

THE EFFECT OF FLUCTUATIONS IN THE NUMBER OF ANGGORA AND REMAINING BUSINESS RESULTS (SHU) ON THE WELFARE OF MEMBERS AT THE KPRI COOPERATIVE EMPLOYEE EDUCATOR (KOWANDIK) TARUB DISTRICT, TEGAL REGENCY

Hilyatul Muthiah ¹, Dewi Apriani ², Tomi Azami ³

¹Hilyatul Muthiah (Pancasakti University Tegal)

²Dewi Apriani (Pancasakti University Tegal)

³Tomi Azami (Pancasakti University Tegal)

*hilyatulmuthiah@gmail.com

Abstract

The main problem in this study is that the KPRI Cooperative of Educator Employees (KOWANDIK) Tarub District, Tegal Regency has fluctuated in the number of members from 2019-2022 due to members who retired and died, which directly affected the existence of the cooperative, and the Remaining Business Results (SHU) There was a decrease from 2019-2022 due to the number of members declining, and in 2020-2021 there was Covid'19 which resulted in all activities being carried out in a Work From manner Home (WFH) thus influencing the participation of cooperative members. And in 2021-2022, there was an increase in SHU of Rp. 1,209,814.55 due to decreased operating expenses and operating expenses in 2022. This study aims to determine whether or not there is an effect of Fluctuations in the Number of Members and Remaining Business Results (SHU) on Member Welfare at the KPRI Cooperative of Educator Employees (KOWANDIK) Tarub District, Tegal Regency partially and simultaneously. The population in this study is the entire number of members in 2022 amounting to 233 people, with a sample of 70 respondents whose calculations use the simple random sampling technique. The results of the study stated that there was a positive influence between the Fluctuation of the Number of Members on Member Welfare with an influence level of 15.3%. This study states that there is a positive influence of Residual Operating Results (SHU) on Member Welfare by 44.5%. and there is a positive and significant influence between the Fluctuation in the Number of Members and the Remaining Results of Business (SHU) on Member Welfare by 47.9%. This research suggestion to KPRI KOWANDIK It is expected that it will always evaluate the condition of Fluctuations in the Number of Members and Remaining Operating Results (SHU) at KPRI KOWANDIK and collaborate with other parties such as audits and it is expected that KPRI KOWANDIK has started with the assessment of financial statements.

Keywords: Fluctuations in the Number of Members, Remaining Results of Business (SHU), Welfare of Members.

1 INTRODUCTION

Human resources play an important role in improving the welfare of a cooperative. A cooperative is a jointly-owned enterprise that aims to improve the fate of economic livelihoods based on help. Cooperatives are characteristic of the Indonesian economy because the value contained in a cooperative is extracted and developed from the ancestors of the Indonesian nation. The legal basis of cooperatives is also stated in Law Number 17 of 2012 concerning cooperatives. In the Law, a cooperative is a legal entity established by an individual or cooperative legal entity, by separating the wealth of its members as capital to run a business, which meets the aspirations and common needs in the economic, social, and cultural fields in accordance with the values and principles of cooperatives. To realize all these goals, human resources who have strong willpower, are able to work together in teams, and have very high work needed by cooperatives.

In view of Law No. 17 of 2012 concerning Cooperatives, in Part I of the overall regulation of Article 1 paragraph one it is stated that a cooperative is a legal entity established by persons or legal elements that assist with the distribution of their individual wealth as money to maintain a business, which meets common wants and needs in the monetary, social and social fields in accordance with the quality and standards of cooperatives.

