

ANALYSIS OF FACTORS THAT INFLUENCE THE AMOUNT OF REST OF BUSINESS RESULTS (SHU) IN KARYA BHAKTI RAHARJA COOPERATIVE

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ABSTRACT

Karya Bhakti Raharja Cooperative is a savings and loan cooperative whose members are employees of BUMN Perum Jasa Tirta II Purwakarta office. Its members are all PJT II employees and PJT II retirees. The aims of this study are as follows (1) To determine the effect of the number of members, the number of deposits and the number of loans simultaneously on the amount of the remaining operating results at the Karya Bhakti Raharja Cooperative (2) To determine the effect of the number of members, the number of savings and the number of loans partially on the amount the remaining operating results in the Karya Bhakti Raharja Cooperative (3) To determine the most dominant variable between the number of members, the number of savings and the amount of loans to the amount of the remaining operating results of the Karya Bhakti Raharja Cooperative. This study uses a descriptive verification method with secondary data from the 2020 internship report. The data analysis technique uses the multiple linear regression method. The results of data analysis show that the number of members, the number of deposits and the number of loans simultaneously have a significant effect on the remaining operating results. The variable amount of savings partially has a significant relationship and influence on the remaining operating results. While the variable number of members and the number of loans partially do not have a significant relationship and influence on the remaining operating results. From the results of the study, it is suggested the need to increase member savings by increasing the number of members through gradual recruitment. In addition, cooperatives must have a credit analysis of member loans,

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1. INTRODUCTION

The economy is structured as a joint effort based on the principle of kinship in accordance with Article 33 of the Law paragraph (1). Cooperatives are one of the financial institutions with legal entities that have been established in Indonesia since 1960. Cooperatives as an economic forum in Indonesia are expected to advance, especially in the economic life of the people.

Karya Bhakti Raharja Cooperative is a savings and loan cooperative consisting of employees of BUMN Perum Jasa Tirta II Jatiluhur branch office, Purwakarta. Its members are all PJT II employees and PJT II retirees, not intended for the public. This cooperative is not only a

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savings and loan facility, besides that this cooperative provides procurement of labor services, procurement of work clothes for PJT II employees, procurement of computer services, procurement of cleaning services, procurement of photocopy machine rental services, procurement of vehicle repair services, procurement of vehicle rental services, procurement of catering services and procurement of goods for hydropower business units such as laboratory fluids. Previous research on the factors that affect SHU has been carried out, such as (Sudartono, 2021) with the title "The Influence of Total Member Deposits and Total Member Loans on Remaining Operating Results for the 2014-2018 Period at the Mitra Abadi Cimahi Cooperative, West Java". The value of the coefficient of determination (R^2) is 99.9%. Partial testing shows that the variable of the effect of the number of member loans has a direct influence on the remaining operating results of the Cimahi Mitra Abadi Cooperative, West Java. Cooperatives have several obstacles including (1) from the members of the cooperative itself, the lack of communication between members of one another makes it difficult for cooperatives to develop. (2) in terms of savings, the lack of capital will have an impact on the welfare of cooperative members because of the lack of capital to develop cooperative work units. (3) in terms of lending,

Based on the explanation above, the formulation of the problem, among others, (1) Does the number of members, the number of deposits and the amount of loans have a simultaneous effect on the remaining operating results of the Karya Bhakti Raharja Cooperative?, (2) How do the number of members, the number of deposits and the amount of partial loan to the amount of the remaining operating results of the Karya Bhakti Raharja Cooperative?, (3) What are the number of members, the number of savings and the number of loans that are more dominant in the amount of the remaining operating results of the Karya Bhakti Raharja Cooperative?

From the formulation of the problem above, the objectives of this study are, (1) To determine the effect of the number of members, the number of deposits and the number of loans simultaneously on the amount of the remaining operating results at the Karya Bhakti Raharja Cooperative (2) To determine the effect of the number of members, the number of savings and the amount of the loan partially to the amount of the remaining operating results at the Karya Bhakti Raharja Cooperative (3) To determine the most dominant variable between the number of members, the number of deposits and the amount of loan to the amount of the remaining operating results at the Karya Bhakti Raharja Cooperative.

