



PROCEEDINGS

INTERNATIONAL CONFERENCE ON COOPERATIVE BUSINESS & SOCIAL SCIENCES

**“Co-operative Business:
Mapping Prosperity
in the Economic Challenge”**



Padang, July, 25, 2016



Universitas Bung Hatta

Menuju Perguruan Tinggi Berkelas Dunia

[Senin, 25 Juli 2016](#) | [Umum](#)

1st International Conference on Cooperative Business and Sosial Sciences (ICCBSS) 2016

1st International Conference on Cooperative Business and Sosial Sciences (ICCBSS) 2016 will be held in Padang, Indonesia during Juli 25, 2016. The aim objective of ICCBS 2016 is to present the latest research and results of scientists (practitioners, preferred students, PhD Students, and post-doc scientist) related to Cooperation and Small Medium Enterprise topics. This conference provides opportunities for the different areas delegates to exchange new ideas and application experiences face to face, to establish business or research relations and to find global partners for future collaboration.

Date : Juli 25, 2016

Venue :Grand Inna Muara Hotel Convention & Exhibition Jln. Gereja No. 34 Padang West Sumatera - Indonesia

Keynote Speakers

1. A.A.G.N Puspayoga (Menteri Koperasi, Usaha Kecil & Menengah Republik Indonesia)
2. Prof. Dr. Sri Edi Swasono (Guru Besar Ilmu Ekonomi Universitas Indonesia)
3. Balasubramanian (Balu) Iyer (Regional Director Asia and Pasific, International CO-operative Alliance)
4. Prof. Dr. Amran Bin Md. Rasli (Director of Innovation & Comercialization Centre UTM Malaysia)

About Publication

All submissions will be peer reviewed by 2-3 reviewers. Selected papers will be published in volume of Journal of Advanced Research in Business and Management (ISSN Online: 2462-1935) and Journal of Advanced Research in Social and Behavioural Sciences (ISSN Online: 2462-1951) , which indexed by Google Scholar.

The conference will bring together leading researchers, practitioners and scientists in the domain of interest from around the world. Topics of interest for submission include, but are not limited to:

1. Accounting and Financial Management Full in Cooperative Business
2. Strategic Management for Cooperative Business
3. Financial Reporting for Cooperative Business
4. Business , Competitiveness and Cooperative Values
5. Participation and Cooperative Incentive
6. Analysis of Cooperative Business Opportunity at Under Development Countries
- 7.Strategic Marketing and Sustainable of Cooperative Business

Reviewer Conference

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- k. Dr. Sefnedi, SE, MM (UBH) Indonesia
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Important Date

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- Author Registration and Full Paper 15 Juni 2016
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Presumption Of Cooperative Member On Service Quality

(Study in Cooperative of IKBK YAI Ikatan Keluarga Besar
Karyawan Yayasan Administrasi Indonesia Jakarta)

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Abstract—Cooperative was established to welfare the members. If the cooperative cannot satisfy the member with their services, maybe the member will not be satisfied. This condition can impact the sustainability of cooperative itself. This study purposed to know the presumption of cooperative member on service quality, especially in cooperative of IKBK YAI (Ikatan Keluarga Besar Karyawan Yayasan Administrasi Indonesia), Jakarta). Concepts of cooperation, basic marketing, consumer behaviour, service quality, and also customer satisfaction are used in this research. This research used qualitative-descriptive approach. For primary data, researchers conducted observation and also indept-interviews to a number of informants. The informants were choosen because they are members of cooperative of IKBK YAI, Jakarta. Meanwhile for secondary data, researchers conduct a literature review and documentation. For the validity data techniques, the researchers use triangulation of source and authenticity. The results of this study indicate that cooperative members feel satisfied of being cooperative members. They feel a good service from the cooperative management in the term of reliability, tangibles, responsiveness, assurance, and empathy. In addition, associated with servicing of loan with low interest than other bank loan and also associated with net income that they get each year. Based on their experience, many of cooperative members suggest their colleagues to join the cooperative.

