

The Effect of Syariah Financing Savings and Loan Cooperative to Improving Micro, Small and Medium Enterprises

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Abstract: National development is a sustainable development effort in the context of realizing a just and prosperous society. To achieve this goal, the government undertakes development in various fields, one of which is economic and financial development. In this economic and financial sector, one of the sectors that plays an important role and has a strategic position in the context of realizing national goals is the banking sector. One of the very rapid economic growths is the Cooperative or Baitul Maal Wat Tamwil (BMT) or the Integrated Independent Business Center is an informal microfinance institution that is operated on the principle of profit sharing, fosters micro and small business businesses, in order to raise the degree and dignity and defend the interests of the poor. The development of BMT in Indonesia began with the establishment of Bank Muamalat Indonesia (BMI) in 1992, which in practice BMI in its operational activities are based on Sharia values. The BMT or Cooperative which is the subject of this research is KSPPS NURI which is located at Jl. Gate 170 Pamekasan. KSPPS NURI has a wide range of products. Namely financing products and savings products. The focus of this research is the influence of KSPPS NURI in increasing micro-enterprises in the village of Blumbungan. Based on the background above, the main problems in this study are: first, how far does the Blumbungan residents know about KSPPS NURI, and second, how is the Effect of KSPPS NURI in developing Micro Enterprises in Blumbungan Village, Kec. District Larangan. East Java, Indonesia. The method used is a quantitative approach. Quantitative methods are basically scientific characteristics to obtain data with certain goals and uses. Based on the result by Cronbach's Alpha Reliability Level, it can be concluded that the Correlation Interval value is greater than 0.600 (medium interval value). This shows that the questionnaire is stated to be very strong based on the total value of the interval on the questionnaire 0.853 0.600. based on the Validity Test, it is known that item 1 gets a score of 0.704, item 3 gets 0.694 using a significance test of 0.05 or an r-table significance value of 0.632, meaning that item 1 and item 3 are declared valid because the r-count value is greater than the r-table. Furthermore, on item P2 a score of 0.766 was obtained, P4 a score of 0.898 and P5 a score of 0.905 using the r-table significance test of 0.765, meaning that items P2, P4 and P5 were declared valid because the r-count value was greater than r-table. Based on the results of interviews and questionnaires found by the researchers, it can be concluded that the presence of KSPPS NURI has an influence in increasing the Micro Enterprises of its Members or Customers who are domiciled in the village of Blumbungan.

Keywords: Effect, KSPPS NURI, Small Micro Enterprises (UMKM)

Introduction

National development is a sustainable development effort in the context of realizing a just and prosperous society. To achieve this goal, the government undertakes development in various fields, one of which is economic and financial development. In this economic and financial sector, one of the sectors that plays an important role and has a strategic position in the context of realizing national goals is the banking sector.

The banking industry has an important role in the economy that we can feel today, where almost all aspects of human life cannot be separated from banks or financial institutions. Bank financial institutions consist of Commercial Banks (conventional and sharia) and Rural Banks (conventional and sharia). Meanwhile, non-bank financial institutions consist of the Capital Market, Money Market, Savings and Loan Cooperatives, Pawnshops, Leasing Companies, Insurance Companies, Factoring Companies, Venture Capital Companies, and Pension Funds (Adiwarman, 2007).

One of the very rapid economic growths is the Cooperative or Baitul Maal Wat Tamwil (BMT) or the Integrated Independent Business Center is an informal microfinance institution that is operated on the principle of profit sharing, fosters micro and small business businesses, in order to raise the degree and dignity and defend the interests of the poor. Baitul Maal Wat Tamwil is a financial institution that adheres to the principle of da'wah with a shari'ah pattern. In BMT consists of two terms, namely baitul maal; namely as a business field that handles and collects non-profit funds such as zakat, infaq, alms/shadaqah. Meanwhile, Baitul Tamwil is engaged in the profit business for the collection and distribution of funds that adhere to the principles and patterns of Shari'ah.

The development of BMT in Indonesia began with the establishment of Bank Muamalat Indonesia (BMI) in 1992, which in practice BMI in its operational activities are based on Sharia values. After the establishment of BMI, the opportunity arose to establish banks with sharia principles, but the operationalization of BMI did not reach small and medium-sized businesses. Thus, efforts emerged to establish banks and microfinance institutions, such as Sharia People's Financing Banks (BPRS) and BMTs which aim to overcome operational barriers in the regions (Sudarsono, 2012: 108). This condition is the background for the emergence of BMT in order to reach local communities to remote rural areas.

