

Measurement of Cooperative Accountability Implementation Based on Regulation of The Minister of Cooperatives and Small and Medium Enterprises of The Republic of Indonesia Number 20/Per/M.KUKM/IX/2015 (Case Study on YPTA Surabaya Employee Cooperative Period 2018-2021)

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Abstract

Cooperative accountability is one of the most important factors to be carried out by cooperative organizations so that they can be trusted by interested parties. This study was conducted to measure the implementation of cooperative accountability based on the Regulation of the Minister of Cooperatives and Small and Medium Enterprises Number 20/Per/M.KUKM/IX/2015 concerning the Implementation of Cooperative Accountability. The research site is the YPTA Surabaya Employee Cooperative for the 2018-2021 period. Aspects of measurement in this study include: measuring the implementation of organizational and management accountability; measurement of the implementation of cooperative service management accountability; and measuring the implementation of financial accountability. This research is descriptive research with a quantitative approach. The results of the research on measuring the implementation of cooperative accountability in the period 2018-2021 obtained fluctuating results. Measurement of organizational and management accountability; the number of members is decreasing but the number of deposits and institutional management are getting better. The measurement of the implementation of cooperative service management accountability on a gross basis to members and non-members has decreased while on a net basis it has increased. Measurement of the implementation of financial accountability; financial statements need to be audited by public accountants, the ability of cooperatives to fulfill all their obligations with their assets is very good; the ability of cooperatives to utilize assets on average is 1.3 times; and the ability to generate residual income tends to increase.

Keywords

measurement; accountability
implementation; KUKM
ministerial regulation number
20/Per/M.KUKM/IX/2015



I. Introduction

Cooperatives are economic organizations with a social character. As stated in Law Number 25 of 1992 concerning Cooperatives, article 1 paragraph 1, it is stated that the definition of cooperatives is a business entity consisting of individuals or cooperative legal entities based on their activities based on cooperative principles as well as a people's economic movement based on the principle of kinship. Meanwhile, according to article 3 of the law, the purpose of cooperatives is to promote the welfare of members in particular and society in general and to participate in building the national economic order in order to create an advanced, just, and prosperous society based on Pancasila and the 1945 Constitution. After the cooperative congress on July 12, 1947 in Tasikmalaya, West Java,

cooperatives have experienced a lot of development. Organization must have a goal to be achieved by the organizational members (Niati et al., 2021). The success of leadership is partly determined by the ability of leaders to develop their organizational culture. (Arif, 2019).

Cooperatives as an organization consisting of people, where one of the principles in its management is to be managed democratically, it is very possible that cooperatives will develop easily and be easy to solve the problems they face. Because management is carried out democratically, namely from by, and for members, each member is (expected) willing and able to develop and be accountable.

Cooperatives as business organizations are required to promote the economy of their members. In advancing the economy of its members, in this case the management, must understand the duties and authorities of the management (Article 30 of Law No. 25 of 1992). The duties and authorities of the cooperative management include serving members and being responsible for the results of the implementation of their authority duties. Thus, the management is required to have performance and accountability in accordance with the expectations of members as well as normative provisions, namely laws and government regulations.

Cooperative accountability is important so that cooperative functions can run well. Adequate accountability will encourage a cooperative to achieve the expected goals and make the cooperative better. The indicators for measuring the accountability of cooperatives in Indonesia are contained in the Regulation of the Minister of Cooperatives and Small and Medium Enterprises Number 20/Per/M.KUKM/IX/2015 concerning the Implementation of Cooperative Accountability. Regulations of the Minister of KUKM of the Republic of Indonesia, among others, contain the measurement of the implementation of cooperative accountability in terms of; organization and management, cooperative service management, and finance.

This study uses all elements of measuring cooperative accountability as stated in the Regulation of the Minister of Cooperatives and Small and Medium Enterprises Number 20/Per/M.KUKM/IX/2015 concerning the Implementation of Cooperative Accountability. Regulation of the Minister of KUKM of the Republic of Indonesia. The elements measured include organizational accountability, service management accountability, and financial accountability.

The Employee Cooperative of the Education Foundation August 17, 1945 Surabaya (Kopkar YPTA Surabaya) is a cooperative employee cooperative which is a legal entity and is domiciled in Surabaya. By the end of 2021 the Surabaya YPTA Kopkar had 669 members. Kopkar YPTA Surabaya is one of the cooperatives that is very active in running its business and has always held the Annual Member Meeting (RAT) every year since 2005 (Kopkar YPTA, 2005). As of December 31, 2021, Kopkar YPTA has a business volume of IDR 1,276,682,073 and assets of IDR 5,032,621,698.16. However, in 2021 there will be a decrease in business volume, especially the basic needs store business. One of the causes of the decline in business volume is thought to be due to the COVID-19 pandemic.