2. LITERATURE REVIEW

Cooperative

According to the Cooperative Law No. 25 of 1992, namely "A business entity consisting of one person or a cooperative legal entity based on activities on the cooperative principle as well as a people's economic movement based on the principle of kinship". According to (burhanuddin, 2010) revealed that the Savings and Loans Cooperative is a cooperative that was established to provide opportunities for its members to obtain loans on the basis of goodness. The profit of savings and loan cooperatives can be seen from the amount of the remaining business results produced by the cooperative in a certain period.

Remaining Operating Results (SHU)

According to the provisions of Article 45 of Law no. 25 of 1992 "cooperative income obtained in one financial year is reduced by costs, depreciation, and other obligations including taxes in the relevant financial year". According to (Soesilo, 2008) "The basic reference for dividing SHU is proportional to the size of the business activities of each member in the cooperative". According to (Andjar Pachta, 2005) "Factors that affect SHU consist of two factors, namely internal factors and external factors. The internal factors consist of the participation of

members, the amount of own capital, the performance of the management, the number of business units owned, the performance of managers and the performance of employees.

Number of Cooperative Members

According to the provisions of Article 26 paragraph (1) of Law no. 17 of 2012, "members of Indonesian cooperatives are owners as well as users of cooperative services". In the provisions of Article 26 paragraph (3) of Law No. 17 of 2012, "cooperative membership is open to all who can and are able to use cooperative services and are willing to accept membership responsibilities".

Total Deposit

Based on Law No. 17 of 2012 is meant by "savings are savings are the amount of money saved by members to the Savings and Loan Cooperative, by obtaining services from the Savings and Loan Cooperative according to the agreement".

Loan Amount

According to the Basic Banking Law Number 10 of 1998, Loans are "the provision of money or equivalent claims, based on an agreement or loan agreement between a financial institution and another party that requires the borrower to repay his debt after a certain period of time with interest". According to (Cashmere, 2016)

"Credit analysis is an analysis used to assess whether or not a credit is appropriate for a credit disbursed by financial institutions such as banks and cooperatives. The goal is not to let the credit that is financed later not be feasible"

3. RESEARCH METHODS

This study uses a descriptive verification method with secondary data originating from the 2020 internship report. The use of this method is intended to measure how much influence the independent variable has on the dependent variable. According to (Sugiyono, 2017) "Descriptive verification method can be interpreted as research conducted on a particular population or sample with the aim of testing the established hypothesis". This research was conducted at the Karya Bhakti Raharja Cooperative by taking primary data, namely the financial statements of the Karya Bhakti Raharja Cooperative.

Data analysis

The research variable consists of the independent variable, namely the number of members, the number of deposits and the number of loans and the dependent variable, namely the remaining operating results, the formula used is as follows:

Rumus untuk menghitung simpanan koperasi adalah:

$$\text{Simpanan} = \text{Simpanan pokok} + \text{Simpanan wajib} + \text{simpanan sukarela}$$

Rumus untuk menghitung pinjaman koperasi adalah :

$$\text{Pokok pinjaman} \times \text{suku bunga (\%)} / \text{tenor kredit}$$

Rumus untuk menghitung SHU

$$\text{SHU} = \text{Pendapatan} - (\text{Biaya} + \text{Penyusutan} + \text{Kewajiban Lain} + \text{Pajak})$$

Hypothesis testing was carried out using multiple regression analysis models, t test (partial), f test (simultaneous) and coefficient of determination (R²) aimed at predicting the

strength of the influence of variable X on variable Y. In this study, a significance level of 0.05 or 5% was used.

