

ANALYSIS OF A MODEL FOR THE DEVELOPMENT OF SHARIA COOPERATIVES IN CENTRAL TAPANULI REGENCY: The Analytic Network Process Method

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Abstrak: Koperasi syariah memiliki peran strategis dalam mendorong pertumbuhan ekonomi berbasis keadilan, khususnya di Kabupaten Tapanuli Tengah. Namun, pengembangannya masih menghadapi berbagai kendala, seperti rendahnya kualitas sumber daya manusia, lemahnya tata kelola kelembagaan, keterbatasan permodalan, serta belum optimalnya dukungan regulasi dan daya saing terhadap lembaga keuangan lain. Penelitian ini bertujuan untuk menganalisis model pengembangan koperasi syariah dan menentukan prioritas strategi yang efektif dalam meningkatkan kinerjanya. Penelitian menggunakan pendekatan campuran (mixed methods) dengan metode Analytic Network Process (ANP). Data dikumpulkan melalui wawancara mendalam dan kuesioner berbasis perbandingan berpasangan yang melibatkan ahli, regulator, serta pengelola koperasi. Hasil penelitian menunjukkan bahwa faktor internal menjadi kendala utama dengan dominasi pada aspek sumber daya manusia, khususnya kemampuan manajerial dan pemahaman prinsip syariah. Sementara itu, faktor eksternal seperti kompetitor dan dukungan regulasi turut mempengaruhi perkembangan koperasi. Implikasi penelitian ini menegaskan pentingnya penguatan kapasitas SDM melalui pelatihan berkelanjutan serta dukungan kebijakan yang adaptif guna meningkatkan daya saing dan keberlanjutan koperasi syariah.

Kata Kunci: Koperasi Syariah, Analytic Network Process, Strategi Pengembangan

Abstract: Sharia cooperatives play a strategic role in promoting equitable economic growth, particularly in Central Tapanuli Regency. However, their development still faces various challenges, such as low-quality human resources, weak institutional governance, limited capital, as well as insufficient regulatory support and competitiveness compared to other financial institutions. This study aims to analyze models for the development of Islamic cooperatives and determine effective strategic priorities to improve their performance. The study employs a mixed-methods approach using the Analytic Network Process (ANP) method. Data were collected through in-depth interviews and paired-comparison questionnaires involving experts, regulators, and cooperative managers. The results indicate that internal factors are the primary constraints, with a dominant focus on human resources, particularly managerial capabilities and understanding of Sharia principles. Meanwhile, external factors such as competitors and regulatory support also influence the development of the cooperatives. The implications of this study underscore the importance of strengthening human resource capacity through continuous training and adaptive policy support to enhance the competitiveness and sustainability of Islamic cooperatives.

Keywords: Sharia Cooperative, Analytic Network Process, Development Strategy

INTRODUCTION

Cooperatives are independent organizations that serve as one of the main pillars of the Indonesian economy. Under Law No. 17 of 2012 on Cooperatives which superseded Law No. 25 of 1992 cooperatives must have a clear legal status in their operations. Additionally, cooperatives are required to separate their members' assets used as initial business capital. Cooperatives are established to realize the aspirations and meet the needs of their members in social, economic, and cultural aspects, in accordance with the principles and values of cooperatives that they uphold.

Both conventional cooperatives and sharia cooperatives must comply with applicable laws and regulations, as both are institutions or organizations that are required to have a clear legal status. Although Law No. 25 of 1992 on Cooperatives did not yet regulate Sharia-based cooperatives, the government subsequently established regulations accommodating the Sharia cooperative system through Minister of Cooperatives and Small and Medium Enterprises Regulation No. 91 of 2004, Article 40, regarding guidelines for the implementation of cooperative business activities in Sharia financial services.

The development of strategies for sharia cooperatives in Central Tapanuli Regency is necessary, given that Central Tapanuli Regency is a region with highly promising tourism potential for the development of micro, small, and medium enterprises (MSMEs), particularly in the sub-districts of Pandan, Sorkam, and Barus—which are coastal areas—as well as in other

sub-districts characterized by agricultural land and plantations. The presence of sharia cooperatives will undoubtedly greatly benefit the local economy. Tapanuli Tengah Regency itself consists of 20 sub-districts and has 215 villages/urban villages; the Muslim population in Tapanuli Tengah Regency, which reaches 42.53%, has high hopes for regional economic progress, particularly in the field of Islamic financial institutions. With the growing public trust in the sharia-based economic system, the rapid and successful development of sharia cooperatives will have a positive impact on the economy of Tapanuli Tengah Regency.

