

Marketing Strategy Planning Based on Customers Expected Services: Evidence from Sharia Cooperatives in Bandung

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Abstract: The principal of sharia cooperative is free riba. The reality is market share of sharia cooperative only 5%. The purpose of this research is to determine the factors that influence the service which is desired by customers, the service desired by the customers and formulate the strategy plan based on the service which is desired by the customers. The research methodology used is explanatory mixed method survey. Analytical methods used are descriptive, confirmatory factor, and SWOT analysis. The research analysis unit is Sharia cooperative in Bandung Indonesia and the respondent units are the members and mangement of the cooperatives. The technique of collecting data used are questionnaires, observations, and interviews. The results show that the factors influenced the service are personal necessary factors and customer philosophy the service. Service factors desired by the customers are assurance, responsiveness, realibility, empathy and tangible. Strategy factors include distribution, raising funds, advertisement, guarantees and service quality improvement. SO strategy: Increasing the funds from members, amount and service quality. WO strategy: Increasing the cooperation with other sharia financial institutions, suppliers. ST strategy: develop the cooperation with travel agents, agricultural institutions. WT Strategy: Maintaining services with available resources, fostering existing employees, organizing organizations, government policies. Conclusion: marketing strategy for sharia cooperatives includes variations in services, utilizing technology for promotion and socialization, improving service quality, increasing sources of funds from both members and cooperative business fostering the existing employees.

Keywords: *strategy planning, sharia cooperatives, customer desires*

Introduction

The existence of cooperatives as a pillar of national economy has a vital role as the mandate of the constitution, especially in article 33 paragraph 1 of the 1945 UU RI. Cooperative can be the economic activators of the Indonesian people. In general, cooperatives in Indonesia increased in 2015 compared to 2014 and 2013.

(Sharianews.com, July 30th 2017 explained that there is the degradation income of sharia cooperative. The research was conducted against to some data that released by main sharia cooperative (Inkopsyah, 2017) total income of Inkopsyah members, with amount of 498 sharia cooperatives which are spread in 27 province decreased. The total income on 2017 compared on 2016 decreased 19.22%. The income on 2016 decreased 21.8% compared on 2015. The income reduction caused by two things: (1) Lack of funding from both cooperative donors and cooperative members; (2) The arrears on obligation payment by the members.

The other phenomenon from the regulation among the institutions or government institutions. Undang-undang Number 1 of 2013 regarding to Lembaga Keuangan Mikro (LKM)

in Otoritas Jasa Keuangan (OJK), overlaps with Undang-undang Number 25 of 1992 about cooperatives. Until now the party who must be responsible to control the growth of cooperatives still unclear. Beside that phenomenon, the literacy still low. Based on the explanation by Inkopsyah Main Director and the OJK report on Roadmap Pasar Modal Sharia 2015-2019, the public literacy index on financial service sector in financial company such as KSPPS still very low, 72.10% are not literated, 17.89% are quite literated; 0.21% less literated; while the people who well-literated only 9.80%. As a consequence, many cooperative owners, especially in rural areas, do not understand correctly the principle of cooperatives themselves, so there are many deviations from cooperatives in practice.

Thus the common problems faced are: (1) The limitation supply of sharia products; (2) The limitation access on sharia financial products; (3) The literacy and the utility level of sharia financial product are still low; (4) The limitation of human resources; (5) Need optimization in coordination with stakeholders; (6) Need the financial services policies that are aligned and can mutually support the development of the entire sharia financial sector. These problems need to be overcome consider that most of Indonesia's citizens are Muslim which is a potential market for sharia cooperatives. Bandung citizens in semester 2 of 2018, 91.66% were Muslim.

This phenomenon shows the strengths, weakness, opportunity and threat or abbreviated as SWOT of sharia cooperatives. SWOT analysis results are the basis for the formulation of strategy planning. Strategy planning according to (Brown, Hicks, Petersen, Leclerc, & Research, 2018) was an attempt to produce fundamental decisions and actions that show the way and direction for the organization. The formulation process of strategy planning in cooperatives need to be conducted through scanning the cooperative's internal and external environment. Strategy planning is part of management strategy (Thomas, Hunger, Hoffman, & Bamford, 2018).

