

## CHAPTER IV

### RESEARCH RESULT AND DISCUSSION

#### A. Overview KSPPS Fastabiq Khoiro Ummah Pati

##### 1. Brief History and Profile of KSPPS Fastabiq Khoiro Ummah

###### a. History of KSPPS Fastabiq Khoiro Ummah Pati

Muhammadiyah Youth Congress to XI in Pekanbaru Riau on 1 s.d 4 July 1998 was an inspiration to build ideas through discussion on the road trip (in bus) for 4 days, from Semarang to Riau. Muhammad Ridwan, Muhammad Sapuan, Abdul Hadi, Ahmad Mubasyirin, Abdul Wahid is a delegate from the Regional Leadership of Muhammadiyah Pati Youth. On the basis of the above facts are held intensive review of the solution concerns the condition, and was born idea of the idea of establishing syariah financial institutions as a medium of cadre and funding independence.

###### b. General Profile of KSPPS Fastabiq Khoiro Ummah

BMT Fastabiq with legal umbrella of Fastabiq Business Cooperative (KSU) passed by the Minister of Cooperatives of Small and Medium Enterprises melalui SK Number: 011 / BH / KDK.11.9 / X / 1998, officially began beroperasi November 1998 which is the date of the beginning of the BMT Fastabiq. Based on the Special Member Meeting on October 9, 2004 it was decided that the amendment of the Civil Service Administration to KJKS (Koperasi Jasa Keuangan Syariah) BMT Fastabiq.

On December 9, 2015, a Special Members Meeting (RAK) was held to amend the Articles of Association (PAD) in accordance with Circular Letter of Kemenkop and UMKM No.592 / SE / Dept.1 / VII / 2015, which agreed to change KJKS BMT Fastabiq to KSPPS Fastabiq Khoiro Ummah. After going through the process in accordance with the provisions of the Minister of Cooperatives and Micro, Small and Medium Enterprises Ministry issued 032 / PAD / XIV / III / 2016 dated March 22, 2016 on the Ratification of Articles of Association of Savings and Loans and Syariah Loan Fastabiq Khoiro Ummah or KSPPS Fastabiq Khoiro Ummah

c. Geographical Location of KSPPS Fastabiq Khoiro Ummah

KSPPS Fastabiq Khoiro Ummah Located on Jl. Raya Pati-Tayu Km.3 Tambaharjo Pati Jawa Tengah, Indonesia.

**2. Visi and Misi KSPPS Fastabiq Khoiro Ummah**

a. Visi

Become a Superior and Reliable Sharia Savings and Loan Cooperative and Financing

b. Misi

1. Promoting and cultivating economic transactions in accordance sharia values
2. Upholding akhlakul karimah in managing the mandate of the people
3. Prioritize satisfaction in serving members

4. Become a healthy and growing KSPPS
  5. Increasing the welfare of members and doing coaching of the poor
- c. Aim of KSPPS Fastabiq Khoiro Ummah

Improve the welfare of members and managers by prioritizing the values of sharia, uphold akhlakul karimah, and prioritize member satisfaction.

## B. Respondent Characteristics

Prior to analysis, the researcher will explain the data of respondents used as samples taken from mustahiq KSPPS Fastabiq Khoiro Ummah

### a. Gender Respondents

The data about the gender of respondents mustahiq KSPPS Fastabiq Khoiro Ummah as follows:

