

**THE INFLUENCE OF THE ROLE OF KSU GAPOKTAN  
ALBASIKO II ON THE INCREASE OF COOPERATIVE  
MEMBERS' INCOME**

**(Case Study of Simpang Tiga Bedeng, Luhak Nan Duo)**

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***Abstract***

*This study was conducted at the Cooperative of Multiple Enterprises (KSU) GAPOKTAN ALBASIKO II Branch in Simpang Tiga Bedeng, Luhak Nan Duo. The research aims to determine whether the variable of cooperative role influences financial performance. It is quantitative research employing data gathered through interviews, questionnaire distribution, and observation. The data analysis technique employed is simple linear regression. The study employed primary data obtained through a questionnaire administered in field research setting with a total of 50 respondents. The population for this research comprised the members of the Cooperative of Multiple Enterprises (KSU) GAPOKTAN ALBASIKO II. Data collection was conducted using field research methods (questionnaires and literature review). The results of this study indicate that the cooperative's role does not influence member income. This is evident from the coefficient of determination of 0.193, signifying the contribution of the cooperative's role to member income. With a significance level of 5%, the calculated F value is 1.848, with a significance level of 0.180, leading to the rejection of the null hypothesis (H<sub>0</sub>) and acceptance of the alternative hypothesis (H<sub>a</sub>). Thus, the cooperative's role does not affect member income.*

**Keywords:** Cooperative Role, Financial Performance, Member Income

## **1. INTRODUCTION**

The economic system in Indonesia is known to be supported by three main pillars: State-Owned Enterprises (BUMN), Private-Owned Enterprises (BUMNS) including SMEs and cooperatives (Tulus, 2009). Cooperatives and SMEs are integral parts of the national business world, holding important and strategic positions in achieving economic development goals and addressing economic challenges. Among various methods used by humans to solve economic issues, cooperatives have been employed. Cooperatives are business entities composed of individuals or legal entities, operating based on cooperative principles while also serving as a people's economic movement founded on the principles of mutual cooperation. They play a role in promoting income distribution, economic growth, and national stability (Reza Nurul Ichsan & Sarman Sinaga, 2021).

The primary goal of cooperatives as organizations or business entities is not solely profit-oriented, but oriented towards benefits. Hence, in many cases, cooperative management does not prioritize profit as a company's objective, but rather focuses on providing services. In Indonesia, the objective of a cooperative entity is to advance the welfare of its members, particularly, and the general society as a whole (Law No. 25/1992, Article 3). This objective is elaborated upon in various program aspects during the cooperative's annual meetings. Cooperatives also contribute significantly to national

product formation, export enhancement, job expansion, and income distribution and increase.

The role of the Cooperative of Multiple Businesses (KSU) GAPOKTAN ALBASIKO II has not yet been fully optimized due to fluctuations in member income. This situation indicates that the cooperative has not completely aligned with its intended purpose. Fluctuations in member income become a determining factor in the success of a cooperative. When a cooperative effectively fulfils its role and purpose, the number of borrowing members tends to increase, leading to increased community income.

The development of small businesses mirrors a productive society, where individuals demonstrate skills and self-sufficiency. Additionally, small businesses can assist governments in absorbing the workforce, which has been a persistent challenge. A cooperative is deemed successful if it manages to improve the welfare of its members, as it adds value and opportunities to their efforts. Cooperatives, formed by groups of individuals with shared objectives, primarily establish themselves based on principles of mutual cooperation and assistance, especially in aiding members in need, whether through goods or financial assistance (Kasmir, 2019).

KSU GAPOKTAN ALBASIKO II operates in fields such as savings and loans, agriculture, livestock, fertilizers, and agribusiness, contributing to economic growth and collaborating with other cooperatives and business entities to enhance member welfare. The cooperative actively engages in efforts to harness the potential and economic abilities of the community, aiming to improve the welfare of its members and the society in ALBASIKO (Alamanda, Bangun Rejo, Sidodadi, and Koja), particularly in providing food, raw materials, and employment opportunities. One of the cooperative's offices is situated in Simpang Tiga Bedeng, Luhak Nan Duo. It is hoped that KSU GAPOKTAN ALBASIKO II can empower the community's businesses to the fullest extent, leading to growth and improved member income.

