

## ABSTRACT

*Problems decline in the number of new customers who save the cooperative is the main problem of KSU Sumber Dana. This is because the operating company, a cooperative collecting funds from the public and also distribute to the provision of credit. If there is a decrease of the number of new customers who will save the KSU Source, then this will affect our operations and performance of the overall Funding KSU. Problem decrease in the number of new customers is thought to be caused from factors savings product, location, promotion, image of cooperatives and savings interest. The purpose of this study was to analyze the effect of savings products, location, promotion, image of cooperatives and savings interest on saving decisions in KSU Sumber Dana.*

*This research is quantitative research. The sample used in this study were 100 members of the KSU Sumber Dana using accidental sampling technique. The data used is primary data by questionnaire. The analysis technique used is multiple regression analysis.*

*Based on the research results it can be seen that the savings product, promotion, image and interest savings cooperatives positive effect on saving decisions in KSU Sumber Dana. While the location does not affect the decision to save at KSU Sumber Dana.*

*Key words: savings products, location, promotion, image of cooperatives, interest on savings, saving decisions.*