THE INFLUENCE OF CAPITAL AND THE AMOUNT OF SAVINGS ON THE REMAINING BUSINESS RESULTS (RBR) BEFORE TAX AT KSP CU HATIRONGGA TIGA LAMA BRANCH

[1]Vani Oktasya Damanik, Prodi Akuntansi Universitas Simalungun
email: vani.damanik@gmail.com
[2*]Djuli Sjafei Purba, Fakultas Ekonomi Universitas Simalungun
email: djulipurba484@gmail.com
[3]Liharman Saragih, Fakultas Ekonomi Universitas Simalungun
email: lihar77@yahoo.com

*Corespondece Author: djulipurba484@gmail.com

ABSTRACT

The purpose of this research is to analyze the influence of capital and the amount of savings on the remaining business results at KSP CU Hatirongga Tiga Lama Branch. This research is a quantitative study. The population in this research consists of 36 data points. The sampling method uses the saturation sampling technique where the entire population is made the research sample. The data collection technique was carried out using documentation techniques with secondary data, namely financial reports. Hypothesis testing using multiple linear regression analysis. The results of this study show that both partially and simultaneously, capital and the amount of savings have an impact on the remaining business results.
Keywords: Capital, Savings, Remaining Business Profits

ABSTRAK

Tujuan dari penelitian ini adalah untuk menganalisis pengaruh modal dan jumlah simpanan terhadap sisa hasil usaha pada KSP CU Hatirongga Cabang Tiga Lama. Penelitian ini merupakan penelitian kuantitatif. Populasi dalam penelitian ini sebanyak 36 data. Metode pengambilan sampel menggunakan teknik sampling jenuh dimana seluruh anggota populasi dijadikan sampel penelitian. Teknik pengumpulan data dilakukan dengan teknik dokumentasi menggunakan data sekunder yaitu laporan keuangan. Pengujian hipotesis menggunakan analisis regresi linier berganda. Hasil dari penelitian ini menunjukkan baik secara parssial maupun secara simultan modal dan jumlah simpanan berpengaruh terhadap sisa hasil usaha.
Kata Kunci: Modal, Simpanan, Sisa Hasil Usaha

I. INTRODUCTION

Cooperatives are one form of business entity that play an important role in strengthening Indonesia's economy, in accordance with the philosophical foundations of Pancasila and the 1945 Constitution. In Law No. 25 of 1992, cooperatives are defined as business entities consisting of individuals or legal entities with the aim of improving the welfare of their members and the general public. The principle of kinship is the core of cooperative operations, where members act as both owners and users of the cooperative's services (Kasmir, 2016). In its history, cooperatives have proven to be a pillar of national economic salvation, especially during the economic crisis of 1998. The Minister of Cooperatives and SMEs at that time, Anak Agung Gede Ngurah Puspayoga, emphasized that cooperatives were able to survive due to the public's trust in the principle of mutual assistance that they practiced (Puspayoga, 2018). However, the sustainability of cooperatives in the modern era faces

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significant challenges, such as limited capital, suboptimal management, and low member participation in supporting cooperative operations (Jakarta.com, 2022).

Data from the Central Bureau of Statistics (BPS) shows that the number of active cooperatives in Indonesia decreased from 152,174 units in 2017 to 127,846 units in 2021. This decline reflects the poor performance of many cooperatives due to various obstacles, such as lack of capital, weak quality of human resources, and low management efficiency (djoin.id, 2023). This challenge requires cooperatives to be more innovative and strategic in managing resources to maintain their sustainability. Net Operating Income (NOI) is the main indicator of a cooperative's success in running its operations. NOI reflects the cooperative's ability to generate surplus after operational costs and other obligations are met. Capital, both own capital (basic and mandatory savings) and borrowed capital (voluntary savings), plays an important role in determining SHU (Sailana et al., 2023; Sundari, 2020). Studies show that good capital management can increase SHU, while high funding costs due to suboptimal management can reduce the cooperative's net profit (Wanyama et al., 2010; Gusnia, 2022).

KSP CU Hatirongga is one of the cooperatives facing that challenge. Based on data from 2018–2020, the cooperative's own capital and voluntary savings increased, but the SHU actually decreased significantly. In 2018, the SHU was recorded at IDR 67,491,137, but decreased to IDR 36,637,008 in 2020, despite the own capital and voluntary savings increasing from IDR 9.2 billion to IDR 11.2 billion and from IDR 8 billion to IDR 8.8 billion, respectively. This phenomenon indicates a problem in the management of cooperative resources, leading to the need for further research to understand the relationship between capital, the amount of deposits, and SHU (Damanik, 2024).