**Table 4.1**  
Gender of Respondents

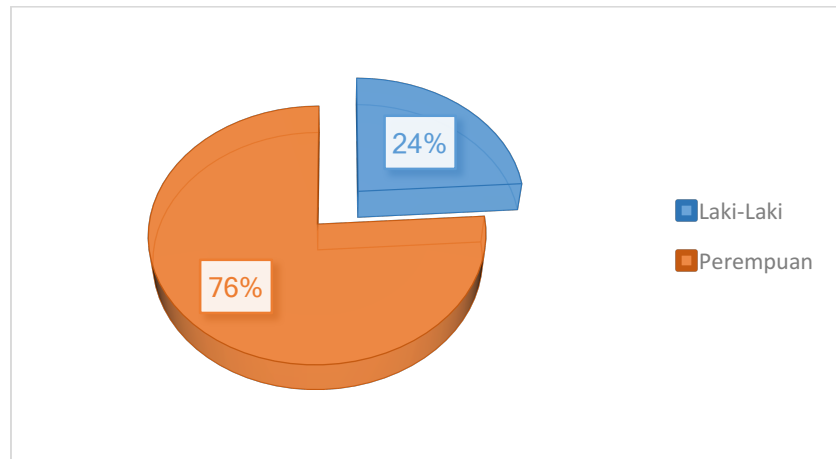
Valid	Frequency	Percent
Man	12	24
Woman	38	76
Total	50	100

*Resource : Primary data is processed*

Based on the information in table 4.1 above, it can be known about the gender of respondents in KSPPS Fastabiq Khoiro Ummah for Zakah Productive taken for the respondents, showing that the majority of respondents are women, that is as many as 38 people, while the remaining

12 people are male respondents. This shows that most of the respondents taken from KSPPS Fastabiq Khoiro Ummah are Women.

For more details, the picture of the gender of the respondents that can be obtained researchers:



*Resource : Primary data is processed*

**Picture 4.1**  
Gender

b. Age of Respondents

The data on the age of respondents KSPPS Fastabiq Khoiro

Ummah is as follows:

**Table 4.2**  
Age of Respondents

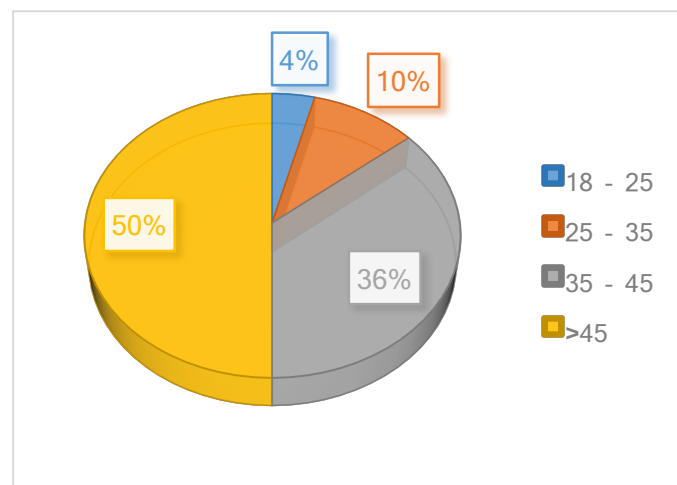
Valid	Frequency	Percent
18-25	2	4
25-35	5	10
35-45	18	36
>45	25	50
Total	50	100

*Resource : Primary data is processed*

Based on the information in Table 4.4 it shows that the mustabiiq KSPPS Fastabiq taken as respondents is mostly aged 35 to over 45 years.

Based on the table, it provides information that the majority of respondents aged over 45 years as many as 25 people, while aged 35-45 years as many as 18 people and aged 25-35 years as many as 5 people.

For more details, the following description of the age of respondents who can be obtained researchers :



*Resource : Primary data is processed*

**Picture 4.2**  
Age of Respondents

c. Education of Respondents

The data on education mustahiq KSPPS Fastabiq is as follows :

