

## Internal, External, and Religiosity Determinant of Performance in Indonesian Navy Primary Cooperative(Primkopal)

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### Abstract

The background of this research is the desire to make Cooperative as the Indonesian Economy Piillar yet the goal has not been achieved. On the other hand the majority of Indonesian people are Islam who have the obligation to run the sharia completely and perfectly. In Islamic business which is guided by Tawheed and by applying the Islamic economic value that upholds the value of brotherhood, honesty, mutual trust, reject usury, and justice is the basic sharia that must be run for the ummah. Therefore, the board, supervisors, executors, and members of the cooperative are expected to implement the guidelines to create and increase the true welfare, namely happiness and peace of mind. The research by SEM-PLS method concluded that the test result to get empirical evidence with internal, external, and religiosity variables in cooperative management and performance at Headquarter of Navy Detachment Primary Cooperative, Jakarta give the positive impact for cooperative development on sharia concept. The recommendations that writer can disclose is the need for seriousness in managing cooperatives, whole in strategy, structure, system, commitment, and capital for the welfare of the members. Furthermore it can help the worship more beneficial by implementing concept of sharia which is blessed by Allah SWT.

**Keywords:** Tawhidy, Worship, Maslahah, Cooperative, Religiosity, Performance.

### 1. Introduction

The development of cooperatives in Indonesia from year to year increased in quantity over 8 years, the number of cooperatives increased about 100% but it is not balanced with improvements in quality; it can be seen in Table1

Table 1. The Development of Cooperatives

End of year	Cooperative Overall		Active Cooperative		Cooperative Inactive	
	Amount	%	Amount	%	Amount	%
2007	149.793	100	104.999	70.09	44.794	29.90
2008	154.964	100	108.930	70,29	46.034	29.70
2009	170.411	100	120.473	70,69	49.938	29.30
2010	177.482	100	124.855	70,34	52.627	29.65
2011	188.181	100	133.666	71.03	54.515	28.96
2012	194.295	100	139.321	71.71	54.974	28,97
2013	203.701	100	143.117	70,25	60.584	29,74
2014	209.488	100	147.249	70,29	62.239	29,01
2015	212.135	100	150 223	70.81	61.912	29.19

Source: secondary data Kemenkop and SMEs processed 2016.

In table 1, there are cooperatives which are inactive annually on average up to 30 percent, that is there is a failure of conventional cooperative management and co-operatives significantly such failure resulting from: (1) Cooperative impacts on less or very less from cooperative organizations in particular because cooperatives do not contribute much in overcoming poverty and in transforming local sociopolitical power structures to the interests of the poor the poor. (2) Services provided by cooperative organizations are often judged to be inefficient and do not lead to the needs of their members on the contrary merely provide benefits for large advanced farmers and certain groups. (3) Efficiency level of cooperative low (management can not afford so much happened misappropriation, corruption, nepotism). (4) High levels of bureaucracy in cooperatives (especially agricultural cooperatives), are characterized by support / assistance and oversight which is too great on the structure of communication. A cooperative is a legal entity established by an individual or a cooperative legal entity with the separation, the wealth of its members as a business carrying capital fulfilling the aspirations and shared needs in the economic, social and cultural fields, and cooperative principles which include, (a) Membership of a cooperative voluntary and open. (b) Supervision by members held democratically. (c) Members participate actively in the economic activities of the cooperative. (d) Cooperatives are self-supporting autonomous and independent entities. (e) Co-operatives organize education and training for members, supervisors, administrators and employees, and provide information to the public about the identity, activities, and benefits of the cooperative. (f) The cooperative serves its members primarily and strengthens the cooperative movement, by working together through networking activities at local, national, regional and international levels. (g) The cooperative works for sustainable development for the environment and its people by policy agreed upon by the members. Meanwhile the existence of sharia cooperatives in Indonesia on the background the prohibition of usury (interest) explicitly in the Qur'an, and Islam considers interest is usury as something to be prevented because it causes elements society both in economic, social and moral issues.

## 2. Research Question

This study from the point of departure from controversy as it exists to the theory the results of research on implementation the Cooperative Management System and its Impact to the Performance of Cooperatives which has been presented in the phenomenon above will explain how influence Islamic variable with approach Tawhidi String Relation (TSR) will play a role in Determinant of Internal factor, External and Religiosity in cooperative processing, hence formulation of problem in the form of research questions will be submitted as follows:

- Is cooperative strategy as internal variable influential to performance and prosperity of cooperative?
- Is the cooperative structure as an internal variable influential to the performance and the welfare of the cooperative?
- Is the cooperative system as an internal variable influential to the performance and prosperity of the cooperative?
- Is cooperative commitment as internal variable influential to performance and prosperity of cooperative?
- Is the capital of cooperatives as internal variables influence on performance and welfare of cooperatives
- What is Sharia based cooperative as internal variable influential to performance and prosperity of cooperative?
- Is the environment as an external variable cooperative effect on performance and the welfare of the cooperative?

## 3. Platform Theory

### 3.1 Islamic Economic Philosophy

Scientific background Islamic Economics referred to as Ontology Islamic Economics which is a fundamental

reason the existence of Islamic Economics. In accordance with the living system which exists in man, family, environment, and universe the basic element of creation consists of three elements: man, God, and worship. Then the combination of these three things forming the great cause of creation namely Islam, so the ontology from Islamic Economics is Islam.

QS. Ali-Imran [3]: 19.

*"Indeed Din (system) in the sight of Allah is Islam."*

According to God's word that system or Din created by God is only Islam. Thus the existing economic system should also follow rules in the Islamic system (Aziz, 2009). Islam in Islamic Economics is a great concept as a system which is comprehensive. Then Islam this whole which became epistemology of the Islamic Economics is developing the kafaah. The Islamic economy the kafaah emerged as a basic economic concept with Islamic boundaries as a system.

QS. Al-Baqarah [2]: 208.

*"O people of faith enter you into Islam in a kafaah."*

The concept of Islamic Economics which is kafaah is supported by Quran Surah Al-Baqarah [2] verse 208 that the goal of Islamic Economy can be practiced by people believers and carried out systematically and thoroughly or kafaah which means starting from Islam as the basic framework of life in which meaning that man created by God for worship. Then developed to various aspects including economics (Aziz, 2010).

The basic framework of Islam from the concept which is thorough in the form of this kafaah needs to be translated into application macro economy and microeconomics. The implementation of both is described in the form of axiology ie the balance of the economic system consisting of two things for example between supply and demand. Analogically, the picture of balance between two things in the Qur'an is mentioned as the relationship between good and bad (Aziz, 2010).

QS. Saba [34]: 28.

*"And We did not send you, but to all mankind as carriers glad tidings and as warners."*

Kafaah thinking is a holistic thinking with the approach the root of Islam in the form of synonymous meaning (Roikhan, 2009). Thinking kafaah means that a system which is thorough must be Islamic, so a system which is kafaah will consist of three main parts, namely God, Nature and Worship. These three variables metamorphosed correspond to the parameters being studied. This main variable referred to as super variable consisting of the variables s, l, m, which is the root of Islam itself (Roikhan, 2016).

