

## Analyzing The Performance Of Cooperative Services At Padatai Nusantara Jaya To Increase Member Welfare

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**Abstract** – Padatai Nusantara Jaya Cooperative is a cooperative under two foundations namely Graha Ganesha Education Foundation (YPPG) and Aldian Nusantara Foundation (YAN) which consists of STIE Ganesha lecturers and Vocational Tourism teachers. The research aims to a) how the performance of Padatai Nusantara Jaya cooperative services to members, b) what economic benefits are received by members, c) what efforts should be made to improve the welfare of members. The research method uses a descriptive qualitative approach. Data processing techniques are taken through field observations, interviews and literature. The research was conducted for five months from January to May 2023 to 100 members of the Padatai Nusantara Jaya cooperative. The results showed that the performance of the Padatai Nusantara Jaya cooperative management in providing services to members was very good, members were satisfied with the program that had been carried out by the management. Padatai Nusantara Jaya cooperative members get many benefits of economic benefits received by children's education funds, food vouchers every month. In order to improve the welfare of members, the Padatai Nusantara Jaya cooperative management holds programs including: a) saving and borrowing money with low services, so that members can save money and borrow when there is an urgent need, of course this is in accordance with the process of administrative terms and conditions that apply in the internal cooperative organization, b) procuring electronic goods needed by members such as laptops and gadgets, c) providing household appliances d) home installment loans (KPR). The limitations of this study are within the scope of Padatai Nusantara Jaya cooperative members consisting of two educational foundations located on Legoso Raya Street, Pisangan Village, East Ciputat District, South Tangerang City. This study contributes to the service and program solutions to improve the welfare of members.

**Keywords:** Performance, Service, Cooperative, Member Welfare

### Introduction

Cooperative is a company or organizational institution that aims to seek the welfare of members in the cooperative. Cooperatives are a people's economic movement that aims to improve the welfare of the community based on cooperative principles. As a movement, the Cooperative upholds the values of togetherness and cooperation between members which are indispensable for realizing the main goal, namely improving the welfare of members and the prosperity of the community (Nazriati, 2020).

Cooperatives are business entities consisting of people or cooperative legal entities with activities based on cooperative principles and socio-economic movements based on kinship (Warisaji & Rosyidah, 2022). Cooperatives as an economic solution for the people of Indonesia. With abundant natural wealth, Indonesia has not been able to become fully independent. Indonesia is still dependent on other countries and burdened with foreign debt. To be independent, Indonesia must implement a populist economic paradigm by forming cooperatives (Lutfillah, 2020).

According to Arkam (2022), cooperatives are autonomous organizations of culturally united people through democratically controlled enterprises. Through cooperatives, people can

start businesses by borrowing funds from community-owned cooperatives. Indriani, (2022) emphasized that cooperatives must be able to play a good role as one of the economic actors in Indonesia, in addition to cooperatives carrying out the task of improving the welfare of members, also as a community economic movement. Cooperatives can adapt to unpredictable changes that need to be made various breakthroughs, in order to be able to exist, even continue to grow and develop, struggling to meet the needs of members. in addition, it can improve management capabilities to manage partner organizations and businesses.

Risnawati (2022) explained that cooperatives as commercial entities face a certain level of competition in running a business. Therefore, this business is not enough to provide goods or services that customers want, but must include elements of value as a differentiating factor with other businesses, in the form of providing quality service to customers, and making customers satisfied with the services provided.

The position of members in the cooperative is very special, because cooperative members are not only the main customers of the cooperative, but also the owners of cooperative business entities. Customers must be served in a special way that distinguishes them from non-members. Members will be satisfied if the cooperative succeeds in making members feel that the services provided by the cooperative are in accordance with member expectations. The satisfaction of cooperative members will lead them to become loyal customers (Saefullah et al., 2023).