Key words: *Presumption of cooperative member, service quality*

PRESUMPTION OF COOPERATIVE MEMBER ON SERVICE QUALITY

(Study in Cooperative of IKBK YAI (Ikatan Keluarga Besar Karyawan Yayasan Administrasi Indonesia), Jakarta)

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Abstract—Cooperative was established to welfare the members. If the cooperative cannot satisfy the member with their services, maybe the member will not be satisfied. This condition can impact the sustainability of cooperative itself. This study purposed to know the presumption of cooperative member on service quality, especially in cooperative of IKBK YAI (Ikatan Keluarga Besar Karyawan Yayasan Administrasi Indonesia), Jakarta). Concepts of cooperation, basic marketing, consumer behaviour, service quality, and also customer satisfaction are used in this research. This research used qualitative-descriptive approach. For primary data, researchers conducted observation and also indept-interviews to a number of informants. The informants were choosen because they are members of cooperative of IKBK YAI, Jakarta. Meanwhile for secondary data, researchers conduct a literature review and documentation. For the validity data techniques, the researchers use triangulation of source and authenticity. The results of this study indicate that cooperative members feel satisfied of being cooperative members. They feel a good service from the cooperative management in the term of reliability, tangibles, responsiveness, assurance, and empathy. In addition, associated with servicing of loan with low interest than other bank loan and also associated with net income that they get each year. Based on their experience, many of cooperative members suggest their colleagues to join the cooperative.

Keywords: Presumption of cooperative member, service quality

1.0 INTRODUCTION

Cooperatives are not for-profit investor-owned entities, but organizations whose aim is to satisfy member needs other than capital remuneration and appreciation (although cooperators' needs may have an economic nature). Moreover, these needs may be fundamental needs related to human personality, such as work and housing, which are not attended to by the market and for-profit players therein [1].

Satisfaction of members is very important to note because it will impact the sustainability of the cooperative itself. Satisfaction of the members can also be seen from how the services provide and also meet the needs of its members. If members feel good

service, they would be satisfied. If members feel that the cooperative may be an alternative to fulfill their needs, especially if it is considered profitable, the members will feel satisfied.

Fulfillment of the needs and enhancement of the welfare of its members is also a priority for the Cooperative IKBK Y.A.I (Ikatan Keluarga Besar Karyawan Yayasan Administrasi Indonesia), Jakarta. Therefore, the cooperative management seeks to fulfill its members by providing services and offering good programs and also profitable for its members.

However, what they have done and also what they have offered, the success or failure depends on the perception of the cooperative members. The experience felt by the members is one of the measurements of the success of the cooperative itself.

From the above explanation, the researchers are interested in knowing how the perception of cooperative members about the services given by the board of Cooperative IKBK Y.A.I (Ikatan Keluarga Besar Karyawan Yayasan Administrasi Indonesia). This is expected to provide an overview of the services given by Cooperative IKBK Y.A.I according to its members and of course as an input to the cooperative management in order to further improve its services.

1.1 Literature Review

1.1.1. Concepts of Cooperation

The International Cooperative Alliance (ICA) (cited in Zamagni and Zamagni, 2010) stated 'A co-operative is an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise.' The second definition of cooperative enterprise is that of the US Department of Agriculture (cited in Zamagni and Zamagni, 2010), which in 1987 defined a cooperative as 'an enterprise owned and controlled by its users, which distributes benefits based on the use they make of it'. Defining members as 'owner-users' implies that those who 'use' the co-op (the members) participate in financing it and thus own it. Members must supply at least part of the cooperative's capital, and the contribution of each is in proportion to the use they make of the cooperative. And this is what engenders the common ownership of the enterprise. The term 'user control', for that matter, implies that the members govern the cooperative both directly and indirectly through their representatives on the board of directors [2].

1.1.2 Basic Marketing

Kotler and Keller [3] define that Marketing is about identifying and meeting human and social needs. One of the shortest good definitions of marketing is "meeting needs profitably." The American Marketing Association (cited in Kotler and Keller) offers the following formal definition: *Marketing is the activity, set of institutions, and processes for creating, communicating, delivering, and exchanging offerings that have value for customers, clients, partners, and society at large.*

1.1.3 Consumer Behaviour

Consumer behaviour can be defined as the decision-making process and physical activity involved in acquiring, evaluating, using and disposing of goods and services. This definition clearly brings out that it is not just the buying of goods/services that receives attention in consumer behaviour but, the process starts much before the goods have been acquired or bought. A process of buying starts in the minds of the consumer, which leads to

the finding of alternatives between products that can be acquired with their relative advantages and disadvantages. This leads to internal and external research. Then follows a process of decision-making for purchase and using the goods, and then the post-purchase behaviour which is also very important, because it gives a clue to the marketeers whether his product has been a success or not [4].