The BMT or Cooperative which is the subject of this research is KSPPS NURI which is located at Jl. Gate 170 Pamekasan. KSPPS NURI has a wide range of products. Namely financing products and savings products. The focus of this research is the influence of KSPPS NURI in increasing micro-enterprises in the village of Blumbungan.

Based on the background above, the main problems in this study are: *first*, how far does the Blumbungan residents know about KSPPS NURI, and *second*, how is the Effect of KSPPS NURI in developing Micro Enterprises in Blumbungan Village, Kec. District Larangan. East Java, Indonesia.

Based on the problems that have been described in the previous explanation, it can be written that the purpose of writing this research is to determine the extent to which the Blumbungan residents knows KSPPS NURI and to determine the extent of the effect of KSPPS NURI in improving Micro Enterprises in Blumbungan Village, Kec. Larangan, Kab. Pamekasan.

Method

The research method is a scientific procedure or method to obtain data with a specific purpose, according to Sugiyono,(Sugiyono, 2014) research methods are basically scientific characteristics to obtain data with certain goals and uses. The method used is a quantitative approach.

Subjects are subjects intended to be studied by researchers. The object of research is the object that is used as research or which is the point of attention of a study. In this study, the subject of research is KSPPS NURI customers who live in the village of Blumbungan.

The place or location of the research is Blumbungan Village, Larangan District, Pamekasan Regency, East Java. The time of the research will be carried out for two months (October - November) 2020. The reason the researcher took the location in the village of Blumbungan are:

- a) Researchers know the research locations
- b) b. The research location is close to the researcher's residence
- c) c. Researchers are familiar with certain informants, so they can easily get the data needed.

According to Sugiyono,(Sugiyono, 2018) Data collection techniques are the main step in research, because the main purpose of research is to obtain data, if researchers do not know data collection techniques, researchers will not get data that meets standards. To obtain data that is considered, the authors use data collection techniques as follows: Questionnaire (Questionnaire), Interview, Documentation.

Validity Test and Reliability Test

A test is called valid if the test is able to measure what it wants to measure. According to Riduwan,(Akdon, 2012) he said that if the instrument is said to be valid, it means that the measuring instrument used to obtain the data is valid, so valid means that the instrument can be used to measure what should be measured.

Distribution (Table t) = 0.05 and degrees of freedom (dk = n 2) Decision rule: if > means valid, otherwise if < means invalid.

According to Sukardi,(Sukardi, 2012) Reliability is the same as consistency or constancy. A research instrument is said to be reliable if the research instrument has consistent results in measuring what is to be measured. The more reliable a test has requirements, the more confident we can state that the test

results have the same results when repeated. In this study, the reliability test used Cornbach alpha because this instrument research used a questionnaire.

In data analysis according to Sugiyono,(Sugiyono, 2017) in quantitative research, data analysis techniques are activities after data from all respondents or other data sources are collected. Activities in data analysis are grouping data based on variables and types of respondents, tabulating data based on variables from all respondents, presenting data for each variable studied, performing calculations to answer the problem formulation, and performing calculations to test hypotension that has been proposed. Sugiyono also added,(Sugiyono, 2011) "To determine the existence of a high or low relationship between the two variables based on the value of r (correlation coefficient), interpretation or interpretation of numbers is used. As follows Interval Correlation Level of Relationship,

0.00 - 0.199 Very Low

0.20 - 0.399 Low

0.40 - 0.599 Medium

0.60 - 0.799 Strong

0.80- 1.000 Very Strong

Results and Discussion

Profile of KSPPS NURI

KSPPS NURI JATIM, previously known as KSN JATIM, is a sharia cooperative on the scale of East Java Province, which is centered on the Palduding-Pegantenan highway, Plakpak Village, Pegantenan District, Pamekasan Regency, East Java. This cooperative was founded by alumni leaders of the Banyuwangor Islamic Boarding School on Monday, December 1, 2008, and began operating on January 1, 2009, with a serviced office located at Jalan Raya Palengaan (Simpang Tiga Palduding) Plakpak Village, Pegantenan District, Pamekasan Regency.