As of April 2025, there were 298 cooperatives in Central Tapanuli Regency (according to the Central Tapanuli Regency Cooperative Online Data System (ODS), May 2025). These consist of 275 conventional cooperatives and 23 nascent sharia cooperatives; however, they still face difficulties in developing and advancing to make a significant impact on community welfare, particularly the sharia cooperatives. Based on an interview with the head of the Tapanuli Tengah Regency Cooperative and Small and Medium Enterprises Agency, represented by the Acting Head of the Institutional Division, Sudarsono Purba, the reasons for the lack of development of cooperatives in Tapanuli Tengah Regency include internal conflicts within cooperative management, insufficient cooperative capital, inadequate human resources, and a shortage of cooperative extension officers. Sudarsono Purba, Acting Head. Institutional Affairs of the Cooperative and Small and Medium Enterprises (Central Tapanuli

Regency Interview, September 2, 2024. at 2:30 PM.

Research conducted by Rusydiana indicates that the lack of development in Islamic cooperatives is due to factors such as insufficient government support, limited human resources, low capitalization, and difficulties in marketing products (Rusydiana, 2016). Similarly, the results of research conducted by Hernowo explain that the problems in the development of sharia cooperatives include a lack of seriousness on the part of the management in managing the cooperative business, the absence of regulations regarding sharia cooperatives, and the lack of distinct strategies for the development of sharia and conventional cooperatives (Hernowo & Aufa, 2021).

According to two members of the community who use the services of the loan shark cooperative—Ibu Sri Mulyati and Cherly Sinaga—the reason they borrow money from this cooperative is that urgent needs such as medical expenses, education costs, or daily necessities often force them to seek quick and easy loans, even at high interest rates. (Cherly Sinaga, Client of the Microfinance Cooperative, Interview, (Pandan, September 8, 2024, at 4:30 PM). Based on this example, the researcher is interested in investigating a topic regarding the development of Islamic cooperative financial institutions using the Analytic Network Process (ANP) method. The Analytic Network Process (ANP) method is one approach that can be used to analyze the development model of Islamic cooperatives. This method enables more comprehensive decision-making by considering the

interrelationships among various factors influencing the development of Islamic cooperatives. ANP is capable of identifying complex relationships between variables that interact within the Islamic cooperative system, so that the analysis results can provide more accurate and practical recommendations.

According to the Kamus Besar Bahasa Indonesia, development refers to the process, method, or act of developing. According to Beckhard, organizational development is a planned, structured effort managed from the top (by managers) using behavioral science, aimed at improving the effectiveness and health of the organization (Beckhard, 2006). From this definition, it can be concluded that organizational development is a planned, directed, and structured effort to change the attitudes, values, and perspectives of individuals within an organization with the support of change agents in order to improve the organization's effectiveness and health.

According to Moh. Hatta, a cooperative is a collective effort to improve economic well-being based on mutual aid (Sitio, Tambara, 2001). In Law No. 25 of 1992, a cooperative is defined as a business entity comprising individual members or legal entity cooperatives, which bases its activities on cooperative principles while also serving as a people's economic movement grounded in the principle of kinship. According to Law No. 12 of 1967 on the Fundamentals of Cooperatives, an Indonesian cooperative is a people's economic organization with a social character, comprising individuals or legal

entities that constitute an economic structure as a collective enterprise based on the principle of kinship (Burhanuddin, 2012). Thus, a cooperative is a joint venture formed by several people to meet shared needs and promote collective well-being based on the principle of kinship. Meanwhile, a sharia cooperative is a joint venture formed by several people for a common purpose by applying the principles of Islamic sharia. Sharia cooperatives aim to improve the welfare of members through an economic system that is fair, transparent, and avoids *riba* (usury), *gharar* (uncertainty), and *maysir* (speculation).