Measurement of the implementation of cooperative accountability is a form of assessment as well as evaluation that is very useful for maintaining and increasing cooperative accountability. Accountability measurement is needed in cooperative management to provide information about the condition of cooperatives as a company and as a basis for decision making and evaluation of ongoing businesses. The credibility of a cooperative as a company can be maintained through accountability measures.

II. Review of Literature

2.1 Implementation of Accountability

a. Definition of Implementation of Accountability

Accountability is the ability to give answers to higher authorities for the actions of a person or group of people towards the wider community in an organization (Syahrudin Rasul 2012:8)

Meanwhile, according to UNDP, accountability is an evaluation of the process of implementing activities or organizational performance to be accountable and as feedback for organizational leaders to be able to further improve organizational performance in the future.

The definition according to the Regulation of the Minister of Cooperatives and Small and Medium Enterprises Number 20/Per/M.KUKM/IX/2015 concerning the Implementation of Cooperative Accountability, accountability is a manifestation of the entity's obligation to account for the success and failure of the organization's mission in achieving its goals and objectives. which has been determined through a medium of accountability which is carried out periodically. Meanwhile, cooperative accountability is defined as the obligation of the management or cooperative manager to account for the work achieved.

b. Problems in Implementing Accountability

The implementation of cooperative accountability is intended to encourage cooperatives to increase their understanding of the importance of implementing accountability to improve the performance of cooperative institutions in order to support business improvement and services to members and the community.

c. Principles and Dimensions of Application of Accountability

According to the State Administration Agency (2020), the principles of accountability include: 1) there must be a commitment, 2) it must be a system, 3) it must show the level of achievement, 4) it must be oriented towards achieving the mission and mission, and 5) it must be honest, objective, transparent and innovative.

While in Mahmudi (2013) there are five dimensions of accountability: 1) legal accountability, 2) managerial accountability, 3) program accountability, 4) policy accountability, and 5) financial accountability.

Specifically related to the implementation of cooperative accountability (Permenkop and UMKM No. 20), there are three indicators. The three indicators are: 1) organizational and management accountability, 2) business and service accountability, and 3) financial accountability.

2.2 Cooperative

a. Definition of Cooperative

The Law of the Republic of Indonesia Number 25 of 1992 concerning Cooperatives states that what is meant by Cooperatives is a business entity consisting of individuals or cooperative legal entities based on their activities based on cooperative principles as well as a people's economic movement based on the principle of kinship.

Meanwhile, according to Baswir (2010: 2) cooperatives are defined as a group of people who voluntarily unite themselves to fight for the improvement of their economic welfare through the establishment of a democratically managed company.

b. Cooperative Goal

Law Number 25 of 1992 concerning cooperatives states that cooperatives aim to promote the welfare of members in particular and society in general and to participate in building the national economic order in order to create an advanced, just, and prosperous society based on Pancasila and the 1945 Constitution.

c. Cooperative Principle

Article 2 of Law no. 25 of 1992 states that Indonesian Cooperatives are based on the principle of kinship. The principle of kinship in cooperatives is a derivative of paragraph 1 of Article 33 of the 1945 Constitution which explains that the Indonesian economy is structured as a joint effort based on the principle of kinship. Other business entities that are not based on the principle of kinship are the main differentiator between cooperatives and others.

d. Classification of Cooperatives in Indonesia

The classification of cooperatives is the grouping of cooperatives into certain groups based on certain criteria and characteristics. According to Baswir (2010: 97) cooperatives are classified and grouped based on several approaches as follows:

- a. By Field of Business
 - 1) Consumption Cooperative
 - 2) Marketing Cooperative
 - 3) Production Cooperative
 - 4) Credit Cooperative
- b. By Field of Business
 - 1) Extractive Cooperative
 - 2) Agricultural and Livestock Cooperative
 - 3) Industry and Crafts Cooperative
 - 4) Services Cooperative
- c. By Member's Profession
 - 1) Employee Cooperative (Kopkar)
 - 2) Employee Cooperative (KP)
 - 3) Student Cooperative (Kopma)
 - 4) Market Merchant Cooperative
- d. By Work Area
 - 1) Primary Cooperative
 - 2) Central Cooperative
 - 3) Joint Cooperative
 - 4) Parent Cooperative

2.3 Regulation of the Minister of Cooperatives and Small and Medium Enterprises Number 20/Per/M.KUKM/IX/2015

This accountability measurement research uses a measuring instrument based on the Regulation of the Minister of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia Number 20/Per/M.KUKM/IX/2015 concerning the Implementation of Cooperative Accountability.

