SUMMARY

HALIDYA MUTIARANI. Analysis of Street Vendor’s Saving Intention on Rural Bank at Bogor City. Supervised by RIZAL SYARIEF and LILIK NOOR YULIATI.

The lack of access and banking information become micro business person as a prime target of moneylender and parties who describe itself as a saving media where the condition often to make a loss for the micro business.

Rural bank is a one of strategic micro institution for micro business people because offer the fast and simple procedure and banking service, near location from society, and has a personal approach with customer. In other side, because of the inclusion of Indonesia became a member of Asean Economic Community in 2020, Rural Bank and also some bank in Indonesia have to improve performance in order to maintain a competitive presence in banking industry. One of the Rural Bank’s performance which can be measured is Saving Funds where this factor can be a big potention to increase the saving funds from Street Vendor as a micro business.

In this study will analyse how the intention component according the Theory of Planned Behavior which the part of components are Attitude Toward Behavior, Subjective Norms, and Perceived Behavioral Control able to affect the Street Vendor’s intention to saving in Rural Bank. Beside that, it will analyse whether the income that is not consumed, level of education, and time of business have a relationship with the intention of Street Vendor to save in Rural Bank from now and three years later.

The method of the research are survey design and respondent obtained by approach the education centre, office, market, park, and recreation area where the place used by Street Vendor to business. Respondents got by convenience and the number of respondents 132 persons. The data was collected through interview with questionnaire and the data analyse using by descriptive analyse, relationship analyse, and Structural Equation Modelling.

The results of the research are 36 percent respondents do the non bank saving activity by arisan. The time of business and level of education have no relationship with saving intention in BPR from now and three years later. The income that is not consumed has no relationship with saving intention in BPR three years later, but has a relationship with saving intention in BPR from now. The components of intention there are Attitude Toward Behavior, Subjective Norms, dan Perceived Behavioral Control have a significant relationship in influencing the saving intention on Rural Bank.

Keywords : Rural Bank, Street Vendor, Theory of Planned Behavior, Structural Equation Modelling