

**PUBLIC SERVICE REFORM IN IMPROVING COOPERATIVE  
PERFORMANCE**  
**Case Study of Sido Makmur Multi-Business Cooperative, Surabaya City**

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**ABSTRACT**

Basically, people really need a service system that has changed, with the renewal system in service, the community will feel satisfied with the services that have been provided to government agencies. With the existence of public service reforms in improving performance, the community hopes that the services provided by the institution do not make people feel burdened by convoluted services or cut off the bureaucracy. Based on observations or research conducted by the writer using qualitative descriptive research. Primary data collection is done through interviews, observation, documentation and secondary data, namely literature study is used to strengthen research. the author's target in the study is the Cooperative Aneka Usaha Sido Makmur.

**Keywords:** *Reforms, Services, Cooperatives*

**A. INTRODUCTION**

Most Indonesians work as laborers, employees, and those who open small businesses. Because people want to be in a safe position with a stable salary every month, this thinking will make people continue to depend on other parties so this thinking pattern will create fewer jobs. At the same time, the number of births will increase in population growth every day.

Most of the workforce in Indonesia are men, while women choose to become housewives (IRT). One family generally consists of four: a father, a mother, and two children. The cost of living needs will be high if borne by one person. Conditions like this will continue to have an impact on their successors. In responding to this situation, the community needs the provision of loans for small business capital. This will make people more independent and create their own jobs.

The existence of cooperatives certainly brings fresh air for economic actors in the regions, especially those who need the required funds to continue improving their business. The existence of cooperatives is undoubtedly a tool and a bridge that should be able to increase the various needs and welfare of its members. (Fiqh of Arifandy's son, 2020)

Mohammad Hatta was appointed as the Father of Indonesian Cooperatives, Mohammad Hatta as the father of cooperatives based on economic problems and poverty that occurred. This spirit made Mohammad Hatta, who championed the cooperative concept, serve as the basis for economic growth in Indonesia.

Associated with cooperatives, besides services in it, the community will be satisfied with the performance results in one of the existing agencies or agencies. Community satisfaction can be seen from the existing performance, it is necessary to make changes to improve services to the community.

Bureaucratic reform in improving public services includes directing human resources who behave politely and ethically and increasing public understanding of service effectiveness by providing services regularly and providing understanding to the public about procedures for managing correspondence. Improving the quality of population services and civil registration often does not materialize. However, the reality on the ground is not following the law, so Article 21 of the *Undang-Undang Nomor 25 Tahun 2009* concerning public services has received a top priority in the handling of improving the quality of services. (Sabastiana Desi, 2016)

Basically, the community needs a service system that has changed, with a renewal system in service the community will feel satisfied with the services provided to government agencies. With the reform of public services in improving performance, the community hopes that the services provided by the agency will not make the community feel burdened with convoluted services or break the bureaucracy.

The *Peraturan Daerah Kota Surabaya Nomor 14 Tahun 2016* concerning the Formation and Structure of Regional Apparatuses, according to their duties and functions, as well as the *Peraturan Walikota Nomor 62 Tahun 2016* concerning Position, Organizational Structure, Description of Duties and Functions and Work Procedures of the Surabaya City Cooperative and Micro Business Office, to achieve the target and regional development objectives, the Department of Cooperatives and Micro Enterprises seeks to create a sustainable and targeted planning system to conform to the Surabaya City's 2016-2021 Regional Medium-Term Program Plan (RPJMD). In changing the performance targets of programs or activities that are percentage or ratio, the strategic plan shows the achievements in the 5th year at the end of the year. While the program/activity performance targets are absolute numbers, the conditions at the end of the strategic plan show the accumulation of achievements every year.

Problem Formulation: Based on the above background, the formulation of this research problem is "How is the implementation of Public Service Reform in improving Performance." Sido Makmur Miscellaneous Business Cooperative?"

## **B. RESEARCH METHOD**

The qualitative research method is a research method based on the philosophy of positivism, used to examine the condition of natural objects (as opposed to experiments) where the researcher is the key instrument, data collection techniques are carried out by triangulation (combined), data analysis is inductive/qualitative, and the results of qualitative research emphasize meaning rather than generalization (Sugiono, 2010)

The descriptive method, literally descriptive research, is research that intends to make jokes (descriptions) about situations or events. In this sense, descriptive research is the accumulation of primary data in a descriptive manner

solely without the need to find or explain interrelationships, test hypotheses, make predictions, or derive meaning and implications, although research aimed at discovering these matters may also include methods-descriptive method (Suryabrata, 2012)

The research, entitled Public Service Reform in Improving Cooperative Performance, uses qualitative research methods. The author wants to use a qualitative descriptive research method. The author wants to conduct research by observing related to public service reform in improving the performance of cooperatives in the object of research.

