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The Impact of Non-Performing Loans on Cooperative Profitability

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Abstract:
This study discusses the Kredit jamet. The purpose of cooperatives in extending credit is to increase profitability. The methodology of this study uses a descriptive quantitative approach. The sampling technique used is with saturated samples. Based on the results of the hypothesis test, it is known that the significance value is 0.024, which is smaller than 0.050 (0.024 < 0.050), and the calculation value is 2.384 > 2.045 t of the table. Therefore, it can be concluded that the bad credit variable has a significant effect on the profitability variable. So, Ho was rejected and Ha was accepted. The bad credit variable has a significant effect on the profitability variable. Based on the hypothesis test, bad loans have an impact on the profitability of the Srikandi Sukses Bersama Sharia Cooperative. Based on the results of the Coefficient of Determination test, it can be concluded that the influence of the bad credit variable on the profitability of the cooperative is 16.4%, the remaining 0.836% is influenced by other factors other than the variables studied.

Keywords:
Non-performing, Loans, cooperative, profitability.

INTRODUCTION

The level of progress of a country can be measured by its economic growth rate, in a country a good economic growth rate is inseparable from the role of financial institutions. In Indonesia, financial institutions are divided into two, namely bank financial institutions and non-bank financial institutions. One of the non-banking organizations operating in Indonesia is called a savings and loan cooperative. Savings and loan cooperatives are private organizations that are respectfully formed by individuals who have a sense of responsibility with the intention of taking care of the interests of their members and creating mutual benefits for cooperative members by basing their activities on the principle of cooperatives as well as a people's economic movement based on the principle of kinship as referred to in the cooperative laws and regulations. So that the purpose of the cooperative itself is to improve the standard of living and welfare of its members and meet the needs of its members. Basically, cooperatives are managed with the aim of improving the welfare of their members and the community as a whole (Usadha, 2021).

The function of a savings and loan cooperative is to collect funds and lend them in the form of credit. When credit is given by a member of the cooperative, it is done in exchange for one specific act of trust so that it is said that credit payments are payments made on the basis of trust.

This means that the party receiving the credit will change the document that has been signed in accordance with the deadline and the law that has been agreed upon by both parties (Tanusi, 2022).

In launching its operational plan, cooperatives have several goals, one of which is to maximize profitability or avoid losses. Profitability is a measure of a company's ability to make money or make a profit in a business area in order to determine whether a company can make money or make a profit in a particular area. A healthy non-bank financial institution is an institution that has been revised to maintain a profitability ratio that consistently increases beyond the previously set standards, cooperative businesses in providing credit or distributing funds, namely as cooperative income obtained from the financing sector, the higher the volume of credit, the greater the possibility of the cooperative to make a profit (Madu et al., 2023). Cooperatives are a type of non-bank institution that lends money in the form of credit. In the credit application process, great consideration is given to the security of a particular credit so that the statements made are trustworthy. Given the current developments and changes, credit is the main problem for cooperative institutions in Indonesia. The most raised problem is the problem of bad credit caused by the ability of members to apply for credit. The main cause of the credit crisis is the failure of the member to pay the principal installment that has been agreed upon by both parties (Khoir, 2024).

Credit is one of the activities or services offered by the cooperative that functions as a channel of funds to members who are given trust so that they can return a certain amount of credit within a predetermined period of time. The general public is interested in using credit as their capital of life to meet their increasing needs and due to insufficient funds. In providing credit financing, it is inseparable from risks, so cooperatives must be able to provide collateral to manage the administrative process as a percentage of the amount of credit given. Loans that are considered illiquid can be overcome by using a deadline to determine the status of debt quality. Bad loans are bad debts and cause losses in business operations, because the purpose of cooperatives in extending credit is to increase profitability (Liana, 2020).

Srikandi Sukses Bersama Sharia Cooperative is one of the savings and loan cooperatives in Pandan Jaya Village, Geragai District, East Tanjung Jabung Regency which has the goal of prospering members and other communities by providing credit financing. Based on the cognitive value of the observation results on March 29, 2023, it is known that members who use credit financing at the Srikandi Sukses Bersama Sharia Cooperative kec. Geragai has 27 members. Before making credit financing, prospective members carry out the process, namely from submitting files, investigating credit applications, and waiting for decisions on credit grants. If the requirements have been met, then a credit approval is made and signed by the party concerned, after which the disbursement funds will be handed over to the member. When credit is given, the party receiving the credit will change the document that it has signed in accordance with the deadline and law that has been agreed upon by the cooperative and its members.

