

SERVICE ANALYSIS AND BUSINESS MANAGEMENT OF MUHAMMADIYAH SURYA MANDIRI SHARIA PRODUCER COOPERATION

Cut Millisa¹, Putri Pratiwi², Dian Adelina³, Muhammad Rifaldy Rizky⁴, Irada Sinta⁵

^{1,2,3,4}Faculty of Economics & Business, Universiti Malikussaleh

⁵Faculty of Agriculture Universitas Malikussaleh

E-mail: irada@unimal.ac.id, putripratiwi8715@gmail.com

Abstract

Sharia cooperative is a form of cooperative that has principles, goals, and activities based on the achievement of Islamic sharia, namely the Koran and Assunah. In general, this cooperative is a cooperative business entity that carries out its business activities based on sharia principles. And Cooperative services to members are services provided by Cooperatives in advancing the business of its members. Therefore, some cooperatives provide and improve services to the businesses of their members very well. The management of this sharia cooperative business is to open outlets that sell various needs ranging from food, school necessities, and various daily needs. This cooperative has also opened several businesses such as savings and loans, and benevolent loans, which are loans that do not take advantage. It is from these businesses that this Islamic cooperative earns income. So it is urgent to examine the level of service and management of the cooperative. The methods used in this cooperative This research is a purposive sampling research method, namely the method of determining research locations that are carried out deliberately based on certain considerations.

Keywords: Service, Business, Business Management

1. INTRODUCTION

Research Background

Cooperatives are associations of people who voluntarily join to strive to improve their economic welfare through the establishment of a democratically managed business entity (Rudianto, 2010).

Sharia cooperatives are a type of cooperative that promotes economic prosperity for its members according to Islamic norms and morals and is useful for creating brotherhood and justice in accordance with Islamic principles (Nur S. Buchori, 2008).

There are many types of cooperatives, one of which is producer cooperatives, namely cooperatives consisting of people who can produce their production goods. The production process is carried out in households or member companies. These cooperatives also make a significant contribution to the formation of national products, increasing exports, expanding employment and business opportunities, as well as increasing and equalizing income.

In general, this cooperative is a cooperative business entity that carries out its business activities based on sharia principles. All business units, products and operations of this cooperative are carried out in accordance with the fatwa of the National Sharia Council (DSN) of the Indonesian Ulama Council. In this way, elements of usury, masyir and ghara will not be found in the operation of this cooperative. In addition, these business entities are also not allowed to carry out various derivative transactions like other Islamic financial institutions.

Research Objectives

The specific objective of this research is to find out the service analysis of the Muhammadiyah Sharia Producer Cooperative and to find out the management of the cooperative. Judging from the efforts and aspects of the market.

SERVICE ANALYSIS AND BUSINESS MANAGEMENT OF MUHAMMADIYAH SURYA MANDIRI SHARIA PRODUCER COOPERATION

Cut Millisa' Putri Pratiwi, Dian Adelina, Muhammad Rifaldy Rizky, Irada Sinta

v

2. THEORY BASIS

Service

Service is an overall process of forming the image of the company, either through the news media, forming a corporate culture internally, or communicating about the company's views to government leaders and other interested public (Loina, 2001: 13).

A service can occur between someone and someone else, someone and also with a group, or also a group with someone as well as people who are in an organization. Which also provides services to the people around them who also need an information about the organization itself (Brata, 200

Effort

Business, namely a company which is a form of business that continuously and continuously carries out activities with the aim of generating profits for individuals and legal entities in the form of legal entities or legal entities that are created and live on the mainland (Harmaizar Z, 2017).

Business Management

Business management is a distinctive process consisting of planning, organizing, moving and controlling actions carried out to determine and achieve predetermined goals through the utilization of human resources and resources (G.R Terry).

Market Aspect

The market aspect is the most important and first aspect to be carried out in the review of investment project proposals, on the grounds that it will not be possible for a project to be established and operated if there is no market ready to accept the company's product (Suratman 2002). The market aspect in this study will only discuss issues demand and offer.

3.IMPLEMENTATION METHOD

Research Place

This study used a descriptive method and was carried out by groups of two. Addressed at Jln.Sukaramai No.12 Kota Lokseumawe, North Aceh Regency, the determination of the research location was carried out using the purposive sampling method, namely the method of determining the location of the research which was carried out deliberately based on certain considerations

Research data

1. Data types and sources

The data collected from this study consisted of primary data and secondary data. Primary data is data that comes from the first source, in this case obtained from the management of the Muhammadiyah Sharia producer cooperative. Secondary data is data obtained from indirect sources or other sources, which are generally in the form of documentation data and data archives from agencies related to the problem of developing Muhammadiyah sharia producer cooperatives.

