THE INFLUENCE OF THE NUMBER OF MEMBERS, TOTAL DEPOSITS AND TOTAL LOANS ON THE REST OF BUSINESS RESULTS IN PRIMER KOPERASI TRIBUANA II YEAR 2011-2020

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Abstract : This research aims to analyze the number of members, the number of deposits and the amount of loans to the remaining business results in Primer Koperasi Tribuana II. The type of research is quantitative research with secondary data. The population in this study is the Primary Annual Financial Report of the Tribuana Cooperative II with samples of reports on the number of members, the number of deposits, the amount of loans and the remaining amount of the Tribuana II Primary business results in 2011-2020. The method used in the sampling of this research is the total sample method. The method of data analysis in this study used the multiple linear regression analysis method using the SPSS test tool. The hypothesis testing method uses the F test, t test and the coefficient of determination (R^2). Based on the results of the study, it can be concluded that the number of members, the number of savings and the number of loans together (simultaneously) affect the amount of remaining operating results in Primer Koperasi Tribuana II. The number of members and the number of loans have no significant effect on the amount of remaining operating results in Primer Koperasi Tribuana II. And the amount of savings has a significant effect on the amount of remaining operating results in Primer Koperasi Tribuana II.

Keywords: *Number of Members, Total Deposits, Total Loans, Total Remaining Operating Results.*

1. Introduction

Indonesia is a developed and developing country in the world. We can see this from several existing indicators, one of which is the economic factor. Economic development is very important and is one of the government's focuses in making various policies in order to achieve prosperity (Pariyasa et al., 2014). The success of a country can be seen from the role of three economic actors, namely state actors, private actors and cooperative actors (Wahyuning, 2013).

Cooperatives as part of a country's national economic system have a very strategic role in the development of the people's economic potential (Putri et al., 2016). Cooperatives were established with the aim of increasing the welfare of the community where their activities are based on cooperative principles. As a movement, cooperatives uphold the values of togetherness and cooperation between their members which are indispensable for realizing its main goal, namely improving the welfare of its members and the prosperity of society

(Jajang, 2011). Where the basic purpose of the cooperative established is not to seek profit but to provide mutual welfare, especially for cooperative members and society in general. Although cooperatives in their business activities do not prioritize profit, the businesses managed by cooperatives still earn income to improve their business capabilities so that in each period the cooperative will generate profits called residual operating results.

Based on the cooperative principle, one of which is the distribution of the remaining business results carried out fairly and equitably in accordance with the amount of business services of each member. Active members of the cooperative will get a larger residual income when compared to passive members (Candra and Kurniawan, 2016). To measure the success of a cooperative, it is not only seen from the acquisition of the remaining business results but also must be seen from the participation of its members. The element of the number of members is also one of the important factors that can determine the remaining operating results to increase or decrease each year. Because for the smooth and successful business run by a cooperative, it cannot be separated from the awareness, ability, participation and active role of members and the surrounding community (Ariesta and Yolamalinda, 2014).

Apart from the participation of members, the remaining results of cooperative operations are also influenced by the amount of savings. Cooperative savings are one source of income that will become cooperative capital. Cooperative savings are obtained from mandatory savings, principal savings and voluntary savings of members which are regularly paid and then loaned back to members in an easy, cheap, fast and appropriate way to support the improvement of members' welfare. The more members save, the more capital they get. This will affect the amount of cooperative income so that it affects the increase in the amount of remaining operating results.

One of the businesses that can be managed by cooperatives is savings and loans. According to Article 1 Paragraph 15 of Law Number 17 of 2012 it is explained that a Savings and Loan Cooperative is a cooperative that runs a savings and loan business as the only business. For this reason, the remaining operating results of savings and loan cooperatives are strongly influenced by several factors including: the number of members, the number of savings (savings), the number of loans (credit) and the amount of working capital owned by the cooperative. The amount of the remaining operating results in the cooperative depends on the activities carried out by the cooperative itself.

Loans (credit) given to members are intended to meet the needs of cooperative members. Savings and loans is an activity to save and borrow money whose capital is obtained from principal savings and mandatory savings of cooperative members. Then the capital that has been collected is lent to the members of the cooperative and sometimes it is lent to other people who are not members of the cooperative who need a loan of money, both for consumptive purposes and for business capital (Aris et al., 2016).

