Pengaruh Jumlah Simpanan Dan Tunggakan Kredit Terhadap Kesejahteraan Anggota Credit Union (Studi Kasus Pada Koperasi Kredit CU Lantang Tipo)

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ABSTRACT

This study aims to determine how much influence the amount of savings and loan arrears to the welfare of members of the Credit Union .

The model used in this study is a multiple regression model with the dependent variable is the welfare of members of the credit union , while the independent variable is the amount of savings and loan arrears .

The data used in this study is primary data , where the data obtained and extracted from primary sources (original source) either in the form of qualitative data and quantitative data .

The results showed an increase in the welfare of members after adanyan loan from CU Outspoken Tipo views of family expenses such as the cost of consumption , education and health costs as well as installment loans . Regression calculation results with the help of SPSS data processing program , or a pattern known to influence the relationship between Total Deposits (X1) with CU Members Welfare Outspoken Tipo (Y) is positive , but the test results of unknown significance turns out that the X1 does not significantly affect Y. While Total Deposits (X2) with CU Members Welfare Outspoken Tipo (Y) is positive .

Keywords: Total Deposits, Delinquent Credit, Welfare, Credit Union