**Table 4.3**  
Education of Respondent

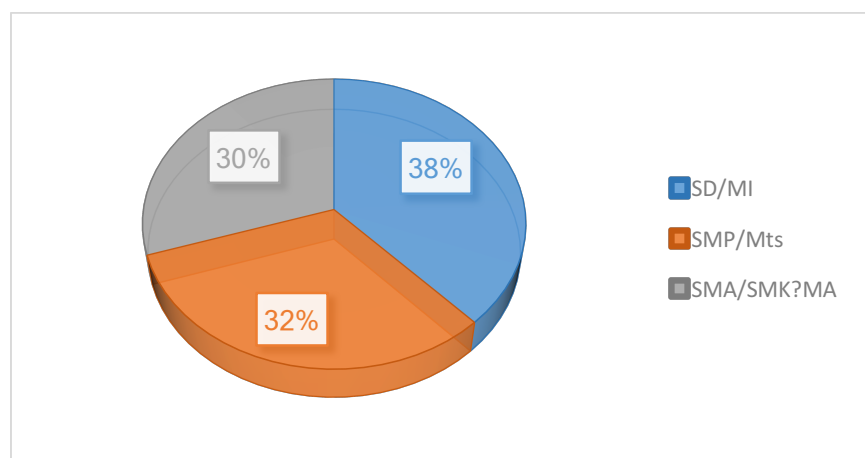
Valid	Frequency	Percent
SD/MI	19	38
SMP/Mts	16	32
SMA/SMK/MA	15	30
Total	50	100

*Resource : Primary data is processed*

Based on the information in Table 4.3 it shows that the mustahiq KSPPS Fastabiq Khoiro Ummah taken as most of the respondents are

educated elementary to high school. Based on the table, it is informed that the majority of respondents have elementary education / MI as many as 19 people, while those who have junior high school / mts as many as 16 people and 15 SMA / SMK / MA.

For more details, the following educational picture of respondents who can researchers obtain :



*Resource : Primary data is processed*

**Picture 4.3**  
Education of Respondent

d. Monthly Income of Respondents

The data on income perbualn mustahiq KSPPS Fastabiq Khoiro Ummah as follows :

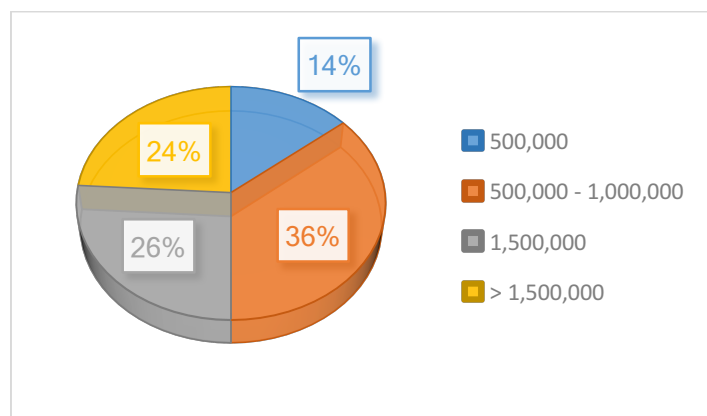
**Table 4.4**  
Monthly Income of Respondents

Valid	Frequency	Percent
500,000	7	14
500,000 - 1,000,000	18	36
1,500,000	13	26
> 1,500,000	12	24
Total	50	100

*Resource : Primary data is processed*

Based on the information in table 4.4 it can be explained that most income mustahiq KSPPS Fastabiq Khoiro Ummah is taken as the respondent is Rp 500,000 that is 7 people, Rp 500.000 – Rp 1,000,000 that is 18 people, Rp 1,500,000 that is 13 people and Rp> 1,500,000 as many as 12 people.

For more details, the following monthly income figures of respondents that researchers can get :



*Resource : Primary data is processed*

**Picture 4.4**  
Monthly Income of Respondents

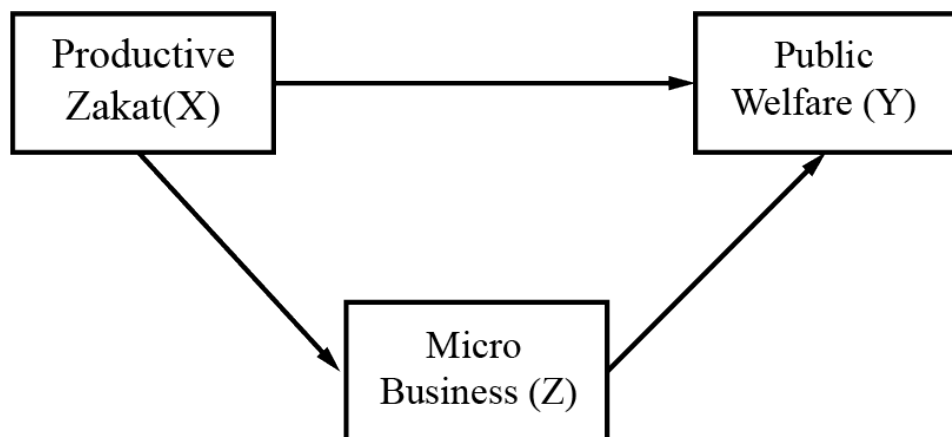
### **C. Effect of Productive Zakah on MSMEs as mustahiq in KSPPS Fastabiq**

