

## **ABSTRAK**

### **Hubungan Antara Persepsi tentang Asuransi Beasiswa, Tingkat Pendidikan, dan Tingkat Pendapatan Responden terhadap Minat Mengikuti Asuransi Beasiswa Bumi Putera**

**Studi Kasus : Daerah Paseban dan Krakitan Bayat Klaten**

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**2005**

Penelitian ini bertujuan untuk mengetahui apakah terdapat hubungan antara: 1) persepsi responden tentang asuransi beasiswa terhadap minat mengikuti asuransi beasiswa Bumi Putera, 2) tingkat pendidikan responden terhadap minat mengikuti asuransi beasiswa Bumi Putera, 3) tingkat pendapatan responden terhadap minat mengikuti asuransi beasiswa Bumi Putera.

Penelitian studi kasus ini dilaksanakan di daerah Paseban dan Krakitan Bayat Klaten pada bulan Desember 2003–Januari 2004. Jumlah populasi penelitian adalah sebanyak 476 responden, jumlah sampel 119 responden. Sampel diambil dengan teknik proposional random sampel. Teknik pengumpulan data yang digunakan adalah kuesioner yang dilengkapi dengan wawancara.

Untuk mengetahui hubungan antara persepsi tentang asuransi beasiswa, tingkat pendidikan dan tingkat pendapatan responden terhadap minat mengikuti asuransi beasiswa Bumi Putera digunakan teknik analisis chi kuadrat dengan taraf signifikansi 5% dan derajat kebebasan 1.

Hasil penelitian menunjukkan bahwa: (1) tidak ada hubungan antara persepsi responden tentang asuransi beasiswa terhadap minat mengikuti asuransi beasiswa Bumi Putera ( $\chi^2_{hitung} = 0,99 < \chi^2_{tabel} = 3,841$ ), (2) ada hubungan antara tingkat pendidikan responden terhadap minat mengikuti asuransi beasiswa Bumi Putera ( $\chi^2_{hitung} = 175,32 > \chi^2_{tabel} = 3,841$ ), (3) ada hubungan antara tingkat pendapatan responden terhadap minat mengikuti beasiswa Bumi Putera ( $\chi^2_{hitung} = 146,11 > \chi^2_{tabel} = 3,841$ ).

## ABSTRACT

### **The Correlation between Respondents' Perception on Scholarship Insurance, Educational Level and Income Level with Interest in Buying Scholarship Insurance at "Bumi Putera"**

#### **A Case Study in Paseban and Krakitan, Bayat, Klaten Areas**

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The research is aimed at determining the existence of correlation between: 1) respondents' perception on scholarship insurance and interest in buying scholarship insurance at "Bumi Putera", 2) respondents' educational level and interest in buying scholarship insurance at "Bumi Putera", 3) respondents' income level and interest in buying scholarship insurance at "Bumi Putera".

This case study was conducted in Paseban and Krakitan, Bayat, Klaten areas from December 2003 to January 2004. The size of population is 476 respondents, with the sample of 119 respondents. The sample is taken using proportional random sampling technique, while the data collection technique used is questionnaire with interviews as supplement.

In order to know the correlation of respondents' perception on scholarship insurance, educational level and income level with areas interest in buying scholarship insurance at "Bumi Putera", chi square with significance level of 5% and degree of freedom 1 is used as analysis technique.

The results of the research indicates that: (1) there is no correlation between respondents' perception on scholarship insurance and interest in buying scholarship insurance at "Bumi Putera" ( $\chi^2_{\text{count}} = 0.99 < \chi^2_{\text{table}} = 3.841$ ), (2) there is correlation between respondents' education level and interest in buying scholarship insurance at "Bumi Putera" ( $\chi^2_{\text{count}} = 175.32 > \chi^2_{\text{table}} = 3.841$ ), (3) there is correlation between respondents' income level and interest in buying scholarship insurance at "Bumi Putera" ( $\chi^2_{\text{count}} = 146.11 > \chi^2_{\text{table}} = 3.841$ ).