



Integrating The Credit Lending Strategies of Multi-Purpose Cooperatives (a Case Study at KSU Dauh Ayu in Denpasar)

I Made Gita Rivaldo¹, Ni Putu Nina Eka Lestari², Gede Sri Darma³, A.A.N. Eddy Supriyadinata Gorda⁴

¹Master of Management, Pendidikan Nasional University, Denpasar

^{2,3,4}Pendidikan Nasional University, Denpasar

E-mail: ¹gitarivaldo18@gmail.com, ²ninajegeg@gmail.com, ³sridarma@undiknas.ac.id, ⁴eddysupriyadinata@undiknas.ac.id

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ABSTRACT

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This study aims to explore credit distribution strategies in Multipurpose Cooperatives. The research was conducted at Dauh Ayu Multipurpose Cooperative, which is one of the top performing cooperatives in Denpasar City. This study uses primary data sources with qualitative data types with data collection techniques through observation, interviews, and documentation studies with the chairman, employees and members of the Dauh Ayu Multipurpose Cooperative Denpasar. The results of this study are to increase credit distribution at the Dauh Ayu Multipurpose Cooperative, apart from implementing the 4P marketing mix (Product, Price, Promotion, Place) it also implements optimal service. The need for innovation and strategy in delivering information that is clear and easy to understand in delivering products owned by the Dauh Ayu Multipurpose Cooperative.

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1. Introduction

In order to build and develop cooperatives as a people's economic movement business entity based on the principle of kinship, cooperative businesses must be managed professionally by providing the best service for members who are managed in an orderly and correct manner, by observing the principles of openness (transparency) and accountability in accordance with Cooperative identity that can be recognized and trusted by both members and the wider community.

Dauh Ayu Multipurpose Cooperative is one of the cooperatives in the city of Denpasar, with legal entity Number 75 / BH / DISKOP.PKM / II / 2007 dated January 30, 2007. Dauh Ayu Cooperative which is located on Jalan Pulau Moyo III No.1 Pedungan Village . Where there has been an increase in lending, this can be seen in table 1:

Table 1.

Dauh Ayu Multipurpose Cooperative credit expenditure data 2014-2018 (in thousands of rupiah)

Month	2014	2015	2016	2017	2018
January	743.700	2.251.000	1.522.300	2.349.900	1.327.200
February	961.700	2.316.800	1.916.600	1.699.900	1.440.100
March	773.200	1.564.600	1.630.000	2.720.200	2.240.700
April	1.514.500	2.265.000	1.667.200	1.460.400	3.048.100
May	1.895.600	1.861.800	1.776.700	1.888.500	1.267.100
June	1.449.100	1.241.800	2.753.300	1.712.400	2.582.600
July	826.800	2.514.400	2.862.300	1.953.200	1.905.200
August	2.720.400	2.471.000	2.171.700	1.851.400	2.978.800
September	1.647.200	1.733.600	2.218.000	2.880.600	2.817.400
October	2.101.600	1.984.600	2.550.700	2.155.600	2.556.500
November	1.286.900	1.555.500	1.682.400	2.956.300	3.117.100
December	3.276.500	2.339.800	1.707.000	1.436.700	1.731.500
Total	19.197.200	24.099.900	24.458.200	25.065.100	27.012.300

Source: Dauh Ayu Multipurpose Cooperative 2014-2018 (data reprocessed)

From the table above, it can be seen that there is a phenomenon that continues to increase in the field of credit sales at the Dauh Ayu Multipurpose Cooperative and in this case continues to strive to be better and focus on the marketing mix strategy and target of credit spending and also the accuracy of service



to every customer who uses the services of the cooperative. Multipurpose Business Dauh Ayu. With the services provided optimally, it was proven in 2011 and 2018 that the Dauh Ayu Multipurpose Cooperative was chosen as one of the cooperatives that excel in Denpasar City from the cooperatives in Denpasar City.