2. Methods of data collection

The data obtained above was carried out using several data collection techniques as suggested by Singarimbun and Effendi (1989).

- 1) Interviews were conducted directly with the informants, in this case the management of the Muhammadiyah Sharia Cooperative to obtain the data as expected. Before the interview was conducted, several questions were prepared that would represent the problem.
- 2) Observation is a data collection technique by directly observing the object of research in order to obtain facts at the research location. Observations were made by the author on every event related to the problem raised by the author, until the data obtained was sufficient to represent the problem raised.
- 3) Documentation was seen from cooperative records and photographs of research results.

Research variable

There are several aspects that must be considered in sharia cooperatives, including: Shiddiq, Istiqamah, Tabligh, Amanah, Fathanah, and Ri'ayah. Shiddiq which reflects honesty, accuracy and accountability. Istiqamah which reflects consistency, commitment and loyalty. Tabligh that reflects transparency, control, educative, and communicative. Trust that reflects trust, integrity, reputation and credibility. Fathanah which reflects a professional, competent, creative, innovative ethos. Ri'ayah which reflects the spirit of solidarity, empathy, caring.

A new wave of digitization can be an opportunity for Sharia Cooperatives, because with this, Sharia Cooperatives can serve members without an office, namely through virtual services. The banking world has been developing officeless services for a very long time, so it is very possible for Sharia Cooperatives to develop officeless services, so that they can be more massive in serving membership.

Government Regulation No. 11 of 2021 concerning Village-Owned Enterprises (BUMDES) is an opportunity for Sharia Cooperatives, because this Government Regulation is able to assist a new stream of government governance, namely Decentralization, where Development starts from the Village.

4.RESULTS AND DISCUSSION

Background of Sharia Cooperative Business

Sharia cooperatives have two backgrounds of establishment and activities that are almost as strong, namely as microfinance institutions and as Islamic financial institutions. Judging from the principles that exist in cooperatives, there is nothing that conflicts with Islamic law.

Sharia Cooperative Business System

Sharia cooperative business includes all business activities that are lawful, good, and beneficial (thayyib) and profitable with a profit-sharing system and without usury, gambling, or obscurity (ghoro).

Businesses organized by sharia cooperatives must comply with the fatwas and provisions of the National Sharia Council of the Indonesian Ulema Council.

Businesses organized by sharia cooperatives must not conflict with applicable laws and regulations.

Financial aspects of Islamic cooperatives

1.Selection of business patterns

Based on the results of research conducted by the Sharia Cooperative Business, it includes all business activities that are lawful and permissible in sharia that do not contain elements of May sir, ghoror and usury as well as profitable businesses with a profit-sharing system, buying and selling or leasing based on the DSN MUI fatwa and not violating laws and regulations. valid invitation in Indonesia. To oversee operations and business as well as products to be offered to the public, sharia cooperatives have a Sharia Supervisory Board (DPS). Because the element that distinguishes Islamic Cooperatives from Conventional Cooperatives is the existence of a Sharia Supervisory Board (DPS) which has the duty and authority to oversee the operations and products of Islamic cooperatives so that they comply with sharia principles. Thus, to ensure that operational.

2. Assumptions

The business financial analysis of Muhammadiyah sharia cooperatives consists of projections of income and expenses during the period of business activities to obtain a financial picture of 1) income and operating costs 2) the financial capacity of the business to return all investments and 3) the viability of the cooperative. For this reason, an analysis of the financial aspects in This study uses assumptions based on research and observations of similar activities in the field as well as input from various related references to determine the size of the parameters used. The assumption period is three years with the business being savings and loans and selling various needs. The level of development of Muhammadiyah sharia cooperatives is one of the cooperatives. which is active in Lhokseumawe which has nearly 300 members.

3. Structural components and operational investment costs

a. Investment costs

The investment costs used in this study are fixed costs which consist of several components such as business sales costs, savings, and loans. From the results of research in the field, all investment returns are used in accordance with the requirements and conditions.

b. Operational Costs

is a number of costs that must be incurred so that the production process or company activities can move continuously. Thus, of course we can say that all companies will definitely incur these costs. Operational costs themselves are often referred to as sacrifice costs. And usually, written in the form of units of money.

c. Cooperative production

this sharia by opening outlets that sell various needs ranging from food, school needs, and various daily needs. This cooperative also opened several businesses such as savings and loans, and benevolent loans in question, namely loans that do not take profits. It is from these several businesses that this Islamic cooperative earns income.