Cooperatives are an institution engaged in the economy, the emergence of cooperatives is aimed at encouraging the growth and development of the national economy. The latest legislation of Law No. 17 of 2012 concerning cooperatives Article 1 explains that cooperatives function to meet the wants and needs of the community in various fields including social, cultural, and economic fields. The role of cooperatives for Indonesia is very important, the application is very suitable to be carried out in Indonesia because it has similarities between the principles and daily life of the Indonesian people, namely upholding kinship and mutual cooperation (Hidayat Ramadhan, 2019) So the main purpose of cooperatives is to improve the welfare of their members. Profit of coupling can be obtained, among others, from sales profits and lending services. Although cooperatives do not take large sales or lending service profits. However, if the cooperative runs smoothly, the cooperative's profits can also be large. The profits of the cooperative will be returned back to the members as SHU (Remaining Operating Results). Of course, after deducting operational costs. The distribution of profits or the rest of the proceeds of this business is divided fairly so that no one is harmed. Some of the advantages that support has in an effort to guarantee the welfare of its members.(Mayang Sary, Rena Marshelal, 2022)

According to Firdaus and Susanto in (Raidayani, Muhammad said, 2017) the number of cooperative members is a determining factor in the life and sustainability of the cooperative , therefore it is important for members to develop and maintain togetherness in order to support the success of the cooperative. Based on this description, it is determined by the number of cooperative members, so that it can drive cooperative businesses that continue to be active in order to improve cooperative SHU. In the book Teaching Team for Cooperative and Agribusiness Institutional Courses (2009: 170), it is stated that members have a very significant role in determining the direction and policy of development for cooperatives

KPRI Educator Employee Cooperative (KOWANDIK) Tarub District, Tegal Regency is a savings and loan cooperative for regional civil servants including elementary school teachers, guards, kindergarten teachers in the ranks of UPTD DIKBUD Tarub District. Koperasi KPRI Kowandik Tarub District was established on January 19, 1980 with legal entity No. 9315 / BH / VI which is located in Mindaka village, Tegal Regency District. This cooperative was formed to promote members, as well as participate in building the national economic order in order to realize an advanced, just and prosperous society based on Pancasila and the 1945 Law. KPRI Kowandik Tarub District is a cooperative that carries out its business activities such as savings and loans, shops, and buildings.

Based on observations and interviews that have been conducted by researchers, members of the KPRI Kowandik cooperative, Tarub District, do not utilize existing facilities in the cooperative such as badminton building rentals, members are more interested in saving and borrowing. Cooperative members are users of KPRI cooperative services Educator Employee Cooperative (KOWANDIK) which amounted to 217 people in 2021 and in 2022 amounted to 233 members. The results of observations made by researchers show the development of KPRI Cooperative Employee Educator (KOWANDIK) Tarub District in the year

2019-2022

Tabel 1.1

Source of KPRI Report of Educator Employee Cooperative (KOWANDIK)

Year	Development	
	Number of Members	SHU
2019	253 Members	IDR 95,445,707.66
2020	234 Members	IDR 84,527,500.87
2021	217 Members	IDR 42,319,513.78
2022	233 Members	IDR 43,529,228.33

Based on Table 1.1 shows that the Employees of the Republic of Indonesia Kowandik Tarub District fluctuated, there was a decrease in members from 2019-2020 by 19 members. Continued in 2020-2021 decreased by 17 members, continued in 2021-2022 experienced an increase of 16 members, Changes in the number of ups and downs of membership in KPRI Kowandik Tarub District due to members who retired and died so that it directly affected the existence of the cooperative.

Meanwhile, judging from the Remaining Operating Results (SHU) obtained by KPRI Kowandik, Tarub District, there was a decrease from 2019-2020. In 2020-2021 cooperatives experienced a decrease in SHU due to the declining number of members, in that year Covid'19 occurred which resulted in all activities being carried out in Work From Home (WFH) which affected the participation of cooperative members. And in 2021-2022, the Remaining Operating Results (SHU) experienced an increase in SHU of Rp. 1,209,814.55 due to decreased operating expenses and operating expenses in 2022.

Cooperatives in running their business, in addition to being based on family principles, also have open and voluntary principles. Open and voluntary means that cooperative members are open to anyone based on the type of cooperative and there is no element of coercion. Every member of a cooperative has the same rights and obligations, because cooperatives are economic activities carried out based on family principles. Thus, the main purpose of forming a cooperative is to improve the welfare of the cooperative members.

According to the background that has been described, the researcher has conducted a study entitled "The Effect of Fluctuations in the Number of Members and the Remaining Business Results on Member Welfare at the KPRI Employee Educator Cooperative (KOWANDIK) Tarub District, Tegal Regency."

