

ABSTRACT

The presence of Infaq Bank is considered to be a new alternative for small business groups who have trouble funding their business and do not have access to certain funding from banks due to various types of limitations. This research objective is to analyze the influence of the amount of funding, customer's level of education, customer's characteristic of entrepreneurship, and the customer's application of information technology on the customer's increase of income partially and simultaneously.

The saturation sampling technique was used in this research and used 50 samples. All samples came from Bank Infaq Amanah Semarang customers. The method of collecting data was using questionnaire that uses Likert scale. This research was analyzed using multiple regression assisted by the SPSS version 26 application.

The results of the analysis showed that the number of loans given and the entrepreneurial characteristics have a positive and significant effect on the customer's income both partially and simultaneously, while the level of education and application of information technology has no effect partially but it has simultaneous effect. The R square value of 0,631 or 63,1 percent customer's income can be explained by independent variables and the remaining 36,9 percent is explained by other factors outside the research.

The results of the analysis also showed that the Qardhul Hasan loan from Bank Infaq Amanah has succeeded in increasing the income level of 16% of respondents (8 people) from the poor category, to a level below the average income per capita of Semarang City in 2022 and not considered in poverty; 12% of respondents (6 people) have increased their income level from the poor category to a level above the average income per capita of Semarang City in 2022; 16% of respondents (8 people) have increased their income level from the category below the average income per capita of Semarang City in 2022 and not considered in poverty, to a level above the average income per capita of Semarang City in 2022; and 10% (5 people) of respondents have experienced a significant increase in income level from above average income levels, that the increment was equal to the average income level of Semarang City, or or equal to Rp. 1,973,169 and 4% of respondents (2 people) among them have double increment or even more.

Keywords: the financing of qardhul hasan, loans given, level of education, entrepreneurial characteristics, application of information technology, the income of micro and small enterprises, level of income, poverty, average income per capita.