1.1.4 Service Quality

The user-based definition approaches quality from a perceptual perspective: quality is in the eye of the beholder. As individuals, we are all unique because of our genetic predispositions, cultural and social backgrounds, and our experiences. Because of this, each one of us can best be satisfied with a product or service that delivers value based upon one's own particular preferences [5].

In this research, researchers use service quality dimensions Parasuraman et al. The program launched by Parasuraman et al. resulted in the development of a model and accompanying measure of service quality called SERVQUAL (Parasuraman, Zeithaml, & Berry, 1985, 1988) (cited in Schneider and White, 2004). The following table 1 describe SERVQUAL dimensions and definitions [6].

Tabel 1 SERVQUAL Dimensions and Definitions

Dimension	Definition
Reliability	Delivering the promised performance dependably and accurately
Tangibles	Appearance of the organization's facilities, employees, equipment, and communication materials
Responsiveness	Willingness of the organization to provide prompt service and help customers
Assurance (combination of items designed originally to assess competence, courtesy, credibility, and security)	Ability of the organization's employees to inspire trust and confidence in the organization through their knowledge and courtesy
Empathy (combination of items designed originally to assess access, communication, and understanding the customer)	Personalized attention given to a customer

1.1.5 Customer Satisfaction

Satisfaction can be likened to an individual pursuit, a goal to be attained from the consumption of products and the patronization of services [7]. A comprehensive definition of customer satisfaction in terms of pleasurable fulfillment is given by Oliver (1997): "...Satisfaction is the consumer's fulfillment response. It is a judgment that a product or service feature, or the product or service itself, provided (or is providing) a pleasurable level of consumption-related fulfillment, including levels of under- or overfulfillment..." [8].

2.0 METHODOLOGY

Researchers conducted a qualitative approach in this study. The researchers did not take measurements related to the problem of the study, which is about the quality of service of the cooperative board to members IKBK Y.A.I Cooperative (Ikatan Keluarga Besar Karyawan Yayasan Administrasi Indonesia). In this study, the researchers tried to see different viewpoints, does not measure the quality of service, but trying to dig up information (exploration) associated with the experience of the members of the cooperative in getting the services of the cooperative and also the benefits perceived by them. Therefore, the researchers used a qualitative research approach.

Qualitative research is a research that uses inductive thinking, the way of thinking that departing from the things that are special (empirical fact) to the common things (frameworks) [9]. As also described by Newman, that “qualitative researchers are more concerned about issues of the richness, texture, and feeling of raw data because their inductive approach emphasizes developing insights and generalizations out of data collected” [10]. The method of qualitative research tends to be descriptive, naturalistic, and dealing with “data properties” which are purely qualitative [11].

In this study, researchers use descriptive approach as a type of research. So that, the researchers need to do an interview as a primary data to seek the wide information with natural setting to a number of informants. The informants are the member of cooperative of IKBK Y.A.I. Researchers also interview cooperative managements. Qualitative researchers have generally adopted a very different approach to interviewing from survey researchers. They have used informal as well as formal (in other words, pre-arranged) interviews, and their aim, generally speaking, has been to encourage informants to talk in their own terms about matters relevant to the research topic. In other words, they have tended to use a relatively unstructured approach [12]. While in secondary data, researchers use literature study from the sources related to this study.

Although qualitative interviewers try to develop an open and honest relationship with informants, they have to be alert to exaggerations and distortions in their informants’ stories [13]. That is why, to validation the data, the researchers use triangulation. Triangulation is not a tool or a strategy of validation, but an alternative to validation (Flick, 2002 as cited in Denzin and Lincoln, 2005) [14]. Researchers use triangulation of source, so that researchers can cross-check the informations amongst interviewees.

3.0 RESULTS AND DISCUSSION

In this section, researchers will present findings related to this research.

