

Koperasi Pegawai Republik Indonesia (KPRI) Member Participation on Cooperative Development in Mataram



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ABSTRACT: This study aims to determine the participation of KPRI members on the development of cooperatives in Mataram City, the responses of members after interviews. This study uses a descriptive qualitative method with a case study approach. This study uses a descriptive qualitative method with a case study approach. Data collection techniques are interviews, observation and documentation.

The results of the study generally show that the participation of members in saving their capital is very good, it is shown that they always pay principal savings, mandatory savings and voluntary savings. With the high participation of members in saving their capital, it shows that members have confidence in the cooperative as a member's money saving institution. Meanwhile, the results of the research on the participation of members in attending the annual members' meeting were very good, as indicated by the results of interviews and data processing conducted by researchers. although there are still members who do not attend the annual member meeting because they are sick, have permission and some are out of town on duty. It is very good for members' participation in participating in this member's meeting because the management disseminates invitation letters regarding the implementation of the RAT, and the management gives prizes or door prizes to members who attend the RAT. As for the participation of members in utilizing the cooperative's business services, it is considered good, members always use the business unit and they have become loyal customers to shop and transact at the KPRI Multipurpose, Kencana and Lentera business units. However, some of the business units in KPRI Serbaguna experienced a decrease in income, but according to the head of the cooperative, this decline did not have an impact on the loss of the cooperative's business. The good participation of members in utilizing this business unit is because the services provided by the management are very good and the management works honestly and openly.

KEYWORDS: Analysis, KPRI Member Participation, Cooperative Development

INTRODUCTION

Cooperatives are an integral part of national development. The Constitution places cooperatives as the pillars of the Indonesian economy. On this basis, cooperatives as economic and social organizations seek to improve the welfare of their members and the surrounding community, as well as make a fundamental contribution to socio-economic development and growth. Therefore, the success of cooperatives is very important for the rate of economic growth of the Indonesian nation.

The success of the cooperative cannot be separated from the participation of its members. Member participation according to Keith Davis (in Arsad Matdoan, 2011) that "participation is defined as an individuals mental and emotional involvement in a group situation that encourages him to contribute to group goals and share responsibility for them". From this opinion shows that member participation is the mental and emotional involvement of people in group situations that encourage these people to contribute to the group's goals and various responsibilities for achieving these goals.

Member participation is an obligation as well as the rights of members that will affect the activities of the cooperative. Based on Law no. 25 of 1992 Article 20, the obligation of members is to comply with the Articles of Association (AD) and Bylaws (ART) as well as decisions that have been agreed upon in the members' meeting. In addition, members are also obliged to participate in

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business activities organized by the cooperative. Meanwhile, the rights of members include attending, expressing opinions and voting in member meetings, electing or being elected as members of the management or supervisory board, requesting member meetings to be held, utilizing cooperatives and getting the same service between fellow members and obtaining information regarding the development of cooperatives.

The more and more active members of a cooperative, the greater the chances of the cooperative's success to develop and progress so that it can compete with other business entities (Khasan Setiaji, 2019). This is also reinforced by the opinion of Arifin (2014) which states that membership in a cooperative is an important aspect, because the progress of a cooperative is influenced, among other things, by the level of member participation in the cooperative. Thus the participation of members is one of the factors that affect the success of the cooperative.

The active participation of the members of the cooperative is expected to increase the acquisition of the remaining operating income (SHU) obtained in the current year divided according to the provisions of the articles of association or by-laws. The obligation to distribute SHU is also stated in the cooperative law. The use of the distributed SHU is for members, education funds and for the cooperative itself. The amount which is the right of the cooperative is recognized as a reserve (PSAK No. 27 paragraph 41).

Obtaining SHU every year for cooperatives is very important because part of the SHU is set aside as cooperative reserves which will be used to strengthen and develop the cooperative itself. The remaining operating income (SHU) obtained by the cooperative is one of the attractions for someone to become a member of the cooperative and will encourage members who participate passively to become active members because members who participate actively will get more services from the distribution of the SHU. Hendar and Kusnadi (2012) state that the success or failure of a cooperative will depend on the active participation of its members. Therefore, the participation of cooperative members is very important for the survival of the cooperative.

The condition of active cooperatives in Indonesia which is expected to increase its contribution to GDP also shows a decrease in the number in 2015-2016. Based on data from BPS, it was recorded that in 2015 the number of active cooperatives in Indonesia was 150,223 cooperatives and in 2016 that number fell to 148,220 cooperatives.

