

Role of Member Participation, Service Quality and Business Environment on the Success of Sharia Loan and Financing Cooperative (KSPPS) Business

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ABSTRACT

This research aims to determine the direct and indirect influence of member participation, service quality, and business environment on the success of the KSPPS business case study at *Baitul Maal wat Tamwil Bina Ummat Sejahtera* (BMT BUS) at Lasem. The population in this study was a member of KSPPS BMT BUS Lasem with a sample number of 100 people. Data collection methods use documentation and questionnaires. Data analysis techniques use descriptive statistical analysis, classic assumption, and multiple linear regression analysis. The results of this study show there is a simultaneous and partial positive and significant influence between member participation, service quality, and business environment to business success in KSPPS.

Keywords: *Member Participation, Service Quality, Business Environment, KSPPS Business*

1. INTRODUCTION

The development of the sharia economy in Indonesia can be said to be experiencing quite rapid development, this is characterized by the emergence of an awareness of Muslims to apply sharia principles in daily life. This encourages the growth of microfinance institutions based on sharia principles. One of them is a non-Islamic microfinance institution in the form of Baitu Maal Wa Tamwil (BMT). BMT is an integrated independent business center, which is a community enterprise that develops aspects of production and investment to improve the quality of economic activities on a small and medium scale. BMT is an economic institution or non-banking Sharia financial institution that is informal because it was established by the Non-Governmental Group (KSM), BMT itself belongs to the category of KSPPS or Sharia Financing Loan Lending Cooperative. Sharia news.com 2015-2017 mentioned the development of Sharia Loan and Financing Cooperative (KSPPS) in decline. Recorded total revenue from all KSPPS cooperatives in 2017 amounted to Rp 25,175 billion decreased to Rp 31,166 billion in 2016 or decreased by approximately 19.22%. The decrease also occurred in 2015 which reached Rp 40,478 billion compared to the acquisition of 2016.

In Rembang many cooperatives are frozen gradually, out of a total of 316 cooperatives there are 116 inactive cooperatives. And among the 17 KSPPS, there are 6 inactive cooperatives and 11 KSPPS that are still active, one of which is BMT Bina Ummat Sejahtera (BMT BUS). Even BMT BUS shows a fairly rapid development judging by the achievements achieved. First, seen from some of the achievements owned by BMT BUS, among others, in The Best of BSM SMME Champion 2008 category of Sharia Financial Services Cooperative from Bank Syariah Mandiri, as an accomplished cooperative in 2010 the group saved borrowing from the Minister of Cooperatives and SMEs of the Republic of Indonesia, as well as the winner of the award of the largest member category of 100 major Cooperatives of Indonesia in 2015. In 2017 it ranked 12th in the book of the 100 largest cooperatives in Indonesia. BMT BUS has innovative products that are not widely owned by other BMT. That is, by developing a core banking technology information system based on a standalone cash platform, so that BMT BUS is not outdated and can seize the market. The ISO certificate also proves that BMT BUS applies to service to members with international standards. Various innovations were made at BMT BUS, as well as awards achieved showing the success of the business at BMT BUS. Based on data, BMT

BUS had 182,736 members in 2016 and 302,728 members in 2017.

Many cooperatives have not been able to achieve their goals as expected by the community, especially the members [5]. The co-operative's futility was a result of weak capital. Capital is very important for the sustainability of the business and the development of a business. In BMT BUS capital can be said both because in the last three years basic deposits and deposits must be increased, while grants are the same every year. In addition to capital, the ministry has a very decisive position for the success of cooperatives as the fulfilment of the economic needs of members. With good service, members will often conduct transactions in cooperatives. And this will increase revenue and SHU, and good service is already proven by the ever-increasing SHU. These phenomena are thought to be factors that influence the success of KSPPS efforts. Therefore, there needs to be an effort to find the factors of the success of the loan saving business in KSPPS.

