JIEM: Volume 5 (No.01) 2026 Pp 1-15 e-ISSN: 2829-6389 (Online)

JIEM: Journal Of International Entrepreneurship and Management

http://azramedia-indonesia.azramediaindonesia.com/index.php/JIEM/index
DOI : https://doi.org/10.62668/jiem.v5i01.2363
Email : info@azramediaindonesia.com

Check for updates
Open Access

INTEREST RATES AND MEMBER SAVINGS IN COOPERATIVE CREDIT PROVISION AT SMP 1 SAMPOLAWA

Nurfita[*1], Ernawati Malik[2], I Wayan Sujana[3]
[1,2,3] University Muhammadiyah Of Buton, Kota Baubau, Indonesia
[*]Corresponding Author: nurfita584@gmail.com

Info Article

Received :
01 April 2026
Revised :
04 Mei 2026
Accepted :
02 Juni 2026
Publication :
30 Juni 2026

Keywords:
Interest Rate, Member Savings, Credit Provision.

Kata Kunci:
Tingkat Bunga, Simpanan Anggota, Pemberian Kredit.

Abstract: *This study aims to analyze the management of interest rates and member savings in credit distribution at the Savings and Loan Cooperative of SMP Negeri 1 Sampolawa. The research uses a qualitative method with data collection techniques including observation, interviews, documentation, and literature study. Data analysis was conducted through data reduction, data presentation, and conclusion drawing. The results show that interest rate management is carried out through planning, determination, and implementation stages in a participatory manner. The applied policy is able to encourage members' interest in borrowing. Member savings management, consisting of principal, mandatory, and voluntary savings, functions as the main source of cooperative capital and is supported by proper recording and supervision systems. In addition, credit distribution is carried out by considering members' repayment capacity and applying prudential principles. Overall, there is a relationship between interest rates, member savings, and credit distribution in supporting cooperative performance.*

Abstrak: Penelitian ini bertujuan untuk menganalisis pengelolaan tingkat bunga dan simpanan anggota dalam pemberian kredit pada koperasi simpan pinjam SMP Negeri 1 Sampolawa. Metode yang di gunakan adalah kualitatif dengan teknik pengumpulan data melalui observasi, wawancara, dokumentasi, dan studi literatur. Analisis data di lakukan melalui reduksi data, penyajian data, dan penarikan kesimpulan. Hasil penelitian menunjukkan bahwa pengelolaan tingkat bunga dilakukan melalui tahap perencanaan, penetapan, dan pelaksanaan yang bersifat partisipatif. Kebijakan yang diterapkan mampu mendorong minat anggota dalam melakukan pinjaman. Pengelolaan simpanan anggota yang terdiri dari simpanan pokok, wajib, dan sukarela berfungsi sebagai sumber utama permodalan koperasi serta dikelola dengan sistem pencatatan dan pengawasan yang baik. Selain itu, pemberian kredit dilakukan dengan memperhatikan kemampuan anggota dan prinsip kehati-hatian. Secara keseluruhan, terdapat keterkaitan antara tingkat bunga, simpanan anggota, dan pemberian kredit dalam mendukung kinerja koperasi.

INTRODUCTION

Savings and Loan Cooperatives, as a type of cooperative in Indonesia, have grown gradually. The attitude and desire to help each other among members are key to the success of the savings and loan cooperative movement in Indonesia. A management system based on a foundation of tiered and continuous education has made savings and loan cooperatives a non-bank financial institution capable of assisting the micro-enterprise sector in addressing funding issues, which in the long term can improve people's welfare and stimulate economic growth (Tolong et al., 2020). According to Prasetiantono, in a study by (Widiantari et al., 2018), regarding interest rates, if they are high, people will automatically prefer to deposit their funds in banks because they can expect a profitable return. According to Sunariyah, in a study by (Hermawan et al., 2023), the definition of interest rate is "the price of a loan." Interest rates are expressed as a percentage of the principal per unit of time. Interest is a measure of the value of resources used by the debtor that must be paid to the creditor.