Members can promote the cooperative by word of mouth word of mouth. If the cooperative succeeds in maintaining member satisfaction, then cooperative members feel the benefits. At the excellent service level there are two levels above customer satisfaction, namely Customer Surprise, which is trying to make customers surprised by the cooperative's excellent service and Customer Delight, which means Deliver great service that exceeds client expectations because it is special.

Deliver great service that exceeds client expectations because it is special (Situmorang, 2023).

Cooperatives are not only expected to be able to generate residual income from operations in each period, investment activities carried out by cooperatives must be effective in producing positive added value, therefore cooperatives need to be managed properly so that they can grow into strong and independent organizations, with the best performance and be able to improve the welfare of their members. The analytical tool used to measure / assess financial performance from the point of view of Economic Value Added (EVA). Cooperative Performance is measured based on 6 (six) indicators of Cooperative Performance, namely:

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Business Activity, Business Performance, Cohesiveness and Member Participation, Orientation to Member Services, Services to the Community and Contribution to Regional Development Welfare Level is measured based on aspects of family income, expenditure on consumption, employment status, health conditions and the ability to access other basic needs (Triyono et al., 2019).

According to Djaja & Maulana (2020), many companies including cooperatives use financial statements as a tool to test the company's bookkeeping performance. However, financial statements are used as a basis for determining or evaluating the company's financial condition from time to time. Financial statement analysis is used as the basis for making company decisions that benefit many parties. This analysis is a description of the company's performance which is carried out periodically.

Hidayat (2022) assessed that production cooperatives and savings and loan cooperatives are types of cooperatives that require technology to manage their business activities. Establishing a production cooperative is the same as establishing a general cooperative, except that savings and loan cooperatives require several additional documents. For the development of cooperatives in Indonesia, there must be support and cooperation between the government, cooperative members and the community. Setyowati & Indarti,(2012) stated that cooperatives must be able to generate profits and improve the welfare of their members, and must be able to provide the best service to consumers.

There have been many studies on cooperatives, First, a study Rahman & Adi, (2021) on the empowerment of scavenger communities through self-help scavenger cooperatives in South Tangerang. This study shows that people who are members of the Empowered Scavenger Cooperative have economic and social experiences. Second, research from Pitoyo, (2018) regarding the organization and how to distinguish the effectiveness of the management of the Karya Berkah savings and loan cooperative. The findings show that the relationship between organizational variables and methods has a significant relationship to the management efficiency of the Karya Berkah Saving and Loan Cooperative in 3 variables, namely categorical and formal variables, machine variables and equipment variables, bags. Of the three variables used, only the machine variable can be used for discriminative analysis, that is, only the machine variable can distinguish the effectiveness or inefficiency of the management of the Karya Berkah Saving and Loan Cooperative.

Third, Febriani, (2019) evaluated the effectiveness of cooperatives in employee and lecturer cooperatives at Muhammadiyah Surabaya University from 2016 to 2018. The findings

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stated that the Employees and Lecturers Cooperative of Muhammadiyah University of Surabaya in 2016-2018 was considered healthy. Fourth, (Ikbaludin, 2019) examines the role of the Ibn Khaldun University of Bogor Employee Cooperative (KIKA) in the welfare of members). The results of the study state that the Ibn Khaldun University of Bogor Employee Cooperative is able to show its role as a means of struggle and can prosper members.

Fifth, (Safari, 2020) examined the commitment and performance of cooperative management to member satisfaction through service quality was analyzed. The findings show that (a) Commitment variable has a positive and significant effect on service quality, the parameter coefficient value is 0.489 with a P-Value of 0.000. (b) Employee performance variable has a positive and significant effect on service quality with a coefficient value of 0.461 with a P-Value of 0.000. (c) The commitment variable has a positive effect on job satisfaction, the parameter coefficient value is 0.314 with a P-Value of 0.001. (d) The employee performance variable has no positive and significant effect on member satisfaction, the parameter coefficient value is 0.037 with a P-Value of 0.530. (e) The quality variable has a positive and significant effect on member satisfaction, the parameter coefficient value is 0.742 with a P-value of 0.000.

