



# Cooperative Contribution in Providing A Level of Welfare to Members in Denpasar City (PAS Cooperative Case Study)

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**Abstract.** The aims of this research are: 1) To obtain empirical evidence of the level of member participation, managerial ability of the management and PEA of the Cooperative; 2) To identify and measure the ability of cooperatives to provide economic benefits to improve the welfare of their members, both MEL and METL; 3) To evaluate the level of price efficiency of cooperative services to its members. This research applies descriptive analysis with qualitative and quantitative approaches which are then used to draw conclusions. The object of this research is transaction management, measurement and reporting of members' economic improvement (promotion), as well as price efficiency of PAS cooperative services. Findings: 1) The growth and development of the PAS cooperative is highly encouraged by the participation of cooperative members. Participation of cooperative members in capital, decision making, business and supervision. The management's managerial abilities include Conceptual Skills, Human Skills and Technical Skills, which greatly determine the level of success of the PAS cooperative; PAS cooperative PEA, both MEL and METL, for the period 2018 to 2023 has not shown stability; 2) PAS cooperative's ability to provide economic benefits to improve the welfare of its members: economic benefits with equity capital, Total capital (foreign capital and equity) has reached above IDR 1,-; 3) The PAS cooperative has worked with The level of efficiency that is better than its competitors (lower costs, lower loan interest rates) will be an attraction for potential members entering the cooperative and for existing members remaining in the PAS cooperative.

**Keywords:** Economic Benefits, Managerial Management, Member Economic Promotion, Member Participation, Service Price Efficiency.

## 1 Introduction

A cooperative is a business entity founded by people who have the same interests and jointly carry out business that applies the principle of kinship to achieve the goals of members' welfare. The establishment of a cooperative must prioritize the interests of members with the aim of providing services to members that can provide added economic value for members (Law of the Republic of Indonesia Number 25 1992). To provide welfare to members, cooperatives can do it in two ways, namely: 1). Providing

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a profit share or *sisa hasil usaha* (SHU), distribution of SHU for members based on capital participation, namely: principal savings and mandatory savings as well as participation in other services regulated in the cooperative's Articles of Association and Bylaws; 2). Providing competitive service prices to members. Cooperatives need to set prices that are competitive with competitors' prices, thereby encouraging higher member participation, the cheaper the service price, the higher the frequency of member participation. This shows the achievements of the management in carrying out their duties and functions in managing the cooperative in accordance with cooperative principles, the identity of the cooperative and the Cooperative Law in increasing welfare contributions to members.

Cooperatives should not only be seen from the cooperative's ability to produce SHU, but the main thing must be seen from its ability to promote the economy of its members (Paramata, 2015; Sugiyanto, 2002; Tjakrawerdaja, 2012). Increasing the welfare of cooperative members is one of the most important goals of establishing cooperatives. Providing welfare in terms of high direct economic benefits for members, which is conceptually easy to formulate but measurement in the field is complicated and requires its own approach and precision. Establishing a low price policy for members will encourage the quantity of member participation to be higher and will accumulate in the SHU surplus generated by the cooperative. An increase in SHU can contribute significantly to cooperative reserves, thereby strengthening cooperative equity.

The active role of members as customers needs to be encouraged by providing stimulation with relatively cheap service prices (Triyono, 2007). The behavior of cooperative members is the same as the behavior of other consumers in general, when given cheap prices, cooperative members will participate more frequently, even though the margin set is relatively low, but because member participation is higher, this can have a strengthening impact on their own equity, namely in the form of cooperative reserves (Syaiful et al., 2016). Member Welfare Contribution on Participation (KKAP) is significant with the level of economic promotion of members from the aspect of member participation, this is because the price of cooperative services is lower than competitors' prices. It is assumed that this is the level of efficiency in the price of services provided by the cooperative to members or this can be expressed as income savings. member. If this happens, the member's income savings can be used to meet other needs, this can be interpreted as a contribution value to the member's welfare.