3.1 Profile of Cooperative IKBK Y.A.I (Ikatan Keluarga Besar Karyawan Yayasan Administrasi Indonesia)

Cooperative IKBK Y.A.I (Ikatan Keluarga Besar Karyawan Yayasan Administrasi Indonesia) is a cooperative established in Yayasan Administrasi Indonesia (Y.A.I), a foundation that is a shade higher education institutions: Akademi Akuntansi Y.A.I, Sekolah Tinggi Ilmu Ekonomi Y.A.I, dan Universitas Persada Indonesia Y.A.I.

Cooperative IKBK Y.A.I was established in March 2001 and registered as a legal entity according to a decree of Kanwil Depkop DKI No. 163/BH/KDK.9.1/III/2001. Numbers

of cooperative management are about four people who are active, but each faculty there are representatives of the cooperatives. The numbers of cooperative members now approximately are 293 members. Cooperative IKBK Y.A.I is in Pangeran Diponegoro Street No.74 Central Jakarta.

As for the requirement to be a member of the Cooperative IKBK Y.A.I are:

1. Permanent employees of Yayasan Administrasi Indonesia.
2. Permanent lecturer of Yayasan Administrasi Indonesia.
3. Provide payment of compulsory dues and voluntary dues every month.

3.2 The Benefits as a Member of Cooperative

Based on the interviews conducted by researchers to a number of informants who are members of the cooperative, according to their presumption, the advantage of being members of the cooperative are as follows.

- a. Getting lending facilities with low interest rate around 1 percent per month. The maximum loan size depends on the ability to pay the installments per month which is calculated from the amount of the salary of each member of the cooperative.
- b. Getting some alternative choices tempo of payment plan, at least 6 months and a maximum of 36 months. Withholding payments are made automatically from the salary of each member in every month, so there is no bad credit.
- c. Getting Time Results of Operations (Sisa Hasil Usaha) annually given to each member in the month of Ramadan. The magnitude of Time Results of Operations varies each member. It depends on the number of voluntary savings and loan amount are performed by each member of the year running. The more the deposit and the loan, the greater the amount that will be received Time Results of Operations.
- d. Getting the opportunity to entrust their wares at the Cooperative Store in Yayasan Administrasi Indonesia with adequate profit percentage.

Meanwhile, the results of interviews with the cooperative board, namely Mr. Abdullah greater detail reveal percentages associated with Time Results of Operations which are categorized as financial benefits and also explains the advantages of nonfinancial as described below.

Benefits for members consist of:

- a. Financial benefits. Time Results of Operations consist of deposits and business services (on savings and loans services). The more loans the more Time Results of Operations obtained. Time Results of Operations of voluntary savings will be obtained by members about 8% of the total savings. Index returns Time Results of Operations based profit earned the cooperative divided by the amount of capital owned cooperatives. Time Results of Operations distributed to members was about 40% of the total Time Results of Operations obtained by the cooperative, and the remaining 60% is allocated to raise capital (capital reserves), funds for education, social and welfare of members (vacation, door price at the annual meeting, giving parcel or a voucher in every Eid Mubarak).
- b. Non-financial advantages, such as welfare (recreational, funds condolences to the family members), the cost of education, training, seminars for management and members who were sent to represent the cooperative.

3.3 Services Quality Provided to Cooperative Members

From interviews with informants, members of the cooperative, they give information about the services that have been provided by the cooperative management. Here is the explanation.

1. Reliability

From the dimensions of reliability, based on information from informants, so far they get the promised services. For example, associated with lending mechanisms, all prearranged in the cooperative rules. Where the time of disbursement of loan funds consistently performed every 10th of the month. Funds received directly by the members through the transfer of the account without any deductions or charges. While the payment system, done with mortgage payments automatically deducted from the salary of the borrower every month. All processes run in accordance with prescribed rules. A clear explanation makes the cooperative's members easily understand.

Associated with reliability, Mr. Amdani as cooperative members stated that in terms of services in fast loan applications, ranging from the time of filing until the time of disbursement of funds. This is similar to that presented by other informants associated with the service promised.

