

## ABSTRAK

### KOMPOSISI KREDIT DAN SIMPANAN NASABAH SEBELUM DAN PADA WAKTU KRISIS MONETER

C. Bambang Widinugroho  
Universitas Sanata Dharma Yogyakarta 1999

Tujuan penelitian ini adalah untuk mengetahui apakah ada perbedaan komposisi jumlah nasabah maupun besar rupiah menurut jenis kredit maupun jenis simpanan sebelum krisis moneter (1996) dan pada waktu krisis moneter (1998). Penelitian ini dilakukan di PT. Bank Rakyat Indonesia Kantor Cabang Purworejo di Jl. A. Yani No.1 Purworejo Kabupaten Purworejo Jawa Tengah pada bulan Juli s/d Agustus 1999. Teknik pengumpulan data yang digunakan adalah Wawancara dan Dokumentasi.

Dalam penelitian ini digunakan *Teknik analisis F ratio dan Uji beda 2 mean*. *Teknik Analisis F ratio* digunakan untuk mengetahui apakah ada perbedaan rata-rata jumlah nasabah maupun besar rupiah menurut jenis kredit maupun jenis simpanan sebelum krisis moneter (1996) selanjutnya dibandingkan dengan keadaan pada waktu krisis moneter (1998). *Uji beda 2 mean* digunakan untuk mengetahui apakah ada perbedaan rata-rata jumlah nasabah maupun besar rupiah untuk jenis kredit yang sama maupun jenis simpanan yang sama sebelum krisis moneter (1996) dan pada waktu krisis moneter (1998).

Berdasarkan hasil penelitian ditemukan bahwa krisis moneter (1998) ternyata tidak mengubah komposisi rata-rata jumlah nasabah dan besar rupiah masing-masing jenis kredit maupun jenis simpanan. Untuk jumlah nasabah dan besar rupiah jenis kredit komposisinya adalah jenis kredit rekening koran, kredit pegawai dan kredit usaha tani. Untuk jumlah nasabah dan besar rupiah jenis simpanan komposisinya adalah simpanan tabungan, simpanan deposito dan simpanan giro. Namun demikian pada waktu krisis moneter (1998) jumlah nasabah untuk jenis kredit rekening koran, kredit pegawai, kredit usaha tani dan besar rupiah untuk jenis kredit rekening koran, kredit pegawai, simpanan tabungan, simpanan deposito lebih tinggi dibandingkan sebelum krisis moneter (1996), sedangkan jumlah nasabah untuk jenis simpanan giro dan besar rupiah untuk jenis kredit usaha tani maupun jenis simpanan giro tetap.

## ABSTRACT

### THE COMPOSITION OF CUSTOMERS CREDIT AND SAVINGS BEFORE AND DURING THE MONETARY CRISIS

C. Bambang Widinugroho  
Sanata Dharma University Yogyakarta 1999

The research aimed to find out whether there was a difference in the composition of both the number of customers and amount of rupiah based on the type of loans and types of savings before the monetary crisis (1996) and during the monetary crisis (1998). This reseach was conducted at PT. BRI Purworejo Branch Office on Jl. A. Yani No.1 Purworejo, Central Java from Juli to August 1999. The technigues used to collect the data were interview and documentation .

To analyse the data, the techniques of *F ratio* and *the test for difference between two means* were used. *The analysis of F ratio* was used to find out whether there was a difference in the average of both the number of customers and amount of rupiah according to the types of loans and among the types of savings for the same year, and subsequently compared to other years-in this case before the monetary crisis in 1996 and during the monetary crisis in 1998. *The test for difference between two means* was used to find out whether there was a difference between the average of both the number of customers and the amout of rupiah for the same types of loans and savings before the monetary crisis in 1996 and during the monetary crisis in 1998.

Based the result of research, it turned out that the monetary crisis (1998) didn't change the composition of both the number of customers and the amount of rupiah of each type of loans and each type savings. The compositions of types of loans were the credit of current account, the credit for employees and the credit of agricultural development (KUT). The composition of the types of savings were savings account, time deposit, and current account. Nevertheless, during the monetary crisis (1998), the number of customers for the credit of current account, the credit of employees, the credit of agricultural development (KUT) and the amount of rupiah for the credit of current account, the credit for employees, saving deposit and time deposit were higher than those before the monetary crisis (1996). Where as the number of customers for the current account and the amount of rupiah for KUT and the current account remained the same.