The Sampolawa 1 Public Middle School Savings and Loans Cooperative, established in 1986, is one of the active cooperatives providing savings and loan services to all its members. Based on initial observations, the Sampolawa 1 Public Middle School Savings and Loans Cooperative has experienced a significant change in its interest rate policy. In previous years, the interest rate applied was 0.1%, but in 2025 it increased to 0.8%. This change indicates an adjustment in the cooperative management's policy to the internal conditions and operational needs of the cooperative. This increase in interest rates certainly has implications for members' interest in applying for loans and the amount of credit that can be disbursed, so that the interest rate functions as a policy tool that influences members' interest in borrowing (Interview with the Cooperative Treasurer, 2025). According to Ganitri, et al., (2018) member savings are included in the cooperative's equity, which must be managed effectively to ensure the cooperative's sustainable intermediation function. Furthermore, managing member savings is a key factor in the cooperative's sustainability.

Member savings are the primary source of cooperative capital, consisting of principal, mandatory, and voluntary savings. Rifai & Palu, (2021) emphasize that the greater the member savings, the greater the funds available for credit distribution, as savings serve as collateral and a source of liquidity for the cooperative. According to (Haqiqi et al., 2020) well-managed member savings will improve the cooperative's ability to provide loans and strengthen its capital structure. This demonstrates that savings management extends beyond fundraising to include regulating fund use, recording, monitoring, and ensuring the security of member funds.

At the Sampolawa 1 Public Middle School Savings and Loans Cooperative, member savings are managed in three forms: principal savings, mandatory savings, and voluntary savings. Principal savings are the initial savings that members must pay once upon joining, amounting to IDR 50,000. Mandatory savings are monthly savings that each member must deposit in the amount of IDR 20,000 per month. These two types of savings serve as a fixed source of funds that support the cooperative's liquidity. Voluntary savings in this cooperative have special characteristics, as they are derived from a 2% deduction from each member's loan. This loan ceiling policy is an important mechanism in maintaining the cooperative's financial stability, considering that the cooperative's main source of funds comes from relatively limited member savings.

According to (Hasyim et al., 2022) credit is a crucial facility for increasing the efficiency of funds and encouraging members' business activities. Credit management encompasses the planning, distribution, monitoring, and control of credit to ensure that disbursed funds are repaid in accordance with regulations. Good management will minimize the risk of non-performing loans and maintain the financial stability of the cooperative. According to (Pranata, 2024) explains that cooperatives need to have clear credit policies, including loan requirements, maximum loan limits, repayment terms, discount or installment systems, and credit risk management. According to Tolong, dkk., (2020) good credit management will increase member trust and strengthen the cooperative's position as a public financial institution. Credit management is not only about providing loans, but also ensuring that loans are appropriately targeted, beneficial, and repaid.

The credit disbursement process at the Sampolawa 1 Public Middle School Savings and Loans Cooperative is carried out through several stages. Based on interviews with cooperative management on Saturday, February 14, 2026, it was discovered that members wishing to borrow funds must first submit a loan application to the cooperative management, stating the planned loan amount. These applications are submitted privately and processed according to the loan application sequence. The cooperative sets a maximum loan limit of IDR 50,000,000.00 with a maximum repayment period of 50 months. This is implemented as a form of credit management aimed at maintaining the cooperative's financial stability and reducing the risk of non-performing loans.

The phenomenon of changes in membership numbers, variations in deposit structures, adjustments to loan deductions, changes in interest rates, and the implementation of maximum loan limits indicate that the cooperative experiences significant financial dynamics in managing funds and disbursing loans to members. Therefore, a scientific analysis of how interest rates and member deposits influence credit disbursement is crucial. This research uses primary and secondary data. Primary data was obtained through direct interviews with cooperative administrators, particularly the chairman, treasurer, and manager, to explore in-depth how interest rates, member savings, and credit policies are managed at the Sampolawa 1 Public Middle School Savings and Loans Cooperative. Secondary data, including the cooperative's financial reports, savings books, and internal policy documents, were used as supporting data (data reinforcement).

The research results indicate that the management of member savings and interest rates play a crucial role in the credit distribution process at the SMP Negeri 1 Sampolawa Savings and Loans Cooperative. Member savings serve as the primary source of funds for the cooperative in providing loans to members, while the interest rate serves as a mechanism that supports the cooperative's operational sustainability. These two aspects are interrelated in creating an effective cooperative financial management system, ensuring smooth credit distribution and benefiting all members. Based on this description, the purpose of this study is to analyze the management of interest rates and member savings in credit distribution at the SMP Negeri 1 Sampolawa Savings and Loans Cooperative. The research findings are expected to contribute to the development of cooperative management practices, particularly in improving financial performance and member welfare.

