

**THE EFFECT OF SAVING LOANS ON SERVICE REVENUE
PERFORMANCE
(Study on groups of mothers in Bening RT: 02 and 03 RW: 01
Sutojayan Subdistrict)**

Anisa Wahyu Lianing Fadhillah¹, Diana Elvianita Martanti²
^{1,2}Islamic University of Balitar; Jl. Majapahit No.04, Telp. (0342) 813145
Economics Faculty, Islamic Universitas of Balitar, Blitar
Email : elvianitadiana@gmail.com² ning_icha22@yahoo.com¹,

ABSTRACT:

This study aims to determine how much influence savings and loans have on the performance of service income in the group of mothers. This study uses a quantitative descriptive method by conducting questionnaires on 56 respondents. The data analysis method used is a simple linear regression analysis that is assisted by SPSS version 24.0 for Windows. The results of the analysis show the effect of savings and loans on the performance of service income in the group of women, namely $Y = 16.417 + 0.307X$ obtained by a constant of 16.4% with a regression coefficient of 30.7%. The results of the determination coefficient show 27.4%, which means that the savings and loans variable has a very low effect on the service income performance variable. Whereas through the test obtained $t_{count} 2.093$ greater than t table 2.003.

Keywords: Savings and Loans, Service and Quantitative Income

1. INTRODUCTION

Savings and loan groups in rural areas need to be developed to improve the quality of rural communities, the need for business management that is in line with their potential and can be developed by fostering community groups as a medium to improve their quality and standard of living. The group of mothers is quite potential in developing a savings and loan business that can improve the economy. With the implementation carried out in an integrated, effective and efficient manner, it can achieve optimal results which can later be enjoyed more evenly for the society as a manifestation of increasing prosperity. The success of improving welfare can be realized through the participation of groups of mothers on obedience, discipline and personality of the administrators who are fair and clean from corruption.

Savings and loan business activities for groups of mothers were established in 2015, with a total of 56 members. Although the number of members of the mothers group is still relatively small, the implementation of savings and loans has been going well. Savings activities are conducted once a week on Wednesday with the amount of services paid by 5% in accordance with the mutual agreement. The savings and loan activities are carried out without asking for any collateral from the borrower, and the size of the loan cannot exceed the borrower's ability. Although the amount of services paid is quite large, it is intended that the services obtained can be maximized and will provide more benefits to the community. The success of improving welfare can be realized through the participation of groups of mothers on obedience, discipline and personality of the administrators who are fair and clean from corruption. A successful management is determined by the utilization of Human Resources (HR) by providing personnel coaching and guidance to its members. It aims to increase profits in maintaining the survival of its business in an unlimited period of time. Public awareness of the role of savings and loan activities in an increasingly high economy can influence the growth of interest and public trust in savings and loan activities [1]. The role of women, especially among poor families, tends to be marginalized. Women are still identical with the affairs of "kitchen, wells and mattresses". The work of women who are limited to managing the household. If the husband works with his wife in terms of earning a living, it means joining two forces [2]. The purpose of savings and loans carried out on groups of mothers in Bening village aims to help a family to prosper the family and educate a family to be more independent, especially a wife.

Understanding Save is the existence of an agreement process in managing assets owned by someone in which the manager provides a number of returns to the owner of the asset in accordance with the

agreement agreed upon by both. Loans can also be defined as an agreement between the borrower and the lender [3]. Income is a combination of inflows or settlement of obligations either from shipping or producing goods, providing services or when carrying out other activities which are the main ongoing activities [4]. Revenues can be interpreted as inflows from the existence of economic benefits arising from the normal activities of an entity during a certain period, if the inflow can result in an increase in equity by not originating from investment contributions [5]

The formulation of the problem in accordance with this background is how much influence the savings and loans have on the performance of service income (study in groups of women in Bening RT: 02 and 03 RW: 01 Sutojayan Subdistrict)? The purpose of this study is to find out how the influence of savings and loans on service income (study in groups of women in Bening Village RT: 02 and 03 Sutojayan District).

