

# The Influence of Service Quality, Member Knowledge on Cooperatives and Participation of Members Towards Remaining Business Outcomes for Members of Civil Service Cooperative in Regency of Tanah Datar

Melisa Safitri<sup>1</sup>, Syamwil<sup>2</sup>, Yulhendri<sup>3</sup>

<sup>1,2,3</sup> Faculty of Economic, Universitas Negeri Padang, Padang – Indonesia

Email: melisasafitri1991@gmail.com

## ABSTRACT

This study aims to determine the effect of service quality, member knowledge on cooperatives, and participation of members toward remaining business outcomes (SHU) for members of the Civil Service Cooperative (KPN) Regency of Tanah Datar. This type of research is descriptive and associative. The study population was all members of 59 active Civil Service Cooperative (KPN) Regency of Tanah Datar in 2018 who had complete SHU data with a total of 4271 members. The research sample consisted of 110 respondents coming from 55 active KPN in Regency of Tanah Datar. The sampling technique in this study was purposive random sampling. The results showed that (1) Quality of service has a significant effect on participation of members; (2) Member knowledge on cooperatives has a significant effect on participation of members; (3) Quality of service has a significant effect on the Remaining Results for Members; (4) Member knowledge on cooperatives has a significant effect on the Remaining Results for Members; (5) Participation of members has a significant effect on the Remaining Results for Members; (6) Quality of service and member knowledge on cooperatives simultaneously has a significant effect on Participation of Members; and (7) Quality of service, member knowledge on cooperatives, and Participation of Members simultaneously has a significant effect on the Remaining Results for Members.

**Keywords:** Service Quality, Member Knowledge On Cooperatives, Participation of Members, Remaining Business Outcomes For Members

## 1. INTRODUCTION

One form of cooperative in Indonesia is the Civil Servants Cooperative (KPN). KPN in Regency of Tanah Datar consists of several cooperative business fields such as savings and loans, cooperative entrepreneurship such as services. KPN is said to be developing can be seen from the number of SHU obtained and SHU received by each member each year. Remaining Business Results (SHU) of cooperatives represent

cooperative income earned in one fiscal year less the depreciation expense, and other liabilities including taxes in the fiscal year concerned. SHU after tax deduction is distributed to members in proportion to the capital, business services carried out by each member with the cooperative. And for the needs of cooperatives and other needs of cooperatives in accordance with the needs of meeting members. Transactions are very closely related to SHU, because SHU is calculated proportionally based on the number of

transactions and capital participation (member savings), meaning that the greater the transaction, the greater the opportunity for a member to get SHU.

Sitio and Halamoen Tamba (2001: 87), stated that the amount of SHU received by each member will be different, depending on the amount of capital participation and transactions of members towards revenue formation. That is, there is a linear relationship between the business transactions of cooperative members, in the acquisition of SHU. It can be said that the greater the transaction (business and capital) of the member with his cooperation, the greater the SHU will be received.

Many factors determine the level of SHU obtained by members including the lack of benefits felt by members, low knowledge of members about cooperatives, lack of capital, lack of Participation of Members, lack of counseling to members, lack of cooperation from other parties that can support the development of cooperatives, selling prices KPN is higher than market price, there is no variety of products sold at KPN, services are only given to members and competition with non-cooperatives and lack of support from local orders and others. Likewise, what happened at the KPN in Regency of Tanah Datar, which can be seen in the table below:

**Table 1.** Acquisition of Remaining Business Outcomes (SHU) of each KPN in Regency of Tanah Datar

No	Name KPN	Year	Member of	SHU Acquisition (Rp)	Growth SHU %
1	KPN SMA N 1 Batipuh	2016	55	398.100.000	-
		2017	52	303.177.000	-23,84%
		2018	42	312.486.000	3,07%
2	KPN Tuah Sepakat	2016	776	1.340.400.000	-
		2017	736	1.396.862.000	4,21%
		2018	661	1.256.453.000	-10,05%
3	KPN Syariah Al Ikhlas STAIN Batusangkar	2016	230	319.400.000	-
		2017	235	237.312.000	-25,70%
		2018	231	343.849.000	44,89%
4	KPN Rangkiang Ameh Dinas Peternakan	2016	67	119.900.000	-
		2017	67	105.216.000	-12,25%
		2018	67	105.216.000	0%
5	KPN Syariah RSUD Batusangkar	2016	215	846.700.000	-
		2017	303	846.691.000	-0,001%
		2018	328	1.080.089.000	25,57%