METHOD

This study uses a qualitative approach with a descriptive design to analyze the management of interest rates and member savings in credit distribution. The object of this study is the Savings and Loans Cooperative of SMP Negeri 1 Sampolawa. The research subjects consisted of cooperative administrators and members directly involved in savings and loan activities.

Data collection techniques were conducted through observation, interviews, documentation, and literature review. Observations were conducted to determine the actual operational conditions of the cooperative. Interviews were conducted with administrators and members to obtain in-depth information regarding interest rate management, member savings, and credit distribution. Documentation was used to collect supporting data such as financial reports, savings data, and credit data. Literature review was conducted to strengthen the theoretical foundation of the research.

The data analysis technique used was qualitative descriptive analysis, whichh included data reduction, data presentation, and drawing conclusions. Data reduction was carried out by selecting and simplifying relevant data, presenting data in narrative and tabular form, and drawing conclusions based on the interpretation of the analyzed data. This study did not use statistical software, as the analysis focused on qualitative data interpretation.

RESULT AND DISCUSSION

Based on research findings, interest rate management and member savings at the Sampolawa 1 Public Middle School Savings and Loans Cooperative play a crucial role in supporting the provision of credit to members.

Analysis of Interest Rate Management in Credit Provision

At the SMP Negeri 1 Sampolawa Savings and Loans Cooperative, interest rate management is carried out through several stages: planning, setting, and implementing loan interest rates. During the planning stage, the cooperative's management considers several important aspects, including the cooperative's financial condition, available funds, and members' loan needs. Furthermore, during the determination stage, the interest rate is determined through a management meeting, which is then discussed and agreed upon at a member meeting. Each policy adopted is the result of mutual agreement, not a unilateral decision. Therefore, the interest rate determined takes into account the interests of all cooperative members. During the implementation stage, the agreed-upon interest rate is then applied to lending activities to cooperative members.

This implementation is carried out consistently in accordance with established policies, so members clearly understand the amount of interest to be paid on each loan. This is reinforced by interviews with the cooperative's chairman, who revealed that interest rate determination at the SMP Negeri 1 Sampolawa Savings and Loans Cooperative is carried out through a structured and participatory mechanism. The determination process is not carried out unilaterally by the management, but rather through a member meeting, which serves as the highest decision-making forum within the cooperative. This demonstrates that the implemented interest rate policy takes into account the common good and reflects cooperative principles. Furthermore, member involvement in the determination process also increases members' trust and compliance in fulfilling their loan obligations. Thus, the interest rate setting process is not merely administrative but also plays a role in fostering transparency and accountability in cooperative management. The determination of interest rates at the SMP Negeri 1 Sampolawa Savings and Loans Cooperative is carried out through a structured and participatory mechanism.

Table 1. Development of Interest Rates in Loan Amounts at the Sampolawa 1 Public Middle School Savings and Loans Cooperative

Year	Number of Members	Interest Rate	Service Income (IDR)	Amount of Credit Disbursed (IDR)
2023	208	1%	530. 890.000	4.135.950.000
2024	214	1%	563.145.000	5.265.350.000.00
2025	215	0,8%	640.253.500	6.209.250.000

Source: Data processed 2026

The data shows that lowering interest rates in 2025 is an appropriate policy for increasing credit distribution. This is evident in the increase in the number of loans disbursed despite the interest rate reduction. This condition indicates that interest rates have a significant influence on member behavior in making loan decisions. The lower the interest rate, the greater the interest of members in utilizing cooperative credit facilities. Furthermore, the increase in service income despite the interest rate reduction indicates that the increased loan volume is able to compensate for the interest rate reduction. In other words, the interest rate reduction strategy does not reduce the cooperative's financial performance but instead increases lending activity, positively impacting revenue.