The strategy management process includes scanning the environment both internal and external, formulating strategy planning, implementing strategies, evaluating and controlling and providing feedback. The formulation is related to the determination of the mission, objectives, strategies, and policies. This starts with (1) scanning the internal environment to find out strengths and weaknesses, (2) scanning the external environment to analyze opportunities and threats. (Hladchenko, 2014; Thomas et al., 2018) The planning strategy according to the developed concept (J. Wirtz & V. J. J. o. t. A. o. M. S. Zeithaml, 2018) is rather different from the opinion on the above. Starting from the identification of a number of factors that can influence the emergence of the type of service the customer wants, is translated into a service that the customer wants and is translated into an organizational strategy. (J. Wirtz & V. Zeithaml, 2018) states that the desires of customers regarding the type of service are influenced by personal customer needs factors (physical, psychological, social and functional). Personal philosophy is in the form of the highest expectations of service and the driving aspects of customer expectations. The services that customers want include implicit services consisting of consistency and accuracy of facilities and infrastructure. Some explicit services include pricing, advertising and marketing strategies. Information about factors and services that customers want becomes the basis for determining strategies in the form of providing education to customers about ways customers satisfy needs and planning the results of marketing research.

(J. Wirtz & V. Zeithaml, 2018) explains that the service desired by customers is often referred to as service quality. Service quality is the result of what the customer feels about the extent to which the company has successfully served its customers' goals. Customers perceive the results of evaluating the quality of service derived from the results of their experience (customers) trying out products and service delivery that is as they expect.

According to (Parasuraman, Zeithaml, & Berry, 1988) the quality of service is an overall evaluation of the attitudes and behaviors generated by service providers to match the criteria that customers need. In addition, according to (J. Wirtz & V. Zeithaml, 2018) the quality of service is the result of what customers feel about the extent to which the company has successfully served its customers' goals. Customers perceive the results of evaluating the quality of service derived from the results of their experience (customers) trying out products and service delivery that is as they expect. While (Sumaedi & Yarmen, 2015) explained that service quality is the customer's evaluation of the superiority of service performance provided by service companies. Some research shows that service quality has a positive effect on customer satisfaction, customer trust and customer value. The dimensions of service quality include tangible, empathy, reliable, responsiveness and assurance.

The factor of personal needs and personal philosophy about service is strengthened by the results of a study (Burke & Research, 2014) entitled *Analysis of Small Credit Union Trends and Opportunities for Accountants*, that Cooperatives provide many benefits to their members and surrounding communities in the form of higher deposit rates, smaller loan interest rates, and can enjoy several loan facilities that are not available in some banking institutions; members also receive more personal (intimate) services compared to more formal services at other financial institutions. Meanwhile according to (Chong & Liu, 2009); (Muflih, 2013) interest is forbidden in Islam because it includes usury, because it appears Sharia financial institutions. According to (Indonesia, 2017) Savings and Loans and Sharia Financing (USPPS) by the Cooperative is a cooperative business unit engaged in the business of saving, borrowing and financing according to sharia principles, including managing zakat, infaq, alms and endowments as part of business activities the cooperative concerned. It should be recognized that in the establishment of sharia cooperative service units it is necessary to study a number of important aspects, namely; (a) regulation, (b) funding, (c) organizational structure, (d) type of business, (e) management of zakat, infaq, sodaqoh, and waqaf (ZISWAF), and (f) current and future potential. The activity must be prepared based on the fatwa of the National Sharia Council of the Indonesian Ulema Council (DSNMUI). Sharia-based fund raising includes: Wadi'ah Savings, Mudharabah Deposits, Sharia-based fund lending, Sharia-based financing, Murabahah, Ishtisna, Ijarah Muntahiya Bii Tamlik (IMBT), Mudarabah, Musyarakah, Musyarakah Muntanaqishah.