#### **Khoiro Ummah**

In this research, the effect of management and distribution of productive zakat to SME as mustahiq in KPPS Ummah Pati will be analyzed by using path analysis.

Based on the framework of model built in this research, variable of productive zakat acts as independent variable, variable of UMKM/SME Development acts as intervening variable and variable of social welfare acting

as dependent variable, so model of path analysis which will be estimated in this research is as follows :



**Picture 4.5**  
Path Analysis Model

Based on the path analysis model, the regression analysis in this study will be done twice with the regression model as follows :

$$(1) Z = X + c$$

$$(2) Y = X + Z + c$$

Where :

X = productive zakat

Z = UMKM Development

Y = community welfare

However, prior to regression analysis, a prerequisite test of regression analysis is required to prove that all regression models to be analyzed have met



all required analytical requirements so that the results of the analysis are acceptable and do not result in biased analysis results. The prerequisite test includes normality test, multicollinearity test and heteroscedasticity test.

#### 1. Test Prerequisite Regression Analysis

Test Prerequisites in regression analysis include normality test, multicollinearity test and heteroscedasticity test. The following is the result of prerequisite test of regression analysis on both regression models :

##### a. Validity Test and Reability Test

To get the quality of research results of good quality, it should be if the series of research conducted should be good too. Therefore, before the research is done, the tools used in the first test so that the data obtained will be accurate and reliable

**Table 4.5**  
Validity Test

No	Total Correlation	r tabel	Explanation
1	0,771	0,2787	Valid
2	0,721	0,2787	Valid
3	0,653	0,2787	Valid
4	0,577	0,2787	Valid
5	0,694	0,2787	Valid
6	0,645	0,2787	Valid
7	0,679	0,2787	Valid
8	0,840	0,2787	Valid
9	0,634	0,2787	Valid
10	0,741	0,2787	Valid
11	0,797	0,2787	Valid
12	0,814	0,2787	Valid
13	0,736	0,2787	Valid
14	0,769	0,2787	Valid

15	0,673	0,2787	Valid
16	0,758	0,2787	Valid
17	0,818	0,2787	Valid
18	0,435	0,2787	Valid
19	0,699	0,2787	Valid
20	0,744	0,2787	Valid
21	0,758	0,2787	Valid
22	0,834	0,2787	Valid
23	0,839	0,2787	Valid
24	0,830	0,2787	Valid

*Resource : Primary data is processed*

All variable-forming items have correlation (r) with their respective total scores variable  $\geq 0.2787$ . Because all items have a total score greater than 0.2787 then all items are said to be valid

**Table 4.6**  
Reability Test

Cronbach's Alpa	N of Item
0,831	24

*Rource : Primary data is processed*

The validity of whether a question / item is determined by the ratio of the total correlation value to the value of r. It is said to be valid if the total correlation value is greater than the value of r, and is said to be invalid if otherwise.