Based on interviews, the factors underlying interest rate determination in this cooperative include the cooperative's financial condition, the amount of available funds, and the impact on member interest in borrowing. The cooperative also considers the risk of excessively high interest rates, namely the possibility of decreased interest in borrowing, resulting in the inability to optimally disburse available funds. After evaluating these conditions, the cooperative management then decided in a meeting with members to lower the interest rate to 0.8%. This decision aims to provide members with relief in borrowing, thus increasing the number of members utilizing the cooperative's credit facilities. Interpretatively, the data indicates that the interest rate reduction in 2025 was an appropriate policy for increasing credit distribution. This is evident in the increase in the number of loans disbursed despite the interest rate reduction. This condition indicates that the interest rate has a significant influence on member behavior in making loan decisions. The lower the interest rate, the greater the member's interest in utilizing the cooperative's credit facilities.

hus, it can be concluded that the interest rate management implemented by the SMP Negeri 1 Sampolawa Savings and Loans Cooperative has been effective and adaptive. The interest rate reduction policy not only increased member interest in borrowing but also increased credit distribution and maintained the stability of the cooperative's income, thus supporting the sustainability of the cooperative's business as a whole. These findings indicate that the interest rate plays a role as a policy instrument influencing member borrowing decisions. This condition aligns with Tandelilin's opinion in (Pagiu & Pundissing, 2022), which states that the interest rate is a cost of using funds that will influence borrower behavior. Therefore, setting a relatively low interest rate can increase members' interest in accessing credit.

Analysis of Member Deposit Management in Credit Provision

At the SMP Negeri 1 Sampolawa Savings and Loans Cooperative, member deposits are managed through three types of deposits: principal deposits, mandatory deposits, and voluntary deposits. Interviews with the treasurer of the SMP Negeri 1 Sampolawa Savings and Loans Cooperative revealed that member deposit management plays a strategic role as the primary source of capital for credit distribution. The three types of deposits implemented not only serve as member obligations but also serve as instruments for sustainable fundraising for the cooperative. Principal and mandatory deposits provide relatively stable contributions due to their fixed and routine nature, while voluntary deposits, derived from loan deductions, demonstrate a direct link between credit activities and increased cooperative funds. More specifically, the voluntary savings deduction mechanism of 2% of the loan amount demonstrates the integration between fundraising and credit distribution. This indicates that the higher the members' lending activity, the greater the amount of funds collected in the form of voluntary savings. Thus, the cooperative not only distributes funds but also simultaneously strengthens its capital structure. The management of member savings at the Sampolawa 1 Public Middle School Savings and Loans Cooperative has implemented the principle of effective fund circulation. All incoming deposits are not only retained but also reused as a source of credit financing, thus creating a sustainable financial cycle.

This demonstrates the close relationship between member savings and credit distribution, where increased savings strengthen the cooperative's ability to disburse loans to members.

Table 2. The development of the number of member savings at the SMP Negeri 1 Sampolawa Savings and Loans Cooperative can be seen in the following table.

Year	Number of Members	Member Savings			Total Savings		
		Principal Savings (IDR)	Mandatory Savings (IDR)	Voluntary Savings	Principal Savings (IDR)	Mandatory Savings (IDR)	Voluntary Savings (IDR)
2023	208	50.000 /members	20.000 /members	2% (loan deductions)	5.560.000	45.530.000	1.481.069.571.18
2024	214	50.000 /members	20.000 /members	2% (loan deductions)	6.020.000	46. 620.000	1.681.806.379.24
2025	215	50.000 /members	20.000 /members	2% (loan deductions)	6.100.000	48. 540.000	2.000.899.612.63

Source: Data processed 2026

Table 2. shows that the number of member savings at the Sampolawa 1 Public Middle School Savings and Loans Cooperative has increased year after year, including principal savings, mandatory savings, and voluntary savings. This increase demonstrates significant member participation in raising funds for the cooperative as a source of capital. pecifically, principal savings increased from IDR6,020,000 in 2024 to IDR6,100,000 in 2025. In nominal terms, this increase is relatively small and not commensurate with the increase in membership. However, interviews revealed that this was influenced by membership dynamics, with members joining and leaving during the same period. In 2025, three new members were added, but two members left, including one existing member with a lower principal savings amount. This resulted in a less significant increase in principal savings.