The marketing mix is a tool for marketers that consists of various elements of a marketing program that need to be considered so that the implementation of the established marketing and positioning strategies can be successful. The marketing mix for goods that we know so far is different from the marketing mix for service products. This is related to differences in the characteristics of services and goods. Marketing experts define the seven elements of the service marketing mix, according to Lupiyoadi (2014) saying that "as a service marketing mix, these elements (product, price, place, people, process) influence each other so that the overall marketing strategy". In a cooperative, what is meant by product (savings, deposits, and credit), price (interest on credit offered), place (strategic location of the cooperative office), person (cooperative employees), process (how employees serve customers) According to Kotler and Keller (2012), the marketing mix is a combination of four important variables of the marketing concept that can be controlled by a company consisting of 4Ps, namely: Product (Product), Price (Price), Promotion (Promotion), Place (Distribution).

Products in a broad sense include physical objects, services, ways, people, places, organizations, and ideas (Kotler and Armstrong, 2008 in Fakhriyan Sefti Adhahassani 2016). Products, especially services in this study, the study product is the most important element of a cooperative service marketing, with an effort to satisfy consumers for their intangible wants and needs, which are consumed at the same time as the consumer's participation in the process and cannot be stored.

Price plays an important role in the marketing mix of services, as pricing provides income to businesses. According to Lupiyoadi (2001) that "the satisfaction of pricing is also very important in determining how far services are valued by consumers and also in the process of building an image". The price (credit interest offered) is an agreement between the two parties, namely the customer and the cooperative because the interest offered by the cooperative varies greatly and so does the amount of credit requested is a connection for the permanent interest of the cooperative giving 1.5% per month while Interest decreases from 2% to 2.5% decreases every month, while savings that are kept by customers from the cooperative give 0.2% interest every month, while for deposit interest from the cooperative it gives an interest of 0.5% to with 0.7% on a monthly basis. Promotion is a way to communicate the goods and services that will be offered so that consumers know and buy. In accordance with the promotional function, which is to inform, persuade, remind and influence, so through the promotion of goods and services produced, consumers will easily recognize (Suryana, 2013). Promotion is a delivery of information to the public which has a role to inform the existence of the Dauh Ayu Cooperative and ensure to use the services provided or provided by the Dauh Ayu Cooperative. Besides that it also carries out direct promotions by visiting people's homes, and by promoting through giving T-shirts and polo shirts, all of which have the words Dauh Ayu Cooperative, by making banners posted in front of the Dauh Ayu Cooperative office, and also by giving souvenirs to Dauh Ayu Cooperative customers in the form of wall clocks, umbrellas, keben, trays, containing the Cooperative logo Dauh Ayu. The place is the location where the Dauh Ayu Cooperative office is located which usually has something to do with being far from the city (strategic). Dauh Ayu Cooperative is located on Jalan Pulau Moyo III No. 1 Denpasar in front of Pedungan II Market where the location is very strategic. Places that are attractive to consumers are the most strategic, pleasant, and efficient places. To achieve the target of a good place, it can be done in the following ways: multiplying distribution channels, expanding its segmentation or scope, arranging the appearance of the business premises, using the most efficient way of delivering goods, changing inventory from one warehouse to another This is important for controlling supply and supply (Suryana 2013). There are buying and selling transactions in the market (the crowd) and for the city center it takes less than 10 minutes to arrive and to tourist places such as Kuta and Sanur it only takes about 15 minutes. People are employees of the Dauh Ayu Cooperative who serve customers with smiles who carry out their respective duties, 12 people as savings, deposit, and credit collectors, 1 person in bookkeeping, 5 special people serve internal customers, 1 cleaning person (ob) and 2 people. security guards who are ready to serve the needs of customers in the field of cooperatives in a professional manner and really spoil customers who come to the Dauh Ayu Cooperative. Service is a service activity provided by the Dauh Ayu Cooperative from the Members, Supervisors, Management, and Employees, which is the readiness and speed of administration provided to customers for the suitability of information in promotions with reality in the field and services to customers, comparison with other existing cooperatives around the Dauh Ayu Cooperative office which is a competitor. The Dauh Ayu Cooperative strives to provide optimal service to customers, so supervisors and administrators as well as employees of the Dauh Ayu Cooperative must be responsive to the environment, both internal and external.