As stated by Yuliana Sudremi, income represents all the returns an individual receives for their contributions in the production process. These returns can be in the form of wages, interest, rent, or profit, depending on the factors involved in the production process (Sudermi, 2017). Based on the results of a survey conducted by researchers among cooperative members in Simpang Tiga Bedeng, it is stated that borrowing from KSU GAPOKTAN ALBASIKO II has not yet fully potentialized in increasing member income. Several factors influence the cooperative's success in its role of improving member income, including monitoring and guidance by the cooperative on how borrowers utilize their loans. This includes determining whether the funds borrowed are genuinely utilized for productive purposes or for other non-productive purposes. Thus, cooperative monitoring and guidance are essential to effectively realize the cooperative's goals.

From the statements of members mentioning that loans from the Cooperative of Multiple Businesses (KSU) GAPOKTAN ALBASIKO II are not yet fully potentialized, issues arise concerning the utilization of the loans provided by the cooperative. Therefore, the aim of this research is to examine and analyze the factors influencing the effectiveness of KSU GAPOKTAN ALBASIKO II in fulfilling its role of enhancing member income. Through this study, we intend to gain insights into the challenges and opportunities faced by the cooperative and its members, particularly in terms of loan utilization and income improvement. By investigating these aspects, we aim to provide valuable recommendations and insights to enhance the cooperative's performance and impact, ultimately contributing to the advancement of community welfare and economic growth.

## **2. LITERATURE REVIEW**

### **2.1. Income**

Income is one of the primary components in creating a profit and loss statement within a company. The term income can be defined as revenue and also as earnings. Therefore, income can be understood as revenue. Income significantly impacts a company's overall well-being. The larger the income earned, the greater the company's capacity to finance its expenditures and activities. Additionally, income affects a company's profit and loss, as presented in the income statement. Thus, income can be considered the lifeblood of a company. Income is the amount charged to customers for goods and services sold (Soemarso, 2009). It refers to the inflow of assets or reduction of liabilities obtained from the delivery of goods and services to customers.

Income level is a criterion indicating the advancement of a region. If a region's income is relatively low, it implies that the progress and well-being of that region will also be low. The level of expenditure largely depends on a family's ability to manage its income. Efforts to increase community income can be achieved through poverty eradication, which involves supporting community groups and ensuring the appropriate utilization of working capital. This, in turn, contributes to the intended business development and optimal community income improvement. Income distribution refers to the allocation or expenditure of a society's consumption needs. Inadequate income distribution can result in low purchasing power, increased poverty rates, inequality, hunger, and other consequences that can generate social resentment among high-income individuals, fostering social jealousy within the community (Danil, 2013).

### **2.2. Role**

"Role" signifies a set of expected attributes possessed by individuals within a societal position. Role represents a part of the main tasks carried out (Pendidikan & Kebudayaan, 1996). It is a complex set of expectations for how individuals should behave and act in specific situations based on their status and social function. Role is the dynamic aspect of a position or status (Ahmadi, 2016). When an individual fulfills their rights and responsibilities according to their position, they are performing a role.

### **2.3. Multipurpose Cooperative (KSU)**

Essentially, a cooperative is an economic institution that is highly necessary and important to be preserved. Cooperatives serve as a tool for individuals seeking to enhance their quality of life. According to Law number 25 of 1992 concerning cooperatives, in Article 1 paragraph 1, a cooperative is defined as a business entity formed by individuals or legal entities that are based on cooperative principles and simultaneously serve as a people's economic movement founded on the principles of mutual assistance.