This information is needed to measure price differences or interest rates whether they provide benefits or not to cooperative members. If there are benefits to cooperative members, they are called Direct Economic Benefits (MEL). Another benefit which is a cooperative contribution is the distribution of Remaining Business Results (SHU) to cooperative members, usually given at the end of the year, the amount is determined based on the Bylaws and Articles of Association of the cooperative called Indirect Economic Benefits (METL). The level of welfare contribution to members should be able to be measured and presented in the form of a Member Economic Promotion (PEA) report which is part of the financial report, so that this presentation can show users of financial reports, both internal and external parties, to what extent the cooperative has achieved its objectives (IAI, 1998). Based on preliminary research on the PAS cooperative for the last 6 years, 2018 to 2023, the ability to achieve SHU, distribution of SHU has been carried out, but the PEA report has not been carried out.

Empirically and periodically, PAS cooperative reports have not described, measured the cooperative's ability to provide economic benefits in improving the welfare of its members, and evaluated the level of price efficiency of cooperative services to its members. Thus, the PAS cooperative has not been able to determine policies in an effort to improve the welfare of its members. For this reason, research needs to be carried out regarding the contribution of cooperatives in providing a level of welfare to members. Based on the description above, this research aims to obtain empirical evidence: 1) What is the level of member participation, managerial ability of the management and PEA of the Cooperative?; 2) What extent can cooperatives provide economic benefits in improving the welfare of their members, both MEL and METL?; 3) What is the level of efficiency in the price of cooperative services to its members?

## 2 Methodology

This research applies a descriptive analysis approach with a qualitative and quantitative approach, namely conducting data analysis: measuring the percentage level of member participation, managerial ability with 10 indicators of member participation and the performance of the PAS cooperative management with measurements of very high, high, medium, low, very low. PEA is measured by the ratio of economic benefits to own capital:

$$PEA = (MEL + METL)/Own\ Capital \quad (1)$$

$$REBCC = (MEL + METL)/(Capital + Equity) \quad (2)$$

$$SPER = Average\ Cooperative\ Service/Competitor\ Price \quad (3)$$

Note: REBCC (Ratio of Economic Benefits to Cooperative Capital), SPER (Service Proce Efficiency Ratio)

Member participation efficiency occurs if  $P < 100\%$  and member participation inefficiency occur if  $P > 100\%$  or  $P = 100\%$ . Next, a systematic description of the facts, characteristics and relationships between the events studied is carried out by collecting, classifying, presenting and analyzing the data and information obtained regarding the contribution to improving the welfare of PAS cooperative members and drawing conclusions. The case study approach is carried out because it can examine events explicitly, discussing theory in depth and being contextually informed (Arsana et al., 2024; Sugiyono, 2017; Yin, 2009). This approach is relevant for answering why and how questions about a contemporary event over which researchers have little or no control (Cooper et al., 2008; Sugiyono, 2017). The research location is the Denpasar City PAS Cooperative, which is one of the cities in the province of Bali, at the time of the research in 2024. Data collection uses investigative/tracing methods, surveys, unstructured interviews with informants, and related institutional documents. Data analysis techniques with stages of reduction, data display, and conclusion drawing/verification are presented in Figure 1.