Data Collection Techniques: a. Interview: An interview is a method of collecting data by conducting questions and answers to respondents to obtain information needed by researchers. In practice, interview techniques can be divided into two types, namely structured and unstructured interviews. Unstructured interviews are interviews conducted without setting questions using interview instruments, usually in the form of interview guidance (Usman, 2006). In this study, researchers used structured interviews and interview instruments. The interview was conducted with the resource person, namely the Chairman of the Sido Prosperous Business Cooperative. Interviews were conducted to obtain accurate information about the provision of services to the community related to public service reform in improving cooperative performance; b. Observation: In addition to using interviews, researchers also conducted observations. Observation is one of the data collection techniques by observing the activity conditions of public service reform in improving cooperative performance; c. Documentation: Documentation is one of the techniques used by researchers to conduct research by devoting a situation to obtaining objective evidence to strengthen research. The documentation used by the researcher is by using a cellphone; d. Literature Study: In addition to using primary data in research, researchers also use secondary data to support research. The author uses a literature study to complete his research. Literature studies are obtained from literature, journals, and laws.

The technical analysis of interactive model data, according to Miles and Huberman consists of four stages that must be carried out. The first stage is the data collection stage. The second is the data reduction stage, the third is the data display stage, and the fourth is the conclusion drawing stage and/or the verification stage.

Data Collection Stage, the data collection stage contains about a series of data collection processes that have been initiated at the beginning of the research, either through interviews or pre-elementary studies. Data reduction stage, next is the data reduction stage, which contains the process of merging and uniforming all forms of data obtained into one written form that will be analyzed. Data display Stage, after the two stages above, the data display stage contains the processing of semi-finished data that is uniform in writing and has a clear theme flow into a categorization matrix according to the themes that have been grouped and categorized. Conclusion stage/verification, that leads to answers to the research questions posed and reveals the "what" and "how" of the research findings (Herdiansyah, 2012) Data validity, the validity of the data is used to obtain the level of trust from a study. There are several ways to increase the validity of the

data from qualitative descriptive research, namely the credibility test and confirmability test. According to (Herdiansyah, 2012), the credibility test or data trustworthiness towards the results of qualitative research can be done through research in the field, deepening observations to obtain the suitability of the results. In addition to the credibility test, there is also a confirmability test. According to (Sugiyono, 2012), the confirmability test in qualitative research is called the research objectivity test. Research is said to be objective if many people agree on the results. Testing confirmability means testing the research results associated with the process carried out. If the research results are a process function, the research has met the standard.

The validity of the data is done to clarify the facts that occur in the field. Qualitative research is much doubted because the data from interviews and observations contain many weaknesses, which makes the need for data validity from the credibility test and confirmability test.

Research Focus: The focus of the research entitled Public Service Reform in Improving Performance is on service. This study uses the theory of Parasuraman, et al in (Tjiptono, 2002), namely:

1. Tangibles, including physical facilities, equipment, employees and means of communication.
2. Reliability, namely the ability to provide the promised service immediately, accurately and satisfactorily.
3. Responsiveness, namely the desire of staff to help customers and provide responsive service.
4. Assurance, including knowledge, and ability, from the dangers of risk or doubts.
5. Empathy, including ease of making relationships, good communication, personal attention, and understanding the needs of customers.

### **C. RESULT AND DISCUSSION**

As it is known that cooperatives are expected to be helped by the community with services in the form of saving loans from cooperative funds. Cooperatives consist of 2 parts; the surrounding community forms Primary Cooperatives based on improving the economy in the community, and Secondary Cooperatives, cooperatives that are formed or established and Cooperative Legal Entity and under the guidance of the Cooperative Service. The Sido Makmur Miscellaneous Cooperative is included in the Primary Cooperative section because the cooperative provides services such as providing savings and loan services for the community for business capital.

