

ABSTRAK

**MOTIF NASABAH MEMINJAM KREDIT DI PERUM PEGADAIAN
STUDI KASUS PADA PERUM PEGADAIAN CABANG NGUPASAN
YANTI WAHYUNINGSIH
UNIVERSITAS SANATA DHARMA
1998**

Tujuan dari penelitian ini adalah untuk mengetahui motif utama nasabah meminjam kredit di Perum Pegadaian Cabang Ngupasan, untuk mengetahui apakah ada perbedaan motif dalam meminjam kredit di Perum Pegadaian Cabang Ngupasan di antara kelompok Petani, Pedagang dan Pegawai Negeri/Swasta dan untuk mengetahui apakah ada perbedaan fungsi barang jaminan bagi kehidupan anggota keluarga nasabah di antara kelompok Petani, Pedagang dan Pegawai Negeri/Swasta.

Jenis penelitian ini adalah studi kasus. Penelitian dilaksanakan di Perum Pegadaian Cabang Ngupasan, Yogyakarta dari bulan Desember 1997 sampai bulan Februari 1998. Subjek penelitian ini adalah Nasabah yang mempunyai status sosial : Petani, Pedagang dan Pegawai Negeri/Swasta.

Teknik pengambilan sampel yang digunakan adalah Proportional Random Sampling, dan teknik pengumpulan data yang digunakan adalah kuesioner dan dilengkapi dengan teknik observasi, dokumentasi serta wawancara. Teknik analisis data yang digunakan adalah analisis Persentase, analisis Chi-Square dan analisis Kruskal Wallis.

Hasil penelitian menunjukkan bahwa motif utama nasabah meminjam kredit di Perum Pegadaian Cabang Ngupasan adalah motif konsumsi. Tidak ditemukan adanya perbedaan motif nasabah dalam meminjam kredit di Perum Pegadaian Cabang Ngupasan di antara kelompok Petani, Pedagang dan Pegawai Negeri/Swasta. Ada perbedaan fungsi barang jaminan bagi kehidupan anggota keluarga nasabah Perum Pegadaian Cabang Ngupasan di antara kelompok Petani, Pedagang dan Pegawai Negeri/Swasta.

ABSTRACT

**CUSTOMER'S MOTIVE IN BORROWING AT PUBLIC PAWNSHOP
CASE STUDY ON THE BRANCH OF THE PUBLIC PAWNSHOP
IN NGUPASAN
YANTI WAHYUNINGSIH
UNIVERSITAS SANATA DHARMA
1998**

The objectives of this study are to find out the main motives of Customer's borrowing at The Branch Pawnshop in Ngupasan and to find out whether there is any difference in motives among the three groups of customers namely, the group of Farmers, Traders and Government or Private Official. The study also tries to find out whether there is any difference in the function of collateral for the family member's life of those customer groups.

This study was done at The Branch of the Public Pawnshop in Ngupasan, Yogyakarta from December 1997 until February 1998. The subject of this analysis are customers whose social status are Farmers, Traders and Government or Private Official.

The sampling technique used is Proportional Random Sampling, while data gathering techniques used are questionnaire, completed by observation, documentation and interview. Percentage analysis, Chi-Square analysis and Kruskal Wallis were used to analyze the data gathered.

The result of the analysis states that the main motive of customers' borrowing at The Branch Pawnshop in Ngupasan is consumption. No difference is found in between the customers' motives borrow between the three groups of customers. The analysis also proves that there is a difference in function or importance of the collateral for the family members the groups of customers borrowing at The Pawnshop in Ngupasan.