Source: Data Processed from the Office of Cooperatives and SMEs in Regency of Tanah Datar in 2019

In Table 1.1 above it can be seen the development of SHU obtained at the KPN in Regency of Tanah Datar in the last five years from 2016-2018. Of the 5 KPNs in Regency of Tanah Datar, the acquisition of SHU from year to year has experienced an increase, there is the same from the previous year and many of the acquisition of SHU has decreased from the previous year.

The factors affecting SHU members are service quality. In terms of service quality, cooperative management is very important and must be able to manage the cooperative as well as possible so that members can feel and gain the benefits of being a member of the cooperative. the quality of services provided by cooperatives can be seen from the direct evidence which includes physical, equipment and facilities. Reliability includes the ability to provide the promised service immediately and satisfactorily.

Savitri, et al (2006) from the results of their research stated the quality of service and Participation of Members influences the acquisition of SHU. Thus the quality of service is the main element to support the success of cooperatives and increase the growth of the remaining results of SHU's business. besides that good service quality and quality is also important because it can attract the sympathy of customers and can also increase customer satisfaction which in this case is its member .

Aini and Setiawan (2006) found that cooperative service quality influences Participation of Members. Furthermore, Indrawan (2013) states that if the utilization of services by cooperative members is increasing by continuing to promote transactions with cooperatives, Participation of Members in cooperatives will also increase. Conversely, if the utilization of services by cooperative members decreases, the participation of members of the cooperative will also decrease. The success of cooperatives is very dependent on Participation of Members. Thus to improve member services,

cooperatives need information that comes primarily from cooperative members

In addition to the quality of services that affect the level of cooperative SHU, member knowledge on cooperatives also has an important role for the success of a cooperative. Member knowledge on cooperatives can be used as a reference for members to determine attitudes towards business activities carried out by cooperatives, therefore, a person's decision to join a cooperative must be based on adequate knowledge about the benefits of cooperatives and cooperative objectives.

Hendar (2002: 74) the success of cooperatives in achieving their goals is determined by the knowledge of its members. Active participation in cooperative business activities will be able to advance and develop cooperative success achieved. According to Anoraga (2003: 113) members' knowledge about cooperatives is everything that is known about cooperatives and related to them, which is characterized by the ability to remember, understand and apply information from the subject matter of cooperatives such as the notions of cooperatives, foundations, principles and goals, the role and principle functions of cooperatives, Participation of Members, meeting members, cooperative capital, cooperative business fields as well as the establishment and dissolution of cooperatives.

Based on preliminary observations, information is obtained that the knowledge of cooperatives is still low. It is known from 100 people from 5 (five) KPN cooperatives in Regency of Tanah Datar, only 36% of cooperative members have high knowledge about cooperatives, while the remaining 64% only has low knowledge about cooperatives. This is really far from the hopes of cooperatives in increasing the participation of its members, that if cooperative members have in-depth knowledge of the ins and outs of cooperatives, then members can understand and comprehend actual cooperatives and can participate in solving

problems and responding to challenges that arise in cooperative life.

As the results of research conducted by Yulianto (2013: 4) that knowledge of cooperatives has a significant positive effect on increasing SHU of cooperative members.

In cooperatives, the position of members is very important. Because all decisions made in the RAT must be based on the interests of members and get the approval of the members. Therefore, cooperative members are expected to actively participate in the RAT by attending and using their voting rights as well as possible to provide suggestions or opinions to the cooperative so that the cooperative can achieve its goals properly. To achieve the cooperative business plan stipulated in the RAT, the cooperative must be managed as well as possible. Likewise, what happened in the Regency of Tanah Datar KPN where in the author's observation that members attending the KPN RAT had to be half ( $\frac{1}{2}$ ) of the total number of members.

