

ABSTRAK

PERSEPSI NASABAH TERHADAP KEBIJAKAN PEMBERIAN KREDIT STUDI KASUS PADA BANK PERKREDITAN RAKYAT BANK DESA BHAKTI DAYA EKONOMI PAKEM

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Penelitian ini bertujuan untuk mengetahui apakah ada perbedaan persepsi diantara nasabah dari kelompok petani, pedagang dan pegawai negeri/swasta tentang kebijakan pemberian kredit dan untuk mengetahui apakah ada perbedaan persepsi diantara nasabah dari kelompok pedagang/pengusaha yang mempunyai modal kecil dengan pedagang/pengusaha yang mempunyai modal cukup besar tentang kebijakan pemberian kredit pada PT. Bank Desa Bhakti Daya Ekonomi Pakem.

Jenis penelitian ini adalah studi kasus. Penelitian dilaksanakan di Bank Desa Bhakti Daya Ekonomi Pakem dari bulan Februari 2001 sampai bulan April 2001. Subjek penelitian ini adalah nasabah yang mempunyai status sosial : petani, pedagang/pengusaha dan pegawai negeri/swasta.

Teknik pengambilan sampel yang digunakan adalah *cluster sampling*, dan teknik pengumpulan data yang digunakan adalah kuesioner dan dilengkapi dengan teknik observasi serta wawancara. Teknik analisis data yang digunakan adalah analisis uji F dan analisis uji t.

Dari hasil penelitian diketahui bahwa (1) ada perbedaan persepsi tentang kebijakan pemberian kredit diantara nasabah dari kelompok petani, pedagang/pengusaha dan pegawai negeri/swasta. Perbedaan persepsi ini terdapat pada aspek *capital* dengan F_{hitung} sebesar $5,813 > F_{tabel} 3,090$, aspek *collateral* dengan F_{hitung} sebesar $4,147 > F_{tabel} 3,090$ dan aspek *condition of economy* dengan F_{hitung} sebesar $5,261 > F_{tabel} 3,090$. (2) ada perbedaan persepsi tentang kebijakan pemberian kredit diantara nasabah dari kelompok pedagang/pengusaha yang mempunyai modal kecil dengan pedagang/pengusaha yang mempunyai modal cukup besar. Perbedaan persepsi ini terdapat pada aspek *capital* dengan t_{hitung} sebesar $3,792 > t_{tabel} 2,0322$ dan aspek *collateral* dengan t_{hitung} sebesar $4,09 > t_{tabel} 2,0322$.

ABSTRACT

CLIENTS' PERCEPTION TOWARD GRANTING CREDIT POLICY A CASE STUDY AT BANK PERKREDITAN RAKYAT BANK DESA BHAKTI DAYA EKONOMI PAKEM

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The objectives of this research were to know whether or not: (1) there was any difference on perception among the clients from the groups of farmers, merchants, and state/private employees toward granting credit policy, (2) there was any difference on perception among the clients from the group of merchants/bussinessmen who had more or less capital toward granting credit policy at PT Bank Bhakti Daya Ekonomi Pakem.

This research was a case study that was conducted at Bank Bhakti Daya Ekonomi Pakem since February 2001until April 2001. The subjects of this research were the clients of the bank that had economic status as farmers, merchants/bussinessmen and state/private employees.

The technique to determine the sample of this study was cluster sampling, and the technique to gather the data was questionnaire which was completed by observation and interviews. The data obtained in this study were analyzed by using F-test and t-test analysis.

The results of the statistical computation showed that: (1) there was a different perception toward granting credit policy among the clients from the groups of the farmers, the merchants/bussinessmen and the private/state employees. The difference perception laid on: (a) the capital aspect that was showed by F-test 5,813 that was greater than F table 3,090; (b) the collateral aspect that was showed by F-test 4,147 that was greater than F table 3,090; and (c) the condition of economy aspect that was showed by F-test 5,261 that was greater than F table 3,090. (2) There was a different perception toward the policy of granting credit between the clients from the group of merchants/bussinessmen who had small capital and the merchants/bussinessmen who had bigger capital. The difference on perception laid on: (1) the capital aspect that was showed by t-test 3,792 that was greater than t table 2,0322 and (2) the collateral aspect that was showed by t-test 4,09 that was greater than t table 2,0322.