

## ABSTRAK

# ANALISIS HUBUNGAN PARTISIPASI ANGGOTA, KUALITAS PELAYANAN KREDIT DAN KEBERHASILAN USAHA KOPERASI KSP CREDIT UNION DHARMA PRIMA KITA

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Partisipasi anggota dan kualitas pelayanan kredit menjadi dua faktor penting yang mempengaruhi keberhasilan usaha koperasi. Penelitian ini bertujuan untuk menganalisis hubungan antara partisipasi anggota, kualitas pelayanan kredit, dan keberhasilan usaha koperasi dalam konteks Credit Union Dharma Prima Kita (CU Damita). Penelitian ini merupakan penelitian kuantitatif dengan analisis korelasional yang memanfaatkan data laporan keuangan bulanan sebagai sumber data utama dan wawancara sebagai sumber data pendukung. Hasil penelitian ini mengindikasikan bahwa partisipasi anggota cenderung memiliki hubungan negatif terhadap keberhasilan usaha koperasi. Kualitas pelayanan kredit cenderung memiliki hubungan positif terhadap keberhasilan usaha koperasi. Penelitian ini juga memberikan sejumlah implikasi kebijakan yang dapat dipertimbangkan KSP CU Dharma Prima Kita yaitu koperasi perlu meningkatkan jumlah anggota sehingga dapat memaksimalkan partisipasi anggota dalam menggunakan produk pinjaman. Koperasi perlu melakukan evaluasi terkait partisipasi untuk meningkatkan pengelolaan koperasi. Koperasi perlu melakukan evaluasi dan mendorong partisipasi anggota dalam menggunakan jenis produk pinjaman lainnya. Koperasi juga perlu mempertahankan kualitas pelayanan kredit dalam meningkatkan keberhasilan usaha koperasi. Koperasi perlu memberikan perhatian lebih kepada anggota dengan skala pinjaman relatif rendah karena berpotensi mengurangi risiko pinjaman. Selain itu, koperasi perlu mengurangi risiko pinjaman dengan menerapkan analisis pinjaman secara tegas.

**Kata kunci:** *credit union*, keberhasilan usaha koperasi, partisipasi anggota, kualitas pelayanan kredit

**ABSTRACT*****Analysis of Member Participation Relationship,  
Credit Quality and Business Success of Cooperatives  
KSP Credit Union Dharma Prima Kita***

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*Member participation and quality of credit services are two important factors influencing the success of cooperative businesses. This study aims to analyze the relationship between member participation, credit service quality, and cooperative business success in the context of the Dharma Prima Kita Credit Union (CU Damita). This research is a quantitative research with correlational analysis that utilizes monthly financial statement data as the main data source and interviews as a source of supporting data. The results of this study indicate that member participation tends to have a negative relationship to the success of cooperative efforts. Credit service quality tends to have a positive relationship to the success of cooperative businesses. This study also provides a number of policy implications that can be considered by KSP CU Dharma Prima Kita, namely that cooperative needs to increase the number of members so that they can maximize member participation in using loan products. The cooperative needs to conduct evaluations related to participation to improve cooperative management. The cooperative needs to evaluate and encourage member participation in using other types of loan products. The cooperative also needs to maintain the quality of credit services in increasing the success of cooperative businesses. The cooperative needs to pay more attention to members with relatively low loan scales because they have the potential to reduce loan risk. In addition, the cooperative needs to reduce loan risk by applying a strict loan analysis.*

**Keywords:** *credit union, cooperative business success, member participation, credit service quality*