The city of Mataram as one of the cities with the largest number of cooperatives in NTB experienced the same thing. In 2020 the number of active cooperatives reached 507 cooperatives, which decreased in 2021 to 397 cooperatives (NTB UMKM Cooperative Office, 2021). Based on the statement from the Head of the Mataram City Cooperatives Service, Yance Hendra Dira, the reason for the decline in the number of active cooperatives in Mataram City was the disbandment. The dissolution occurred because a cooperative that had not been active for a long time was actually an administrative burden (Suara NTB.com, 2020).

The Indonesian Civil Servant Cooperative (KPRI) is a cooperative consisting of civil servants. Before KPRI, this cooperative was called the Civil Servant Cooperative (KPN). KPRI aims primarily to improve the welfare of civil servants (members). KPRI can be established within the scope of the department or agency.

Based on the researcher's initial observations, KPRI Mataram City has several problems in achieving the success of cooperatives. According to the cooperative management, there are several factors that hinder the success of cooperatives, namely in terms of management performance, member participation and service. Meanwhile, the business units run by KPRI Mataram City and the number of members reaching hundreds are not considered comparable to the number of administrators, which is also a factor inhibiting the performance of the management. This problem often results in the management of the Mataram City KPRI having to work overtime to complete administration and services to members.

From the results of interviews with employees, it is suspected that the participation of members in the Mataram City KPRI still needs to be increased, especially in the Annual Member Meetings (RAT) because only a small number of them attended even though there had been advance notification through an invitation letter. With this RAT, members can actually express their opinions about the performance and management of the cooperative for a certain period. However, in every RAT held there are still many members who do not care about attending the RAT because there is no increase in the number of members attending each year. Member participation in capital has also decreased, cooperative members participate less in paying principal and voluntary savings. The success of a cooperative business can be seen from the amount of remaining operating results (SHU), business volume, and net assets (cooperative capital). By knowing SHU, business volume, and net assets, it will be easier to know whether the cooperative's business is successful or not. In the development of KPRI Mataram City has various problems. This problem can be

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seen from the SHU, business volume, and net assets which are indicators of the success of KPRI's business experiencing fluctuating developments.

Based on initial observations, the possibility that is often encountered in the Mataram City KPRI is that there are several members who are late in installments. Ropke, Jochen (2000) emphasized that the quality of cooperative services can attract cooperative members to join and actively participate in KPRI. Where these obstacles are a challenge for cooperatives in overcoming the participation of members in the Mataram City KPRI in achieving cooperative success.

In connection with the above problems, the researchers conducted research on KPRI Mataram City to find out the participation of cooperative members on the development of cooperatives in Mataram City which focused on KPRI Mataram City still had many problems. Thus the narrative of the problem above which according to the author is very good to be studied to see how far the participation of cooperative members in improving the development of cooperatives in the city of Mataram. So that the authors are interested in conducting research with the title "Participation of Indonesian Employees Cooperative Members in the Development of Cooperatives in Mataram City".

METHODS

The research method used must be in accordance with the problem to be studied. Based on the problems formulated in this study, the method used is descriptive method. According to Hadari Nawawi (2015), "Descriptive methods can be interpreted as problem-solving procedures investigated by describing / describing the state of the subject / object of research (a person, institution, community and others) at the present time based on the facts that appear or as they are". This descriptive method aims to describe or describe factually and objectively regarding the participation of members in the Multipurpose Republican Servant Cooperative (KPRI), Kencana and the Mataram City Lantern Region.

The form of research used and deemed appropriate is the form of a survey (Survey Studies). Hadari Nawawi (2015:64), "the survey is comprehensive which will then be continued specifically to certain aspects if a more in-depth study is needed". Researchers use the form survey research with the aim of providing an overview of how high the participation of members in the Multipurpose Republican Employee Cooperative (KPRI), Kencana and Lentera Mataram City Region is.

The data in this study are primary data and secondary data. Primary data obtained directly through interviews that have been conducted between researchers and informants. Data taken from informants is in accordance with the characteristics determined by the researcher. In this study, the primary data were the chairman of the cooperative, one cooperative manager, and six cooperative members at Serbaguna, Kencana and Lentera in Mataram City. While secondary data is a data source that does not directly provide data to data collectors, so researchers can collect data indirectly from informants.

