

## Analysis of the Health Assessment of Savings and Loan Cooperatives in Mataram City

Desak Nyoman Kumala Citra Swari<sup>1\*</sup>, Elin Erlina Sasanti<sup>2</sup>  
Universitas Mataram

**Corresponding Author:** Desak Nyoman Kumala [desakcitra123@gmail.com](mailto:desakcitra123@gmail.com)

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### ABSTRACT

This study discusses the health assessment of savings and loan cooperatives in Mataram City. The health assessment of these cooperatives is evaluated based on governance, risk profile, financial performance, and capital, according to the Technical Guidelines of the Deputy for cooperatives No. 15 of 2021. This research employs a descriptive study with a quantitative approach, providing an objective description using numerical data to obtain information and answers from questionnaires. The subjects of this study are the Tri Dharma Kejari Mataram savings and loan cooperative (KSP Tri Dharma Kejari Mataram) and the Swastika savings and loan cooperative (KSP Swastika). The study reveals that the overall health score of KSP Swastika in 2023 is 79.65, indicating a "Fairly Healthy" condition. Meanwhile, the health score of KSP Tri Dharma Kejari is 91.36, which falls under the "Healthy" category. The implication of this study is to provide a comparative analysis between the results and the strategies implemented by the cooperatives, which can be used for making improvements and planning future strategies.

## INTRODUCTION

Cooperatives play a crucial role in driving the people's economy. According to Castilla-Polo and Sánchez-Hernández (2020), as business entities, cooperatives aim to improve the welfare of their members by engaging in various economic activities that generate profits based on the principle of mutual assistance. Although cooperatives are numerous, especially in Indonesia, their presence has been declining over time. This trend is evident in the cooperatives in Mataram City. In recent developments, many cooperatives have faced business difficulties and have closed down. This situation is explained by the Central Bureau of Statistics (2023), which shows that from 2021 to 2023, there has been a decline in the number of active cooperatives. In Mataram City, West Nusa Tenggara Province, for example, according to the statistics from the Department of Industry, Cooperatives, Small, and Medium Enterprises, there were 39 active cooperative units (out of 138 units) from 2021 to 2023. Many cooperatives have been shut down by the Department of Cooperatives and SMEs due to activities that harm their members. This includes many savings and loan cooperatives (KSPs) failing to hold Annual Member Meetings (RAT), violating internal and external cooperative regulations, and ceasing operational activities. Consequently, these cooperatives become inactive and must be dissolved.

The health assessment of savings and loan cooperatives is a performance evaluation conducted by the government and local authorities to measure the status of savings and loan cooperatives and their branches (Tingkat et al., n.d.). The scope of cooperative health assessment includes evaluating several aspects such as capital, the quality of productive assets, management, efficiency, liquidity, independence and growth, and the identity of the cooperative. Cooperative health assessment helps cooperatives present financial information that serves as a basis for economic decision-making by various stakeholders associated with the cooperative (Machfiroh et al., 2022). In this context, the financial health of a cooperative reflects the extent to which it has worked towards the common benefit to achieve its goal of member welfare. This, in turn, can influence public trust in cooperatives. Additional events that undermine public trust include non-performing loans, which lead to unhealthy cooperatives (Nyoman, 2023), and cases of fund embezzlement, such as the KSP Indosurya case, which resulted in losses amounting to billions of rupiah (Atmoko, 2020).

Seeing the importance and current state of cooperatives, it is necessary to monitor cooperatives by carrying out periodic health checks on cooperatives. A cooperative health inspection is an activity to collect, validate, process and review data with the aim of ensuring that the cooperative complies with applicable regulations. The regulations used as guidelines for cooperative health inspections are Technical Instructions for the Deputy for Cooperatives Number 15 of 2021 concerning Guidelines for Cooperative Health Examination Working Papers. This examination was carried out by analyzing 4 aspects, including, first, the governance aspect including cooperative principles; institutional; and cooperative management. Second, the risk profile aspect includes inherent risk and the quality of risk management implementation (KPMR). Third, the financial performance aspect includes financial performance evaluation; financial

management; and financial sustainability. Fourth, the capital aspect includes capital adequacy and capital management adequacy.