Meanwhile, mandatory and voluntary savings showed a more stable increase each year. Mandatory savings increased in line with members' regular deposit obligations, while voluntary savings from loan deductions showed a significant increase. This indicates that members' lending activity has also increased. Findings related to member savings management are also supported by the direct experiences of cooperative members. Interviews regarding members' experiences with savings revealed that the deposit mechanism ran relatively smoothly and did not present significant obstacles. This statement indicates that the cooperative's savings management system has provided convenience for members, particularly through the direct deduction mechanism during loan transactions. This not only increases member compliance in meeting savings obligations but also indirectly fosters savings habits. Thus, member savings serve not only as a source of cooperative capital but also as an instrument for fostering members' financial behavior. Therefore, member savings play a crucial role as the primary source of cooperative capital. Increased savings, particularly mandatory and voluntary savings, demonstrate the cooperative's ability to raise funds, which are then used to support credit distribution. Furthermore, the dynamics of principal savings reflect membership conditions, which also influence the cooperative's capital structure. This indicates that member savings play a crucial role as the primary source of cooperative capital in supporting credit distribution. This finding aligns with the concept of cooperative financial management, which states that the success of credit distribution is highly dependent on the cooperative's ability to raise funds from members (Poling et al., 2023). Therefore, increasing member savings directly strengthens the cooperative's capacity to disburse credit.

Analysis of Credit Management

Ased on data obtained from the Sampolawa 1 Public Middle School Savings and Loans Cooperative, the amount of credit disbursed to members shows an increasing trend year over year. This increase reflects the growth in members' lending activity and the members' growing trust in the cooperative to meet their financial needs. Furthermore, the increase in credit disbursement also indicates that the cooperative has sufficient capital capacity, supported by optimal management of members' savings. Credit quality is not only assessed in terms of the amount of credit disbursed, but also by comparing current loans with delinquent loans. The data shows that members with current loans outnumber those with delinquent loans, indicating a relatively good repayment rate for members. This also reflects that the cooperative's credit management system has been quite effective in ensuring smooth member loan payments. To provide a clearer picture of the development of credit disbursement, see Table 3. below.

Table 3. Credit Management at the Sampolawa 1 Public Middle School Savings and Loans Cooperative

Year	Number of Members	Total Credit Disbursed (Rp)	Current Loans (Rp)	Delinquent Loans (Rp)
2023	208	4.135.950.000	181 anggota	27 anggota
2024	214	5.265.350.000	192 anggota	22 anggota
2025	215	6.209.250.000	194 anggota	21 anggota

Source: Data processed 2026

Based on Table 3. the amount of credit disbursed by the SMP Negeri 1 Sampolawa Savings and Loans Cooperative shows an increasing trend from year to year. Total credit increased from IDR 4,135,950,000 in 2023 to IDR 5,265,350,000 in 2024, and then again to IDR 6,209,250,000 in 2025. This increase indicates that the cooperative's credit distribution activities have experienced significant growth. In terms of credit quality, the number of members with current loans also increased, from 181 members in 2023 to 192 members in 2024, and 194 members in 2025. Conversely, the number of delinquent loans decreased from 27 members in 2023 to 22 members in 2024, and 21 members in 2025. This indicates an improvement in members' ability to meet loan repayment obligations.

The increase in the number of loans disbursed is in line with the increase in member savings as a source of cooperative funds and the relatively low interest rate policy. This condition indicates that credit management has been carried out quite well through the application of prudent principles, thereby increasing credit distribution while reducing the risk of non-performing loans. Thus, credit management in cooperatives has not only increased in quantity but also demonstrated improved quality. This reflects the effectiveness of cooperative financial management in supporting member needs and maintaining the sustainability of cooperative operations. This situation demonstrates that sound credit management not only increases the amount of credit disbursed but also maintains credit quality by reducing the level of non-performing loans. This aligns with the principle of prudence in credit management, which requires that lending be based on the borrower's ability to repay the loan to minimize the risk of non-performing loans.