The source of data in this study is the object from which the data can be obtained. Based on these quotes, the sources of data in this study or as informants are the chairman of the cooperative, one cooperative manager and six cooperative members at KPRI Versatile, Kencana and Lentera in Mataram City.

The data collection technique used is a direct communication technique in the form of collecting data by holding a direct relationship with the data source. In this study, researchers conducted direct communication or structured interviews with the chairman of the cooperative, one manager and three members of the cooperative regarding the participation of cooperative members. Researchers also use documentary study techniques, namely by collecting data in the form of note sheets related to the problem under study.

RESULT AND DISCUSSION

1. Result

Based on the results of interviews conducted by researchers with the chairman of the cooperative, and six members of the cooperative at the Multipurpose Republic of Indonesia Employee Cooperative (KPRI), Kencana KPRI, and KPRI Lentera Mataram City Region. Interviews were conducted by researchers for three days, starting on August 20, 2021 - August 23, 2021. The obstacle experienced by researchers was the difficulty of finding members who fit the criteria and also their availability for interviews because they collided with their work.

The results of interviews conducted by researchers are in accordance with the aspects that researchers have described, namely

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about member participation with several aspects, namely the role of cooperatives in the welfare development of members of the versatile KPRI, Kencana and Lentera, member participation in saving their capital, member participation in attending annual member meetings, participation members in utilizing cooperative business services.

1.1 Member Participation in Saving Capital

The results of the interview with the aspect of member participation in saving their capital said that members at KPRI Serbaguna, Kencana and Lentera were very good at saving their capital, whether it was principal savings, mandatory savings, and voluntary savings.

Based on the results of research interviews, the participation of members in the Multipurpose KPRI Cooperative, Kencana and Lentera Mataram City Region is good, all members in this cooperative are active in the business held by the cooperative. At the time of the annual Member Meeting, around 70% of all members in KPRI Serbaguna, Kencana and Lentera were present. As for capital storage, namely mandatory savings, members set aside their salary every month and are deposited in the cooperative and this shows the participation of members in terms of saving capital.

Informant B1 gave the answer:

"I always pay smoothly because the treasurer's salary is immediately deducted from it".

Informant B2 gave the same answer as follows:

"Routine, immediately cut by the treasurer usually".

A1 also said that members here always pay mandatory savings on time, this is a healthy cooperative because this cooperative is an employee cooperative once they are paid their salary is cut to pay for mandatory savings, said A1 as the manager of the Multipurpose Cooperative and in line with the information provided by A2 and A3. Every member in this cooperative keeps their money as voluntary savings. The six members also said that they really participated in saving their capital, whether it was principal savings, mandatory savings and voluntary savings. B1, B2, B3, B4, B5 and B6 as members of the Multipurpose Cooperative said that he said that the participation of members in the Multipurpose Cooperative in saving their capital could be said to be good, the members here care about the condition of the cooperative and they are always active in providing capital injections, whether it is mandatory savings and voluntary savings. In line with what was stated by all as members of KPRI Kencana.

1.2 Member Participation in Annual Budget Meeting

Based on the results of interviews, the participation of members in attending the annual member meeting is based on the results of interviews with the chairman of the cooperative, and also six members of their cooperative said that members here always attend or attend the annual member meeting which is held once a year. According to the chairman of the cooperative at the time of the annual members meeting, around 70% of all members in KPRI Serbaguna, Kencana, and Lentera were present. Prior to the implementation of the Annual Member Meeting, the management prepares a work plan and distributes invitations to members who are recorded in the membership book. Members are very enthusiastic and provide many suggestions and criticisms to the management. Mr. A1, A2 and A3 said that the participation of members in attending the annual members' meeting was very high. The members were very enthusiastic. Members here are very responsive when there is a question and answer session. That not only members, administrators, supervisors and supervisors are also enthusiastic because they will provide direction or input for the cooperative. Members here mostly provide opinions/ideas for them to discuss with the management. The researcher asked how the management could increase the attendance of members at the annual member meeting, he explained, namely by giving door prizes, prizes for members who attended. Meanwhile, according to the results of interviews from the Six Informants, members of KPRI Serbaguna, Kencana and Lentera they said that they always attended the annual member meeting (RAT) from year to year. Some of the members also heard and responded to the problems faced by the cooperative at the time of attending the Annual Members' Meeting. They also provide opinions and suggestions to cooperatives as a form of their role in attending the annual member meeting.