This cooperative is engaged in a savings and loan business that operates based on the legality of a legal entity from the Department of Cooperatives and SMEs of Pamekasan Regency under Number 02/BH/XVI.19/2010, April 29, 2010. (KSPPS NURI, n.d.-a)

In the advancement of JATIM NURI KSPPS, the service maintains the loans granted to members, not only in the Equalization Capital area, but also spreads to the Sampang and Sumenep Capital area. Until 2014, the Manager submitted a transfer of buildings to the Cooperation Centre and UKM East Java Province. Subsequently, pursuant to the approval of the Act of Fundamental Budget Change by the Government of the Eastern Jawa Province Number: P2T/10/09.02/01/XII/2014, on 11 December 2014, officially constituted the Government of the Eastern Jawa Province through the Cooperation Centre and the UKM of the Eastern Jawa Province. In 2019, the official switched status from KSN JATIM to KSPPS NURI JATIM.

KSPPS NURI JATIM undertakes activities to collect funds in the form of tree storage, compulsory storage, special compulsory storage, day-to-day

storage, expected storage, ursy guardian storage, education storage, haji and umrah storage, quarantine storage, household and voluntary storage, and provide funding for members or candidates, – other cooperation and/or its members, inter alia, the financing of golden tickets, the purchase of useful goods, business capital, agricultural capital, corporate GDP tickets, land certificate tickets, vehicle tickets, car and motor purchases, New goods and house purchases as laid down in the law of the Republic of Indonesia on cooperation and government rules on the implementation of the activities of the cooperative loan-saving business.

In pursuing its efforts, NURI KSPPS JATIM holds firm the principles of cooperation and the very nature of the cooperation aimed at helping, enhancing economic and social well-being of the NURI JATIM KSPPS members. According to his motto, until now KSPPS NURI JATIM has a very large number of members and spread throughout the Eastern Jawa Province. As one of the aims of the JATIM NURI KSPPS that is moving in the field of loan preservation, hopefully can be a solution to the development of a society-based economy.

Vision and Mission of KSPPS NURI

The Vision of KSPPS NURI is as follows: "The Realization of Superior and Competitive Sharia Cooperatives as Pillars of Economic Development of the People". While the mission of KSPPS NURI is:

1. Making KSPPS NURI JATIM as a reference for sharia cooperatives.
2. Creating services and human resources for KSPPS NURI JATIM which is competitive and professional
3. Increasing the income of members and the community
4. Building public awareness of the life of mutual cooperation in carrying out their business activities
5. Creating strong Muslim entrepreneurs in the community
6. Increasing economic empowerment programs, especially among members through the sharia system.(KSPPS NURI, n.d.-b)

Micro, Small and Medium Enterprises (UMKM)

Micro-enterprises are small-scale people's economic activities and meet the criteria for net worth or annual sales. According to the CPIS (center for policy and implementation studies), what is meant by micro-enterprises is a unit of economic activity with a workforce of six to seven people.(Isono sadoko, 1995) Micro-enterprises put a lot of emphasis on the ability to stand alone. The notion of being independent should be interpreted critically and dynamically, it does not mean having to work alone without relating or collaborating with anyone.

The development of micro-enterprises in the future needs to pay attention to several issues:

First, in the context of policy, the important role of the government should be to ensure that the interests of micro-enterprises are integrated into macroeconomic policies and are not discriminatory. The development of

micro-enterprises is not only based on the principle of equity but is more related to sustainable growth and employment opportunities.

Second, at the institutional level, the mechanism of cooperation between private and non-governmental organizations must be developed based on the functional division of labor. Improving internal capacity is a development priority in both administrative and financial planning and program management. In addition, efforts to increase access for micro-enterprises to resources and services are targets that should be achieved by supporting institutions.

Third, the priority of micro-enterprise development must be in the context of economic growth and employment opportunities. This means that infrastructure development must be oriented towards an equitable distribution of resources among existing economic actors. The development concept should be built around specific business interests. Access to markets and flexibility are the two most important factors for the survival of micro-enterprises. Because growth must occur at the local level, the pattern of delegation of authority to institutions at the local level should be accompanied by the delegation of responsibilities.

The criteria for micro enterprises can be seen in Article 6 paragraph (1), which states that:

- a. Micro-enterprises have a maximum net worth of Rp 50,000,000.00 (fifty million rupiahs) excluding land and buildings for business premises; or
- b. Have annual sales of a maximum of Rp. 300,000,000.00 (three hundred million rupiah).