- God

It is the creator of the universe which possesses the ultimate power belongs only to Allah SWT. All wealth, property and sources of income belong to God. God arranges all this according to the way he wishes. Allah asserts that among the Muslims are forbidden to each other eat the treasure as the Muslims by the way the vanity except with the commercial way. Batil is meant here which is not appropriate with the principles of shari'ah such as usury maisyir, gharar. In development muamalah economy here incorporating elements of monotheism which are in parameterize with variables L or Lam (ل) which means Lillahor to God, that the sole creator of this life is Allah Almighty.

- Human

Better life for man and nature, life form guided on the provisions of the Creator ie departure of belief of being creator as for his creation something in the world, the Lord of the Universe the self as the servant of God means to live seeking the pleasure of Allah and no longer living for his own interests, because only then adherents of Islam are considered kafaah in religion. Meanwhile human beings as God's khalifah possess nothing, human rights limited those rights and stewardship in accordance with the provisions which Allah has outlined (Rozalinda,

2014). The meaning of human khalifah in general is indicated as the representative of God on earth in carrying out the mandate and upholding the laws of God collectively (Rahim, 2012). As in the case of the economy by including the element of humanity which is parameterized as the variable S or Sin (ymonoce eht ni) to equally give advantage to the related party, without harming one party taking into account accountability of his ordinance.

- Pray

It is the feedback which is our worship which will be returned to Allah Almighty who has giving benefit or benefit to man. Not only directed for the world and the hereafter but rather relates to the interests of the individual and the public interest as well as the balance of rights and obligations (Rozalinda, 2014). As an investment the next life that is in the ukrawiah period. The factor of worship the third dimension is the parameter M or Mim (kcabdeef a sa) from God and man as a counterweight in the form of worship or yield achieved. With opportunities to be generated from the economic system that happens.

The basic framework of Islam from the concept which is thorough in the form of this kafah needs to be translated into application macro economy and microeconomics. Implementation of both of these is described in the form of axiology namely equilibrium the economic system which consists of two things for example between supply and demand. Analogously, the picture of balance between two things in the Qur'an is mentioned as a relationship between things good and bad things (Aziz, 2010).

*"And we have not sent you, but unto all mankind as a bearer of glad tidings and a warner"* (QS. Saba [34]: 28)

The rationale from the Hahslm approach is that in Islam it certainly has a genuine different methodological standard with existing approaches today. Economic analysis conducted by researchers scientifically in formal environments such as universities or research institutes as well as non-formal such as periodicals magazines use analysis tools. The tool used for sharpen the analysis conducted in order pursues the purpose of the analysis which is formulated. However with the increasing complexity economic and life problems, felt need to instill the meaning of worship in the process the means of analysis to make the purpose of economic analysis give double benefits the world and the hereafter.

The research so far based on a linear thinking pattern from a secular approach that separates scholarship to religion, so that automatic meaning of worship within the process of thinking is self-annulled. Now the Muslim scholar approaching the genuine from Islam by immersing the process of analysis in the form of the meaning of worship or prayer.

The meaning of worship is a process which is natural in every life activity including the economy. In accordance with Quran Surat Adz-Dzariyat [51]: 56 which reads:

*"And I did not create jinn and man except for worship."*

Instructions on worship given by Allah SWT. derived from verse kauliyah namely Al-Quran and As-Sunnah and verses kauniyah ie the universe. To that end the Islamic scholar must believe that the foundation of thinking in economic analysis consists of two (2) components namely kauliyah and kauniyah. This statement it should be emphasized not to be tense Muslims only limiting on kauliyah verse only.

In the above verse it is stated that the intended worship including the priority is the prayer by counting the total number of verses  $5 + 1 + 5 + 6 = 17$  rak'ahs. In addition the time of prayer must be in accordance with the instructions of the verse kauniyah in the form of a rotation of the earth against the sun and the moon which surrounds the earth. Thus the meaning of worship at each location will be different in time in accordance with natural phenomena that exist.

The natural phenomena of the earth, the sun, and the moon have existed even since before the revelation kauliyah revealed ie the Qur'an. The meaning of worship must have been embodied by the predecessor of the

people, before the people of the Prophet Muhammad, by studying, the verse kauniyah which occurs of the natural phenomenon. Then, in the era of Prophet Muhammad's message by Allah SWT the phenomena of nature codified and integrated in verse kauniyah in the form of Al-Quran and As-Sunnah. For that Muslims also must believe the existence of verses kauniyah this universe. Because of human limitations to understand verse kauniyah Al-Quran, then Muslims must refer to verse kauniyah, so that not only limiting knowledge in kauniyah verses Al-Quran alone.

Ayat kauniyah gives only the essence of codification the universe, whereas for details of translation of natural phenomena the Muslim scholar is obliged to refer to its main source the event of nature itself.

Allah affirms that the creation must contain the meaning of worship, then becomes the obligation of the Muslim scholar to make the analytical tool also exist the value of his worship. During this time Islamic economics and sharia banking always use existing approach. It does not mean that the analytical tool does not contain the meaning of worship, but it could be because the software builder the analytical tool is the western the invariably negates religious factor in science, the great probability that the analytical tool which exists now lacks the meaning of the value of worship.

The analytical tool the genuine of the Islamic scholar needs to be encouraged scientifically, though eventually it turns out what is already present will be the same with which will produced by the Islamic scholar. However the meaning of the concept the analytical tool will change according to the thinking model which is Islamic. Significantly if, in fact the end result of the Islamic scholar has differentiation in terms of metode and model, so it is able to provide an absolute benchmark between analysis tools from secular outcomes versus Islamic outcomes.

Today the concept of deep analytical tools gained appreciation from a variety point of view. Some begin from the philosophy of Tawheed, some depart from the perspective of maslahah, and others who see from the meaning of worship. In this research method using the point of view the last that is from the meaning of worship.

The definition of Theory H from the word Hahslm according to Roikhan (2015) is narrowly Theory H defined as archetypal theory of super factors composed of internal, external, and religiosity factors with differentiate variables protector and helper variable. Broadly for the most general use Theory H can be interpreted as the basic concept theories the pattern of creation with a particular relationship. H originated from the formula of Hahslm, the Hijr letter quran, also the abbreviation of Huda.

### *3.2 Cooperatives*

The 1945 Constitution of the State of the Republic of Indonesia is to place a cooperative characterized as a people's economic organization, social character, composed of persons or co-operative legal entity and bersendikan principles of togetherness and kinship. According to Nugraha (2017) the role of cooperatives based on norms and rules namely (1) Tools to build and develop the potential and economic capacity of members in particular and society in general to improve economic and social welfare. (2) Tools for enhancing the quality of life people and society. (3) Tools for strengthening the people's economy as the basis of strength and the resilience of the national economy, and (4) Tools for realizing and developing the national economy constituting joint endeavor based on kinship principles and economic democracy. Whereas the Cooperative is an association which consists of members persons or legal entities, which grant freedom to members to enter and exit cooperate, in a kinship in business to enhance the welfare of its members.

