

ABSTRAK

Skripsi dengan judul “Peran Pembiayaan Bank Titil Terhadap Kesejahteraan Pedagang Tradisional di Pasar Ngentak Desa Dayu Kecamatan Ngelegok Kabupaten Blitar” yang ditulis oleh Elok Ma'unatin, NIM. 12401173452, Dosen Pembimbing Dr. Refki Rusyadi, S.S., M.Pd.I.

Pedagang tradisional merupakan salah satu sektor penting dalam perekonomian Indonesia. Mereka berperan dalam menyediakan kebutuhan pokok masyarakat dan menyerap tenaga kerja. Namun, pedagang tradisional seringkali mengalami kesulitan dalam mengembangkan usahanya karena keterbatasan akses modal, edukasi, dan pasar. Bank Titil merupakan lembaga keuangan mikro yang didirikan untuk membantu pedagang tradisional. Bank Titil memberikan pinjaman modal, edukasi, dan fasilitasi pasar kepada pedagang tradisional.

Rumusan masalah dalam penelitian ini yaitu: 1) Bagaimana strategi pemasaran pembiayaan Bank Titil terhadap pedagang tradisional di Pasar Ngentak Desa Dayu Kecamatan Ngelegok Kabupaten Blitar? 2) Bagaimana peran pembiayaan Bank Titil terhadap kesejahteraan pedagang tradisional di Pasar Ngentak Desa Dayu Kecamatan Ngelegok Kabupaten Blitar?. Penelitian ini bertujuan untuk mengetahui pemasaran dan Peran Pembiayaan Bank Titil Terhadap Kesejahteraan Pedagang Tradisional di Pasar Ngentak Desa Dayu Kecamatan Ngelegok Kabupaten Blitar.

Penelitian ini menggunakan pendekatan kualitatif dengan jenis penelitian studi kasus. Data dalam penelitian ini diperoleh dari hasil observasi, dokumentasi dan wawancara langsung dengan informan. Data yang terkumpul akan dianalisis dengan model analisis interaktif Miles dan Huberman melalui tiga tahap, yaitu kondensasi data, pemaparan data, dan penarikan kesimpulan.

Hasil dari penelitian ini menunjukkan bahwa: 1) Strategi pemasaran pembiayaan Bank Titil terhadap pedagang tradisional di Pasar Ngentak Desa Dayu Kecamatan Ngelegok Kabupaten Blitar yaitu dilakukan dengan cara: pemasaran secara langsung yang mana petugas Bank Titil yang mendatangi langsung para pedagang tradisional di Pasar Ngentak Desa Dayu Kecamatan Ngelegok Kabupaten Blitar secara berkala dan pemasaran melalui mulut ke mulut dengan cara melibatkan pedagang tradisional di Pasar Ngentak Blitar yang sudah menggunakan produk dan layanannya, kemudian pedagang tersebut diminta untuk memberikan rekomendasi kepada teman-teman pedagang mereka. 2) Peran pembiayaan Bank Titil Terhadap kesejahteraan pedagang tradisional di Pasar Ngentak Desa Dayu Kecamatan Ngelegok Kabupaten Blitar yaitu: sebagai sumber permodalan yang mudah dan cepat, meningkatkan produktivitas pedagang dan meningkatkan daya saing pedagang tradisional di Pasar Ngentak.

Kata Kunci : Peran, Pemasaran, Bank Titil, Pedagang dan Pasar Tradisional

ABSTRACT

Thesis entitled "The Role of Bank Titil Towards Traditional Traders in Ngentak Market, Dayu Village, Ngelegok District, Blitar Regency" written by Elok Ma'unatin, NIM. 12401173452, Supervisor Dr. Refki Rusyadi, S.S., M.Pd.I.

Traditional traders are one of the important sectors in the Indonesian economy. They play a role in providing the basic needs of the community and absorbing labor. However, traditional traders often experience difficulties in developing their businesses due to limited access to capital, education, and markets. Bank Titil is a microfinance institution established to help traditional traders. Bank Titil provides capital loans, education, and market facilitation to traditional traders.

The formulation of the problem in this study is: 1) How is Bank Titil's marketing to traditional traders in Ngentak Market, Dayu Village, Ngelegok District, Blitar Regency? 2) What is the role of Bank Titil on the capital of traditional traders in Ngentak Market, Dayu Village, Ngelegok District, Blitar Regency? This study aims to determine the marketing and role of Bank Titil towards traditional traders in Ngentak Market, Dayu Village, Ngelegok District, Blitar Regency.

This research uses a qualitative approach with a type of case study research. Data in this study were obtained from observation, documentation and direct interviews with informants. The collected data will be analyzed with Miles and Huberman's interactive analysis model through three stages, namely data condensation, data exposure, and conclusions.

The results of this study show that: 1) Marketing carried out by Bank Titil to traditional traders in Ngentak Market, Dayu Village, Ngelegok District, Blitar Regency are: direct marketing where Bank Titil officers who visit traditional traders directly at Ngentak Market, Dayu Village, Ngelegok District, Blitar Regency regularly and word-of-mouth marketing by involving traditional traders in Ngentak Market Blitar who already use The products and services, then the merchant is asked to give recommendations to their merchant friends. 2) The role of Bank Titil towards traditional traders in Ngentak Market, Dayu Village, Ngelegok District, Blitar Regency, namely: as an easy and fast source of capital, increasing trader productivity and increasing the competitiveness of traditional traders in Ngentak Market.

Keywords : *Role, Marketing, Til Bank, Traders and Traditional Markets*