

## ABSTRAK

### Sikap Nasabah Terhadap PT. Bank Desa Guna Daya Boyolali Jawa Tengah

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Penelitian ini bertujuan untuk mengetahui sikap nasabah terhadap PT. Bank Desa Guna Daya Boyolali Jawa Tengah. Dalam hal ini apakah atribut yang melekat pada produk kredit di PT. Bank Desa Guna Daya Boyolali Jawa Tengah sudah sesuai dengan harapan nasabah bila dilihat dari Golongan pekerjaan mereka.

Pada analisis data akan diketahui ada tidaknya perbedaan sikap nasabah terhadap PT. Bank Desa Guna Daya Boyolali Jawa Tengah bila dilihat dari Golongan pekerjaan kemudian langkah berikutnya mencari sikap positif atau negatif secara keseluruhan nasabah PT. Bank Desa Guna Daya Boyolali Jawa Tengah .

Jenis penelitian ini adalah studi kasus pada nasabah debitur PT. Bank Desa Guna Daya Boyolali Jawa Tengah. Teknik yang digunakan untuk pengumpulan data adalah dokumentasi dan Menyebarkan kuesioner.

Hasil analisis data, diperoleh kesimpulan sebagai berikut :

Profil / gambaran nasabah ( Debitur ) PT. Bank Desa Guna Daya, Boyolali, Jawa Tengah, nasabah ( Debitur ) pria dan wanita yang ada di PT. Bank Desa Guna Daya adalah sebanding yaitu nasabah pria 50.27 % dan nasabah wanita 49.73 %. Dari 370 nasabah sebagai sample memperlihatkan bahwa mayoritas tingkat pendidikan terakhir para nasabah adalah SMU dengan persentase 43,24 %. Nasabah ( Debitur ) PT. Bank Desa Guna Daya Boyolali didominasi usia 36 - 45 tahun dengan persentase terbesar yaitu 43.24 %. Bila di lihat dari Golongan pekerjaan, maka persentase yang terbesar adalah dari PNS yaitu sebesar 47.29 %. Bila di lihat dari penghasilan, para Debitur PT. Bank Desa Guna Daya kebanyakan berpenghasilan 151.000 - 300.000 rupiah, dengan persentase 39.46 %.

Berdasarkan hipotesa yang menyatakan ' tidak ada perbedaan sikap nasabah di tinjau dari golongan pekerjaan terhadap atribut kredit', dengan analisis *Chi square* diketahui bahwa dari 16 item pada atribut kredit, 14 item tidak ada perbedaan dan 2 item terdapat perbedaan. Jadi bila dipersentasekan secara keseluruhan 87.5 % sikap nasabah dari PNS, Pedagang, Wiraswasta dan Jual jasa terhadap atribut kredit yang ada di PT. Bank Desa Guna Daya, Boyolali, Jawa Tengah adalah sama. Pada analisis *Multiattribute Attitude Model* dapat diketahui bahwa sikap nasabah secara keseluruhan terhadap atribut produk kredit PT. Bank Desa Guna Daya, Boyolali, Jawa Tengah adalah positif. Hal itu dapat diketahui dari hasil perhitungan Sikap konsumen terhadap atribut kredit PT. Bank Desa Guna Daya, Boyolali, Jawa Tengah telah memenuhi kriteria skala nasabah / responden 1 - 100, yaitu dengan nilai 56.07, dengan demikian dapat disimpulkan secara keseluruhan apa yang diharapkan nasabah ( ideal ) sudah hampir mendekati dengan apa yang diyakini atau dirasakan ( belief ) nasabah.

## ABSTRACT

### **The Customers Attitude Toward PT. Bank Desa Guna Daya Boyolali Jawa Tengah**

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This research purposed to know the customers attitude Toward PT. Bank Desa Guna Daya Boyolali Jawa Tengah. In this case, whether or not, the attribute of the credit product of PT. Bank Desa Guna Daya Boyolali Jawa Tengah had been appropriated with the customers wish if it was viewed from their job clasifications.

On the data analysis, there would be known whether or not there were differences on the customers attitude Toward PT. Bank Desa Guna Daya Boyolali Jawa Tengah if it was viewed from their job clasifications.

This research was a case study on the debtors of PT. Bank Desa Guna Daya Boyolali Jawa Tengah. Techniques used in the data gathering were documentation and questionnaires.

From the data analysis, then, there were conclusions as :

The profiles/the customers description of PT. Bank Desa Guna Daya Boyolali Jawa Tengah, the male customers and the female customers ones who were in PT. Bank Desa Guna Daya Boyolali Jawa Tengah were equal, that were the male customers were 50.27 % and the female ones were 49.73 %. From 370 customers as samples, it showed, that majority, the last educational level of the customers was senior high school with 43.24 %. The customers' age of this PT. Bank Desa Guna Daya Boyolali Jawa Tengah were dominated by range of 36 - 45 years old and its percentage was 43.24 %. If it was viewed from their job clasification then, The biggest presentage was civil government employees, they were 47.29 %. If it was viewed from the income, most of customers income of PT. Bank Desa Guna Daya Boyolali Jawa Tengah was range from Rp. 151.000,00 - Rp. 300.000,00, and its percentage was 39.46 %.

Based on the hypothesis which stated that " there were no differences of the customers attitude if it was viewed from the job casifications on the credit attribute, " by Chi square, then it was known that, from 16 items of the credit attribute, there were no differences for 14 items and there were differences for 2 items. And its percentage was 87.5 % of the customers attitude of civil goverment employees, traders, entrepreneurs, and service sellers on the credit attribute of PT. Bank Desa Guna Daya Boyolali Jawa Tengah were similar. On the Multiattribute Attitude Model Analysis, it could be got that the customers attitude on the credit product attribute of PT. Bank Desa Guna Daya Boyolali Jawa Tengah was positive. This could be got from the result of counting. The customers attitude on the credit attribute of PT. Bank Desa Guna Daya Boyolali Jawa Tengah had fulfilled the criteria of the customers scale/respondent 1 - 100 with its grade was 56.07, so it was concluded that the customers wish ( ideal ), generally, had almost been close with they believed.