Participation in RATs in each KPN cooperative in Regency of Tanah Datar is still fairly low, in 2017 and 2018 active Participation of Members in member meetings was very small, in each KPN there were only 2 (two) to 9 (nine) cooperative members only who played an active role in the members' meeting. The participation of members is very important to produce input with perceptions that are useful for the progress of the KPN. Without the participation of members, cooperatives cannot work efficiently and effectively. A cooperative can succeed in competition, but there will be no meaning if the members do not take advantage of the advantages they have. But this is inseparable from the knowledge of cooperative members and cooperative strategies in motivating their members to actively participate in every activity in the cooperative.

According to Ropke (2003: 39), participation is needed to reduce poor performance, prevent deviations and hold cooperative leaders

accountable. Where the participation of members is manifested in the form of an outpouring of opinions and thoughts in decision making, in supervision, attendance and activeness in member meetings, giving financial capital contribution, as well as utilization of services provided by cooperatives.

Kusumarini and Trisnawati (2014) found that participation had a significant positive effect on the remaining business results (SHU). Participation of Members is the main element to support the success of cooperatives and increase the growth of Remaining Results. With a little Participation of Members, the acquisition of SHU will be low, and vice versa, with the participation of many members, the acquisition of SHU will also be high.

Based on the various conditions outlined above, that affects a lot of SHU received by members. Among them the quality of service, level of participation, level of knowledge, competition between non-cooperatives, lack of support from the local government and other factors (internal and external). For this reason, researchers are interested in further researching the title of "The Effect of Service Quality, Member knowledge on cooperatives and Participation of Members on the Remaining Operations (SHU) of KPN Members in Regency of Tanah Datar".

## **2. METHODS**

This type of research is survey research. The population in this study were all members of 59 active Civil Servants Cooperatives (KPN) in Regency of Tanah Datar in 2018 who had complete SHU data with a total of 4271 members. Due to the large population, the determination of the sample uses inclusion criteria, with the determination of sample size using the opinion of Sekaran (2006: 160) which explains that the minimum sample size is 5-30 times the research variable. Therefore, the maximum number of samples in this study was set at 120 respondents.

Sampling using a purposive random sampling technique.

Primary data collection techniques through a questionnaire. The questionnaire is used to measure variables of service quality, member knowledge on cooperatives and Participation of Members, while secondary data is the residual data of the results of operations (SHU) members. The development of the instrument is carried out through several stages to obtain a valid and reliable instrument. Analysis of the data used is descriptive and inferential analysis.

### 3. RESULTS AND DISCUSSION

Before the path analysis is carried out, normality and homogeneity tests are first performed. From the results of the normality test it is known that the research data are normally distributed. Then for homogeneity test, the analysis results show that all data are homogeneous. After the test requirements are met then the path analysis can be continued. The path analysis results can be seen in Tables 2 and 3 . Table 2 shows that service quality has a significant effect on the participation of KPN members in Regency of Tanah Datar, because the significance value (0.0000) <alpha (0.05). Furthermore, member knowledge on cooperatives has a significant effect on the participation of KPN members in Regency of Tanah Datar, because the significance value (0,000) <alpha (0.05). Finally, service quality and

member knowledge on cooperatives simultaneously have a significant effect on the participation of KPN members in Regency of Tanah Datar, because the significance value (0,000) <alpha (0.05).

Service quality has a significant effect on the participation of KPN members in Regency of Tanah Datar. This is because the results of the study showed that the t-count was (5,880) and the significance value was 0,000. These results indicate that the significance value (0,000) <alpha (0.05), so that Ho is rejected and Ha is accepted. The path coefficient between service quality and the participation of KPN members is 0.324. This means that if service quality increases by 1%, the participation of KPN members in Regency of Tanah Datar will increase by 0.324%. Cooperative service is a cooperative effort to provide the best possible service to what is needed by members so that members get the ease of obtaining goods or services used to meet needs. According to Ropke (2003: 52) that participation in organizations is characterized by an identity relationship that can be realized if the services provided by cooperatives are in accordance with the interests and needs of their members. If cooperative services are able to meet the expectations of the interests of members, the cooperative members will undoubtedly involve themselves more in cooperative activities, especially in utilizing cooperative business services.