2. Tangibles

Based on the explanation of the cooperative's members, the personnel of cooperative board, although in terms of the amount is not much, but so far they are able to serve the members. In terms of written material, the members felt that information provided mainly related to loan administration records are good. Whenever members requested, the cooperative board will provide the data needed.

However, there is no a special room for the cooperative board. There is only room of Cooperative Store. However, cooperative members can still easily meet the managers in each workspace (the cooperative board is also an employee who has a position in Yayasan Administrasi Indonesia). Besides communication is done face to face, to facilitate access of communication, currently cooperative also utilizes existing group chat in mobile phone applications.

Associated with physical facilities, it is also recognized by one of the cooperative board, namely Mr. Abdullah. He said that for the facility were admittedly still inadequate (tangibles less), because it does not have an office/ special room for cooperative activities. The cooperative management of the board that are interrupted sideline mandatory work time as an employee or Lecturer Y.A.I.

3. Responsiveness

As described previously, the board serves well for its members who want more information on the activities of the cooperative. The board is trying to give a detailed explanation and clear so easy to understand. The board provides time whenever needed by its members.

With the use of chat groups of Whatsapp application that existed in mobile phones, also allows members to ask any case related to the cooperative so that there is an interactivity among the members of the cooperative with the officer, and vice versa. In addition, the necessary information was easy to spread.

Responsiveness is also shown at the meeting Time Results of Operations annually. The meeting is attended by the management and all members of the cooperative. During the meeting, not only distributed the Time Results of Operations to each member but also related to the latest information as well as new regulations that is needed to be socialized. Not only that, the members can ask questions and express their opinions so can immediately be heard by the board at the meeting. Also related to new ideas that can be put forward and discussed together in a family atmosphere.

4. Assurance

Previously, when you want to borrow, the members are given detailed directives related to the regulations. Understanding and knowledge of the cooperative board tends appropriate so that a member is easy to understand the rules that have been set.

Hospitality also indicated the cooperative management when faced with its members. As the experience of Mr Arif, a member of the cooperative, he had a loan with the system established by the board of the cooperative. The hospitality and familiar occurred when Mr. Arif apply for loans. Mr. Arif notice these things because of the cooperative board is also a comrade in arms so that a family atmosphere feels. This also is the cooperative principle itself, namely kinship and mutual assistance.

5. Empathy

Empathy is the attention given to the customer. In this study, services provided by the cooperative management to its members. Empathy can be shown by trying to understand the needs of its members. For example, at the same time some of the members of the cooperative want to borrow, the cooperative board consider the reason for the borrowing of funds. Urgency borrowing needs to be one of the basis for the board to decide which members should be prioritized to get a loan and consideration in terms of the amount of the loan.

Because the cooperative board is the employees or lecturers Y.A.I, the feeling of camaraderie also participated perceived by them. It also creates a sense of great empathy towards their peers who are members of cooperatives.

Attention can also be seen from their family gatherings program, which is carried out in accordance with the financial condition of the cooperative. Cooperative IKBK Y.A.I initiate family gathering activities with the aim to strengthen family relationships among its members.

As a response of Mr. Ilmi related family gatherings following: "Actually, it should also hold a family gathering to strengthen kinship." Togetherness will be increasingly felt from this program.

3.4 Presumption of Cooperative Members on Cooperate IKBK Y.A.I (Ikatan Keluarga Besar Karyawan Yayasan Administrasi Indonesia)

Some information from the cooperative's members feel the positive benefits as a member of the cooperative. Mainly related to the lending system offered by Cooperative IKBK Y.A.I. They felt helped by lending system that is flexible with low interest. In addition, a system of distributions of Time Results of Operations that they will get each year depend on the loan amount and also the voluntary contributions (as a deposit) of each members.

Mr. Ilmi as one of the members of the cooperative considers his opinion on Cooperatives IKBK Y.A.I as follows: "It is easy to borrow, easy installment, there is Time Results of Operations, and kinship." In addition, Mr. Ilmi said that actually, the members of cooperate are an investor too because the saving from compulsory dues and voluntary dues will be the capital for lending. We don't have to think about the circulation of capital. We just add voluntary dues and also frequently loan to the Cooperative.