According to Rudianto, a Multipurpose Cooperative (KSU) is a cooperative that operates in more than one business field. Multipurpose Cooperative (KSU) is a type of cooperative engaged in various economic sectors, such as consumer economics, credit products, and services, formed by individuals or legal entities based on cooperative principles and as a people's economic movement founded on the principles of mutual assistance. Cooperatives serve as a platform for economic and social democracy, protected by the law as the "Pillar of Indonesia's Economy," whereby the economy is expected to grow from the grassroots with its own strength (Rozali, 2016). This signifies

that cooperatives, as economic and social organizations, strive to enhance the well-being of their members and the surrounding community.

### 3. RESEARCH METHOD

This research employs a quantitative method. Quantitative method involves data expressed in numerical form. The utilization of this quantitative method is driven by the researcher's aim to confirm concepts and theories previously explained in the preceding chapters with facts and data found in the field (Saifuddin, 2007). This study is about the Influence of the Role of Multipurpose Cooperative (KSU) GAPOKTAN II on Cooperative Members' Income.

The quantitative method is based on positivism philosophy and is used to examine specific populations and samples. It involves data collection, research instruments, data analysis that is quantitative or statistical in nature, with the purpose of testing established hypotheses. Quantitative research deals with numerical data and its analysis employs statistical techniques (Sugiyono, 2019). This study falls into the category of field research, which is conducted within the actual realm of life. From the perspective of research field, this study is classified as economic research. Based on its nature, this thesis is descriptive analytical research, aiming to describe solutions to existing problems based on data. This study presents, analyzes, and interprets data (Narbuko & Achmadi, n.d.). Additionally, the author also employs library research to complement the data in this thesis. Library research aims to collect data and information from various materials available in the library, such as books and documents.

The data collection method in this research involves distributing questionnaires. Questionnaires are a data collection technique that involves providing a set of written questions/statements to respondents in order to gather data relevant to the study. Questionnaires can consist of closed or open-ended questions/statements, and they can be delivered to respondents in person, through mail, or via the internet. The measurement scale of respondents' answers used in this research is the Likert scale. This scale is employed to measure the attitudes, opinions, and perceptions of individuals or groups concerning social phenomena. Each item in the instrument using the Likert scale has degrees of very positive and negative responses.

**Table 1. Likert Scale for Quantitative Research**

Statement	Code	Score
Strongly Agree	SA	5
Agree	A	4
Quietly Agree	QA	3
Disagree	D	2
Strongly Disagree	SD	1

## 4. RESULTS AND DISCUSSION

### 4.1. Characteristics of Respondents

#### 4.1.1. Characteristics of Respondents Based on Gender

**Table 2. Characteristics of Respondents Based on Gender**

Gender	Number of Respondents	Percentage
Male	36	72%
Female	14	28%
Total	50	100%

#### 4.1.2. Characteristics of Respondents by Age

**Table 3. Characteristics of Respondents by Age**

Age	Total	Percentage
20-30	9	18%
31-40	26	52%
41-50	15	30%
>51	-	0%
Total	50	100%

#### 4.1.3. Characteristics of Respondents Based on Education Level

**Table 4. Characteristics of Respondents Based on Education Level**

Education	Total	Percentage
Elementary school/equivalent	12	24%
Middle School / equivalent	15	30%
High school / equivalent	19	38%
Bachelor	4	8%
Master	-	0%
Total	50	100%

#### 4.1.4. Characteristics of Respondents by Profession

**Table 5. Characteristics of Respondents by Profession**

Profession	Total	Percentage
Trader	32	64%
Farmers	10	20%
Breeders	8	16%
Total	50	100%

#### 4.2. Overview of Respondent Distribution

This data is obtained based on the results of distributing 50 copies of questionnaires and using 2 variables consisting of 1 dependent variable and 1 independent variable, the dependent variable is Member Income (Y) while the independent variable is the Role of the Cooperative (X). While the results of respondents' responses to each item on each variable are as follows:

a. Member Income (Y)

Member income variable (Y) was measured using 10 statement items, each item measured the assessment of member income. The following are the descriptive results of the member income variable as follows