2 METHODOLOGY

This study uses a quantitative research approach with associative correlational research methods, which is research that seeks to find relationships between one variable and another variable. Correlation research according to Sudaryono (2017) Correlational research is a type of research with problem characteristics in the form of correlational relationships between two or more variables. The purpose of this study is to determine whether there is an association between two or more variables and how far the correlation exists between the variables studied.

This study uses two variables in it, namely independent variables and dependent variables. In this study, the independent variables are fluctuations in the number of members (X1) and Remaining Operating Results (SHU) (X2). Meanwhile, the dependent variable is the welfare of members of the KPRI Educator Employee Cooperative (KOWANDIK), Tarub District, Tegal Regency (Y). The population in this study is the entire number of members of KPRI Kowandik, Tarub District, Tegal Regency in 2022, totaling 233 members, while this study uses a simple random sampling approach, namely the technique of taking sample members from the population is carried out randomly without paying attention to the strata in the population. This research was taken using a formula from Slovin (Yanto, 2016: 12). As is well known, the population is 233 members of the cooperative. The tolerable error rate percentage is 10% (0.1). The number of samples that can be taken based on the formula is 70 people consisting of administrators and members of the cooperative. Data collection techniques in this study are using interviews, documentation, and questionnaires.

3 RESULTS

Tabel 1. Results of Simple Linear Regression Analysis Fluctuations in the Number of Members on Member Welfare

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,391 ^a	,153	,141	3,241

a. Predictors: (Constant), Fluctuating Number of Members

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	28,957	3,031		9,554	,000
	Fluctuating Number of Members	,310	,088	,391	3,507	,001

a. Dependent Variable of Member Welfare

Based on the table above, it can be seen that the regression coefficient score of the variable Fluctuating Number of Members (X^1) against the variable Member Welfare (Y) 0.310 with a constant variable of 28.957. The regression equation is formed $Y = 28.957 + 0.310 X^1$. This means that if the Fluctuation in the Number of Members (X^1) has no score or 0, then the variable Member Welfare (Y) score is 28.957. Furthermore, if added with the fluctuating condition of the number of members by 1 point, then the welfare of members will increase by 0.310. The coefficient has a positive value, meaning that between variable X^1 and variable Y has a positive influence.

The correlation coefficient between Fluctuations in the Number of Members and Member Welfare is 0.391. This means that fluctuations in the number of members have a strong influence on the welfare of members. The regression coefficient of the variable Fluctuation in the Number of Members has a significant influence on the variable of Member Welfare. This is evidenced by the value of $t_{count} = 3.507 > t_{table} 1.295$ then H_{a1} Accepted. This is also evidenced by the probability score $Sig.t1 = 0.001$ smaller than 0.1, thus it can be concluded that the Fluctuation in the Number of Members has an influence on Member Welfare.

Tabel 2. Results of Simple Linear Regression Analysis of Residual Business Results (SHU) (X^2) on Member Welfare (Y)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,667 ^a	,445	,437	2,624

a. Predictors: (Constant), Residual Results of Business (SHU)

Coefficients ^a					
Model		Unstandardized Coefficients		Standardized Coefficients	Sig.
		B	Std. Error	Beta	
1	(Constant)	15,669	3,242		,000
	Residual Results of Business (SHU)	,615	,083	,667	,000

a. Dependent Variable: Member Welfare

Based on the table above, it can be seen that the regression coefficient score of the Residual Business Results (SHU) variable (X^2) against the Member Welfare variable (Y) is 0.310 with a constant variable of 15.669. The regression equation is formed $Y = 28.957 + 0.615 X_1$. This means that if the Remaining Operating Results (SHU) (X^2) has no score or 0, then the variable Member Welfare (Y) score is 15.669. Furthermore, if added with the condition of the Remaining Operating Results (SHU) of 1 point, then Member Welfare will increase by 0.615. The coefficient has a positive value, meaning that between variable X^2 and variable Y has a positive influence.