**Table 2.** Results of Analysis of Path Substructure I

Endogenous Variables	Exogenous Variables	Path coefficient	t <sub>count</sub>	Sig.
Participation Of Members	Quality of Service	0,324	5,880	0,000
	Member Knowledge On Cooperatives	0,657	11,933	0,000

F<sub>count</sub>= 233,059

Sig = 0,000

R<sub>square</sub> = 0,813

ε<sub>1</sub> = 0,432

Source: Results of Primary Data Analysis in 2019

Quality and satisfying services in cooperatives need to be done to maintain member satisfaction as a customer. If the service satisfies the customer, then it can maintain the loyalty of members of the cooperative. Good participation according to Sudiarditha, et al (2013) can only be achieved if members participate in utilizing all services provided by cooperatives, therefore the quality of service also plays a role in influencing Participation of Members. The quality of services provided by cooperatives can be seen from the direct evidence which includes the ability to provide the promised service immediately and satisfactorily.

Member knowledge on cooperatives has a significant effect on the participation of KPN members in Regency of Tanah Datar. This is because the results of the study showed that the  $t_{count}$  was 11,933 and significant was 0,000. These results indicate that the significance value  $(0.0000) < \alpha (0.05)$ , so that  $H_0$  is rejected and  $H_a$  is accepted. The path coefficient between member knowledge on cooperatives and the participation of KPN members is 0.657. This means that if member knowledge on cooperatives increases by

1%, the participation of KPN members in Regency of Tanah Datar will increase by 0.657%.

The success of cooperatives is closely related to the active participation of each member. A member will want to participate, if the person concerned knows the goals of the organization, the benefits to him, and the way the organization achieves the goals. Therefore, the decision of members to enter the membership must be based on adequate knowledge about the benefits of cooperatives (Sitio and Tamba, 2001: 30). Member knowledge on cooperatives is very important for cooperative members, with the knowledge possessed makes cooperative members active in participating. With the participation of cooperative members, the cooperative business will progress and develop so that success is achieved

Sudiarditha, et al (2013) from the results of his research found that members' knowledge about cooperatives has a positive effect on the participation of cooperative members. The high knowledge possessed by members about cooperatives will increase the participation of members in terms of involvement, contribution and responsibility as cooperative members.

**Table 3.** Results of Pathways Analysis of Substructure I

Endogenous Variables	Exogenous Variables	Path Coefficient	$t_{count}$	Sig.
SHU Member	Service Quality	0,219	2,268	0,025
	Member knowledge on cooperatives	0,271	2,113	0,037
	Participation Of Members	0,329	2,234	0,028
$F_{Count} = 46,855$				
Sig = 0.000				
$R_{square} = 0,570$				
$\epsilon_2 = 0,656$				

Source: Results of Primary Data Analysis in 2019

Table 3 shows that service quality has a significant effect on SHU Members of KPN members in Regency of Tanah Datar, because the significance value (0.0025)  $< \alpha$  (0.05). member knowledge on cooperatives has a significant effect on SHU Members of KPN in Regency of Tanah Datar, because the significance value (0.0037)  $< \alpha$  (0.05). Participation of Members has a significant effect on SHU Members of KPN in Regency of Tanah Datar, because the significance value (0.0287)  $< \alpha$  (0.05). Finally, service quality, member knowledge on cooperatives, and Participation of Members simultaneously have a significant effect on the SHU of KPN members in Regency of Tanah Datar, because of the significance value (0.0000)  $< \alpha$  (0.05).

Service quality has a significant effect on SHU Members of KPN in Regency of Tanah Datar. This is because the results of the study showed that the tcount was 2.268 and the significance was 0.025. These results indicate that the significance value (0.0025)  $< \alpha$  (0.05), so that  $H_0$  is rejected and  $H_a$  is accepted.

