

PRAKTIK ETIKA BISNIS DI BANK NIAGA DAN SIKAP NASABAH TERHADAP BISNIS BANK NIAGA SERTA PENGARUHNYA TERHADAP NIAT BERINVESTASI DI BANK NIAGA

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INTISARI

Studi ini bertujuan untuk mengukur persepsi nasabah terhadap etika bisnis Bank Niaga, mengukur seberapa kuat sikap nasabah terhadap bisnis Bank Niaga, seberapa kuat pengaruh etika bisnis Bank Niaga terhadap sikap nasabah terhadap bisnis Bank Niaga dan seberapa kuat pengaruh sikap nasabah terhadap niat berinvestasi di Bank Niaga.

Penelitian dilakukan secara deskripsi dengan mengukur persepsi nasabah terhadap implementasi etika bisnis Bank Niaga, mengukur sikap nasabah terhadap bisnis Bank Niaga dan mengukur niat nasabah berinvestasi di Bank Niaga dengan responden sebanyak 75 nasabah yang berasal dari nasabah biasa, nasabah *Premium Service* dan nasabah *Preferred Circle*. Kemudian dilakukan diukur pengaruh antara persepsi nasabah terhadap etika bisnis Bank Niaga terhadap sikap nasabah terhadap bisnis Bank Niaga dan pengaruhnya terhadap niat berinvestasi di Bank Niaga.

Dari hasil penelitian diperoleh hasil bahwa nasabah memiliki persepsi yang kuat bahwa Bank Niaga selama ini menerapkan etika bisnis dalam menjalankan bisnisnya, nasabah juga memiliki sikap yang positif terhadap bisnis Bank Niaga dan nasabah juga memiliki niat yang tinggi untuk berinvestasi di Bank Niaga. Jika dikaitkan dengan pengelompokan nasabah di atas, nasabah *Premium Service* memiliki persepsi yang paling tinggi terhadap etika bisnis Bank Niaga, kemudian disusul nasabah *Preferred Circle* dan nasabah biasa. Nasabah *Preferred Circle* memiliki sikap paling positif terhadap bisnis Bank Niaga, kemudian diikuti dengan nasabah *Premium Service* dan nasabah biasa. Nasabah *Preferred Circle* juga memiliki niat paling tinggi untuk berinvestasi di Bank Niaga yang kemudian diikuti oleh nasabah *Preferred Circle* dan nasabah biasa.

Hasil dari analisa regresi adalah variable persepsi nasabah terhadap etika bisnis secara signifikan berpengaruh terhadap sikap nasabah terhadap bisnis Bank Niaga dan variable sikap terhadap bisnis Bank Niaga berpengaruh signifikan terhadap niat berinvestasi di Bank Niaga.

Kata kunci : etika bisnis, persepsi, sikap, niat berinvestasi

THE PRACTICE OF BUSINESS ETHICS AT NIAGA BANK AND CONSUMERS' ATTITUDES TO THE BUSINESS OF NIAGA BANK AND THE EFFECT OF THE WILL OF INVESTING AT NIAGA BANK

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ABSTRACT

This research purposed to measure consumers' perception of business ethic of Niaga Bank, how strong the attitudes of consumers to the business of Niaga Bank, how strong the effect of business ethic of Niaga Bank to consumers' attitude to the business of Niaga Bank, and how strong the effect of consumers' attitude to the will for investing at Niaga Bank.

This research performed descriptively by measure consumers' perception to the implementation of business ethic, consumers' attitude to the business of Niaga Bank, and to measure consumers' will for having invested at Niaga Bank, with total respondents of 75 consumers of common, Premium Service, and Preferred Circle consumers. Then, the effects between consumers' perception to the business ethics, consumers' attitudes to the business of Niaga Bank, and its effect for investing will at Niaga Bank are measured.

From the research we may conclude that the costumers have strong perception where the Niaga Bank have been applying business in put its business into effect, and the customers have positive attitudes toward its business as well, and the costumers it self have high-intention to invest at Niaga Bank. If it is related with the costumers' groupings above, then the Premium Service customers have the highest perception to the business ethic of the Bank, respectively followed by Preferred Circle and common customers. The Preferred Circle costumers have the most positive attitude to the business of Niaga Bank, followed by Premium Service and common customers. It has the highest will to invest at Niaga Bank as well, respectively followed by Preferred Circle and common customers.

The result of regression analysis is the customers' perception variable to the business ethic significantly have effect to the customers attitude to the business of Niaga Bank, and the attitude variable to the business of Niaga Bank have a significant effect to the will to invest at Niaga Bank.

Keywords: business ethic, perception, attitude, will of investing