ABSTRACT

As a business entity, Credit Cooperatives is an instrument which is used by cooperative members in order to fullfill needs, either as a business fund needs or other needs. In this research, the members of Nuansa Mandiri Women's Cooperative in Semarang City as an object, with 80 respondents.

The aim of this research is to see the influences of savings and loans members on the remaining results (SHU) of Nuansa Mandiri Women's Cooperative business members. The type of data collected from primary and secondary data. The analysis method of this research using Ordinary Least Square, Classic Assumption Detection, Statistic t Test, Statistic F Test, and Determination Coefficient Analyze.

The result of this researh indicated that, (1) there is not multicollinearity between variables with tolerance value of 0.731 and VIF value of 1.368; (2) there is no autocorrelation in the regression model using 0.05 and Durbin-Watson (DW) significance on the model of 2,077, The regression model did not contain any heteroscedasticity with the glejser test, and from the kolmogorov-smirnov test showed that the variables were normally distributed. Based on the results of regression analysis shows that the variable saving principal members and loan members are able to explain the variable residual results of business members adjusted $R2$ of 99.79%, independent variables together affect the dependent variable with the value of F-statistics 13481.307 and F-table 3.15, and Partially independent variable has positive and significant effect to dependent variable with t-table value of 1,991 and t-count on variable member saving of 5,864, t-count on member loan variable equal to 137.282.

Key words: Credit Cooperative, Savings Member, Loans Member, Sisa Hasil Usaha Member.