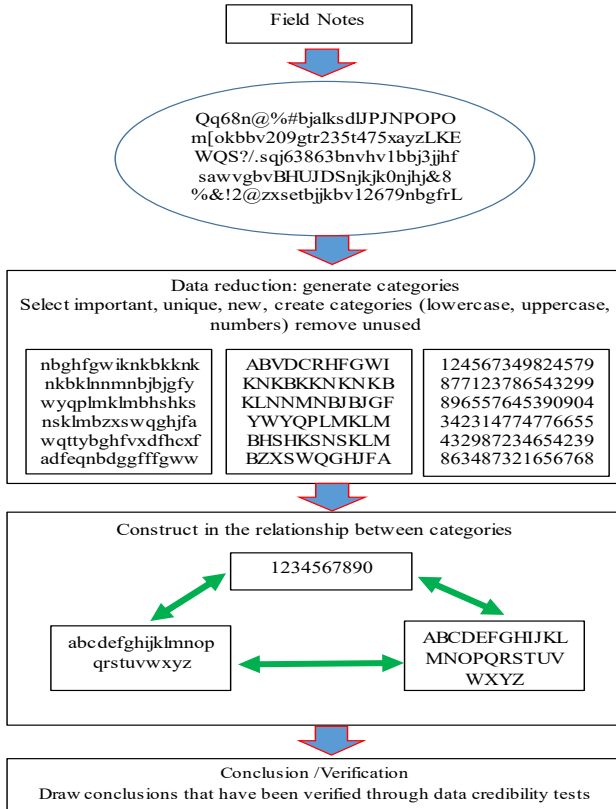


Figure 1. Data reduction, data presentation and verification

### 3 Results and Discussion

Level of member participation, managerial ability of management and PEA of the Cooperative. Level of member participation. The main strength of a cooperative lies in its members themselves because cooperative members have multifunctions as owners and customers of the cooperative business, so the active participation of members determines the continuity and development of the cooperative business.

Based on the analysis of PAS cooperative members' participation responses, it can be explained that members' responses to the 10 questions asked in the member participation indicators are: 1) Cooperative members participate and contribute both energy and thoughts to the development of the cooperative; 2) Cooperative members participate and are responsible for the success or failure of the cooperative; 3) Cooperative members participate in the Annual Member Meeting (AMM); 4) Cooperative members participate in paying off principal savings; 5) Cooperative members participate in maintaining the good name of the cooperative; 6) Cooperative members participate in paying off mandatory savings; 7) Cooperative members participate in implementing the results of RAT decisions; 8) Cooperative members

participate actively in implementing every management decision based on AMM; 9) Cooperative members participate in cooperative education and training; 10) Cooperative members participate in controlling the cooperative's financial performance.

It was found that 57.47% of members who stated Very High (VH), 31.62% stated High (H), 6.77% stated Medium (M), 3.13% stated Low (L), 1.01% stated Very Low (VL). This means that all indicators of questions asked in the member participation variable have very high values because the majority of respondents stated Very High (VH) more than 50% of the 10 question items in the PAS Cooperative member participation variable. Thus, the level of participation of PAS members is very high in encouraging the growth and development of cooperatives. The same result is that cooperatives can grow and develop depending on the active participation of members where participation determines the continuity and development of the business field or cooperative business unit (Wawan, 2018).

Research Adela and Karyani (2022) also supports that responsibility in the form of cooperative awareness is very necessary and a concern so that cooperatives can live, grow and develop, cooperatives are very dependent on the active participation role of their members. Cooperative members have a very strategic meaning for cooperative development. Members can function as owners as well as service users or what is often called the dual identity of the member as the main characteristic of cooperatives that other forms of company do not have. As owners, members must participate in capital deposits, supervision and decision making in the hope of obtaining adequate SHU distribution (Fauzi, 2022). Cooperative members must participate actively in their cooperative in order to obtain higher benefits. Cooperatives need information about the changing needs of their members. Therefore, members must always increase their participation. This is similar, cooperative members must participate actively in capital, decision making, business and supervision (Aprillya et al., 2022; Arsana et al., 2019).

PAS cooperative management managerial abilities, Respondent's responses to the 10 questions asked in the cooperative management performance variable, namely: 1) Management works in accordance with AMM decisions; 2) Management is able to improve the image of the cooperative in the community; 3) Management is able to increase cooperative turnover from year to year years; 4) The management is able to increase SHU; 5) The management is able to work in developing participation in the social, economic and cultural fields; 6) The management is able to improve services to cooperative members; 7) The management is able to motivate the work of cooperative members; 8) The management works in terms of maintaining the stability of cooperative business volume; 9) Management is able to develop cooperative business potential; 10) Management is able to develop cooperative capital structure.

It was found that, 56.67% of respondents stated Very High (VH), 35.86% stated High (H), 4, 44% said Medium (M), 2.42% said Low (L), 0.61% said Very Low (VL). This means that all the question indicators asked in the cooperative management performance variable have very high scores because the majority of respondents stated Very High (VH) more than 50% of the 10 question items in the PAS cooperative management performance variable. Management as managers of cooperatives must improve their managerial abilities in order to serve members more optimally so that members can experience greater benefits from the cooperative. This result is supported by the fact that cooperatives must be able to concentrate on cooperative members, both

in terms of improving services to members and in terms of improving members' welfare with growth in SHU figures every year which is quite satisfactory and can be felt by cooperative members, of course this will trigger high member participation (Rofi'i et al. 2023; Sahabuddin et al. 2023).