Different definitions are given by the Ministry of Industry and Trade which divides small businesses into two groups, namely:

- a. Small industry is an industrial business that has an equipment investment of less than Rp. 70 million, the maximum investment per worker is IDR 625 thousand, the number of workers is under 20 people and assets under their control are not more than IDR 100 million;
- b. Small trade, namely businesses engaged in trade and commercial services that have a capital of less than Rp. 80 million and companies engaged in production or industrial businesses that have a maximum capital of Rp. 200 million. (Sumodiningrat, 1999)

Findings

From the results of the study, it can be seen that of the 10 (ten) respondents of Micro-scale businesses, most of which carry out economic activities in the trade sector. This data was taken from KSPPS Nuri Pamekasan branch customers who live in Blumbungan village.

In general, BMTs have a relatively young operating age, which is around 10 years. This is because the proliferation of BMTs began when the economy was hit by a crisis in the 1997's. Thus, its existence is still relatively new and has to compete among fellow BMTs as well as with financial institutions (banks) that have been around for a long time. However, the development of BMT is quite

promising as evidenced by the number of BMTs that have emerged. Then in terms of the number of workers absorbed in the BMT, the average per BMT is 4 people.

KSPPS NURI Financing

From the results of research conducted by researchers, it can be seen that the features of KSPPS Nuri compared to banking financial institutions are;

1) Financing services or relatively competitive interest rates.

Financing services when compared to the financing rates offered by banks are indeed higher. However, KSPPS Nuri customers continue to take advantage of the KSPPS Nuri financing facility due to various factors such as: fast processing, relatively small funding requirements, simple guarantees, simple bureaucracy, and good family service.

2) Fast process

The process of applying for financing by small household scale business actors at KSPPS Nuri is generally very fast, as long as the requirements for applying for financing are complete. These requirements are; have a business, have collateral/guarantee, KTP husband/wife, and Family Card (KK).

3) Simple bureaucracy.

The bureaucracy of applying for financing is very simple so that it does not confuse customers, who are generally low-income people with relatively low levels of education and knowledge.

4) Satisfactory service

KSPPS Nuri as the leading spearhead of financing services to small, household-scale business actors and others always provides excellent service.

5) Easy requirements

For customers of the general public as well as household-scale small business actors who will apply for financing to KSPPS NURI, the requirements are very easy; namely having a business, having collateral (BPKB, pethuk letter (land letter C), or land certificate/Certificate of Ownership, KTP husband/wife, and KK.

6) Uncomplicated Process

The process of submitting an application for financing by small household scale business actors is not complicated and not bureaucratic. The process is very easy, namely; come to the office, submit an application, fill out the financing application form, survey, approval/rejection, sign approval, and disburse credit.

a. Findings

1) Information on the Existence of KSPPS NURI

Based on a Questionnaire that has been obtained from a total of 10 respondents based on information from KSPPS NURI employees it is known that 1 (one) respondent answered Doubtful, 7 (seven) respondents answered agree/ know and 2 (two) respondents answered very well. This indicates that

the community already knows about the existence of KSPPS NURI in Blumbungan village.

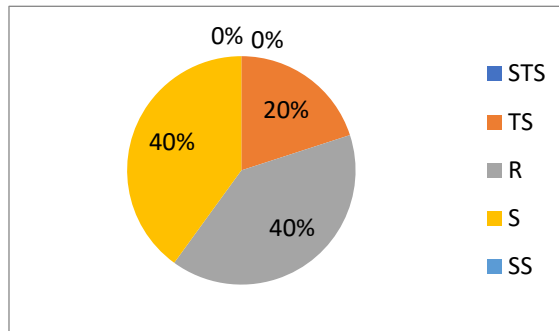


Table. 2

2) Ease of Access to Information on KSPPS NURI

At this stage, based on the questionnaire, it was found that in the table below (Table 2) it is known that 20% (two) respondents answered that there was no detailed information related to KSPPS NURI. Respondents said that they knew about the existence of this NURI KSPPS based on information from neighbors, while the other 40% answered doubtful and the next 40% answered they knew.