(Heinonen, Byrne, & McCarthy, 2014) in their study entitled *Value proposition preferences of credit union members and patronage activity* found that cooperative members preferred relational values over the technical value of services. That is, members of the cooperative focus their attention on the relationship between members rather than services. (Carvalho, Diaz, Bialoskorski Neto, Kalatzis, & Finanças, 2015) in a study entitled *Exit and Failure of Credit Unions in Brazil: Risk Analysis* reveals that cooperative management depends on relations with its members, different from other financial institutions oriented general public. In other words, the more active and loyal the members of the cooperative it is possible the greater the benefits, even though there is a lower level of profitability; Based on this study, it is not possible to apply a statement that there is a relationship between profitability and lower risk in cooperatives.

However (Railienė, Sinevičienė, & Sciences, 2015) produced somewhat contradictory information that in line with the objectives of the cooperative as a cooperative organization led to a greater degree of effectiveness in cooperative costs. In cooperatives, members as shareholders double customers, so there is no conflict between the position of savers and borrowers, but it is ironic because conflicts may occur between fellow borrowers on the basis of personal needs.

This study combines the opinions of (Thomas et al., 2018) and (J. Wirtz & V. Zeithaml, 2018) in order to solve the problem of research phenomena. This phenomenon is the reason for the importance of conducting research on service-based strategy planning models desired by customers in Sharia cooperatives in Bandung. The objectives of this study are: (1) determine the factors that influence the service which is desired by customers, the service desired by the customers and; (2) formulate the strategy plan based on the service which is desired by the customers cooperatives in Bandung based on service factors, customer desired services and strategies that have been set at this time, scanning the internal environment, external environment, vision and mission of corporate. (2) Formulate the service-based strategy planning desired by sharia cooperatives in Bandung.

Method

This research is applied research. The research method used in this study is an explanatory mixed method survey that combines qualitative and quantitative research. The unit of research analysis is the Sharia cooperative in Bandung. Research respondent units are managers and members of cooperatives from six cooperatives in Bandung. Data collection techniques used were observation, interviews, and questionnaires. The population in this study were all Sharia Cooperatives in Bandung, which amounted to ten cooperatives. The sample size is six Sharia Cooperatives in Bandung. The research respondents numbered 30 members for each cooperative and all cooperative managers. The type of data collected is primary data from questionnaires and interviews, as well as field observations. While secondary data comes from the study of documentation in the form of notes taken from the web of each cooperative. The research instrument was developed from theory (Hair, Ringle, & Sarstedt, 2013) and (Hladchenko, 2014). (J. Wirtz & V. Zeithaml, 2018) explained that the dimensions of service factors include personal needs (physical, psychological, social and functional). Personal philosophy is in the form of the highest expectations of service and the driving aspects of customer expectations. The services that customers want include implicit services consisting of consistency and accuracy of facilities and infrastructure. Some explicit services include pricing, advertising and empathy, reliable, responsiveness, and empathy. Information about the factors and services that customers want becomes the basis for determining strategies in the form of providing education to customers about ways customers satisfy needs and planning the results of marketing research (products, prices, advertising). The questionnaire for managers adopted from the theory of (Thomas et al., 2018) includes scanning the internal environment in the form of structure, organizational culture and resources. The external environment in the form of a macro environment that is political, economic, social, technological, environmental and legal aspects. Micro environment, namely employees, suppliers, shareholders, investors, the general public. The analytical method used (1) Confirmatory factor analysis (CFA) uses PLS analysis to determine the dominant and significant factors of each dimension and indicator. An indicator is declared significant if it has a loading factor value above 0.5 (Hair et al., 2013) and the dominant level is determined by ordering the largest loading factor value to the highest for each dimension and indicator; (2) Descriptive analysis of the mean to find out the average value of each indicator and significant dimensions. (3) SWOT analysis to formulate strategy planning. Strength is determined from the results of the scanning of the internal environment that has a value above 3 as the median of the measurement scale 5. Weaknesses are determined from the results of the scanning of the internal environment which has a value below 3. Opportunities are determined from the results of scanning the external environment which has a mean value above

3, vice versa threats that have a value below 3. Strategy formulation is done through 4 quadrants, namely ST, WT, SO, and WO strategies then the overall strategy conclusion is taken.

