

1. The number of members partially does not have a significant relationship and influence on the remaining operating results. With t arithmetic $(-0.912) < t$ table (2.02108) and a significance value of $0.367 > 0.05$, it means that the X variable and Y variable do not have a significant effect on each other.
2. Total savings partially have a significant relationship and influence on the remaining operating results. With t arithmetic $(10.500) > t$ table (2.02108) and a significance value of $0.000 < 0.05$, it means that there is a significant effect between each variable X and variable Y.
3. The loan amount partially has no significant relationship and influence on the remaining operating results. With t arithmetic $(1.772) < t$ table (2.02108) and a significance value of $0.084 > 0.05$, it means that there is no significant effect between each variable X and variable Y.
4. The independent variable simultaneously has a significant effect on the dependent variable. With a calculated F value of $67.589 > F$ table 2.839 with a significance value of $0.000 < 0.05$. So it can be concluded that H_0 is rejected, H_a is accepted, meaning that there is a significant influence between each variable X and variable Y.
5. *R Square* has a result of 0.835 or 83.5% variation of the X variable can explain the Y variable, namely the number of members, the number of deposits and the number of loans. While the remaining 16.5% is influenced by other variables that are not included in the research model.

Suggestion

Based on the conclusions above, the researcher can present suggestions for the Karya Bhakti Raharja cooperative by increasing the remaining operating results through the number of members, the number of deposits and the number of loans. Ways to increase savings and loan activities include:

1. Increasing the number of cooperative members to increase income from both savings and loans which means increasing the remaining operating results.
2. Increase member savings by increasing cooperative members through gradual recruitment.
3. Increasing member loans from which the cooperative gets benefits in the form of interest which can increase the remaining operating results. Not only that, cooperatives must have a credit analysis of member loans, the goal is to minimize the existence of bad loans which result in disruption of cooperative operations.

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