Directly the percentage of service quality influence on SHU members of KPN in Regency of Tanah Datar is 4.80%. While indirectly the quality of service affects the SHU of KPN members in Regency of Tanah Datar by 2.33%. If, the quality of service is optimally improved it will affect SHU members of KPN in Regency of Tanah Datar by 7.13%. The analysis shows that the direct effect of service quality is greater than the indirect effect on the SHU of KPN members in Regency of Tanah Datar.

According to Ropke (2003: 52) Participation of Members in cooperatives is characterized by an identity relationship that can be realized if the services provided by cooperatives are in accordance with the interests and needs of their members. This is in line with research conducted by Aini and Setiawan (2006) that cooperative service quality affects Participation of Members. Indrawan (2013) if the utilization of services by cooperative members is increasing by continuing

to promote transactions with cooperatives, participation of members in cooperatives will also increase. Conversely, if the utilization of services by cooperative members decreases, the participation of members of the cooperative will also decrease. The success of cooperatives is very dependent on participation of members. Thus to improve member services, cooperatives need information that comes primarily from cooperative members.

Knowledge of cooperatives has a significant effect on SHU members of KPN in Regency of Tanah Datar. This is because the results of the study showed that the tcount was 2.113 and the significance was 0.037. These results indicate that the significance value (0.037)  $< \alpha$  (0.05), so that  $H_0$  is rejected and  $H_a$  is accepted.

Directly the percentage of the effect of member knowledge on cooperatives on SHU members of the KPN in Regency of Tanah Datar was 7.34%. While indirectly the knowledge of cooperatives influences the SHU of KPN members in Regency of Tanah Datar by 5.86%. If, member knowledge on cooperatives is optimally improved, it will affect SHU members of KPN in Regency of Tanah Datar by 13.20%. The analysis shows that the direct effect of member knowledge on cooperatives is greater than the indirect effect on SHU members of the KPN in Regency of Tanah Datar.

According to Ropke (2003: 52) Participation of Members in cooperatives is characterized by an identity relationship that can be realized if the services provided by cooperatives are in accordance with the interests and needs of their members. This is in line with research conducted by Aini and Setiawan (2006) that cooperative service quality affects participation of members. Indrawan (2013) if the utilization of services by cooperative members is increasing by continuing to promote transactions with cooperatives, participation of members in cooperatives will also increase. Conversely, if the utilization of services by cooperative members decreases, the participation of members of the cooperative will

also decrease. The success of cooperatives is very dependent on participation of members. Thus to improve member services, cooperatives need information that comes primarily from cooperative members.

Knowledge of cooperatives has a significant effect on SHU members of KPN in Regency of Tanah Datar. This is because the results of the study showed that the tcount was 2.113 and the significance was 0.037. These results indicate that the significance value (0.037)  $< \alpha$  (0.05), so that  $H_0$  is rejected and  $H_a$  is accepted.

Directly the percentage of the effect of member knowledge on cooperatives on SHU members of the KPN in Regency of Tanah Datar was 7.34%. While indirectly the knowledge of cooperatives influences the SHU of KPN members in Regency of Tanah Datar by 5.86%. If, member knowledge on cooperatives is optimally improved, it will affect SHU members of KPN in Regency of Tanah Datar by 13.20%. The analysis shows that the direct effect of member knowledge on cooperatives is greater than the indirect effect on SHU members of the KPN in Regency of Tanah Datar.

Hendar (2002: 74) the success of cooperatives in achieving their goals is determined by the knowledge of its members. Active participation in cooperative business activities will be able to advance and develop cooperative success achieved. According to Anoraga (2003: 113) members' knowledge about cooperatives is everything that is known about cooperatives and related to them, which is characterized by the ability to remember, understand and apply information from the subject matter of cooperatives such as the notions of cooperatives, foundations, principles and goals, the role and principle functions of cooperatives, participation of members, meeting members, cooperative capital, cooperative business fields as well as the establishment and dissolution of cooperatives.