Based on the above discussion, this study distinguishes itself through its integrative approach to analyzing the development of Islamic cooperatives—not only by describing the issues but also through a quantitative approach based on the Analytic Network Process, which systematically and hierarchically maps the interrelationships among factors. Unlike previous studies that tended to identify constraints in a piecemeal manner, this study offers a novelty in the form of a formulation of priority strategies for the development of Islamic cooperatives based on the reciprocal relationships between internal and external factors. Thus, this study not only contributes to strengthening theoretical research in the field of Islamic economics but also provides practical guidance for more measured decision-making. The primary objective of this study's novelty is to develop an applicable model for prioritizing sharia cooperative development strategies that is contextual to the local conditions of Tapanuli Tengah Regency and can serve as a reference

for local governments, cooperative managers, and stakeholders in formulating policies to strengthen institutional capacity and improve the sustainable performance of sharia cooperatives.

METHOD

This study employs a mixed-methods approach with a concurrent embedded design, wherein qualitative and quantitative data collection are conducted simultaneously, though with a primary emphasis on quantitative analysis using the Analytic Network Process method. This approach was chosen to gain a comprehensive understanding of the model for the development of sharia cooperatives in Central Tapanuli Regency, by combining the depth of qualitative data with the precision of quantitative measurement.

The research subjects were selected through purposive sampling, consisting of Islamic economics experts, regulators from the Cooperative and Small and Medium Enterprises Agency, cooperative administrators, and cooperative members deemed to possess knowledge and experience related to the management of Islamic cooperatives. The criteria for selecting respondents included an understanding of cooperative practices, active involvement in decision-making, and at least two years of experience in the relevant field.

Qualitative data were collected through in-depth interviews to identify the underlying issues and solutions in the development of Islamic cooperatives. Meanwhile, quantitative data were obtained through a questionnaire based on pairwise

comparisons, designed in accordance with the ANP framework. The research instruments were first validated through expert judgment to ensure content validity.

The data analysis process using the ANP method is carried out in several stages, namely: (1) developing a network model consisting of clusters and elements based on interview results; (2) developing a pairwise comparison matrix to assess the level of importance among elements; (3) testing the consistency ratio to ensure the reliability of respondents' assessments; (4) calculating the supermatrix, weighted supermatrix, and limit supermatrix to obtain global priority weights. Data processing was performed using the Super Decisions software.

To ensure data validity, this study employed source and method triangulation, as well as consistency tests within the ANP. With this approach, it is expected that the research results will provide a valid and reliable picture of the priorities for the development of Islamic cooperatives in a systematic and practical manner (Moleong, 2018; Sugiyono, 2019; Syaekani, 2018).

RESULTS AND DISCUSSION

General Overview of Central Tapanuli Regency

Central Tapanuli Regency is one of the regencies in North Sumatra Province, with its administrative capital located in Pandan. Geographically, the region is dominated by hills ranging in elevation from 0 to 1,266 meters above sea level, and features coastal areas, agricultural land, plantations, and 32 islands, most of which are located in Tapanuli District. The area

spans approximately 2,188 km²—about 3% of North Sumatra Province's total area—and comprises 20 sub-districts and 215 villages/neighborhoods. These geographical conditions indicate that the people of Tapanuli Tengah rely heavily on the agricultural, plantation, trade, and small business sectors; consequently, the establishment of Islamic cooperatives holds significant potential to support the strengthening of community business capital.

In terms of population, the population of Central Tapanuli in 2024 was recorded at 394,910, with a growth trend that has been steadily increasing since 2020. The largest population concentration is in Pandan District, while the lowest is in Suka Bangun District. This population growth indicates significant market potential and a substantial membership base for the development of Islamic cooperatives, particularly model, provided the cooperative can reach productive communities across various districts.

From a religious perspective, the population composition of Central Tapanuli Regency in 2024 is dominated by Christians, accounting for 57.32%, while the Muslim population totals 158,531 people, or 42.53%. This significant Muslim population serves as a key social asset for the development of Islamic cooperatives, as Islamic economic principles are closely intertwined with religious preferences, particularly in the effort to avoid usury. Research findings also indicate that religiosity and the desire to utilize financial services compliant with Islamic principles are factors that can

encourage community participation in Islamic cooperatives.