Previous studies have shown that equity has a direct and significant relationship with the increase in SHU. Equity not only reflects the cooperative's ability to raise funds from its members but also serves as the foundation of the cooperative's financial stability (Yuniarti et al., 2020; Hasan, 2019). On the other hand, voluntary deposits, which are part of the loan capital, provide financial flexibility but can increase the cost burden of funds if not managed optimally (Hudon & Périlleux, 2014; Mwaura et al., 2020).

This research aims to analyze the influence of capital and the amount of savings on net income at KSP CU Hatirongga Tiga Lama Branch. This study is expected to provide strategic insights for cooperatives in optimizing the management of capital and savings, thereby increasing net income. This research is also expected to serve as a reference in the professional management of cooperatives to face the continuously evolving economic challenges.

Although many previous studies have explored the relationship between capital and net income in cooperatives, most of these studies only focus on the influence of capital itself or voluntary savings separately. There has not been much research examining the simultaneous influence of both types of capital (own capital and voluntary savings) on net income, particularly in the context of cooperatives in Indonesia. Moreover, most research focuses more on large cooperatives or cooperatives in other sectors, while savings and loan cooperatives like KSP CU Hatirongga, with their unique management characteristics, still have minimal studies. This research aims to fill that gap by analyzing the simultaneous influence of capital and the amount of savings on SHU at KSP CU Hatirongga Tiga Lama Branch, as well as providing a broader perspective on cooperative management in Indonesia.

II. LITERATURE REVIEW
Cooperative

A cooperative is a business entity consisting of individuals or legal entities based on cooperative principles and the family spirit. The existence of cooperatives has a strategic function as a driver of community economic growth. According to the ILO, a cooperative is a voluntary association that seeks to achieve its members' economic goals democratically (Kompas.com, 2022). Previous research shows that capitalization and member participation play an important role in improving cooperative performance. Own capital, including mandatory and principal savings, is a vital element for the sustainability of cooperative enterprises (Sine, 2021). Cooperatives are business entities established on the principle of kinship to improve the welfare of their members. Law No. 25 of 1992 establishes

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cooperatives as an economic pillar with the principles of voluntary membership, democratic management, and profit distribution based on member contributions (Sulistiowati & Kanto, 2022). Internationally, cooperatives in Kenya demonstrate that the success of cooperatives depends on the capital held by members, which strengthens operational stability (International Journal of Science and Research, 2024).

Capital in Cooperatives

The cooperative's capital is divided into own capital (basic savings, mandatory savings, reserve fund, grants) and loan capital. (bank, anggota, pihak ketiga). Sine (2021) stating that the larger the equity capital collected, the better the potential increase in the Remaining Business Results (SHU). This is in line with the research by (Sailana et al., 2023), which indicates that cooperative capital is directly related to the financial performance of the cooperative. The capital of the cooperative consists of its own capital (mandatory and obligatory savings) and loan capital. Sulistiowati dan Kanto (2022) asserting that equity has a significant impact on the cooperative's ability to manage SHU.

Active participation of members in capital contribution becomes an important element for the sustainability of cooperatives. National studies state that a close relationship between members and the cooperative enhances operational efficiency (Rahayu et al., 2022). A similar finding was observed in research on Indian cooperatives, where member participation strengthens social and financial equity. Voluntary savings provide additional flexibility for cooperatives to adjust their operations to meet the needs of their members. National research shows that these deposits promote the stability of SHU. (Sulistiowati & Kanto, 2022). International research states that diversifying funding sources enhances cooperatives' ability to withstand market pressures.

Retained Earnings (SHU)

SHU is the profit obtained by the cooperative after deducting costs and other obligations in one financial year. (UU No. 25 Tahun 1992). Gusnia (2022) shows that SHU can increase with good working capital management, effective receivables turnover, and optimization of voluntary savings. Factors such as cooperative income, operational efficiency, and member participation also significantly affect SHU (Rahayu et al., 2022). Net Operating Income (NOI) is the difference between the income and operational costs of the cooperative, which is used to finance member activities or to build up the cooperative's capital (Hasan, 2019).