Cooperatives are basically founded and owned by members, therefore the increasing number of members will allow the cooperative to get an increasing residual income, because cooperatives have large savings and capital that can be loaned to their members. Ownership of large savings and capital can allow cooperatives to provide large loans to their members, so that cooperatives get large profits as well.
Based on the description above, the hypotheses in this study are:
   H_1 : The number of members, the number of deposits and the amount of loans affect the
         amount of remaining operating results.
   H_2 : The number of members has an effect on the amount of remaining operating results.

H_3 : The amount of savings has an effect on the amount of remaining operating results.

H_4 : The amount of the loan has an effect on the amount of the remaining operating results.

2. Research Method
2.1. Research Population and Sample
The population in this research is the Tribuana II Cooperative Primary Annual Financial Report, along with supporting data (number of members, total savings, loan amount and total remaining operating results for 2011-2020). The sample used in this study is the report on the number of members, the number of deposits, the amount of loans and the remaining amount of the results of *Primer Koperasi Tribuana II* 2011-2020. The method used for sampling in this study is the total sample method. The number of samples in this study with a research period of 10 years and financial statements presented in the form of quarterly reports were 40 samples.

2.2. Types of Data and Sources
This type of research is quantitative research, while the source of data in this study is secondary data. The data used is the Primary Annual Financial Report of the Tribuana II Cooperative. In addition, the data used in this study also comes from various literatures such as previous research, and books related to the problem being studied.

2.3. Method of Collecting Data
The method of data collection in this research is to use the documentation method by taking, recording and studying the data of the Tribuana II Cooperative Primary Annual Financial Statements.

2.4. Research Variable
The dependent variable in this study is the amount of remaining operating results (Y). The independent variables in this study are the number of members (X_1), the number of deposits (X_2) and the number of loans (X_3).

2.5. Data Analysis Method
The analytical method used in this research is descriptive statistical analysis method and classical assumption test (including normality test, multicollinearity test, heteroscedasticity test and autocorrelation test).

2.6. Hypothesis Test
This study uses multiple linear regression analysis, which in this study consists of one dependent variable and several independent variables, Simultaneous Significant Test (F Statistics Test), Individual Parameter Significant Test (t Statistical Test) and Coefficient of Determination Test (Adjusted R^2).

3. Results and Discussion
3.1. Results
3.1.1. Descriptive Statistics of Research Variables
This test contains descriptive statistics (minimum value, maximum value, average value and standard deviation value) regarding the number of members, the number of deposits and the amount of loans to the remaining operating income.

3.1.2. Classic Assumption Test Results
a. Normality test

Figure 3.1.
Normality Test Results
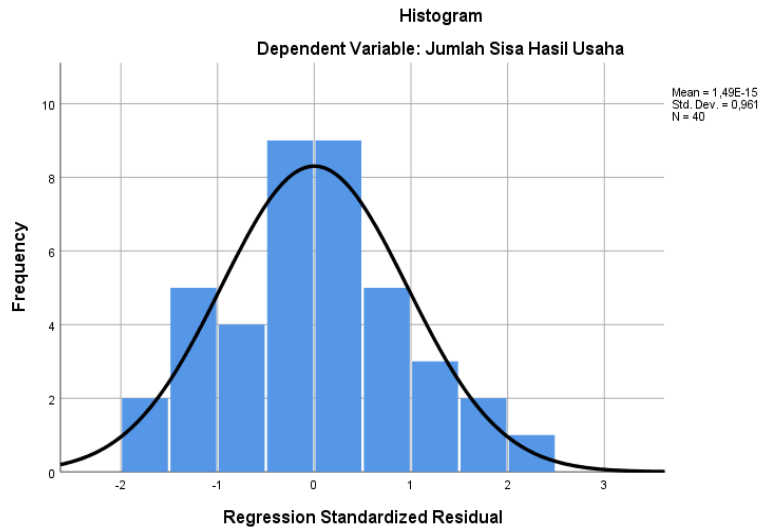
Based on Figure 3.1 using histogram graph analysis, it can be concluded that the histogram graph provides a distribution pattern that is not skewed to the left or right, which means that the regression model using the histogram graph shows data that is normally distributed.

