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## The Influence of System Releasing the Credit to a Satisfactorily Rate of Members Cu. Karya Murni Medan

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### Abstract:

Credit Union (CU) Karya Murni Medan is a unit of cooperative with core business to release credit and also hold accepting savings. The members of CU got many complains on length time wasted process in administration of application credit as standard to CU. How the system of releasing credit may influence significantly to their satisfactorily as members. The objective of this study is to determine the influence of system in releasing the credit to their satisfactorily as member of CU. The population to this study involved all members of CU Karya Murni Medan some 7,200 persons. Taken the sample of 96 persons by sampling error. In collecting the data, this study adopted documentary technique and by questionnaire. In analyzing the data, it has used a simple linear regression method. Conclusion: The system in applied is not optimal yet to satisfaction mainly on the time length spent from the point of submitting application up to realization. The interest rate offered is noted higher than other CU has in offering. The members complained for lately to respond, still on charges to pay administration. For equation of  $y = 0.727 + 0.803x$ , means, the system influencing positively to their satisfactorily. The correlation coefficient rate of 0.769, means, the system has positively correlation to their satisfactorily. The determinant coefficient rate of 0.591, means their satisfactorily be credible by the system for credit in released of 59.1%, while another 40.9% is indicated by other factor. In examination, in  $z_{count} = 11.646 > z_{table} = 0.000$ , so  $H_0$  is refusal, means, the system has significantly influence to their satisfactorily as members to CU, it is acceptable on significantly rate of 5%.

**Keywords:** system, releasing, credit, satisfactorily

### 1. Introduction

For there are many existed businesses with trade to provide credits nowadays such as Bank, and others with the activities certainly in endeavor to serve customers or members as good as possible, done in a better service, all customer feel satisfactory. Financial institute has been one of factors influencing highly to the development of national economy. The existence of credit provider is not just a tool to finance the economy only, but also a primary factor for development. Hence, banking or can support public is requiring fund by credit. Nevertheless, to get the credit is not easily, it must meet the requirements as determined by Bank or Cooperative.

Each Bank or Cooperative has own different method in offering credit and with differently system to provide as well as. The system how to provide credits is precisely with certain method to supply credit to prospective customer or members that should meet the requirements. The main point need to consider while a customer want to have credit is affordable to pay it installment, got simply administration, put charge for administration and set interest rate as well as.

Got satisfactory as a customer of Bank or member to Cooperative is rated in one's feel under compared a performance by work that is exceeding over one's hope. If the system of providing credit as offered by a Bank or Cooperative is conveniently that they may feel satisfactory, conversely if the system of providing credit as in offered is not conformed to their want, feel unsatisfactory.

For a customer or member feel satisfactory upon supply the credit as offered by creditor in naturally she/he shall told others, relatives, business partners and so on. This is however resulted in growing up the business going on. According to Rangkuti (2003:31), "the factors influencing customer's satisfactory acknowledged such as value, competitive value, customer perception, price and image as well as service stages."

Credit Union – in a Cooperative group (save and lend) is a financial institute operating on saving and lending is owned, managed by its members aimed at promoting prosperous to all members whose mostly them as small-middle scale business. <http://mesinpercetakan.com/koperasi-credit-union-indonesia>.

CU. Karya Murni Medan is categorized a business providing a credit and also receive any obligatory deposit and by store. The fund that has been collected in CU. Karya Murni is released to those members in a credit. The credit as released should be productive credit, it must accelerate economy activity or business of those members. The credit is released to the business with installment to repay monthly. For consumptive intended, the credit is released to the members for consumptive based sometimes to finance such as to buy property either house, land, vehicles and so forth, repay it installment monthly.

In this study showed that total members to CU. Karya Murni Medan for 2015 noted 7,243 people, for 2016 declined into 7,200 people. The number declined down to a relative long time required for realization of credit since have application, mainly on the procedures

such as following fulfill the requirement by the members, then the board of CU hold official meeting and field survey based on 5C principles (*character, capacity, capital, condition and collateral*).