Discussion

The analysis (above) reveals that interest rate management at the Sampolawa 1 Public Middle School Savings and Loans Cooperative (SMP Negeri 1 Sampolawa) is carried out through a process of planning, determining, and implementing decisions that take into account the cooperative's condition and members' needs. This aligns with the theory (Veronika dkk., 2024) which states that interest management includes determining the interest rate, changing policies when necessary, and taking into account internal considerations such as liquidity and credit risk. Wise interest rate setting in cooperatives is essential to ensure the cooperative remains able to cover operational costs and maintain liquidity. The research also shows that the cooperative changed its interest rate from 1% to 0.8%. This decrease was accompanied by an increase in the amount of credit disbursed to members. This finding supports Hasniar's opinion in (Astuti et al., 2022) hich states that the lower the interest rate charged, the higher the amount of credit requested by members. Conversely, if the interest rate is too high, members tend to be reluctant to borrow due to the greater burden of repayment. Thus, interest rate management by cooperatives aims not only to generate income but also to increase member participation in cooperative activities and support member welfare.

The results of the study indicate that member savings management at the SMP Negeri 1 Sampolawa Savings and Loans Cooperative experienced positive developments during the study period. This is evident in the annual increase in principal savings, mandatory savings, and voluntary savings. This increase indicates that the cooperative is able to effectively collect member funds. This finding aligns with the theory (Ganitri et al., 2018) which states that member savings constitute the cooperative's own capital, which must be managed effectively for the cooperative to carry out its intermediary function, namely collecting funds and redistributing them in the form of credit. The greater the cooperative's savings, the greater its ability to provide loan funds to members. The results of the study indicate that member savings management at the SMP Negeri 1 Sampolawa Savings and Loans Cooperative experienced positive developments during the study period. This is evident in the annual increase in principal savings, mandatory savings, and voluntary savings. This increase indicates that the cooperative is able to effectively collect member funds. This finding aligns with the theory (Ganitri et al., 2018) that member savings constitute the cooperative's own capital, which must be managed effectively to enable the cooperative to perform its intermediary function, namely collecting funds and redistributing them in the form of credit. The greater the cooperative's savings, the greater its ability to provide loans to members.

Member savings at the Sampolawa 1 Public Middle School Savings and Loans Cooperative consist of three types: principal savings, mandatory savings, and voluntary savings. Members pay IDR 50,000.00 in principal savings when they first join the cooperative, while each member pays IDR 20,000.00 in mandatory savings monthly. In addition, voluntary savings are obtained through a 2% deduction from the loan amount applied for by members. Based on research data, voluntary savings experienced a significant increase, from IDR 1,481,069,571.18 in 2023 to IDR 1,681,806,379.24 in 2024, and then again to IDR 2,000,899,612.63 in 2025. This increase in voluntary savings occurred because these savings came from a 2% deduction from member loans. The greater the amount of loans disbursed by the cooperative, the greater the voluntary savings collected.

This situation demonstrates a reciprocal relationship between member savings and credit provision. According to (Kartini, 2020), the amount of member savings influences the cooperative's financing capacity. Funds from principal savings, mandatory savings, and voluntary savings are the primary sources of capital used by cooperatives to distribute credit. Therefore, an increase in member savings will directly improve the cooperative's ability to provide loans. Based on the analysis, the management of member savings at the SMP Negeri 1 Sampolawa Savings and Loans Cooperative showed positive developments during the research period. The increase in the number of members, as well as the increase in principal savings, mandatory savings, and voluntary savings, indicates that the cooperative is able to collect funds from members effectively. This increase in savings directly contributes to the cooperative's increased ability to distribute credit to members. The research results indicate that credit management at the SMP Negeri 1 Sampolawa Savings and Loans Cooperative has been running quite well. This is evident in the loan application procedures, the establishment of maximum loan limits, and installment terms. These findings align with the theory (Pranata, 2024) which states that cooperatives need to have clear credit policies, including loan requirements, maximum loan limits, repayment terms, and credit risk management.

Therefore, the management of member savings and interest rates plays a crucial role in the credit distribution process at the SMP Negeri 1 Sampolawa Savings and Loans Cooperative. Member savings serve as the cooperative's primary source of funds for providing loans to members, while the interest rate serves as a mechanism that supports the cooperative's operational sustainability. These two aspects are interrelated in creating an effective cooperative financial management system, ensuring that credit distribution activities run smoothly and benefit all cooperative members. Overall, these findings indicate a close relationship between interest rates, member savings, and credit distribution. This strengthens the concept that cooperative financial management is an integrated system, where interest rate policies and the ability to raise funds will influence the effectiveness of credit distribution and the overall performance of the cooperative.