Several previous studies have raised the issue of the health level of cooperatives, including research (Nyoman, 2023) which states that the Dharma Sari Bumi Pagutan Cooperative has a fairly healthy level of health. An assessment of the health of cooperatives in Kaur district in 2023, namely, 4 savings and loan cooperatives were declared quite healthy, and 4 more cooperatives were declared under special supervision (Thangaveloo et al., 2024). From research by Utami Resky Arsyad (2022), it can be concluded that based on the results of the analysis, it was found that the Non-Performing Loan credit at the Thanks Bulukumba Cooperative, Antang Branch in 2020-2021 was 31.5%, in accordance with Bank Indonesia Regulation Number 17/11/PBI/ 2015, it can be concluded that the level of credit risk is in the unhealthy category. This research uses the latest regulations, namely Technical Instructions for the Deputy for Cooperatives Number 15 of 2021

The aim of this research is to determine the health level of savings and loan cooperatives in Mataram City. So the researchers conducted research on 2 cooperatives as samples and researchers were able to analyze comparisons between cooperatives from several aspects by conducting research based on the latest regulations, namely Technical Instructions for the Deputy for Cooperatives Number 15 of 2021 which includes aspects of governance, risk profile, financial performance, and capital. Research was carried out at two Savings and Loans Cooperatives (KSP) in Mataram City. The reason the researcher chose this cooperative was because it had made reports on the results of the cooperative's performance independently, namely financial reports, had high bad credit, and had carried out cooperative health checks but using old regulations.

The basic reason that savings and loan cooperatives in Mataram City were used as the object of this research is because Mataram City is a developing city and the majority of people earn their income from MSME traders. Especially cooperatives and MSMEs which are still developing along with the development of the district and also depart from the reality which shows that recently the development of cooperatives as small community economic development business entities is experiencing increasingly tighter competition and cooperatives must be more resilient in facing the changes and competition that occur within cooperative environment itself or competing with other non-bank financial institutions, whether regionally, nationally or internationally. The background to the problem is that the health level of the cooperative has not been calculated by the cooperative. This cooperative health assessment aims to increase the effectiveness of the implementation of cooperative supervision by the Central Government, Provincial Government and Regency/City Government in accordance with the cooperative membership area and increase awareness of cooperative managers in realizing conditions in accordance with applicable regulations (Kemenkopukm, 2021).

## LITERATURE REVIEW

### *Cooperative Health*

The financial health of a business can be seen from the financial indicators displayed in financial ratios. According to (Sobarna, 2020) financial ratios that can be used to assess the financial health of a business are: the ratio of working capital to total assets and debt, the ratio of profit to assets, and the ratio of income to assets. Whatever the form of business, this ratio is relevant to be used to assess the financial health of the business. Specifically, the assessment of the financial health of cooperatives using financial ratio indicators was carried out by (Turmono, 2020). This research uses liquidity ratio analysis to obtain the ratio value and the results of this ratio mean that the cooperative has the ability to fulfill its obligations to members with the most liquid assets owned by the cooperative. This value solvency ratio means that the cooperative can cover the risk of delays in repaying loans with its own capital. This value profitability ratio means that the cooperative has the ability to generate continuously increasing profits.