2. Research Method

In this study using a qualitative research method. Qualitative research can be viewed as participatory research, where the research design is flexible or it can be changed to adjust from the plans that have been made, with the symptoms that exist in the actual research site (Surjaweni, 2019). Dauh Ayu Multipurpose Cooperative is the location in this study, which is located on Jalan Pulau Moyo III No.1 Denpasar. Sources of data in this study using primary and secondary data sources with data collection techniques using observation, interviews, and documentation studies. The sample technique used in this study was a purposive sample selected based on the consideration of the researcher in this case which was considered useful and representative (Babbie in Morissan, 2019). The informants in this study were the chairman, employees, and members of the Dauh Ayu Multipurpose Cooperative.

3. Results and Discussion

3.1 Result

a. Marketing Mix and Improvement of Credit Distribution

As has been written in the previous chapter that a form of business cannot be separated from a marketing strategy to achieve the expected results. These strategies include several things contained in the marketing mix to increase credit distribution.

The following describes the results of interviews with informants related to extracting information to further examine what the informants already know or understand about the Dauh Ayu Multipurpose Cooperative.

1) Product Strategy (Product)

The products referred to in the Dauh Ayu Multipurpose Cooperative are savings products, time savings products, and credit. Where each product has its own privileges which are used fully to meet the needs of its members and so does society in general with the advantages of existing products in the Dauh Ayu Multipurpose Cooperative which is the result of the hard work of employees, administrators and supervisors. will provide the best service with superior products owned by the Dauh Ayu Multipurpose Cooperative.

The following interview was conducted with the chairman of Dauh Ayu Multipurpose Cooperative on November 12, 2020 starting at 09.00 Wita, as conveyed by Mr. I Made Sutarna, S.E., M.M. as follows:

"The main task of the Dauh Ayu Multipurpose Cooperative is to ease the burden on members of their financial needs / needs to support their daily activities. Dauh Ayu Multipurpose Cooperative provides the first product is savings, the second is time savings, and credit. "

Then the interview was continued with the second informant, Mrs. Ni Made Wiyanti, S.E. as an employee at the Dauh Ayu Multipurpose Cooperative on November 16, 2020 starting at 09.00 Wita, as follows:

"In my opinion, Dauh Ayu Multipurpose Cooperative which is engaged in financial services, namely collecting funds from members in the form of principal savings, mandatory, and participation funds from members who are able and channeled in the form of credit for members who need assistance in the form of credit"

The next interview began at 1:00 p.m. local time on the same day with Mr. Ketut Suparta as an employee of the Dauh Ayu Denpasar Multipurpose Cooperative, as follows;

"The Dauh Ayu Multipurpose Cooperative provides savings, time savings and credit products which are of course very competitive with other cooperatives around it".

According to the informant who is a member of the Dauh Ayu Multipurpose Cooperative, Mr. Ketut Ariawan on November 21, 2020 starting at 09.00 WITA, the products that are in the Dauh Ayu Multipurpose Cooperative are as follows:

"If I pay attention that currently there is a proliferation of cooperatives, there is a need for development or renewal in the field of the product itself by making savings whether the name is not monotonous".

Savings, time savings, and credit products available at the Dauh Ayu Multipurpose Cooperative are a special consideration for prospective members to get direct products with services as conveyed by informant I Gede Dody Okta Biantara, S.kom. on 21 November 2020 starting at 11.00 WITA, as follows:

"I want Dauh Ayu Multipurpose Cooperative to be more aggressive in marketing its products and develop them in such a way that customers are not bored and of course they can compete with the cooperatives around them".

2) Pricing Strategy (Price)

In this study, the researcher assumes the price with the savings interest given to saving customers, the time deposit interest given to customers who put their money in Dauh Ayu Multipurpose Cooperative and the credit interest offered and the agreement made by the cooperative with credit customers who play an important role in service marketing because pricing can provide income for the cooperative in the form of interest offered by the Dauh Ayu Multipurpose Cooperative, which with the aim of being able to compete with the cooperatives around it and still taking into account how to serve its members as best as possible. The price response according to several informants was very diverse, the first was Mr. I Made Sutarna, SE., M.M. say that:

"Certainly it can compete because the funds we collect from our members give interest in accordance with OJK regulations and give competitive interest to members who will make loan transactions at the Dauh Ayu Multipurpose Cooperative".