In granting credit, members are responsible for formulating and implementing the agreed granting policy. However, in reality, various problems that arise in the cooperative are the delay of members in paying credit at a predetermined time. According to the results of observations obtained by researchers from manual data in the cooperative, there are several arrears from members who experience bad credit. This is due to the lack of responsibility carried out by members so that it causes delays and decreases in the economic crisis which results in constrained payments and other factors that affect it (Arianty, 2023). The many installment arrears made by members in credit payments can have an impact on profitability losses and financial performance in the Srikandi Sukses Bersama Sharia cooperative. In its operation, the cooperative must pay attention to the level of resio owned by its products, especially with the financing that is channeled where there is a delay in members in credit payments. Based on the above background, the author is motivated to raise this problem in the form of a research entitled "The Impact of Bad Loans on Cooperative Profitability".

Based on the background of these problems, several problems can be identified, including: Delays in member credit payments resulting in the financial performance of the cooperative being hampered; Lack of thoroughness of cooperative members in providing credit financing to prospective members; The decline of the economic crisis that resulted in constrained credit payments. So, based on the description of the background of the problem above, the formulation of the problem that will be studied in this study is: 1. Is there an impact of bad loans on the profitability of the Srikandi Sukses Bersama Sharia Cooperative? 2. How much impact of bad loans on the profitability of the Srikandi Sukses Bersama Sharia Cooperative?

METHOD

Research methods are a scientific way to obtain data with specific purposes and uses. Methodology is a way of doing things by using the mind carefully to achieve a goal. Meanwhile, research is an activity to find, record, and compile reports (Tampubolon, 2023). This research is focused on the Impact of Credit on Cooperative Profitability which is a source to obtain valid data with the aim of being able to find and develop in a knowledge so that it can be used to understand and anticipate problems. In this study, the researcher used a type of descriptive quantitative research. Descriptive quantitative research is research that uses data in the form of numbers and can be calculated statistically which is used to analyze data by describing or describing data that has been collected as it is without any intention of making conclusions that apply to the general public or generalizations (Nasehudin & Gozali, 2012; Priadana & Sunarsi, 2021).

RESULTS AND DISCUSSION

Result

1. Normality Test Results

A normality test is a procedure used to determine whether or not the data comes from a normally distributed population (Unaradjan, 2019). The method used in this study is the test method of one sample of Kolmogorof Smirnov. This section will test whether a data distribution is normal or not. With decision-making guidelines:

1) The value of sig or significance or probability value < 0.05 then the distribution is abnormal.
2) The value of the sig or significance or probability > 0.05 then the distribution is normal.

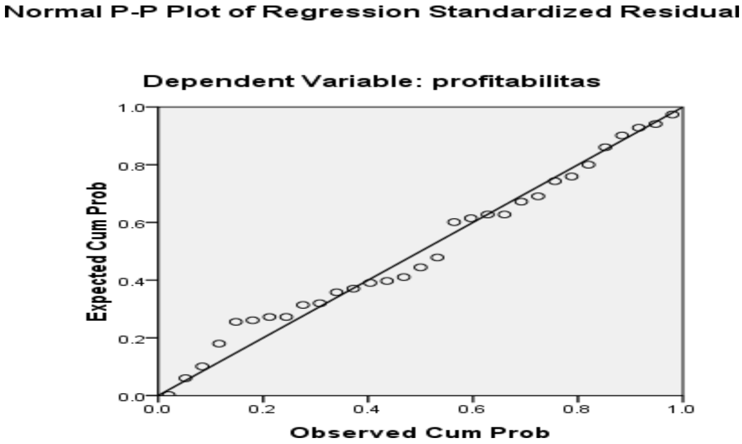
Tabel 2.1 Normality Test One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		31
Normal Parameters[a]	Mean	.0000000
	Std. Deviation	11.41516351
Most Extreme Differences	Absolute	.123
	Positive	.075
	Negative	-.123
Kolmogorov-Smirnov Z		.685
Asymp. Sig. (2-tailed)		.737
a. Test distribution is Normal.		