SHU is influenced by several factors, including equity capital, the amount of savings, and the operational efficiency of the cooperative. Research by (Sulistiowati & Kanto, 2022) shows that a large equity can increase net income, as it allows the cooperative to expand its business without relying on external parties. In addition, the amount of savings also plays an important role in boosting SHU, because larger member savings provide more capital for investment and business development (Hasibuan & Purba, 2019). Member savings, both mandatory savings and voluntary savings, have a close relationship with SHU. Gusnia (2022) finding that well-managed voluntary savings can increase the cooperative's income, which in turn will increase the SHU. Similarly, wisely managed member loans can enhance the cooperative's business outcomes (Hidayati et al., 2020)

Research related to capital and SHU has been conducted in various contexts. Yulianti (2019) found that cooperative capital has a significant positive effect on SHU. Similarly, (Sulistiowati & Kanto, 2022) noted the importance of synergy between capital and loans to support the achievement of optimal SHU. Several previous studies have examined the influence of capital and the amount of savings on the Cooperative's Remaining Business Results (SHU). Yulianti (2019) in her research on the KPRI Gemah Ripah Cooperative found that capital has a positive effect on SHU. Similarly, Sine (2021) who studied the influence of capital on profit-sharing in the Koperasi Pegawai Republik Indonesia Praja Mikti NTT, showed a significant relationship between capital and the increase in profit-sharing. Another study by (Sailana et al., 2023) also proved that primary, mandatory, and voluntary savings significantly affect the net income of the Talenta Kalabahi Multipurpose Cooperative. Additionally, (Rahayu et al., 2022) in their study on savings and loan cooperatives revealed that mandatory and voluntary savings in the long term affect the cooperative's net income. These studies underscore the importance of capital and savings

management in enhancing the efficiency and financial performance of cooperatives, including its impact on the cooperative's net income.
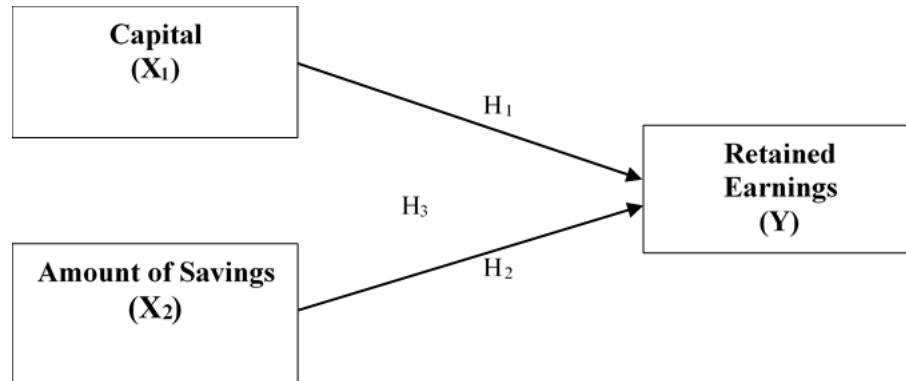

Figure 1. Framework

Hypothesis

H_1 : Ho : b ≠ 0,   Capital partially does not affect the Remaining Business Results (SHU) at KSP CU Hatirongga Tiga Lama Branch..

Ha : b = 0,   Capital partially affects the Remaining Business Results (SHU) at KSP CU Hatirongga Tiga Lama Branch.

H_2 : Ho : b ≠ 0,   The amount of savings partially does not affect the Business Results Remaining (SHU) at KSP CU Hatirongga Tiga Lama Branch.

Ha : b = 0,   The amount of savings partially affects the Remaining Business Results (SHU) at KSP CU Hatirongga Tiga Lama Branch.

H_3 : Ho : b ≠ 0,   Capital and the Amount of Savings simultaneously do not affect the Remaining Business Results (SHU) at KSP CU Hatirongga Tiga Lama Branch.

Ha: b = 0,   Capital and the Amount of Deposits simultaneously affect the Remaining Business Results (SHU) at KSP CU Hatirongga Tiga Lama Branch.

RESEARCH METHOD

This research is a study that uses quantitative methods. The population in this study is the monthly financial reports of KSP CU Hatirongga Tiga Lama Branch for the period of 2019 - 2021. The sampling technique used in this study is non-probability sampling with the purposive sampling method. Purposive sampling is a technique for determining samples with specific considerations (Sugiyono 2018).