Management can improve their abilities by taking part in various training courses appropriate to the field they are working in and are given higher incentives so they can be motivated to improve their performance. In line with research, management is expected to have managerial, technical skills and an cooperative spirit, so that cooperative management reflects characteristics that are based on cooperative principles in supporting the running of cooperative businesses (Ranti et al., 2023; Sinaga and Kusumantoro, 2015; Siswanto and Kurniawan, 2022). The member economic promotion report (PEA) is a report that pays attention to the economic benefits, both direct economic benefits and indirect economic benefits obtained by cooperative members during a certain year.

In this research, it was found that PEA, both direct economic benefits and indirect economic benefits, during the 2018 to 2023 period of PAS cooperatives experienced fluctuations in 2023 amounting to IDR 145,761,069.20, in 2022 amounting to IDR 93,847,450.55, in 2021 amounting to IDR 76,833,882.62, in 2020 amounting to IDR 105,517,184.34, in 2019 amounting to IDR 102,768,069.21, in 2018 amounting to IDR 56,434,975.47. Members hope to obtain added value, known as PEA, not only when the SHU is distributed at the end of the period but also during service, the PAS cooperative is quite capable of contributing to the economic benefits of its members. The same results were also obtained. Measuring the success of cooperatives should not only be seen from the cooperative's ability to produce SHU, but most importantly it should be seen from its ability to promote the economy of its members (Sugiyanto, 2002; Tjakrawerdaja 2012).

The ability of the PAS cooperative to provide economic benefits to improve the welfare of its members, both MEL and METL, can be described as the ability of the cooperative to produce economic benefits with its own capital (equity), each IDR 1 of its own capital, respectively, produces economic benefits in 2018 of IDR 4.86, in 2019 it was IDR 6.97, in 2020 it was IDR 6.33, in 2021 it was IDR 4.04, in 2022 it was IDR 4.55, in 2023 it was IDR 6.58. The ability of the PAS cooperative to produce economic benefits with total capital (foreign capital and equity) for each Loan Capital and Equity of IDR 1,- respectively, resulted in economic benefits in 2018 amounting to IDR in 2021 it is IDR 2.51, in 2022 it is IDR 2.76, in 2023 it is IDR 3.57. The level of price efficiency of cooperative services to its members. In this research, the efficiency of cooperatives was analyzed using PAS cooperative efficiency using the achievement approach of cooperative business entities, measured by the size of the Total Member Welfare Contribution Ratio, Member SHU Ratio, and Total Member Welfare Contribution Ratio. Analysis is carried out to measure the success of managers (management) in leading the cooperative and as an accountability for their leadership, as well as a basis for seeking new members, retaining members, seeking financial support and building relationships with other competent parties.

Careful study shows that there is a positive correlation between the level of cooperative business efficiency and member benefits. The higher the level of cooperative business efficiency, the more capable the cooperative will be of improving services to its members, so that the benefits obtained by members will increase. These

benefits can be obtained directly or indirectly. This is directly obtained through the service price, namely the difference between the competitor's price and the cooperative's price multiplied by the quantity of units purchased from the cooperative or sold to the cooperative. In the same sense, it is the difference between the cooperative's interest rate and the general interest rate multiplied by each member's loan or savings.

PAS Cooperative during the 2018 to 2023 period has been able to make member participation efficient because the percentage of member service is less than 100%. Member participation efficiency was achieved in 2018 at 69.23%, in 2029 at 62.57%, in 2020 at 62.57%, in 2021 at 70.06%, in 2022 at 70.66%, and in 2023 at 69.88%. The PAS cooperative has worked with a better level of efficiency. Its competitiveness (for example, lower costs, lower loan interest rates and cheaper selling prices) will be an attraction for potential members to enter the cooperative and for existing members to remain in the cooperative. PAS. In line with research results, the ability of cooperatives to provide benefits to members is a measure of cooperative success in spurring business efficiency. Cooperatives that work with a better level of efficiency than their competitors (for example lower costs, lower loan interest rates and cheaper selling prices) will be an attraction for potential members to enter the cooperative and existing members to remain in the cooperative (Wulandari et al., 2023; Anastasia and Ardeansyah, 2020).