Source: Primary data processed 2023

Based on the results of the analysis, it can be known that the value of Asymp. The Sig (2-tailed) variable of bad loans is 0.737 where this value is greater than 0.050 (0.737 > 0.050), so it can be concluded that the data used to measure the variable of bad loans and profitability in this study is normally distributed.

Tabel 2.2 Normality Test



Source: Primary data processed 2023

Based on the results of the Normal P-Plot analysis, it can be seen that the scattered points are closer to the diagonal line, so it can be concluded that the data used to measure the bad credit and profitability variables in this study are normally distributed.

2. Hypothesis Test Results

The statistical T-test is used to test the hypothesis of the influence of individual independent variables on dependent variables. With the following decision making:

Tabel 2.2 Hypothesis Test Results

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	97.388	14.325		6.798	.000
	Kredit Macet	-.560	.235	-.405	-2.384	.024

Based on the T test, it can be seen that the significance value is 0.024, which is smaller than

0.050 (0.024 < 0.050), and the calculation value is 2.384 > 2.045. ($t_{calculate} > t_{table}$) so that it can be concluded that H0 is rejected and H1 is accepted, which means that the independent variable has a significant effect on the dependent variable.

a) Results of Simple Linear Regression Analysis

The results of the simple linear regression analysis in this study are as follows:

Tabel 2.3 Simple Linear Regression Test Results

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	97.388	14.325		6.798	.000
	Kredit Macet	-.560	.235	-.405	-2.384	.024

a. Dependent Variable: Profitability

Primary data processed in 2023

It is known that the value of consta (a) is 97.388 while the value of bad credit (b/ regression coefficient is 0.560 so that the regression equation can be written:

Y = a + bX

= 97.388 + 0,560X

The equation can be translated:

• A constant of 97.388 indicates that the consistent value of the profitability variable is 97.388

• A regression coefficient of X of 0.560 states that every 1% increase in bad credit value is negative. So, the profitability value increases by 0.560. The regression coefficient has a positive value so that it can be said that the direction of the influence of the X variable on Y is positive.

b) Results of the Coefficient Test of Determination (R^2)

The results of the determination coefficient test in this study are as follows :

Tabel 2.4 Results of the Coefficient Test of Determination

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.405a	.164	.135	10.720

a. Predictors: (Constant), Bad Credit

Primary Data in 2023

Based on the results of the analysis, it can be seen that the R square value is 0.164, which means that 16.4% of the variation of the dependent variable (Y) can be explained by the variation of the independent variable (X) used in the study, while the remaining 83.6% is explained by variables outside this study.

Discussion

This study aims to determine the impact of bad loans on cooperative profitability. The results in this study are as follows:

1. The Impact of Bad Loans on Cooperative Profitability
   Based on the results of hypothesis testing, the bad credit variable (X) has a calculated value of 2,384 > 2,045 (table). with a significance value of 0.024 and this significance value is smaller than 0.050 (0.024 < 0.050) so it can be concluded that the bad credit variable has a significant effect on the profitability variable. Then H0 is rejected and H1 is accepted.
2. Based on the results of the determination coefficient test, it was obtained that the R square value was 0.164, which means that 0.164% of the variation of the dependent variable (profitability) can be explained by the variation of the independent variable (bad credit) used in the study, while the remaining 0.836% is explained by variables outside this study. It can be concluded that the influence of the bad credit variable on the profitability of the cooperative is 16.4%, the remaining 0.836% is influenced by other factors outside the variables studied.
3. Islamic economic views on bad loans in Cooperative Profitability
   Regarding bad credit, in Islam it has also been explained in general about bad credit, as Allah said in Q.S Al-Baqarah verse 280: Meaning: "And if (the person who owes) is in difficulty, then give him patience until he is free. and giving alms (some or all of the debt) is better for you, if you Know." (QS. Al-Baqarah: 280). From this verse, it can be understood that if the cooperative member is in difficulty, the cooperative management should give a period of time until the credit member is able to return the loan, on the other hand, if the credit member is in a free state, then he is obliged to return it immediately. Everyone is obliged to fulfill what has been contracted, both in the form of words and deeds. In the contract, it is also emphasized that to obtain those related to halal, must hold moral values and administrative values. Keeping promises is mandatory, and everyone is responsible for their promises. In Islam, every person who borrows something from someone else means that the borrower has a debt to the borrower. Every debt is obligatory, so praying for people who do not want to pay, even paying debts is also an act of persecution.