d. Projection of profit and loss of sharia-muhammadiyah cooperatives

The results of the Cooperative projection analysis recognize the term Remaining Results of Operations (SHU) which can be likened to a company's profit. Profit and loss of cooperatives can be seen from the SHU collected at the end of each year. SHU is cooperative income for one year minus taxes and other mandatory fees. The SHU will be distributed to each member according to the business services performed. The profit and loss of the cooperative can also be seen from the number of goods sold if the cooperative is also engaged in buying and selling. If consumers want more production from the cooperative, then it indicates that the cooperative earns high profits. However, if the amount of production desired by consumers is small, it means that the profit received by the cooperative is also small.

e. Feasibility of Muhammadiyah Sharia cooperatives

Eligibility Sharia Cooperatives are formed by at least 20 people who meet the requirements to become cooperative members. And the people referred to have business activities and or have the same economic interests.

1. Sharia Cooperative Services

Services are centered on efforts to fulfill the needs and desires of members as well as the determination of deliverers to meet service expectations. If the service is in accordance with what is expected, then the quality of service is perceived as an ideal quality. Conversely, if the service received is lower than expected by members, then the quality is perceived. thus the quality of service depends on the ability of the management to consistently meet the expectations of members.

2. Management of Sharia Cooperative Business

Sharia cooperative business management includes all business activities that are lawful, good, and beneficial (thayyib) and profitable with a profit-sharing system and without usury, gambling or obscurity (ghoro). To carry out its role functions, sharia cooperatives carry out the business as stated in the cooperative business certification

Businesses organized by sharia cooperatives must comply with the fatwas and provisions of the National Sharia Council of the Indonesian Ulama Council. Businesses organized by sharia cooperatives must not conflict with applicable laws and regulations.

3. Sharia Cooperative Business

this sharia cooperative by opening outlets that sell various needs ranging from food, school supplies, and various daily needs. This cooperative also opened several businesses such as savings and loans, and benevolent loans in question, namely loans that do not take profits. It is from these several businesses that this Islamic cooperative earns income.

5. CONCLUSION AND RECOMMENDATIONS

Conclusion

The Muhammadiyah Sharia Cooperative Business has good prospects and deserves to be recommended for long-term development based on its excellent service and very good management because this cooperative is a sharia cooperative, it is certain that it follows according to Islamic law, such as its business processes following the rules in Islam. So that all the process of buying and selling or savings and loans does not harm its members or borrowers, and this cooperative also has a Kardur Hasan business unit or benevolent loans where there is no interest rate to be paid. and this sharia cooperative takes a long time to make a profit.

Suggestions

1. It is necessary to have a further understanding of the lack of investor confidence in the profits that are obtained for a very long time or a little because they are sharia.
2. It is necessary to have a further understanding of sharia cooperatives. because many people do not know about sharia cooperatives and the benefits, they get from cooperati

