Syariah Banyuwangi, and Bank Syariah Indonesia KCP Banyuwangi. The data were collected from 35 respondents as shown below:

Table 1. Respondent Data Summary

Frequency Table			
Respondent Characteristics		Frequency	Percentage
Gender	Male	25	71%
	Female	10	29%
Age	30-39 years	6	17%
	40-44 years	15	43%
	45-49 years	7	20%
	≥ 50 years	7	20%
Factory Address	Jl. Pindangan, Muncar	22	63%
	Jl. Sampangan, Muncar	9	26%
	Jl. Brawijaya, Muncar	4	11%
Sharia Microfinance Bank	Bank Wakaf Mikro KCP Muncar	2	6%
	Bank Syariah Indonesia KCP Banyuwangi	22	63%
	Bank BTPN Syariah Banyuwangi	6	17%
	Bank Muamalat KCP Banyuwangi	5	14%

Source: Processed primary data, 2025

Based on the table above, a total of 35 respondents participated in this study. Of these, 25 respondents (71%) were male, and 10 respondents (29%) were female. The respondents' age distribution was as follows: 6 individuals (17%) were aged 30–39 years; 15 individuals (43%) were aged 40–44 years; 7 individuals (20%) were aged 45–49 years; and 7 individuals (20%) were aged 50 years or older. Regarding business location, 22 respondents (63%) operated on Jl. Pindangan, 9 respondents (26%) on Jl. Sampangan, and 2 respondents (6%) on Jl. Brawijaya. In terms of the Islamic microfinance institutions used, 2 respondents (6%) received financing from Bank Wakaf Mikro KCP Muncar, 22 respondents (63%) from Bank Syariah Indonesia KCP Banyuwangi, 6 respondents (17%) from BTPN Syariah Banyuwangi, and 5 respondents (14%) from Bank Muamalat KCP Banyuwangi.

Data Instrument

1. Validity Test

Table 2. Results of the Validity Test of Respondents

	Item	R _{count}	R _{table}	Description
Accessibility (X1)	X1.1	0.911	0.334	Valid
	X1.2	0.662	0.334	Valid
	X1.3	0.766	0.334	Valid
	X1.4	0.714	0.334	Valid
Ease of Payment (X2)	X2.1	0.848	0.334	Valid
	X2.2	0.832	0.334	Valid
	X2.3	0.817	0.334	Valid
	X2.4	0.845	0.334	Valid
Business Growth (Y)	Y.1	0.914	0.334	Valid
	Y.2	0.906	0.334	Valid
	Y.3	0.878	0.334	Valid
	Y.4	0.875	0.334	Valid

Source: Processed primary data, 2025

Based on Table 2 above, the correlations among the variables accessibility (X1), ease of payment (X2), and the growth of pindang businesses (Y) are considered valid, as the calculated r values are greater than the critical r table values, and the significance values are less than 0.05.

2. Reliability Test

Table 3. Reliability Test Results of Respondents

Variable	Crombach's Alpha	Alpha Standard T	Description
Accessibility	0.769	0,6	Reliable
Ease of Payment	0.849	0,6	Reliable
Business Growth	0.904	0,6	Reliable

Source: Processed primary data, 2025

Based on Table 3 above, the reliability test results for the variables of Accessibility (X1), Ease of Payment (X2), and Business Growth (Y) indicate that all variables are reliable, as the Cronbach's Alpha values are greater than 0.6.

3. Normality Test

Table 4. Kolmogorov-Smirnov Normality Test Results

No	Variable	Provision		Description
		T Statistic	Sig > 5%	
1	Residuals of variables (X1,X2 dan Y)	0,070	0,05	Normal

Source: Processed primary data, 2025

The normality test results for the residual values of the Accessibility (X1), Ease of Payment (X2), and Business Growth (Y) variables indicate a normal distribution, as the test statistic value is greater than 0.05.

4. Multicollinearity Test

Table 5. Multicollinearity Test Results

Variable	Tolerance	VIF	Description
Accessibility (X1)	0.117	8.536	No multicollinearity detected

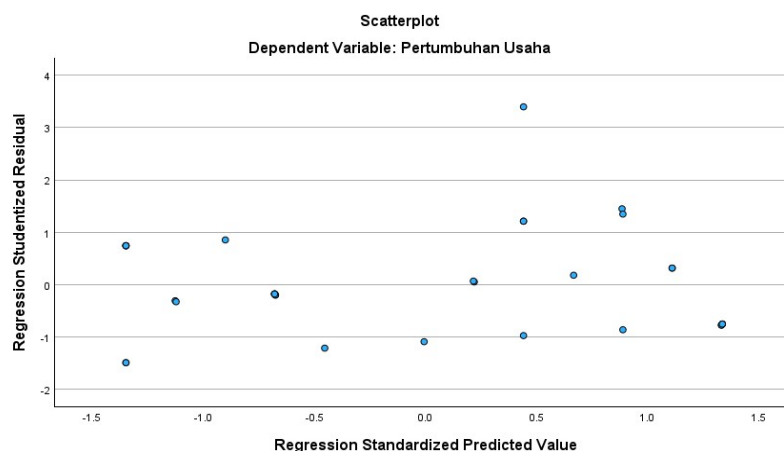
Ease of Payment (X2)	0.117	8.536	No multicollinearity detected
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Source: Processed primary data, 2025

Based on Table 5 above, the results of the multicollinearity test for the variables Accessibility (X1) and Ease of Payment (X2) indicate that there is no multicollinearity, as both variables have tolerance values above 0.1 and VIF values below 10, which meet the accepted threshold.