Assessment of the health of cooperatives has an impact on evaluating the success of cooperatives in improving the welfare of their members. One factor that plays a role in this is the health level of the cooperative. (Siti Nur Faidah, 2021) The health level is used to assess the performance of cooperatives in carrying out their business activities. The health assessment of cooperatives is carried out by assessing the health of cooperatives based on the Decree of the Minister of Cooperatives and Technical Instructions for the Deputy for Cooperatives Number 15 of 2021 which states that the health of cooperatives is the condition or condition of cooperatives that is declared healthy, quite healthy, unhealthy and unhealthy (Zahra & Mulawarman, 2019). Technical Instructions for the Deputy for Cooperatives Number 15 of 2021 concerning guidelines for cooperative health inspection working papers, assessing cooperative financial performance based on 4 (three) aspects. These four aspects are (i) governance aspects, (ii) risk profile, (iii) performance and (iv) capital. Governance aspects include cooperative, institutional and management principles, risk profile includes assessment of inherent risk and implementation of risk management, financial performance includes evaluation of financial performance, financial management and financial sustainability and capital includes capital adequacy and capital management adequacy. The aspect related to finance is the third aspect, namely the financial performance aspect. In this aspect, there is a lot of emphasis on the cooperative's financial reports, which are very important to know about the health of the cooperative, because good financial reports reflect a good cooperative.

## METHODOLOGY

This research uses a type of descriptive research with a quantitative approach that provides an objective picture of the situation using numbers as a tool to find information about what you want to know. The location of this research is 2 cooperatives that are legal entities in Mataram City. The data used in this research are financial reports for 2022-2023, and answers to questionnaires given to respondents. Assessment of the questionnaire is carried out by giving a score of 1 if the answer is "YES" and a score of 0 if the answer is "NO". The criteria used based on considerations of cooperative health level analysis in this research are Savings and Loans Cooperatives in Mataram City with the following criteria:

1. KSP and USP Cooperatives have been operational for at least 1 (one) financial year
2. Specifically for Cooperative USP, it is managed separately and produces separate financial reports from other business units

## RESEARCH RESULT AND DISCUSSION

In analyzing the health level of cooperatives, analytical techniques are used using regulations issued by the relevant institutions, where in this case the institution referred to is the Ministry of Cooperatives and Small and Medium Enterprises. The results of this research show the health level of cooperatives by analyzing aspects of governance, risk profile, financial performance and capital based on technical instructions for the deputy for cooperatives number 15 of 2021. The following are the details

### *Governance Audit Aspects*

Based on the results in Table 1 below, there is a ratio in the governance aspect in 2023 with an average score on KSP Tri Dharma Kejari with a score of 97.05 KSP Swastika 100 along with the details:

### *Principles of Cooperatives*

Based on the results of the assessment from interviews with the answer "Yes" which can be interpreted to mean fulfilled, KSP Swastika in the independence aspect shows the category "Less Healthy" with a score of 50 with the standard score in the 2021 Technical Technical Regulations being 76%, this is due to poor implementation in The principle of independence regarding cooperative compliance is related to cooperative management carried out on the basis of the cooperative's internal capabilities and strengths (mandiri).

**Table 1.1: Governance Assessment (in percent)**

No.	Aspects Of Examination	Koperasi Kejari		Koperasi Swastika	
		Score	Category	Score	Category
A	Governance				
I	Cooperative Principles				
1	Membership is voluntary and open	100	Healthy	100	Healthy
2	Management is carried out democratically	100	Healthy	100	Healthy
3	The distribution of SHU is carried out fairly in accordance with the member's business services	100	Healthy	100	Healthy
4	Limited compensation for capital	75	Healthy	75	Healthy
5	Independence	100	Healthy	50	Unhealthy
6	Cooperative education	100	Healthy	100	Healthy
7	Cooperation between cooperatives	100	Healthy	100	Healthy

SOURCE : Secondary data that has been processed in 2023

#### *Institutional*

The results of the interview assessment of the two cooperatives on the institutional variable KSP Tri Dharma Kejari KSP Swastika (2023) overall the results of the interviews conducted showed that they were very good at complying with the cooperative institutional regulations used both in terms of documents, membership and organization (Khatulistiwa & Wafaretta, 2023).