**Table 6. Description of Respondents' Responses Regarding Member Income**

No	Statement Item	Number of Respondents' Responses					Total
		SA	A	QA	D	SD	
1	Y1	30	17	3	0	0	50
2	Y2	14	26	10	0	0	50
3	Y3	5	30	13	2	0	50
4	Y4	2	30	17	2	0	50
5	Y5	11	27	10	2	0	50
6	Y6	8	27	13	2	0	50
7	Y7	17	27	6	0	0	50
8	Y8	11	30	9	0	0	50
9	Y9	9	31	9	1	0	50
10	Y10	13	26	11	0	0	50

From the responses of respondents on the instrument of member income, it can be concluded in general that members of the Multipurpose Cooperative (KSU) GAPOKTAN ALBASIKO II Unit Simpang Tiga Bedeng, Luhak Nan Duo, the majority gave an agreeing response. This means that the existence of the Cooperative has an effect on increasing the income of cooperative members.

b. The Role of the Cooperative (X)

**Table 7. Description of Respondents' Answers about Credit**

No	Statement Item	Number of Respondents' Responses					Total
		SA	A	QA	D	SD	
1	X1	18	22	10	0	0	50
2	X2	14	17	15	4	0	50
3	X3	8	24	16	2	0	50
4	X4	12	22	16	0	0	50
5	X5	17	20	13	0	0	50
6	X6	18	19	13	0	0	50
7	X7	19	19	12	0	0	50
8	X8	10	28	11	1	0	50
9	X9	17	16	16	1	0	50

10	X10	14	19	16	1	0	50
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From the responses of respondents on the instrument of member income, it can be concluded in general that members of the Multipurpose Cooperative (KSU) GAPOKTAN ALBASIKO II Unit Simpang Tiga Bedeng, Luhak Nan Duo, the majority gave an agreeing response. This means that the role of the Cooperative is influential and beneficial to increasing the income of cooperative members.

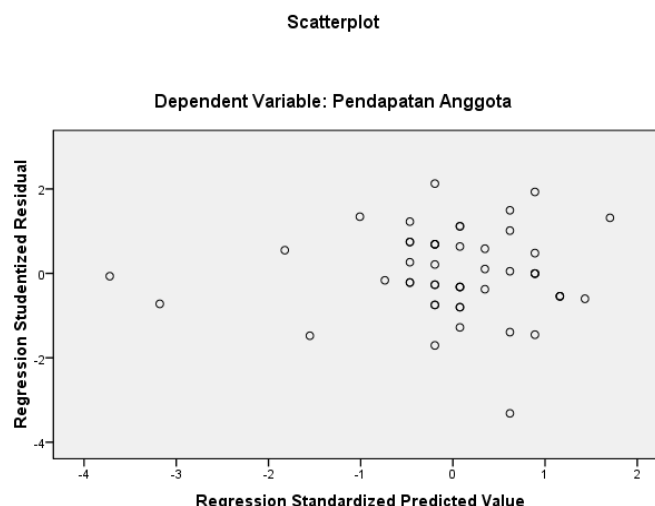
### 4.3. Classical Assumption Test

#### 4.3.1. Normality Test

**Table 8. Normality Test Results**

One-Sample Kolmogorov-Smirnov Test		
N		Unstandardized Residual
		50
Normal Parameters <sup>a</sup>	Mean	.0000000
	Std. Deviation	2.08643652
Most Extreme Differences	Absolute	.092
	Positive	.061
	Negative	-.092
Kolmogorov-Smirnov Z		.648
Asymp. Sig. (2-tailed)		.796
a. Test distribution is Normal.		

#### 4.3.2. Heteroscedasticity Test



**Figure 1. Heteroscedasticity Test Result**

From the figure 1, it can be seen that the distribution of points does not form a certain pattern or certain grooves. The data spreads besides above and below the number 0, it can be concluded that there is no disturbance of the assumption of heteroscedasticity

in other words, this regression model is good. The classical assumption of heteroscedasticity in this model is met, which is free from heteroscedasticity.