The author also completes the research with documentation. The researcher interviewed the respondent, namely the person in charge of the Sido Makmur Assorted Cooperative (Mrs. Toemini). The theory used in the interview is the theory according to Parasuraman, et al in (Tjiptono F., 2002), namely the factors that affect service. The theory is as follows:

1. Tangibles, including physical facilities, equipment, employees and means of communication.
2. Reliability, namely the ability to provide the promised service immediately, accurately, and satisfactorily.

3. Responsiveness, namely the desire of staff to help customers and provide responsive service.
4. Assurance, including knowledge, and ability, from the dangers of risk or doubts.
5. Empathy, including ease of making relationships, good communication, personal attention, and understanding the needs of customers.

In addition to conducting interviews with the Chairman of the Sido Makmur Miscellaneous Cooperative, the author also conducted interviews with the residents of Menanggal, which will be used as supporting data. The following are the results of interviews that have been conducted with Mrs. Toemini and Estin Sari Ningrum and Mudzakir (members of the various Sido prosperous cooperatives):

Tangibles, including physical facilities, equipment, employees, and communication facilities:

1. What facilities does the Aneka Usaha Sido Makmur Cooperative provide services to the community?
2. Are there any particular criteria for establishing the management of the Sido Makmur Miscellaneous Business Cooperative?
3. What is the service system at the Sido Makmur Miscellaneous Cooperative?
4. Are there particular criteria for members who want to borrow from the Sido Makmur Aneka Usaha Cooperative?
5. How can people be interested in becoming members of a cooperative?

According to Mrs. Toemini as the Management of the Sido Makmur Miscellaneous Cooperative, she stated as follows: (Interview April 26<sup>th</sup> 2021)

"For the facilities at the Sido Makmur Miscellaneous Cooperative, namely by providing money loans to members, collecting term deposits, carrying out business activities, and procuring or providing needs to members."

"Special criteria exist. There are rules for establishing the management of the Sido Makmur Miscellaneous Business Cooperative, which are stated in ADART."

"The service system comes to the office if you want to save or borrow money, but if you pay installments, you can also make a transfer. The steps in the payment process are by transfer, namely, contact the treasurer and ask for the Sido Makmur Aneka Usaha Cooperative's account number or the Aneka Usaha Cooperative's treasurer. Sido Makmur, if you have, the next step is to make a payment transaction or transfer to the account number of the Sido Makmur Aneka Usaha Cooperative or the Sido Makmur Aneka Usaha Cooperative's flag. The next step is to send proof of transfer or payment via WhatsApp. The requirement is that Fira will contact the treasurer and ask for an account number, then when the transfer has been transferred, the proof of the transfer will be sent via WhatsApp. The Sido Makmur Miscellaneous Cooperative is made easier as long as it meets the requirements set and is in accordance with ADART."

"There must be the first one, which is to be routine in payment of deposits, then the second member must have a business, then the last

one in terms of the order in the payment of deposits will certainly affect the payment of installments later. The Sido Makmur Aneka Usaha Cooperative does not just give out loans to members like that."

"The Sido Makmur Aneka Usaha Cooperative makes it easy to take deposits if you are in an urgency, provide loans easily but with conditions that are in accordance with ADART (Statutes of Association)."

This was reinforced by an explanation from members who borrowed funds from the Sido Makmur Aneka Usaha Cooperative for business, in his explanation Mr. Mudzakir explained the existence of the Sido Makmur Aneka Usaha Cooperative, along with an explanation from Mr. Mudzakir: (Interview April 26<sup>th</sup> 2021)

"I have been a member since 2014 until now, I feel a change, I used to have a small herbal medicine shop, but compared to now, my shop has a very drastic improvement or progress from the past." Explanation from Mrs. Estin Sari Ningrum: (Interview April 26<sup>th</sup> 2021)

"I have been a member of the Sido Makmur Aneka Usaha Cooperative for a long time, I have a shop from the Sido Makmur Aneka Usaha Cooperative.

Based on the explanation above, it can be concluded that members have felt a real impact with the existence of the Sido Makmur Aneka Usaha Cooperative, and members have felt the changes that have occurred.

Reliability (reliability), namely the ability to provide promised service immediately, accurately, and satisfactorily:

1. When is the reward for the sons and daughters of the Sido Makmur Aneka Usaha Cooperative members who excel?
2. What services does the Sido Makmur Aneka Usaha Cooperative provide to members?