Cooperative movement initiated by Robert Owen (1771-1858), in Scotland. The cooperative movement later was developed by William King (1786 - 1865), by establishing a cooperative shop in Brighton, England. the wearing Principles of Cooperation. In Rochdale Equitable Pioneer's Cooperative Society, which contains among others: (1) Membership of an open nature. (2) Democratic oversight. (3) Limited interest on member's capital. (4)

Returns remaining results of operations in accordance with its services on cooperatives. (5) Only goods sold in accordance with market prices in effect and must be in cash. (6) There is no difference based on race, ethnicity, religion and political flow. (7) Items sold are goods which are original and not faulty or false. (8) Education of members on an ongoing basis (M. Noor Azasi Ahsan-2014). This inspiring the movement which became a milestone for the cooperative movement The Rochdale cooperative principles was then standardized by the ICA and delivered in the ICA Congress in Paris 1937, For Indonesia the principles and Concepts of Indonesian Cooperation "When we opening the 1945 Constitution and reading and living the Article 33, it appears there will be listed two kinds of obligations for the purpose the one. The goal, is to organize the prosperity of the people by the way compile the economy as a joint effort based on the principle of kinship. The economy as a joint effort based on kinship is a cooperative because it cooperates which states cooperation between them who seeks as a family. Here there is no opposition between employers and workers, between leaders and workers. All that work is a member from the cooperative, equally responsible for the safety of the cooperative. As a family responsible for safety the household, as well as members of the cooperative should be equally responsible for their cooperative". Dr. Mohammad Hatta (quoted from the co-operative council of Indonesia).

This as reflected in Law 25 of 1992 on cooperatives among others:

- The value of the cooperative, which is differentiated into two namely:
  - ✓ Underlying value Cooperative activities are: kinship, self-help, responsibility, democracy, equality, justice and independence.
  - ✓ The values believed Cooperative Members are: honesty, openness, responsibility, and caring, towards others.
- Cooperative Principles which include, membership of cooperatives are voluntary and open, supervised by members organized democratically, Members participate actively in economic activities. Cooperatives are self-supporting autonomous, and independent entities, Cooperatives provide education and training for Members, Supervisors, Managers, and employees, and provide information to the public about their identity.

According to Ibnu Soedjono (1997) that the ability of cooperatives in the welfare of its members can be measured with the success rate of cooperatives micro and macro. The measure of the success of the cooperative micro can be seen from two perspectives ie the angle of the company and the angle of the cooperative effect.

- Approach from company angle, among others:
  - ✓ Increased members of the cooperative, is a collection of people or members, economic strength sourced from individual members. There are two membership factors which need attention, namely economic ability and level of member intelligence. The economic capacity of members is important because it can be mobilized to make investments, while the intelligence of the members determines the quality of management by its very nature participatory in member meetings as the ultimate power with one member one vote.
  - ✓ Increased capital, capital of cooperatives there are two sources namely member capital and non-member capital, capital increase especially derived from the cooperative itself is an important element in cheaper capital for cooperatives. The amount of capital from within can be used as one of the main indicators of cooperative independence. The bigger the capital from within means the independence of the cooperative the higher. Indicator of independence the other is the courage of management to take own decisions.
  - ✓ Increasing the volume of business, the volume of business related to the scale of the economy, the greater the volume of business a cooperative means the greater the potential as the company, so as to provide better service and services to the members. In line with the identity of the cooperative stating that members and customers are the same persons, then the volume of business in particular must originate from the services of members. Loyalty and active participation of members largely determines the volume of business cooperatives especially those originating from members

- ✓ Improvement of service to members and society, Unlike the other elements, this service is difficult to quantify. Members can feel the effect by comparing before and after a cooperative. Forms of service can vary, for example: education, health, scholarships, donations, fast and efficient business services, and so on.
- Approach from the corner of the cooperative effect
- ✓ Productivity means the cooperative with all proceeds of its activities able to fulfill all liabilities to be paid, such as: company costs, liabilities to members, and so forth.
- ✓ Effectiveness in a sense capable of fulfilling obligations to its members.
- ✓ Fair in serving members, without discrimination.
- ✓ Steady in the sense that cooperatives are so effective that members there is no reason to abandon the cooperatives to seek alternative services elsewhere are considered better.

The success of the cooperative in essence is influenced by some external factors among others:

- A good climate in the economic, political, and legal fields as appropriate with the needs development of cooperatives, such as: economic policy which helps and protects activities small people, political ability to help and develop cooperatives; legislation which protects and establishes the role of cooperatives.
- Government policy, clear and effective, to support cooperatives, such as: policies in the fields of production, trade, credit, taxation, and so forth.
- System infrastructure which can launch the development of cooperatives, such as: bureaucratic services, education, counseling, transportation and transportation facilities, credit, and so forth.
- Local environmental conditions which allow for the development of cooperatives, such as: the spirit of mutual cooperation, no monopolistic power, and no competition which is not balanced (Ibnoe Soedjono-1997).

The existence of cooperatives has been perceived both in role and in benefit for society, although the degree and intensity are different, at least there is the form of cooperative existence for society (Heriyono-2012). The role of cooperatives in society in Indonesia as follows: First, cooperatives are seen as an institution which runs a certain business activity and business activities are required by the community. Business activities in the form of services financial needs or credit, or marketing activities or other activities. At this level usually the cooperative providing services business activities which are not provided by other business entities or other business entities can not execute it as a result of regulatory obstacles. Second, the cooperative has to be an alternative to other business institutions. In this condition the community has felt that the benefits and the role of the cooperative better compared with other institutions, the involvement of members (or non-members) with cooperatives is because better. Third, the cooperative becomes an organization owned by its members. This sense of belonging judged to have become the main factor which causes the cooperative is able to survive on various difficult conditions, namely by rely loyalty members and willingness members to joint cooperatives experiencing such difficulties (Heriyono-2012).

With the role of cooperatives which play a role in sufficient needs of members. But in its development cooperatives have shortcomings and constraints according to what is said (Suryadharma Ali, 2004 in Khusnatul Zulfa Wafirotin-2012). However in overcoming the above obstacles according Krisnamurthi 2000 (in Wafirotin 2012), namely: a) Understanding the board and members the identity of cooperatives (co-operative identity) which consists of the notion of cooperative (definition of co -operative), cooperative values (values of co-operative) and principles cooperative movements (principles of co-operative). b) In carrying out its business, cooperative management must be able identify collective need of the members and meet the needs, taking into account the aspirations of its members, it is possible collective needs each cooperatedifferent. c) Sincerity of work management and employees in managing the cooperative, management and employees who are trustworthy, honest and transparent. d) Cooperative activities (business) synergize with business activities of its members. e)

Efficiency and effectiveness of cooperatives.

### 3.3 Sharia Cooperatives

Sharia cooperatives constituting part of the organization constitute a social unit formed to achieve certain goals (Safitri 2011). In achieving the objectives the organization needs to be regulated and regulated through a process consisting of planning, organizing, actuating and controlling, to achieve the intended purpose using human and resources called management (George R. Terry -1986). According to Henry Fayol (1987) the Management Principles consisting of, (1) Division of Work in the division of labor required an individual in a circle have the expertise ultimately the individual can become more productively so that can improve productivity rather than the organization. (2) Authority and Responsibility / Authority and Responsibility The principle is very important in any organization because there is power and power in moving the wheel of the organization Discipline / Discipline (4) Unity of Command (5) Unity of Direction / Subordination of Directives (6) Subordination of Individual Interest to General Interest Subordination of Public Interest (7) Remuneration / Payroll Employee (8) Centralization. (9) Chain of Command / Order Hierarchy (10) Order (11) Equity / Justice. (12) Stability of Tenure of Personnel / Stability Employment Period (13) Initiative (14) Esprit de Corps / Spirit of Unity. Model Mckinsey (1980) there are 7S developed by Tom Peters and Robert Waterman (1982) there are frame work using 7S elements used as a measuring tool as well as a basic way to develop and advance an organization is:

□ Strategy, that is the plan used to be able to shape competitive advantage to compete in the competition in the market, Structure that is the shape of the structure of the organization and the flow of information as well as the flow of reporting.

