

CHAPTER IV

RESEARCH OVERVIEW

A. Research Overview

This shari'ah financial literacy research placed in Pekalongan part of the central java province focus on some categorized as a rural where most of them are far from the central government institution, facilities and financial institution. Which the sample is the citizen of some districts in Pekalongan such as Buaran, Doro, Lebakbarang, Paninggaran, Kandangserang, Kajen, Talun, Bojong, Karanganyar and Kedungwuni and the total of sample that gathered by researcher is 154 samples.

Research data include the respondent identity, perception and the bunch of questions asked related to shari'ah financial literacy as a measurement of the financial literacy level of Pekalongan society who lived in a rural area. In this research data description include diagrams and frequencies here is the result of data process using the SPSS 15.0.

1. Amount of respondent

After choosing some places for collecting an information which related to the ability and knowledge of people in shari'ah financial side than researcher got some respondent and in this research the total amount of respondent is 154 people of Pekalongan citizen with the sample technique is random sampling and separated in 10 s shows as below:

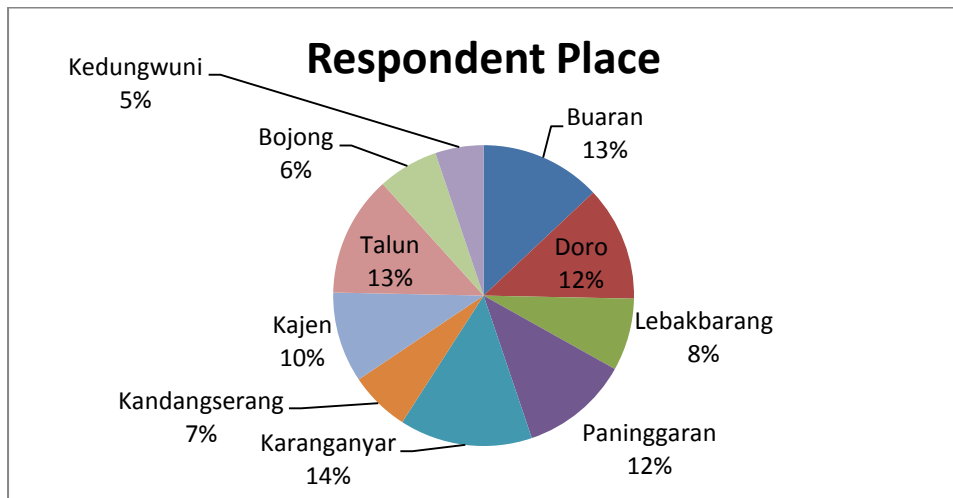
Table 4.1
Amount of Respondent Depend on District

No		Respondent
1	Buaran	20
2	Doro	19
3	Lebakbarang	12
4	Paninggaran	18
5	Kandangserang	10
6	Kajen	15
7	Talun	20
8	Bojong	10
9	Karanganyar	22
10	Kedungwuni	8

Source: Researcher Data

Table shows that most of respondent came from Karanganyar with 22 people, followed by 20 people from Talun and 20 people from buaran also 19 from Doro and 18 from Paninggaran, 15 respondent came from Kajen, 10 from kandangseraang and also 10 from Bojong while the last 8 people came from Kedungwuni.

Data respondent percentage which belong to the places where they lived will be explained more with the diagram as below:



Picture 4.1
Diagram of Respondent Depend on the District

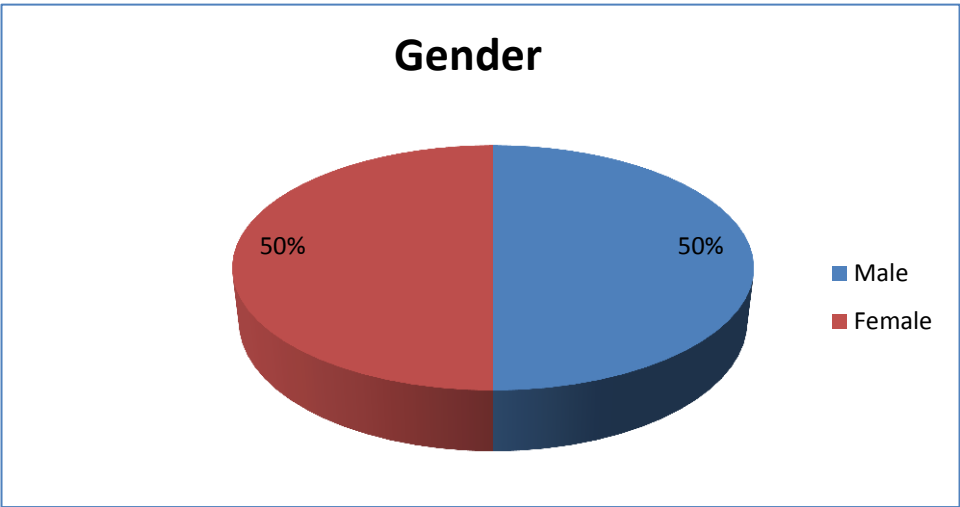
The diagram shows the percentage of respondent according to their from the ten s we can see that 15% most of them placed in Karanganyar, 14% both of Buaran and Talun, 13% Doro, 12% Panninggaran, 10% Kajen, 8% Lebakbarang, both of 7% Kandangserang and Bojong and the last 5% from Kedungwuni.