According to Mrs. Toemini as the Management of the Sido Makmur Miscellaneous Cooperative, she stated as follows: (Interview April 26<sup>th</sup> 2021)

"After the announcement of the school, there will be a consideration from the Sido Makmur Aneka Usaha Cooperative, which is the highest from the elementary-junior-high school level, 2 of the sons and daughters of the Sido Makmur Aneka Usaha Cooperative members, if there is no higher education level because of funds from The Sido Makmur Miscellaneous Cooperative is limited."

"It provides convenience in terms of savings and loans because the community has long known the Aneka Usaha Sido Makmur Cooperative, then in terms of loans, the loans themselves have several criteria that are in accordance with ADART (Statutes of Association)."

This is reinforced by an explanation from members who borrowed funds from the Sido Makmur Aneka Usaha Cooperative for business. In his explanation Mr. Mudzakir explained the services and performance of the Sido Makmur Miscellaneous Cooperative management, following explanation from Mr. Mudzakir: (Interview April 26<sup>th</sup> 2021)

"In terms of standard service because it is in accordance with what

members expect, and the performance at the Sido Makmur Aneka Usaha Cooperative is standard."

Explanation from Mrs. Estin Sari Ningrum: (Interview April 26<sup>th</sup> 2021)

"The service is good, good. The employees and management are good. I think it is standard."

Based on the explanation above, it can be concluded that members feel satisfied with the services the Sido Makmur Aneka Usaha Cooperative provides to the members of the Cooperative.

1. Responsiveness, namely the desire of the staff to help customers and provide responsive service: Is there any monitoring carried out by the Cooperative Office to monitor the performance of the Sido Makmur Aneka Usaha Cooperative?
2. Is there exceptional staff provided by the Cooperatives Office to assist the Sido Makmur Miscellaneous Cooperative?

According to Mrs. Toemini as the Management of the Sido Makmur, Miscellaneous Cooperative stated as follows: (Interview April 26<sup>th</sup> 2021)

"It is not monitoring, but guidance from the Surabaya Cooperative Service, in which the coaching is carried out by the Cooperative Office twice a year. However, suppose there is a problem with the Sido Makmur Miscellaneous Cooperative. In that case, the Sido Makmur Aneka Usaha Cooperative will ask the Cooperative Office for guidance as often as possible. However, if there are no problems or problems, the Sido Makmur Aneka Usaha Cooperative can handle it twice a year."

"There is no special staff to monitor the Sido Makmur Miscellaneous Cooperative because the Sido Makmur Miscellaneous Cooperative is healthy. A healthy community cooperates and has no problems, so there is no need always to monitor it. It is mandatory to report it to the Cooperatives Office once a year. Indeed, a section of the Cooperative Service handles guidance for the Sido Makmur Miscellaneous Cooperative, such as supervision, evaluation of cooperatives, and performance appraisal."

This was reinforced by an explanation from members who in her explanation Mrs. Estin explained the efforts of the Sido Makmur Aneka Usaha Cooperative to provide relief in installments along with an explanation from Mrs. Estin: (Interview April 26<sup>th</sup> 2021)

"Maintaining loan funds is in accordance with each member's abilities. As a member, I feel it is easier for me." Based on the explanation above, it can be concluded that members feel the impact of the services provided by the Sido Makmur Aneka Usaha Cooperative to the cooperative members."

Assurance, including knowledge, and ability, from danger, risk or doubts:

1. Is there any training from the Surabaya Cooperative Service to increase knowledge among the Sido Makmur Aneka Usaha Cooperative staff?
2. Can the Sido Makmur Aneka Usaha Cooperative have any adverse effects if members cannot pay installments?

According to Mrs. Toemini as the Management of the Sido Makmur

Miscellaneous Cooperative, she stated as follows: (Interview April 26<sup>th</sup> 2021)

"There must be, from BIMTEK (Technical Guidance) in training, we as administrators of the Sido Makmur Miscellaneous Cooperative depend on the Cooperative Service to provide news to the Sido Makmur Miscellaneous Cooperative. But if there is no news, the management will not participate, which is from the Cooperatives Office."

"There are several things that must be done. The first is to contact the phone number of the member who does not pay the installments, and then the second is a warning letter from the Sido Makmur Aneka Usaha Cooperative sent by post, then the third is to collect it. In the collection, the Sido Makmur Aneka Usaha Cooperative came to the house of the member who borrowed funds from the Sido Makmur Aneka Usaha Cooperative."