Regarding the measurement of the implementation of cooperative accountability, the ministerial regulation is contained in article 10, article 11, and article 12. Article 10 element of measuring the implementation of organizational and management accountability. Article 11 measurement element of the implementation of cooperative service management accountability. Article 12 measuring elements of the implementation of financial accountability.

III. Research Method

This research is descriptive research with a quantitative approach. Usman (2008:130) states that descriptive-quantitative research can be in the form of numbers that can be described in the form of descriptive statistics, including graphs, relationships, measurement scales, variability and central tendencies. The scale of measurement can be nominal, ordinal, interval, and ratio.

The data in this study is secondary data. Techniques in collecting data using documentation techniques from several data sources, such as; accountability reports, cooperative profiles, and cooperative bulletins. The discussion on the measurement of the implementation of cooperative accountability is carried out in the following order:

1. Analyze the measurement of the implementation of cooperative accountability based on the Regulation of the Minister of Cooperatives and Small and Medium Enterprises Number 20/Per/M.KUKM/IX/2015 for the period 2018-2021:
 - a. Measure the implementation of organizational and management accountability, including; member growth, member participation, and aspects of institutional management.
 - b. Measure the implementation of cooperative service management accountability, including; gross participation to members, net participation to members, business activities with non-members, and net business activities with non-members.
 - c. Measure the implementation of financial accountability, including; financial statements are audited by a Public Accountant with a Fair Opinion Unrecorded or Fair With immaterial records, the ability of cooperatives to meet short-term obligations compared to current (liquid) assets, the ability of cooperatives to meet all of their obligations with assets owned (solvable), and the ability to cooperatives in utilizing their assets (activity assets).
2. Describe, classify, and draw conclusions on the results of measuring the implementation of the accountability of the YPTA Cooperatives in Surabaya based on the Regulation of the Minister of Cooperatives and Small and Medium Enterprises Number 20/Per/M.KUKM/IX/2015 to determine whether the implementation of the accountability of KopkarYPTA Surabaya is accountable or not.

IV. Result and Discussion

4.1 Measurement of the Implementation of Organizational and Management Accountability

a. Member growth

The existence of the number of cooperative members is an important indicator of cooperative performance. The number of members of the Education Foundation Employee Cooperative August 17, 1945 Surabaya in 2019 to 2021 is stagnant and tends to decline. Table 1 describes the development of the number of members in 2019-2021. The number of members from year to year has decreased, but in 2021 it has decreased very small, 0.74%.

Table 1. Growth in the Number of Members of the Surabaya YPTA Kopkar 2018-2021

Year	Number of people)	Growth (%)
2018	719	-
2019	703	-2.22
2020	673	-4.28
2021	668	-0.74

Source: RAT Kopkar YPTA Surabaya report, processed by the author

b. Member participation

Participation of cooperative members includes meeting the payment obligations of members in the form of principal savings and mandatory savings. Principal savings and mandatory savings continue to increase over time, even though the number of members has decreased. Table 2 describes the development of member deposits. Every year from 2019 to 2021 there has been an increase, even though the increase has decreased, for example in 2019 savings grew 25.19% and in 2020 grew 18.16 and then in 2021 grew only 14.12%.

Payment or repayment of member deposits, both principal deposits and member deposits, is carried out on time. This happens because the method of payment of deposits is done by directly deducting the salary of members from the employer, namely the Education Foundation August 17, 1945 Surabaya. Payment of principal and mandatory savings for one year in four years of observation (2019-2021) is always on time.

Table 2. Total Savings Growth of YPTA Surabaya Kopkar Members 2018-2021

Year	Savings (Rp)		Amount (Rp) (Principal+Required)	Growth (%)
	tree	Required		
2018	66,790,000	3,086,683,400	3,153,473,400	-
2019	127,080,000	3,837,859,900	3,964,939,900	25.73
2020	122.470000	4,556,806,900	4,679,276,900	18,16
2021	120.96 million	5,218,900,400	5,339,860,400	14.12

Source: RAT Kopkar YPTA Surabaya report, processed by the author

c. Institutional management aspects

The first cooperative institutional management includes cooperative management in implementing the functions of planning, organizing, implementing, and supervising. The two cooperative organizational structures include the internal structure of the cooperative organization and the external structure of the cooperative organization. Third, the administration of the cooperative organization which includes a list of member books, a list of administrators, a list of supervisory members, meeting minutes, and member savings books.