From the data processing can be seen that 24 questions tested, there are no invalid questions. Questions can also be said to be realible (reasonable) if cronbach's alpha is greater than 0.6. From the data obtained the value of cronbach's alpha of 0.831, so ascertained that

the questionnaire can be said reliable or reasonable because cronbach's alpha > 0.6

b. Normality Tests

Normality test aims to test whether in the regression capital, the dependent variable and the independent variable both have a normal distribution or not. A good regenerative model has normal or near-normal data distribution. One of the easiest ways to look at normality is to look at the histogram that compares the observed data with a distribution closer to the normal distribution. A good regeneration model is to have normal or near-normal data distribution. This means that the criteria are normally distributed when the graphical display shows the pattern of dispersion around the diagonal line and follows the direction of the diagonal line. (Ghozali, 2003)

Normality test can be done by using the Kolmogorv Smirnov normality test. In this test, the residual regression is said to have normal distribution if the value of p value obtained from the test results of normality > 0.05.

**Table 4.7**  
Normality Test Results

<b>Model</b>	<b>Regression Equation</b>	<b>P Value</b>	<b>Normalitas</b>
<b>I</b>	$Z = X + c$	0,609	normal
<b>II</b>	$Y = X + Z + c$	0,821	normal

*Resource : Primary data is processed*

Based on the result of normality test in table 4.5, the result that the significant value (p value) of residual regression normality test in both regression models has exceeded 0.05, it shows that all residual regression model has normal distribution. Thus, both regression models have met the assumption of normality.

c. Multicollinearity Test

This multicollinearity test is done by looking at the value of variance inflation factor (VIF) test is aimed to test whether in the regression model found the correlation between free variables. In this model a good regression, there should be no correlation between independent variables.

In this research, regression model I only contains 1 free variable so that multicollinearity test is only done on regression model II, that is by testing the presence or absence of heteroscedasticity between variable X and Z.

**Table 4.8**  
Multicollinearity Test Result

<b>Variabel</b>	<b>Tolerance</b>	<b>VIF</b>	<b>Results</b>
<b>X</b>	0.727	1.375	There is no Multicollinearity
<b>Z</b>	0.727	1.375	

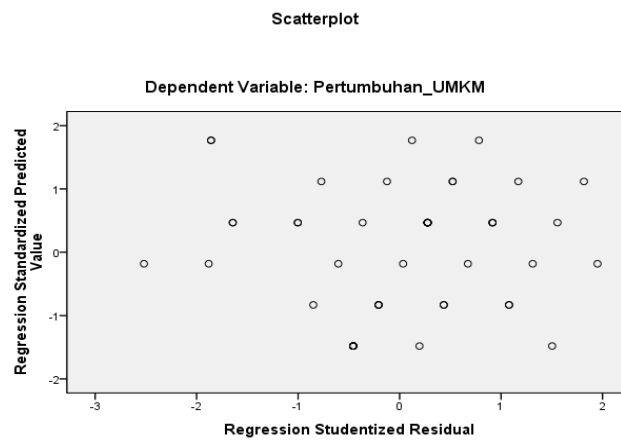
*Resource : Primary data is processed*

Based on the results of heteroscedasticity test in table 4.6 above, the VIF value of variable X and Z has been below 10 which means there is no multicollinearity in the regression model.

d. Heteroscedasticity Test

The heteroscedasticity test aims to test whether in the regression model there is a variance inequality of the residual data available. A good regression model is one that does not experience symptoms of heteroscedasticity. The way used in this test is by plot chart analysis between predictor value of the dependent variable with the residual. The detection of whether or not heteroscedasticity can be carried out is the presence of a particular pattern on the scatter plot chart between SRESID and ZPRED where the Y axis is Y predicted, and the X axis is the residual ( $Y_{ed} - \text{Predicted} - Y_{ed}$ ) that has been studentized. Basic analysis :

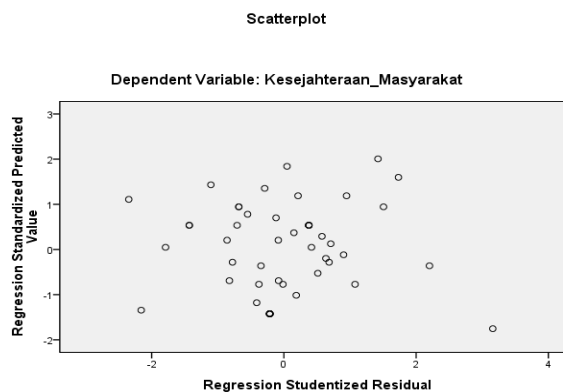
If the distribution of the data forms a particular pattern or point that there is a certain pattern that is regular (wavy, widened later, narrowed) then indicates there has been heteroscedasticity, whereas if the data distribution does not form a clear pattern, and the spots spread above and below the number 0 on Y axis, then there is no heteroscedasticity



