



## **Penentuan Prioritas Lokasi Kantor Cabang PD BPR Bank Bantul**

Ida Trisnawati

Email: ida.trisna39@gmail.com

Program Studi Pembangunan Wilayah, Fakultas Geografi, Universitas Gadjah Mada

### **ABSTRAK**

PD BPR Bank Bantul merupakan bank perkreditan rakyat yang seluruh modalnya merupakan kekayaan daerah yang dipisahkan (Perda Kab. Bantul No 9 Tahun 2007). PD BPR Bank Bantul berupa salah satu bentuk Perusahaan Daerah Kabupaten Bantul yang memiliki jaringan kantor pada 17 kecamatan di Kabupaten Bantul. Permasalahan yang terjadi yaitu pada kondisi sosial ekonomi masyarakat di Kabupaten Bantul yang semakin meningkat menyebabkan perlunya keseimbangan dari segi pemenuhan fasilitas perbankan dalam melayani kebutuhan masyarakat. Tujuan dari penelitian ini yaitu (1) identifikasi lokasi eksisting Kantor Pusat dan Kantor Kas PD BPR Bank Bantul pada tiap unit pelayanan di masing-masing kecamatan, (2) identifikasi lokasi Kantor Cabang PD BPR Bank Bantul berdasarkan orientasi nasabah dan pihak bank (marketing bank) terhadap ketersediaan Kantor Cabang PD BPR Bank Bantul, (3) analisis fungsi pelayanan dan jangkauan pelayanan calon lokasi Kantor Cabang PD BPR Bank Bantul, (4) analisis pola sebaran dan pemilihan lokasi Kantor Cabang PD BPR Bank Bantul berdasarkan orientasi nasabah dan pihak bank (marketing bank) serta area jangkauan pelayanan.

Metode penelitian yang digunakan yaitu analisis deskriptif berbasis data primer dan sekunder dengan menggunakan teknik analisis AHP (*Analytical Hierarchy Process*), kemudian metode yang kedua yaitu menggunakan analisis perhitungan daya layan dan jangkauan pelayanan serta menggunakan analisis spasial dengan *software ArcGis* dan analisis dokumen RDTR.

Hasil yang didapatkan dari penelitian ini ialah (1) berdasarkan kondisi eksisting jaringan kantor PD BPR Bank Bantul berlokasi tidak jauh dari pusat kegiatan kecamatan (pusat pemerintahan) maupun pusat kegiatan ekonomi kecamatan, (2) prioritas lokasi menurut pihak bank dan nasabah bank dari hasil pengolahan menggunakan AHP yaitu Kecamatan Banguntapan, (3) hasil pengolahan daya layan dan jangkauan pelayanan menunjukkan bahwa Kecamatan Banguntapan memiliki tingkat daya layan perbankan yang cukup tinggi dan fasilitas perbankan termasuk kedalam orde tinggi berdasarkan intensitas kunjungan masyarakat ke bank, (4) Kemudian dari hasil analisis spasial dan analisis dokumen RDTR Kecamatan Banguntapan menunjukkan bahwa lokasi yang diizinkan untuk pembangunan Kantor Cabang berada pada zona perdagangan dan jasa.

**Kata Kunci :** AHP, Daya Layan, Jangkauan Pelayanan, Prioritas Lokasi, RDTR

## **Prioritizing The Location of The PD BPR Bank Bantul Branch Office**

Ida Trisnawati

Email: ida.trisna39@gmail.com

Regional Development Study Program, Faculty of Geography,

Gadjah Mada University

### **ABSTRACT**

PD BPR Bank Bantul is a community credit bank whose entire capital is separated regional wealth (Perda Kab. Bantul No 9 Tahun 2007). PD BPR Bank Bantul is one form of the Regional Companies of Bantul Regency which has an office network in 17 subdistricts in Bantul Regency. The problem that occurs is that the increasing socio-economic conditions of the people in Bantul Regency cause the need of the balance in terms of fulfilling banking facilities in serving the community. The purpose of this research are (1) identify existing location the Central Office and Cash Office of PD BPR Bank Bantul in the every subdistrict, (2) identify location of PD BPR Bank Bantul Branch Office according to the bank and bank customers about availability of PD BPR Bank Bantul Branch Office, (3) identify functional service and service coverage candidate location of PD BPR Bank Bantul Branch Office (4) identify pattern of spreading and selection location of PD BPR Bank Bantul Branch Office according to the bank and bank customers and service coverage.

This research uses descriptive analysis based on primary and secondary data using AHP (Analytical Hierarchy Process) analysis techniques. Then the second method using analysis by calculating service and service coverage and using spatial analysis with ArcGis and RDTR document analysis.

This result of this research are (1) based on the existing condition of the PD BPR Bank Bantul Office network is located not far form the subdistrict activity center (government activity) and subdistrict economic activity center, (2) Location priority according to the bank and bank customers based on the AHP processing results is Banguntapan subdistrict, (3) the results of functional service and service coverage showed that Banguntapan subdistrict has a high level of functional service, and banking facilities were included in the high order seen form the level of community visit to the bank, then (4) from the results of the spatial analysis and analysis of RDTR documents in Banguntapan subdistrict, the locations permitted for the construction of branch offices are in the trade and service zones.

**Keywords:** AHP, Functional Service, Service Covered, Location Priority, RDTR