5. Heteroscedasticity Test

Figure 1.
Results of the Heteroscedasticity Test



Source: SPSS Windows V.30, 2025

The figure above presents the results of the heteroscedasticity test for the variables Accessibility (X1) and Ease of Payment (X2). The results indicate that there is no heteroscedasticity, as the data points are randomly scattered. It can be concluded that the residual values do not exhibit symptoms of heteroscedasticity.

Multiple Linear Regression Analysis

Table 6. Multiple Linear Regression Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	sig
	b	Std. Error	Beta		
1 (Constant)	3.325	0.632		5.261	< 0,001
Accessibility (X1)	0.476	0.108	0.478	4.413	< 0,001
Ease of Payment (X2)	0.468	0.098	0.515	4.762	< 0,001

Source: Processed primary data, 2025

The table above shows that the constant (α) is 3.325, the coefficient for Accessibility (X1) is 0.476, and the coefficient for Ease of Payment (X2) is 0.468. Thus, the multiple linear regression equation can be formulated as:

$$Y = 3.325 + 0.476 X1 + 0.468 X2 + e$$

Explanation

1. Constant Value ($\alpha = 3.325$). This positive constant indicates that if both Accessibility (X1) and Ease of Payment (X2) are equal to zero, the baseline value of Business Growth (Y) would be 3.325.
2. Accessibility Coefficient (X1 = 0.476). A one-unit increase in the Accessibility variable leads to an estimated increase of 0.476 units in the growth of pindang businesses through Islamic microfinance, assuming all other variables are held constant. This implies that better accessibility significantly increases the likelihood of business owners using Islamic microfinance.
3. Ease of Payment Coefficient (X2 = 0.468). A one-unit increase in the Ease of Payment variable results in an estimated 0.468-unit increase in the growth of pindang fish businesses through Islamic microfinance, with other variables held constant. This shows that the greater the ease of payment offered by the Islamic microfinance, the higher the potential for business owners to adopt such financing schemes.

Hypothesis Testing

1. Partial Significance Test (T-Test)

Table 7. Results of Partial Significance Test (T-Test)

No	Variable	T statistic	T table	Significance Value	Sig < 5%
1	Accessibility (X1)	4.413	2.034	< 0,001	0.05
2	Ease of Payment (X2)	4.762	2.034	< 0,001	0.05

Source: Processed primary data, 2025

- Accessibility (X1): The relationship between accessibility (X1) and business growth (Y) shows a t-statistic value of 4.413, which is greater than the t-table value of 2.034, and a significance value of < 0.001, which is less than 0.05. Therefore, H_0 is rejected and H_1 is accepted. This indicates that accessibility has a partial effect on business growth.
- Ease of Payment (X2): The relationship between payment convenience (X2) and business growth (Y) shows a t-statistic value of 4.762, which is greater than the t-table value of 2.034, and a significance value of < 0.001, which is less than 0.05. Therefore, H_0 is rejected and H_1 is accepted. This indicates that payment convenience has a partial effect on business growth.

2. Simultaneous Significance Test (F-Test)

Table 8. Results of Simultaneous Significance Test (F-Test)

No	Variable	F Statistic	F table	Significance Value	Sig < 5%
1	Accessibility (X1) dan Ease of Payment (X2)	348.428	3.28	< 0,001	0.05

Source: Processed primary data, 2025

Based on Table 8, the relationship between accessibility (X1) and payment convenience (X2) on business growth (Y) shows an F-statistic value of 348.428, which is greater than the F-table value of 3.28, and a significance value of < 0.001,

which is less than 0.05. Therefore, H_0 is rejected and H_1 is accepted. This indicates that accessibility and payment convenience simultaneously have a significant effect on business growth.

3. Coefficient of Determination (R^2 Test)

Table 9. Results of the Coefficient of Determination (R^2)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.978 ^a	0.956	0.953	0.46669

Source: Processed primary data, 2025

Based on Table 9, the coefficient of determination (R^2) using the adjusted R square is 0.953, which means that 95.3% of the variation or increase in business growth (Y) is influenced by accessibility (X1) and payment convenience (X2), while the remaining 4.7% is influenced by other variables outside this study.

Data Analysis

1. The Influence of Accessibility on the Growth of Pindang Businesses through Islamic Microfinance

Accessibility to Islamic microfinance (ease of access to Islamic financial services) plays a crucial role in the development of pindang businesses. Good accessibility is characterized by simple procedures, easy application processes, and the broad reach of Islamic microfinance institutions. This ease of access helps pindang entrepreneurs especially micro-scale businesses obtain capital. This capital can be used to increase production, expand market reach, or adopt new technologies, all of which contribute to the growth of pindang businesses.