*Resource : Primary data is processed*

**Picture 4.6**  
Heteroskedasticity Test Results Regression Model I

Based on the result of heteroscedasticity test of regression model I in Picture 4.6, the distribution of data of regression analysis result of phase I did not form a clear pattern, spread of data spread well meaning no heteroskedastisitas in regression model I.



*Resource : Primary data is processed*

**Picture 4.7**  
Heteroskedasticity Test Results Regression Model II

Based on the results of heteroskedastisitas test in Picture 4.7, the distribution of data results of regression analysis stage II does not form a clear pattern and spread well which means there is no heteroskedastisitas on both regression model.

## 2. Model Regression Analysis I

In this research, regression analysis of model I will be used to test the effect of Productive Zakat (X) on the Development of SME (Z)

**Table 4.9**  
Results of Model Regression Analysis I

Variabel	Regression Coefficient	Path Coefficient	T Count	Sig.	R2
X	0.623	0.522	4.241	0.000	0.273
Konstanta	7.485		2.506	0.016	

*Resource : Primary data is processed*

Based on the results of regression analysis of phase I, obtained some results as follows:

### a. Test Influence X on Z (Test t)

Based on the result of regression analysis in table 4.7, the significant value of the effect of productive zakat (X) variable on the Development of SME (Z) is 0.000. Therefore significant value obtained  $<0,05$  hence concluded that variable productive zakat (X) have significant effect to Developmnet of SME (Z). This significant value simultaneously shows that the regression coefficient and the coefficient of the X variable path to Z are significant.

b. The Influence of X on Z (Coefficient of Determination)

Based on the results of subsequent analysis in table 4.7, the value of R<sup>2</sup> result of regression analysis model I obtained is 0.273, it shows that the large effect of productive zakat distribution on the Development of this SME is equal to 27,3%.

c. Regression Equation

Based on table 4.7, the value of regression coefficient variable X is 0.623 with regression constant of 7.485, so the form of regression equation formed from the results of regression analysis model I is as follows:

$$Z = 7,485 + 0,623 X$$

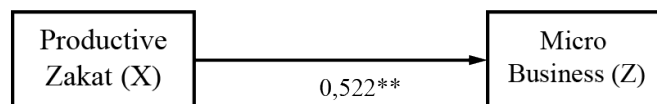
With:

Z = SME Development

X = Zakat Productive

d. Coefficient of Line X to Z

The path coefficient value obtained is 0.522, so that the path diagram model connecting variable x to z will appear as follows:



**Picture 4.8**  
Coefficeint of Line X to Z

Information:

\*\* : Significant at the 0.05 level



### 3. Model Regression Analysis II

In this research, regression analysis of model II will be used to examine the effect of productive zakat (X) and UMKM/SME Development (Z) on community welfare (Y).

**Table 4.10**  
Results of Model Regression Analysis II

Variabel	Regression Coefficient	Path Coefficient	T Count	Sig.	R2
<b>X</b>	0.545	0.237	1.789	0.080	0.399
<b>Z</b>	0.914	0.474	3.577	0.001	
<b>Konstanta</b>	10.321		1.836	0.073	

*Resource : Primary data is processed*

Based on the results of regression analysis stage II, obtained some results as follows:

a. Test The effect of persial X and Z on Y (t test)

Based on the results of regression analysis in Table 4.4 obtained some results as follows:

- 1) Significant value of the effect of productive zakat variable (X) on community welfare (Y) is 0.080. Because of the significant value obtained  $> 0.05$  then it is concluded that the variable productive zakat (X) has no significant effect on the welfare of the community. This simultaneously shows that the regression coefficient and the coefficient of the X variable to Y are not significant.
- 2) Significant value of the effect of the growth variable of SME (Z) on the welfare of masyarakat (Y) is equal to 0.001.