**Table 1.2: Institutional Assessment (in percent)**

No.	Inspection Aspects	Koperasi Kejari		Koperasi Swastika	
		Score	Category	Score	Category
II	Institutional				
1	Legality of Cooperative Legal Entities	100	Healthy	100	Healthy
2	Savings and Loans Business License	100	Healthy	100	Healthy
3	Articles of Association	100	Healthy	100	Healthy
4	Membership	100	Healthy	100	Healthy
5	Organizational Completeness	100	Healthy	100	Healthy

SOURCE : Secondary data that has been processed in 2023

#### *Management*

Based on table 1.3, management at the KSP Tri Dharma Kejari cooperative with a total score of 100%, KSP Swastika, resulting in a score of 97.05%, has been carried out very well, thus in this management variable there

is an indicator of liquidity management, where this management has a written policy regarding liquidity control. as well as having an information system that supports monitoring cooperative liquidity in relation to special regulations on liquidity standards.

*Table 1.3: Management Assessment (in percent)*

No.	Inspection Aspects	Koperasi Kejari		Koperasi Swastika	
		Score	Category	Score	Category
III	Management				
1	General Management	100	Healthy	100	Healthy
2	Institutional Management	100	Healthy	100	Healthy
3	Capital Management	100	Healthy	100	Healthy
4	Asset Management	100	Healthy	100	Healthy
5	Liquidity Management	100	Healthy	100	Healthy
	Total Skor	68	Healthy	66	Healthy
	Total Bobot 30%	100	Score	97.05882353	Score
		30	Grade	29.11764706	Value

SOURCE : Secondary data that has been processed in 2023

#### *Risk Profile Examination Aspects*

Based on the results in Table 2.1 below, there is a ratio in the risk profile inspection aspect in 2023 with an average score on KSP Tri Dharma Kejari with a score of 85.17 and KSP Swastika 84.52, here are the details:

#### *Credit Risk and Operational Risk*

Based on the table above regarding the inherent risk of KSP Swastika in loans given to total productive assets, it shows an "Unhealthy" condition with a score of 3.217 because total assets are still high. The higher the percentage composition of this ratio, the greater the possibility that the cooperative will experience financing risk due to the failure of debtors and/or other parties to fulfill their obligations to the cooperative.

*Table 2.1: Risk Profile Assessment (in percent)*

No.	Inspection Aspects	Koperasi Kejari		Koperasi Swastika	
		Score	Category	Score	Category
B	Risk Profile				
I	Inherent Risk				
A	Credit Risk				
1	Productive Assets to Total Assets	0.011	Healthy	0.191	Healthy
2	Loans Given Against Total Productive Assets	65.93	Healthy	3.217	Unhealthy
B	Operational Risk				

1	Business Scale and Organizational Structure	100	Healthy	75	Healthy
2	Diversity of Products and Services	100	Healthy	100	Healthy

SOURCE : Secondary data that has been processed in 2023

#### *Compliance Risk and Liquidity Risk*

Table 2.2 explains the liquidity risk to liquid assets to total assets at KSP Tri Dharma Kejari "Unhealthy" with a score of 0.101%. Liquidity risk not only affects the company's performance but also its reputation (Jenkinson, 2008). A company may lose the trust of depositors if funds are not provided in a timely manner. In this situation the company's reputation can be at stake.

**Table 2.2: Compliance and Liquidity Risk Assessment (in percent)**

No.	Inspection Aspects	Koperasi Kejari		Koperasi Swastika	
		Score	Category	Score	Category
C					
1	Compliance Risk	75	Healthy	75	Healthy
2	Types, Significance, and Frequency of Violations Committed by Cooperatives	75	Healthy	75	Healthy
	Significance of Follow-up to Violation Findings				
D					
1	Liquidity Risk	0.101733005	Unhealthy	0.204268066	Healthy
2	Liquid Assets to Total Assets	0.632371137	Healthy	0.236596025	Healthy
3	Liquid Assets Against Short Term Liabilities	100	Healthy	100	Healthy
2	Assessment of how much cooperative funding is committed when needed	100	Healthy	100	Healthy