Sixth, (Fahrudin et al., 2022) analyzed how the role of human resources in operational management of PP.Nurul Jadid cooperatives. The results showed that the role of operational management in human resources has basically been carried out well or has been maximized, but in supervision and planning the role of human resources in evaluating it still has to be considered because there is no feedback between employees and leaders in work, and planning is still less productive.

We evaluated that there are gaps in previous studies. Gaps can be identified based on output, locus, focus, and theme. The studies by (Rahman & Adi, 2021) and (Pitoyo, 2018) concentrate on one social community in the form of scavenger communities and the scope of savings and loan cooperatives by linking management efficiency with organizational variables and methods. As for (Febriani, 2019) and (Ikbaludin, 2019), although there is a similarity in the same research subject, namely employees, the discussion is specifically on the financial health of the cooperative and the welfare of members but does not explain its output in making members prosperous. Meanwhile, research (Safari, 2020) focuses on the effect of commitment and management performance on service quality and member satisfaction. Furthermore (Fahrudin et al., 2022) only highlights the role of human resources in operational management.

The urgency of conducting this research can identify the strengths and weaknesses of the cooperative in achieving organizational goals. By understanding the gaps between the

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cooperative's performance and findings from other studies, Padaidi Jaya Nusantara cooperative can take concrete steps to improve its programs, management, and services to more effectively prosper members. By filling these gaps, Padaidi Jaya Nusantara Cooperative can better direct its performance efforts, and service and provide greater benefits to members.

The problem that exists in Koperasi Padaidi Jaya Nusantara, is that the management and members do not know how to run a good and correct technical cooperative according to existing regulations. This research is very important to find out a) How is the performance of Padaidi Jaya Cooperative services to members? c) What are the economic benefits received by members d) What efforts must be made to improve the welfare of members?

Padaidi Jaya Nusantara Cooperative is a cooperative under the auspices of two institutions, namely the Graha Ganesha Education Foundation (YPGG) and the Aldian Nusantara Foundation (YAN) located at Jl Legoso Raya No. 31 Pisangan Village, East Ciputat District, South Tangerang City. Graha Ganesha Education Foundation (YPGG) manages the Ganesha College of Economics, while the Aldian Nusantara Foundation (YAN) manages SMK Nusantara and SMK Pariwisata. Padaidi Jaya Cooperative has 350 members consisting of STIE Ganesha lecturers, SMK Nusantara teachers, and employees. The legal basis for the Padaidi Jaya Nusantara cooperative is the Decree of the Minister of Law and Human Rights of the Republic of Indonesia Number Ahu-0005713.Ah.01.26.Tahun 2020 with a copy of the Deed numbered 01 dated October 05, 2020 made by a Notary on behalf of RISKHA KURNIA S.H., M.Kn. This cooperative is a consumer cooperative type and has held two Annual Member Meetings (RAT). Cooperative members are required to pay a principal deposit of Rp. 500,000, and mandatory savings of Rp. 50,000.00 every month.

## **Method**

The research uses a descriptive qualitative approach, which is by approaching relevant problems, used to achieve targets and objectives, scope and stages of research activities. In addition, to obtain research instruments, the flow will be carried out (Sugiyono, 2020).

We want to find out how the performance of Padaidi Nusantara Jaya Cooperative services in an effort to improve the welfare of members. The research was conducted over five months from January to May 2023. Respondent data consists of 100 cooperative members consisting of Teachers, Lecturers and Employees. Data collection techniques in the form of literature study, observation or observation, interviews. Observations were made by residents who were at the location when the researcher came to the location. The data is analyzed to obtain accurate information (Abdussamad, 2021).

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The measures used in this study are as follows:

1. Determining Respondents

The researcher ensures the respondents to be taken and contacts the relevant parties to conduct the research.