1.3 Member Participation in Utilizing Business Services

Based on the results of interviews with members' participation in utilizing cooperative business services, so based on the results of interviews with the chairman of the cooperative, and the six members of the cooperative they said that members always use cooperative business services. According to Mr. A3 as the chairman of the Lentera Cooperative, the members here are very

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enthusiastic in utilizing the business services in this cooperative, for example the car and motorcycle washing business, in the afternoon usually many members of the cooperative clean their cars when they come home from work, other businesses such as photocopying businesses are always on hand. visit cooperative members. According to Mr. A3, to increase member participation in the Lentera Cooperative, what he always does is work honestly and run the business properly so that members trust the management. The researcher asked Mr. A2 as the Chairman of the Kencana Cooperative about the participation of members in utilizing cooperative business services at the Kencana Cooperative. He answered that the participation of members here is very high in the use of cooperative business services, even members here are ready to pledge their capital. Members here always buy products sold by the cooperative, for example buying drinking water / gallon water and paying for electricity, photocopies and even other members of the cooperative, the community is also very enthusiastic in using the cooperative's business services. the three members of the cooperative when asked they always use cooperative business services, for example using car and motorcycle washing businesses and also voluntary savings services, although voluntary savings income has decreased but there are still some members who use savings and loan business services.

2. DISCUSSION

The progress of cooperatives is inseparable from the participation of members in their position as owners and at the same time as the use of cooperative services. KPRI Versatile, Kencana, and Lentera for the City of Mataram are working hard together as members, administrators, coaches and supervisors to create healthy cooperatives and increase member participation in all sectors. Without the participation of members, the cooperative will not survive in the life of the organization.

According to Widiyanti, the characteristics of good participating members can be indicated as follows: (1) Paying off principal and mandatory savings in an orderly and orderly manner. (2). Helping cooperative capital in addition to the basic and mandatory savings according to their respective abilities. (3). Become a loyal cooperative subscription. (4). Actively attend member meetings and meetings. (5) Use the right to supervise the operation of the cooperative's business, to know the articles of association and by-laws, other regulations and other joint decisions. (Widiyanti, 2012).

The participation of members of the Multipurpose KPRI, Kencana and Lentera Mataram City Region can be seen from the participation of members in saving capital, attending annual member meetings, and utilizing cooperative business services.

2.1 Member Participation in Saving Capital

The participation of members in saving capital states that members of the cooperative give up some of their money in various forms of savings, namely principal savings, mandatory savings and voluntary savings. After presenting the data and the results of interviews with the chairman, and members of Versatile, Kencana and Lentera Kota Mataram, it was found that members of the Multipurpose Cooperative, Kencana and Lentera had very good participation in saving their capital. The Cooperative Management here gives confidence, trust to members so that what is done by the management in the form of cooperative efforts can be trusted by members. The results of interviews with 6 members said that he always pays mandatory savings because he is a member and every month the payments are made by deduction from salary so a member here is always on time in paying mandatory savings. For the payment of voluntary savings, there are members who have never paid voluntary savings, but according to interviews with two members of KPRI Kencana, they pay voluntary savings directly from the remaining SHU. Members here are active in providing their voluntary savings and they are even ready to provide capital injections to the cooperative. The results of an interview with one of the administrators of the Lentera Cooperative said that about 80% of the members here save their money as voluntary savings.

The participation of members in saving their capital is a form of the role of members in helping the growth of cooperative capital, the greater the savings of cooperative members, the greater the capital of cooperatives and cooperatives can be said to be healthy and growing. Multipurpose KPRI, Kencana and Mataram City Regional Lentera based on the results of interviews with the chairman, and members of the cooperative as well as data presentation that members here are very enthusiastic and good in their participation to save their capital in this Multipurpose KPRI, Kencana and Lentera.

2.2 Member Participation in Annual Budget Meeting

Member participation in attending the annual member meeting, namely members attending the annual members meeting, members participating in providing criticism/ideas/opinions/suggestions when attending the annual member meeting. The

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members' meeting is the highest authority holder according to Law Number 25 of 1992 Article 22. As the highest authority, the greatest concern regarding cooperatives can be seen from the participation of members in attending the annual members' meeting. Because at the annual member meeting members have voting rights to make decisions related to cooperatives based on deliberation to determine the progress of cooperatives in the future.