4. RESEARCH RESULTS AND DISCUSSION

Research result

1. Descriptive Analysis

Below are detailed data regarding the number of members, the number of deposits and the amount of loans as well as the amount of the remaining business results contained in the Karya Bhakti Raharja Cooperative:

Table 1. Data on Number of Members, Total Deposits, Total Loans and SHU for the 2020-2021 Period Karya Bhakti Raharja Cooperative

No	Work unit	2020				2021			
		Number of Members	Total Deposit	Loan Amount	SH	Number of Members	Total Deposit	Loan Amount	SH
1	Directors	10	Rp.80,678,800	-	Rp. 4.053.139	10	Rp.76,720,000	-	Rp. 7,037,619
2	Project Management Division	70	Rp. 131.700.000	Rp. 351,849,702	Rp.6.161,340	56	Rp.142.398.000	Rp.168,099,979	Rp. 13,062,343
3	Natural Resources & Natural Resources Management Division	73	Rp.140.865.000	Rp.157.103.272	Rp. 7,076.771	80	Rp.149.173.000	Rp.452.834.317	Rp. 13,863,822
4	Inventory & Assets Division	90	IDR 187,654,000	Rp.523.249,918	Rp. 9,427,355	70	Rp.195.730.000	Rp.492,620,452	Rp. 17,954,553
5	Finance&Accounting Division	85	Rp.740.000.000	Rp.509,318,783	Rp. 37,216,287	59	Rp.733.630.000	Rp.674.288.543	Rp. 67,296,780
6	Performance Control Division	85	Rp.205.996.000	Rp.273.624.950	Rp. 10,348,820	70	Rp.221.914,000	Rp.924.351.569	Rp. 20,356,443
7	Business & Customer Service Division	50	Rp.276.432.000	Rp.543.241.831	Rp. 13,887,382	60	Rp.266.560.000	Rp.365.201.582	Rp. 24,451,876
8	Strategic Planning & R&D Division	76	Rp.490.567.000	Rp.455.192.202	Rp. 24,645,089	70	Rp.495.735.000	Rp.1,042,861,462	Rp. 45,474,380
9	HR Division	70	Rp.1.136.789.000	Rp.521,659,218	Rp. 57,109,970	74	Rp.1,041,681,782	Rp.1.456.861.462	Rp. 95,554,748
10	General & PKBL Divisi Division	87	Rp.270.598.000	Rp.331.255,709	Rp. 13,594,293	45	Rp.283.388.350	Rp.336.150,497	Rp. 15,540,341
11	Cooperative	30	Rp.554.895000	Rp.1.528.452.753	Rp. 27,876,979	65	Rp.553.864.576	Rp.1,500,329,967	Rp. 50,805,026
12	Others (not active)	90	Rp.23,854,000	Rp.77.124.673	Rp. 1,198,376	30	Rp.25.051.080	Rp.2,610,830	Rp. 2,297,966
13	Retired	79	Rp.1,956,432,000	Rp.236,739,406	Rp. 98,287,169	80	Rp.1,811,750,820	Rp.252,659,433	Rp. 166,194,127
14	Supervisory Unit	87	Rp.212.453.000	Rp.423.787.664	Rp. 10,673,207	65	Rp.209,671,500	Rp.1.167.235.600	Rp. 19,233,424
15	company secretary	70	Rp.690.444.000	Rp.876.336.247	Rp. 34,686,503	75	Rp.683,682,698	Rp.1.294.804.671	Rp. 62,715,053
16	Procurement Service Unit	70	Rp.168,564,000	Rp.265.614.962	Rp. 8,468,312	66	Rp.144,280,000	Rp.188.763.777	Rp.13,234,981
17	Tourism & AMDK . Business Unit	54	Rp.1.160.689.000	Rp.434.171.618	Rp. 58,311,109	50	Rp.160.705.000	Rp.147,388,850	Rp.14,741,666
18	Regional Business Unit I	76	Rp.1,687,657,000	Rp.3.680.071.682	Rp. 84,784,459	90	Rp.1.154.979.000	Rp.4,467,796,452	Rp. 105,947,641
19	Region II Business Unit	85	Rp.1.070.100.000	Rp.5.075.931.145	Rp. 53,759,650	90	Rp.1.592.892.347	Rp.5,577,655,966	Rp. 146,117,970
20	Region III Business Unit	87	Rp.1.128.990.000	Rp.4,000,932,261	Rp. 56,718,164	116	Rp.1.192.970.146	Rp.6.237.404.843	Rp. 109,432,616
21	Region IV Business Unit	80	Rp.990.543.000	Rp.1,664,242,981	Rp. 49,762,868	73	Rp.977.010.400	Rp.2.265.620.946	Rp. 89,627,317
22	hydropower	30	Rp.1.120.763.000	Rp.2,945.149,939	Rp.56,304,856	38	Rp.1.103.543.166	Rp.2,551,713,860	Rp. 101,229,369

