ABSTRACT

The research aims to analyze the Internet access that affects Business Owner's choices to access KUR in Semarang City. The methodology used in this study is quantitative using the logistic regression analysis method with the marginal affect, using secondary data from the National Economic Social Survey (SUSENAS) of Semarang City conducted in 2021.

The study's findings reveal a robust positive and statistically significant between Internet access and business owner's decisions to access KUR. Because internet availability equips individuals with valuable resources, information, and seamless application process, all of which contribute to a heightened inclination towards KUR utilization. Additionally, other variables that demonstrate significant influence include gender, household size, and home ownership status.

Keywords: *Kredit Usaha Rakyat* **(KUR), Internet, Socio-Economic Determinant, Logistic Regression**