CONCLUSION

Based on the research and discussion on the management of interest rates and member savings, affecting the amount of credit disbursed at the Sampolawa 1 Public Middle School Savings and Loans Cooperative, the following conclusions can be drawn:

1. Interest rate management at the Sampolawa 1 Public Middle School Savings and Loans Cooperative has been systematically implemented through planning, determination, and implementation. The interest rate is determined through member

meetings, ensuring a participatory approach and in accordance with cooperative principles. A reduction in the interest rate from 1% to 0.8% has been shown to increase the amount of credit disbursed and attract members to borrow. Despite the interest rate reduction, the cooperative's service income continued to increase due to the increased loan volume, demonstrating the effectiveness and adaptability of the policy.

2. Member savings are managed through three types of savings: principal savings, mandatory savings, and voluntary savings. The principal savings of IDR 50,000 is paid once upon membership, while the mandatory savings of IDR 20,000 per month serves as the cooperative's fixed funding source. In addition, voluntary savings are derived from a 2% deduction from member loans. The management of these savings serves as the cooperative's primary source of capital, supporting its lending activities to members. Member savings management has been running well and is the primary source of the cooperative's capital. The recording system uses a general ledger and oversight, demonstrating the application of accountability and transparency principles. Furthermore, the voluntary savings mechanism, which is deducted directly from loans, demonstrates the integration between fundraising and credit distribution. From the members' perspective, the savings system is considered convenient and helps foster savings habits.
3. Credit management has been carried out with due regard for prudent principles, by setting a maximum loan of IDR 50,000,000.00, with a 50-month repayment period, and by establishing credit application requirements. The implemented credit system is considered capable of adapting to members' repayment capabilities. Furthermore, the cooperative has a mechanism for handling delinquent loans through administrative, legal, and persuasive approaches, such as re-agreement, sanctions, and direct visits to members.

Overall, there is an integrated relationship between interest rates, member savings, and credit distribution. Member savings serve as the primary source of funds, interest rates influence loan interest, and credit distribution serves as a source of cooperative income. These three aspects mutually support each other in improving cooperative performance and member welfare.

REFERENCES

Astuti, S. P., Harini, D., & Riono, S. B. (2022). PENGARUH TINGKAT SUKU BUNGA DAN JANGKA WAKTU TERHADAP KREDIT MACET (STUDI

KASUS PADA KOPERASI SYARIAH MASYARAKAT KERTASINDUYASA, JATIBARANG, BREBES). *Jurnal Akuntansi dan Bisnis, 2*(2), 49–55. https://doi.org/10.51903/jiab.v2i2.157

Ganitri, P. T., Suwendra, I. W., & Yulianthini, N. N. (2018). PENGARUH MODAL SENDIRI, MODAL PINJAMAN, DAN VOLUME USAHA TERHADAP SELISIH HASIL USAHA (SHU) PADA KOPERASI SIMPAN PINJAM. *Jurnal Manajemen, 4*(2), 105–113. https://ejournal.undiksha.ac.id/index.php/BISMA-JM/article/view/22002

Haqiqi, F., Alkausar, R. N., Yusmalina, & Laily, A. (2020). ANALISIS PENGARUH SIMPANAN ANGGOTA DAN PINJAMAN ANGGOTA TERHADAP PEROLEHAN SISA HASIL USAHA (STUDI KASUS PADA KSP KREDIT UNION JEMBATAN KASIH TANJUNG BALAI KARIMUN PERIODE TAHUN 2016–2018). *Jurnal Cafetaria, 1*(2), 45–55. https://www.neliti.com/publications/332606/analisis-pengaruh-simpanan-anggota-dan-pinjaman-anggota-terhadap-perolehan-sisa

Hasyim, N. M., Blongkod, H., Mahmud, M., Moonti, U., & Sudirman. (2022). PENGARUH PEMBERIAN KREDIT TERHADAP TINGKAT PENGEMBALIAN PINJAMAN ANGGOTA KOPERASI (STUDI PADA KOPERASI SIVITAS AKADEMIKA PONUWA UNG). *Jurnal Ilmu Pendidikan, 8*(3), 2031–2044. https://ejurnal.pps.ung.ac.id/index.php/Aksara/article/view/1461/1049