2. LITERATURE REVIEW

BMT conceptually has two functions, namely: 1. conducting productive business development activities and investing in improving the economic quality of small entrepreneurs, especially by encouraging saving activities and supporting the financing of economic activities. 2. receive zakat, infaq, alms, and optimize its distribution following its rules and mandate. From some of these understandings, it can be concluded that BMT (Baitul Maal Wat Tamwil) or the name match of Integrated Independent Business Hall is an activity to collect or raise funds from various sources (Zakat, Infak, Shodaqah) or the community in the form of deposits and channelled to the community in need to improve the living standards of low economic society with sharia system. Besides, BMT is also a productive institution because it creates new added value for small or lower entrepreneurs who need capital to drive the economic growth of the lower community.

As a business institution, BMT further expands its business in the financial sector, namely saving borrowing. Based on the category, BMT belongs to KSPPS (Sharia Financing Loan Lending Cooperative), because BMT is legally a cooperative legal entity. According to [4] that KSPPS has an important role in the Indonesian economy as well as cooperatives and financial institutions in general. So the need to optimize the work and performance of this institution to improve the welfare of the community. It is following BMT's vision and orientation that should be able to ensure the development of small and medium enterprises, as well as encourage saving and financing activities. BMT also receives zakat, alms, and alms, which will be distributed to those who are entitled to it. Therefore, [2] BMT must be subject to the operational rules namely UU No. 20/2008, UU No. 25/1992 about Cooperation and Kemenkop No. 91/2004 on The

Implementation of Business Activities of Sharia Financial Services Cooperatives.

The success of the cooperative depends on several factors, according to [3] the growth (success) of the business is seen as an increase in the size of the quantity of business assets, services, income, SHU, save borrowing, wealth, capital alone. In general, the cooperative performance variables measured to see the development or growth of cooperatives in Indonesia as a business entity consists of institutional, membership, business volume, capital, assets, and SHU [9]. Furthermore, the success of the cooperative is very closely related to the active participation of members.

Meanwhile, according to [5] the participation of members is the willingness of members to assume obligations and exercise membership rights responsibly. According to [6] the obligation of the member is to comply with the Articles of Association (AD) and Bye budget (ART) as well as decisions that have been agreed upon in the meeting of members. Besides, members are also obliged to participate in business activities organized by cooperatives. While the rights of members attend, express opinions and vote in member meetings, elect or be elected to the board or supervisory board, request that member meetings be held utilizing cooperatives and obtain the same service between fellow members and get information on the development of cooperatives. So it can be said that if the cooperative members have fulfilled their obligations and exercised the rights, then the participation of cooperative members has been said to be good. However, if it turns out that few fulfil obligations and exercise rights, then the participation of cooperative members are said to be low or bad because participation is an important factor in supporting the success or development of an organization. Therefore, the cooperative needs to attract the attention of members to hold maximum participation to succeed in the cooperative business. Or in other words, member awareness is a potential strength of the cooperative. In addition to the participation of factors that affect business success is the quality of service.

According to [5] various indications that emerge as characteristics of well-participating members are: a. Pay off principal deposits and mandatory deposits in an orderly and orderly manner. B. To assist the Cooperative capital in addition to basic and mandatory deposits following their respective capabilities. c. Become a loyal Cooperative subscription. d. Attend meetings and meetings actively. E. Exercise the right to oversee the course of the Cooperative's business, according to the Articles of Association and Households, other regulations, and other joint decisions.

According to [1] cooperative members have the right to receive the same service between members. Quality service should be provided by the cooperative's board of trustees to its members, as this will encourage members to actively participate in all their cooperative business

activities. The quality of service is an effort to fulfil the needs and desires of the customer and its delivery provisions to keep up with customer expectations [13]. Different services compared to other efforts can also make this cooperative survive and have more value in the eyes of members as well as the community and the surrounding environment. So cooperative administrators and managers are led actively and creatively in providing services. Poor management and service from the administrators and cooperative managers is one of the contributing factors to the diminished existence of the cooperative. Therefore, it is expected that the cooperative will improve the quality of service to the maximum.