SOURCE : Secondary data that has been processed in 2023

#### *KPMR Credit and KPMR Operational*

The results of the assessment in table 2.3 from the KPMR credit, operational, compliance and liquidity aspects obtained an average KSP Tri Dharma Kejari score of 72% and KSP Swastika 71%. However, based on the risk management information system aspect, both cooperatives show a "Less Healthy" condition with an average KSP Tri Dharma Kejari score of 50% and KSP Swastika 50%, this is due to the process and risk management information system for credit, operational, compliance and risk management. liquidity is still not implemented properly. This also happens because cooperatives still formulate



their management policies in a simple way without technology because human resources in cooperatives often experience difficulties in terms of technology.

**Table 2.3: KPMR Assessment (Quality of Risk Management Implementation) (in percent)**

No.	Inspection Aspects	Koperasi Kejari		Koperasi Swastika	
		Score	Category	Score	Category
II	KPMR				
A	KPMR Credit, Operations, Compliance, Liquidity				
1	Supervision by cooperative management and supervisors	100	Healthy	100	Healthy
2	Policies, procedures and RISK limits	100	Healthy	100	Healthy
3	Risk management information processes and systems	50	Unhealthy	50	Unhealthy
	Total Score	72	Healthy	71	Healthy
	Total Bobot 15%	85.71428571	Score	0.845238095	Score
		12.85714286	Grade	0.126785714	Grade

SOURCE : Secondary data that has been processed in 2023

### **Financial Performance Audit Aspects**

The results of the inspection assessment on the financial performance aspect at KSP Tri Dharma Kejari obtained an average score of 86.11% and KSP Swastika obtained an average score of 63.88% with the following details:

#### *Aspects of Profitability, Operational Independence and Cooperative Efficiency*

Based on the assessment of table 3.1, the equity profitability indicator at KSP Swastika is in the "Unhealthy" category, causing the cooperative to still be less effective in managing its capital. Likewise with the indicator of the ratio of business costs to gross SHU, in KSP Swastika it is in the "Less Healthy" category (Dangga et al., 2023) resulting in cooperatives still being less efficient in managing their finances so that cooperatives need to minimize existing expenses.

**Table 3.1: Financial Performance Assessment (in percent)**

No.	Inspection Aspects	Koperasi Kejari		Koperasi Swastika	
		Score	Category	Score	Category
C	Financial performance				
I	Financial Performance Evaluation				
1	Profitability and Independence				

A	Asset Profitability	1.2876355	Healthy	0.090	Healthy
B	Equity Profitability	1.6835810	Healthy	2.35801	<u>Unhealthy</u>
C	Operational Independence	4.01129994	Healthy	15.3737	Healthy
2	Efficiency				Healthy
A	Operational Costs to Operational Income	0.023259	Healthy	1.3894	Unhealthy
B	Shu Charges Against Dirty Shu	0.209868	Healthy	64.9874	<u>Unhealthy</u>

SOURCE : Secondary data that has been processed in 2023

#### *Financial Management and Liquidity*

Based on the analysis carried out on the aspect of the ratio of non-performing loans to total loans at KSP Swastika, it received the "Less Healthy" category because the value obtained was the value of the total loans given with details of the total number of customers being 645 and the number of non-performing or problematic loans being around 169 customers. And there is an indicator of the ratio of risk reserves to problem loans of KSP Tri Dharma Kejari which is in the "Unhealthy" category because cooperatives have high problem loans and this of course results in risk reserves that cannot cover high problem loans.

**Table 3.2: Financial Management and Liquidity Assessment (in percent)**

No.	Inspection Aspects	Koperasi Kejari		Koperasi Swastika	
		Score	Category	Score	Category
II					
1	Financial management				
A	Quality of Productive Assets	4.421487	Healthy	1.000000	Healthy
B	Loans to Members Against Total Loans	0	Healthy	12,19	Unhealthy
C	Problematic Loans to Total Loans	0	Unhealthy	14.201851	Unhealthy
2	Risk Reserve for Problem Loans				
A	Liquidity	5.590868	Healthy	0.149401	Quite Healthy
B	Cash and Banks Against Current Liabilities	4.420753	Healthy	9.764831	Healthy
C	Loans Given Against Funds Received	20.41186	Healthy	1.158262	Quite Healthy

SOURCE : Secondary data that has been processed in 2023

#### *Financial Sustainability Growth*

The assessment of aspects of cooperative identity is intended to measure the success of the cooperative in achieving its goal, namely promoting the economy of its members.