2. Gender

According to the respondent gender in this research from the total of 154 respondent 77 persons is a male and 77 person is a female.

Table 4.2
Respondent Data According to Gender

	Frequency	Percent	Valid Percent	Cumulative Percent
Male	77	50,0	50,0	50,0
Female	77	50,0	50,0	100,0
Total	154	100,0	100,0	



Picture 4.2
Respondent Gender

From the chart above shows that percentage of male and female of research respondent is balance is 50% for both of male and female.

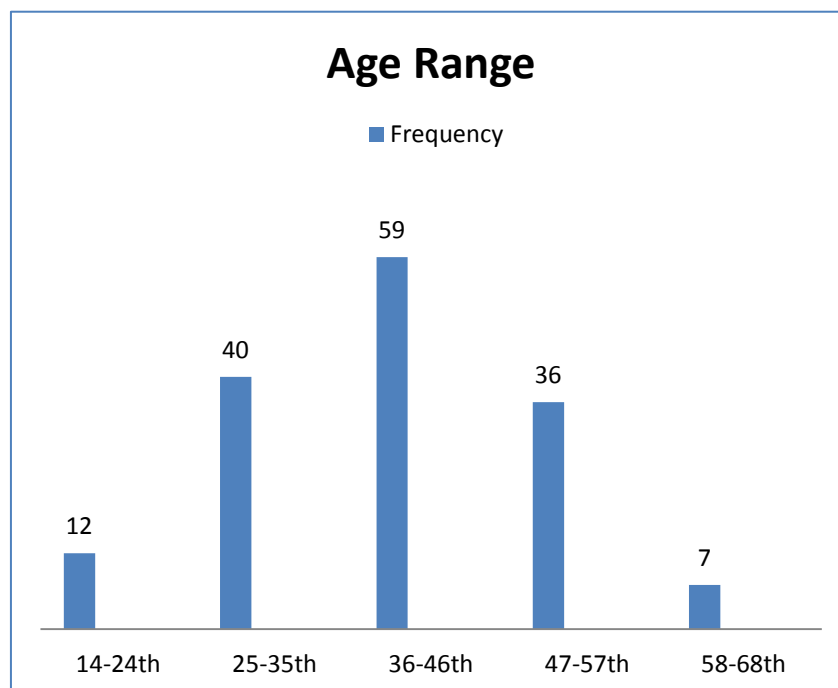
3. Age Range of Respondent

The respondent age range in this research is 14 – 24, 25 - 35, 36 - 46, 47-57, 58 - 68. As shows as the table below:

Table 4.3
Age Range Table

	Frequency	Percent	Valid Percent	Cumulative Percent
14 Y – 24 Y	12	7,8	7,8	7,8
25 Y – 35 Y	40	26,0	26,0	33,8
36 Y – 46 Y	59	38,3	38,3	72,1
47 Y – 57 Y	36	23,4	23,4	95,5
58 Y – 68 Y	7	4,5	4,5	100,0
Total	154	100,0	100,0	

Based on the table 7,8% respondent is in the range of 14 years old to 24 years old, 26,0% in range of 25 years old to 35 years old, 38,3 in range 36 years old to 46 years old, 23,4% in range 47 years old to 57 years old and 4,5% in range 58 years old to 68 years old.



Picture 4.3
Respondent Age Range

From the chart above we can conclude that respondent which is in the range of 14 years old to 24 years old is 12 person, in range of 25 years old to 35 years old is 40 person, in range 36 years old to 46 years old is 59 person, in range 47 years old to 57 years old is 36 person and in the range of 58 years old to 68 years old is 7 person.