Cooperatives can grow rapidly, the key to its success is from the quality of service to the members [14]. Cooperatives as service givers are tasked with providing and improving services to the business of its members, to increase the number of members and co-operative capital. As well as the size of the success of the cooperative is how much (in type and volume) the needs of members can be served by the cooperative. If the service received exceeds the expectations of consumers, then the quality of service is perceived as the ideal quality of service. Conversely, if the service received is lower than expected, then the quality of service is rated poor. Thus whether the quality of service depends on the ability of the organizer in providing services in meeting the expectations of its customers. Environmental factors also influence the success of cooperative businesses, according to [11] who stated that cooperative employees/managers have a very decisive position for the success of cooperatives as a socially suitable economic organization. Therefore, administrators must be smart in determining the business environment.

3. METHOD

This research is a type of quantitative research based on the philosophy of positivism, used to research on specific populations or samples. Data collection using research instruments, data analysis is quantitative/statistical to test the hypothesis that has been set [10]. The object of this research is the factors that influence the success of the KSPPS business case study on BMT Bina Ummat Sejahtera Lasem. The population in this study was 27401 members. Sampling techniques in this study use simple random sampling.

From the calculation using the Slovin formula, the sample in this study was as many as 100 cooperative members. The variables to be tested in this study consist of dependent variables namely Business Success and there are 4 (four) free variables namely Member Participation, Service, and Business Environment. The methods of data collection used are questionnaires and documentation. Validity tests and reliability tests are conducted to obtain valid and reliable question items for use in research. Research data is processed using SPSS analysis 23.

4. RESULTS AND DISCUSSIONS

The data source was obtained from members of KSPPS BMT Bina Ummat Sejahtera center located in Lasem a total of 27401 members consisting of three 3 branches in Lasem namely lasem branch numbering 4021, lasem park branch numbering 20697 and Lasem market branch numbering 2683 members. The samples in this study were taken using the Slovin formula of 100 members of KSPPS BMT Bina Ummat Sejahtera Lasem branch.

Table 1. Partial regression coefficient test results (T-test)

	Unstandardized Coefficients		Beta	T	Sig
	B	Std. Error			
	9.518	5.090		1.870	.065
X1	.228	.114	.190	1.993	.049
X2	.149	.064	.227	2.331	.022
X3	.315	.153	.206	2.060	.042

Source: Processed Data, 2019

Table 1.0 shows the value of significance for each free variable, namely member participation, service quality, and business environment to business success in KSPPS BMT Bina Ummat Sejahtera Lasem among others: 1. Influence of member participation on business success in BMT Bina Ummat Sejahtera Lasem. Table 10. indicates that T Count amounted to 1,993 with a significance of 0.049. Because the value of significance obtained less than 0.05 means that the participation of members affects the success of the efforts of KSPPS BMT Bina Ummat Sejahtera Lasem. So that there is an influence of member participation on the business success of KSPPS BMT Bina Ummat Sejahtera Lasem. 2. The effect of service quality on the success of KSPPS BMT Bina Ummat Sejahtera Lasem business. Table 1.0 shows that the T-count amounts to 2,331 with a significance of 0.022. Because the value of significance is less than 0.05 means that the quality of service affects the success of the business of KSPPS BMT Bina Ummat Sejahtera Lasem. So that there is an influence on the quality of service on the success of the business of KSPPS BMT Bina Ummat Sejahtera Lasem. 3. Environmental influence on the business success of KSPPS BMT Bina Ummat Sejahtera Lasem. Table 10 shows that the T-count amounts to 2,060 with a significance of 0.042. Because the value of significance is less than 0.05 means that the business environment affects the success of KSPPS BMT Bina Ummat Sejahtera Lasem business. So that there is an environmental influence on the success of the business of KSPPS BMT Bina Ummat Sejahtera Lasem.