In this study, the method used for data collection is the documentation method using secondary data. Secondary data is data that is routinely collected by certain institutions and then used by researchers. The data used in this research is a combination of time series data and cross-sectional data, also known as pooled data. Time series data is data that is chronologically arranged according to time for a specific variable, while cross-sectional data is data collected at a single point in time. In this study, the researcher used secondary data obtained from KSP CU Hatirongga Tiga Lama Branch.

Table 1. Operational Definition of Variables

Variable	Operational Definition	Parámetro	Scale
Capital (X_1)	Part of the own capital is the primary deposit and the mandatory deposit.	The total of basic savings and mandatory savings each month	Ratio
Amount of Savings (X_2)	Part of the loan capital is voluntary savings.	The amount of voluntary savings each month	Ratio

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Remaining Business Results (Y)	Monthly operating profit	The amount of remaining business profits each month	Ratio

The data analysis model used in this research is multiple linear regression analysis with the aim of directly observing the influence of independent variables (capital and savings amount) on the dependent variable. (sisa hasil usaha). This research processes data using the SPSS program. (Statistical Package for Social Science). The significance level used in this study is 5% or α = 0.05.

According to (Sugiyono, 2018), data analysis is the process of systematically organizing data obtained through interviews, field notes, and documentation. The goal is to organize data into categories, identify patterns, and draw conclusions that can be understood by both researchers and readers. In this study, data analysis is conducted through descriptive statistics and classical assumption tests, which include normality test, multicollinearity, autocorrelation, and heteroscedasticity. After that, a hypothesis test was conducted using multiple linear regression to examine the influence of capital and savings on the cooperative's net income.

IV. RESULTS AND DISCUSSION
Descriptive Statistics

Descriptive statistics are used to determine the results of the variables being studied. The results of the descriptive statistics calculations processed using SPSS version 25 are as follows:

Table 2. Descriptive Statistics of Research Data

Descriptive Statistics					
	N Statistic	Minimum Statistic	Maximum Statistic	Mean Statistic	Std. Deviation Statistic
X_1	36	-6830000.00	42250000.00	27814027.7778	9314974.48961
X_2	36	-30286425.00	71471375.00	16934699.3056	16760129.80405
Y	36	55807182.00	162416302.00	100219537.0278	23139101.61976
Valid N (listwise)	36				

Source: Research Findings, 2024

Based on the descriptive statistical output of the research data in Table 2, it can be explained as follows.:

a. Retained Earnings (Y)

The lowest remaining operating results (SHU) during 2020 - 2022 were IDR 55,807,182 and the highest was IDR 162,416,302. Average Remaining Operating Results (SHU) for 2020 - 2022 is IDR 100,219,537 with a standard deviation level of IDR 23,139,101.

b. Capital (X_1)

The lowest capital during 2020 - 2022 was a decrease in capital of IDR 6,830,000 and the highest was an increase in capital of IDR. 42,250,000. The average increase in capital during 2020-2022 was IDR 27,814,027 with a standard deviation level of IDR. 9,314,974.

c. Savings (X_2)

The lowest savings during 2020 - 2022 was a decrease in capital of IDR 30,286,425 and the highest was an increase in capital of IDR 71,471,375. The average increase in capital during 2020 - 2022 is IDR 16,934,699 with a standard deviation level of IDR 16,760,129

Normality Test

Table 3. One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		36
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	19143132.67164073
Most Extreme Differences	Absolute	.079
	Positive	.079
	Negative	-.059

Test Statistic	.079
Asymp. Sig. (2-tailed)	.200[c,d]

Source: Research Results, 2024

The results of the normality test using the One-Sample Kolmogorov-Smirnov Test in Table 3 show that the significance value in Asymp. Sig. (2-tailed) is 0.200. Since the Asymp. Sig. (2-tailed) value is > 0.05, it can be concluded that the data is normally distributed.

Multicollinearity Test

Table 4. Results of the Multicollinearity Test

Coefficients[a]							
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	125603603.079	10684079.898		11.756	.000		
	X_1	-1.400	.418	-.564	-3.348	.002	.732	1.366
	X_2	.801	.232	.580	3.445	.002	.732	1.366
a. Dependent Variable: Y							

Source: Research Findings, 2024

The results of the multicollinearity test in Table 4 indicate that the Variance Inflation Factor (VIF) values for each independent variable are below 10 (VIF < 10). Thus, it can be stated that there is no multicollinearity issue in the model.