It is recognized that each organization in business of finance institute hold saving and release credit to public is certainly facing many problems need to solve. It is noted that members of CU. Karya Murni of Medan got complains often on length process of administration to have credit up to realization. Many members dissatisfactory upon the system of releasing credit as decided by CU. Karya Murni.

Refer to the above mentioned, the writer is interested with it and take the topic of:

→ The Influence of System Releasing the Credit to Satisfactory of Members in CU. Karya Murni Medan.

## 2. Library Review

### 2.1. The Existence of This Cooperative

The cooperative in save and lend hold function to serve public, provided in loan by lend and for store of money openly to public. Source of fund to cooperative in save and lend usually is gained under deposit and store and variously institutes of government, or private personally with exceed money. In generally, source of fund to this cooperative originally from members in basic savings, compulsory and routinely savings.

### 2.2. The role of Cooperative savings and Lending

The main role of cooperative savings and lending is led to support public economy specifically to those members, such as:

- a. Provide fund by credit to those members under simple requirements.
- b. Approach those members be more willing to save money regularly in order to produce own capital.
- c. To enrich members' knowledge about the existence of cooperative.
- d. To avoid the members from usurer or broker away.

### 2.3. The Benefit of Cooperative

The benefit of cooperative in savings and lending mainly to members such as:

- a. The members is allowable to obtain any lending in simply way
- b. Charging its interest rate is surely fairly under agreement by boards' meeting
- c. Guaranty point as requirement in lending is set situationally.

### 2.4. The Meaning and Elements of Credits

The word of credit originally by Latin (*credere*) means to truth or faith. So, the basic of credit is provided if one put truth or in an organization assure that recipient of credit later capable to fulfill all things as promised.

According to Tohar (2000:18) "credit is defined a lend to the first party by regularly, either long term, middle term and short term. Refers to Rachmat etc., (2004:2) "Credit is a being financial system in order to simplify removal of any one as owner of fund to a needy that should get profit from it. Credit shall be given bases to one's trusting provide it against competence and integrity of borrower".

### 2.5. The Types of Credit

According to Kasmir (2001:99), pointed out the types of credit seen from variously viewpoints namely:

1. Viewed from benefit point
  - a. Investment credit. This credit is usually provided to expand any business or to erect a project or newly factory or for rehabilitated. For instance, the fund highly required by investment to build a factory or purchase machineries which uses within a relative long period.
  - b. Credit for a working capital. The fund to this credit is highly required in improving production rate of operational. For instance, the credit shall be used for purchasing raw material, for hires or other costs related with process of production.
2. Viewed from objective point;
  - a. Productive credit. The credit as used for improving business or production up and investment as well as. Credit as provided to this line perhaps to produce goods and services. For instance, the credit in this case to erect a factory in producing goods, still on agricultural credit perhaps used to improve agricultural products or also mining credit to produce mining product or on other industrial credits.
  - b. Consumptive credit; The credit as provided uses for consumer personally. In this credit, there are not any additional goods or services produced, due to the uses of credit by someone or organization. For instance, credit for houses, credit for vehicle, credit for furniture and for any others consumptive credit.
  - c. Credit for trades. The credit is used for trades, usually provided to purchase goods for re-payment is highly expected after selling them. This credit is usually provided to suppliers or trades agents is going to purchase goods in highly quantity. For instance, credit for export or import lines.
3. Viewed from period time point;
 

For the period of time provided credit is divided into three categories namely:

