

ABSTRAK

**KONTRIBUSI PINJAMAN YANG DITERIMA DARI CREDIT UNION
PANCUR DANGERI TERHADAP PENINGKATAN PENDAPATAN
ANGGOTA**

**Studi Kasus pada Credit Union Pancur Dengeri Simpang Dua,
Kabupaten Ketapang, Kalimantan Barat**

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Penelitian ini bertujuan untuk mengetahui apakah terdapat kontribusi pinjaman yang diterima dari CU Pancur Dengeri Simpang Dua terhadap peningkatan pendapatan anggota dilihat dari besarnya pinjaman, manfaat pinjaman, jangka waktu pinjaman, dan bunga pinjaman.

Penelitian ini merupakan jenis penelitian kausal komparatif. Populasi dari penelitian ini adalah semua anggota CU Pancur Dengeri yang memanfaatkan pinjaman untuk tujuan produktif sebanyak 2739 orang anggota CU Pancur Dengeri Simpang Dua. Pengambilan sampel menggunakan teknik *incidental sampling* yang berjumlah 98 orang anggota.

Hasil penelitian menunjukkan bahwa: (1) Ada kontribusi signifikan besarnya pinjaman terhadap peningkatan pendapatan anggota (kontribusi=25,87% dengan $\text{sig}=0,003 < \alpha=0,05$), (2) Ada kontribusi signifikan manfaat pinjaman terhadap peningkatan pendapatan anggota (kontribusi=24,61% dengan $\text{sig}=0,003 < \alpha=0,05$), (3) Ada kontribusi signifikan jangka waktu pinjaman terhadap peningkatan pendapatan anggota (kontribusi=19,26% dengan $\text{sig}=0,014 < \alpha=0,05$), (4) Ada kontribusi signifikan bunga pinjaman terhadap peningkatan pendapatan anggota (kontribusi=30,25 dengan $\text{sig}=0,000 < \alpha=0,05$), (5) Besarnya pinjaman, manfaat pinjaman, jangka waktu pinjaman, dan bunga pinjaman secara bersama-sama berkontribusi signifikan terhadap peningkatan pendapatan anggota sebesar 39,9% sedangkan variabel lain di luar model berkontribusi signifikan sebesar 60,1%.

ABSTRACT

**THE CONTRIBUTION OF LOAN SERVICE OF PANCUR DANGERI
CREDIT UNION TOWARDS THE INCREASE OF THE INCOME LEVEL OF
ITS MEMBERS**

A Case Study on Pancur Dangeri Simpang Dua Credit Union

Ketapang Region, West Borneo

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This research aims to know whether there is a significant contribution to the loan received from Pancur Dangeri Credit Union towards the increase of income of credit union's members perceived from the rates of loan, the benefit of loan, the duration of loan and the interest rate of loan.

This research is a causal-comparative research type. The populations of this research are 2739. They are the whole members of Pancur Dangeri Simpang Dua Credit Union that takes benefit of loan for the productive purpose. The method of taking sample was incidental sampling. The samples were 98.

The result of the research shows that : (1) there is a significant contribution of taking loan towards the increase of member's income (the rate of contribution is 25,87% with $\text{sig}=0,003<\alpha=0,05$) , (2) there is a significant contribution of the benefit of taking loan towards the increase of the members' income (the rate of contribution is 24,61% with $\text{sig}=0,003<\alpha=0,05$), (3) there is a significant contribution of time duration of loan towards the increase of the members' income (the rate of contribution is 19,26% with $\text{sig}=0,014<\alpha=0,05$), (4) there is a significant contribution of interest rate of loan towards the members' income (the rate of contribution is 30,25 with $\text{sig}=0,000<\alpha=0,05$), and (5) the total number of loan, the benefit of loan , the duration of loan and interest rate of loan simultaneously contribute significantly towards the income of the members (in the rate 39,9%) , while the other variable that is beyond the variable mentioned contributes significantly in the rate of 60,1%.