ABSTRAK

PENGARUH JUMLAH SIMPANAN DAN TUNGGAKAN KREDIT TERHADAP KESEJAHTERAAN ANGGOTA KOPERASI
(Studi Kasus KOPDIT Guru Kelubagolit Witihama, Kabupaten Flores Timur**)**

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Penelitian ini bertujuan untuk menganalisis pengaruh jumlah simpanan dan tunggakan kredit terhadap kesejahteraan anggota koperasi. Variabel kesejahteraan anggota koperasi direpresentasikan melalui melalui besarnya Sisa Hasil Usaha (SHU) pada Kopdit Guru Kelubagolit, Kabupaten Flores Timur. Penelitian ini menggunakan pendekatan kuantitatif *time series* triwulanan. Sampel penelitian adalah data keuangan triwulan Kopdit Guru Kelubagolit, periode 2021-2024. Teknik pengambilan sampel yang digunakan adalah *purposive sampling.* Alat pengukuran data yang digunakan yaitu dokumen resmi koperasi berupa laporan keuangan dan laporan RAT koperasi. Hasil penelitian menunjukkan bahwa: (1) jumlah simpanan berpengaruh positif terhadap kesejahteraan anggota koperasi; (2) tunggakan kredit berpengaruh negatif terhadap kesejahteraan anggota koperasi; (3) jumlah simpanan dan tunggakan kredit secara simultan berpengaruh terhadap kesejahteraan anggota koperasi. Jumlah simpanan yang tinggi serta tunggakan kredit yang rendah adalah keadaan yang ideal untuk koperasi dalam meningkatkan kinerjanya. Besarnya simpanan mendukung modal koperasi, sementara minimnya tunggakan kredit menambah kelancaran arus kas dan pendapatan koperasi Kopdit Guru Kelubagolit. Dari hasil penelitian diharapkan koperasi dapat meningkatkan jumlah simpanan anggota dan memperkuat sistem pengelolaan kredit, sehingga dapat meningkatkan kesejahteraan anggotanya.

Kata Kunci: *jumlah simpanan, tunggakan kredit, kesejahteraan anggota, sisa hasil usaha, koperasi kredit.*

ABSTRACT

THE EFFECT OF SAVINGS AMOUNT AND LOAN ARREARS ON THE WELFARE OF COOPERATIVE MEMBERS

(A Case Study of KOPDIT Guru Kelubagolit Witihama, East Flores Regency)

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This study aims to analyze the effect of the amount of savings and loan arrears on the welfare of cooperative members. The welfare of cooperative members is represented by the amount of the Cooperative Net Income (*Sisa Hasil Usaha* or SHU) of Kopdit Guru Kelubagolit, East Flores Regency. This study employs a quantitative approach using quarterly time-series data. The research sample consists of the quarterly financial data of Kopdit Guru Kelubagolit for the period 2021–2024. The sampling technique used in this study is purposive sampling. The data were obtained from official cooperative documents, including financial statements and Annual Members' Meeting (RAT) reports. The results indicate that: (1) the amount of savings has a positive effect on the welfare of cooperative members; (2) loan arrears have a negative effect on the the welfare of cooperative members; and (3) the amount of savings and loan arrears simultaneously affect the welfare of cooperative members. A high level of savings and low loan arrears represent ideal conditions for cooperatives to improve their performance. A larger amount of savings supports cooperative capital, while lower loan arrears contribute to smoother cash flow and increased income of Kopdit Guru Kelubagolit. Based on the findings of this study, it is recommended that cooperatives encourage members to increase their savings and strengthen their credit management systems in order to improve the welfare of their members.

Keywords: *amount of savings, loan arrears, members' welfare, cooperative net income (SHU), credit cooperative*