- a. Short time loan, for a credit that it should be repaid less than one year term. For instance, to finance the operations of company, including for working capital
- b. Medium time loan, namely a credit with repayment shall be within 1 to 3 years. In generally, this credit is mainly to add working capital for instance to finance a project of supply raw material.
- c. Long term-loan, namely a credit for repayment shall be done more than three years period. For instance, a credit for investment to finance project of expansion or for rehabilitation.
4. Viewed from its guaranty point;
  - a. Any credit with guaranty, in this case a credit is given under a guaranty, either by intangible or tangible goods or under someone to guarantee it, means for every credit released out shall be protected according to the rate of guarantee given by a prospective debtor.
  - b. Credit without any guaranty, for a credit is given without under guaranty of certain goods or someone. This type credit is given seem to the prospective of business and character and loyalty or reputation of prospective debtor as longer.
5. Viewed from the business sector point;
 

The credit also is given to finance some business such as;

  - a. For agricultural, this credit is provided to finance the work in plantation or other agricultural.
  - b. For animal husbandry, the credit to this sector is provided in short term for instance the business of poultry breeder, and for long term breeding of sheep and bull.
  - c. For industry, namely a credit as provided to finance any small, middle or big scales line of business.
  - d. Mining credit, this type is provided priority to business on mines, and mostly credit is financed for long term for instance, for gold mines, oil and lea.
  - e. Credit for education, the such credit is provided mainly to build facilities such infrastructure and superstructure in education or for students.
  - f. Profession credit, the credit that should be provided to those professional such as lecturer, doctors or lawyers.
  - g. Credit for housings, this type is specifically provided to finance the development of housings or for purchase houses.

#### 2.6. The Principle in Releasing Credit

In releasing credit, credible rate is seen to recipient according to the period of time and ability to repay. For decision to release the credit sometimes need a very long time, due to the transaction of credit has a certain rate of risk.

According to Tohar (2000:20), in releasing a credit, it has own considerations to put it healthy, there adopt a 5-C principle, namely:

- a. *Character*, this point regarding the character of recipient such as honesty, ambition, responsibility, capability, how to trust other. This assessment is done for estimate possibilities of recipient as borrower willingness to fulfill the obligation. This factor is highly important due to each credit and transaction is noted as promises to repay whether the recipient of credit willing to work hard to repay it or avoid it anyway. This assessment shall be profitable to determine the rate of honesty and integrity as well as good character as borrower.
- b. *Capacity*, this is an assessment to the prospective borrower should get benefit by the business, the important point in this line is how responsive to take action properly in facing an urgently situation, in correlation with it is capability to repay on time.
- c. *Capital*, this line is to value the capital owned by the prospective borrower, the capital is assessed by the financial position of business in generally it can be concluded by a ratio analysis of financial and to see priority on capital.
- d. *Collateral*, this assessment is priority to capability of guaranty existed and valued also to its quality in covering the risk emerging.
- e. *Condition*, this line to assess capability of prospective borrower in dealing with and to avoid the change of environmental situation influencing the business.

Beside adopting the requirement of 5-C, also it should rely on a 3-R in assessment of credit uses namely:

1. *Return* it means the uses of credit should give return highly and at least sufficient to cover the cost and in finance. In uses the credit from cooperative should be put according to the target.
2. *Repayment Capacity*, on this line the borrower is assessed firstly to assure it can repay all the credit by installment.
3. *Risk Bearing Ability*, this assessment cooperative should see whether the borrower ability to bear all risk in fail down or uncertainty for use the credit.

#### 2.7. The System of Releasing the Credit

Standard requirements or guidance that should be done since submitting application by members until having repayment accordingly by cooperative has been made in a procedural rule. According to Suyatno, etc., (2007:70), the proposal to have credit shall be:

##### 1. The meanings

Application to have credit and facility shall be comprising:

- a. It is newly application to have credit and its facility
- b. It is an additional application for credit is being going run
- c. It is extension application or renewal credit time that has been due time for the period.
- d. Other application for the changes of credit facility requirements is being going run, such change of guaranty, change or reschedule the installment and so on.

##### 2. Documents

Each document for credit application by members should be comprising of application letter that has been signed by the member itself, form of application provides and other enclosed list as required according to the facility of credit.

