

ABSTRAK**ANALISIS SIKAP NASABAH TERHADAP
FASILITAS LAYANAN DEBIT CARD
Studi Kasus Terhadap Nasabah Bank Mandiri Yogyakarta**

Agustinus Rokhus G A W
Universitas Sanata Dharma
Yogyakarta
2007

Tujuan penelitian ini adalah untuk (1) mengetahui karakteristik nasabah Bank Mandiri, (2) mengetahui urutan prioritas kepentingan nasabah terhadap fasilitas layanan Debit Card (transaksi di Bank, Merchant, dan ATM), serta (3) mengetahui sikap nasabah terhadap fasilitas layanan Debit Card (Kartu Mandiri). Jenis penelitian ini adalah studi kasus terhadap nasabah Bank Mandiri yang memanfaatkan fasilitas layanan Kartu Mandiri.

Penulis menentukan sampel penelitian sebanyak 100 nasabah. Teknik pengumpulan data yang digunakan adalah kuesioner dan dokumentasi. Sedangkan teknik analisis data yang dipergunakan ialah analisis persentase, analisis prioritas kepentingan, serta analisis Multiattribute Attitude Model (MAM).

Setelah dilakukan analisis, hasil penelitian mengenai (1) karakteristik nasabah menunjukkan bahwa nasabah sebagian besar wanita, telah menikah, berusia antara 24-30 tahun, pendidikan terakhir setingkat SMA, berpenghasilan di bawah Rp. 1.000.000 (36%) dan Rp. 1.000.000 sd. Rp. 3.999.000 (35%), serta berprofesi sebagai pegawai swasta. (2) Kemudian nasabah lebih memprioritaskan penggunaan Kartu Mandiri pada mesin ATM. (3) Sementara itu hasil analisis sikap nasabah terhadap ketiga variabel fasilitas layanan Kartu Mandiri menunjukkan adanya sikap yang sangat positif terhadap ketiga variabel tersebut. Sehingga dapat disimpulkan bahwa sikap nasabah terhadap fasilitas layanan Debit Card (Kartu Mandiri) adalah sangat positif.

ABSTRACT

AN ANALYSIS ON CUSTOMER ATTITUDE TOWARDS SERVICE FACILITY OF DEBIT CARD A Case Study to Customer of Mandiri Bank, Yogyakarta

**Agustinus Rokhus G A W
Sanata Dharma University
Yogyakarta
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The aim of this research was for (1) knowing characteristic of customer of Mandiri Bank, (2) knowing priority sequence of customer importance to Debit Card service facility (transaction in Bank, Merchant, and ATM), and also (3) knowing a customer attitude to Debit Card service facility (Mandiri Card). This research was case study to customer of Mandiri Bank who exploiting Mandiri Card service facility.

The number of the research sample were 100 clients. Technique in data collecting which applied was documentation and questionnaire. While data analytical technique that utilized was Percentage Analysis, Importance Priority Analysis, and also analysis MAM.

The research found that (1) The customer characteristic indicated that customer was most female, married, aged between 24-30 years old, education of level of High School, earnings under Rp. 1.000.000 (36%) and Rp. 1.000.000 until Rp. 3.999.000 (35%), and also profession as private sector officer. (2) Most of the customer used the card at ATM machine. (3) Meanwhile the result of customer attitude analysis to all three types of Mandiri Card service facility variable showed a very positive attitude. So, it could be concluded that customer attitude to Debit Card service facility (Mandiri Card) was very positive.