While Mr. Arif expressed his opinion on Cooperative IKBK Y.A.I. He said that as a member of the cooperative, he gets a light loan, 1 (one) percent, financial installment from our salaries, so it is not stagnant, no bad credit. The installment depends on our salary. According to him, the system is very different from banking loan system in which the conditions quite a lot and interest rates tend to be higher. In addition, the members of cooperate will get Time Results of Operations each year.

From the explanation above, actually, if related to interest rates, less than 1 (one) percentage because they will get Time Results of Operations as a result of their loan and also their saving. The more the deposit and the loan, the greater the amount that will be received Time Results of Operations.

Among the members of the cooperative interviewed, they often provide information about the benefits of being a member of the cooperative. This is because they feel the benefits both financial and non-financial. Thus, the feeling of having a cooperative IKBK Y.A.I arise between them. This makes them feel like an extension of the cooperative itself in maintaining the continuity and progress of the cooperative and not just the responsibility of the cooperate board.

4.0 CONCLUSION

A positive benefit is perceived by the cooperative members who interviewed by the researchers associated with the presence of Cooperative IKBK Y.A.I. The lending system is offered with low interest rates and flexible. Time Results of Operations are distributed each year is a stimulus that is obtained for each member of the Cooperative IKBK Y.A.I.

Associated with the services provided to members of the Cooperative IKBK YAI, cooperative members feel positive. They were satisfied with the service rendered by the cooperative management. In terms of reliability, the cooperative members felt that the activities undertaken by the cooperative is run in accordance with the prescribed rules. The explanation given by the cooperative board was based on rules that have been agreed.

In terms of tangibles, personnel of cooperative management are still inadequate compared to the number of members of the cooperative. Although they still can provide services to its members so far. Related to the facility, there is no a special room for the

cooperative board. Eventhough the cooperative boards are still easy to be found in their workroom because they also work at YAI. Associated with the ease of access to communicate, besides face to face, currently cooperative also utilizes the existing group chat in mobile phone applications.

Responsiveness is indicated by providing easy access to communicate. The cooperative board is very easy to find. A good response from the board of the cooperative also obtained when Time Results of Operations meeting. Utilization of mobile phone applications in interacting with its members also being built using chat group of Whatsapp application.

Understanding and knowledge of the cooperative board judged appropriate so that a member is easy to understand the rules that have been set. In addition, the hospitality of the managers also indicated when serving members of the cooperative. It is associated with assurance.

Empathy can be shown by trying to understand the needs of its members. Urgency borrowing is the basis consideration for the board to decide which members will take precedence in terms of the amount of the loan. Additionally, empathy can be felt by holding family gatherings program. The attention is not only directed to cooperative members, but also their entire family. These activities can strengthen kinship and togetherness among members of the cooperative.

Several members of the cooperative also seeks to provide information about the Cooperative IKBK Y.A.I to colleagues who are not a member yet. The experience of being a member with the benefits and satisfaction which is felt can stimulate colleagues to participate become members of the cooperative.

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June,08,2016

Subject : Accepted Author Notification

Dear : **Erna Mariana Susilowardhani**

Paper Tittle : **PRESUMPTION OF COOPERATIVE MEMBER ON SERVICE QUALITY**

On behalf of the Organizing Committee, we are very pleased to inform you that your abstract paper has been evaluated by our peer reviewer and have selected to become the presenter. The Committee now needs to have confirmation from you that you will be able to submit your full paper to us by

15 June 2016 with specified format not exceeding 12 pages. Please refer to the format guidelines , please see our website in iccbss.bunghatta.ac.id/

Finally I would like to take this opportunity to thank you for your interest in participating in International Conference On Cooperative Business & Social Science/ ICCBSS

We look forward to see you in Padang Indonesia, in 25 th July 2016

Best regard

TTd

Hendra Suherman



CERTIFICATE

This is to certify that

BIDA SARI

PRESENTER

**INTERNATIONAL CONFERENCE
ON COOPERATIVE BUSINESS
& SOCIAL SCIENCES**

*"Co-operative Business:
Mapping Prosperity in the Economic Challenge"*

On July 25, 2016

CITY MAJOR OF PADANG



H. MAHYELDI, SP

RECTOR OF BUNGHATTA UNIVERSITY



Prof. Dr. NURULHARMAN, SE, Akt, MBA