

## ABSTRAK

### **ANALISIS SIKAP NASABAH TERHADAP ATRIBUT PRODUK BANK TABUNGAN, TINGKAT BUNGA TABUNGAN, LOKASI DAN PROMOSI**

Studi kasus pada BPR Bhakti Riyadi, Klaten

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Penelitian ini bertujuan untuk mengetahui apakah jenis pekerjaan dan tingkat pendapatan nasabah mempengaruhi sikap nasabah Bank Perkreditan Rakyat Bhakti Riyadi terhadap atribut produk tabungan, tingkat bunga tabungan, lokasi dan promosi.

Penelitian dilakukan pada bulan September 2003 sampai dengan bulan Oktober 2003, sedangkan teknik pengumpulan data penulis melakukannya dengan jalan wawancara dengan pihak bank dan menyebarkan kuesioner kepada nasabah Bank Perkreditan Rakyat Bhakti Riyadi. Jenis penelitian ini adalah studi kasus yaitu penelitian pada nasabah Bank Perkreditan Rakyat secara mendalam dan hasil penelitian hanya berlaku untuk nasabah Bank Perkreditan Rakyat tersebut. Variabel penelitiannya adalah: atribut produk tabungan, atribut tingkat bunga tabungan, atribut lokasi, atribut promosi, jenis pekerjaan dan tingkat pendapatan nasabah.

Teknik analisis yang digunakan adalah analisis korelasi dengan uji Chi Square. Hasil penelitian menunjukkan: 1) Sikap nasabah terhadap atribut produk tabungan, tingkat bunga tabungan, lokasi dan promosi tidak dipengaruhi oleh jenis pekerjaan. 2) Sikap nasabah terhadap atribut produk tabungan dan lokasi tidak dipengaruhi oleh tingkat pendapatan nasabah sedangkan Sikap nasabah terhadap atribut tingkat bunga tabungan dan promosi dipengaruhi oleh tingkat pendapatan nasabah. Dari hasil penghitungan koefisien kontingensi diketahui derajat hubungan antara tingkat pendapatan nasabah dengan atribut tingkat bunga tabungan dan promosi adalah erat.

## ABSTRACT

### **AN ANALYSIS OF CUSTOMERS' ATTITUDES TOWARD BANK'S PRODUCT ATTRIBUTES,INTEREST RATE,LOCATION AND PROMOTION**

A Case study at "BPR Bhakti Riyadi", Klaten

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The aim of this research was to know whether or not the attitudes of the customers' of "BPR Bhakti Riyadi" in Klaten toward the attributes of product saving account,interest rate,location and promotion were influenced by customers' kinds of job and level of income.

This research was conducted during the period of September 2003 until October 2003. The data collecting methods used were interviews with the bank's personnel and questionnaire distributed among a sample of 50 customers of the "BPR Bhakti Riyadi". The type of research was a case study. The research variables were the attributes of product saving account, interest rate, location, promotion, and the customers' kinds of job and income level.

The analysis technique used was correlation analysis with the Chi Square test. The result of the research showed that: 1) The customers' attitudes toward product saving account, interest rate, location and promotion were not influenced by the customers' kinds of job. 2) The customers' attitudes toward product saving account and location were not influenced by the customers' level income meanwhile the customers' attitudes toward the interest rate and promotion were influenced by the customers' level of income. From the contingency coefficient, calculation, it was known that the degree of relationship between the customers' level of income with attributes of interest rate and promotion was high.