The correlation coefficient between Remaining Operating Results (SHU) and Member Welfare is 0.667. This means that the Remaining Business Results (SHU) has a strong influence on the welfare of members. The regression coefficient of the variable Fluctuation in the Number of Members has a significant influence on the variable of Member Welfare. This is evidenced by the value of $t_{count} = 7.384 > t_{table} 1.295$ then H_{a1} is Accepted. This is also evidenced by the probability score $Sig.t1 = 0.000$ smaller than 0.1, thus it can be concluded that the Remaining Business Results (SHU) has an influence on Member Welfare.

Tabel 3. Multiple regression results of variables Fluctuation in Number of Members (X_1) and Remaining Business Yield (SHU) (X_2) on Member Welfare (Y)

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	403,645	2	201,822	30,742	,000 ^b
	Residual	439,855	67	6,565		
	Total	843,500	69			

a. Dependent Variable: Member Welfare

b. Predictors: (Constant), Remaining Results (SHU), Fluctuations in the Number of Members

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	12,716	3,472		3,663	,000
	Fluctuation in Number of Members	,153	,074	,194	2,075	,042
	Residual Results of Business (SHU)	,556	,086	,604	6,466	,000

a. Dependent Variable: Kesejahteraan Anggota

$$Y = 12,716 + 0,153X_1 + 0,556 X_2$$

The output results of multiple linear regression analysis explain that the fcount is 30.742 while the ftable with $df_1 = k = 2$ and $df_2 = n - k = 70 - 2 - 1$ with an error level of 0.1 then obtained a ftable of 2.78 so that the $f_{calculate} > f_{table}$ or $30.742 > 2.78$. In addition, a probability score of Sig. 0.000 is obtained which is smaller than 0.1 or $0.000 < 0.1$, thus it can be stated that Fluctuations in the Number of Members and Remaining Results of Business (SHU) have a significant effect on Member Welfare.

3.1 Pembahasan

3.1.1 The effect of fluctuations in the number of members on the welfare of members

Based on the results of the study, it shows that the Fluctuation in the Number of Members (X^1) has a positive and significant influence on the welfare of Members (Y). This can be seen from the results of a simple linear regression analysis of the Fluctuation of the Number of Members to Member Welfare of 0.310 and a constant score of 28.957 with $Sig.t_1 = 0.001$ smaller than 0.1 or $0.000 < 0.1$ and a calculated value of $3.507 > t_{table} 1.295$. Which means that this study succeeded in proving H_0 was rejected and H_{a1} was accepted, which means that the Fluctuation in Number of Members has an influence of 15.3% on the welfare of members, the remaining 84.7% is influenced by other variables.

This result is supported by Baswir's opinion (2012) which states that cooperative members are individuals who are part of the cooperative in accordance with predetermined requirements. As a member of the cooperative, it is mandatory to pay a certain amount of money for the principal deposits and compulsory deposits of the cooperative. According to Law No. 25 of 1992 article 17 paragraph (1) states that cooperative members are owners and users of cooperative services. Based on this that members can own and utilize the economy provided and in accordance with the capital that members deposit into the cooperative. So that the cooperative can be said to develop or not determined from its members, the increasing number of cooperative members indicates that the welfare of members has increased and the cooperative has succeeded in attracting people to become its members. Cooperative membership is voluntary and based on mutual interest as economic actors.

3.1.2 The Effect of Residual Business Results (SHU) on Member Welfare

Based on the results of the study, it shows that the Remaining Business Results (SHU) (X^2) has a positive and significant influence on the welfare of Members (Y). This can be seen from the results of a simple regression analysis of the Residual Business Results (SHU) variable on Member Welfare which is 0.615 and a constant score of 15.669 with $Sig.t_2 = 0.000$ smaller than 0.1 or $0.004 < 0.1$ and a calculated value of $7.384 > t_{table} 1.295$ which means that this study succeeded in proving H_0 was rejected and H_{a2} was accepted, which means that Remaining Business Results (SHU) has a 45.5% influence on member welfare, The remaining 54.5% was influenced by other variables.

This result is supported by the opinion (Mulyanti dwinta, 2017) which states that the Remaining Operating Results (SHU) is a profit or profit generated by the Cooperative in a certain period that will be used by members to meet their needs.