- The system, that is the activities and the daily procedures undertaken in the company.
- Share values are the concepts that become the basis of cultural formation and code of ethics within the organization.
- Style, that is leadership style in organization
- The staff, that is the employees involved and the capabilities possessed
- Skill, actual competence that can be used by the organization.

Based on, to seven elements, according to Mckinsey (1988) an organization can be measured in its success both now, but also to be used to estimate the results of conceptual use to be performed on the organization. As one of the organizations, sharia cooperative is part from the number of organization with purpose and have vision of mission which have been determined. According to Ewell Paul Roy, (1981) said that the management of cooperatives involving 4 elements (devices) namely: Members, Managers, Managers, Employees is a liaison between management and customer members. Meanwhile according to Law no. 25/1992 which includes Sharia Organization Cooperative Organization are: Meeting of members, Management, Supervisor which in principle is similar to conventional cooperative management pattern. The basis of operation can be found in the Qur'an Surah Al-Maidah verse 2 and Shaad / 38: 24, which reads: "And work together in goodness and piety, and do not cooperate in sin and hostility", (Al-Maidah / 5 ayat2) and which means: "David said: Verily he has done wrong to you asking for your goat to be added to his goats. And verily most of the people that union some of them do wrong to some other, save those who believe and do righteous deeds; and very little of them. "And David knew that We tested him and he asked his forgiveness and he fell down on his face and repented (Shaad / 38: 24).

In fact, the Prophet SAW. does not merely allow, it also gives motivation with its word in the hadith Qudsi which means: "I (God) is a third party who accompanies (to help and bless) partnership between two parties, during one party does not betray other parties. If one party has betrayed against its partner, then I out of the partnership ". (Abu Dawud and Judge). He also said, "God will grant prayer for two who partner as long as between them do not betray one another". (Al-Bukhari) Recounted by M. Nejatullah Siddiqi in Patnership and Profit Sharing in



Islamic Law (1985).

According to the Decree of the Minister of State for Cooperatives and Small and Medium Enterprises of the Republic of Indonesia No. 91 / Kep / M.Kukm / IX / 2004 Concerning the Implementation Guidelines Business Activities of Sharia Financial Services Cooperatives:

- Cooperative is a business entity which consists of members individuals or cooperative legal entities with the basis of its activities based on the principle of cooperatives as well as the people's economic movement based on the principle of kinship.
- Sharia Financial Services Cooperative hereinafter referred to as KJKS is a Cooperative whose business activities engaged in financing, investment, and deposits in accordance with the pattern profit sharing (syariah).
- Sharia Financial Services Unit hereinafter referred to as UJKS, is a cooperative unit engaged in financing, investment and savings business with a pattern profit sharing (syariah) as part of cooperative activities concerned.
- Deposits are funds entrusted by members, prospective members, other cooperatives and or member to cooperatives in the form of savings / savings and time deposits.
- Wadiah Deposits Yad Dhamanah, is a member's savings in a cooperative with a wadiah / titipan agreement but with the permission of the depositor may be used by KJKS and UJKS for operational activities of the cooperative, provided that the deposit does not receive for the storage of the funds, but may be compensated in return for bonuses of bonus amount determined accordingly policies and capabilities of the Cooperative.
- Deposits of Mudharabah Al-Muthalaqah, is a member's savings in a cooperative with the Mudharabah Al Muthalaqah contract which is treated as an investment member to be used productively in the form of financing to members of cooperatives, prospective members, other cooperatives and / or its members professionally provided the depositor obtains the profit sharing on the depositary at the ratio (proportion of profit sharing) agreed upon upon opening of the savings account. Deposits of Mudharabah Al-Muthalaqah is a member's savings in a cooperative with a Mudharabah Al Muthalaqah contract which is deposited made once and withdrawal may only be made at a specified time according to the agreement between the depositor and the cooperative concerned.
- Financing is the provision of funds for investment or cooperation of capital between cooperatives with members, prospective members, other cooperatives and or its members, which require the recipient of the financing to repay principal cooperative in accordance with the contract accompanied by payment a certain amount of profit sharing from income or profits from activities financed or use such financing funds.
- Mudharabah financing, is a contract of cooperation business capital in which the Cooperative as the owner of capital (Sahibul Maal) deposits its capital to members, prospective members, other cooperatives and or its members as entrepreneurs (Mudharib) business activities by contract by profit sharing shared in accordance with the agreement (nisbah), and if the loss is borne by the owner of the capital to the extent not being the default of the beneficiary.
- Musyarakah financing, is a contract of cooperation business capital between cooperatives with one party or several parties as the owner of capital in a particular business, to combine capital and undertake joint effort in a partnership, by the ratio, as agreed the parties, the losses are borne proportionally in accordance with the capital contribution.
- Murabahah are bills transactions sale of goods by declaring the acquisition price and the profit (margin) agreed upon the seller (the cooperative) and the buyer (member, prospective member, other cooperatives and or and for such transactions such transactions, which require members to settle their obligations within a specified period accompanied by payment of benefits in the form of a profit margin agreed upon in advance in accordance with the contract.

- Salam, are members' invoices against cooperatives transactions sale and purchase of goods by reservation between seller and buyer with advance payment and delivery of goods by the seller done behind / later, provided that the specification of the goods agreed upon akad transactions greetings.
- Istisna shall be bills of contracts sale and purchase of goods in the form of orders the manufacture of goods with certain criteria and certain conditions agreed upon between the buyer and the seller the payment method may be made in advance, or suspended, until a certain period of time.
- Ijarah shall be bills lease agreements between muajir (Lessors / Lessees) with Musta'jir (Lessee / renting) on Ma'jur (Object rent) to obtain remuneration for goods leased.
- Ijarah Muntahiyah Bittamlik is an agreement lease-purchase a good between lessor and lessee terminated by transfer property of rental object from Lessee / renting to Lessor / Renter.
- Qardh is a transaction activity with a loan agreement non-commercial fund in which the borrower has an obligation to pay principal borrowed to the cooperative lend without reward or profit sharing within a specified time.
- Ratio is the proportion of profit sharing (profit sharing) between the Owner of the Fund (Shahibul Maal) and the Fund Manager (Mudharib) on the results of the undertakings which are co-operated.
- Margin is the profit that obtained by the Cooperative on the result the sale transaction with the purchaser.
- Sharia Supervisory Board is the council elected by the cooperative concerned based on the decision of the meeting of members and its members the scholars experts in sharia who perform the functions and duties as Shariah supervisors on cooperatives concerned and authorized responding or interpreting to the fatwa issued the National Sharia Council.
- Standard Operating Procedures (SOPs) are operational guidelines regulations policies and procedures and or work procedure systems Sharia Financial Services Cooperatives and Sharia Financial Services Units.
- The Minister shall be the responsible Minister in the fostering and development of the cooperative.
- Official shall be the apparatus of the government established by the Minister and authorized authorizing the deed of establishment, amendment to the Articles of Association and the dissolution of cooperatives at the central, provincial / DI, and districts / municipalities.

Sharia cooperative an organization-oriented part to profit which is basically the same as business organization in general, therefore to measure success rate sharia cooperative can be seen from strategy, structure, system, share values, style, staff, skills.