REFERENCES

- Nur Ilham, R. ., Arliansyah, A., Juanda, R., Multazam, M. ., & Saifanur, A. . (2021). RELATHIONSIP BETWEEN MONEY VELOCITY AND INFLATION TO INCREASING STOCK INVESTMENT RETURN: EFFECTIVE STRATEGIC BY JAKARTA AUTOMATED TRADING SYSTEM NEXT GENERATION (JATS-NG) PLATFORM. *International Journal of Economic, Business, Accounting, Agriculture Management and Sharia Administration (IJEBAS)*, 1(1), 87–92. <https://doi.org/10.54443/ijebas.v1i1.27>
- Yusuf Iis, E., Wahyuddin, W., Thoyib, A., Nur Ilham, R., & Sinta, I. (2022). THE EFFECT OF CAREER DEVELOPMENT AND WORK ENVIRONMENT ON EMPLOYEE PERFORMANCE WITH WORK MOTIVATION AS INTERVENING VARIABLE AT THE OFFICE OF AGRICULTURE AND LIVESTOCK IN ACEH. *International Journal of Economic, Business, Accounting, Agriculture Management and Sharia Administration (IJEBAS)*, 2(2), 227–236. <https://doi.org/10.54443/ijebas.v2i2.191>
- Geovani, I. ., Nurkhotijah, S. ., Kurniawan, H. ., Milanie, F., & Nur Ilham, R. . (2021). JURIDICAL ANALYSIS OF VICTIMS OF THE ECONOMIC EXPLOITATION OF CHILDREN UNDER THE AGE TO REALIZE LEGAL PROTECTION FROM HUMAN RIGHTS ASPECTS: RESEARCH STUDY AT THE OFFICE OF SOCIAL AND COMMUNITY EMPOWERMENT IN BATAM CITY. *International Journal of Educational Review, Law And Social Sciences (IJERLAS)*, 1(1), 45–52. <https://doi.org/10.54443/ijerlas.v1i1.10>
- Bustani, B., Khaddafi, M. ., & Nur Ilham, R. (2022). REGIONAL FINANCIAL MANAGEMENT SYSTEM OF REGENCY/CITY REGIONAL ORIGINAL INCOME IN ACEH PROVINCE PERIOD YEAR 2016-2020. *International Journal of Educational Review, Law And Social Sciences (IJERLAS)*, 2(3), 459–468. <https://doi.org/10.54443/ijerlas.v2i3.277>
- Nur Ilham, R., Heikal, M. ., Khaddafi, M. ., F, F., Ichsan, I., F, F., Abbas, D. ., Fauzul Hakim Hasibuan, A. ., Munandar, M., & Chalirafi, C. (2021). Survey of Leading Commodities Of Aceh Province As Academic Effort To Join And Build The Country. *IRPITAGE JOURNAL*, 1(1), 13–18. <https://doi.org/10.54443/irpitage.v1i1.19>
- Sinta, I. ., Nur Ilham, R., Kumala Sari, D. ., M, M., Khaidir, K., & Ekamaida, E. (2021). Training The Processing Of Tomato Sauce For A Home-Based Business The Scale Of SMES. *IRPITAGE JOURNAL*, 1(1), 26–28. <https://doi.org/10.54443/irpitage.v1i1.24>
- Nur ilham, R., Likdanawati, L., Hamdiah, H., Adnan, A., & Sinta, I. . (2022). COMMUNITY SERVICE ACTIVITIES “SOCIALIZATION AVOID STUDY INVESTMENT” TO THE STUDENT BOND OF SERDANG BEDAGAI. *IRPITAGE JOURNAL*, 2(2), 61–64. <https://doi.org/10.54443/irpitage.v2i2.312>
- Falahuddin, F., Fuadi, . F., Munandar, M., Juanda, R. ., & Nur Ilham, R. . (2022). INCREASING