2. RESEARCH METHODS

This research was conducted in a group of mothers in Bening RT: 02 and 03 RW: 01 Sutojayan Subdistrict who had been running a savings and loan business since 2015. As for the type of research conducted using quantitative descriptive methods. In this study the researchers analyzed the differences in savings and loans to the performance of service income quantitatively which will be described in accordance with the real situation. The population in this study was in the groups of mothers in Bening RT: 02 and 03 RW: 01 Sutojayan sub-district of 56 people. The researcher took the sampling technique by using probability sampling technique which is doing sampling based on the idea that all population units have the same opportunity to be used as samples. The type of research used in this study is to use this primary data obtained from a questionnaire (questionnaire),

and secondary data obtained from additional data from groups of mothers in Bening RT: 02 and 03 RW: 01 Sutojayan District.

A. Data analysis method

Simple linear regression analysis is used to predict the value of the dependent variable based on the value of individual independent variables. With the simple linear regression general equation as follows:

$$Y = a + bX$$

Where :

Y: Dependent variable is service income

a: Constants if $X = 0$

X: Independent variable, namely savings and loans

b: Regression coefficient

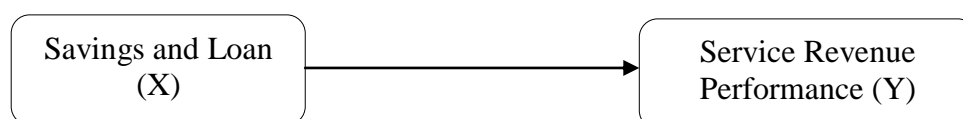
B. Hypothesis testing

Regression analysis is used to prove whether the hypothesis has been formulated previously accepted or rejected. The hypothesis in this study are:

1. H0: There is no effect of savings and loans on the performance of service income.
2. H1: There is an effect of savings and loans on the performance of service income.

C. Thinking Framework

In order to find out the effect of savings and loans on the performance of service income for more details can be seen in the chart of the mindset as follows:



Picture 1
Thinking Framework

3. RESEARCH RESULTS AND DISCUSSION

The savings and loan business for groups of women in Bening Village RT: 02 and 03 RW: 01 in Sutojayan Subdistrict is a savings and loan business that provides loans to its members with the amount of services paid 5% each month without asking for collateral from its members. Results of the Respondent's Description

1. Marital Status

Marital status is part of a statement that can influence the results of research. From the results of the research conducted, it is known as follows:

Table 1 Marital Status

Status	Number of people	Percentage
Merried	50	89,3%
Widow	6	10,7%

Source: Primary data processed, 2018 researchers

Of the 56 respondents, there are 50 married statuses and 6 widows. It can be concluded that the highest number of marital status of respondents is Married.

2. Education

Education is part of a statement that can influence the results of research. From the results of the research conducted, it is known as follows:

Table 2 Education

Education	Number of People	Percentage
College	3	5.4 %
Senior High School	15	26.8 %
Junior High School	21	37.5 %
Elementary School	17	30.4 %

Source: Primary data processed, 2018 researchers

Of the 56 respondents, there were 3 people with tertiary education, 15 people with high school education and 21 people with junior high school education and 17 people with elementary education, so it can be

concluded that the highest number of respondent education was junior high school.

3. Income

Income is part of a statement that can influence the results of research. From the results of the research conducted, it is known as follows:

Table 3 Income

Income	Number of People	Percentage
Rp 500.000,- to Rp 1.000.000,-	31	55.4 %
Rp 1.100.000,- to Rp 1.500.000,-	23	41.1 %
Rp 1.600.000,- to Rp 2.000.000,-	2	3.6 %

Source: Primary data processed, 2018 researchers

Of the 56 respondents it is known that 31 people have income between Rp. 500,000 and Rp. 1,000,000, 23 people have income between Rp. 1,100,000 and Rp. 1,500,000 and 2 people have income between Rp. 1,600,000 and Rp. Rp. 2,000,000, - so it can be concluded that the total income of the respondents was Rp. 500,000 to Rp. 1,000,000.

4. Job

Income is part of a statement that can influence the results of research. From the results of the research conducted, it is known as follows:

Table 4 Job

Job	Number of People	Percentage
Housewife	18	32.1%
Entreprennneur	16	28.6%
Traders	9	16.1%
Farm Workers	13	23.2%

Source: Primary data processed, 2018 researchers

Of the 56 respondents it was known that housewives work for respondents as many as 18 people, the work of respondent entrepreneurs as many as 16 people, the work of traders on respondents as many as 9 people and the work of farm workers on the respondents as many as 13 people. It can be concluded that the work of the most respondents is housewives.