Table 2. Simultaneous regression coefficient test results (Test F)

Model	Sum of Squares	df	Mean Square	f	Sig.
Regression	159.525	3	53.175	6.924	.000 ^b
Residual	737.225	96	7.679		
Total	896.750	99			

Source: Processed Data, 2019

Table 1.1. indicates that the F count amounted to 53,175 with a significance of 0.000. Because the value of significance is less than 0.05 which means that member participation, service quality, and business environment affect the success of KSPPS BMT Bina Ummat Sejahtera lasem branch. So that there is an influence of member participation, quality of service, and business environment on the success of the business of KSPPS BMT Bina Ummat Sejahtera Lasem branch.

Table 3. Partial Determination coefficient test results

Model	Correlations			Collinearity Statistics	
	Zero-order	Partial	Part	Tolerance	VIF
X1	.243	.199	.184	.944	1.059
X2	.293	.231	.216	.907	1.103
X3	.318	.206	.191	.859	1.164

Source: Processed Data, 2019

Table 1.2. indicates that the partial determination coefficient value for the member participation variable is 0.199. The value is then squared and presented to $(0.199)^2 \times 100\% = 3.97\%$. So it can be concluded that the variable participation of members affects KSPPS BMT Bina Ummat Sejahtera Lasem by 3.97% and the remaining 96.03% is explained by other variables.

Furthermore, the partial determination coefficient value for service quality variables is 0.231. The value is then squared and presented to $(0.231)^2 \times 100\% = 5.33\%$. So it can be concluded that the service quality variable affects KSPPS BMT Bina Ummat Sejahtera Lasem by 5.33% and the remaining 94.67% is explained by other variables.

While the coefficient value of determination for business environment variables is 0.206. The value is then squared and presented to $(0.206)^2 \times 100\% = 4.24\%$. So it can be concluded that business environment variables affect the success of KSPPS BMT Bina Ummat Sejahtera Lasem by 4.24% and the remaining 95.76 is explained by other variables.

Table 4. Simultaneous Determination Coefficient Test Results (R²)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.422 ^a	.178	.152	2.771

Source: Processed Data, 2019

The results of the analysis obtained an Adjusted R Square value of 0.152, this showed that the free variables of member participation, service quality, and business environment together affected the variables tied to the business success of KSPPS BMT Bina Ummat Sejahtera Lasem which was 15.2%, while the remaining 84.8% was influenced by other variables not studied in the study.

Influence of Member Participation on The Success of KSPPS BMT Bina Ummat Sejahtera Lasem Business. This research examines the influence of member participation on the success of KSPPS BMT Bina Ummat Sejahtera Lasem business. Member participation is vital in the development of cooperatives. In today's reality many cooperatives with low member participation rates, but some of them can still provide satisfactory benefits for their members.

Descriptive analysis shows that the variable participation of members obtained an average value of 28.56 from the number of answers, that in general member participation in BMT Bina Ummat Sejahtera Lasem branch is included in the criteria very well. This is because members at BMT Bina Ummat Sejahtera regularly attend RAT and cooperative administrators who accommodate well criticism from members. The activeness of members attending the annual member meeting (RAT) can indirectly determine the success of the Cooperative. This is because any decision taken through a rat may affect the attitude of members in using the services provided by the Cooperative.

The results of the study based on a partial test (t-test) of member participation variables were obtained T count of 1,993 with a significance of 0.049 because the value of significance obtained < 0.05 then H1 was accepted and significant. This indicates there is a significant influence of member participation on the success of the business of KSPPS BMT Bina Ummat Sejahtera Lasem branch. The results of the partial determination coefficient test (r²) showed that the partial influence of member participation affected the success of the business of KSPPS BMT Bina Ummat Sejahtera Lasem branch by 3.97%. This means that the better the participation of members, the success of the business of KSPPS BMT Bina Ummat Sejahtera Lasem branch will be higher, and conversely, if the participation of members is not good then the business success of KSPPS BMT Bina Ummat Sejahtera Lasem branch will below.

