

ABSTRAK

ANALISIS SIKAP PENABUNG TERHADAP TINGKAT BUNGA, PELAYANAN, DAN FASILITAS DITINJAU DARI JENIS PEKERJAAN, TINGKAT PENGHASILAN, DAN JARAK TEMPAT TINGGAL

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Penelitian ini bertujuan untuk mengetahui apakah ada: (1) perbedaan sikap penabung terhadap tingkat bunga, pelayanan, dan fasilitas ditinjau dari jenis pekerjaan; (2) perbedaan sikap penabung terhadap tingkat bunga, pelayanan, dan fasilitas ditinjau dari tingkat penghasilan; (3) perbedaan sikap penabung terhadap tingkat bunga, pelayanan, dan fasilitas ditinjau dari jarak tempat tinggal.

Penelitian dilakukan pada bulan Oktober 2009. Teknik pengumpulan data yang digunakan adalah wawancara, dokumentasi, dan kuesioner. Populasi penelitian ini adalah seluruh nasabah yang memanfaatkan produk tabungan pada Bank BRI Unit Gantiwarno, Klaten. Jumlah sampel penelitian sebanyak 248 nasabah yang diambil dengan menggunakan teknik *aksidental sampling*. Teknik analisis data adalah Chi-Square.

Hasil penelitian menunjukkan bahwa : (1) tidak ada perbedaan sikap penabung terhadap tingkat bunga ditinjau dari jenis pekerjaan ($\chi^2_{hitung} 4,878 < \chi^2_{tabel} 9,488$); (2) tidak ada perbedaan sikap penabung terhadap pelayanan ditinjau dari jenis pekerjaan ($\chi^2_{hitung} 2,187 < \chi^2_{tabel} 9,488$); (3) tidak ada perbedaan sikap penabung terhadap fasilitas ditinjau dari jenis pekerjaan ($\chi^2_{hitung} 2,493 < \chi^2_{tabel} 9,488$); (4) tidak ada perbedaan sikap penabung terhadap tingkat bunga ditinjau dari tingkat penghasilan ($\chi^2_{hitung} 6,001 < \chi^2_{tabel} 7,815$); (5) tidak ada perbedaan sikap penabung terhadap pelayanan ditinjau dari tingkat penghasilan ($\chi^2_{hitung} 3,261 < \chi^2_{tabel} 7,815$); (6) tidak ada perbedaan sikap penabung terhadap fasilitas ditinjau dari tingkat penghasilan ($\chi^2_{hitung} 3,288 < \chi^2_{tabel} 7,815$); (7) ada perbedaan sikap penabung terhadap tingkat bunga ditinjau dari jarak tempat tinggal ($\chi^2_{hitung} 87,351 > \chi^2_{tabel} 7,815$); (8) ada perbedaan sikap penabung terhadap pelayanan ditinjau dari jarak tempat tinggal ($\chi^2_{hitung} 10,467 > \chi^2_{tabel} 7,815$); (9) ada perbedaan sikap penabung terhadap fasilitas ditinjau dari jarak tempat tinggal ($\chi^2_{hitung} 10,363 > \chi^2_{tabel} 7,815$).

ABSTRACT

**AN ANALYSIS OF CUSTOMERS' ATTITUDE TOWARDS THE
INTEREST RATE, SERVICE, AND FACILITIES PERCEIVED FROM
KIND OF OCCUPATION, THE INCOME POINT OF VIEW,
AND HOME DISTANCE**

A Case Study at Bank Rakyat Indonesia Unit Gantiwarno, Klaten, Central Java

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The aims of this research are to know whether there is any: (1) difference of customers' attitude towards the interest rate, service, and facilities perceived from kind of occupation; (2) difference of customers' attitude towards the interest rate, service, and facilities perceived from the income point of view; (3) difference of customers' attitude towards the interest rate, service, and facilities perceived from home distance.

The research done in October 2009. Data collection techniques were interview, documentation, and questionnaire. The population of this research were all of customers who used to save their money in Bank BRI Unit Gantiwarno, Klaten. The samples of the research were 248 customers taken by using the accidental sampling technique. The technique of data analysis was *Chi-Square Test*.

The result of this research shows that: (1) there isn't any difference of customers' attitude towards the interest rate perceived from kind of occupation ($\chi^2_{count} 4,878 < \chi^2_{table} 9,488$); (2) there isn't any difference of customers' attitude towards the service perceived from kind of occupation ($\chi^2_{count} 2,187 < \chi^2_{table} 9,488$); (3) there isn't any difference of customers' attitude towards the facilities perceived from kind of occupation ($\chi^2_{count} 2,493 < \chi^2_{table} 9,488$); (4) there isn't any difference of customers' attitude towards the interest rate perceived from the income point of view ($\chi^2_{count} 6,001 < \chi^2_{table} 7,815$); (5) there isn't any difference of customers' attitude towards the service perceived from the income point of view ($\chi^2_{count} 3,261 < \chi^2_{table} 7,815$); (6) there isn't any difference of customers' attitude towards the facilities perceived from the income point of view ($\chi^2_{count} 3,288 < \chi^2_{table} 7,815$); (7) there is any difference of customers' attitude towards the interest rate perceived from home distance ($\chi^2_{count} 87,351 < \chi^2_{table} 7,815$); (8) there is any difference of customers' attitude towards the service perceived from home distance ($\chi^2_{count} 10,467 < \chi^2_{table} 7,815$); (9) there is any difference of customers' attitude towards the facilities perceived from home distance ($\chi^2_{count} 10,363 < \chi^2_{table} 7,815$).