A. Validity test

The validity test is valid if $r_{count} > r_{table}$ or significance value < 0.05 . This technique is used to compare the value of r_{count} with r_{table} , the r_{table} value sought at the significance of 0.05 with 2-sided test and the amount of data $(n) = 56$, degree of freedom $(df) = 56 - 2 = 54$, then r_{table} is 0.263.

Table 5 X Validity Test Results

Variable	Item	Coef. Correlation	Significance	Information
Savings and Loan	X1.1	0,600	0,000	VALID
	X1.2	0,380	0,000	VALID
	X1.3	0,347	0,000	VALID
	X1.4	0,630	0,000	VALID
	X1.5	0,607	0,000	VALID
	X1.6	0,403	0,000	VALID

Source: Primary data processed, 2018 researchers

Thus all statement items for savings and loan variables have a significance value smaller than 0.05 with a r_{table} value of 0.263. This means that all statement items are able to measure savings and loan variables and are declared valid.

Table 6 Y Validity Test Results

Variable	Item	Coef. Correlation	Significance	Information
Kinerja Revenue Services	Y1.1	0,309	0,000	VALID
	Y1.2	0,592	0,000	VALID
	Y1.3	0,598	0,000	VALID
	Y1.4	0,576	0,000	VALID
	Y1.5	0,485	0,000	VALID
	Y1.6	0,566	0,000	VALID

Source: Primary data processed, 2018 researchers

Thus all statement items for service revenue performance variables have a significance value smaller than 0.05 with a t_{table} value of 0.263. This means that all statement items are able to measure performance income variables and are declared valid.

B. Reliability Test

Reliability test is used to determine the internal consistency shown by Cronbach Alpha, if the Cronbach Alpha coefficient is greater than 0.5, the statement is said to be reliable. Reliability testing can be presented as follows:

Table 7 Reliability Test Results

Variable	Cronbach's Alpha	Information
Savings and Loan (X)	0,653	Reliable
Service Revenue Performance (Y)	0,673	Reliable

Source: Primary data processed, 2018 researchers

Based on the results of these tests it can be seen that the savings and loan variable has a Cronbach's Alpha value of 0.653 and the service income performance variable has a Cronbach's Alpha value of 0.673. From the results of these tests, all variables have a Cronbach's Alpha value of more than 0.5.

C. Classic assumption test

a) Normality Test

The normality test is used to determine whether the data generated from each variable is a variable with the results of a normal distribution or not it is tested to avoid the occurrence of bias, so the data used must be normally distributed. Testing is done by using the normal probability plot test of standardized residual regression. The following are the results of the normality test which can be seen in the picture below:

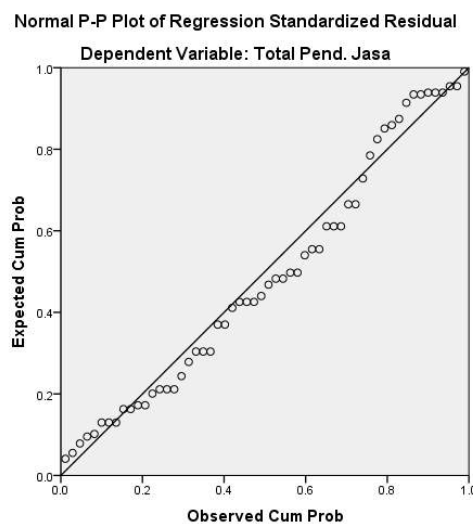


Figure 2 P-Plot diagram

Source: Primary data processed, 2018 researchers

The test results show that the data follows and spreads around the diagonal line, so the regression model is feasible because it meets the assumption of normality.

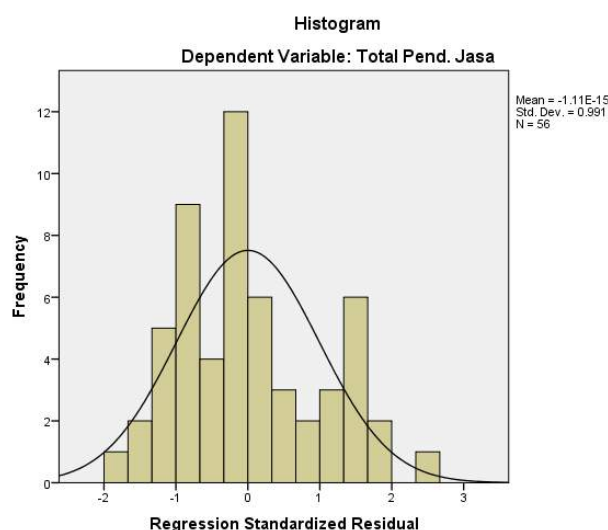


Figure 3 Histogram graph

Source: Primary data processed, 2018 researchers

On the histogram graph image it can be seen that the comparison between observation and distribution data is close to the normal distribution, it can be seen that the histogram chart pattern shows a pattern of distribution close to normal, which can be concluded that the regression model has met the assumption of normality.