### 3. Recording

Each application form for credit that has been received be recorded in a special register available.

### 4. Equipment all application form

The application for credit shall be stated complete if it has fulfilled all the requirements in submitting the application according to the credit.

### 5. Form of Listing the credit

In order to assure the data has been received by cooperative, it has been available the list application of credit that should be filled. According to Suyatno, etc., (2007:70), formal investigation for a credit shall be the works comprising of:

1. The meaning and the provision
  - a. Formal investigation for credit shall be comprising of :
    1. Having interview to the applicant or debtor
    2. Gathering the data correlated with the application of credit submitted, either internal data of cooperative or external data. In this case, also included information inter-cooperative, checking any black-list available or to other bad credit with its list.
    3. Checking about the truly and on obligatory to the points submitted by the members and on other information.
    4. Arrange the report properly about the checking.
  - b. Credit analysis is the work covering: preparation for all aspect, either on financial or non-financial, this point is aimed to assure possibility to another consideration for the credit application.
  - c. The investigation is done by officer whose function to investigate the credit application, while the analysis shall be done by the analyst.
2. Document and recording
 

The document for application and the report of investigation is confidential. The official of analysis should keep the records properly about the works, this all document should be a tool of assessment to know and interpret the works that has been done and is being done.
3. Minimal basic data and preliminary analysis
 

On this assessment hold rule that all credit facilities must contain the minimal basic data about the activity of business, and its analysis.
4. Data analysis
 

On this term, the cooperative should make own analysis properly upon the fairness and consistency of the data and information received from the members. This analysis is high required in order to avoid inconsistency conclusion.
5. Research upon realization in field
 

Data(s) of realization in purchasing, production and sales at least for the last three months, it should be also compared to the prior month, either about its quantity or the rate. Comparison to the condition of bank account for the lending is going run highly profitable.
6. Research upon the business plan
 

The business plans (minimal 6 coming months) need to pay attention strictly, and also compare it to the development of previously month, either in value or in quantity.
7. Research and assessment of additional guarantees
 

It should be done properly to research the additional guarantees offered, and check it seriously. In presenting the data before the official privilege to decide it, the official of credit should sort the type of goods that can be bound as guarantee in *juridic perfect* only.
8. Preliminary search upon financial report.
 

The financial report accepted from the members must have seriously attention about the truly and its fairness. Upon the financial report that has been audited by public accountant, the search for it perhaps not as difficulty as financial report made individually by the company.
9. Analysis of credit required
 

For investment credit, the official should submit the analysis of requirement accordingly such as:

  - a. Calculation and make its detail properly upon the investment required such as about the goods to be purchased, to build up or for rehabilitation, unit price and quantity need based on the bid by the third party, about shares, and financial of members, fairness and truly of data received.
  - b. *Cash Flow projection* should be absolutely submitted. This approach is acknowledged good, and supporting in decide to set the schedule for realization, or in order to assess the period of time, uses of credit and as well as capability to repay it all. According to Suyatno, etc. (2007:76), take decision to release credit shall be comprising:
    1. The meaning
 

Decision is each action taken by the official bases to its authority and has a right to take decision either for refusal, to agree it, or it should be over the proposal to a higher officer.
    2. Considerations in taking decision
 

Each decision for credit application, must consider also to a general rules available about releasing credit. Considerations or any other information obtained by the official of taking decision there must be made a sign it in written.