2. Literature Study

The literature study took from international (scopus) and national (Sinta) accredited books and articles and sites related to the research theme.

3. Interview

Interviews were conducted directly or indirectly through questionnaire questionnaire forms with respondents. Interviews were conducted to obtain information about the current conditions, obstacles faced by members of the Padaidi Nusantara Jaya cooperative

4. Observation

Observation is carried out to obtain information about the services of the Padaidi Nusantara Jaya cooperative management in improving the welfare of members.

Table 1. The Data Respondent

Gender		Status		
Male	Female	Lecture	Teacher	Employee
20	80	11	80	9
Total				
100 respondents				

The collected data were carefully analyzed with a triangulation pattern to verify the reliability of the data (Gunawan, 2013). The results of the experiment were reviewed and validated with peers (peer review) to produce quality research product accuracy.

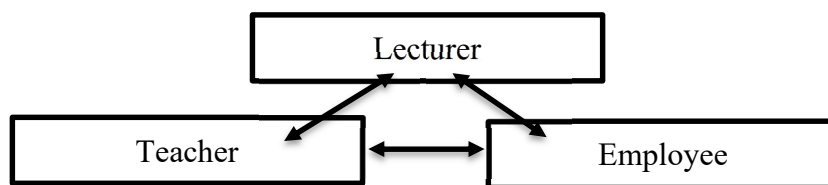


Figure 1. Triangulation Data

**Results and Discussions**

(Priambodo, 2022) states that good corporate governance (GCG) is one way to improve cooperatives. (Wahyudi, 2017) saw that cooperatives as socio-economic institutions of society

play an important role in supporting Indonesia's development. Cooperatives play a role in efforts to achieve Sustainable Development Goals (SDGs).

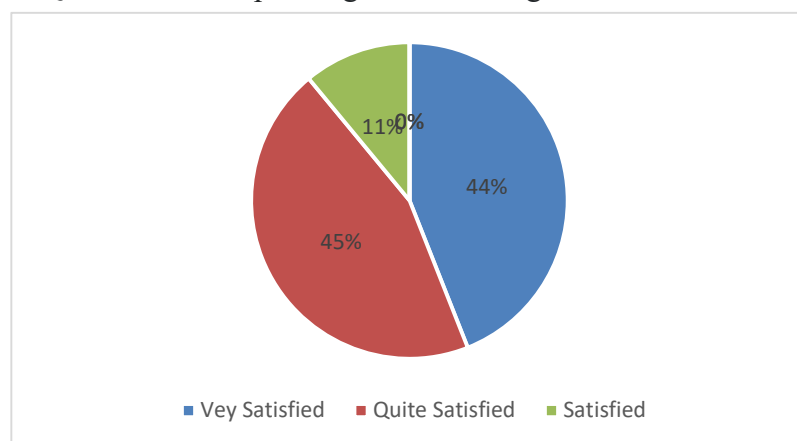
This research has a positive impact on the management and members of the Padaidi Nusantara Jaya cooperative. The management can find out the performance evaluation and programs that can improve the welfare of members. Cooperative members can provide suggestions for improving the performance of the institution.

Researchers found that the existence of the Padaidi Nusantara Jaya cooperative is very significant for the welfare of members. However, the copreation program has not been optimally functioned. This can be seen from the fact that the cooperative's financial treasury is quite large and settles without being rotated for the purposes of advancing the economic level of members.

Researchers found that the Padaidi Nusantara Jaya cooperative program is urgent to expand its role and function into a savings and loan cooperative. Many cooperative members want the savings and loan program to be run, so that each member can benefit directly.