Autocorrelation Test

Table 5. Results of the Autocorrelation Test with the Durbin-Watson Test

Model Summary[b]					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.562[a]	.316	.274	19714694.94760	1.818
a. Predictors: (Constant), X2, X1					
b. Dependent Variable: Y					

Source: Research Findings, 2024

In Table 5, it can be seen that the Durbin-Watson value of 1.818 is greater than the upper bound (du) of 1.587 and less than 4-1.587 (4-du), so it can be concluded that there is no positive or negative autocorrelation, or it can be concluded that there is no autocorrelation.
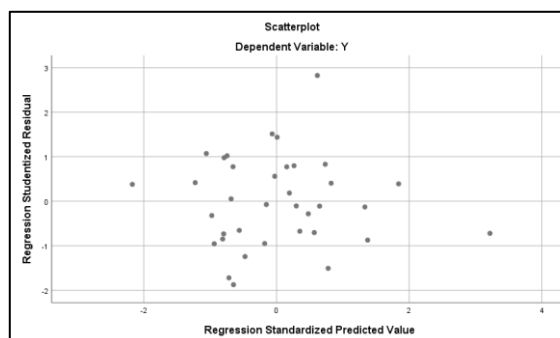
Heteroskedasticity Test

Figure 2. Scatterplot

Hypothesis Testing

Table 6. Linear Regression Results

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	125603603.079	10684079.898		11.756	.000

X_1	-1.400	.418	-.564	-3.348	.002
X_2	.801	.232	.580	3.445	.002
a. Dependent Variable: Y					

Source: Research Findings, 2024

Based on the test results in table 6, the linear regression equation with the formulation: $Y = a + b_1X_1 + b_2X_2 + \mathcal{E}$, thus the equation obtained is:

$$Y = 125603603.079 - 1,400X_1 + 0,801X_2$$

The description of the multiple linear regression equation is as follows:

a. The constant value of 125603603.079 indicates the magnitude of the Business Result Remainder (SHU) variable when the Capital and Savings Amount variables are equal to zero.

b. The value of the regression coefficient for Capital of -1.400 indicates the extent of the role of the Capital variable on the Business Result Remaining (SHU) variable, assuming the Savings Amount variable is constant. This means that if the Capital variable increases by 1 unit of value, the Business Result Remaining (SHU) variable is predicted to decrease by 1.400 units of value, assuming the Savings Amount is constant..

The regression coefficient value of the Savings Amount variable at 0.801 indicates the significant role of the Savings Amount variable on the Business Result Remaining (SHU) variable, assuming the Capital variable is constant. This means that if the Savings Amount variable increases by 1 unit, the Business Result Remaining (SHU) variable is predicted to increase by 0.801 units, assuming the Capital variable is constant.

T-test

Table 7. T-test

Coefficients[a]						
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
Model		B	Std. Error	Beta		
1	(Constant)	125603603.079	10684079.898		11.756	.000
	X_1	-1.400	.418	-.564	-3.348	.002
	X_2	.801	.232	.580	3.445	.002
a. Dependent Variable: Y						

Source: Research Findings, 2024

Based on the test results in Table 7, the influence of each independent variable on the dependent variable can be partially described as follows:

1. The Capital Variable has a sig value of $0.002 < 0.05$, which means that Ho is rejected and Ha is accepted, indicating that partially, Capital affects the Remaining Business Results at a significance level of $\alpha = 0.05$.

2. The Savings Amount variable has a sig value of $0.002 < 0.05$, which means that Ho is rejected and Ha is accepted, indicating that partially, the Savings Amount affects the Remaining Business Results at a significance level of $\alpha = 0.05$.

F Test

Table 8. F Test

ANOVA[a]						
	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5913547334995348.000	2	2956773667497674.000	7.607	.002[b]
	Residual	12826083496941360.000	33	388669196877010.940		
	Total	18739630831936708.000	35			
a. Dependent Variable: Y						
b. Predictors: (Constant), X_2, X_1						

Source: Research Findings, 2024

From the results of the F statistical test in Table 8, it is known that the significance value Sig = $0.002 < \alpha = 0.05$, which means Ho is rejected or the proposed hypothesis is accepted. This means that the independent variables simultaneously affect the dependent variable at the significance level $\alpha = 0.05$.