SERVICE ANALYSIS AND BUSINESS MANAGEMENT OF MUHAMMADIYAH SURYA MANDIRI SHARIA PRODUCER COOPERATION

Cut Millisa' Putri Pratiwi, Dian Adelina, Muhammad Rifaldy Rizky, Irada Sinta

v

- BUSINESS SUPPORTING CAPACITY IN MSMES BUSINESS GROUP TEMPE BUNGONG NANGGROE KERUPUK IN SYAMTALIRA ARON DISTRICT, UTARA ACEH REGENCY. *IRPITAGE JOURNAL*, 2(2), 65–68. <https://doi.org/10.54443/irpitage.v2i2.313>
- Majied Sumatrani Saragih, M. ., Hikmah Saragih, U. ., & Nur Ilham, R. . (2021). RELATIONSHIP BETWEEN MOTIVATION AND EXTRINSIC MOTIVATION TO ICREASING ENTREPRENEURSHIP IMPLEMENTATION FROM SPP AL-FALAH GROUP AT BLOK 10 VILLAGE DOLOK MASIHUL. *MORFAI JOURNAL*, 1(1), 1–12. <https://doi.org/10.54443/morfai.v1i1.11>
- Sandi, H. ., Afni Yunita, N. ., Heikal, M. ., Nur Ilham, R. ., & Sinta, I. . (2021). RELATIONSHIP BETWEEN BUDGET PARTICIPATION, JOB CHARACTERISTICS, EMOTIONAL INTELLIGENCE AND WORK MOTIVATION AS MEDIATOR VARIABLES TO STRENGTHENING USER POWER PERFORMANCE: AN EMPERICAL EVIDENCE FROM INDONESIA GOVERNMENT. *MORFAI JOURNAL*, 1(1), 36–48. <https://doi.org/10.54443/morfai.v1i1.14>
- Sinurat, M. ., Heikal, M. ., Simanjuntak, A. ., Siahaan, R. ., & Nur Ilham, R. . (2021). PRODUCT QUALITY ON CONSUMER PURCHASE INTEREST WITH CUSTOMER SATISFACTION AS A VARIABLE INTERVENING IN BLACK ONLINE STORE HIGH CLICK MARKET: Case Study on Customers of the Tebing Tinggi Black Market Online Store. *MORFAI JOURNAL*, 1(1), 13–21. <https://doi.org/10.54443/morfai.v1i1.12>
- Ilham, Rico Nur. *et all* (2019). Investigation of the Bitcoin Effects on the Country Revenues via Virtual Tax Transactions for Purchasing Management. *International Journal of Suplly Management*. Volume 8 No.6 December 2019.
- Ilham, Rico Nur. *et all* (2019).. Comparative of the Supply Chain and Block Chains to Increase the Country Revenues via Virtual Tax Transactions and Replacing Future of Money. *International Journal of Suplly Management*. Volume 8 No.5 August 2019.
- Lasta Irawan, A. ., Briggs, D. ., Muhammad Azami, T. ., & Nurfaliza, N. (2021). THE EFFECT OF POSITION PROMOTION ON EMPLOYEE SATISFACTION WITH COMPENSATION AS INTERVENING VARIABLES: (Case Study on Harvesting Employees of PT. Karya Hevea Indonesia). *International Journal of Social Science, Educational, Economics, Agriculture Research, and Technology (IJSET)*, 1(1), 11–20. <https://doi.org/10.54443/ijset.v1i1.2>
- Rahmaniar, R., Subhan, S., Saharuddin, S., Nur Ilham, R. ., & Anwar, K. . (2022). THE INFLUENCE OF ENTREPRENEURSHIP ASPECTS ON THE SUCCESS OF THE CHIPS INDUSTRY IN MATANG GLUMPANG DUA AND PANTON PUMP. *International Journal of Social Science, Educational, Economics, Agriculture Research, and Technology (IJSET)*, 1(7), 337–348. <https://doi.org/10.54443/ijset.v1i7.36>
- likdanawati, likdanawati, Yanita, Y., Hamdiah, H., Nur Ilham, R., & Sinta, I. (2022). EFFECT OF ORGANIZATIONAL COMMITMENT, WORK MOTIVATION AND LEADERSHIP STYLE ON EMPLOYEE PERFORMANCE OF PT. ACEH DISTRIBUS INDO RAYA. *International Journal of Social Science, Educational, Economics, Agriculture Research, and Technology (IJSET)*, 1(8), 377–382. <https://doi.org/10.54443/ijset.v1i8.41>
- Nur Ilham, R., Arliansyah, A., Juanda, R. ., Sinta, I. ., Multazam, M. ., & Syahputri, L. . (2022). APPLICATION OF GOOD CORPORATE GOVERNANCE PRINCIPLES IN IMPROVING BENEFITS OF STATE-OWNED ENTERPRISES (An Emperical Evidence from Indonesian Stock Exchange at Moment of Covid-19). *International Journal of Economic, Business, Accounting, Agriculture Management and Sharia Administration (IJEBAAS)*, 2(5), 761–772. <https://doi.org/10.54443/ijeabas.v2i5.410>
- Rico Nur Ilham, Irada Sinta, & Mangasi Sinurat. (2022). THE EFFECT OF TECHNICAL ANALYSIS ON CRYPTOCURRENCY INVESTMENT RETURNS WITH THE 5 (FIVE) HIGHEST MARKET CAPITALIZATIONS IN INDONESIA. *Jurnal Ekonomi*, 11(02), 1022–1035. Retrieved from <http://ejournal.seaninstitute.or.id/index.php/Ekonomi/article/view/481>

- Nur ilham, R., Likdanawati, L., Hamdiah, H., Adnan, A., & Sinta, I. . (2022). COMMUNITY SERVICE ACTIVITIES “SOCIALIZATION AVOID STUDY INVESTMENT” TO THE STUDENT BOND OF SERDANG BEDAGAI. *IRPITAGE JOURNAL*, 2(2), 61–64. <https://doi.org/10.54443/irpitage.v2i2.312>
- Rudianto, 2010. Akuntansi Koperasi, Konsep dan Teknik Penyusunan Laporan Keuangan, Edisi Kedua, Erlangga, Jakarta.
- Buchori, Nur S., 2009, Koperasi Syariah, Sidoarjo: Masmedia Buana Pustaka.
- Loina. 2001. Hubungan Masyarakat Membina Hubungan Baik Dengan Publik. Jakarta: CV Lakolo.
- Harmaizar, z, 2006. Menggali Potensi Wirausaha. Jakarta: CV. Dian Anugerah Perkasa, p. 103-104.
- Suratman. 2002. Studi Kelayakan Proyek. Jakarta: Direktorat Jenderal Pendidikan Tinggi.
- Singarimbun, Masri dan Sofian Effendi. 1989. Metode Penelitian Survei. Jakarta. LP3ES.
- Barata, A. A. (2003). Dasar-Dasar Pelayanan Prima. Jakarta: PT. Elex Media