TOTAL	1534	Rp.14,427,472,800	Rp.24,875,050,916	Rp.724.807,098	1432	Rp.13,217,330,865	Rp.31,566.861,151	Rp.1.202.170.061
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Source: Karya Bhakti Raharja Cooperative Financial Report

It can be seen from table 1 that the number of members in 2020-2021 tends to decrease. The decrease occurred because the number of employees who had their work contracts expired at Perum Jasa Tirta II and did not experience an extension of their tenure, meant that the number of members of the Karya Bhakti Raharja cooperative had decreased and was uncertain. The amount of deposits in 2020 shows the total value of deposits of Rp. 14,427,472,800 while in 2021 the total value of deposits is Rp. 13,217,384,865. The decrease in the number of deposits occurred from 2020 to 2021 by Rp. 1,210,141,935, the number of deposits with the best value in 2020, the decrease in the number of deposits occurred because the number of deposits paid by members in 2021 tends to decrease. The value of the loan amount in 2020 is Rp. 24,875,050.916 while the total value of deposits in 2021 is Rp. 31,566.861,151. The increase in the number of loans from 2020 to 2021 is Rp. 6,691,810235, the average value of the best loan amount in 2021 means that the high value of the number of member loans illustrates the high capital needs of cooperative members for their business. The value of the remaining operating results in 2020 is Rp. 724,807,098 while in 2021 the value of the remaining total operating results is Rp. 1,202,170,061. An increase in the amount of remaining operating results from 2020 to 2021 by Rp. 477,362,963, the increase occurred due to the high results of cooperative operations, the best value of residual profits in 2021, the high profit value illustrates that the savings and loan business activities of members have increased. The increase in the number of loans from 2020 to 2021 is Rp. 6,691,810235, the average value of the best loan amount in 2021 means that the high value of the number of member loans illustrates the high capital needs of cooperative members for their business. The value of the remaining operating results in 2020 is Rp. 724,807,098 while in 2021 the value of the remaining total operating results is Rp. 1,202,170,061. An increase in the amount of remaining operating results from 2020 to 2021 by Rp. 477,362,963, the increase occurred due to the high results of cooperative operations, the best value of residual profits in 2021, the high profit value illustrates that the savings and loan business activities of members have increased. The increase in the number of loans from 2020 to 2021 is Rp. 6,691,810235, the average value of the best loan amount in 2021 means that the high value of the number of member loans illustrates the high capital needs of cooperative members for their business. The value of the remaining operating results in 2020 is Rp. 724,807,098 while in 2021 the value of the remaining total operating results is Rp. 1,202,170,061. An increase in the amount of remaining operating results from 2020 to 2021 by Rp. 477,362,963, the increase occurred due to the high results of cooperative operations, the best value of residual profits in 2021, the high profit value illustrates that the savings and loan business activities of members have increased. The average value of the best loan amount in 2021 means that the high value of the number of member loans illustrates the high capital needs of cooperative members for their business. The value of the remaining operating results in 2020 is Rp. 724,807,098 while in 2021 the value of the remaining total operating results is Rp. 1,202,170,061. An increase in the amount of remaining operating results from 2020 to 2021 by Rp. 477,362,963, the increase occurred due to the high results of cooperative operations, the best value of residual profits in 2021, the high profit value illustrates that the savings and loan business activities of members have increased. The average value of the best loan amount in 2021 means that the high value of the number of member loans illustrates the high capital needs of cooperative members for their business. The value of the remaining operating results in 2020 is Rp. 724,807,098 while in 2021 the value of the remaining total operating results is Rp. 1,202,170,061. An increase in the amount of remaining operating results from 2020 to 2021 by Rp. 477,362,963, the increase occurred due to the high results of cooperative operations, the best value of residual profits in 2021, the high profit value illustrates that the savings and loan business activities of members have increased.

