ABSTRACT

YULIA ANDRIANI. Communication Pattern in Rural Public Credit Institution (Case of Bank PD BPR Sarimadu, Kampar Regency, Riau Province). Under direction of NURMALA K. PANDJAITAN and HADIYANTO.

Financial institutions are important actors in the National economic. The objectives of this research were to describe pattern of communication of Bank PD BPR Sarimadu in credit activity (dissemination, use and repayment of credit), and the impact of communication pattern to repayment credit of Bank PD BPR Sarimadu. The research was conducted at the Bank PD BPR Sarimadu Kampar Regency on February until May 2010. This is a qualitative research, with observation, in depth interview an triangulation. Sources of data in this study are the data interview from informan’s (bank employees and twenty nine clients) and supported by secondary data from documents and archives of bank and other related agencies. Informan selection procedure performed by the determination of persuasive sampling technique. Pattern of communication is evaluated from five components, there are forms of communication, contents of the message being communicated, actors involved the communication, communication frequency and types of relationship. The results are: there are two forms of communication which are direct and indirect communication. Direct communication is bank employees come to client shop or client come to bank. Indirect communication is newspapers advertisement, radio, television, brochure and banner. The messages consist of credit informations at socialization and bank action if overdue consumer pay for credit at loan of credit. Actors who are involve in doing communications are employees of Bank PD BPR Sarimadu, local government and client candidate at credit socialization and employees of Bank PD BPR Sarimadu with client at loan of credit. Communications frequency done once a week for credit of bakulan and once a month for credit of modal kerja. Types of relationship that happened was formal relationship and informal relationship. Formal relationship when client come to bank. Informal relationship when employees of Bank PD BPR Sarimadu come to client shop and use ocu language.

The continuity of communication has an impact to repayment of loan and prevent problems credit returns. There are no credit arrears of year 2009 until now and the increase of number of credit accounts are 3833 accounts in 2005 to 5766 accounts 2009.

Keywords : Communication pattern, BPR, direct communication, undirect communication.