**Table 3.3: Financial Sustainability Assessment (in percent)**

No.	Inspection Aspects	Koperasi Kejari		Koperasi Swastika	
		Score	Category	Score	Category
III	Financial Sustainability Growth				
A	GROWTH				
1	Asset Growth	0.102007	Healthy	0.0544678	Unhealthy
2	Equity Growth	0.048018	Unhealthy	0.0226303	Unhealthy
3	Net Shu Growth	0.218948	Healthy	0.0977138	Healthy
B	ASPECTS OF SELF				
1	Main Income to Total Income	1.249296	Healthy	0.712666	Quite Healthy
2	Shu Net Against Principal Savings And Mandatory Savings	0.285693	Quite Healthy	0.285862	Quite Healthy
3	Member Savings Participation	0.968291	Healthy	0.868659	Healthy
	Total Skor	62	Healthy	46	Under Surveillance
	Total Bobot 40%	0.861111	Score	0.638889	Score
		0.344444	Grade	0.255556	Grade

SOURCE : Secondary data that has been processed in 2023

Based on the assessment analysis in table 3.3, the equity growth ratio of KSP Tri Dharma Kejari is in the "Less Healthy" category of 0.048 and KSP Swastika is in the "Unhealthy" category of 0.226, this is due to a decrease in the value of assets and equity in 2022 to 2023. Ratio Net SHU growth in both cooperatives is categorized as "Healthy" this shows the excesses of the price policy obtained by the cooperative because it has been able to work/operate efficiently both in its business units and in the cooperative organization. In the identity of cooperatives, they receive the "Healthy" category. This means that the participation of cooperative members in terms of capital, savings and income for the cooperative is quite good.

#### **Capital Inspection Aspects**

The results of the inspection assessment on the capital aspect at KSP Tri Dharma Kejari obtained an average score of 93.75% and KSP Swastika obtained an average score of 81.25% with the following details:

#### **Capital Adequacy**

The results of the capital adequacy assessment in the table above show that KSP Swastika in the capital aspect, there is an equity indicator for total assets that has an "Unhealthy" condition due to a decrease in SHU for the current year, which has an effect on equity which also decreases.

**Table 4.1: Capital Adequacy Assessment (in percent)**

NO.	Inspection Aspects	Koperasi Kejari		Koperasi Swastika	
		Score	Category	Score	Category
D	Capital				
I	Capital Adequacy				
1	Equity to Total Assets	0.951009	Healthy	0.055304	Unhealthy
2	Capital Adequacy	68.966675	Healthy	0.280613	Healthy

SOURCE : Secondary data that has been processed in 2023

#### *Adequacy of Capital Management*

Based on table 4.2, it shows that the long-term liabilities to equity at KSP Tri Dharma Kejari are in a "Quite Healthy" condition with an average of 1.051%. This is because the long-term liabilities to equity, the risk of loss of the cooperative can be borne well by using the recognized capital of this cooperative. able to collect funds from members and then allocate them back to other members.