#### 4.4. Simple Linear Regression

By using SPSS 18 software, the simple linear regression results are obtained as follows:

**Table 9. Simple Linear Regression Results**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
	(Constant)	35.230	3.258		
Role of Cooperative	.111	.082	.193	1.359	.180

a. Dependent Variable: Members' Income

Based on the table above, the results of simple linear regression analysis processing can be obtained as follows:

$$Y = 35.230 + 0.111X + e$$

- a. The constant value of 35,230 states that if in the constant state of the bad credit variable, the financial performance is 35,230 one unit.
- b. The regression coefficient X1 of 0.111% states that every 1% addition of bad credit will increase financial performance by 0.111% and vice versa if bad credit decreases by 1%, then the child's financial performance decreases by 0.111%.

According to Muri Yusuf, there is no difference, this hypothesis is also called the null hypothesis or null hypothesis. In this hypothesis there is no difference between the two objects under study. As Muri (2005) said with this research problem there is no effect of the role of the Multipurpose Cooperative (KSU) GAPOKTAN ALBASIKO II on increasing the income of cooperative members in Simpang Tiga Bedeng, Luhak Nan Duo.

#### 4.5. Hypothesis Testing

##### 4.5.1. Simultaneous Test

**Tabel 10. Simultaneous Test (F) Results**

Model	ANOVA <sup>b</sup>				
	Sum of Squares	Df	Mean Square	F	Sig.
Regression	8.212	1	8.212	1.848	.180 <sup>a</sup>
Residual	213.308	48	4.444		
Total	221.520	49			

a. Predictors: (Constant), Role of Cooperative

b. Dependent Variable: Members' Income



From the output results (ANOVA<sup>b</sup>), the Fstatistic value is 1.848 with a significant level of 0.180. Therefore, the probability (0.180) is greater than 0.05 in this case using a significant level or  $\alpha = 5\%$ , so the regression model can be used on member income. Generally, the output is used to test hypotheses. The hypotheses put forward are:

- H<sub>0</sub> = There is no significant relationship between the variable role of the cooperative and member income.
- H<sub>a</sub> = There is a significant relationship between the cooperative role variable and member income.

The guideline used is if  $\text{sig} < \alpha$  then H<sub>0</sub> is rejected, which means there is a significant relationship between the role of the cooperative and the income of members. Another way is to compare the F<sub>table</sub> value with F<sub>statistic</sub>. If F<sub>statistic</sub> > F<sub>table</sub> then there is a significant relationship between the role of the cooperative and the income of members.

#### 4.5.2. Coefficient of Determination (R<sup>2</sup>)

**Table 11. Coefficient of Determination Test Result**

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.193 <sup>a</sup>	.037	.017	2.108

a. Predictors: (Constant), Role of Cooperative

From the table above, it can be seen that the R<sup>2</sup> value is close to unit, meaning that the independent variables provide almost the same information needed to predict variations in the dependent variable. When viewed from the R square, the amount of variation in the dependent variable influenced by the independent variable is 0.193%.

## 5. CONCLUSION

This study demonstrates a positive influence of the role of the Multipurpose Cooperative (KSU) GAPOKTAN ALBASIKO II on the increased income of cooperative members at the Simpang Tiga Bedeng Unit, Luhak Nan Duo. Despite the partial variable testing showing an F value of 1.848 with a significance value of 0.180, these results indicate that the cooperative's role has a positive impact on members' income. Although the impact might not be very strong based on the obtained significance value, there is still an influence evident from the positive direction of the relationship between the cooperative's role variable and members' income. Nevertheless, these research findings provide a valuable initial insight into how the Multipurpose Cooperative can contribute to enhancing its members' income.

Based on these findings, several suggestions can be proposed. Firstly, KSU GAPOKTAN ALBASIKO II should continue to enhance its role in providing valuable support and services to its members, with a particular focus on income improvement. Secondly, it's essential to consider other factors that might affect members' income, such as economic, social, and environmental aspects. Further research could delve into these

variables for a more comprehensive understanding. Lastly, the cooperative's development strategy should also include training and education for members to enhance their skills and knowledge in optimizing the benefits provided by the cooperative. Thus, the cooperative can be more effective in providing a tangible contribution to the enhancement of members' income and economic well-being.

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