Therefore significant value obtained  $<0,05$  hence concluded that variable Development of SME (Z) have significant effect to society prosperity (Y). This simultaneously shows that the regression coefficient and the coefficient of variable path Z to Y are significant.

b. The Simultaneous Effect of X and Z on Y (Coefficient of Determination)

Based on the results of subsequent analysis in table 4.8, the value of R<sup>2</sup> result of regression analysis model II obtained is 0.399, it shows that the large simultaneous effect of the distribution of productive zakat and SME Development to the welfare of the community amounted to 39.9%.

c. Regression Equation

Based on table 4.8, the value of regression coefficient variable X is 0,545, the value of regression coefficient variable Z is 0.914 and regression constant of 10.321, so the form of regression equation formed from the results of regression analysis model I is as follows:

$$Y = 10,321 + 0,545 X + 0,914 Z$$

Where :

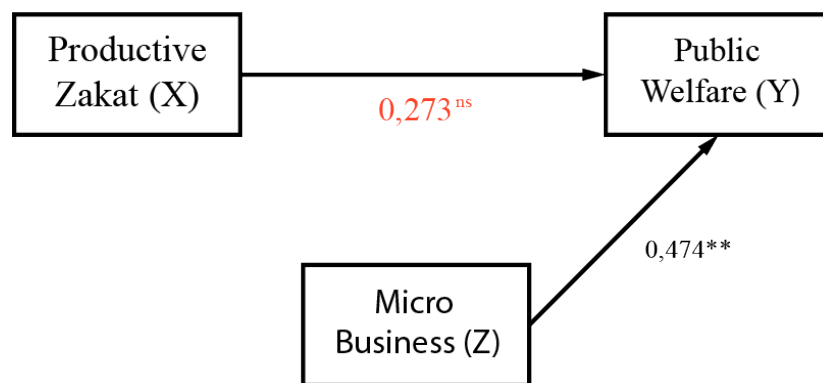
X = productive zakat

Z = SME Development

Y = community welfare

d. Coefficient of Line X and Z on Y

Based on the analysis results in Table 4.4, the path coefficient value of the variables X to Y is 0.237 and the path coefficient from Z to Y is 0.474, so the path diagram model that connects variables X and Z to Y will appear as follows :



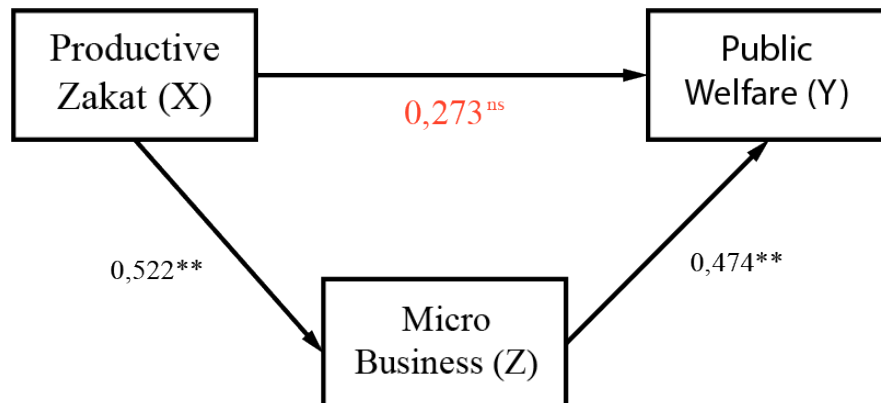
**Picture 4.9**  
Coefficient of Line X and Z to Y

Based on the diagram of the path can be seen that the variable productive zakat can not directly affect the welfare of the community while the SME Development variable can directly affect the welfare of the community.

This indicates the need of path connecting variable productive zakat to the Development of SME so that variable of SME Development can mediate the influence of variable productive zakat to variable welfare society.

