



**MOTIF NASABAH MEMINJAM KREDIT DI PERUM PEGADAIAN
STUDI KASUS PADA PERUM PEGADAIAN CABANG GLAGAHSARI**

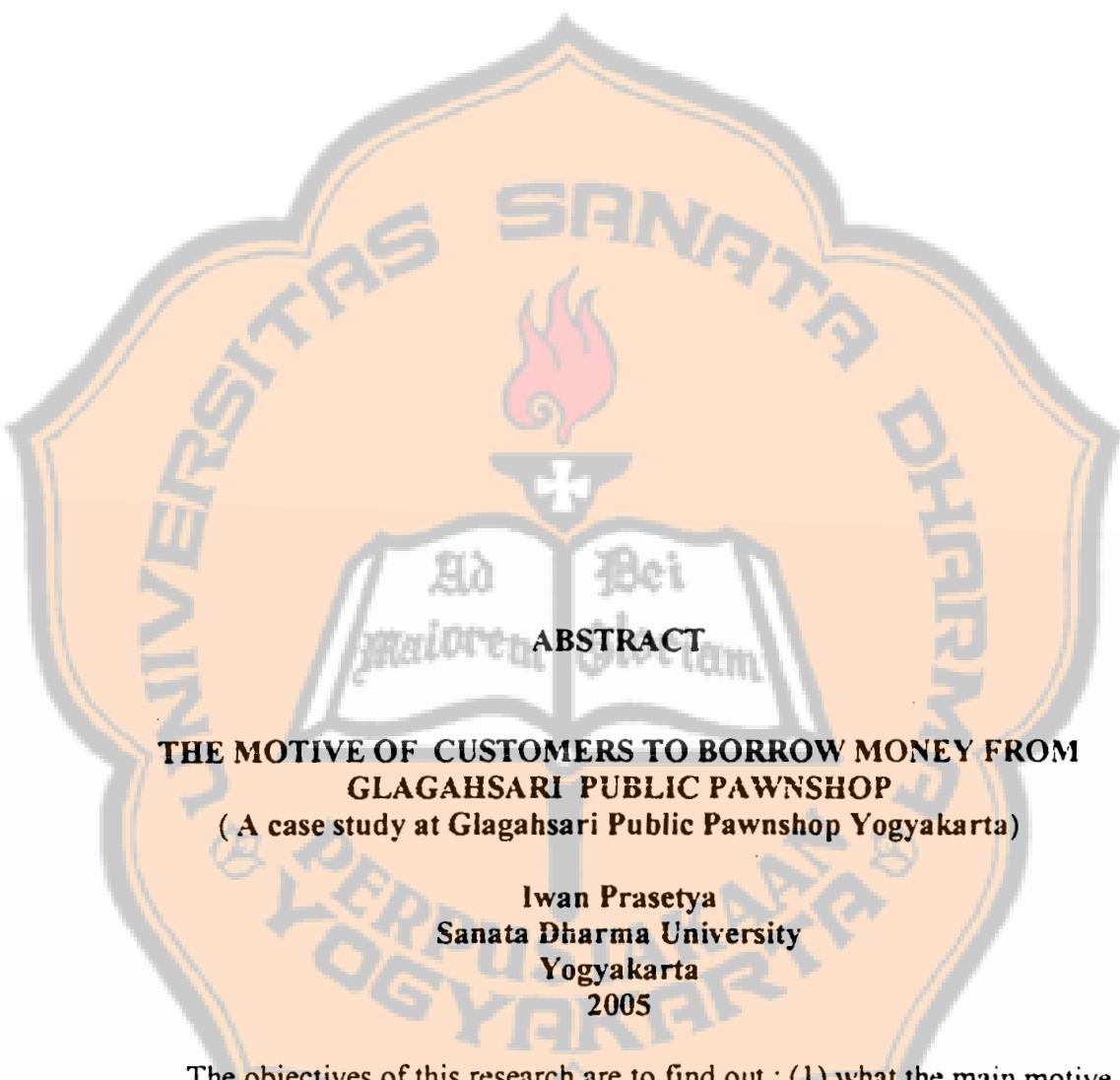
IWAN PRASETYA
UNIVERSITAS SANATA DHARMA
YOYAKARTA
2005

Penelitian ini bertujuan untuk mengetahui : 1) Motif utama nasabah dalam meminjam kredit di Perum Pegadaian Cabang Glagahsari, 2) Apakah ada perbedaan motif nasabah dalam meminjam kredit di Perum Pegadaian Cabang Glagahsari di antara kelompok Petani, Pedagang dan Pegawai Negeri/Swasta, 3) Apakah ada perbedaan fungsi barang jaminan bagi kehidupan anggota keluarga nasabah Perum Pegadaian Cabang Glagahsari di antara kelompok Petani, Pedagang dan Pegawai Negri/Swasta.

Penelitian studi kasus ini dilaksanakan di Perum Pegadaian Cabang Glagahsari, Yogyakarta dari bulan April 2005 sampai bulan juni 2005 . Subyek penelitian ini adalah nasabah yang mempunyai profesi : Petani, Pedagang dan Pegawai Negri/Swasta.

Teknik pengambilan sampel yang digunakan adalah cluster Sampling, dan teknik pengumpulan data yang digunakan adalah kuisioner dan dilengkapi dengan teknik observasi, dokumentasi serta wawancara. Teknik analisis data yang digunakan adalah analisis Presentase, analisis Chi-Square dan analisis Kruskal Wallis.

Hasil penelitian menunjukan : 1) Motif utama nasabah dalam meminjam



**THE MOTIVE OF CUSTOMERS TO BORROW MONEY FROM
GLAGAHSARI PUBLIC PAWNSHOP**
(A case study at Glagahsari Public Pawnshop Yogyakarta)

Iwan Prasetya
Sanata Dharma University
Yogyakarta
2005

The objectives of this research are to find out : (1) what the main motive of the customers to borrow money from the public pawnshop is, (2) is there any different motive of the customers in borrowing money from the pawnshop among groups of farmers, traders, and state or private employees?, (3) is there any different function of security for the family's lives among groups of farmers, traders, and state or private employees?

This research was carried out at Glagahsari Pawnshop Yogyakarta from April to June, 2005. The subjects of this research are customers whose professions are farmers, traders, and state or private employees.

The techniques of taking samples used was the cluster sampling. The technique of collecting data used was the questionnaire and completed by observation, documentation and interview. While the technique of analyzing data used were the analyzing of Chi-Square and Kruskal Wallis.

The result of the research indicates : (1) the main motive of the customers in borrowing money from Glagahsari Public Pawnshop is for consuming (54%), (2) there is not any different motive for customers in borrowing money from Glagahsari Private Pawnshop among groups of farmers, traders, and state or private employees (X^2 count 2.38< X^2 table 9.488), (3) there is a different function