**Table 4.2: Capital Management adequacy assessment (in percent)**

No.	Inspection Aspects	Koperasi Kejari		Koperasi Swastika	
		Score	Category	Score	Category
E	Adequacy of Capital Management				
1	Member Loan Capital to Total Assets	0.711191	Healthy	0.615595	Healthy
2	Long-Term Liabilities Against Equity	1.051515	Cukup Sehat	0.376915	Healthy
	Total Score	15	Healthy	13	Healthy
	Total Quality 15%	0.937500	Score	0.812555	Score
		0.140625	Grade	0.121875	Grade

SOURCE : Secondary data that has been processed in 2023

**Table 5: Calculation and Health Categories of KSP Swastika and KSP Tri Dharma Kejari in 2023 (in percent)**

KSP Kejari						KSP Swastika		
No	Aspects	Quality	Score	Result	Category	Skor	Result	Category
1	2	3	4	(3)X(4)		4	(3)X(4)	
A	Governance	30%	100	30	Healthy	97	29.12	Healthy

B	Risk Profile	15%	85.7	12.86	Healthy	85	12.75	Healthy
C	Financial Performance	40%	86.11	34.44	Healthy	64	25.60	Healthy
D	Capital	15%	93.75	14.06	Healthy	81	12.19	Healthy
	Healthy Level	100%		91.36	Healthy		79.65	Healthy

SOURCE : Secondary data that has been

According to the calculation results and categories for each aspect of cooperative health inspections which are guided by the Technical Instructions for the Deputy for Cooperatives Number 15 of 2021, the governance aspect of KSP Swastika received a final score of 29.12 and KSP Tri Dharma Kejari received a final score of 30 and both cooperatives showed the condition "Healthy". In the risk profile aspect, KSP Swastika received a final score of 12.75, indicating a "Healthy" condition. And KSP Tri Dharma Kejari got a final score of 12.86 higher than KSP Swastika by showing a "Healthy" condition. The financial performance aspect of KSP Swastika received a final score of 25.60 indicating the condition "Under Supervision" and the financial performance aspect of KSP Tri Dharma Kejari obtained a final score of 34.44 indicating the condition "Healthy". Lastly, in the capital aspect, KSP Swastika obtained a final score of 12.19, indicating a "Healthy" condition. Likewise, KSP Tri Dharma Kejari obtained a final score of 14.06 indicating a "Healthy" condition. The overall results of the average health level at KSP Swastika obtained a score of 79.65 in the "Quite Healthy" category and the health level at KSP Tri Dharma Kejari obtained a final average score of 91.36, including in the "Healthy" category.

## CONCLUSIONS

Analysis of examining the health level of cooperatives in the city of Mataram using the guidelines of the Deputy for Cooperatives Technical Instructions Number 15 of 2021, shows that the overall value of the health level of cooperatives in the Swastika KSP in 2023 points to a score of 79.65 with a score of  $66 \leq X < 80$  in the quite healthy category. and the health level at KSP Tri Dharma Kejari obtained a final score of 91.36 with a score of  $80 \leq$  So, the financial cases that occurred in cooperatives apparently did not really affect the health condition of the cooperative or did not turn the cooperative into an unhealthy cooperative. Because other factors that influence the health of cooperatives as mentioned above can be maximized by cooperatives. From the analysis, the level of health has an impact on the performance of the cooperative. By analyzing the health level, it is possible to improve the performance of KSP Swastika and KSP Tri Dharma Kejari as well as other cooperatives in Mataram City to be better and continue to improve in order to improve the development of cooperatives in the future.

## RECOMMENDATIONS

Based on the conclusions, the following suggestions can be made: For KSP Swastika administrators, carry out a profitability analysis to measure the health level of the cooperative, so that both administrators, supervisors and members of the cooperative can improve financial performance in the future. And also risk management processes and information systems for credit, operational, compliance and liquidity risks are still not implemented properly. This happens because cooperatives still formulate their management policies in a simple way without technology because human resources in cooperatives often experience difficulties in terms of technology. It is hoped that in the future cooperatives in the City of Mataram in the HR sector will be able to improve information systems and technology in the long term.

## ADVANCED RESEARCH

In writing this article the researcher realizes that there are still many shortcomings in terms of language, writing, and form of presentation considering the limited knowledge and abilities of the researchers themselves. Therefore, for the perfection of the article, the researcher expects constructive criticism and suggestions from various parties.

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