The Development of Cooperatives and the Origins of Sharia Cooperatives

The development of cooperatives in Central Tapanuli Regency has not yet reached its full potential. As of 2024, there were 298 cooperatives registered in the Online Data System, but only 70 were active, while the remaining 228 had seen a decline in activity or were no longer operating. This inactivity is caused by various factors, including the absence of actual business activities, the failure to hold Annual General Meetings for several years, legal issues, incomplete legal entities, and internal conflicts within the organizations. These conditions indicate that, institutionally, cooperatives in this region still face quite serious challenges, both in terms of organizational governance and business sustainability.

Among the active cooperatives, there are several that have served as the foundation for the development of Islamic cooperatives, including the Sibabangun NU Syirkah Mu'awanah Cooperative and the Surya Muhammadiyah Jaya Cooperative. The Syirkah Mu'awanah NU Sibabangun Cooperative was established in response to the needs of the community, particularly Nahdlatul Ulama members in Sibabangun Subdistrict, to have a collective economic institution free from usury and based on the principles of mutual aid, justice, and economic empowerment of the community. This cooperative has 59 members and operates savings and financing activities based on sharia principles.

Meanwhile, the Surya Muhammadiyah Jaya Cooperative was established to strengthen Muhammadiyah's economic independence at the local level, with a membership of 524 people. The existence of these two cooperatives indicates that, institutionally, the foundation for sharia cooperatives in Central Tapanuli Regency has been laid. However, their development still requires comprehensive strengthening, particularly in the areas of management, capital, and business development strategies to ensure sustainable growth.

Issues in the Development of Sharia Cooperatives

The results of the study indicate that the challenges facing the development of sharia cooperatives in Central Tapanuli Regency fall into two broad categories: internal factors and external factors. Internal factors include human resources, institutional aspects, business operations, services, and work culture. Meanwhile, external factors encompass the community, the Sharia Supervisory Board, regulators, and competitors. Using the Analytic Network Process approach, it was found that internal factors are the most dominant issue with a weight of 0.6389, while external factors have a weight of 0.3611. This means that the main obstacles to the development of sharia cooperatives stem more from conditions within the institutions themselves.

Among internal factors, the most dominant aspect is human resources, with a weight of 0.2370. The main issue here is the low managerial competence of cooperative managers, followed by a lack of

understanding of Islamic cooperatives. These findings indicate that many cooperative managers do not yet possess sufficient technical and managerial competencies or an adequate understanding of Islamic principles to run the cooperative professionally. In the field, it was also found that some board members come from non-Sharia educational backgrounds and even treat the cooperative as a side job, resulting in suboptimal commitment and management capacity. In addition to human resources, other prominent internal issues include work culture, service, business operations, and institutional aspects. In terms of business operations, emerging issues include a lack of reliance on information technology, the failure to hold financing committee meetings, non-performing loans, and limited capital. Regarding service, the main issues are a lack of member motivation and the prolonged processing time for disbursing funds.

Among external factors, the most dominant aspect is competitors, with a weight of 0.3369, followed by the public, regulators, and the Sharia Supervisory Board. Competitors are considered a threat because they offer easy access to financing and rapid disbursement of funds, even without collateral, despite high interest rates. This situation makes the public more interested in other financing institutions whose processes are simpler and faster than those of Sharia cooperatives. Additionally, the public's still-low understanding and trust in Sharia cooperatives also pose a significant barrier. Some members of the public still view Sharia cooperatives as no different

from conventional cooperatives, so the Sharia-based added value has not yet been fully understood. The lack of regulatory support, as well as the suboptimal supervision and guidance from relevant authorities, also slows the growth of Sharia cooperatives in this region (Lunenburg, 2010).

Analysis Results

In addition to identifying the problems, this study also analyzed solution priorities. The ANP results indicate that internal solutions are more dominant than external solutions, with weights of 0.5556 versus 0.4444. This aligns with the finding that the root of the main problems facing Islamic cooperatives lies in internal factors. Within the internal solution cluster, the highest priority is the Human Resources solution with a weight of 0.2086, followed by service, work culture, business operations, and institutional aspects. At the node level, the primary solutions within the Human Resources aspect are enhancing managerial capabilities and improving understanding of Islamic cooperatives. In other words, strengthening the capacity of the board and members is the most important step that must be taken immediately so that Islamic cooperatives can be managed professionally, effectively, and in accordance with the principles of Sharia (Beckhard, 1969; Dusuki, 2008; Fatira, 2020).