b) Multicollinearity Test

The multicollinearity test in this study aims to test whether the regression model found a correlation between independent variables [6]. The following results of the multicollinearity test can be seen in the table below:

Table 8 Multicollinearity Test

Variable	Tolerance	VIF	Kesimpulan
Saving and Loan	1,000	1,000	free of multicollinearity
Service Revenue Performance	1,000	1,000	free of multicollinearity

Source: Primary data processed, 2018 researchers

Based on the test results in the table above, it can be seen that the savings and loan variables and the performance of service income each have a tolerance value of 1,000; 1,000 and VIF value 1,000; 1,000. From the test results it can be seen that each independent variable has a tolerance value > 10 and a VIF value < 10 . It can be concluded that there is no multicollinearity between the independent variables in the regression model.

c) Heterocedasticity Test

Heterocedasticity test was conducted aiming to test whether the regression model found an inequality of residual variance in one observation to another observation [6]. The following heterocedasticity test results can be seen in the picture below:

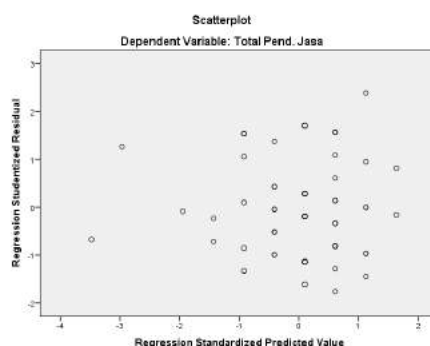


Figure 4 Scatterplot diagram

Source: Primary data processed, 2018 researchers

Based on Figure 4.2 which shows that the points on the scatterplots image spread randomly and scattered both above and below the number 0 on the Y axis. It can be concluded that there is no heteroscedasticity in the regression model, so that the data is feasible for further processing, meaning at The regression model is suitable to be used to predict interest in savings and loans for groups of women in Bening RT Village: 02 and 03, RW: 01 Sutojayan District based on the input of the independent variable service revenue performance.

Simple Linear Regression Analysis

In the research, a simple linear regression analysis test was carried out to analyze the effect of savings and loans on the performance of service income. The calculation results using SPSS version 24.0 for Windows show the following:

Table 9 Results of Simple Linear Regression Analysis

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	16.417	3.793		4.328	.000
	Total Savings and Loan	.307	.147	.274	2.094	.041

a. Dependent Variable: Total service education

Source: Primary data processed, 2018 researchers

From table 4.8 it can be seen that the coefficient for the savings and loan variable is 0.307 with a constant of 16.417, so the regression equation models obtained are as follows:

$$Y = a + bX$$

$$Y = 16,417 + 0,307X$$

Meaning:

The constant of the statement explains that the constant value of 16.417 states that if the amount of savings and loans equals zero, the performance of service income increases by 16.4%. The savings and loan regression coefficient from the above equation can be seen that the value of savings and loans is 0.307 which means that each increase in savings and loans by 1% results in a performance of service income increasing by 30.7%

Coefficient of Determination (R²)

The results of the coefficient of determination (R²) that have been done by researchers using regression analysis on SPSS 24.0 for Windows software are as follows:

Table 10 Results of Determination Coefficient (R²)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.274 ^a	.075	.058	2.129

a. Predictors: (Constant), Total Savings and Loan

Source: Primary data processed, 2018 researchers

From the results of the analysis of the value of R square shows 0.075 it explains that there is a very low relationship between savings and loans to the performance of service income with a closeness of the relationship of 7.5%. While the coefficient of determination (R²) is 0.274 or 27.4%, which means that the savings and loans variable has a very low effect on the performance of service income.