This is reinforced by an explanation from members of the Sido Makmur Aneka Usaha Cooperative in solving economic problems, along with an explanation from Mr. Mudzakir: (Interview April 26<sup>th</sup> 2021)

"It is certain because the Sido Makmur Aneka Usaha Cooperative has provided convenience in business capital loans. I am an example of it. The shop's business capital, which was once small, now Alhamdulillah, as it is today. The Sido Makmur Miscellaneous Cooperative has helped the residents of Menggal a lot." Explanation from Mrs. Estin Sari Ningrum: (Interview April 26<sup>th</sup> 2021)

"Certainly, the ease of borrowing for business capital is easy, but there are several requirements that must be met in the loan."

Based on the explanation above, it can be concluded that members feel the Sido Makmur Aneka Usaha Cooperative's impact in solving economic problems.

Empathy, including ease of making relationships, good communication, personal attention, and understanding the needs of customers.

1. What is the breakthrough of the Sido Makmur Aneka Usaha Cooperative to attract new members?
2. How many members have joined the Sido Makmur Aneka Usaha Cooperative?

According to Mrs. Toemini as the Management of the Sido Makmur Miscellaneous Cooperative, she stated as follows: (Interview April 26<sup>th</sup> 2021)

"In the Sido Makmur Aneka Usaha Cooperative, it will make it easier to provide loan facilities by looking at the requirements that are in accordance with discipline or ADART (Statutes of Association) does not necessarily lend just like that."

"There have been 1182 members who have joined since its establishment on April 21st, but the transfers have not been reduced, the members who have been transferred lack discipline." An explanation reinforces this from members of the Sido Makmur Miscellaneous Cooperative in the ease that is felt by the existence of the Sido Makmur Miscellaneous Cooperative, along with an explanation from Mr. Mudzakir: (Interview April 26<sup>th</sup> 2021)



"What is certain is that my business can continue and run smoothly, in fact, my business or my shop started from small to what it is today thanks to the Sido Makmur Aneka Usaha Cooperative, which makes it easy to provide loans."

Explanation from Mrs. Estin Sari Ningrum: (Interview April 26<sup>th</sup> 2021)

"The impact of the existence of the Cooperative, I think my economy is increasing because I feel satisfied with the ease of business capital loans and the services provided."

Based on the explanations from several members or the community who have been interviewed, it can be concluded that members feel the impact of the Sido Makmur Aneka Usaha Cooperative in facilitating the existence of the Sido Makmur Aneka Usaha Cooperative which helps many residents of Menanggal.

The Aneka Usaha Sido Makmur Cooperative has provided facilities to its members that have been maximized and considered good by the service providers. However, some people are not satisfied with the services the Sido Makmur Aneka Usaha Cooperative provides.

Based on the results of interviews conducted by researchers with informants, it can be seen that the direct evidence factor (tangibles) includes physical facilities, equipment, employees, and means of communication. That grants members money loans, collects term deposits, carries out business activities, and procures or provides needs to members. There are particular criteria and rules for the management of the Sido Makmur Miscellaneous Cooperative, which are contained in the ADART (Statutes of Association). For ease of change in the service system, such as making it easier for loans and paying installments online in online payments, some requirements must be met as follows:

1. Contact the treasurer of the Sido Makmur Miscellaneous Cooperative.
2. The treasurer of the Sido Makmur Miscellaneous Cooperative will provide the account number.
3. Members are required to send proof of transfer to the treasurer via WhatsApp.

The criteria for members wanting to borrow from a cooperative are as follows: first, they must:

1. Routine deposit payments.
2. Members must own a business.
3. Order in the payment of deposits will undoubtedly affect the payment of installments later.

Judging from the responsiveness factor, namely the desire of the staff to help customers and provide responsive service. The Surabaya City Cooperative Service guides cooperatives in Surabaya, one of which is the Sido Makmur Miscellaneous Cooperative. The Cooperative Service guides the Sido Prosperous Assorted Business Cooperative twice a year. If problems exist in the Sido Makmur Miscellaneous Cooperative, ask the Cooperative Office for guidance as often as possible. However, if there are no problems or problems, the Sido Makmur Aneka Usaha Cooperative can handle it twice a year.