Based on the work plan, the management which is made once a year has carried out the management function, but the management function, especially planning, is still made annually. Cooperatives do not yet have medium-term and long-term plans, while cooperatives already have a vision and mission.

The organizational structure of the Surabaya YPTA Kopkar internally is complete where there is structure and personnel that includes elements of cooperative organizational equipment which include member meetings, cooperative management (chairman,

secretary, and treasurer), and cooperative supervisor (three people). Then the technical implementing elements such as managers and staff, where there is one manager in charge of two business units, namely shops and savings and loans as well as two store staff and one savings and loan staff.

The third structure, namely the administration of the organization's list of members, a list of supervisory members, and conventional meeting minutes (notes in physical form) are available completely and neatly. Meanwhile, the member list book and member savings are in online digital form.

4.2 Measurement of the Implementation of Cooperative Service Management Accountability

a. Gross participation to members

Table 3. Gross Participation of Members of the YPTA Cooperative Kopkar Surabaya in 2018-2021 (in Rupiah)

Year	2018	2019	2020	2021
Total Sales (Rp)	1,168,265,065	1,276,681,390	938,263,839	999.570.193
Growth (%)	-	9.28	-26.51	6.53

Source: RAT Kopkar YPTA Surabaya report, processed by the author

Based on Table 3, it can be seen that the gross participation of members fluctuates, but the trend is decreasing. This happened because of the circumstances that occurred in 2020 and 2021 where there was a covid 19 outbreak that affected the amount of member participation. In 2019 it grew by 9.28% but in 2022 it grew minus 26.51% and in 2021 it increased by 6.53%.

b. Net participation to members

Table 4. Net Participation of YPTA Cooperative Kopkar Cooperative Members in 2018-2021 (in Rupiah)

Year	2018	2019	2020	2021
Remaining Operating Income (Rp)	344,071,566	354,349,415	361.169,510	441,707,776
Growth (%)	-	2.99	1.92	22.30

Source: RAT Kopkar YPTA Surabaya report, processed by the author

The data in Table 4 illustrates that the net participation of members has increased from year to year. In 2019 there was an increase of 2.99%, 2020 by 1.92, and 2021 by 22.30%

c. Business activities for non-members

Table 5. Gross Participation of Non-Members of Cooperative Kopkar YPTA Surabaya in 2018-2021 (in Rupiah)

Year	2018	2019	2020	2021
Total Sales (Rp)	270.009.932	233,588,978	45,078,639	26,126,536
Growth (%)		-13.49	-80,70	-42.04

Source: RAT Kopkar YPTA Surabaya report, processed by the author

Based on table 5 gross participation to non-members has decreased significantly. In 2019 it decreased by 13.49% and respectively in 2020 and 2021 by 80.70% and 42.04%. The gross participation of these members is limited to store business services, while in the savings and loan business, participation comes entirely from members (according to the provisions/norms of the savings and loan business only for members).

d. Net business activities for non-members

Table 6. Gross Participation of Non-Members of the YPTA Cooperative Kopkar Surabaya in 2018-2021 (in Rupiah)

Year	2018	2019	2020	2021
Remaining Operating Income (Rp)	23,640,220	20,591,701	2.310.370	1,181,528
Growth (%)		-13	-89	-49

Source: RAT Kopkar YPTA Surabaya report, processed by the author

Table 6 shows that the participation of non-members of cooperatives has decreased from year to year, especially in 2020, which has decreased by 89%. According to the administrator's statement, this decline was the impact of covid 19 where educational activities where cooperatives are located are mostly done virtually (online) so that non-member customers, in this case are students, are not on campus.

4.3 Measurement of the Implementation of Financial Accountability

1. The financial statements are audited by a public accountant with a fair opinion without notes or fair with immaterial records

Based on the profile of the Surabaya YPTA Kopkar and the Annual Member Meeting (RAT) report book, from the 2005 to 2021 financial year, RAT has always been carried out in order to convey the accountability of the management and supervisors as well as the submission of the Cooperative's Work Plan (RK) and Budget and Expenditure Plan (RAB). Accountability reports of the management and supervisors are always received by the member meeting. As of the 2021 financial year, the cooperative's financial statements have never been audited by a public accountant.

2. The ability of cooperatives to meet short-term obligations compared to current assets (liquid)

Analysis of the ability of cooperatives to meet short-term obligations compared to current assets in cooperatives uses the current ratio (CR). Current Ratio is calculated by comparing the total current assets with current liabilities (CR = current assets/current liabilities x 100).