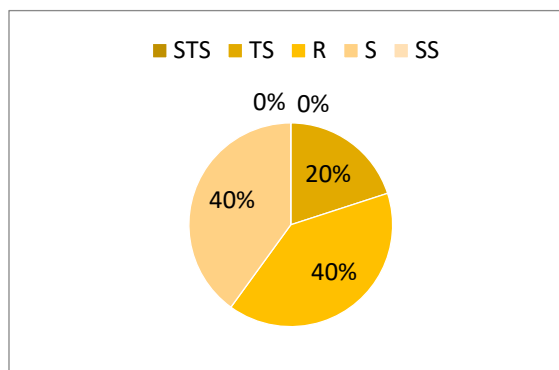


Table.3

3) Massive Socialization of KSPPS NURI

Based on the results of previous respondents, respondents saw the need for KSPPS NURI to make breakthroughs such as outreach to people who are generally blind to technology. This is reinforced by the respondents' answers below. It is known that 40% of respondents want socialization. 40% of respondents doubt this because there is no KSPPS NURI office in Blumbungan village so it is considered difficult to implement. 20% of respondents answered that it was not necessary for the same reason that there was no KSPPS NURI office in Blumbungan village.

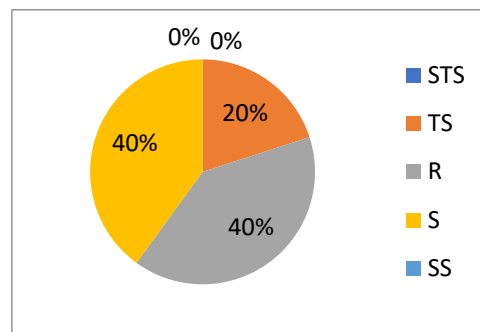


Table. 4

4) NURI KSPPS Builder in Increasing Micro Efforts in Blumbungan Village

Based on the results of the table below, it is known that 40% of responders feel that there is an effect when saving in NURI KSPPS. 40% of respondents doubt this. 20% responded to no significant effect. This is due to the fact that the script is still being created and has just joined the NURI KSPPS member so that its influence is not yet felt.

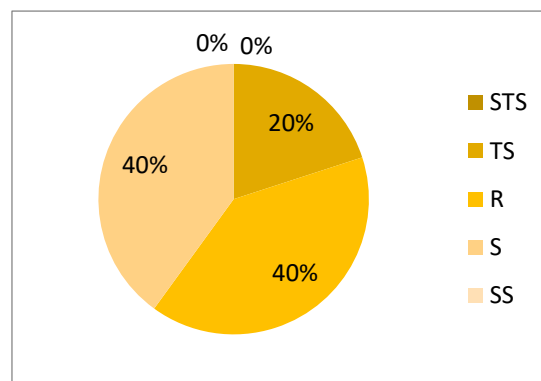


Table. 5

5) The Importance of the existence of the NURI KSPPS Office.

Based on the results of the respondents in the table below, it is known that 40% of respondents want the KSPPS NURI Office. 40% of respondents doubt this because the construction of the KSPPS NURI office in Blumbungan village is not easy so it needs careful consideration. 20% of respondents answered that it was not necessary on the grounds that KSPPS NURI had been able to maximize the nearest KSPPS NURI office.

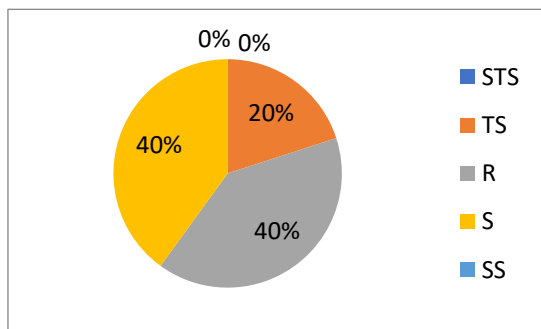


Table.6

1. Data Quality Test.

After the data was collected, the researcher then tested the quality of the questionnaires that had been collected from members or customers of KSPPS NURI.

a. Reliability Test.

After it is known that the measuring instrument or questionnaire used to collect the research data has been completed, the next step is to perform reliability testing in order to test the reliability of the questionnaire by testing valid internal consistency in an indicator. The formula used to test the reliability of the instrument is the Alpha Cronbach formula using the SPSS 20 program.(Santoso, 2010) The summary of the results of the reliability tests that have been carried out are as follows:

Cronbach's Alpha Reliability Level

Nilai Cronbach's Alpha	Tingkat Keandalan
0,0 - 0,20	Sangat Rendah
> 0,20 - 0,40	Rendah
> 0,40 - 0,60	Cukup
> 0,60 - 0,80	Kuat
> 0,80 - 1.00	Sangat Kuat

Measurement results

Reliability Statistics

Cronbach's Alpha	N of Items
.853	5

Table. 8

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
P 1	14.6000	4.933	.564	.847
P 2	15.3000	4.900	.661	.828
P 3	14.4000	4.711	.516	.862
P 4	15.0000	4.000	.823	.778

P 5	15.5000	3.611	.815	.779
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Tabel. 9

On the table. 7, it is known that from the questionnaire above, it shows that of all items in questionnaire 1, the score is 0.847 0.600, questionnaire 1 has a value of 0.828 0.600, questionnaire 1 has a value of 0.862 0.600, questionnaire 1 has a value of 0.778 0.600 and questionnaire 1 has a value of 0.779 0.600.