Member knowledge on cooperatives possessed by cooperative members will

determine the success of the cooperative. This is in accordance with the opinion of Widiyanti (2002: 74) that the success of cooperatives in achieving their goals will largely be determined from the knowledge, appreciation and cooperative awareness of their members.

Member participation has a significant effect on SHU members of the KPN in Regency of Tanah Datar. This is because the results of the study showed that the t-value of 2.234 was of significance of 0.028. These results indicate that the significance value (0.028)  $< \alpha$  (0.05), so that  $H_0$  is rejected and  $H_a$  is accepted.

Directly the percentage of the influence of participation of members on SHU members of the KPN in Regency of Tanah Datar is 10.82%. If the members' participation is optimally increased, it will affect SHU of KPN members in Regency of Tanah Datar by 10.82%.

According to Putra, et al (2014) in cooperative organizations, participation of members is very important, because basically members are owners who are also customers / users of the cooperative. This means that cooperative dependence on participation of members is high, because as the owner, members must support the availability of facilities (material and non-material) for the organization of cooperatives and businesses, while as customers / users, members must utilize the potential and services of cooperative businesses. Therefore, participation of members is absolutely necessary in organizational management and cooperative efforts.

According Savitri, et al (2012: 2) suggested that Participation of Members is measured by the willingness of members to assume obligations and membership rights responsibly, then the participation of cooperative members concerned has been said to be good, but if it turns out that only a few are, then the participation of cooperative members is referred to as bad or low. Thus the willingness of members to spend time, energy and thoughts to advance, run and



develop cooperatives is largely determined by the participation of its members.

The quality of service and member knowledge on cooperatives simultaneously has a significant effect on the participation of KPN members in Regency of Tanah Datar. This is because the results of the study showed that the Fcount value was (233,059) and the significance value was 0,000. These results indicate that the significance value (0,000)  $< \alpha$  (0.05), so that Ho is rejected and Ha is accepted. The coefficient of determination between service quality and member knowledge on cooperatives on the participation of KPN members is 0.813. This means that 81.3% of the participation of KPN members in Regency of Tanah Datar is determined by the quality of service and member knowledge on cooperatives.

According to Ropke (2003: 39), participation is needed to reduce poor performance, prevent deviations and hold cooperative leaders accountable. Where the participation of members is manifested in the form of an outpouring of opinions and thoughts in decision making, in supervision, attendance and activeness in member meetings, giving financial capital contribution, as well as utilization of services provided by cooperatives.

Meanwhile, according to Baswir (2010: 91), cooperative business is very dependent on the participation of its members, because the cooperative is jointly owned by the members and its business is aimed primarily at meeting the interests of the members of the cooperative. From these various meanings, it can be concluded that Participation of Members is the spearhead for the progress of cooperatives, without the participation of members of a cooperative cannot be said to be a healthy cooperative because members are owners, managers and users of cooperative products, participation of members is the most important thing that must be maintained by the cooperative itself.

Service quality, member knowledge on cooperatives, and participation of Members simultaneously have a significant effect on the SHU of KPN members in Regency of Tanah Datar. This is because the results of the study showed that the Fcount value was 46.855 and significant was 0.000. These results indicate that the significance value (0.0000)  $< \alpha$  (0.05), so that Ho is rejected and Ha is accepted. The coefficient of determination between service quality, member knowledge on cooperatives, and participation of members of SHU members of the KPN is 0.813. This means that 57% of SHU KPN members in Regency of Tanah Datar are determined by the quality of service, member knowledge on cooperatives and participation of members.

Remaining Operating Results are income earned by cooperatives minus costs and other financial obligations. After the SHU is reduced by reserves, then it is distributed to members in accordance with the services performed by each cooperative member, and is used for educational purposes and cooperative needs, in accordance with the Member Meeting.

Basic references for sharing SHU are the basic principles of cooperatives which state that the distribution of SHU is done fairly in proportion to the amount of business services each member has. According to Sitio and Tamba (2001: 89), SHU cooperatives received by members come from economic activities carried out by the members themselves. If the SHU is positive, it means that the contribution of cooperative members to the cooperative income exceeds the real costs of the cooperative. The excess will be returned by the cooperative to the members.

