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web mar 17 2022 koperasi simpan pinjam adalah lembaga keuangan mikro yang kegiatan usahanya berupa penerimaan simpanan dan pemberian pinjaman modal hal ini sesuai dengan yang tercantum pada peraturan pemerintah no 9 tahun 1995 pasal 19 yang menjelaskan bahwa dua kegiatan utama koperasi simpan pinjam yaitu menghimpun