Results and Discussion

This research is conducted on six sharia cooperatives which located in Bandung; Koperasi Sharia Itqan, Pemberdayaan Umat Daarut Tauhiid, Santri Siap Guna Daarut Tayhiid, Pondok Pesantren, Politeknik Negeri Manufaktur (POLMAN) and Baiturakhim. The observation results on those six cooperatives show that all the sharia cooperatives have their own we, have more than 200 members, the members came from different category. The Strengths, weaknesses, opportunities and threats are explained below.

Analysis of Strength, Weakness, Opportunity and Threat (SWOT) Sharia Cooperative in Bandung

Based on the results of data processing using PLS 3.2 and SPSS 22, an analysis is carried out based on the dominant level of each dimension and a significant indicator which has a loading factor value > 0.5 (Hair et al., 2013), then calculates the mean value for each dimension and indicator. Grouping to determine the strengths is conducted by finding the dominant value and the mean that greater than 3 that came from scanning the internal environment and opportunities that came from the external environment. While the weaknesses are determined from the dimensions and indicators that came from the internal environment and have a value smaller than 3 and threats that came from the external environment.(Thomas et al., 2018);(J. Wirtz & V. Zeithaml, 2018). The value of 3 is obtained from the median value because it uses a scale of 5. The results of the analysis for strengths, weaknesses, opportunities and threats are as follows:

Services Factors

1. Personal Needs (strength)

- X1.9 This cooperative provides comfort for me (mean=4.11)
- X1.10 Self esteem (mean=3.72)
- X1.8 The cooperative provides all the necessary (mean=3.76)
- X1.7 Provide the convenience (mean=4.30)
- X1.11 Get an award from the cooperative when paying the installments on time (mean=3.39)
- X1.5 Glad o be the member (mean=4.36)
- X1.12 Free from riba (safety) (mean=4.14)
- X1.6 Friendship (Mean=4.24)

2. Service Phylosophy (Strength)

- X2.3 Type of service as you wish (mean=3.74)
- X2.2 The service in accordance with the product requested (mean=3.85)
- X2.1 The service in accordance with the time appointment (mean= 4.01)

Strategy Factors

1. Funds Distribution (Weakness)

- Z4.5 The easiness of mudharabah (mean=2.60)

- Z4.14 Make use of the financial management services bureau of LKS (mean=2.20)
- Z4.13 Travel services (mean=2.13)
- Z4.4 The easiness of commercial fund loans (mean= 2.86)
- Z4.9 Greeting Agreement (agricultural sector cooperation) (mean=2.13)
- Z4.7 The easiness of Musyarakah fund process (mean=2.86)
- Z4.3 The easiness of Qord process (short-term loan hajj bailout funds) (mean=2.84)

2. Raising funds (Weakness)

- Z4.2 Mudharabah muqayadah savings for one type of business (mean= 2.29)
- Z4.1 Qord savings in cooperatives (mean=2.63)

3. Advertisement

- Z3.1 Advertisement (mean=2.76) (Weakness)

4. Guanrantee

- Z2.1 Guarantee (Mean=2.61) (Weakness)

5. Service Quality Improvement (Strength)

- Z5.4 Service as needed (mean=3.71)
- Z5.7 The ability to improve the services in a variety of condition (mean=3.66)
- Z5.5 The cooperatives provide varied services (mean=3.66)
- Z5.2 Satisfaction Survey (mean=3.13)

Service Factors Desired by Customers

1. Assurance

- Y3.2 Trusted (mean=4.34) (Strength)
- Y3.1 Not afraid of losing money (mean=2.72) Weakness

