

ABSTRACT

This research aimed to analyze the interest of low economic society to become the customers of conventional and Islamic bank. This research was a field research with qualitative approach that used primary and secondary data collected through observation and interview. The respondents involved were 30 people. The sampling technique used was simple random sampling.

The result of the research indicated that the interest of pedicap drivers on Malioboro Street Yogyakarta to become the customers of conventional banks was bigger, 33% of the respondents were interested to become the customers of conventional banks, and 20% of the respondents had become the customers of conventional banks. Meanwhile there was 17% respondents who were interested to become the customers of Islamic banks, and 7% of the respondents had become the customers of Islamic banks. The rest of the respondents which was 23% were not interested at all to become the customers of neither conventional nor Islamic banks.

Keyword: Interest, Low Economic Society, Conventional Bank, Islamic Bank.

ABSTRAK

Penelitian ini bertujuan untuk menganalisis minat masyarakat ekonomi lemah untuk menjadi nasabah bank konvensional dan bank syariah. Penelitian ini adalah penelitian lapangan (*field research*) dengan pendekatan kualitatif yang menggunakan data primer dan data sekunder yang diperoleh melalui observasi dan wawancara (*interview*). Responden yang digunakan sebanyak 30 orang. Teknik sampling yang digunakan adalah *simple random sampling*.

Hasil penelitian menunjukkan bahwa minat pengayuh becak di Jalan Malioboro Yogyakarta lebih banyak untuk menjadi nasabah di bank konvensional, yaitu terdapat 33% responden berminat untuk menjadi nasabah di bank konvensional, dan 20% responden telah menjadi nasabah di bank konvensional. Sedangkan terdapat 17% responden berminat untuk menjadi nasabah di bank syariah, dan 7% responden telah menjadi nasabah di bank syariah. Dan sisanya terdapat 23% yang sama sekali tidak berminat untuk menjadi nasabah di bank konvensional maupun bank syariah.

Kata kunci : Minat, Masyarakat Ekonomi Lemah, Bank Konvensional, Bank Syariah.