4. Work Field

From the respondent data here shows where they work at, they have a different field include student, housewife, farmer and e.c.t it is the table of respondent data depend on their work field:

Table 4.4
Respondent Data depend on work field

	Frequency	Percent	Valid percent	Cumulative percent
Student	4	2,6	2,6	2,6
Housewife	16	10,4	10,4	13,0
Farmer	18	11,7	11,7	24,7
Village Officer	47	30,5	30,5	55,2
Private Worker	55	35,7	35,7	90,9
Teacher	14	9,1	9,1	100,0
Total	154	100,0	100,0	

Source: Researcher data

From the table above we can see the respondents work as a student, housewife, farmer, village officer, private worker and teacher huge number of respondent work as a private worker 55 person (35,7%), 47 person (30,5%) work as village officer, farmer 18 person (11,7%), housewife 16 person (10,4%), teacher 14 person (9,1%) and student 4 person (2,6%).

And from the diagram below we can see the picture of respondent work field clearly:

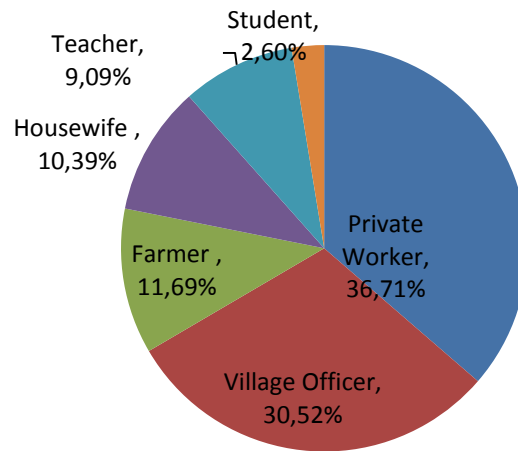


Figure 4.2
Work Field of Respondent Diagram

At the first place private worker is dominant at the work field of respondent with 36,71% and the fewest percentage is a student with 2,60%.

5. Income

Based on the research data, this research defined data of income into some categories as shown in the table:

Table 4.5
Respondent Income Data

	Frequency	Percent	Valid percent	Cumulative percent
<1.000.000	60	39,0	39,0	39,0
1.000.000 – 5.000.000	87	56,5	56,5	95,5
5.000.000 – 10.000.000	7	4,5	4,5	100,0
	154	100,0	100,0	

From the total respondent in this research 60 person is categorized in low income people with only receive under one million rupiah, 87 person in

middle income with one until five million rupiah and 7 person categorized as a high income people.

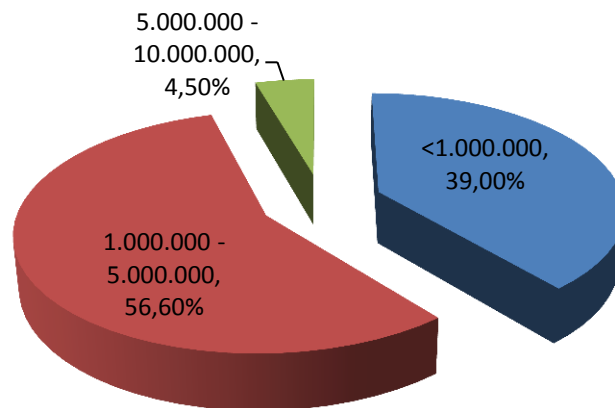


Figure 4.4
Respondent Income

The low income categories is below one million rupiah which is our respondent is 39,0% of them at this level of income after that those who have the middle income categories it is 56,5% or half of the respondent at the middle income categories with one until five million income each month and for the last who receive five until ten million each month and it is only 4,5% from the respondent.

6. Education

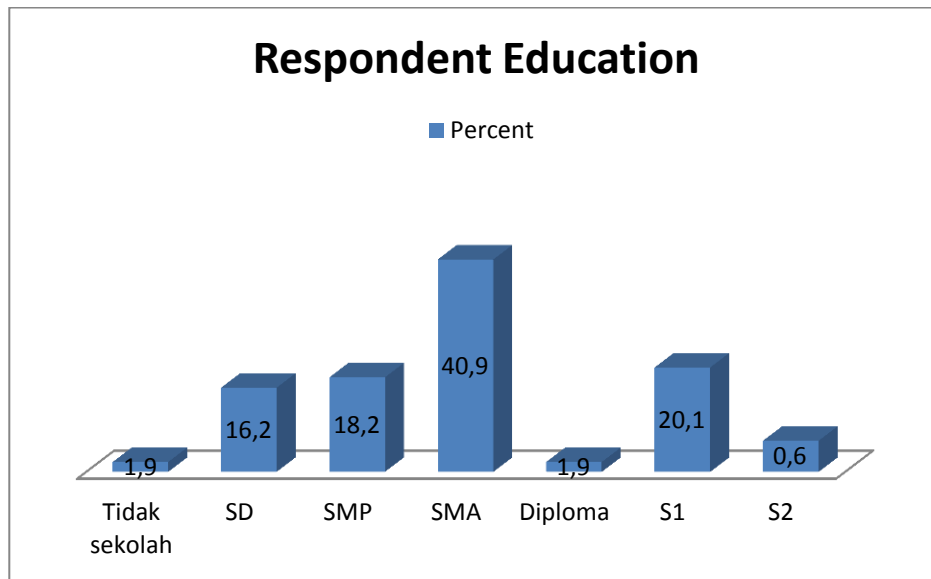
One of the variables in this research is education and here the result of respondent personal data.

