

## **ABSTRACT**

*Cooperatives are a means of raising capital that can play a role in improving the foundations of economic life, particularly for MSMEs. Issues such as a lack of qualified human resources, a lack of entrepreneurship, inadequate technology, market management, and knowledge hamper cooperatives in their relationship with Cooperative Savings, Loan Application Procedures, Loan Requirements, and MSME development.*

*This study aims to analyze the influence of Cooperative Savings, Loan Application Procedures, and Loan Requirements on MSME Development in North Cikarang District. The research method used a quantitative survey technique in the form of a questionnaire. The sampling technique used probability sampling with simple random sampling. The sample size was determined using the Isaac and Michael formula, totaling 265 MSMEs in North Cikarang District.*

*The results show that Cooperative Savings has a positive and significant effect on MSME Development. Loan Application Procedures have a positive and significant effect on MSME Development. Loan Requirements have a positive and significant effect on MSME Development. Cooperative Savings, Loan Application Procedures, and Loan Requirements have a positive and significant effect on MSME Development. Thus, it can be concluded that, to enhance MSME development, the indicators contained in Cooperative Savings, Loan Application Procedures, and Loan Requirements also need to be improved.*

**Keywords:** *Cooperative Savings, Loan Application Procedures, Cooperative Loans, MSME Development*