Respondents in the study involved 100 members of the Padaidi Nusantara Jaya cooperative consisting of 80 women and 20 men. The respondents involved were 11 lecturers, 80 teachers and 9 employees. In assessing the responsiveness of the management when providing services to members, 44 respondents expressed very satisfied (44%), 45 people answered quite satisfied (45%), then 11 people felt satisfied (11%). It was illustrated in table 2

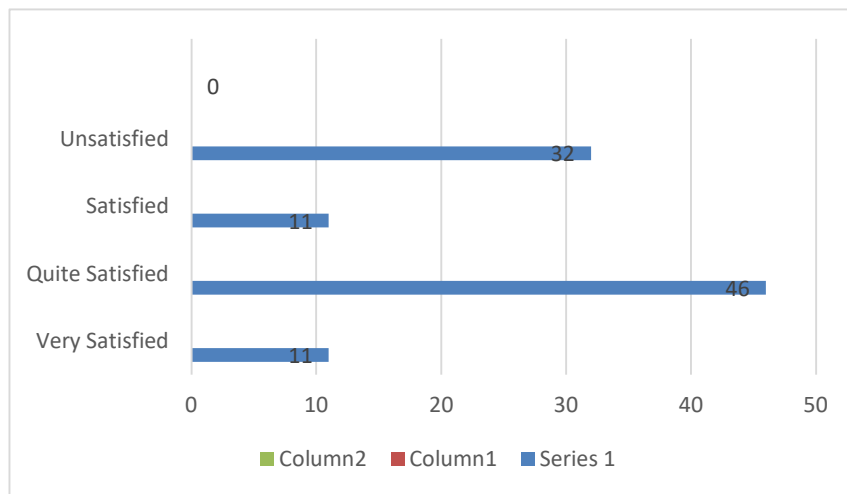
Table 2. Quickness of responding in conducting services to members



This circumstance was consistent with the observation of (Mawarzani, 2020) that in managing school cooperatives the quick response went well and smoothly according to the instructions of the cooperative supervisors who produced healthy and growing cooperatives every year so that the liquidity obtained was in balance.

The question of how the socialization of cooperative management in the form of vision and mission, programs, and cooperative goals to members, 11 people answered very satisfied, 46 people admitted that they were quite satisfied, 11 people felt satisfied, and 32 people believed they were not satisfied. The answer picture as shown in table 3. This is in accordance with the view from (Astuti et al., 2021) that the synchronization and leadership of cooperative members, especially in the savings and loan business, consists of knowing, understanding and running a business.

Table 3. Socialization of the Cooperative's Vision, Mission, Program, and Goals to Members



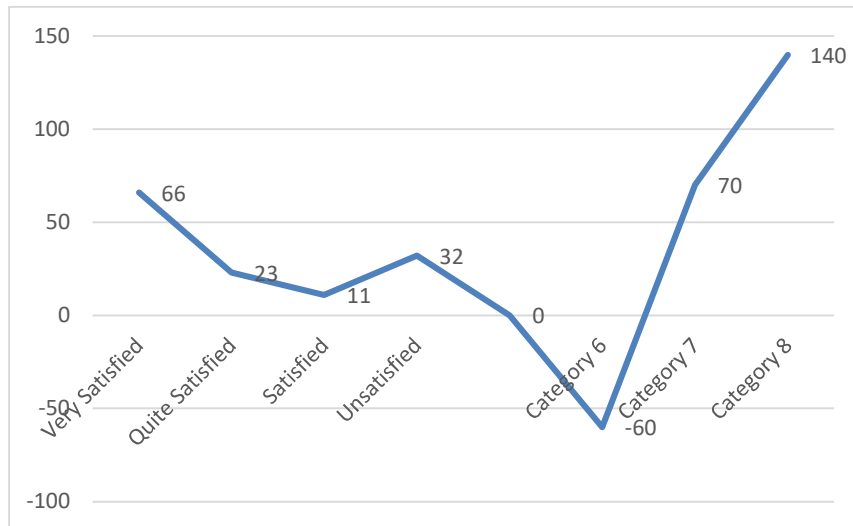
Regarding how cooperative facilities in the form of monthly shopping vouchers are perceived by members, 66 people answered very satisfied, 32 people indicated that they were quite satisfied, 11 people admitted that they were satisfied, and 32 people felt dissatisfied. this condition is as shown in table 4. These results are in accordance with the analysis (Ayu Sekarini et al., 2022) that the optimization of excellent service through SWOT analysis can increase the satisfaction of cooperative members.