It can be concluded that the Correlation Interval value in the table above is greater than 0.600 (medium interval value). This shows that the questionnaire is stated to be very strong based on the total value of the interval on the questionnaire 0.853 0.600.

b. Validity Test

Validity test is carried out to obtain validity in the data that actually occurs on the object with the data collected in the study. In this study, the formula used to test the validity of the instrument is the product moment correlation (Karl Pearson) using the SPSS program. Based on the data obtained from SPSS, the price will then be matched with a significance level of 5% or 1% if it is greater than or equal to a significant level of 5% or 1%, then the statement item is valid. However, if it is less than then the statement item is invalid.

N	Df	Alpha	r- table
10	9	0,01	0,765
10	9	0,05	0,632

Tabel. 10

Correlations

		P1	P2	P3	P4	P5	T O T A L
P 1	Pearson Correlation	1	.22 7	.20 3	.66 7*	.69 5*	.7 04 *
	Sig. (2- tailed)		.52 7	.57 4	.03 5	.02 6	.0 23
	N	10	10	10	10	10	10
P 2	Pearson Correlation	.2 27	1	.57 4	.70 1*	.60 0	.7 66 **
	Sig. (2- tailed)	.5 27		.08 3	.02 4	.06 7	.0 10
	N	10	10	10	10	10	10

P 3	Pearson Correlation	.203	.574	1	.463	.501	.694*
	Sig. (2-tailed)	.574	.083		.177	.140	.026
	N	10	10	10	10	10	10
P 4	Pearson Correlation	.667*	.701*	.463	1	.751*	.898**
	Sig. (2-tailed)	.035	.024	.177		.012	.000
	N	10	10	10	10	10	10
P 5	Pearson Correlation	.695*	.600	.501	.751*	1	.905**
	Sig. (2-tailed)	.026	.067	.140	.012		.000
	N	10	10	10	10	10	10
T O T A L	Pearson Correlation	.704*	.766*s	.694*	.898**	.905**	1
	Sig. (2-tailed)	.023	.010	.026	.000	.000	
	N	10	10	10	10	10	10

*. Correlation is significant at the 0.05 level (2-tailed).

**. Correlation is significant at the 0.01 level (2-tailed).

Tabel. 11

On the table. 7 (summary table of the validity test results of the variables) it is known that item 1 gets a score of 0.704, item 3 gets 0.694 using a significance test of 0.05 or an r-table significance value of 0.632, meaning that item 1 and item 3 are declared valid because the r-count value is greater than the r-table.

Furthermore, on item P2 a score of 0.766 was obtained, P4 a score of 0.898 and P5 a score of 0.905 using the r-table significance test of 0.765, meaning that items P2, P4 and P5 were declared valid because the r-count value was greater than r-table.

2. The Effect of NURI KSPPS in increasing micro-enterprises in Blumbungan Village

Based on the results of observations and data collection in the table above, there are five questions on the effect of KSPPS NURI on Micro-businesses in Blumbungan village, namely an assessment of KSPPS NURI information in Blumbungan village, an assessment of the ease of information on a NURI KSPPS, an assessment of the services of a NURI KSPPS, an assessment of the needs of the NURI KSPPS office. in the village of

Blumbungan and Assessment of the influence of KSPPS NURI on micro-enterprises in the village of Blumbungan. The Sidogiri community's assessment of the effect of the NURI KSPPS in general is quite effective and influential in local economic growth in Blumbungan. One of them prioritizes micro business actors in Blumbungan village. The Sidogiri community's assessment of the KSPPS NURI financing information is quite innovative and relevant to the needs of today's society. As in the financing of mudharabah, murabaha, ijarah and other financing. The public's assessment of KSPPS NURI services for the community and customers is considered satisfactory for customers and the community. This can also be seen from KSPPS NURI employees who prioritize politeness and friendliness so that customers and the community can feel comfortable and safe to save or borrow funds from KSPPS NURI.