This is in line with research conducted by [7] entitled "Influence of Member Participation and Credit Service on the Success of Cooperative Employees of the Republic of Indonesia (KPRI) KOPEKOMA Magelang City" which stated that there is a positive and positive relationship between member participation to the success of KPRI business in Magelang city. This is following [9] the success of the cooperative is very closely related to the active participation of members in the cooperative will progress and develop so that the cooperative can be said to

be successful. According to [5], a member's participation can be interpreted as a measure of the member's willingness to assume obligations and exercise membership rights responsibly. If most of the cooperative members have fulfilled their obligations and exercised their rights responsibly, then the participation of the cooperative members in question has been said to be good.

The effect of service quality on the business success of KSPPS BMT Bina Ummat Sejahtera Lasem. This research examines the effect of service quality on the success of KSPPS BMT Bina Ummat Sejahtera Lasem business. Different services compared to other businesses can also make this cooperative survive and have more value in the eyes of members and the community and the environment, so cooperative managers and managers are led actively and creatively in providing services.

The results of the descriptive analysis show that environmental quality variables obtained an average value of 59.35 from the average number of answers, it can be concluded that in general the quality of service in KSPPS BMT Bina Ummat Sejahtera Lasem branch in good criteria. This is seen from members using services in BMT BUS, this can mean that the board of BMT BUS performs the service optimally. With the awareness of the staff and employees of cooperatives who consciously want to help customers and provide services as soon as possible, and when members experience complaints in the cooperative administrators here are very arresting and very attentive in addressing the problems faced by members. This will allow cooperative members to always use the services in the cooperative.

The results of the study were based on a partial test (t-test) of environmental quality variables of 2,331 with a significance of 0.022, because the value of significance obtained < 0.05 then the hypothesis was accepted and significant. This shows there is a significant influence on the quality of service on the success of the business of KSPPS BMT Bina Ummat Sejahtera Lasem branch. The results of the partial determination coefficient test (r^2) showed that the partial effect of service quality affected the success of the business of KSPPS BMT Bina Ummat Sejahtera Lasem branch by 5.33%. This means the better the quality of service then the higher the business success of KSPPS BMT Bina Ummat Sejahtera Lasem branch, and conversely if the quality of service is not good then the lower the business success of KSPPS BMT Bina Ummat Sejahtera Lasem branch.

This is in line with research conducted by [7] stating that there is a positive and significant relationship between the quality of service to the successful efforts of KPRI Magelang city. An administrator must have a reliable ability to provide services quickly, accurately, and consistently to satisfy members as customers such as the ability to occupy appointments, the ability to solve problems and the ability to drink mistakes if it can be done by this administrator will be one of the factors to drive

development for the cooperative. BMT Bina Ummat Sejahtera provides a variety of savings and financing products that can make it easier for the member to borrow or save and in BMT Bina Ummat Sejahtera has hospitality, decency, and fair behavior when serving members, not closing is likely to affect the success of the cooperative because the physical existence there is very good.

The results of this study by the theory put forward by Widiyanti (2002:88) cooperatives can develop rapidly, the key to its success is from the quality of service to the members. Why so, because the improvement of the quality of services will increase the number of members as well as the co-operative capital, as well as the size of the success of the cooperative is how much (in type and volume) the needs of members can be served by the cooperative. Environmental Influence on The Success of KSPPS BMT Bina Ummat Sejahtera Lasem Business. This research examines the influence of the business environment on the successful efforts of KSPPS BMT Bina Ummat Sejahtera Lasem. The business environment can be both a driver and an obstruction of business. The results of the descriptive analysis show that business environment variables obtained an average value of 24.45 out of the number of answers, it can be concluded that in general, the business environment is in good criteria. This can be seen from the advantages that BMT Bina Ummat Sejahtera gave to members, e.g. The deposit interest in BMT BUS is lower than in other financial institutions.