Partial Significance Test (T Test)

The partial significance test (T Test) in this study was conducted to examine the effect of the independent variable savings and loan factors on the performance of service income separately. The results of the t test are as follows:

Table 11 Partial Significance Test Results (T Test)

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	16.417	3.793		4.328	.000
	Total savings and Loan.	.307	.147	.274	2.094	.041

a. Dependent Variable: Total service education

Source: Primary data processed, 2018 researchers

Table 11 explains that the savings and loan variables obtained by tcount 2.094 greater than t table of 2.003 ($2.094 > 2.003$) means that partially it shows that H1 is accepted and H0 is rejected, meaning the savings and loans variable has a positive significant effect on service revenue performance variables with a significance level $\alpha < 0.05$, which is 0.041.

4. DISCUSSION

The Effect of Savings and Loans on Service Revenue Performance (Study on Groups of Mothers in Bening RT: 02 and 03 RW: 01 Sutojayan District). Savings and loans is a business that was established to help the economy in the group of mothers to achieve goals through the development of human resources (HR) by measuring the level of income and employment. Service income is the result of a savings and loan business measured by the amount of loans that he receive and the amount of service he pays each month. The results obtained will be used for mutual benefit.

Therefore, this study was conducted to find out how much influence savings and loans have on the performance of service income, furthermore a simple linear regression analysis was carried out. From the results of the test, the tcount of 2.094 is greater than t table 2.003. This value is declared significant with $\alpha = 0.041$ because $\alpha < 0.05$ so that the conclusion is that savings and loans affect the performance of service income.

Based on the R square table of 0.075, it is explained that there is a very low relationship between savings and loans to the performance of service income with a closeness of 7.5%. While the coefficient of determination (R²) is 0.274 or 27.4%, which means that the savings and loans variable has a very low effect on the performance of service income.

In line with the research conducted by Indrika Luluk Kadarsih (2016) whose results are perceptual variables and motivation variables have a significant positive effect on service utilization, and diversity variables and income level variables have a significant negative effect on service utilization variables.

5. Conclusion

Based on the results of the research conducted by the researcher it can be concluded that the effect of savings and loans on the performance of service income in the groups of women in Bening RT: 02 and 03 RW: 01 Sutojayan District. It can be concluded that the simple linear regression analysis is assisted by using SPSS version 24.0 for windows that the constant value is 16.417, which means the service revenue performance will increase by 16.4%, while the regression coefficient results in a savings and loan value of 0.307 which means if savings and loans increased by 1%, the service revenue performance will increase by 30.7%.

The results of the determination coefficient (R^2) show R^2 value of 0.274 or 27.4%, which means that the savings and loans variable does not affect the performance of service income. In the partial hypothesis test produces a tcount of 2.094 greater than t table of 2.003 which means that H_1 is accepted and H_0 is rejected which means that savings and loans have a significant positive effect on the performance of service revenue.

6. Recommendation

Suggestions for groups of women in Bening Village RT: 02 and 03 RW: 01 Sutojayan Subdistrict is that the loan given to borrowers is not limited given that some of the members have an income of Rp. 1,000,000 to 1,500,000 and some have an entrepreneurial job where they need relatively large money to develop their business. In addition, the amount of

services paid should be reduced to ease the burden on borrowers because the magnitude of services by 5% is too burdensome for borrowers to borrow.

Thank-you note

Thank you to all the parties involved in completing this journal.

REFERENCES

- [1] Arnawa, I Nyoman Agus Tri, I Made Pradana Adi Putra, & Nyoman Ari Surya Darmawan. 2014. Effects of Operational and Savings and Loan Costs on the Remuneration of Singaraja's "X" Savings and Cooperatives (KSP). E-Journal S1 Accounting University of Education Ganesha vol 02.
- [2] Arum, Neza Kenyo Ganda & Arfida BR. 2017. Analysis of the Farming Economy of Savings and Loans Members of the Women Group in the National Program for Community Empowerment in Rural Areas in Selorejo District, Blitar Regency. Journal of Development Economics vol. 15.
- [3] Lana. 2014. Perception of Small and Medium Enterprises Group on Savings and Loans for Women (SPP) in Branti Raya Village, Natar District, Pesawaran District, South Lampung. Thesis: UNILA FKIP
- [4] Stice, E. K., Stice J. D., & Skousen K. F. 2010. "Intermediate Accounting". Issue 15 (Book 1). Jakarta: Salemba Empat.
- [5] Kieso, D.E., Weygandt, J. J., & Warfield, T. 2011. Intermediate Accounting Volume 1 IFRS Editions. USA: Wiley.
- [6] Ghozali, Imam. 2011. "Application of Multivariate Analysis with SPSS Program". Semarang: Dipo University Publishing Agency