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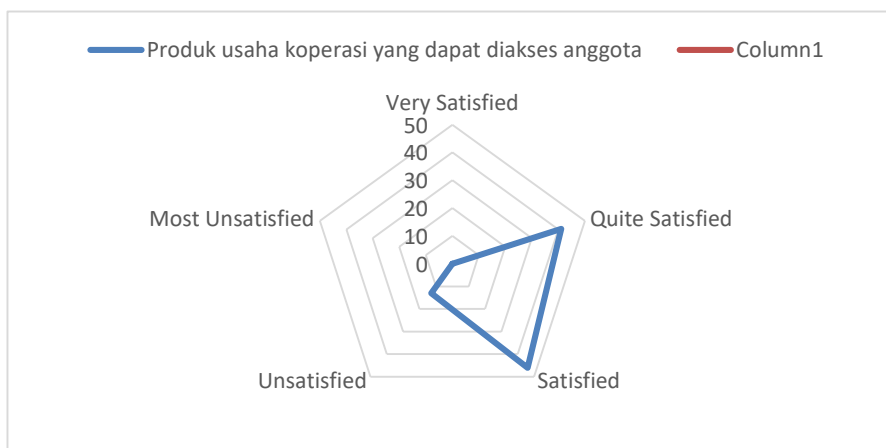
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Table 4. Cooperative Facilities in the Form of Monthly Vouchers to Members



Subsequently, regarding cooperative business products that can be accessed by members, 41 respondents answered quite satisfied, 46 people believed they were satisfied, and 13 people responded unsatisfied. The real picture as shown in table 5. The condition is aligned with (Sarwani et al., 2019) on the importance of supply chain operations for the development of vetiver production cooperatives in the Garut region. Supply chain management can be maximized through collaborative product development.

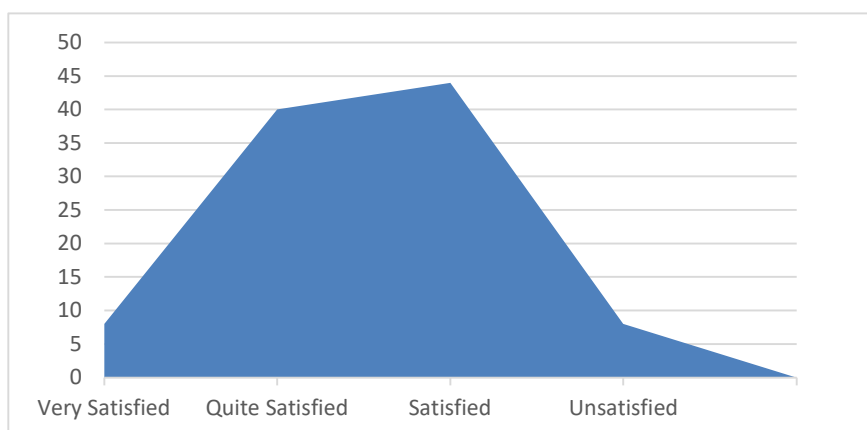
Table 5. Business Products that Members Can Access



In terms of the issue on how the service products of the cooperative are, 8 respondents admitted to being very satisfied, then 40 people felt quite satisfied, 44 people claimed to be satisfied, and 8 people indicated that they were dissatisfied. This situation can be seen in table 6.

Services require adequate human resources in accordance with the theory (Augustinah, 2019) to ensure one of the most important parts of managing an organization is human resource management. One method of measuring and controlling human resources is the Balanced Scorecard developed by Robert S. Kaplan and David P. Norton, which came out of a study (1990) on efficiency in the corporate sector.