Hermawan, I., Putri, D. E., & Resty, F. (2023). ANALISIS PENGARUH TINGKAT SUKU BUNGA KREDIT DAN KUALITAS PELAYANAN TERHADAP LOYALITAS NASABAH KREDIT (STUDI KASUS NASABAH KANTOR PUSAT KOPERASI LPN MULTI USAHA DI NAGARI KURNIA SELATAN). *Journal of Social Science Research, 3*(5), 2767–2777. https://j-innovative.org/index.php/Innovative/article/view/5165

Kartini, T. (2020). PENGARUH JUMLAH ANGGOTA, TOTAL ASET, MODAL SENDIRI, DAN MODAL PINJAMAN TERHADAP SISA HASIL USAHA PADA KOPERASI SIMPAN PINJAM DI KOTA BOGOR. *Jurnal Sosial Humaniora, 11*(1). https://ojs.unida.info/index.php/JSH/article/view/2350/pdf

Pagiu, C., & Pundissing, R. (2022). PENGARUH TINGKAT SUKU BUNGA KREDIT TERHADAP PERMINTAAN KREDIT USAHA PRODUKTIF KOPERASI CREDIT UNION SAUAN SIBARRUNG KABUPATEN TANA TORAJA.

Jurnal Ilmiah Akuntansi dan Keuangan, 5(5), 2411–2418. https://repo.ukitoraja.ac.id/id/eprint/1062/

Poling, M. Y., Herdi, H., & Lamawitak, P. L. (2023). ANALISIS PERANAN KOPERASI SIMPAN PINJAM DALAM UPAYA PENGEMBANGAN UMKM PADA KSP KOPDIT IKAMALA. *Jurnal Mutiara Ilmu Akuntansi (JUMIA), 1*(2), 105–115. https://ejurnal.stie-trianandra.ac.id/index.php/jumia/article/view/1153

Pranata, S. P. (2024). ANALISIS KREDIT CV. USADA MAKMUR PERKASA MANDIRI UNTUK MENINGKATKAN PENDAPATAN ANGGOTA KOPERASI. *Jurnal Akuntansi, Manajemen dan Ilmu Ekonomi (JASMIEN), 5*(2), 1–11. https://journal.cattleyadf.org/index.php/Jasmien/article/view/852

Rifai, R. A., & Palu, A. T. D. (2021). PENGARUH TINGKAT BUNGA DAN SIMPANAN ANGGOTA TERHADAP JUMLAH PEMBERIAN KREDIT PADA KOPERASI SIMPAN PINJAM DI KABUPATEN PARIGI MOUTONG. *Jurnal Ilmu Ekonomi dan Bisnis Islam, 3*(1), 21–30. https://doi.org/10.24239/jiebi.v3i1.51.21-30

Tolong, A., As, H., & Rahayu, S. (2020). ANALISIS KINERJA KEUANGAN KOPERASI SIMPAN PINJAM PADA KOPERASI SUKA DAMAI. *Jambura Economic Education Journal, 2*(1), 25–33. https://doi.org/10.37479/jeej.v2i1.4455

Veronika, R., Feby, Y., Sari, G., Hasyim, H., Jl, A., Iskandar, W., Baru, K., Percut, K., & Tuan, S. (2024). MANAJEMEN RISIKO, PENGELOLAAN DANA, DAN PENTINGNYA LEMBAGA PENJAMIN SIMPANAN DALAM KOPERASI SIMPAN PINJAM DI INDONESIA. *Jurnal Publikasi Ekonomi dan Akuntansi, 2*(2), 159–175. https://journal.areai.or.id/index.php/anggaran/article/view/574

Widiantari, M. I., Suwarna, I. K., & Suwendra, I. W. (2018). PENGARUH TINGKAT SUKU BUNGA DAN PERPUTARAN PIUTANG TERHADAP RENTABILITAS EKONOMIS PADA KOPERASI. *Jurnal Manajemen, 4*(1), 76–84. https://ejournal.undiksha.ac.id/index.php/BISMA-JM/article/view/22010