3. The authority in taking decision
  - a. The authority of chief credit section or chief branch
    - 1) For the amount by application under a credit as determined by the headquarter or directors, chief credit section or head branch is given authority to decide things in a certain limit without submitting prior to headquarter.
    - 2) If the application is over the authority limit rate, so the head of branch must submit it prior by the credit facility applications to directors/ headquarter accompanied also the result of assessment and any conclusion taken.
  - b. The authority of Directors/ headquarter
 

The directors/ headquarter shall make decision to the application of credit that has been submitted by credit unit/ branch following assess the application of credit as proposed.
4. The Report of hold authority
  - a. Each decision taken by credit section/ branch related to the authority either put approval or refusal to the credit proposal, it must be reported to directors or headquarter as usually it be a copy accompanied in complete analysis. It then should be forwarded into unit charge of it.
  - b. Each decision should be informed to applicant in written
 

The approval to release credit shall be a cooperative's decision to allow a part or all the credit as required by the debtor. In order to protect the cooperative interest upon the approval to release it, it is usually assured prior about the conditions of the credit facility and all procedures must be met by the members.

### 2.8. Satisfactorily rate

Lupiyoadi (2001:158) pointed out that "satisfactorily rate is acknowledged one's feel assert the result comparison upon a performance or service received and as expected". Still further, Kotler (2000:52), asserting that "satisfactory is thing rate of one's feeling after having comparison to the other result with performance that he/she felt to the expectation rate."

Bases to the above mentioned, it can be concluded that member's satisfactory is acknowledged how to know about the need and requirement by customer through product available. The members' satisfactory correlating with the members' perception upon a product profitable to fulfill their requirement. In good quality with relative cheap price and easy to get while required however may present satisfactory to those members.

## 3. Methodology of Research

### 3.1. The Method of Research

The methodology of research is a scientific done systematically and objectively aimed at obtaining, and gather information or data(s) in research done efficiently. The method of research in this study comprising of: population and sample, operational, variable, technique in collecting data, data analysis and hypothesis.

### 3.2. The Method in Taking Sample

The population to this study are all object in research, the such population comprising all members of CU. Karya Murni for 2016 listed some 7,200 persons. The method in taking the sample has been set bases to a maximal sampling errors with formulation (Supranto, 2009:113), so total sample as required ( $n$ ) = 96.04 and said rounded to 96 persons.

### 3.3. Determination of Variables

To define the determination of variable to research are as following:

1. The system of releasing credits (X), means each activity intended or aimed at promoting satisfactorily to members through the system of releasing credit there to meet the members' requirement, under indicator; simplification requirement of credit, variety of time period in credit, interest rate, short procedural to apply for, interval ranged in application to realization of credit, system to installment, conforming rate estimation of guaranty.
2. Satisfactory of members (Y), means in what way one's feeling after comparing the outcome (result) with expectation, with indicators; distinction of information, the total credit amount to offer out, accurately record of transaction, image, administration charges, the amount of fine due to bad installment, handling of complains.

### 3.4. The Method of Collecting Data

In collecting the data, this study adopted questionnaire, there distributed to those members of CU. Karya Murni. In arranging the questionnaire, provided it with some closely questions listed some answers, means respondent need only one answer truly, still openly questions with the point is to enrich their knowledge in analysis to many things either to make suggestions that may be absent while conducting examination. Following filled-in the questionnaire, then make re-tabulating for a further processing with SPSS with 22.0 program version, and get a further analysis to take conclusion and make suggestions.

### 3.5. The Method to Analyze the Data

#### 3.5.1. Validation Test

The validation test is normally applied to examine the accurately result of questionnaire. According to Sugiyono (2005:114), "total members as sample involved some 30 persons". In generally, minimal requirement assumed fulfilling it should be for  $r = 0.3$ . If the correlation between point with score totally less than 0.3, the point available in the instrument is declared not valid.

#### 3.5.2. Reliability Test

According to Sugiyono (2005:122), "the test to reliability point internally is *consistency* conducted under a testing to instrument once only, then the data obtained further is analyzed in certainly technique". The result of analysis can be used for predicting the reliability of instrument. On this test if  $\alpha > 0.50$  means the instrument is reliable, if  $\alpha < 0.50$  means the instrument is not reliable.