Coefficient of Determination (R^2)

Table 9. Coefficient of Determination

Model Summary[b]					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.562[a]	.316	.274	19714694.94760	1.818
a. Predictors: (Constant), X_2, X_1					
b. Dependent Variable: Y					

Source: Research Findings, 2024

From Table 9, it is known that the R^2 value is 0.316 or 31.6%. However, a fundamental weakness of using the coefficient of determination is its bias towards the number of independent variables included in the model, so many researchers recommend using the adjusted R^2 value to evaluate the best regression model. The Adjusted R2 value in this study is 0.274 or 27.4%, which means that the variation in the dependent variable can be explained by the variation in the independent variable. Meanwhile, the remaining 72.6% is explained by other variables not covered in this study.

Discussion

From the results of the hypothesis testing, it can be concluded that simultaneously, Capital and Savings Amount affect the Remaining Business Results (SHU). Partially, Capital and Savings Amount affect the Remaining Business Results. (SHU). The next stage is the explanation of the relationship between the variables in this study, which is then linked to previous research and relevant theories to support the existing statements.

The Influence of Capital on Remaining Business Results

The results of the t-statistic test on the influence of the capital variable on the remaining business results show that capital affects the remaining business results, which can be seen with a sig value $< \alpha$. Therefore, it can be stated that Ho is rejected and Ha is accepted, which means that partially, capital affects the remaining business results. The results of this study are in line with the research conducted by (Yulianti, 2019) titled The Influence of Cooperative Capital on the Increase of Business Results (Study on KPRI Gemah Ripah Cooperative), which states that cooperative capital affects business results. Additionally, the research conducted by (Sine, 2021) titled The Influence of Capital on Business Results at the Republic of Indonesia Employee Cooperative Praja Mikti NTT, also states that cooperative capital affects business results.

In Law Number 25 of 1992 on Cooperatives, it mentions equity capital as capital that bears risk or is referred to as equity capital. Equity capital in cooperatives, among other sources, comes from basic savings and mandatory savings. Cooperative capital is the main factor that influences the remaining business results because if this capital can be used optimally, the remaining business results of the cooperative will increase

The Influence of Deposit Amount on Business Profit Residual

The results of the t-statistic test on the influence of the savings variable on the remaining operating income show that the amount of savings affects the remaining operating income, which can be seen with a sig value $< \alpha$. Therefore, it can be stated that Ho is rejected and Ha is accepted, which means that partially, the amount of savings affects the remaining operating income.

The results of this study are in line with the research conducted by (Sailana et al., 2023) titled "Analysis of the Influence of Basic Savings, Mandatory Savings, and Voluntary Savings on the Remaining Business Results of Members in the Talenta Kalabahi Multipurpose Cooperative, Alor Regency," which states that the amount of savings (basic savings, mandatory savings, and voluntary savings) affects the remaining business results. Furthermore, the research conducted by (Rahayu et al., 2022) titled "Analysis of the Influence of Cooperative Income, Basic Savings, Mandatory Savings, Voluntary Savings, and Member Loans on Remaining Business Results," states that mandatory savings

and voluntary savings have an impact on remaining business results. According to Pachta in (Pertiwi, 2017), the income of a cooperative determines the amount of surplus generated by the cooperative. To increase the surplus, it highly depends on the amount of capital successfully raised by the cooperative to run its business.

CONCLUSION

Based on the discussion and analysis regarding the influence of capital and the amount of savings on the Remaining Business Results (SHU) at KSP CU Hatirongga Tiga Lama Branch, it can be concluded that:

1. Capital significantly affects the cooperative's net income, indicating that the larger the capital owned by the cooperative, the higher the potential net income obtained..
2. The amount of savings also has a significant impact on the cooperative's net income, indicating that members' savings play an important role in improving the cooperative's business results..
3. Simultaneously, both capital and the amount of deposits together influence the net income, strengthening their roles in supporting the cooperative's financial performance..

Suggestion

Based on the discussion that has been conducted previously. The researcher provides recommendations intended to benefit those in need, namely KSP CU Hatirongga Tiga Lama Branch, to maintain and increase both their own capital and the savings from their members, so that they can continue to grow their net income and provide positive contributions to their members.

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