Table 7. Calculation of the Current Ratio of YPTA Surabaya Kopkar in 2018-2021 (in Rupiah)

Year	2018	2019	2020	2021
Current asset	3,948,588,635	4,986,214,314	5,778,984,718	6,674,283,239
Current liabilities	111.822.348	180,046,349	178.100.030	238,483.001
Current Ratio	2.831%	2.769%	3.246%	2.798%

Ups and down	-	-2,190	17.23%	-13.80%
Interval Ratio		2.750%-2.700%	3.20%-3.250%	2.750%-2.800%
Criteria	Very good	Very good	Very good	Very good

Source: RAT Kopkar YPTA Surabaya report, processed by the author

Based on the data from Table 7, the Current Ratio of Kopkar YPTA Surabaya has very good criteria, which means that the cooperative's ability to fulfill its obligations with current assets is very good.

3. The ability of the cooperative to fulfill all of its obligations with its assets (solvable)

The solvency ratio is intended to measure the extent to which cooperatives fulfill their obligations with their assets. In this measurement there are two indicators, namely liability to total assets (LITA = Total liabilities/Total Assets x 100).

Table 8. Liability to Total Assets of YPTA Surabaya Kopkar in 2018-2021 (in Rupiah)

Year	2018	2019	2020	2021
Total liabilities	111.822.348	180,046,349	178.100.030	238,483.001
Total Asset	3,886,722,741	4,852.574,665	5,645.841,158	6,478,906,943
LITA ratio	2.877%	3.710%	3.152%	3.680%

Source: RAT Kopkar YPTA Surabaya report, processed by the author

Table 8 is an overview of the liability to total assets. In fulfilling the number of obligations (LITA) it shows a very small value, for example in 2021 it will be 3.680%. The smaller the percentage the better.

4. The ability of cooperatives to utilize their assets (Activity Assets)

Table 9. Activity Assets/Receivable Turnover of YPTA Surabaya Kopkar Year 2018-2021 (In rupiah)

Year	Sales (Rp)	Prior Year's Receivable Balance (Rp)	Current Receivable Balance (Rp)	Average Receivables (Rp) ((2)+(3))	Accounts Receivable (times) (1):(4)
	(1)	(2)	(3)	(4)	(5)
2018	3,449,000,000	1,921,404,020	2,841,966,520	2,381,685,270	1.45
2019	4,121,000,000	2,841,966,520	4,395,520,290	3,618,743,405	1.14
2020	5,204,693,150	4,395,520,290	5,133,768,150	4,764,644,220	1.09
2021	6,030,000,000	5,133,768,150	6,237,818,902	5,685,793,526	1.06

Source: RAT Kopkar YPTA Surabaya report, processed by the author

Table 9 shows that the average receivables turnover of one perputran is 1, but the trend is decreasing. In 2018 it was 1.45 and in 2021 it was 1.06.

5. Ability to generate residual operating results (Rentality Rate)

The ability of cooperatives to produce business results is measured by using the Net Profit Margin.

Table 10. Profitability of Own Capital of YPTA Surabaya Kopkar in 2018-2021
(in rupiah)

Year	Remaining Operating Income (Rp)	Gross Income (Rp)	Profitability of Own Capital (1):(2)x100
	(1)	(2)	(3)
2018	344,071,566	1,168,265,065	29%
2019	354,349,415	1,276,681,390	28%
2020	361.169,510	938,263,839	38%
2021	441,707,776	999.570.193	44%

Source: RAT Kopkar YPTA Surabaya report, processed by the author

Based on Table 10, the ability of own capital to generate residual operating income is increasing from year to year. This happens because the YPTA Surabaya Kopkar does not have any obligations to third parties, so the capital burden on third parties does not exist, which in turn affects SHU.

IV. Conclusion

Referring to the Regulation of the Minister of Cooperatives and Small and Medium Enterprises Number 20/Per/M.KUKM/IX/2015 concerning the Implementation of Cooperative Accountability as a measuring tool in measuring the implementation of cooperative accountability at the YPTA Kopkar Surabaya, it can be concluded, among others:

1. The results of the measurement of the implementation of organizational and management accountability: the growth of members has decreased; the number of member deposits has increased, although the trend is decreasing; and institutional management tends to increase.
2. The results of measuring the implementation of cooperative service management accountability: gross participation to members has decreased; net participation to members has increased; business activities for non-members have decreased; and net business activities to non-members decreased.
3. The results of the measurement of the implementation of financial accountability: financial statements that should have been audited by public accountants, during the research period were never carried out; the ability of cooperatives in short-term compliance compared to current assets is very good; the ability of the cooperative to fulfill all of its obligations with its assets is very good; the ability of cooperatives to utilize assets on average is 1.3 times; and the ability to generate residual income tends to increase.

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