

## **ABSTRACT**

**HERI ROMADHON**, NPM.17060006. *Fishermen's Decision in the People's Business Credit (KUR) Loan Place at Sepakat Cooperative (Case Study on Fishermen in Malabero Village, Bengkulu City). Supervised by HERRI FARIADI, S.P.,S.Pd.,M.Si dan EVI ANDRIANI, S.P.,M.Si.*

*Fishermen in Malabero Village, Bengkulu City, partly experience difficulties or fail to access People's Business Credit (KUR), this is due to the strict credit assessment carried out by banks, so that many fishermen decide to make loans at Koperasi Sepakat or Sepakat Cooperative to meet their daily needs. The objectives of this study are (1) to determine the level of decision of fishermen in Malabero Village, Bengkulu City in borrowing people's business credit at Sepakat Cooperative, (2) to determine the factors that influence the decision of fishermen in Malabero Village, Bengkulu City in borrowing people's business credit at Sepakat Cooperative. The research method used is quantitative method using multiple linear regression analysis. The results showed that the decision of fishermen in the place of people's business credit loans (KUR) at the Cooperative Sepakat averaged 33.41, which means that the decision of fishermen is in a very high category. Factors that influence the decision of fishermen in the people's business credit loan place (KUR) at the Cooperative Sepakat are convenience factors (X1), culture (X2), repayment period (X4) and interest rates (X5) affect the decision to borrow KUR Sepakat Cooperative. Meanwhile, the loan amount factor (X3) has no effect on the KUR lending decision of the Sepakat Cooperative.*

*Keywords: People's Business Credit (KUR), Cooperative Agreement, Fishermen's Decision, Place of Credit Loan*

