

**PERSEPSI DAN LOYALITAS PELAKU AGRIBISNIS TERHADAP BMT
NGUDI MAKMUR DI DESA KARANGSEWU, KECAMATAN GALUR,
KABUPATEN KULONPROGO**

*Perception and Loyalty of Agribusiness Performer Clients toward BMT Ngudi
Makmur in Karangsewu Village, Galur Sub-Regency, Kulon Progo Regency*

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Abstract

This study aims to determine the agribusiness performers profile and BMT Ngudi Makmur's profile, knowing the perception and the factors that affecting the perception towards BMT Ngudi Makmur, and knowing the loyalty towards BMT Ngudi Makmur. The method used is descriptive method. Mechanical determining location was done deliberately is in the village of Karangsewu, Galur Subdistrict, Kulon Progo Regency. Sampling technique using Cluster Sampling with a total sample of 39 people. The results showed that the customer agribusiness gives a good perception of the physical form, products, and services of BMT Ngudi Makmur and the affecting factors toward perception is organization activity in the form religion group, regular social in financial group, and farmer group. In terms of customer loyalty, majority are not loyal because they use other financial institutions such as BRI for their capital needs. Meanwhile, the relation between perception and interaction in the first category known LKS, LKS be the first place to save, and worksheets into a first to borrow showed high scores. While high scores are also shown on perceptions of the relationship and loyalty to those who access the product repeatedly BMT Ngudi Makmur, invite others to register as a member while the rest showed moderate score after testing with Crosstab analysis.

Keywords: *perception, loyalty, agribusiness performers, BMT (Baitul Maal Wat Tamwil), factors that affecting perception*