#### **4. Research Methodology**

Based on the formulation of the problems and objectives of this study which is the study using SEM (Structural Equation Model) theory. Yamin (2009) says that SEM (Structural Equation Modeling) is a statistical technique capable of analyzing relationship patterns between latent constructs and indicators, latent constructs of one with others, and measurement error directly. According to Ghazali (2008) Structural Equation Modeling (SEM) is an evolution of models multiple equations developed from econometric principles and combined with regulatory principles of psychology and sociology, SEM has emerged as an integral part research academic managerial. SEM allows the analysis of among some dependent variables and independent directly. While (Hair et al, 2006) Data analysis technique using Structural Equation Modeling (SEM), is done to explain overall the relationship between variables existing in research in detail. This method of analysis using the AMOS program and with SPSS software assistance. According to Ferdinand (2002), SEM is a set of statistical techniques which allows testing a series a relatively complex relationship simultaneously. The hypothesis will be tested at a 5% error rate and a 95% significance level. The reason for using SEM is because SEM is a set statistical technique which allows testing a relatively complex set of relationships simultaneously. Another advantage the SEM application is its ability to confirm the dimensions of a concept factor, and at the same time measure the influence or

degree of relationship between factors which have been identified dimensions (Ferdinand, 2005).

There are several reasons underlying the use of SEM such as (Dillala, 2000: 442) in Albertin Yunita Nawangsari (2011). First, the model being analyzed is relatively complicated so it will be difficult to be solved by method path analysis on linear regression. Second, SEM has the ability to estimate the relationship between variables that is multiple relationships. Third, the error on each observation is not ignored but still analyzed, so SEM quite accurate to analyze the questionnaire data which involves perception. Fourth, Researchers can easily modify the model to refine the model which has been compiled to be more feasible statistically. Fifth, SEM is capable analyze relationships reciprocity simultaneously.

SEM consists of 2 parts the latent variable model and the measurement model (Ghozali, 2008). The first part the latent variable model adapts the simultaneous equation model to econometrics. If the econometric all variables are some measured / observed variables then in this model some variables are latent variables that are not measurable directly). While the second part known by the measurement model, illustrates several indicators or some variables are measured as effects or reflections of their latent variables. Both sections of this model the answer to 2 basic problems scientific conclusion in social science and behavior. For the first problem relating to the measurement problem can be answered with the measurement model, whereas the second related problem with causal relation can be answered using the latent latent model.

## 5. Result and Analysis

Cooperative in Islam classified as syirkah which is a forum of partnership, cooperation, kinship, and business togetherness healthy, good and lawful. such an institution is permissible in Islam, the foundation of operation can be found in the Qur'an (Surah 5- Al-Maidah verse 2) which means:

*"And work together in goodness and piety, and do not cooperate sin and hostility." (Al-Maidah: 2).*

In fact, the Prophet not just allow, also give motivation based on the hadith:

*"I (God) is a third party who accompanies (to help and bless) partnership between two parties, as long as one party does not betray the other. If one party has betrayed against its partners, then I am out of the partnership ". (Abu Dawud and Judge).*

### 5.1 Discussion on the Effect of Strategy, on Performance, and Cooperative Welfare

Strategy is a plan which is used to be able to establish competitive advantage in order of cooperative competition to be able to develop and to play in accordance with the predetermined objectives, on strategy variables, formed from five indicators with The order choice of respondents the highest to the lowest are as follows: Member as potential market, Professional management, Cooperative product useful, Economic empowerment of society, and Application of technology. From the sequence the selection of Respondents that the will of the members wishes to have the interests of members are fundamental noticed by cooperative management but members put the presence of indicators the application of technology as the last order.

The coefficient value on the strategy variable, get the value the positive coefficient, this shows that there is a positive influence between the Strategy variable the performance and the welfare where if an increase in the strategy will cause performance and welfare variables, the level of significance, in the strategy variables has a significant significant effect on strategy variables with performance and welfare that is the use of appropriate strategies in managing primkopal performance and welfare will increase. Currently Primkopal Denma Mabelal the work program of 2015 with the slogan that the cooperative from members and returns to the members meaning that Primkopal Denma Mabelal focuses on the welfare of members, according to the Qur'an 5- Al-Maidah verse 2) which means:

*"O mankind, eat what is lawful good from what is on earth, and do not follow the steps of shaitan, for verily the shaykh the real enemy to you." (Q.S Al Baqarah / 2: 168).*

### 5.2 Discussion on the Effect of Structure on Cooperative Performance and Welfare

The organizational structure is in essence a clear division of labor, with control mechanisms and collaboration and task coordination. Robbin (2003) states that the organizational structure is a chain of command which is depicted graphically using the organizational chart. This organizational structure done because some form organizational structure can encourage or inhibit the development of the organization (Mintzberg, 1979). The results of this study there are sequences indicators of choice of the respondents as follows: (1) Rights and duties of the Executor, (2) Ability of management, (3) Rights and obligations of supervisor, (4) Nature supervisor, (5) Implementing Nature, (6) operational activities by Executor, (7) Characteristics of Management, (8) Member Meetings, (9) Delegation of authority, (10) Management. Perceptions of Respondents to Variables Positive organizational structures except indicators delegation of authority who have negative results, results respondents can be indicated as follows:

Positive relationship meaning that relationship between indicators has a correlation which is close and positive. Negative authority delegation relationships due to factors that affect that the membership of the primary cooperative has its own legal entity and accountability as well. Therefore formal ties between boards co-operatives and primary cooperatives not professionally can be accomplished as well because each cooperative is still running independently so that the Unity of command from secondary cooperatives and cooperatives primary not maximal. The Performance Indicator and the Implementer's obligation obtaining the highest score among other indicators indicates the respondent chooses so that the primkopal grants the rights and the obligations to the implementer in accordance with the applicable rules so that the duty imposed to the cooperative may resolved well.

The result of the respondent the lowest is the indicator of the Board. Basically the Board is appointed by the commander by the Order while the member meeting only validates the existence of the board and the member submits the policy the election of the cooperative management to the commander in addition to being responsible of the members through RATs is also liable also to the commander.

Based on the appointment of the Board by the commanding officer, the office of the primkopal can not be separated from the career position but with the TNI Law no 34 that TNI members are not allowed to do business, on the other hand, that the cooperative is a body which moves in business, so that it indirectly is a constraint rather than the management and the Primkopal Manager.

Role of RAT (Annual Meeting of Members) according to Respondent's choice Not yet reflect how important meaning about the Meeting whereas in the cooperative RAT is the highest authority, because in RAT is one cooperative fittings with objective to vote, to ratify the Board, to ratify the accountability of the Board, as well as to the Supervisor, and to determine, the work program, so that the Management, Supervisors, Executors work, by implementing, the principal roles, among others: Amanah (honest and trustworthy), Fathanah, Istiqamah (persistent), Mas'uliyah (responsibility), Ri'ayah (keeping), Shiddiq (honest and true), Tabligh (reliable information), Benefits (mashlahat) and have the ability to analyze the situation and Opportunities) in advancing cooperative enterprises so that cooperatives can thrive well continuously and consistently That is based on the hadith of the prophet which means:

*"There is no poverty worse than stupidity and nothing wealth more useful than perfection of reason. There is no loneliness more isolation than ujub (sense of arrogance) and nothing help-help more solid than deliberation. There is no perfection of reason beyond planning (good and mature) and no position higher than noble. There is no wara' which is better than self-preservation (maintaining pride and honor), and there is no worship more impressivethan reflection (thinking), and no faith more perfect than shame and patient"* (Narrated by Ibn Majah and Ath-Thabrani).