Based on the results of the data presentation and the results of interviews with members of Serbaguna, Kencana and Lentera Mataram City Region, the attendance of members in attending the annual members meeting was very good, as seen from the statements submitted by the chairman, members of the cooperative. Members here always attend the annual member meeting held by the cooperative management, which is once a year. Prior to the annual member meeting, the management shall distribute invitations to active members who are recorded in the membership book. Member participation in the annual member meeting is very good because each member must receive SHU (Remaining Operating Results) which is proportional to the business services performed by each member in accordance with Law No. 25 of 1992 Paragraph 2. From the exposure of interviews with cooperative members in attending the annual meeting of members of the Multipurpose, Kencana and Lentera KPRI in Mataram City showed that the members here always provide ideas, criticisms, suggestions and opinions during the annual member meeting.

With ideas / opinions / suggestions from members in the future the cooperative will be better. However, there were some members at the time of the interview who never gave criticism/opinions because they were satisfied with what was conveyed by the management at the meeting. Criticisms and suggestions are the right of a member which can later affect member participation in cooperative activities. Member participation in providing criticism and suggestions and is an important thing to see the quality of member participation.

The presence of members when participating in the 2020 RAT (Annual Member Meeting) explained that there were 246 members present at KPRI Kencana, 154 KPRI Lentera and 110 KPRI Versatile people or around 90.8%. While for members who were absent about 12.8 % some of them were absent due to illness, permission and some were on duty to Jakarta. It is clear that the high interest of members to attend the annual member meeting in 2020. The management said that the members here will be given a door prize if they attend the annual member meeting and this is the management's way to increase the attendance of members when attending the annual member meeting.

2.3 Member Participation in Utilizing Business Services

Member participation in utilizing cooperative business services is carried out by members becoming loyal customers of the cooperative, namely by shopping or transacting with cooperative businesses. Based on the results of interviews and data presentation, it is explained that member participation is very good in utilizing cooperative business services. Members here always buy products sold in the cooperative, such as gas cylinders, drinking water/gallons. The results of interviews with 6 members of the cooperative said that he always used the services of a cooperative business, for example, ATK business services, shop businesses, and photocopying businesses. The photocopying business in the KPRI Serbaguna cooperative is very helpful in facilitating their work. cooperative shop business, saving and loan business and cleaning service business. It was concluded that the Multipurpose Cooperative, Kencana and Lentera business units experienced an increase and decrease in income in 2017-2020. The business that has increased is the ATK business. In 2017-2020 there was an increase of around 134.24% or a profit of Rp. 15,702,650. This increase was due to the high participation of members in utilizing the ATK business unit.

The income from this savings and loan business unit has decreased due to the lack of interest from members to take advantage of this savings and loan service. Meanwhile, the management has tried to increase the interest of members to take advantage of this savings and loan business. one of them is to provide interest to members who make loans of no more than 1% per month. Utilization of cooperative business services greatly affects the level of income of SHU if members always use cooperative business services this will make cooperatives healthier. In article 43 paragraph 1 of Law Number 25 of 1992 concerning cooperatives it is stated that cooperative businesses are businesses that are directly related to the interests of members to improve the business and welfare of members, the explanation states that cooperative businesses are mainly directed at business fields that are directly related to the interests of members, both to support business and welfare.

CONCLUSION

Based on the analysis, theory, research, and data collection that has been carried out, the research on the Participation of

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Indonesian Employees Cooperative Members on the Development of Cooperatives in Mataram City ,the results of the qualitative analysis can be concluded that:

1. The results of the study generally show that the participation of members in saving their capital is very good, it is shown that they always pay principal savings, mandatory savings and voluntary savings. With the high participation of members in saving their capital, it shows that members have confidence in the cooperative as a member's money saving institution.
2. The results of the research on the participation of members in attending the annual members' meeting are very good, as indicated by the results of interviews and data processing conducted by researchers. although there are still members who do not attend the annual member meeting because they are sick, have permission and some are out of town on duty. It is very good for members' participation in participating in this member's meeting because the management disseminates invitation letters regarding the implementation of the RAT, and the management gives prizes or door prizes to members who attend the RAT. As for the participation of members in utilizing the cooperative's business services, it is considered good, members always use the business unit and they have become loyal customers to shop and transact at the KPRI Multipurpose, Kencana and Lentera business units. However, some of the business units in KPRI Serbaguna experienced a decrease in income, but according to the head of the cooperative, this decline did not have an impact on the loss of the cooperative's business. The good participation of members in utilizing this business unit is because the services provided by the management are very good and the management works honestly and openly.

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