The assurance factor includes knowledge and ability from the dangers of risk or doubt. That the negative impact of the Sido Makmur Aneka Usaha Cooperative is that if the members cannot pay the installments, the Aneka Sido

Makmur Cooperative will take firm action, as follows:

1. Calling the member's phone number, then the second one
2. A letter of reprimand from the Sido Makmur Aneka Usaha Cooperative was sent by the third post
3. Doing billing.

The empathy factor (emphaty), includes the ease of relationships, good communication, personal attention, and understanding the needs of substitutes. The Sido Makmur Aneka Usaha Cooperative will make it easier to provide loan facilities by looking at the requirements in accordance with discipline or ADART (Budgets of Association). Has been transferred and is less disciplined.

The Sido Makmur Aneka Usaha Cooperative members are satisfied with the service and performance provided by the Sido Makmur Aneka Usaha Cooperative. This proves that the service and performance provided by the Sido Makmur Miscellaneous Cooperative are good. It is not wrong if the Sido Makmur Miscellaneous Cooperative received the Good Performance award for third place at the East Java provincial level in 2013.

In addition to using primary data, the author uses secondary data to complete the research with a literature study. The Literature Study used is the *Peraturan Daerah Kota Surabaya Nomor 14 Tahun 2016* concerning the Formation and Composition of Regional Apparatuses, according to their duties and functions as well as the *Peraturan Walikota Nomor 62 Tahun 2016* concerning Position, Organizational Structure, Job Description and Functions and Work Procedures of the City Cooperatives and Micro Enterprises Office. Surabaya, in order to achieve regional development goals and objectives, the Cooperatives and Micro Business Office seeks to create a sustainable and targeted planning system so that it is in accordance with the Surabaya City Medium Term Program Plan (RPJMD) 2016-2021. In changing the performance targets of programs or activities that are percentage or ratio, the strategic plan shows the achievements in the 5th year at the end of the year. While the performance targets for programs/activities are absolute numbers, the conditions at the end of the strategic plan show the accumulation of achievements every year. Members of the Sido Makmur Aneka Usaha Cooperative are satisfied. Members say that the implementation and facilities received are good. This proves that the services provided by the Sido Makmur Aneka Usaha Cooperative are good and provide the best service.

#### **D. CONCLUSION**

The conclusion is a conclusion from the facts of research conducted by researchers based on the results of interviews and observations that have been made. Based on the research conducted, the researcher conducted a study in terms of the factors that affect the service, which was expressed using the theory from Parasuraman, et al in ((Tjiptono F., 2002)), Based on this theory, an interview guide was formed to obtain a fact. The following conclusions can be drawn based on the theory and the results of interviews that have been conducted:

1. Tangibles, the role or existence of the Sido Makmur Aneka Usaha Cooperative provides convenience in online installment payments or transfers,

Service Reforms that occur in the Sido Makmur Aneka Usaha Cooperative are implemented.

2. Reliability, in providing services so that the public or members are interested in the Aneka Usaha Sido Makmur Cooperative by providing savings and loans, providing rewards for the sons and daughters of the members of the Aneka Usaha Sido Makmur Cooperative who excel, so that the community or members feel that the Aneka Usaha Sido Makmur Cooperative has its own characteristics.
3. Responsiveness, the provision of services needs guidance from the Cooperative Service, but the Sido Makmur Aneka Usaha Cooperative is a healthy cooperative. Cooperatives are healthy, and there are no problems, so there is no need to monitor them every year, it is required to report once a year to the Department of Cooperatives. Indeed, a section of the Cooperative Service handles guidance for the Sido Makmur Miscellaneous Cooperative, such as supervision, evaluation of cooperatives, and performance appraisal.
4. Assurance, we, as administrators of the Sido Makmur Miscellaneous Cooperative, depend on the Cooperative Service to provide news to the Sido Makmur Miscellaneous Cooperative. The danger in the Sido Makmur Aneka Usaha Cooperative is if one member or the community does not pay the loan money.
5. Empathy. In the Sido Makmur Aneka Usaha Cooperative, it will be easier to provide loan facilities by looking at the requirements in accordance with discipline or ADART (Statutes of Association).
6. Members of the public who have joined the Sido Makmur Aneka Usaha Cooperative, are satisfied with the services provided. Members of the public who have joined the Sido Makmur Aneka Usaha Cooperative, are satisfied with the results.

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