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Tabel 2. Hasil Analisis Deskriptif

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
jumlah anggota	44	10	116	70.23	24.642
jumlah simpanan	44	2.E7	2.E9	6.28E8	5.347E8
jumlah pinjaman	44	0	6.E9	1.28E9	1.613E9
sisa hasil usaha	44	1198376	2.E8	4.38E7	4.068E7
Valid N (listwise)	44				

Sumber : Output SPSS 16

It can be seen from table 2 that the number of members has the smallest value of 10 and the largest value of 116 with a median value of 70.23 and a standard deviation (level of data distribution) of 24.642. The variable amount of savings has the smallest value of 2.7 and the largest value of 2.9 with a median value of 6.28 and a standard deviation of 5.34. The loan amount variable has the smallest value of 0 and the largest value of 6.9 with a mean value of 1.28 and a standard deviation of 1.61. The residual operating income variable has the smallest value of 1198378 and the largest value of 2.8 with a mean value of 4.38 and a standard deviation of 4.068.

2. Normality test

To find out the relationship between variables, a normality test was carried out using the help of SPSS 16, which is presented below:

Tabel 3. One sample Kolmogorov-Smirnov Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		44
Normal Parameters ^a	Mean	.0000000
	Std. Deviation	1.65133037E7
Most Extreme Differences	Absolute	.112
	Positive	.112
	Negative	-.104
Kolmogorov-Smirnov Z		.745
Asymp. Sig. (2-tailed)		.635
a. Test distribution is Normal.		

It can be seen from table 3 that the significance value is 0.635. Because the significance value generated by Kolmogorov Smirnov z exceeds 0.05 ($0.635 > 0.05$) or 5% of the research

significance level, it can be concluded that the residual value is normally distributed and the regression method is feasible to use.

3. Multiple Linear Regression

Tabel 4. Hasil Uji Regresi Linear Berganda

Variabel Independen	Koefisien B
Constanta	6,479
Jumlah Anggota (X1)	-108335
Jumlah Simpanan (X2)	0,064
Jumlah Pinjaman (X3)	0,004

Sumber : Output SPSS 16

It can be seen from table 4, it is known that the multiple linear regression equation is as follows:
 $Y = 6.479 + -108335 X_1 + 0.064 X_2 + 0.004 X_3$

- The value of the constant is 6.479, meaning that if the total value of X1, X2 and X3 is 0, then the remaining value of the result is 6.479.
- The coefficient value of the number of members is -108335, meaning that for every increase in the number of members, the remaining operating income variable will increase by -108335 with the assumption that other variables are constant.
- The value of the coefficient of the number of deposits is 0.064, meaning that for every increase in the number of deposits, the remaining operating income variable will increase by 0.064 with the assumption that other variables are constant.
- The coefficient value of the loan amount is 0.004 meaning that for every increase in the loan amount, the remaining operating income variable will increase by 0.004 assuming other variables are constant.

