

ABSTRAK

SIKAP NASABAH TERHADAP ATRIBUT PRODUK KREDIT **Studi kasus di BRI Unit Dekso, Kalibawang, Kulon Progo**

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Penelitian ini bertujuan untuk mengetahui apakah ada perbedaan sikap nasabah (peminjam) dengan atribut produk kredit, yaitu: pelayanan, tingkat suku bunga, angsuran, dan jaminan ditinjau dari jenis pekerjaan dan tingkat pendapatan.

Penelitian ini dilaksanakan di BRI Unit Dekso, Kalibawang, Kulon Progo pada bulan Februari-Maret 2002. Metode pengumpulan data yang digunakan penulis yaitu wawancara dan kuesioner. Sedangkan metode penentuan sampel menggunakan metode *purposive sampling*. Teknik analisis data yang digunakan adalah: 1) Analisis Deskriptif. 2) Analisis *Chi-kuadrat*.

Hasil penelitian menunjukkan: (1) Tidak ada perbedaan sikap nasabah dengan atribut produk kredit pelayanan ditinjau dari jenis pekerjaan ($\chi^2 = 4,87 < \chi^2$ tabel = 7,815), (2) Tidak ada perbedaan sikap nasabah dengan atribut produk kredit tingkat suku bunga ditinjau dari jenis pekerjaan ($\chi^2 = 2,377 < \chi^2$ tabel = 9,488), (3) Tidak ada perbedaan sikap nasabah dengan atribut produk kredit angsuran ditinjau dari jenis pekerjaan ($\chi^2 = 3,011 < \chi^2$ tabel = 7,815), (4) Tidak ada perbedaan sikap nasabah dengan atribut produk kredit jaminan ditinjau dari jenis pekerjaan ($\chi^2 = 1,047 < \chi^2$ tabel = 9,488), (5) Tidak ada perbedaan sikap nasabah dengan atribut produk kredit pelayanan ditinjau dari tingkat pendapatan ($\chi^2 = 1,060 < \chi^2$ tabel = 5,991), (6) Tidak ada perbedaan sikap nasabah dengan atribut produk kredit tingkat suku bunga ditinjau dari tingkat pendapatan ($\chi^2 = 3,017 < \chi^2$ tabel = 5,991), (7) Tidak ada perbedaan sikap nasabah dengan atribut produk kredit angsuran ditinjau dari tingkat pendapatan ($\chi^2 = 0,860 < \chi^2$ tabel = 5,991), (8) Tidak ada perbedaan sikap nasabah dengan atribut produk kredit jaminan ditinjau dari tingkat pendapatan ($\chi^2 = 0,504 < \chi^2$ tabel = 5,991).

ABSTRACT
CUSTOMERS' ATTITUDE TOWARD THE ATTRIBUTE OF CREDIT
A Case Study at "BRI Unit Dekso", Kalibawang, Kulon Progo

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This study was aimed to know whether or not there was any differences on customers' attitude (the borrower) with the attribute of credit product namely: service, interest rate, installment, and credit guarantee viewed from kinds of jobs and income level.

The study was conducted at "BRI Unit Dekso", Kalibawang, Kulon Progo from February until March 2002. This research used interviews and questionnaire in collecting the data. Whereas the sampling technique was purposive sampling method. The data analysis technique used were: 1) Descriptive Analysis, 2) Chi-quadrat analysis.

The result of the study showed that (1) There were no differences on customers' attitude toward the attribute of credit product especially on service viewed from kinds of jobs ($\chi^2=4,87 < \chi^2$ tabel=7,815), (2) There were no differences on customers' attitude toward the attribute of credit product especially on interest rate viewed from kinds of jobs ($\chi^2=2,377 < \chi^2$ tabel=9,488), (3) There were no differences on customers' attitude toward the attribute of credit product especially on installment viewed from kinds of jobs ($\chi^2=3,011 < \chi^2$ tabel=7,815), (4) There were no differences on customers' attitude toward the attribute of credit product especially on credit guarantee viewed from kinds of jobs ($\chi^2=1,047 < \chi^2$ tabel=9,488), (5) There were no differences on customers' attitude toward the attribute of credit product particularly on service viewed from income level ($\chi^2=1,060 < \chi^2$ tabel=5,991), (6) There were no differences on customers' attitude toward the attribute of credit product particularly on interest rate viewed from income level ($\chi^2=3,017 < \chi^2$ tabel=5,991), (7) There were no differences on customers' attitude toward the attribute of credit product particularly on installment viewed from income level ($\chi^2=0,860 < \chi^2$ tabel=5,991), (8) There were no differences on customers' attitude toward the attribute of credit product particularly on credit guarantee viewed from income level ($\chi^2=0,504 < \chi^2$ tabel=5,991).