### 5.3 Discussion on the Effect of Primary System Variables on Cooperative Performance and Welfare

The organizational system defined that: "The system is a network of procedures made according to the pattern which is integrated to carry out the principal activities of the enterprise. (Mulyadi 2001 in Syafriansyah 2015) and according to Cole, quoted by Baridwan (2002) "is the framework of procedures interconnected, compiled in accordance with the schemewhich is thorough, to carry out the main function of the enterprise. Accordingly in this study according to the respondent's opinion the sequence system indicator as follows: Prohibition of Riba, Benefit Value, Free Maysir and ghoror, Fair Sharing Results. The result of the respondents that the Riba Prohibition is the option the highest it is identifies that the Riba Prohibition has been desired by the respondent so primkopal in order to implement the prohibition of usury in managing the cooperative although the cooperative not the sharia cooperative. In addition respondents also want the products which are useful from the cooperative and the value of the indicator the lowest is the revenue share fairly it identifies that the respondent wants something that is lawful and clean so that the result is divided justly and blessed by God that is in harmony with consumption in Islam where human beings can perform consumption activities to be useful and have mashlahah in life both for themselves and for their environment. Consumption in Islamic economics can be defined by eating good food, lawful and beneficial. This is based on the Qur'an which means as follows:

*"Son of Adam, put on your garments beautiful in every mosque, eat and drink and be not exaggerate. Verily Allah dislikes the people the exaggeration "QS. Al A'raaf / verses 7-31.*

In the measurement model for analysis the confirmation factor of the system variables can be seen with values above 0.7 or above 0.5 indicating attachment interplaying, with numbers, positive explaining higher variable level it will cause the higher the system variables (X3), and vice versa, but on the indicator the prohibition of Riba, there is  $p \rightarrow 0.002$ ; is below 0.05 so  $H_0$  is rejected, or the difference is not too far from 0.05, hence there is a not very significant relationship between the Riba indicator with performance the Riba Prohibition Influence at present the rule Riba less assertive in implementing the rule, because primkopal still using the basic rules conventional cooperative not yet using the principles of sharia cooperative.

The result of influence system variable to welfare variable with result 0,086, where  $0,086 > 0,05$  so  $H_0$  accepted and  $H_a$  rejected hence there is no significant influence system variable to variable welfare, it is, will create prosperity. This is in accordance with the Prophetic Hadith narrated by HR. Tirmidhi and Ibn Hibban which means:

*"Rasulullah SAW asked about the causes at most who enter man to heaven. He replied, "Piety to God and morals good". He was asked again, "What is the cause the number of people go to hell?" Rasulallah Saw replied, "Mouth and genitalia."*

### 5.4 Discussion on the Influence of Variables on Commitment to Performance and Prosperity of Cooperatives

Commitment is the relative strength of the individual in involving himself with the organization. There are characteristics of Commitment: strong beliefs mission and organizational goals, willingness to sacrifice for organizational goals and desire for building long-term relationships with organizations (Mowday in Boyle, 1997). The Commitment Variables which in this study were formed from four indicators in order according to respondents' choice as follows: sequence (1) Loyalty continuing continuing policy (2) Strong desire continuing continuing work / policy, commitment against the rules (3) Commitment to work together to achieve goals.

From the respondent's perception it can be seen that the policy rather than the old management to be maintained and sharpened in managing the cooperative is a priority as members are worried if there is change of board good program by the board does not continue. In the last choice of respondents that Commitment cooperate in achieving goals becomes the last option because members in essence have realized and entrusted that working together in a team to complete the task is the thing that should be done.

The result of the index calculation on the comment variable with performance gives positive result that is there is relationship attachment between indicator. The result value the commitment variable (X4) -> Y1 (performance)  $P = 0,000$  it can be seen that the magnitude the significance value of X4 (commitment variable) to Y1 (performance) and X4 (commitment variable) -> Y2 (welfare), is  $H_0$  rejected and  $H_a$  accepted thus then there is a significant influence (variable commitment to welfare). Basically the improvement of the welfare of the members who have are closely connected to the performance supported with commitment from the board, to the implementers both in terms of productivity, creative ideas, work quality, work quantity, contribution, and organizational performance. In essence the term commitment the same as the term Istiqomah means steadfast and continuous above the religion, that is always obedient to God and away from all that it brings the wrath of God. Istiqomah includes zhohir affairs and mind, ie practice jawarih (limbs) and deeds of heart, it is according to the Qur'an which means:

"Those who say:" Our Robb is Allah "and then they reacted (confirmed their stance), then the angels will come down to them (saying):" Do not be afraid and do not be sad; and rejoice you with (the) heaven that God has promised you "(Surah Fushshilat / 41-30).

This is followed by the Hadith of Prophet Muhammad SAW

"Worship Allah wherever you are, follow the deeds the bad the good deeds, the good deeds will wipe (sin) the bad deeds, and cultivate human beings by good morals good" (Hadith hasan history of Imam Ahmad 5/153, and At Tirmidhi noits 1987).

#### 5.5 Discussion the Effect of Primkopal Capital Variables on Performance and Primkopal Welfare

Capital is a fund which is intended every association or organization in conducting activities to achieve its objectives. In co-operatives sources of capital derived from among other sources, cooperative capital comprised and fostered from savings, loans, allowances proceeds including reserves and other sources, member deposits in the cooperative either (principal savings, mandatory savings, voluntary savings). Voluntary savings cooperatives originating from non-members. (Law No. 12 of 1967 article 32 on cooperatives) whereas according to Law no. 25 year 1992 article 41, cooperative capital derived from equity capital and debt capital. While the capital itself (equity capital) is sourced from principal savings; mandatory savings; reserves, and debt capital derived from members, other cooperatives and / or its members, banks and other financial institutions, bond issuance and other debt, other legitimate sources. For capital variables it can be seen that the value of significance the effect of X5 (capital variables) to Y1 (performance) is 0,000 where  $0.000 < .05$  so  $H_0$  is rejected and  $H_a$  is accepted thus then there is a significant influence X5 (capital variables) to Y1 (performance), it is because that the cooperative not the collection of the capital however the cooperative is a collection of persons or legal entities in achieving the goal, whereas for X5 -> Y2,  $P = 0.802$  it can be seen that the magnitude significance value the influence of X5 (capital variables) to Y2 (welfare) is 0.802 where  $= 0.802 > 0.05$  so  $H_0$  is accepted and  $H_a$  is rejected thus there is no significant influence variable X5 (variable of capital to Y2 (welfare) For measurement model in analysis confirmatory factor Capital variables showing loading factor from indicator of Capital consisting of equity capital, Foreign capital, Joint venture capital, private capital there is a value indicating that, a value above 0.7 or above 0.5, indicating attachment, affecting each other, with numbers, positive, explaining higher variable will cause the higher also and vice versa Utilization of primkopal capital should avoid the existence of Riba it is in accordance with the wishes of respondents that members want to avoid Riba and give priority that is based on the Qur'an which means:

*"The people who eat usury can not stand but like the establishment of a person who possessed a demon because of (pressure) a madness. Their circumstances, that is are caused they say (believing), in fact the sale and purchase of it the same as usury, but Allah has justified buying and selling and forbid usury. The people who*

*have arrived to him the prohibition of his God, then continue to stop (from taking usury), then to him what he has taken first (before coming to ban); and its affairs (up to) to God. The person who repeats (takes usury), then that person is the inhabitants of hell; they will abide therein"(Surah Al Baqarah / 2 verse 275).*

Hadith of the Prophet which means:

*"From Nafi ', from' Abdullah ibn 'Umar, that the Prophet sallallaahu' alaihi wa sallam handed over to the Jews of Khaibar the date palms and fields of Khaibar, so that those who worked on them at their own expense, by covenant, the Messenger of Allaah sallallaahu 'alaihi wa sallam half of the harvest"(Narrated by Bukhari 2329 and Muslim No. 1551).*

### *5.6 Discussion on the Influence of Shariah Basic Variables on Cooperative Performance and Welfare*

Basic Shariah is the thing the principal in the management of cooperatives. The main points of the shari'ah are the Qur'an and the Sunnah of the Prophet. Organizational Shariah Variables formed by fifteen indicators namely Implementation of the concept of sharia on responsibility on cooperatives, Implementation of the concept of sharia needs to be implemented the principles of discipline whether administrators, supervisors, executors, and members. Implementation of the concept of sharia, principles of, confidence, as administrators, supervisors, executors, and members, has implemented the concept of sharia in the principle of self-confidence in the cooperative. Implementation of sharia principles, about trustworthiness honesty in cooperatives implementation of sharia principles about good manners or ethics and good morals on cooperatives. Implementation of sharia principles about intention and purpose of worship to God. Implementation of sharia principles sincere because Allah both on the cooperative. Implementation of Sharia principles about honesty on cooperatives. Implementation of Sharia principles on enhancement welfare of members in order on cooperatives. Implementation of Sharia principles hygiene principle or thoyib in cooperatives. Implementation of principles on the principles of tawheed and brotherhood in cooperatives. Implementation of principles on the principle of work and productivity in cooperatives. Implementation of principles on the principle of work and productivity principles of work and productivity) in cooperatives. Implementation of principles on the principle of distributional equity.

The highest index value with the value of 80.68 on the indicator the Principle of the principle of work and productivity identifies that the respondent wishes that the primkopal Denma mabesal that the level of productivity rather than the manager of the cooperative while the Sharia Principles on improving the welfare on the members it is identifying that the respondent choosing that welfare improvement through sharia principles is the last priority because the cooperative not yet the cooperative of sharia or it can be said that the cooperative is still a conventional cooperative. However members have responded positively to cooperatives which are sharia principles. The value of the index on the indicator of this variable is high, whereas the measurement model for analysis confirmatory factor Shariah Basic variable (X6) shows the loading factor from the Sharia Basic indicator shows the close relationship between the indicators, the hypothesis test it can be seen that the magnitude significance value the influence of Shariah Basic variables (X6) to Y1 (performance variables) is 0.004 where  $0.003 < 0.05$  so that  $H_0$  is rejected and  $H_a$  is accepted thus there exists a significant influence (X6) to Y1 (performance variables), it is natural that primkopal not entirely apply the concept of shari'a because primkopal is still conventional cooperativewhile the value of significance the influence of Shariah Basic variable (X6) to Y2 (welfare variable) is 0.000 where  $= 0.000 < 0.05$  so  $H_0$  is rejected and  $H_a$  is accepted thus there is a significant influence the basic variable of Syariah h (X6) to Y2 (welfare variable), this is due because of the existence of the principle that in a business oriented to profit but on the other hand the Shari'a regulates the equilibrium between profit with justice mutual filling between one with another, sharia business which is based on the Shariah Basic guided by the Qur'an which means:

*"O ye who believe, be fearful unto Allah truly fear unto Him; and do not at times you die but under circumstances are Muslims"(Surah 3 / Ali Imran verse 102).*

#### 5.7 Discussion on the Effect of Environmental Variables on Performance and welfare Primkopal Cooperative

The work environment is something that exists around the workers and can influence itself in carrying out the task (Nitisemito, 1998 in Pramono, 2011). In parallel Supardi (in Potu, 2013), the working environment is the circumstances around the workplace both physically and non-physically which can give the impression of fun, securing, reassurance and the impression of working and so forth. The environment is distinguished in two inter alia the Internal Environment and the external environment. According to Harris (2000: 10) in question with the internal environment is; factors within the organization that can be controlled. While the external environment related to environmental conditions outside the organization, so difficult to be controlled (unpredictable).

The variables of organizational environment influence formed from four indicators namely: economic, social and cultural, defense and security, technology value of the highest index is value 78.24 is about economic problem while index value indicators Defense and security with a value of 75.32. Cooperatives are business institutions or institutions which are engaged in the field of economy economic influence more direct impact on the life of the cooperative. However it can not be denied if the influence of security also has a role importantly in cooperative. The results of RMSEA, GFI, CFI, CMN / DF range from 0 to 1, and in general values above 0.9 indicating that then the model can be said fit with existing data. For X7 (Environmental variable) -> Y1 (Performance variable)  $P = 0.000$  it can be seen that the magnitude significance value X7 (Environmental variables) to Y1 (Performance variables) is 0.000 where  $0,000 < 0,05$  so that  $H_0$  is rejected and  $H_a$  is accepted thus there is a significant influence X7 (Environmental variables) to Y1 (Performance variables), whereas For X7 (Environmental Variables) -> Y2,  $P = 0.025$  then it can be seen that magnitude the significance value the influence of X7 (environmental variable) to Y2 (welfare variable) is 0,025 where  $= 0,025 < 0,05$  so  $H_0$  is rejected and  $H_a$  accepted thus there is significant influence X7 (Environmental variable) to Y2 (welfare variables) Environment, environmental variables can not be managed by cooperatives however these factors have a great influence for cooperatives. Islam has given the guidance in dealing with that factor it is based on the Qur'an which means:

*"Son of Adam, do not ever you can be deceived by the devil as he has expelled your father and mother from heaven, he takes off both of them his clothes to show to both his private parts. In fact he and his followers seeing you from somewhere that you can not see them. Verily We have made the demons the rulers for the unbelievers"(QS.Al A'raf / 7 verse 27).*

#### 5.8 Discussion on the Effect of Cooperative Performance Variables

Performance or performance is any system related with activity with outcome obtained. (Kohli and Jaworski, 1993) and small firms (Pelhant and Wilson, 1996), while According to Keban (2004) performance is a translation of performance which is often interpreted as appearance rally or achievement. It is also said Mangkunegara (2008) that the term performance derived from the word job performance or actual performance ie work performance or achievement to be achieved. According to Keban (2004) achievement of results (performance) can be assessed according to the perpetrator namely: Individual performance which describes to what extent a person has carried out his main tasks so as to deliver results established or agency illustrates to what extent a single group has carried out all principal activities so as to achieve the vision and mission of the institution while the Program performance ie with respect to what extent the activities in the program so as to achieve the objectives of the program. Variable organizational performance formed from the six indicators namely: productivity, quality, quantity, contribution, Creative ideas, good performance already can provide high index value (positive) in the form good work Based on the value of significance it can be seen the effect of performance on the welfare is equal to 0.646 where  $0.0646 > 0.05$  so  $H_0$  accepted and  $H_a$  rejected thus there is no



significant effect between performance on welfare .