From an institutional perspective, the priority solution is to convert conventional cooperatives into sharia-compliant cooperatives, followed by improving organizational functions and establishing

specific regulations. In the business aspect, the prioritized solutions are addressing members with problematic financing, increasing capital, implementing IT-based systems, and holding committee meetings. Meanwhile, in the service aspect, the two main solutions given equal weight are expediting the disbursement of financing and boosting member motivation. Regarding work culture, the proposed solutions include improving discipline, accountability, and the work ethic of cooperative managers. All these solutions indicate that internal reforms must be comprehensive, not limited to a single aspect (Antonio et al., 2014; Ascarya, 2014; Ascarya & Yumanita, 2010).

Regarding external solutions, the highest priority lies with competitors and the public. The recommended solution for addressing competitors is to provide financial literacy to the public regarding the risks of high-interest loans and to encourage the public to access financing from formal financial institutions. Regarding the public, the primary solution is to increase understanding of and trust in Islamic cooperatives. Meanwhile, regarding the Sharia Supervisory Board and regulators, the recommended solutions are to establish a Sharia Supervisory Board, optimize the functions of relevant religious organizations, formulate more supportive regulations, and strengthen guidance and supervision of Islamic cooperatives. This implies that the development of Islamic cooperatives requires the involvement of stakeholders outside the cooperatives, including local governments, religious scholars, and supervisory institutions.

Strategic Development Priorities

This study also identified strategic priorities for the development of sharia cooperatives in Tapanuli Tengah Regency. Of the four strategies analyzed—namely innovation, incentives, training, and outreach and promotion—the strategy with the highest weight was training at 0.2756. This was followed by outreach and promotion at 0.2550, innovation at 0.2444, and incentives at 0.2250. These results indicate that the most urgent need in the development of sharia cooperatives is not merely additional funding, but rather the systematic enhancement of human resource competencies and capacity through training .

Training is crucial because it directly addresses the root of the main problem, namely weak managerial skills and a lack of understanding of Islamic cooperatives (Amar et al., 2025). The training in question is not merely administrative training, but also covers cooperative management, Islamic accounting, Islamic financing, risk management, member services, and the utilization of information technology (Robbins, 2017). Ideally, this strategy should be implemented collaboratively among cooperatives, local governments, universities, Islamic financial institutions, and Islamic community organizations to ensure more sustainable outcomes (Masyita & Ahmed, 2013). On the other hand, outreach and promotion remain necessary to strengthen public literacy and distinguish Islamic cooperatives from high-interest lending institutions, which have long been more familiar to the public (Karim et al., 2008; Rahman, 2010).

The results of the study indicate that internal factors are the primary obstacles to the development of Islamic cooperatives in Central Tapanuli Regency. Among the internal issues identified are limitations in human resources, particularly in terms of managerial expertise, as well as a lack of understanding regarding Islamic cooperatives among cooperative administrators and members. External factors influencing this include competitors and regulations that do not support the development of Islamic cooperatives. The ANP model used in this study indicates that human resource development and institutional reform of cooperatives must be top priorities in the strategy for developing Islamic cooperatives in this region. Furthermore, to achieve sustainability, collaboration with the government and the private sector is necessary to provide training and financing in accordance with Islamic principles (Huda et al., 2018).

CONCLUSION

This study concludes that internal factors are the most dominant determinants in the development of Islamic cooperatives in Central Tapanuli Regency, with a primary focus on weaknesses in human resources, particularly in managerial aspects and understanding of Sharia principles. The most important finding of this study is that the main problem facing Islamic cooperatives does not lie solely in external constraints, but rather in the suboptimal internal institutional capacity that directly impacts business performance and sustainability. Furthermore, using the Analytic Network Process approach, development strategy priorities were identified, placing training as the primary strategy, followed by

outreach, innovation, and incentives. The implications of these findings suggest that efforts to develop Sharia cooperatives must focus on strengthening human resource capacity through structured and sustainable training programs, covering cooperative management, Sharia finance, and the utilization of technology. Furthermore, policy support from local governments is required in the form of adaptive regulations, intensive guidance, and strengthened collaboration with Islamic financial institutions and community organizations. Thus, Islamic cooperatives are expected to develop professionally, increase public trust, and make a tangible contribution to local economic empowerment.

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