#### 3.5.3. Simple Linear Regression Test

This analysis is aimed at finding the rate value how the influence of system releasing credit to a satisfactory of members, there in usage formulation a simple linear regression test as quoted by J. Supranto (2016:185); for  $y = a + b.x$ . The description of formulation applied in this research are as following; Y = satisfactory in members, x = system of releasing credit, a = Constant rate, b = coefficient of regression, n = total sample.

## 4. The Result and Discussion

### 4.1. The Results of Research

#### 4.1.1. Validity Test and Reliability

The result upon test to validity and reliability indicated that all indicator of measuring the system in releasing credit has been valid and reliable as well as, for the rate of count correlation of all is above 0.30 and the rate of *alphaCronbach's* is higher 0.50.

#### 4.1.2. Hypothetical Test

The result under a simple linear regression analysis, process the data with SPSS version 22.0 program obtained such as  $Y = 0.7227 + 0.803X$ . For X, means the system of releasing credit positively influencing to satisfactory of members. The correlation coefficient rate of 0.769. Means, the system of releasing credit has positively correlation to satisfactorily of members. The determinant coefficient rate of 0.591, means satisfactorily of members is predictable by the system of releasing credit in 59.1%, whereas another 40.9% is predictable in other factor, such as national economy condition.

Bases to the result of calculation is obtained z-count = 11.646 >  $z_{table} = 0.000$ , meaning  $H_0$  is refusal and  $H_1$  is acceptable. It means, the system of releasing credit has significantly influence to satisfactorily of members, for it is acceptable in significant rate 5%.

## 5. Discussion

### 5.1. The System of Releasing Credit

CU. Karya Murni Medan is kindly to serve public efficiently and under control. Since long ago, CU has practiced releasing credit to public either personally or as business purposes requiring the fund of course.

One of core business of CU. Karya Murni is to release the fund openly to public. The credit is in this matter to release some money that can be collected equivalent with it bases to agreement in lending-and borrowing by cooperative to someone. For this line, as borrower is subject to repay all following a certain time included the interest, with condition:

- Credit itself must get approval by the board, by Treasurer, and chairman.
- The official is allowable with authority to lend it under agreement by both approval in written.
- The examination for application is subject done to members mainly to check such the data.

The existence of CU. Karya Murni perhaps avoid any body go to usurer. The operational of Credit Union more focused on promoting people justice and give prosperous. In this case, release credit lead to people in weak economy and wish to improve one owned economy.

CU. Karya Murni is allowable to offer credit in variously terms to repay, precisely this cooperative CU. Karya Murni hopes members may conform the period of time to repay, under consideration of capability to repay. Fortunately, CU. Karya Murni set already the interest rate in 3% monthly or 36% annually.

In order to have realization in credit released, CU. Karya Murni set procedural as followings:

- For any proposal that has been approved by the board, to realize later made official approval letter.
- To treasurer, before deliver cash in credit to debtor, it should previously examine the details data in fill form, and there request approval by creditor. To this matter, approval letter agreed to release the credit, then the official with authority (Chairman) should sign the document, and further treasurer still explain the content of agreement to such member. Treasurer told instruction cashier to release the fund according to the total amount the credit as approved to take from it.
- Cashier, functions to release and cash it out total money to the members conforms to the proof for realization of credit as hold by the treasurer following it has been signed down by chairman.

The stages and procedural in process out application and to realize the credit on CU. Karya Murni is listed on the following:

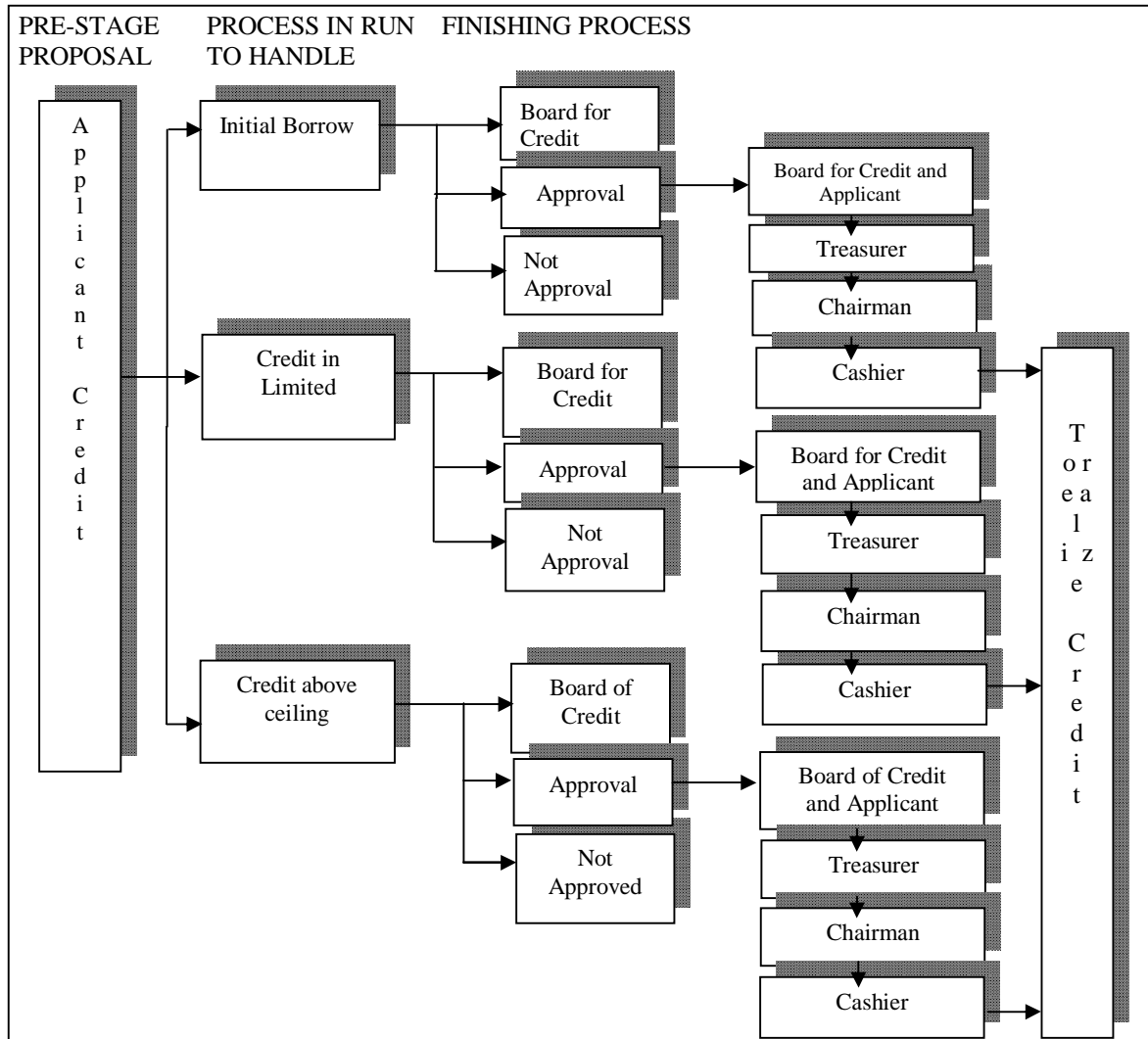


Figure 1

Source: Output process by writer by SOP CU Karya Murni Medan

Credit settlement means a member has already fulfilled all duties and obligation to cooperative. The credit is settled completely after all obligation and duties by member either in basic loan, interest and penalty (if any) as well as administration expenses have been repaid in whole. In order to avoid any claims from member for no complete anymore the document as guaranty in returned, the cooperative side should do inventory upon the document as stored on the document files and then conformed with the record available. Handling over guaranty ever presented by members, should be accompanied in receipt and also signed it down by the authority. In returning the document of guaranty should be known properly by the chairman.