The command of performance in Islam commanded by God according to the Word of God in Al-Qur'an Al-Ahqaaf / 46 verse 19 which means:

*"And for each of them the degrees according to what they have done and done and that Allah will provide for them (their reward) their works and they shall be disadvantaged".*

From that verse that Allah will reciprocate any deeds of human deeds based on what they have done. That is if a person performs a job well and shows good performance too for his organization then he will get good results from his work and will provide benefits for the organization. Word of God in Al-Qur'an letter Al-A'raaf / 7 verse 39 which means:

*"And say the people who went in before among them to the people who came in later:" You have not even the slightest advantage over us, then feel the torment for the deeds which you have done. "*

The above verse explaining that all the merits belongs only to God, therefore work is intended sincerely because Allah which is a process whose logical frequency gets reward in the world and akherat.

### *5.9 Discussion on the Effect of Cooperative Welfare Variables*

Law No. 13/1998 on prosperity elderly explains that Welfare defined as a living social order and social livelihood both material and spiritual are overwhelmed sense of salvation, decency, and tranquility which makes it possible for every citizen to make the best possible physical, spiritual, and social fulfillment for self, family, and society by upholding rights and duties human rights in accordance with Pancasila. Welfare value not only measured by size material only; but also non-material size; such as, the fulfillment of spiritual needs, the maintenance of moral values, and the realization of social harmony. Society is said to be prosperous if it is fulfilled the basic needs every individual whether food, clothing, shelter, education, and health, and religious, treasure, soul, mind and honor. Welfare is a goal rather than a cooperative so that the cooperative which works has a positive positive impact on well-being. Variables of welfare rather than diprimkopal are formed from eight indicators namely: Increasing Income, Peace of Worship, Self-Reliance of Social Impact, Compassion, Gratitude, Sincere, Benefits of giving high (positive) index value good. Based on the value of significance it can be seen the effect of performance on welfare is 0.805 where  $0.805 > 0.05$  so  $H_0$  is accepted and  $H_a$  rejected thus there is no significant influence between performance on welfare The Qur'an which provides explanation of welfare explicitly or implicitly relating to welfare among others:

*"Whoever, who works righteous deeds, whether male or female in a state of faith, in fact We will give to him a good life and indeed We will reward them with merit what better than what they have done"(Surah Al-Nah / 16 verse 97).*

Welfare is only acquired with complete surrender to God Almighty with gratitude and sharing to others.

## **6. Conclusion**

The purpose of this study is to obtain empirical evidence from Determinant Factor: Internal, External and Religiosity In Management Cooperative And Performance (Case Study, Primary Cooperative of the Navy / Primkopal Denma Mabasal Jakarta) So based on the objectives can be taken a conclusion as follows:

- Relationship Variable Cooperative strategy as an internal variable affect cooperative performance it is seen that the magnitude significance value the influence of strategic variables to the Performance variable of 0.2 where  $0.2 > 0.05$  so there is no significant influence strategic variable on performance beside that on Internal Variable Cooperative Strategy influential to welfare there are result 0,628 where  $0,628 > 0,05$  so there is no significant influence strategy variable of the welfare, however the Service to the members of Primkopal denma Mabasal not yet maximal only reached the range of 13% up to 17% this is because the personnel who

overseeing the cooperative not focus in managing the cooperative dual office positions and managers who occupy structural positions.

- The relationship of variables the structure of cooperatives as internal variables influential on the performance of cooperatives can be seen the magnitude of significance value the influence of structural variables on performance is 0.398 where  $0.398 > 0.05$  so there is no significant variable structure on performance. Beside that based on the relation of variable cooperative structure as internal variable influential to the prosperity of cooperative there is magnitude value of significance influence of structure variable to variable welfare, is equal to 0,065 where  $0,065 > 0,05$  significant structural variables to well-being however when viewed the measurement model for analysis variable confirmatory factors exposes the loading factor from the structure indicator indicates the attachment which interacts with each other, however there is a negative indicator Delegation of authority with a negative result which means that delegation of authority absent delegate authority between Primary Cooperative and Secondary Cooperative because each cooperative has own legal entity there is even business competition or seizure business land.
- Relationship Variable Cooperative system as an internal variable influential on the performance of cooperatives it appears that the value of significance the influence of system variables to performance variables 0.000 where  $0.000 < 0.05$  so  $H_0$  rejected and  $H_a$  accepted things that Primkopal Denma Mabel is not a cooperative which is based on shari'a but there is a result that the Riba Prohibition Indicator in Primkopal obtains the highest value the choice of members it implies that the member wants to abandon the usury which there are in cooperative or implementing Islamic shari'a and based on variable relation cooperative system as internal variable affect to prosperity of cooperative is equal to 0,086, where  $0,086 > 0,05$  so  $H_0$  accepted and  $H_a$  rejected hence there is no significant influence the system variable to the welfare variable. These results in harmony with the Primkopal Executive of Denma Mabel have implemented mandated the law by granting liable the Board and the Trustees transparently and accepted by the members.
- Relationship of cooperative commitment variable as internal variable affect to cooperative performance with significance value 0.000 where  $0,000 < 0,05$  there is significant influence from commitment variable to performance, indicator of commitment objectives, desires, loyalty and rules, when confronted by the existence of rules and the prohibition of business affecting TNI personnel influential on the management of cooperatives within the TNI, because:
  - ✓ Personnel of the cooperative which until recently Dual Position
  - ✓ Occur stagnation career personnel who serve in cooperatives
  - ✓ Limited steps of the board in managing the cooperative.

The variable of commitment affecting, the welfare of the cooperative is 0,028, of which  $0.028 < 0.05$  it means that there is a significant significant influence of the commitment variable on the welfare which is served with service performance to the members up to year 2016 around 17.37%.

- Relationship of Cooperative Capital variable as internal variable affect to cooperative performance with significance value is 0.000 where  $0,000 < 0,05$ , so that there is significant influence the problem because primkopal using third party fund more The capital of the cooperative as an internal variable influences on the welfare of the cooperative is with a significance value of 0.028 where  $0.802 > 0.05$  no significant significant influence
- Relationship of shariah basic variable of cooperative as internal variable influential to cooperative performance with significance value 0,003 where  $0,003 < 0,05$  meaning that there is significant influence syariah basic variable to performance variable because Primkopal Denma Mabel is a conventional cooperative, and if judging by the association of Shariah-based cooperative variables as internal variables

affecting the welfare of cooperatives is 0,000, where  $0,000 < 0,05$  meaning there is significant influence Primkpal has not implemented syariah rules, however based on the measurement model for analysis the factor of confirmation of Shariah Basic variables shows the loading factor from indicator Sharia base attachment interplay with number positive identifying that there is a desire to implement the basis of shari'a in the hope to obtain serenity and welfare improvements.

- Relationship of cooperative environment variable as external variable affect to cooperative performance with significance value 0.000 where  $0,000 < 0,05$  so that Environment Variables influence to performance and the variable can not be arranged by Mangemen. However based on the relationship the cooperative environment variable as an External variable has an effect on welfare through cooperative performance with a significance value of 0.025, where  $0.025 < 0.05$  so there is a significant influence Environment variable on Variable welfare.

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