Findings of the Ratio of Total Level of Welfare received by members (RTKKA) with stages of analysis of Welfare Contribution to Members (KKAP), and analysis of Member SHU Ratio (RSHUA), then add up the findings from KKAP and RSHUA, to obtain RTKKA.

$$KKAP (\%) = 100\% - P\% \quad (4)$$

$$RSHUA = SHUA/Equity) \times 100\% \quad (5)$$

$$RTKKA = KKAP + RSHUA \quad (6)$$

PAS Cooperative efficiency of member participation creates welfare contributions to members for participation during the 2018 to 2023 period, the largest in the 2019 and 2020 periods respectively at 37.43%, then followed by the 2018 period at 30.77%, the 2023 period at 30.12%, and the smallest for the 2021 and 2022 periods was 29.94%. This means that the PAS cooperative has been able to demonstrate management achievements in carrying out its duties and functions in managing the cooperative in accordance with cooperative principles, cooperative identity and the Cooperative Law in increasing welfare contributions to members.

The largest RSHUA generated during the 2018 to 2023 period was in the 2019 period at 2.17%, followed by 2.10% in the 2018 period, 1.94% in the 2020 period, 1.47% in the 2022 period, 1.47% in the 2023 period, 30%, and the smallest for the 2021 period was 1.14%. This can be interpreted as saying that the PAS cooperative has been able to generate a surplus, proportionally providing SHU to members based on member participation, although it still fluctuates according to developing conditions and situations.

The largest RTKKA generated during the 2018 to 2023 period was in the 2019 period at 39.60%, followed by 39.37% in the 2020 period, 32.87% in the 2018 period, 31.42% in the 2023 period, 31% in the 2022 period. 41%, and the smallest for the 2021 period was 31.08%. This means that the PAS cooperative has been able to contribute to providing a level of welfare to members related to the level of the cooperative's ability to serve members, so the higher/larger the percentage, the better, although it still fluctuates according to developing conditions and situations. In line with research (Hodsay, 2021), which states that the ability of cooperatives to contribute to improving members' welfare, the greater the percentage the better.

The PAS cooperative has been able to provide members' economic improvement which can be expressed in the form of the cooperative's contribution in providing a level of welfare to members. The higher the value of the economic benefits provided by a cooperative to its members, the higher the level of contribution of the cooperative to the level of welfare of its members. Member economic promotion can be improved by providing more optimal service to members in terms of speed of service, easing loan terms, high savings interest and lower loan interest than other financial institutions, in line with research (Mirawati et al., 2021), which states that cooperatives can provide excellent and efficient service to its members.

## 4 Conclusion

The level of member participation, managerial ability of the management and PEA of the cooperative can be explained: The level of participation of members of the PAS cooperative is very high in encouraging the growth and development of the cooperative. Cooperative members must participate actively in their cooperative in order to obtain higher benefits. Cooperatives need information about the changing needs of their members. Therefore, members must always increase their participation in capital, decision making, business and supervision. The very high managerial ability of the management consists of 3 indicators: Conceptual Skill, Human Skill and Technical Skill. The better the managerial ability of the management, the higher the level of success of the cooperative. The PEA of both MEL and METL during the 2018 to 2023 period of PAS cooperatives has not shown stability.

The ability of the PAS cooperative to provide economic benefits to improve welfare to its members, both MEL and METL, can be described as the cooperative's ability to generate economic benefits with equity capital. Total capital (foreign capital and equity) has reached above IDR 1. The PAS cooperative has worked with a better level of efficiency. Its competitiveness (lower costs, lower loan interest rates) will be an attraction for potential members entering the cooperative and old members remaining in the PAS cooperative.

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