b. Multicollinearity Test
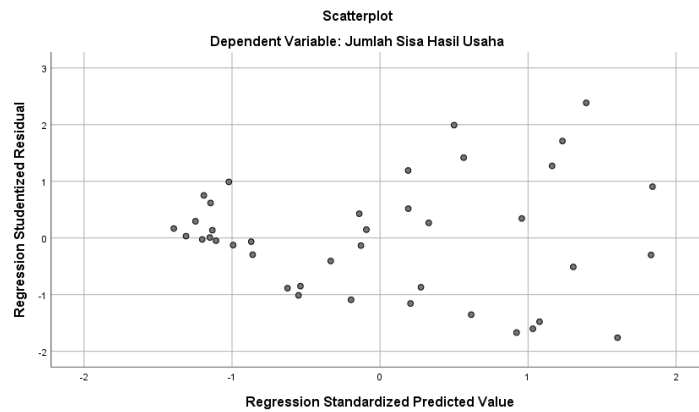
Table 3.1.
Multicollinearity Test Results

Model	Collinearity Statistics	
	Tolerance	VIF
1 *(Constant)*		
Number of Members	0.673	1,486
Total Deposit	0.152	6,583
Loan Amount	0.171	5,850

Source: SPSS data processing results.

Based on Table 3.1, it can be seen that the tolerance value shows the independent variable has a tolerance value above 0.10 where the number of members' variable has a tolerance value of 0.673, the variable amount of deposits has a tolerance value of 0.152 and the loan amount variable has a tolerance value of 0.171. The results of the calculation of the VIF value also show the same thing, the average independent variable has a VIF below 10 where the number of members has a VIF value of 1.486, the variable number of deposits has a VIF value of 6.583 and the variable amount of loans has a VIF value of 5.850. So it can be concluded that there is no multicollinearity of independent variables in this regression model.

c. Heteroscedasticity Test

Figure 3.2.
Heteroscedasticity Test Results

Based on Figure 3.2, it can be concluded that the data in this study are free from heteroscedasticity symptoms because the distribution of the data does not show a certain pattern.

d. Autocorrelation Test

Table 3.2.
Autocorrelation Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	0.818 a	0.669	0.641	185341187,90079	1,976

Source: SPSS data processing results.

Based on Table 3.2, the Durbin-Watson value is 1.976, with a sample size of 40 and the independent variable (k=3), the value from the Durbin-Watson table is 1.3384 dL and 1.6589 dU. It is known that the Durbin-Watson value is 1.976, which means that the value is greater than dU of 1.6589 and smaller than 4-dU of 2.3411. So that obtained $1.6589 < 1.976 < 2.3411$ and it can be concluded that in this regression equation there is no autocorrelation.

3.1.3. Hypothesis Testing Results
a. Multiple Linear Regression Analysis

Table 3.3.
Multiple Linear Regression Test Results

Model	Unstandardized Coefficients	
	B	Std. Error
(Constant)	453948981,528	634366982.806
Number of Members	-1366533,240	887824,123
Total Deposit	2,966	1,141
Loan Amount	0.050	0.041

Source: SPSS data processing results.

Seen from Table 3.3, the regression equation is obtained as follows:
$Y = 453948981{,}528 - 1366533{,}240X1 + 2{,}966X2 + 0.050X3 + e$

b. Simultaneous Significant Test (Statistical Test F)

Table 3.4.
F . Statistical Test Results

	Model	Sum of Squares	D f	Mean Square	F	Sig.
1	*Regression*	2498731711906583600,000	3	832910570635527810,000	24,247	0.000 [b]
	Residual	1236648813569140480,000	36	34351355932476124,000		
	Total	3735380525475724300,000	39			

Source: SPSS data processing results.

Based on Table 3.4. it can be seen that F_{count} is 24,247 and the value of F_{table} for df (3:37) with a significance level of 5% is obtained by F_{table} of 2.86. Because the value of F_{count} is greater than F_{table} and the significant value of 0.000 is less than 0.05, it means that simultaneously the number of members, the number of deposits and the amount of loans affect the remaining amount of operating results.

c. Individual Parameter Significant Test (Test Statistical t)

Table 3.5.
Statistical Test Results t

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
1 (Constant)	453948981,528	634366982.806		0.716	0.479
Number of Members	-1366533,240	887824,123	-0.180	-1.539	0.133
Loan Amount	2,966	1,141	0.640	2,600	0.013
Total Deposit	0.050	0.041	0.282	1,215	0.232

Source: SPSS data processing results.