2. Responsiveness

- 1. Y5.1 Provide fast service (mean=3.26) (Strength)
- Akurat (Strength)
- Y2.1 Bookkeeping is correct (mean=4.01)

3. Emphaty (Strength)

- 1. Y4.1 Give help when you need money (mean=4.13)

4. Tangible

- Y1.2 The products that sold are very complete (mean=2.76) Weakness
- Y1.3 High-tech cooperative equipments (mean=3.13) (Strength)

(J. Wirtz & V. Zeithaml, 2018) stated that the strategy is determined based on service factors through the services desired by customers. The results of the analysis show that the most dominant factors in determining strategy are customer needs and customer philosophy about service. This is consistent with the results of (Burke & Research, 2014) which explains that cooperatives provide many benefits to their members and surrounding communities in the form

of higher deposit rates, lower loan interest rates, and can enjoy several loan facilities that are not available in several banking institutions; members also receive more personal (intimate) services compared to more formal services at other financial institutions. Meanwhile according to (Muflih, 2013) interest is forbidden in Islam because it includes usury so that Sharia cooperatives are the best way to overcome this. Based on the result of the analysis the SWOT table is made as follows:

Table 2. Strengths and Weakness of Sharia Cooperatives

STRENGTH		WEAKNESS	
1.	X1.9 This cooperative provides comfort for me (mean = 4.11)	1.	Z4.5 Ease of mudharabah (mean = 2.60)
2.	X1.10 Self-esteem (mean = 3.72)	2.	Z4.14 Make use of the financial management services bureau of LKS (mean = 2.20)
3.	X1.8 This cooperative fulfils all needs (mean = 3.76)	3.	Z4.13 Travel services (mean = 2.13)
4.	X1.7 Provides convenience (mean = 4.30)	4.	Z4.4 Ease of commercial fund loans (mean = 2.86)
5.	X1.11 Receive an award from the cooperative when paying the instalments on time (mean = 3.39)	5.	Z4.9 Salam contract (cooperation in the agricultural sector) (mean = 2.13)
6.	X1.5 Nice to be a member (mean = 4.36)	6.	Z4.7 Ease of process of musyarakah funds (mean = 2.86)
7.	X1.12 Free from usury (safe) (mean = 4.14)	7.	Z4.3 Ease of qord process (short-term loan hajj bailout funds) (mean = 2.84)
8.	X1.6 Friendship (Mean = 4.24)	8.	Z4.2 Mudharabah muqayadah savings for one type of business (mean = 2.29)
9.	X2.3 Type of service as you wish (mean = 3.74)	9.	Z4.1Kord savings in cooperatives (mean = 2.63)
10.	X2.2 Services according to the product requested (3.85)	10.	Z3.1 Advertisement (mean = 2.76)
11.	X2.1 Service according to the promised time (mean = 4.01)	11.	Z2.1 Warranty (Mean = 2.61)
12.	Z5.4 Service as needed (mean = 3.71)	12.	Y3.1Not afraid of losing money (mean = 2.72)
13.	Z5.7 Ability to improve services under various conditions (mean = 3.66)	13.	Y1.2 The product sold is very complete (mean = 2.76)
14.	Z5.5 services provided by cooperatives vary greatly (mean = 3.66)		
15.	Z5.2 Satisfaction survey (mean = 3.13)		
16.	Y3.2 Reliable (mean = 4.34)		
17.	Y5.1Provide fast service (mean = 3.26)		
18.	Y2.1 Bookkeeping is correct (mean = 4.01)		
19.	Y4.1 Give assistance when you need money (mean = 4.13)		
20.	Y1.3 High-tech cooperative equipment (mean = 3.13)		

Table 2 lists of strengths and weaknesses that were developed from the results of scanning the environment of internal and external. While the results of scanning the external environment can be seen in the following Table 3 and Table 4.

