

**PENGARUH DAYA TARIK TAWARAN PESAING DAN KEMUDAHAN
PELAYANAN KREDIT TERHADAP KEINGINAN MEMINJAM
DENGAN KEPUASAN ANGGOTA SEBAGAI VARIABEL MEDIASI
(STUDI PADA ANGGOTA CU MUARA KASIH)**

**Erowin
Manajemen Pemasaran**

ABSTRAK

Tren pemulihan ekonomi Indonesia terus berlanjut dan semakin menguat, untuk mendorong munculnya usaha-usaha baru diperlukan akses modal bagi pelaku usaha, baik dari perbankan maupun lembaga keuangan non bank, seperti CU Muara Kasih. CU Muara Kasih hanya memberikan layanan keuangan dan non keuangan kepada anggotanya sesuai prinsip CU, yaitu dari, oleh, dan untuk anggota. Tujuan dari penelitian ini adalah untuk menguji pengaruh daya tarik tawaran pesaing dan kemudahan pelayanan kredit terhadap keinginan meminjam dengan kepuasan anggota sebagai variabel mediasi. Populasi dalam penelitian ini adalah seluruh anggota CU Muara Kasih per 30 Juni 2022. Dalam penelitian ini digunakan teknik *purposive sampling* dalam proses pengambilan sampel dan ukuran sampel ditentukan dengan menggunakan rumus Slovin yaitu sebanyak 150 responden. Teknik pengumpulan data melalui kuesioner dan wawancara yang telah diuji validitas dan reliabilitasnya. Analisis data yang digunakan adalah metode *Structural Equation Model* (SEM) dengan metode *Partial Least Square* (PLS). Hasil penelitian ini menunjukkan bahwa: (1) daya tarik tawaran pesaing berpengaruh negatif dan signifikan terhadap keinginan meminjam dengan nilai $-0,117$ dan *P-Value* $0,032$. (2) daya tarik tawaran pesaing berpengaruh negatif dan tidak signifikan terhadap kepuasan anggota dengan nilai $-0,017$ dan *P-Value* $0,717$. (3) kemudahan pelayanan kredit berpengaruh positif dan tidak signifikan terhadap keinginan meminjam dengan nilai $0,134$ dan *P-Value* $0,101$. (4) kemudahan pelayanan kredit berpengaruh positif dan signifikan terhadap kepuasan anggota dengan nilai $0,660$ dan *P-Value* $0,000$. (5) kepuasan anggota berpengaruh positif dan signifikan terhadap keinginan meminjam dengan nilai $0,615$ *P-Value* $0,000$. (6) kepuasan anggota tidak memediasi pengaruh daya tarik tawaran pesaing terhadap keinginan meminjam dengan nilai $-0,011$ dengan *P-Value*, $0,717$, dan (7) kepuasan anggota memediasi pengaruh kemudahan pelayanan kredit terhadap keinginan meminjam dengan nilai $0,406$ dengan *P-Value*, $0,000$.

Kata kunci: daya tarik tawaran pesaing, kemudahan pelayanan kredit, kepuasan anggota, keinginan meminjam

**THE INFLUENCE OF COMPETITORS' OFFERS ATTRACTION AND
EASE OF CREDIT SERVICE ON THE DESIGN TO BORROW WITH
MEMBER SATISFACTION AS A MEDIATION VARIABLE (STUDY ON CU
MUARA KASIH MEMBERS)**

**Erowin
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ABSTRACT

The trend of Indonesia's economic recovery continues and is getting stronger, to encourage the emergence of new businesses, access to capital is needed for business actors, both from banks and non-bank financial institutions, such as the Muara Kasih Credit Union. CU Muara Kasih only provides financial and non-financial services to its members according to CU principles, namely from, by and for members. The purpose of this study was to examine the effect of the attractiveness of competitors' offers and the ease of credit service on the willingness to borrow with member satisfaction as a mediating variable. The population in this study were all members of the Muara Kasih Credit Union as of June 30, 2022. In this study a purposive sampling technique was used in the sampling process and the sample size was determined using the Slovin formula, namely 150 respondents. Data collection techniques through questionnaires and interviews that have been tested for validity and reliability. The data analysis used is the Structural Equation Model (SEM) method with the Partial Least Square (PLS) method. The results of this study indicate that: (1) the attractiveness of competitors' offers has a negative and significant effect on the desire to borrow with a value of -0.117 and a P-Value of 0.032. (2) the attractiveness of competitors' offers has a negative and insignificant effect on member satisfaction with a value of -0.017 and a P-Value of 0.717. (3) ease of credit service has a positive and insignificant effect on the desire to borrow with a value of 0.134 and a P-Value of 0.101. (4) ease of credit service has a positive and significant effect on member satisfaction with a value of 0.660 and a P-Value of 0.000. (5) member satisfaction has a positive and significant effect on the desire to borrow with a value of 0.615 P-Value 0.000. (6) member satisfaction does not mediate the effect of the attractiveness of competitors' offers on the desire to borrow with a value of -0.011 with a P-Value, 0.717, and (7) member satisfaction mediates the effect of ease of credit service on the desire to borrow with a value of 0.406 with a P-Value, 0.000.

Keywords:*attractiveness of competitors' offers, ease of credit service, member satisfaction, willingness to borrow*