Based on Table 3.5. can be seen and concluded from the results of calculations regarding the test results of each independent variable on the dependent variable. The results of the partial test of each variable in this study are as follows:
a. Number of Members to Total Remaining Operating Results
   Partially, the variable number of members has no effect on the amount of remaining operating results, as evidenced by the value of t count -1.539 > t_{table} -2.02809 with a significant level of 0.133 > 0.05.
b. Total Savings Against Total Remaining Operating Results
   Partially, the variable amount of savings has an effect on the amount of remaining operating results, as evidenced by the value of t_{count} 2.600 > t_{table} 2.02809 with a significant level of 0.013 < 0.05.
c. Amount of Loans Against Total Remaining Operating Results

Partially, the loan amount variable has no effect on the remaining operating income, as evidenced by the t count $1.215 < t_{table}$ 2.02809 with a significant level of $0.232 > 0.05$.

d. Coefficient of Determination Test (Adjusted R^2)
Table 3.6.
Test Table Adjusted R^2

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.818 [a]	0.669	0.641	185341187,90079

Source: SPSS data processing results.

Based on Table 3.6. it can be seen that the value of Adjusted R Square (R2 ⁾ , the coefficient of determination is 0.641 or 64.1%. This means that the variance that occurs in the variable amount of remaining operating results of 64.1% is determined by the number of members, the number of deposits and the number of loans. While the remaining 35.9% is influenced by other variables outside the regression model or variables not included in this study (can be explained by variables outside the independent variable).

3.2. Discussion
This research aims to examine the effect of the number of members, the number of deposits and the number of loans on the number of remaining business results in *Primer Koperasi Tribuana II* in 2011-2020. Based on the results of the analysis, the discussion of the research results is as follows:

1. The Influence of Number of Members, Total Savings and Loan Amount on Total Remaining Operating Results
    Testing the effect of the independent variable on the dependent variable simultaneously has an effect, namely the F_{count} value of 24,247 and the F_{table} value of 2.86 with a significant value of 0.000 less than 0.05. Because the value of F_{count} is greater than F_{table}, then H_1 is accepted and Ho is rejected, meaning that simultaneously the number of members, the number of deposits, and the number of loans have a significant effect on the amount of the remaining operating results.
    The results of this study confirm that the Tribuana II Cooperative Primary business has strengths which are distinctive characteristics, namely from, by and for members. These characteristics are related to the variables of the number of members, the amount of savings and the amount of loans.
    This study is in line with the results of research conducted by Ayuk and Utama (2013) with the title "The Influence of Number of Members, Total Savings, Total Loans and Total Working Capital on the Remaining Operating Results (SHU) of Savings and Loans Cooperatives (KSP) in Badung Regency, Bali Province". The results of data analysis show that the number of members, the number of savings, the number of loans and the amount of working capital simultaneously have a significant effect on the remaining operating results of savings and loan cooperatives in Badung Regency.

2. Effect of Number of Members on Total Remaining Operating Results
    Based on the results of the hypothesis testing that has been carried out in Table 3.5 , it is known that the variable number of members has a t_{count} value of $-1.539 > t_{table}$ -

2.02809 with a significant level of $0.133 > 0.05$. So that it can be concluded based on statistical tests that the number of members partially does not affect the amount of remaining business results. This means that H_2 is rejected and Ho is accepted.

Cooperative members are the backbone of the cooperative's business, but not always the large number of cooperative members can increase the amount of remaining business results obtained by the cooperative. This can happen if the members of the cooperative are passive and do not participate in the cooperative development effort.

The results of this study are in line with the research conducted by Yuliastuti and Susandya (2018) with the title "Factors Affecting the Remaining Profits of Cooperatives in Denpasar". The results of data analysis showed that the results of the study found that the variables of own capital, business volume and assets had a positive effect on the remaining results of cooperative operations in Denpasar City. While the variable number of members and assets has no effect on the remaining operating results of the Cooperative in Denpasar City because it has a significance level greater than 0.05.

3. Effect of Total Savings on Total Remaining Operating Results

Based on the results of hypothesis testing that has been carried out in table 3.5 , it is known that the variable number of deposits has a t_{count} value of $2.600 > t_{table}$ 2.02809 with a significant level of $0.013 < 0.05$. So that it can be concluded based on statistical tests that the number of deposits partially affects the amount of remaining operating results. This means that H3 is accepted and Ho is rejected.

Cooperative savings are one source of income that will become cooperative capital. Cooperative savings are obtained from mandatory savings, principal savings and voluntary savings of members which are regularly paid and then loaned back to members in an easy, cheap, fast and appropriate way to support the improvement of members' welfare. The more members save, the more capital they get. This will affect the amount of cooperative income so that it affects the increase in the amount of remaining operating results.