#### **4. CONCLUSIONS**

Based on the results of data analysis it can be concluded that: 1) Service quality has a significant effect on the participation of civil service cooperative in Regency of Tanah Datar; 2) Member knowledge on cooperatives has a

significant effect on the participation of civil service cooperative in Regency of Tanah Datar; 3) Service quality has a significant effect on remaining business outcomes for members of civil service cooperative in Regency of Tanah Datar; 4) Member knowledge on cooperatives has a significant effect on remaining business outcomes for members of civil service cooperative in Regency of Tanah Datar; 5) Participation of members has a significant effect on remaining business outcomes for members of civil service cooperative in Regency of Tanah Datar; 6) Service quality and member knowledge on cooperatives simultaneously have a significant effect on the Participation of Members civil service cooperative in Regency of Tanah Datar; 7) Service quality, member knowledge on cooperatives, and participation of members simultaneously have a significant effect on remaining business outcomes for members of civil service cooperative in Regency of Tanah Datar.

## REFERENCES

- Aini, Annisa and Setiawan, Achma Hendra. (2006). Analysis of Factors Influencing Participation of Members of Multipurpose Cooperative (KSU) Savings and Loan Business Units (USP) Employees of Semarang City Government Employees. *Journal of Development Dynamics*. Vol. 3, No. December 2, 2006: 184-195.
- Anoraga, Pandjidan Widiyati, Ninik. 2003. *Cooperative Dynamics*. Jakarta: Rineka Cipta.
- Baswir, Revrison. 2010. *Indonesian Cooperative*. Yogyakarta: BPFE.
- Hendar. 2010. *Cooperative Company Management: Main Thoughts Regarding Cooperative Management and Entrepreneurship*. Jakarta: Erlangga: Ekonisia.
- Hendar & Kusnadi. 2002. *Cooperative Economics*. Jakarta: FEUI.
- Indrawan, R. (2013). *Introduction to Cooperatives for Higher Education*. Bandung: CV. Arfino Raya.
- Kusumarini, Ni Made Winny Dwi and Trisnawati, Ni Made. (2014). Service Quality, Member Participation, and Its Effect on the Functional Cooperative SHU (KPRI Case Study in Badung Regency, Bali Province). *EP Unud Journal*, Vol. 5, No. 1, January 2015: 96-116.
- Putra, Ade Dharma et al. 2014. Analysis of Factors Affecting the Remaining Results of Operations at the Cooperative Civil Servants Artha Sari Singaraja. *Journal of Economics, Ganesha University of Education*, Vol.4 No.1.
- Ropke, Jochen. 2003, *Cooperative Economics: Theory and Management*. Translated by Sri Djatnika, S. Arifin. Jakarta: Salemba Empat.
- Savitri, Ichdah Ayu, et al. 2012. The Effect of Service Quality and Member Participation on the Acquisition of Remaining Business Results of Multipurpose Cooperative in Gringsing District, Batang Regency: *E-Journal, University of Negari University, Semarang*, ISSN 2252-6544.
- Now, Uma. 2006. *Research Methodology for Business*. Jakarta: Salemba Empat.
- Sitio, Arifin and Tamba, Halomoan. 2001, *Cooperative Theory and Practice*. Jakarta: Erlangga.
- Sudiarditha, et al. 2013. The Influence of Member Knowledge on Cooperatives and Service Quality on Member Participation in Multipurpose Cooperatives (KSU) Prosperous Citizens, Cipinang Village, East Jakarta: *Journal of Economic and Business Education* Vol.1 No.1 March 2013.
- Widianty, Ninik. 2002. *Cooperative Management*. Jakarta: Rineka Cipta.
- Yulianto, A. R. 2013. Knowledge and Attitudes about Cooperatives and Their Implications for the Participation of Student Cooperative Members. *Journal of Education*. Vol. 7, No. February 1, 2013.