   From the results of the research conducted by the author on cooperative members (credit recipients) where from the results of the questionnaire that the author shared, it shows that the credit loans made by cooperative members are in accordance with the Quran and Sunnah because cooperative members keep their promises and pay off credit installments in accordance with the agreement with the cooperative management smoothly. This is directly proportional to the research conducted by (Asmarianti et al., 2023; Bay et al., 2021; Kertyasih et al., 2023; Riyaldi, 2024; Yanti et al., 2023).

   Related to profitability, namely the company's ability to obtain profits. Islam views profits in business not only in the form of material profits, but can also be in the form of benefits, namely blessings (Fajar & Yuspita, 2024; Islamiati, 2020; Prasetia et al., 2021; PUTRI, 2023; Rahmawati & Norisanti, 2022). In Islam, profitability is allowed as long as it is not obtained in a false way. The words of Allah in the Qur'an surah An-Nisa verse 29 are as follows: "O you who believe, do not eat each other's wealth in a false way, except by the way of business that happens by mutual pleasure among yourselves. And do not kill yourselves; Indeed, Allah is the Most Merciful to you," (QS An-Nisa: 29).

So, over all from result above, there is an alignment of findings with results of previous research, namely from several researchers such as Asmirianti et al., (2023) This study focuses on examining the impact of bad loans on cooperative profitability, a topic that has significant implications for the financial health and sustainability of cooperatives. Bad loans, also known as non-performing loans, can reduce the financial resources available to cooperatives and affect their ability to distribute profits to members (Asmarianti et al., 2023). The results of hypothesis testing indicate that the bad credit variable (X) has a calculated t-value of 2.384, which is greater than the critical value of 2.045, with a significance level of 0.024. This significance value is less than 0.050, confirming that bad credit has a statistically significant effect on cooperative profitability. This finding leads to the rejection of H0 and acceptance of H1.

The coefficient of determination, R^2, was found to be 0.164, indicating that approximately 16.4% of the variation in cooperative profitability can be explained by variations in bad credit. The remaining 83.6% is influenced by other factors outside this study, highlighting the multifactorial nature of cooperative profitability (Bay et al., 2021). From an economic perspective, bad loans can disrupt cash flow within a cooperative, leading to lower operational efficiency and reduced funds for distribution to members. Cooperatives must therefore implement strategies to monitor credit quality while supporting members in financial difficulty (Kertyasih et al., 2023).

Islamic economics provides guidance on managing bad loans ethically. According to QS. Al-Baqarah: 280, if a debtor is in difficulty, the creditor is encouraged to grant patience and consider forgiving part or all of the debt. This principle emphasizes both financial prudence and moral responsibility (Riyaldi, 2024). The principle of fairness and patience in Islamic finance suggests that cooperatives should provide flexible repayment arrangements for members experiencing genuine financial hardship. Such an approach strengthens trust between members and cooperative management (Yanti et al., 2023). Islam also emphasizes the importance of honoring contracts. Every loan agreement is considered binding, and both parties must uphold their commitments. Fulfilling promises is not only a legal obligation but also a moral and spiritual one (Asmarianti et al., 2023). In the research conducted, cooperative members demonstrated high compliance with their repayment obligations. Most members settled their credit installments according to agreed schedules, reflecting alignment with the teachings of the Quran and Sunnah (Bay et al., 2021).

The consistency in repayment behavior among cooperative members contributes to stable cooperative operations and allows management to forecast cash flows more accurately. This, in turn, supports the cooperative’s ability to generate profits (Kertyasih et al., 2023). Cooperative profitability in this study is understood as the ability of the organization to generate returns from its activities. From an Islamic perspective, profits are not only material gains but also blessings, which carry spiritual significance (Fajar & Yuspita, 2024). Profit generation in cooperatives should adhere to Islamic ethical standards. This includes avoiding fraudulent practices and ensuring that all business transactions are conducted through mutual consent (Islamiati, 2020). The Quran in Surah An-Nisa: 29 prohibits gaining wealth through unethical means, emphasizing that transactions must be based on mutual agreement and transparency. This provides a framework for cooperative management to maintain both profitability and integrity (Prasetia et al., 2021).