KSPPS NURI has shown its influence in increasing micro-enterprises through savings and loans in micro-enterprises in Blumbungan village. This influence can be seen in the increase in the respondent's business which is seen from four aspects, namely an increase in assets, turnover, income, and business stability. This does not happen to all micro-enterprises that receive these financing products. This is obtained from the results of the researchers' observations using the interview method as conveyed by one of the KSPPS NURI customers, namely Mrs. Sey:

"KSPPS NURI really helped me in improving our business in the shopping (design) sector. There are several programs offered by KSPPS NURI, one of which is savings and loans. What really helped us was a very detailed explanation given by KSPPS NURI officers both in terms of savings to the profit-sharing system every year, so that my capital for business could increase from the profit sharing made by KSPPS NURI and this could increase my business turnover".

Another advantage that is felt by customers is that there is no nominal limit in saving so that members or customers of KSPPS NURI feel that the presence of KSPPS NURI can help in managing the finances of the customer's business. This is as conveyed by Mrs. sey, she said:

"Saving in the bank, we are a bit embarrassed to save 5,000 because banks do not accept people who save 5,000 and 10,000. while at a financial institution like KSPPS NURI, even though we saved Rp. 10,000, we didn't feel awkward, and there were no other costs such as operational costs. While in banking there is a monthly fee".

This is in line with what was conveyed by Nyai Riskiyah, one of the customers of KSPPS NURI, she said:

"KSPPS NURI is very good in its service, fast, and communicative and most importantly, the delivery method is very detailed. KSPPS NURI also gives me the freedom to save, if I have more fortune I save if not I don't save. In terms of turnover, we feel an increase, although not too significant. Initially, our turnover was around 17,000,000 to 20,000,000, now there is an increase of around 20,000,000 more," he said.

The results of this interview can be interpreted that there is an influence for KSPPS NURI customers from the turnover obtained from their

business although not all customers have not felt it optimally. Another advantage that is felt by KSPPS NURI customers is that customers can take their savings at any time, this is as stated by one of customers Mrs. Kamilah: *"I feel helped by the existence of this NURI KSPPS, apart from being able to save, we are also free to take our savings whenever we need them. It's just that if we need it urgently, we find it difficult because the office access is too far from where we live."*

From the results of this interview, it can be interpreted that KSPPS NURI still has problems, namely the distance of access to the KSPPS NURI office which is located in the city area, thus making customers a little difficult if there is a sudden need.

Based on the results of interviews and questionnaires found by the researchers, it can be concluded that the presence of KSPPS NURI has an Effect in increasing the Micro Enterprises of its Members or Customers who are domiciled in the village of Blumbungan.

Conclusion

KSPPS NURI as a microfinance institution has a function that can be seen from its role where KSPPS NURI carries out productive economic financing for its customers, while the social function of KSPPS NURI is as a fund manager that does not prioritize profit. In this case, KSPPS NURI has also played a very important role in helping small communities who want to increase their business, starting from pioneering the customer's business so that the customer's business develops.

The convenience felt by KSPPS NURI customers is that the information is easy to obtain and the service is quite good even though the access to the city branch of the KSPPS NURI office is too far, so customers feel the need for a nearby KSPPS NURI office. this is based on the results found in the field. The result by Cronbach's Alpha Reliability Level, it can be concluded that the Correlation Interval value is greater than 0.600 (medium interval value). This shows that the questionnaire is stated to be very strong based on the total value of the interval on the questionnaire 0.853 0.600. Based on the Validity Test, it is known that item 1 gets a score of 0.704, item 3 gets 0.694 using a significance test of 0.05 or an r-table significance value of 0.632, meaning that item 1 and item 3 are declared valid because the r-count value is greater than the r-table. Furthermore, on item P2 a score of 0.766 was obtained, P4 a score of 0.898 and P5 a score of 0.905 using the r-table significance test of 0.765, meaning that items P2, P4 and P5 were declared valid because the r-count value was greater than r-table.

Customers feel the impact that is felt after becoming KSPPS NURI customers because customers can save even though they are not limited by the nominal savings and the impact is felt by customers. It is based on Based on the results of interviews and questionnaires found by the researchers, it can be concluded that the presence of KSPPS NURI has an effect in increasing the Micro Enterprises of its Members or Customers who are domiciled in the village of Blumbungan.

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