#### D. Path Analysis

Based on the results of regression analysis of phase I and II, obtained the following path diagram :



**Picture 4.10**  
Path Analysis

Information:

Ns : Path coefficient is not significant

\*\* : Significant path coefficients

Based on the results of path analysis in the picture above, obtained some results as follows:

- Variable productive zakat (X) can not directly affect the welfare of the community. The existence of productive zakat distribution is not necessarily able to improve the welfare of the community.
- SMEs Development variable can directly affect the welfare of the community. The high Development of SMEs can directly improve the people's welfare.
- Variable productive zakat significant effect on the Development of SME and variable Development of SME have significant effect to society prosperity. This shows that the variable Development of SME can mediate the effect of variable distribution of productive zakah to community welfare. The existence of productive zakah distribution can increase economic growth

which will further improve the welfare of the community. Large indirect effect of variable productive zakat to community welfare is equal to  $0,522 \times 0,474 = 0,247$ .

#### **E. Discussion**

The influence of each independent variable (productive zakat), dependent variable (welfare Society) and intervening or mediation variables (SME Development) can be described as follows:

From the results of tests conducted prove that productive zakat has a significant effect on the growth of SMEs and variable Development of SME significantly affect the welfare of the community at KSPPS Fastabiq Khoiro Ummah Pati. Zakat productive is a factor that needs to be taken into account in the empowerment mustahiq through SMEs. From the test results and based on the path diagram can be seen that the variable productive zakat can not directly affect the welfare of the community while the SME Development variable can directly affect the welfare of society. This indicates the need of path connecting variable productive zakat to the Development of SMEs so that the SME Development variable can mediate the effect of variable productive zakat to community welfare variables on KSPPS Fastabiq Khoiro Ummah in Pati.

The significant value of the effect of productive zakat variable (X) on the welfare of the community (Y) is 0,080. Because of the significant value obtained  $> 0.05$  then it is concluded that the variable productive zakat (X) has no significant effect on the welfare of the community. This simultaneously shows

that the regression coefficient and the coefficient of the X variable to Y are not significant.

Significant value of the effect of variable Development of SME (Z) to the welfare of masyarakat (Y) is equal to 0.001. Therefore significant value obtained  $<0,05$  hence concluded that variable Development of SME (Z) have significant effect to society prosperity (Y). This simultaneously shows that the regression coefficient and the coefficient of variable path Z to Y are significant.

From the existing significant value indicates that between variable productive zakat with community welfare is not significant while the variable development of MSMEs with the welfare of society has a significant value This proves bahwasannya productive zakat not directly affect terhadap Welfare of society but if through the media development of SMEs then productive zakat can affect the welfare of the community.

Thus it can be concluded that based on testing of 50 responses recorded in KSPPS Fastabiq Khoiro Ummah starch there is evidence that productive zakah does not directly affect the welfare of the community but in need of mediation that is the Development of SMEs because of the results of this study productive zakah has a significant effect on Development of SME. It also shows that as a variable mediation SME Development has a significant influence on people's welfare in KSPPS Fastabiq Khoiro Ummah Pati.

While the test results influence the independent variable to the dependent variable can be explained by the value of P Value of 0.273 which is greater than

the significant level of 0.05. while the independent variable to the intervening / mediation variable can be explained the value of P Value of 0.000 which is smaller than the significant level of 0.05 and the intervening / mediation variable to the dependent variable can be explained by the value of P Value of 0.001 which is smaller than this significant level of 0.05 meaning productive zakat variable effect on variable Development of SME as mustahiq at KSPPS Fastabiq Khoiro Ummah and variable of SME Development influence to variable welfare Society.

The results of this study in accordance with the previous research (Cahyadi, 2016) in the study states Zakat Productive have a significant positive effect on the Development of micro-enterprises and the development of micro enterprises have a significant positive effect to prosperity.

Thus limited to findings conducted in this study, it can be said that productive zakat affect welfare through the Development of SMEs in KSPPS Fastabiq Khoiro Ummah.