### 5.2. Satisfactorily in Member

The management of CU. Karya Murni is endeavor to improve satisfactory of member, at least to provide details of information explained clearly to each member while make proposal to get credit. On other hand, cooperative offer variously type of credit, so prospective debtor may select in preferable. In releasing credit, the cooperative should record all the transaction available.

The official of CU. Karya Murni should assure accurately transaction done by member. Also it should be clearly about the record of installment including its interest, still, cashier should note it all, and put it balance out. Further, cashier also provide proof of repay to member.

The management of CU. Karya Murni should keep always the image by giving the best service to all member and do it immediately and on time. For the date approval the credit, signed it already, the member should be charged in administration fee. For each arrear payment, it shall be charged some 2% of installment per month. In order to improve the members' satisfactory, that CU. Karya Murni is endeavor maximally to handle immediately any complains rouses from member.

It is noted that time spent required starting make proposal up to realization of credit need 14 days. So that for any members feel dissatisfactory at least it can be seen a reducing down numbers of member year to year, for 2015 noted 7,243 into 7,200 members for 2016.

### 5.3. The Analysis to Questionnaire about the System

It is seen that simple linear regression equation is  $Y = 0.727 + 0.803.X$ , meaning that system in releasing credit is positively influencing to satisfactorily of member, still the rate of regression coefficient is positive.

In the linear regression equation is seen that valuable influence of system to release the credit upon satisfactorily of member rated in 0.803, meaning, if the system of releasing performed well, so the satisfactorily of member may increase up 0.803. So, it means found significantly influence between the system of releasing credit to their satisfactory as member.

By the examination obtained that  $z_{\text{count}} = 11.646 > z_{\text{table}} = 0.000$ , so that  $H_0$  is refusal and  $H_1$  is acceptable. It means, the system of releasing credit has a significantly influence to their satisfactorily as member to CU. Karya Murni. It is fortunately, the hypothesis is acceptable.

## 6. Conclusion and Suggestions

### 6.1. Conclusion

By the examination that has been done, it taken conclusion:

1. The system of releasing credit on CU. Karya Murni is not optimally yet satisfactory to those member, it may be the time ranged for submitting proposal to the realization of credit may spend 14 working days, still the interest rate in offer is higher than other Credit Union set up.
2. By questionnaire, indicated that members of CU. Karya Murni get more complains, due to failure to respond immediately. For proposal is approval subject to pay the administration charges while the day cash it down.
3. In a simple linear regression equation that  $y = 0.727 + 0.803.x$ , it means, the system of releasing credit influenced positively to their satisfactorily as member on CU. Karya Murni. It is seen its regression coefficient rate positively.
4. The rate of correlation coefficient of 0.769, it means, the system of releasing credit has positively correlation to their satisfactorily of member to CU. Karya Murni Medan.
5. The determinant coefficient rate of 0.591, meaning their satisfactorily as member can be formulated by the system of releasing in rate 59.1%, whereas another 40.9% is explained by other factor, as national economy condition.
6. The result in examination obtained  $z_{\text{count}} 11.646 > z_{\text{table}} = 0.000$ , so  $H_0$  is refusal and  $H_1$  is acceptable. It means, the system of releasing credit influenced significantly to their satisfactorily as member of CU. Karya Murni, so it is acceptable on significantly rate of 5%.

### 6.2. Suggestions

By this research, fortunately get many inputs should be given to the management of CU. Karya Murni, with suggestions:

1. Encouraging CU. Karya Murni should take decision immediately for realization of credit particularly the application fulfilled the requirement.
2. Encouraging CU. Karya Murni kindly press down the interest rate in order to anticipate moving over cross to other Credit Union offer a lower interest rate.
3. It is kindly to improve satisfactorily of members time to time, set free any charges in administration process.
4. Encourage the management of CU. Karya Murni renew the system of releasing and improve the services to those members.

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