The main cooperative business is directed at business fields that are directly related to the interests of members both to support the business and welfare of its members. In this regard, the management of cooperative businesses must be carried out productively, effectively, and efficiently. In the sense that cooperatives must have the ability to realize business services that can increase added value and maximum benefits to members and society in general while considering obtaining a reasonable SHU.

3.1.3 The Effect of Fluctuations in the Number of Members and Remaining Business Results (SHU) on Member Welfare

This result is supported by the opinion (Mulyanti dwinta, 2017) which states that the Remaining Operating Results (SHU) is a profit or profit generated by the Cooperative in a certain period that will be used by members to meet their needs.

The main cooperative business is directed at business fields that are directly related to the interests of members both to support the business and welfare of its members. In this regard, the management of cooperative businesses must be carried out productively, effectively, and efficiently. In the sense that cooperatives must have the ability to realize business services that can increase added value and maximum benefits to members and society in general while considering obtaining a reasonable SHU.

These results are in accordance with those expressed according to (Musrofah & Fatihah, 2021) "well-being is an individual's subjective pleasure over good and bad in life" this concept includes three components, namely happiness, life satisfaction, and the presence of positive emotions. Welfare is a condition in which the community is in life which can be seen from the standard of living of the community

In the welfare of its members, cooperatives also develop member resources through education and training that is carried out continuously and continuously so that members are more professional in doing business like other business entities. The success of cooperatives in achieving their goals can be measured by improving the welfare of members. Well-being is very broad and also relative, because the measure of well-being for a person can differ from one another. Man is basically a creature that never feels satisfied, therefore well-being will continue to be pursued indefinitely

4 CONCLUSIONS

1. Fluctuations in the Number of Members (X^1) have a positive and significant influence on the welfare of Members (Y) at the KPRI Cooperative of Educator Employees (KOWANDIK) Tarub District, Tegal Regency. This is evidenced by the results of a simple linear regression test on the variable Fluctuation in the Number of Members (X^1) on Member Welfare (Y) successfully proving that H_0 is rejected and H_{a1} is accepted, which Fluctuations in the Number of Members have a positive effect on the welfare of Members at the KPRI Cooperative of Educator Employees (KOWANDIK) Tarub District, Tegal Regency, with a coefficient of $\text{Sig.t1} = 0.001$ smaller than 0.1 or $0.001 < 0.005$ and a calculated value of $3,507 > \text{table } 1.295$.

2. The remaining operating results (SHU) (X^2) have a positive and significant influence on the welfare of members in the KPRI Cooperative of Educator Employees (KOWANDIK) Tarub District, Tegal Regency (Y) This is evidenced by the results of a simple linear regression on the variable Remaining Business Results (SHU) (X^2) on the welfare of Members (Y) successfully proving that H_0 is rejected and H_{a2} is accepted, which states

The remaining Business Results (SHU) have a positive effect on Member Welfare (Y) at the KPRI Cooperative of Educator Employees (KOWANDIK) Tarub District, Tegal Regency, with the result that the coefficient $\text{Sig.t2} = 0.000$ is smaller than 0.1 or $0.004 < 0.1$ and the calculated value is $7.384 > \text{table } 1.295$.

3. Fluctuations in the Number of Members (X^1) and Remaining Operating Results (SHU) (X^2) together have a positive and significant influence on Member Welfare at the KPRI Cooperative of Educator Employees (KOWANDIK) Tarub District, Tegal Regency. This is evidenced by the results of the F test obtained that H_0 is rejected and H_{a3} is accepted. So it can be concluded that there is a significant influence of Fluctuations in the Number of Members (X_1) and Remaining Operating Results (SHU) (X_2) simultaneously on Member Welfare at the KPRI Cooperative of Educator Employees (KOWANDIK)

Tarub District, Tegal Regency, with a coefficient of Sig.f = 0.000 smaller than 0.1 or $0.000 < 0.1$ and a calculated value of $30.742 > f_{table} 2.38$ or $30.742 > 2.38$.

This study has the results of each variable has a positive and significant influence which can be proven from the results of simple linear regression tests and multiple linear regression tests.

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