The findings of this study suggest that bad loans, if managed according to Islamic ethical principles, do not necessarily undermine profitability. By supporting members in difficulty and ensuring compliance with repayment schedules, cooperatives can maintain financial stability (PUTRI, 2023). The 16.4% influence of bad loans on profitability indicates that while bad credit is significant, other factors also affect cooperative profitability. These may include operational efficiency, market demand, member participation, and financial management practices (Rahmawati & Norisanti, 2022). Good governance practices within cooperatives, including monitoring loan performance, conducting regular financial audits, and providing financial education to members, are critical in mitigating the negative impact of bad loans (Fajar & Yuspita, 2024). Integrating Islamic economic principles, cooperatives can balance financial objectives with social responsibility. This includes offering relief programs for members unable to meet obligations while safeguarding the cooperative's profitability (Islamiati, 2020).

The study also highlights the role of member ethics in sustaining cooperative performance. Members who adhere to repayment agreements contribute to cooperative liquidity, which directly supports profitability and allows for equitable distribution of dividends (Prasetia et al., 2021). Cooperative management can implement risk management strategies, such as credit scoring systems and collateral requirements, without violating Islamic ethical norms. These measures help ensure that loans are extended responsibly and that the cooperative remains financially healthy (PUTRI, 2023).

In conclusion, bad loans have a measurable but manageable impact on cooperative profitability. By adopting both conventional financial strategies and Islamic ethical practices, cooperatives can reduce risk, support members, and maintain sustainable profit levels (Riyaldi, 2024). The study ultimately reinforces the importance of combining financial management with moral and ethical considerations. Cooperatives that integrate these principles can create an environment of trust, enhance member satisfaction, and achieve long-term profitability in alignment with both economic and Islamic values (Yanti et al., 2023). From the results of the research conducted by the author on the management of the Srikandi Sukses Bersama Sharia Cooperative where from the results of the questionnaire shared by the author it shows that the cooperative gets a profit in providing credit and from bad credit payments there is no risk that interferes with the financial performance of the cooperative.

CONCLUSION

Based on the results of research that has been conducted on the impact of bad loans on cooperative profitability, the following conclusions can be drawn:

1. Based on the Hypothesis Test, the bad credit variable (X) has a calculated value of 2,384 > 2,045 (ttable). with a significance value of 0.024 and this significance value is smaller than 0.050 (0.024 < 0.050) calculated by 2.384 > 2.045 (ttable). with a significance value of 0.024 and this significance value is less than 0.050 (0.024 < 0.050). Therefore, the bad credit variable has a significant effect on the profitability variable. So H0 is accepted and H1 is rejected. Based on the hypothesis test, it can be concluded that bad loans have an impact on the profitability of the Srikandi Sukses Bersama Sharia Cooperative.
2. Based on the results of the determination coefficient test, it was obtained that the R square value was 0.164, which means that 0.164% of the variation of the dependent variable

(profitability) can be explained by the variation of the independent variable (bad credit) used in the study, while the remaining 0.836% is explained by variables outside this study. It can be concluded that the influence of the bad credit variable on the profitability of the cooperative is 16.4%, the remaining 0.836% is influenced by other factors outside the variables studied.

3. Bad credit is the provision of a credit facility that contains the risk of congestion. Bad loans are members who have obtained credit facilities from cooperative institutions and not all of them can repay their debts smoothly according to the agreed time. From the 27 cooperative members who use credit loans in the cooperative, it was concluded that the bad credit payments had an impact on the profitability of the Srikandi Sukses Bersama Sharia cooperative in accordance with the calculation of the data test results.

Based on the results of the analysis and conclusion about the Impact of Bad Loans on the profitability of cooperatives, the author provides suggestions to be more careful in providing credit. The suggestions that the author can give are as follows: *First*, in its development, the Srikandi Sukses Bersama Sharia Cooperative has gained a place in the hearts of the people of East Tanjung Jabung, especially in Geragai. For the product itself, credit is one of the products in cooperatives that are generally more in demand by the community. Therefore, cooperatives must apply the principle of prudence in distributing credit so that risky loans can be minimized, so that the distribution of credit can be guaranteed. *Second*, for the next research, the author realizes that there are still many shortcomings contained in this study, if the next researcher can conduct further research, then it needs in-depth information about bad loans in cooperatives. And it is hoped that they will be able to develop and analyze such as economic and non-economic factors. Qualitative research also needs to be carried out so that the complexity of the research results is expected to be more significant in estimating and explaining bad loans in other cooperatives.

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