4. Partial Test (t Test)

Tabel 5. Hasil Uji T (Parsial)

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
	(Constant)	6.479E6	8.202E6		.790	.434
	Jumlah anggota	-108335.008	118748.957	-.066	-.912	.367
	jumlah simpanan	.064	.006	.838	10.500	.000
	jumlah pinjaman	.004	.002	.150	1.772	.084

a. Dependent Variable: sisa hasil usaha

Sumber : Output SPSS 16

Based on the results of the analysis listed in table 5, it is explained that the influence of the variables:

- Number of members (X1) to the remaining operating results (Y)
 The results of the analysis obtained a significance value of 0.367 > 0.05 with a value of t count (-0.912) < t table (2.02108) then Ho is accepted Ha is rejected, meaning that it has a negative and insignificant effect on SHU.
- Total savings (X2) to the remaining operating results (Y)
 The results of the analysis obtained a significance value of 0.000 < 0.05 with a value of t count (10.500) > t table (2.02108), then Ho is rejected, Ha is accepted, meaning that it has a positive and significant effect on SHU.
- Loan amount (X3) to the remaining operating results (Y)

The results of the analysis obtained a significance value of $0.084 > 0.05$ with a value of t count ($1.772 < t$ table (2.202108)), then H_0 is accepted, H_a is rejected, meaning that it has a negative and insignificant effect on SHU.

It can be concluded that the independent variable that has an influence on the dependent variable is the variable amount of savings (X_2), because the results of the t test show that if t count $> t$ table.

5. Simultaneous Test (F Test)

Tabel 6 Uji F (Simultan)

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	5.944E16	3	1.981E16	67.589	.000 ^a
	Residual	1.173E16	40	2.931E14		
	Total	7.117E16	43			

a. Predictors: (Constant), jumlah pinjaman, Jumlah anggota, jumlah simpanan
b. Dependent Variable: sisa hasil usaha

Sumber : Output SPSS 16

It can be seen from table 6 that the significance value for the effect of X_1 , X_2 , and X_3 on Y is 0.000. It is known that the calculated F value is $67.589 > F$ table 2.839 with a significance value of $0.000 < 0.05$. Thus H_0 is rejected H_a is accepted, meaning that the independent variable and the dependent variable have a significant influence on each other.

6. Coefficient of Determination Test (R^2)

Tabel 7. Uji Koefisien Determinasi (R^2)

Model Summary ^a				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.914 ^a	.835	.823	1.712E7

a. Predictors: (Constant), Jumlah pinjaman, Jumlah Anggota, Jumlah Simpanan
b. Dependent Variable: Sisa hasil usaha

Sumber : Output SPSS 16

It can be seen from table 7 that R Square is 0.835 or 83.5% the variation of the independent variable can explain the dependent variable, namely the number of members, the number of deposits and the number of loans. While the remaining 16.5% is influenced by other variables that are not included in the research model.

Discussion

Based on the results of the tests that have been carried out, the results of the classical assumption test show the results of a significance value ($0.635 > 0.05$) which means that the residual value is normally distributed and the regression model is feasible to use.

The results of testing the effect of variable X partially on variable Y show the value of X_1 t count ($-0.912 < t$ table (2.02108)) meaning that it does not have a significant influence between

each variable X and variable Y. The number of members has no effect on the rest operating results due to the decrease in the number of members caused by the expiration of the working period of employees at Perum Jasa Tirta II which resulted in reduced income for the cooperative. The decrease in the number of members that keeps on repeating results in a decrease in savings and loans as well as cooperative capital which will hinder the development of cooperatives. The results of this study are supported by previous researchers conducted by researchers (MEISYONI et al., 2019) "The number of members has no significant effect on the remaining operating results". So it can be concluded that the more the number of members affect the cooperative capital which will result in an increase in the remaining operating results. The results of this study are consistent with the theory (Winarko, 2014) "The growth in the number of cooperative members should have a positive and significant role on the remaining operating results (SHU)".

