

ABSTRAK

**PENGARUH NILAI JUAL SAMPAH, STATUS PEKERJAAN NASABAH,
PARTISIPASI NASABAH TERHADAP SALDO TABUNGAN DAN MANFAAT
EKONOMI *TANGIBLE* BAGI NASABAH BANK SAMPAH “GEMAH RIPAH”
DUSUN BADEGAN BANTUL, YOGYAKARTA**

Hariyanto
Universitas Sanata Dharma Yogyakarta
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Penelitian ini bertujuan untuk menguji besarnya pengaruh nilai jual sampah, status pekerjaan nasabah, partisipasi nasabah terhadap saldo tabungan dan manfaat ekonomi *tangible* bagi nasabah Bank Sampah “Gemah Ripah” Dusun Badegan Bantul, Yogyakarta.

Penelitian ini merupakan penelitian eksplanatif pada nasabah Bank Sampah “Gemah Ripah” Dusun Badegan Bantul dengan jumlah populasi 547 nasabah. Jumlah sampel dihitung menggunakan rumus Slovin dan didapat 85 responden yang dijadikan sampel penelitian. Data dikumpulkan menggunakan kuesioner. Teknik pengambilan sampel dengan metode *accidental sampling*. Pengujian analisis data dengan uji prasyarat normalitas, uji multikolinieritas, dan uji heteroskedastisitas. Uji hipotesis dilakukan dengan alat analisis regresi linear berganda.

Hasil penelitian ini menunjukkan bahwa: (1) ada pengaruh positif dan signifikan ($\text{sig} = 0,013 < \alpha = 0,05$) nilai jual sampah terhadap saldo tabungan dengan koefisien beta sebesar 0,263 dan nilai sig sebesar 0,013; (2) ada pengaruh negatif dan signifikan ($\text{sig} = 0,274 > \alpha = 0,05$) status pekerjaan nasabah terhadap saldo tabungan dengan koefisien beta sebesar 0,109 dan nilai sig sebesar 0,274; (3) ada pengaruh positif dan signifikan ($\text{sig} = 0,005 < \alpha = 0,05$) partisipasi nasabah terhadap saldo tabungan dengan koefisien beta sebesar 0,309 dan nilai sig sebesar 0,005; (4) ada pengaruh positif dan signifikan ($\text{sig} = 0,014 < \alpha = 0,05$) nilai jual sampah terhadap manfaat ekonomi *tangible* dengan koefisien beta sebesar 0,269 dan nilai sig sebesar 0,014; (5) ada pengaruh negatif dan signifikan ($\text{sig} = 0,305 > \alpha = 0,05$) status pekerjaan nasabah terhadap manfaat ekonomi *tangible* dengan koefisien beta sebesar 0,107 dan nilai sig sebesar 0,305; (6) ada pengaruh positif dan signifikan ($\text{sig} = 0,047 < \alpha = 0,05$) nilai jual sampah terhadap manfaat ekonomi *tangible* dengan koefisien beta sebesar 0,226 dan nilai sig sebesar 0,047. Hasil analisis R^2 untuk model 1 sebesar 0,265, dan R^2 untuk model 2 sebesar 0,202.

ABSTRACT

THE INFLUENCE OF SELLING RUBBISH, THE OCCUPATION OF CUSTOMER STATUS, CUSTOMER PARTICIPATION OF SAVINGS BALANCES AND TANGIBLE ECONOMIC BENEFITS FOR THE RUBBISH BANK “GEMAH RIPAH”, BADEGAN BANTUL, YOGYAKARTA

Hariyanto

Sanata Dharma University Yogyakarta

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The aims fo this research are to examine how valuable the price of rubbish, of customer status, customer participation in the balance of savings and *tangible* economic benefits for the customers of the Rubbish Bank "Gemah Ripah" Badegan in Bantul, Yogyakarta.

This study is an explanative research conducted in Rubbish Bank “Gemah Ripah”, Badegan in Bantul. The population of this study were 547 customer. The sampling technique was Slovin’s formula. The research samples were 85 respondents. The data were collected by questionnaires. The normality tests of the data analysis were performed by applying prerequisite, test multicolinearity, and test of heteroscedastiditas. The hypotheses of test was a multiple linear regression analysis.

The results of this study show that: (1) there is a positive and significant effect ($\text{sig} = 0.013 < \alpha = 0.05$) of the value of the saving balance of selling rubbish with a beta coefficient: 0.263 and 0.013; (2) there is a negative and significant effect ($\text{sig} = 0.274 > \alpha = 0.05$) on the occupation of the balance of savings customers with a beta coefficient: 0.109 and 0.274; (3) there is a positive and significant effect ($\text{sig} = 0.005 < \alpha = 0.05$) customer participation on bank balance with a beta coefficient: 0.309 and 0.005; (4) there is a positive and significant effect ($\text{sig} = 0.014 < \alpha = 0.05$) of the value of selling rubbish is to *tangible* economic benefits to the beta coefficient: 0.269 and 0.014; (5) there is a negative and significant effect ($\text{sig} = 0.305 > \alpha = 0.05$) on the occupation of customer *tangible* of economic benefits to the beta coefficient: 0.107 and 0.305; (6) there is a positive and significant effect ($\text{sig} = 0.047 < \alpha = 0.05$) of the value of selling rubbish to *tangible* economic benefits to the beta coefficient: 0.226 and 0.047. The results of the analysis of R^2 for model 1 are 0.265, and R^2 for model 2 is 0.202.