Table 3. Sharia Cooperative Opportunity

No.	Opportunities Indicator	The Mean
1.	This cooperative provides comfort for me	4.11
2.	Pride	3.72
3.	This cooperative meets all needs	3.76
4.	Providing convenience	4.3
5.	Appreciate when paying the installments on time	3.39
6.	Love being a member (mean	4.36
7.	Free from usury (safe)	4.14
8.	Friendship	4.24
	A I. Customer opinion: The average value of Personal Needs	4.0025
1.	Services provided by cooperatives vary greatly	3.66
2.	Satisfaction survey	3.13
	BV Customer opinion: Improved service quality	3,395
	Trusted	4.34
	CI Customer opinion: Assurance	4.34
	Providing fast service	3.26
	C II: Customer opinion: Responsiveness	3.26
	Bookkeeping is correct	4.01
	C III Customer opinion: Accuracy (Reliability)	4.01
	Providing assistance when you need money	4.13
	C IV Customer opinion: Empathy	4.13
	High-tech cooperative equipment	3.13
	C V Customer opinion Tangible	3.13
	E Micro Environment from Customers About Service Quality	3,774
1.	The number of members / customers of the cooperative is in accordance with the target set	3.22
2.	The number of members' savings from the cooperative is according to the target set	3.47
3.	This cooperative can compete with other cooperatives	3.93
	E Micro Environment besides Customers	3.54
1.	All government regulations support this cooperative	4.49
2.	The country's economic conditions are very supportive of the existence of cooperatives	4.04
3.	Suitability of this cooperative service with Sharia principles	4.14
4.	The technology in this cooperative is no less than other cooperatives	3.84
5.	The existence of this cooperative is strongly supported by the surrounding community	3.95
	F Macro Environment	4,092

Table 4. Threat of Sharia Cooperatives

No.	Threats Indicator	The Mean
1.	Ease of mudaraba	2.6
2.	Utilize the financial management services bureau (LKS)	2.2
3.	Travel services	2.13
4.	Ease of commercial fund loans	2.86
5.	Salam agreement (agricultural sector cooperation)	2.13
6.	Ease the process of musyarakah funds	2.86
7.	Easy qord process	2.84
	BI Customer opinion: Fund Distribution	2.517143
1.	Mudharabah muqayadah savings for one type of business	2.29
2.	Qord savings in cooperatives	2.63
	B II Customer opinion: Fund raising	2.46
1.	Advertisement	2.76
	B III Customer opinion: Promotion	2.76
1.	The warranty	2.61
	B IV Customer opinion: Guarantee	2.61
2.	Not afraid to lose money	2.72
	CI Customer opinion: Assurance	2.72
	The products sold are very complete	2.76
	CV Customer opinion: Tangible	2.76
1.	Male & female consumers get separate services	2.84
	D III Resources	2.84
	This cooperative has permanent donors aside from members	2.82
	F. Macro Environment	2.82

Strategy Planning

Based on the results of the SWOT analysis, the strategy of sharia cooperatives in Bandung includes:

- (1) SO Strategy: Enhancing funds from members, business volume, variety of business, improve technology-based services, adding members of different environments. This is according to the results of (Carvalho et al., 2015) research in a study entitled Exit and Failure of Credit Unions in Brazil: A Risk Analysis revealed that cooperative management depends on relations with its members, different from financial institutions others are oriented towards the general public. In other words, the more active and loyal members of cooperatives greater possible acquisition benefits, even though the figures profitability levels become lower; Based on this study, it is not possible to apply a statement that there is a relationship between profitability and lower risk in cooperatives. (Railiené et al., 2015) produced somewhat contradictory information that aligning with the goals of the cooperative as a cooperative organization led to a greater degree of cost effectiveness of the cooperative. In cooperatives, members as shareholders concurrently customers, so there is no conflict between the position of savers and borrowers, but ironic because conflicts may occur between fellow borrowers on the basis of personal needs.
- (2) WO Strategy: Improving services through increased cooperation with other Sharia financial institutions , suppliers, government, increasing socialization using technology, asking members for opinions on the addition of business units. (J. Wirtz &

V. Zeithaml, 2018) service quality is the result of what customers feel about the extent to which a company has successfully served its customers' goals. Customers perceive the results of evaluating the quality of service derived from the results of their experience (customers) trying out products and service delivery that is as they expect. While (Sumaedi & Yarmen, 2015) explained that service quality is the customer's evaluation of the superiority of service performance provided by service companies. Some research shows that service quality has a positive effect on customer satisfaction, customer trust and customer value.