Variable X2 t count (10.500) > t table (2.02108), meaning that there is a significant effect between each independent variable and the dependent variable. This shows that the increase in the remaining operating results occurs due to an increase in the number of savings members of the cooperative. The results of this study are the same as those of previous researchers conducted by researchers (Hasibuan & Purba, nd) "The amount of savings has a positive effect on the remaining operating results". Cooperative members' savings are capital to develop their business/activities. The results of this study are consistent with the theory (Supriyanto, 2015) "That savings of members in cooperatives is known as capital participation. Capital participation is the contribution of members in providing capital for cooperative businesses in the form of principal savings, mandatory savings, voluntary savings, business savings and other savings.

Variable X3 t count (1.772) < t table (2.202108), meaning that there is no significant effect between each variable X and variable Y. The number of loans has no effect on the remaining operating results because there are many findings of bad loans caused by cooperative members who are no longer working at Perum Jasa Tirta II with a record that they still have loans at the cooperative. The results of this study are the same as those of previous researchers conducted by researchers (Main, 2011) "the loan amount does not have a positive effect on the remaining operating results". Loans are funds lent to a person or business entity where a person/business entity must return it along with interest within an agreed period of time. The results of this study are consistent with the theory (Winarno & Ismaya, 2003) A loan is an amount of money given from one party to another which requires the loan to be paid off within a certain period of time with an agreed amount of money.

The results of testing the effect of variable X simultaneously on variable Y show, if the calculated F value is 67,589 > F table 2,839, it means that it has a significant influence between each variable X and variable Y. The results of testing variables using the R² test show that R Square is 0.835 or by 83.5%. While the remaining 16.5% is influenced by other variables that are not included in the research model.

The variable that plays the most dominant role in this study is based on the results of the hypothesis that the number of member savings acts as a source of capital for the activities of the Karya Bhakti Raharja cooperative.

4. Conclusion

This study describes the analysis of the factors that influence the amount of the remaining business results in the Karya Bhakti Raharja cooperative. From the formulation of the problem that has been described and the results of the research that has been done, the following conclusions can be drawn:

Analysis Of Factors That Influence The Amount Of Rest Of Business Results (Shu) In Karya Bhakti Raharja Cooperative- Dita Agustia, Sihabudin, Syifa Pramudita Faddila

1. The number of members partially does not have a significant relationship and influence on the remaining operating results. With t arithmetic $(-0.912) < t$ table (2.02108) and a significance value of $0.367 > 0.05$, it means that the X variable and Y variable do not have a significant effect on each other.
2. Total savings partially have a significant relationship and influence on the remaining operating results. With t arithmetic $(10.500) > t$ table (2.02108) and a significance value of $0.000 < 0.05$, it means that there is a significant effect between each variable X and variable Y.
3. The loan amount partially has no significant relationship and influence on the remaining operating results. With t arithmetic $(1.772) < t$ table (2.02108) and a significance value of $0.084 > 0.05$, it means that there is no significant effect between each variable X and variable Y.
4. The independent variable simultaneously has a significant effect on the dependent variable. With a calculated F value of $67.589 > F$ table 2.839 with a significance value of $0.000 < 0.05$. So it can be concluded that H_0 is rejected, H_a is accepted, meaning that there is a significant influence between each variable X and variable Y.
5. R Square has a result of 0.835 or 83.5% variation of the X variable can explain the Y variable, namely the number of members, the number of deposits and the number of loans. While the remaining 16.5% is influenced by other variables that are not included in the research model.

Suggestion

Based on the conclusions above, the researcher can present suggestions for the Karya Bhakti Raharja cooperative by increasing the remaining operating results through the number of members, the number of deposits and the number of loans. Ways to increase savings and loan activities include:

1. Increasing the number of cooperative members to increase income from both savings and loans which means increasing the remaining operating results.
2. Increase member savings by increasing cooperative members through gradual recruitment.
3. Increasing member loans from which the cooperative gets benefits in the form of interest which can increase the remaining operating results. Not only that, cooperatives must have a credit analysis of member loans, the goal is to minimize the existence of bad loans which result in disruption of cooperative operations.

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