The results of the study were based on a partial test (t-test) of cooperative reputation variables of 2,060 with a significance of 0.042, due to the value of significance obtained < 0.05 then H_3 was accepted and significant. This shows there is a significant influence of the business environment on the success of the business of KSPPS BMT Bina Ummat Sejahtera Lasem branch. The results of the partial determination coefficient test (r^2) showed that the partial influence of the business environment on the success of the business of KSPPS BMT Bina Ummat Sejahtera Lasem branch by 4.2%. This means the better the business environment then the higher the business success of KSPPS BMT Bina Ummat Sejahtera Lasem branch, and conversely if the business environment is not good then the lower the business success of KSPPS BMT Bina Ummat Sejahtera Lasem branch.

The results of this study are in line with research conducted by [8] entitled "Influence of Member Participation and Business Environment on the Success of Employee Cooperatives of the Republic of Indonesia (KPRI) Cotton District Susukan Banjar Regency", that the business environment has a significant effect on the success of KPRI Kapas. This is shown from the results of a regression analysis that shows that for a business environment variables obtained a price of the significance of 0.000. This is also in contrast to [12], "The business environment can be both a driver and an obstruction of business".

The Influence of Member Participation, Service Quality, and Business Environment on the Success of KSPPS BMT Bina Ummat Sejahtera Lasem Business. Based on the results of the study shows that member participation, service quality, and business environment affect the success of BMT Bina Ummat Sejahtera business both partially and simultaneously evidenced from the results of the t-test and F test that gained significance below 0.05. F test results were obtained with a significance of 0.000. These results suggest that the hypothesis in this study was accepted.

Based on the results of the simultaneous determination coefficient (R^2) test in this study it can be known that Adjusted R^2 amounted to 0.152 (15.2%) with a significance level of 0.000 indicating that simultaneous analysis is significant. This indicates that 15.2% of variable member participation, service quality, and business environment affect the success of BMT Bina Ummat Sejahtera's business. The remaining 84.8% is explained by other factors beyond the regression model in this study.

The success of the cooperative depends on several factors including member participation. According to [5] a member's participation can be measured by the member's willingness to assume obligations and exercise membership rights responsibly. According to [9] the success of the cooperative is very closely related to the active participation of members in the cooperative will progress and develop so that the cooperative can be said to be successful.

In addition to the participation of service quality members also affects success. The quality of service is an effort to fulfill the needs and desires of the customer and its delivery provisions to keep up with customer expectations [13]. Different services compared to other businesses can also make this cooperative survive and have more value in the eyes of members as well as the community and the surrounding environment, so cooperative managers and managers are led actively and creatively in providing services. In addition to member participation and the quality of service, other factors are the business environment. The business environment can be both a driver and an obstruction of the company's path.

So it can be concluded that member participation, service quality, and business environment affect the success of BMT Bina Ummat Sejahtera's efforts. The results of this study are used as a guideline for BMT Bina Ummat Sejahtera that to increase the success of cooperative efforts, it must also be balanced with the realization of member participation, service quality, and business environment.

5. CONCLUSION

The results of the research and discussions that have been put forward, it can be concluded that 1). there is a significant influence between member participation and

the success of KSPPS. This means that the higher the participation of members, the higher the success achieved, and the lower the participation of members, the lower the KSPPS business. 2). there is a significant influence between the business environment and the success of KSPPS. This means that the higher the business environment, the higher the success achieved, and vice versa the lower the business environment, the lower the success of the KSPPS business. 3). There is a significant influence between member participation, service quality, and KSPPS business success environment. 4). There is a significant influence between the quality of service to the success of KSPPS. This means that the higher the quality of service the higher the success achieved and vice versa the lower the quality of service then the less successful the effort towards the success of KSPPS business. This means that the higher the participation of members, the quality of service, and the business environment, the higher the success achieved, and vice versa the lower the participation of members, the quality of service, and the business environment, the less successful the KSPPS business.

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