

## **ABSTRAK**

### **ANALISIS KEPUASAN KONSUMEN TERHADAP PELAYANAN KREDIT, SYARAT KREDIT, DAN TINGKAT BUNGA KREDIT KOPERASI SIMPAN-PINJAM**

Studi Kasus  
Anggota Koperasi Simpan-Pinjam “ Percaya “ Lahat  
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Penelitian ini bertujuan untuk: (1) Mengetahui kepuasan konsumen (anggota koperasi) terhadap pelayanan kredit yang diberikan oleh pengurus koperasi simpan-pinjam, (2) Mengetahui kepuasan konsumen (anggota koperasi) terhadap syarat kredit yang mudah dan cepat dari koperasi simpan-pinjam, (3) Mengetahui kepuasan konsumen (anggota koperasi) terhadap tingkat bunga kredit dari koperasi simpan-pinjam. Penelitian ini dilakukan pada bulan November sampai dengan Desember 2001.

Populasi anggota koperasi simpan-pinjam “ Percaya “ Lahat berjumlah 118 dan sampel sebanyak 30 responden diambil dengan cara random (acak). Metoda pengumpulan data yang digunakan adalah observasi, wawancara, kuesioner, dan studi dokumenter.

Hasil analisis indeks kepuasan konsumen menunjukkan bukti bahwa konsumen (anggota koperasi) merasa puas terhadap pelayanan kredit, syarat kredit, dan tingkat bunga kredit koperasi simpan-pinjam. Hal tersebut disebabkan karena kinerja, harapan, dan derajat kepentingan dari pelayanan kredit, syarat kredit, dan tingkat bunga kredit koperasi simpan-pinjam sudah sesuai dengan tujuan dan keinginan konsumen ( anggota koperasi ).

## **ABSTRACT**

### **AN ANALYSIS OF CONSUMERS' SATISFACTION TOWARD CREDIT SERVICES, CREDIT REQUIREMENTS, AND CREDIT INTEREST RATE OF SAVING-LOANING COOPERATION**

A Case Study

The Members Of Saving-Loaning Cooperation "Percaya" Lahat  
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The objectives of the research were set to: (1) Identify consumers' (members of cooperation) satisfaction toward credit services provided by the saving-loaning cooperation management, (2) Identify consumers' (members of cooperation) satisfaction toward an easy and prompt credit requirement of the saving –loaning cooperation, (3) Identify consumers' (members of cooperation) satisfaction toward credit interest rate of the saving-loaning cooperation. This research was conducted from November up to December 2001.

The population was the members of saving-loaning cooperation "Percaya" Lahat at amount of 118 and for samples, as much as 30 respondents were taken at random. The data collecting methods used were observation, interview, questionnaire, and documentary studies.

The result of consumers' satisfaction index analysis proved that consumers (members of cooperation) were satisfy with credit services, credit requirements, and credit interest rate of the saving-loaning cooperation. It was achieved since the performance, expectation, and the level of credit service interest, credit requirement, and credit interest rate of the saving-loaning cooperation had met the consumers' (members of cooperation) aims and expectation.