

ABSTRAK

Tujuan penelitian ini adalah untuk mengetahui pengaruh secara parsial dan simultan persepsi pemanfaat Simpan Pinjam Kelompok Perempuan (SPP) Desa Kalibenda tentang sosialisasi kebijakan dan ketersediaan kompensasi terhadap komitmen membayar angsuran. Sampel dalam penelitian ini berjumlah 74 orang. Penelitian ini menggunakan asosiatif kuantitatif dengan analisis regresi linear berganda. Berdasarkan hasil penelitian yang telah dilaksanakan dimana: (1) Persepsi pemanfaat Simpan Pinjam kelompok Perempuan (SPP) Desa Kalibenda tentang sosialisasi kebijakan berpengaruh secara signifikan terhadap komitmen membayar angsuran ditunjukkan dengan nilai t hitung $3.881 > t$ tabel 1.996 . Besarnya sumbangan efektif variabel sosialisasi kebijakan jika dinyatakan dalam prosentase sebesar $13,81\%$; (2) Persepsi pemanfaat Simpan Pinjam kelompok Perempuan (SPP) Desa Kalibenda tentang ketersediaan kompensasi berpengaruh secara signifikan terhadap komitmen membayar angsuran ditunjukkan dengan nilai t hitung $3.164 > t$ tabel 1.996 . Besarnya sumbangan efektif variabel kompensasi jika dinyatakan dalam prosentase sebesar $7,88\%$; (3) Persepsi pemanfaat Simpan Pinjam kelompok Perempuan (SPP) Desa Kalibenda tentang sosialisasi kebijakan dan ketersediaan kompensasi berpengaruh secara bersama-sama terhadap komitmen membayar angsuran yang ditunjukkan dengan nilai F hitung $9.830 > F$ tabel 1.53 . Besarnya sumbangan efektif dari kedua variabel dalam penelitian ini sebesar $21,7\%$ dimana variabel sosialisasi kebijakan sebesar $13,81\%$ dan ketersediaan kompensasi sebesar $7,88\%$ sedangkan sisanya $78,3\%$ dipengaruhi oleh faktor lainnya yang tidak terdapat dalam penelitian ini.

Kata kunci: Sosialisasi, Kompensasi, Komitmen dan SOR

ABSTRACT

The purpose of this study was to determine the effect, partially and simultaneously, on the perceptions of the women's savings and loan group beneficiaries of Kalibenda Village regarding policy socialization and the availability of compensation on the commitment to pay installments. The sample in this study amounted to 74 people. The quantitative associative with multiple linear regression analysis is used in this study. Based on the results of research that has been carried out, (1) Perceptions of women's group savings and loan users in Kalibenda Village regarding policy outreach have a significant effect on the commitment to pay installments, as indicated by the value of t count $3,881 > t$ table $1,996$. The amount of the effective contribution of the policy socialization variable, if expressed in a percentage, is 13.81% ; (2) perceptions of women's group savings and loan beneficiaries in Kalibenda Village regarding the availability of compensation have a significant effect on the commitment to pay installments, as indicated by the value of t count $3.164 > t$ table 1.996 . The amount of the effective contribution of the compensation variable, if expressed in a percentage, is 7.88% ; (3) perceptions of women's group savings and loan beneficiaries in Kalibenda Village regarding policy outreach and the availability of compensation have a joint effect on the commitment to pay installments, as indicated by the F count value of $9,830 > F$ table 1.53 . The magnitude of the effective contribution of the two variables in this study was 21.7% , where the variable of policy outreach was 13.81% and the availability of compensation was 7.88% , while the remaining 78.3% was influenced by other factors not present in this study.

Keyword : socialization, compensation, commitment and SOR