- (3) ST Strategy: Developing cooperation with other institutions, Developing cooperation with travel agents to provide umroh services, agricultural institutions. Suwidi (2018) explains that the basic principles of sharia are (1) Free usury; (2) Free of ghoror; (3) Free of wrongdoing. The purpose of the establishment of Sharia cooperatives is to carry out piety to Allah SWT. To realize this goal, it is carried out with trading / buying and selling, services / ijarah, sharia investment in the form of mudharabah and musyarakah. The types of savings in the Sharia business consist of:
- a. Qord is a community savings account, entrusting to banks for fund management according to sharia. Customers will get an ATM card, savings book, etc.) For example: pilgrimage savings.
 - b. Mudharabah Muthlaqah: customers who deposit their funds in banks and capital owners do not provide restrictions for Sharia banks using funds that are stored.
 - c. Mudharabah Muqayadah: the agreement made between the owner of capital for the business is determined by the owner of the capital with the manager of the profit sharing ratio at the beginning.
 - d. The distribution of Qord funds can be in the form of Hajj bailout funds, Sharia credit cards, small business loans, loans to bank management.
 - e. Investment capital financing, cooperation with profit partners is divided based on the agreement.
 - f. Relationship of selling goods at cost + profit (margin)
 - g. The bank provides financing for cooperation in a project.
 - h. Transfer of rights and benefits from the use of an asset as compensation for payments without the transfer of ownership rights.
 - i. A sale and purchase contract whereby the price of goods traded is paid in advance for delivery of goods later.
 - j. Sale and purchase contracts are paid in installments

While the capital of sharia cooperatives according to (Suwidi, 2018), namely:

- a. Sharia cooperative capital comes from own capital; originating from principal savings, mandatory savings; equity investment of founding members, reserve funds; and assistance in the form of donations, grants, etc. that are not binding.
 - b. In order to expand its business the cooperative can collect mudharabah savings from members; Musyarakah and qord (loan) from other cooperatives; musyarakah and qord from other financial institutions; Other halal sources from within and outside the country
- (4) WT Strategy: Maintaining services available funds with funding sources, maintaining existing business units, maintain a routine survey of member satisfaction, increase the frequency of communication with members, develop existing employees, organizational structuring, following government policy. This is in accordance with the opinion of (Heinonen et al., 2014) in his study entitled Value proposition preferences of credit union members and patronage activity found that cooperative members prefer relational values over the technical value of services. That is, members of the cooperative focus their attention on the relationship between fellow members rather than service

Conclusion

Based on the analysis, the research conclusion are as follows:

- Factors that affect service including the factor of personal needs and customer philosophy about service. The service factors desired by customer comprises assurance, responsiveness, reliability, empathy and tangibility. While the strategy factors involves channelling funds, raising funds, advertising, guarantee and improving the service quality
- SO strategy increasing the funding from members, the amount and quality of services; wo strategy; enhancing cooperation with other sharia financial institutions, suppliers, government; ST strategy, developing the cooperation with travel agent for Umroh services, the agricultural institution; WT Strategy: maintaining the services with available resource, the routine surveys of members satisfaction, increasing the communication frequency with members fostering the existing employees, arranging the organization, following the government policies. Marketing strategy for sharia cooperatives includes the variations in services, utilizing the technology, for promotion and socialization, improving the service quality, increasing the sources of funds from both members and cooperative business. Fostering the existing employees.

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