Research findings indicate that accessibility to Islamic microfinance significantly influences the growth of pindang businesses. This is evidenced by a significance value of $0.001 < 0.05$ and a t-value of $4.413 > t\text{-table value of } 2.036$.

Good accessibility facilitates entrepreneurs in obtaining capital, expanding marketing efforts, and improving production. This accessibility includes simplified requirements, fast fund disbursement, and the availability of reachable Islamic microfinance institutions. Therefore, the first hypothesis, which states that accessibility to Islamic microfinance has an effect on the growth of pindang businesses, is accepted.

This finding is supported by previous studies which show that Islamic microfinance fosters the growth of pindang businesses through improved accessibility. Good accessibility such as easy application processes and simple requirements enables pindang entrepreneurs to obtain capital more quickly. This ease of access helps entrepreneurs develop their businesses, increase production, expand markets, and improve product quality, thereby contributing to economic growth.

2. The Influence of Payment Flexibility on the Growth of Pindang Businesses through Islamic Microfinance

Payment flexibility in Islamic microfinance significantly influences the growth of pindang businesses by providing greater financial management flexibility. Payment schemes tailored to business income such as flexible installments or profit-sharing—reduce the financial burden on pindang entrepreneurs. Islamic microfinance generally offers various payment options suited to the nature of the business and the entrepreneur's financial capacity, creating a supportive environment for business growth. This flexibility allows entrepreneurs to focus more on business development, such as increasing production, expanding market reach, and innovating products, which drives business growth.

The research shows that payment flexibility in Islamic microfinance has a significant effect on the growth of pindang businesses. This is evidenced by a significance value of $0.001 < 0.05$ and a t-value of $4.762 > t\text{-table value of } 2.036$.

Payment flexibility provides pindang entrepreneurs with better cash flow management. Such flexibility can include various payment scheme options (fixed installments, declining installments, or profit-sharing) and payment schedules that are adjusted to the business cycles of the entrepreneurs. Thus, the second hypothesis, which states that payment flexibility in Islamic microfinance influences the growth of pindang businesses, is accepted.

This study is in line with previous research showing that payment flexibility is a key factor in Islamic microfinance that affects the growth of pindang businesses. Flexible payment systems such as installment options aligned with business income—reduce the financial burden on entrepreneurs and create a conducive environment for business growth. Islamic microfinance institutions generally offer flexible payment schemes adjusted to the characteristics of the business and the financial capabilities of the entrepreneur.

3. The Simultaneous Influence of Accessibility and Payment Flexibility on the Growth of Pindang Businesses

The combination of accessibility and payment flexibility in Islamic microfinance strongly supports the growth of pindang businesses. Good accessibility enables entrepreneurs—especially micro and small-scale ones to obtain working capital. Payment flexibility, such as adaptable payment schemes and income-based installment plans, eases financial burdens on entrepreneurs. This allows them to focus more on business development, such as increasing production, expanding markets, and improving product quality. This in turn fosters the growth of pindang businesses, which contributes to increased income for entrepreneurs, job creation, and economic growth.

Simultaneously, the study shows that accessibility and payment flexibility in Islamic microfinance significantly affect the growth of pindang businesses. This is

evidenced by a significance value of $0.001 < 0.05$ and an F-value of $348.428 > F$ -table value of 3.28. This means that the better the accessibility and payment flexibility provided by Islamic microfinance, the higher the growth of pindang businesses. These two factors complement each other and contribute positively to the development of pindang businesses in Muncar. Therefore, the third hypothesis, which states that accessibility and payment flexibility in Islamic microfinance simultaneously influence the growth of pindang businesses, is accepted.

Overall, the combination of improved accessibility and flexible payment schemes creates a strong synergy in promoting the growth of pindang businesses. Islamic microfinance, through the accessibility and payment flexibility it offers, contributes positively to increasing entrepreneurs' income, job creation, and economic growth in the fisheries sector. This study highlights that a thorough understanding of the influence of Islamic microfinance through accessibility and payment flexibility can provide new contributions to the literature on microfinance and Islamic finance, particularly in the context of microenterprises in the fisheries sector.

D. Conclusion

This study demonstrates that accessibility and ease of payment in Islamic microfinance have a significant impact on the growth of pindang businesses in Muncar. High accessibility facilitates entrepreneurs in obtaining capital, while ease of payment provides financial flexibility that supports business development. Together, these two factors create a synergistic effect that accelerates business growth, increases income, and strengthens the local economic sector.

This research fills a gap in the literature by highlighting the role of Islamic microfinance not only in terms of fund availability but also in terms of access and

payment flexibility, specifically within the context of micro-scale fisheries enterprises a subject that has not been extensively studied. These findings reinforce the importance of the Sharia-based approach in promoting financial inclusion within community-based microeconomic sectors.

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