

ABSTRAK

PENGARUH JUMLAH PINJAMAN, JAMINAN KREDIT, JANGKA WAKTU PINJAMAN, SKEDUL PEMBAYARAN, TINGKAT BUNGA PINJAMAN, DAN PELAYANAN PINJAMAN KREDIT TERHADAP TINGKAT KEPUASAN NASABAH

Studi Kasus pada BPR Wijaya Mulya Santosa Yogyakarta

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Penelitian ini bertujuan untuk mengetahui: (1) pengaruh jumlah pinjaman terhadap tingkat kepuasan nasabah; (2) pengaruh jaminan kredit terhadap tingkat kepuasan nasabah; (3) jangka waktu pinjaman terhadap tingkat kepuasan nasabah; (4) pengaruh skedul pembayaran terhadap tingkat kepuasan nasabah (5) pengaruh tingkat bunga pinjaman terhadap tingkat kepuasan nasabah; (6) pengaruh pelayanan pinjaman kredit terhadap tingkat kepuasan nasabah.

Penelitian ini dilaksanakan pada nasabah kredit BPR Wijayamulya Santosa Yogyakarta pada bulan Agustus 2007 – Oktober 2007. Populasi dalam penelitian ini sebanyak 800 orang. Jumlah sampel adalah 100 orang. Pengambilan sampel menggunakan teknik *purposive sampling* (dengan rumus Solvin). Teknik pengumpulan data dilakukan dengan kuesioner. Teknik analisis data menggunakan model persamaan regresi linear sederhana.

Hasil penelitian menunjukkan bahwa: (1) tidak ada pengaruh jumlah pinjaman terhadap tingkat kepuasan nasabah ($t_{hitung} = 1,984 < t_{tabel} = 1,9845$); (2) tidak ada pengaruh jaminan kredit terhadap tingkat kepuasan nasabah ($t_{hitung} = 1,793 < t_{tabel} = 1,9845$); (3) tidak ada pengaruh jangka waktu pinjaman terhadap tingkat kepuasan nasabah ($t_{hitung} = -0,074 < t_{tabel} = 1,9845$); (4) tidak ada pengaruh tingkat bunga pinjaman terhadap tingkat kepuasan nasabah ($t_{hitung} = -1,455 < t_{tabel} = 1,9845$); (5) ada pengaruh pelayanan pinjaman kredit terhadap tingkat kepuasan nasabah ($t_{hitung} = 9,501 < t_{tabel} = 1,9845$);

ABSTRACT

THE EFFECT OF CREDIT AMOUNT, SECURITY OF CREDIT, CREDIT RANGE, PAYMENT SCHEDULE, RATES OF INTEREST, AND CREDIT SERVICES TOWARD BPR CUSTOMERS' SATISFACTION LEVEL

A Case Study on BPR Wijayamulya Santosa, Sagan, Yogyakarta

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The aims of this research are to know the effect of: (1) the credit amount toward BPR customers' satisfaction level; (2) security of credit toward BPR customers' satisfaction level; (3) credit range toward BPR customers' satisfaction level; (4) payment schedule toward BPR customers' satisfaction level; (5) rates of interest toward BPR customers' satisfaction level; and (6) credit services toward BPR customers' satisfaction level.

This research done on Customers of BPR Wijayamulya Santosa, Sagan, Yogyakarta from August to October 2007. The population of the research was 800 people. The samples were 100 people. The samples taken by *purposive sampling technique* (with Solvin's formula). The technique of collecting the data was questionnaire. The technique of analyzing the data was *simple linear regression equation model*.

The result of the research shows that: (1) credit amount doesn't influence the customers' satisfaction level ($t_{count} = 1,984 < t_{table} = 1,9845$); (2) security of credit doesn't influence the customers' satisfaction level ($t_{count} = 1,793 < t_{table} = 1,9845$); (3) credit range doesn't influence the customers' satisfaction level ($t_{count} = -0,074 < t_{table} = 1,9845$); (4) rates of interest doesn't influence the customers' satisfaction level ($t_{count} = -1,455 < t_{table} = 1,9845$); (5) credit services influence the customers' satisfaction level ($t_{count} = 9,501 < t_{table} = 1,9845$).