Table 6. Cooperative Service Products



As well as these optional questions, the respondents answered several open-ended questions directly. Among other things, the question of what Padaidi Jaya cooperative programs are needed by members, the majority stated that there are more member savings and loan programs both conventionally and sharia, besides the basic needs of cooperative prices below market prices, basic necessities, credit for electronic goods, purchasing products with a credit system, affordable household appliances, increasing stock of goods, profit sharing programs, socialization of officer contact numbers considering that they are often closed when coming to the location.

These insights are in line with the opinion from (Nursyirwan, 2020) that sustainable opportunities and insights can be obtained in managing the finances of small and medium enterprises. Based on the analysis (Sobarna, 2020) There are eight aspects to assess the health of Sharia savings and loans and financing, namely aspects of capital, quality of productive assets, management, efficiency, liquidity, independence and growth, cooperative identity, and compliance with sharia principles.

Furthermore, the query of cooperative products in the form of savings and loans is whether it is needed by members, all respondents, agree that the savings and loan program is of significant importance to members. The reason savings and loans are needed, according to respondents, is to meet needs when there is an urgent need. Can help members' financial difficulties. And able to advance the cooperative and increase the enthusiasm and motivation of members to be actively involved. besides that for members' family education savings.

Those views are in line with the findings (Yolandika et al., 2015) that the financial performance of cooperatives can be assessed with very good indicators based on solvency and profitability ratios, but still in one based on liquidity with a good category. is a relationship.

The survey question on what types of products need to be added in the cooperative, in addition to basic necessities, respondents responded with a wide variety such as electronic products needed by lecturers and teachers such as laptops, cell phones and pulses, clothing, office stationery and photocopying, motorcycle loans, soft drinks food. as well as household needs. Apart from that, mortgage and motor vehicle installments. This is in accordance with the concept of (Pangarso et al., 2022) dan (Yusuf et al., 2021) This is in accordance with the concept (Pangarso et al., 2022) and (Yusuf et al., 2021) that MSME businesses must be built with a circular economy-based business model and the role of collaborative management is 4.0.

Respondents were asked about what programs the cooperative management carried out for the welfare of members, the majority answered that the savings and loan program with lower services was more dominantly needed by members. These results are in accordance with research's (Rahmanto, 2021) on designing and building collaborative management information systems using web design methods (case study: Primkop Kartika gatam). In savings and loan institutions, it is necessary to properly direct the development of a cooperative management system that provides convenience for members.

### **Conclusions and Recommendations**

This study concluded that the performance of the Padaidi Nusantara Jaya cooperative management in providing services to members is excellent, the members are satisfied with the program implemented by the management. Padaidi Nusantara Jaya cooperative members get many benefits of economic benefits received by children's education funds, food vouchers every month. In order to improve the welfare of members, Padaidi Nusantara Jaya cooperative management holds programs including: a) saving and borrowing money with low services, so that members can save money and borrow when there is an urgent need, of course this is in accordance with the process of administrative terms and conditions that apply in the internal cooperative organization, b) procuring electronic goods needed by members such as laptops and gadgets, c) providing household appliances d) home installment loans (KPR). This study limits the scope of Padaidi Jaya cooperative members consisting of two educational foundations, namely the Graha Ganesha Education Foundation and the Aldian Nusantara Foundation. The research has contributed to knowing the evaluation of service performance

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and program solutions that can improve the welfare of members.

We recommend that the management of Padaidi Jaya Nusantara Cooperative should continue to monitor and evaluate service performance, expand the scope of benefits and programs, improve transparency and communication in program implementation, facilitate partnerships and collaboration with stakeholders, and encourage participation and feedback from members. For researchers, we suggest conducting in-depth studies on different cooperative models and variations, evaluating the long-term impact on members' well-being, investigating the role of technology in cooperative management, collaborating with practitioners and policymakers, and assessing the sustainability and scalability of cooperative programs. These areas of research will contribute to advancing knowledge in cooperative management and support the well-being and development of cooperative members.

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