The results of this study are in line with research conducted by Prasetya et al. (2020) with the title "The Effect of Number of Members and Total Member Savings on Remaining Operating Results in Savings and Loan Cooperatives throughout Buleleng Regency for the 2013-2014 period". The results of data analysis show that there is a positive and significant influence on the number of members (X_1) and the number of deposits. members (X_2) against SHU (Y) in savings and loan cooperatives throughout Buleleng Regency for the 2013-2014 period.

4. The Influence of Loan Amount on Total Remaining Operating Results

Based on the results of the hypothesis testing that has been done in table 3.5 , it is known that the loan amount variable has a t_{count} value of $1.215 < t_{table}$ 2.02809 with a significant level of $0.232 > 0.05$. So it can be concluded based on statistical tests that the loan amount partially has no effect on the amount of remaining operating results. This means that H_4 is rejected and Ho is accepted.

Increasing the number of loans will also increase the amount of remaining operating results. This is obtained from the interest on the loan obtained. The situation is different if the cooperative still gets help from outside parties, for example in the form of debt. This will affect the remaining amount of the cooperative's business results. With a lot of help from outsiders, it will be an excessive burden for the cooperative which later the payment (repayment) will be taken from the income, in this case the remaining business results.

This study is in line with the results of research conducted by Ayuk and Utama (2013) with the title "The Influence of Number of Members, Total Savings, Total Loans and Total Working Capital on the Remaining Operating Results (SHU) of Savings and Loans Cooperatives (KSP) in Badung Regency, Bali Province" . The results of data analysis show that the variable number of members and the amount of working capital partially have a positive and significant effect on the remaining operating results, while the variable number of savings and loan amounts has no effect on the remaining operating results of savings and loan cooperatives in Badung Regency.

4. Conclusion

Based on the data analysis and discussion conducted, the following conclusions can be drawn:

1) The test results for the F_{count} value of 24.247 and the F_{table} value of 2.86. Because the value of F_{count} is greater than F_{table} and the significant value of 0.000 is less than 0.05, then H1 is accepted and Ho is rejected. From the results of these values indicate that simultaneously the number of members, the number of deposits, and the number of loans affect the remaining amount of operating results in *Primer Koperasi Tribuana II* in 2011-2020.

2) The value of t_{count} is $-1.539 > t_{table}$ -2.02809 with a significant level of $0.133 > 0.05$. So that it can be concluded based on statistical tests that the number of members partially does not affect the amount of remaining business results. This means that H_2 is rejected and Ho is accepted. From the results of these values, it shows that the number of members has no effect on the amount of remaining operating results in *Primer Koperasi Tribuana II* in 2011-2020.

3) The t_{count} value is $2.600 > t_{table}$ 2.02809 with a significant level of $0.013 < 0.05$. So that it can be concluded based on statistical tests that the number of deposits partially affects the amount of remaining operating results. This means that H_3 is accepted and Ho is rejected. From the results of these values, it shows that the amount of savings has an effect on the amount of remaining operating results in *Primer Koperasi Tribuana II* in 2011-2020.

4) The value of t_{count} $1.215 < t_{table}$ 2.02809 with a significant level of $0.232 > 0.05$. So it can be concluded based on statistical tests that the loan amount partially has no effect on the amount of remaining operating results. This means that H_4 is rejected and Ho is accepted. From the results of these values, it shows that the loan amount has no effect on the amount of remaining operating results in *Primer Koperasi Tribuana II* in 2011-2020.

5. Suggestion

1) Cooperatives should be more active in inviting their members to increase the number of deposits, the more diligent members are to increase savings, the greater the chance for members to get large loans. In addition, if the capital itself increases, cooperative activities will be able to run smoothly and can increase the amount of remaining business results.

2) Cooperatives should increase the number of loans by reducing interest which is expected to attract members to increase their participation in capital loans to cooperatives so that cooperatives will get income from member loans which can increase the remaining amount of cooperative business results.

3) Cooperatives should increase the number of members, with the increase in the number of members it is hoped that it will increase the amount of savings which will also increase the amount of own capital. Own capital will be used to increase cooperative activities and can increase the amount of remaining operating results.

4) Future researchers are expected to use different variables so that they can be used as a reference or reference for other researchers in the study of topics related to increasing the remaining business results.

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