Table 4.6
Respondent Education Data

	Frequency	Percent	Valid percent	Cumulative
Not Educated	3	1,9	1,9	1,9
Elementary School	25	16,2	16,2	18,2
Secondary School	28	18,2	18,2	36,4
High School	63	40,9	40,9	77,3
Diploma	3	1,9	1,9	79,2
S1	31	20,1	20,1	99,4
S2	1	0,6	0,6	100,0
Total	154	100,0	100,0	

Source: Researcher Data

Based on the data above from the total of respondent 3 of them are not educated, 25 person only graduated from elementary school, 28 person graduated from secondary school, 63 person graduated from high school, diploma graduate 3 person, which is able to go to college for undergraduate 31 person and master degree graduate 1 person.



Picture 4.6
Respondent Education Chart

The percentage of respondent education shows that 1,9% is not going for school, 16,2% elementary school graduate, 18,2% secondary school graduate, 40,9% high school graduate, 1,9% diploma, undergraduate student is 20,1% and master degree 0,6%.

7. Financial Institution Relationship

From the result of the data as one of the dependent variable will explain the relationship of respondent with the shari'ah financial institution.

Table 4.7
Respondent Relationship

	Frequency	Percent	Valid percent	Cumulative percent
No Relation	64	41,6	41,6	41,6
Syariah	14	9,1	9,1	50,6
Non Syariah	76	49,4	49,4	100,0
Total	154	100,0	100,0	

Related to the data above 64 persons does not have any relation with the financial institution, 14 persons have the relation with shari'ah financial institution and 76 with the conventional financial institution.

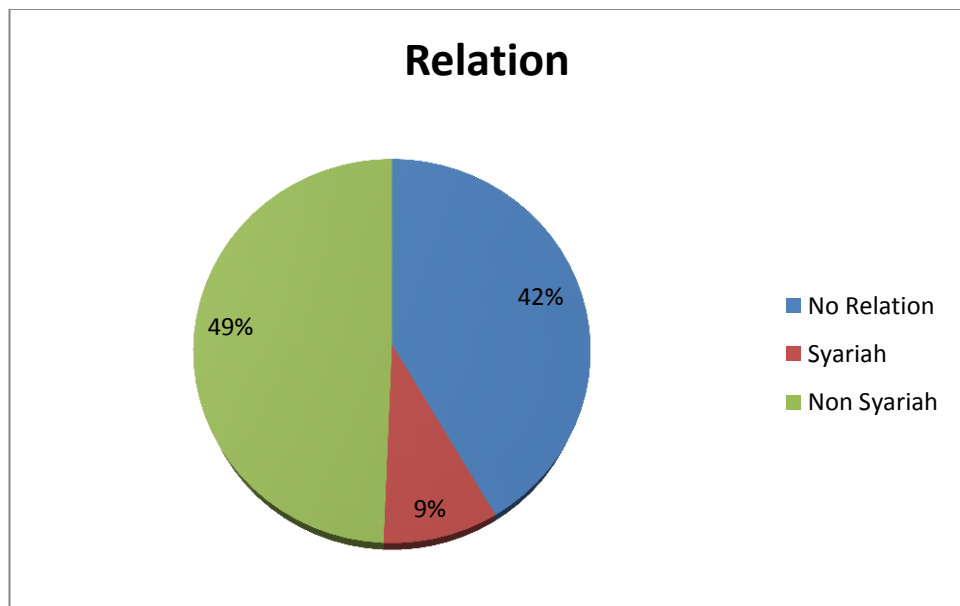


Figure 4.7
Diagram of Respondent Relation

From the total of respondent 42% does not have any relation with either shari'ah nor conventional bank, 9% shari'ah financial institution consumer and 49% conventional institution consumer.