

ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh *Character, Capacity, Condition, Collateral* Dan *Capital* terhadap efektivitas pengelolaan piutang Qardhul Hasan di Badan Amil Zakat Nasional Kabupaten Lumajang Pada Tahun 2017 – 2019. Metode penelitian yang digunakan adalah metode deskriptif kuantitatif. Teknik pengambilan sampel dilakukan dengan metode *purposive sampling* dan diperoleh sampel sebanyak 35 orang *mustahiq* atau yg tercatat sebagai debitur piutang *Qardhul Hasan* di Baznas Kabupaten Lumajang pada periode 2017-2019. Analisis data yang digunakan dalam penelitian ini adalah regresi linear berganda. Hasil uji hipotesis menunjukkan bahwa *Character, Capacity* dan *Capital* tidak berpengaruh secara parsial, sedangkan *Condition* dan *Collateral* berpengaruh secara parsial signifikan terhadap variabel dependen yaitu efektivitas pengelolaan piutang qardhul hasan di Badan Amil Zakat Nasioanal Kabupaten Lumajang.

Kata Kunci : *Character, Capital, Capacity, Collateral, Condition* dan efektivitas pengelolaan piutang *Qardhul Hasan*



ABSTRACT

This study aims to examine the effect of Character, Capacity, Condition, Collateral and Capital on the effectiveness of the management of Qardhul Hasan receivables at the National Amil Zakat Board of Lumajang Regency in 2017 - 2019. The research method used is quantitative descriptive method. The sampling technique was carried out using the purposive sampling method and obtained a sample of 35 people mustahiq or who were registered as debtors of Qardhul Hasan receivables at Baznas Lumajang Regency in the period 2017-2019. Analysis of the data used in this study is multiple linear regression. Hypothesis test results show that Character, Capacity and Capital have no partial effect, while Condition and Collateral have a partially significant effect on the dependent variable, namely the effectiveness of qardhul hasan receivables management at the National Amil Zakat Agency, Lumajang Regency

Keywords: Character, Capital, Capacity, Collateral, Condition and effectiveness of the management of Qardhul Hasan receivables

