

## RINGKASAN

Pegadaian Pusat Purwokerto terletak di Kabupaten Banyumas terus mengalami peningkatan pada jumlah nasabahnya. Namun, persentase kenaikan jumlah nasabah pada Pegadaian Pusat Purwokerto masih kalah dibandingkan dengan persentase kenaikan jumlah nasabah pada Pegadaian Syariah Cabang Purwokerto. Hal ini berkaitan dengan biaya di Pegadaian Konvensional lebih mahal daripada biaya di Pegadaian Syariah. Tujuan penelitian ini adalah untuk menganalisis pengaruh pendapatan, harga, jumlah tanggungan keluarga, pelayanan, dan jarak terhadap permintaan jasa gadai di Pegadaian Pusat Purwokerto, Kabupaten Banyumas.

Penelitian ini merupakan jenis penelitian kuantitatif. Populasi penelitian ini adalah nasabah di Pegadaian Pusat Purwokerto dan diambil sebanyak 100 sampel melalui rumus Taro Yamane. Teknik analisis data yang digunakan adalah analisis regresi linear berganda.

Hasil penelitian ini adalah: (1) Pendapatan berpengaruh negatif dan signifikan, sedangkan jumlah tanggungan keluarga dan pelayanan berpengaruh positif dan signifikan terhadap permintaan jasa gadai di Pegadaian Pusat Purwokerto. (2) Harga dan jarak tidak berpengaruh signifikan terhadap permintaan jasa gadai di Pegadaian Pusat Purwokerto.

Implikasi pada penelitian ini adalah pihak Pegadaian Pusat Purwokerto perlu melakukan inovasi dan memperluas sosialisasi mengenai keunggulan Pegadaian sehingga dapat dijangkau oleh seluruh kalangan masyarakat serta perlu meningkatkan kualitas pelayanan dan fasilitas yang disediakan. Pemerintah perlu menindaklanjuti program Keluarga Berencana (KB) sehingga jumlah tanggungan keluarga dapat berkurang. Selain itu masyarakat juga perlu untuk menyadari bahwa banyaknya jumlah tanggungan keluarga akan mempengaruhi kesejahteraan perekonomian.

Kata Kunci: Pendapatan, Harga, Jumlah Tanggungan Keluarga, Pelayanan, Jarak.

## **SUMMARY**

*The Central Pawnshop of Purwokerto, located in Banyumas Regency, continues to experience an increase in the number of its customers. However, the proportion of the number of customers at the Central Pegadaian Purwokerto is still lower than the proportion of the increase in the number of customers at the Purwokerto Sharia Pawnshop. This is related to the cost at the Conventional Pawnshop being more expensive than the cost at the Sharia Pawnshop. The purpose of this study was to analyze the effect of income, price, number of family dependents, services, and distance on the demand for pawn services at the Central Pawnshop of Purwokerto, Banyumas Regency.*

*This research is a type of quantitative research. The population of this study were customers at the Central Pawnshop of Purwokerto and 100 samples were taken using the Taro Yamane formula. The data analysis technique used is multiple linear regression analysis.*

*The results of this study are: (1) Income has a negative and significant effect, while the number of family dependents and services has a positive and significant effect on the demand for pawn services at the Central Pawnshop of Purwokerto. (2) Price and distance have no significant effect on the demand for pawn services at the Central Pawnshop of Purwokerto.*

*The implication of this research is that the Central Pawnshop of Purwokerto needs to innovate and expand the socialization of the advantages of Pegadaian so that it can be reached by all levels of society and needs to improve the quality of services and facilities provided. The government needs to follow up on the Keluarga Berencana (KB) program so that the number of family dependents can be reduced. In addition, the community also needs to realize that the large number of dependents in the family will affect the economic welfare.*

*Keywords: Income, Price, Number of Family Dependents, Services, Distance.*