Then followed by an interview with Mrs. Ni Made Wiyanti, S.E. which says that:

"Can be competitive because the loan interest can be adjusted or can be negotiated from members with the lending division and the ratio of the loan nominal to the usual loan interest".

Furthermore, the interview was continued with Mr. Ketut Suparta, who said that:

the credit interest offered by the Dauh Ayu Multipurpose Cooperative is very attractive and competitive interest can of course be negotiated".

The next interview was continued with the customer, Mr. Ketut Ariawan, with the following responses:

"In my opinion, the interest fee given by the Dauh Ayu Multipurpose Cooperative is very relative. The most important thing is the way of delivery and the services provided".

Then the interview was continued with I Gede Dody Okta Biantara, S.kom. which says that:

"If I experience it at the Dauh Ayu Multipurpose Cooperative with such interest costs, it is very cheap because it can still be very competitive with the cooperatives around it, what else with the current economic situation".

3) Promotion Strategy (Promotion)

Since the establishment of the Dauh Ayu Multipurpose Cooperative, it has been seen seriously to get closer, especially to members and society in general and also by conducting promotions that are often carried out by the Dauh Ayu Multipurpose Cooperative to date, namely distributing t-shirts by sponsoring youth activities as well. By installing banners in the cooperative environment, providing free calendars to members and providing free pick-up facilities for members, the most important thing is to provide understanding to all members for and are obliged to promote the existence of the Dauh Ayu Multipurpose Cooperative to the surrounding community from the promotions carried out by the Dauh Ayu Multipurpose Cooperative. Ayu has clearly had a positive impact on the development of the Dauh Ayu Multipurpose Cooperative.

"The office location is facing the traditional market. By installing at several points the office the writing and logo of the Dauh Ayu Multipurpose Cooperative. Give some souvenirs to all members, and give sponsorship of positive activities held by youth".

Furthermore, the results of the interview from the informant Mrs. Ni Made Dwiyanti, SE said that:

"We use social media to provide easier and faster access to publics such as Facebook. We also provide items that can be used or given to members every year such as wall clocks, sponsorship banners calendars to businesses owned by members, etc. "

Likewise, what was conveyed by the informant Mr. Ketut Suparta as follows:

"By using social media as well as printed media and not being separated by providing the best service to members so that members feel satisfied making transactions at the Dauh Ayu Multipurpose Cooperative".

Furthermore, an interview with a member of the Dauh Ayu Multipurpose Cooperative, Mr. Ketut Ariawan, is as follows:

"To be honest at that time because my friend gave a reference, he said the Dauh Ayu Multipurpose Cooperative provided services and the interest costs offered were very competitive, so I was interested in trying the Dauh Ayu Multipurpose Cooperative office".

This is different from what was experienced by informant I Gede Dody Okta Biantara, S.kom who said that:

"At first I saw the words Dauh Ayu Multipurpose Business Cooperative which was on top of the building very clearly visible from a distance and I also saw many wearing t-shirts that said Dauh Ayu Multipurpose Business Cooperative and I stopped by the Dauh Ayu Multipurpose Cooperative office just to ask about the loan problem. which was given was very satisfying and I have been a

customer so far ”.

4) Location Strategy (Place)

In this case the location is something very important which is used as a place for the operation of the Dauh Ayu Multipurpose Cooperative business, for some location informants have various responses such as place or work space, distance, which supports the convenience of employees and customers in conducting transactions. Regarding the plan to develop the Dauh Ayu Multipurpose Business Cooperative in the future, at this time to serve pick-up and pick-up customers who make transactions at the Dauh Ayu Multipurpose Cooperative, it is still around the city of Denpasar, especially for loan services that have reached all areas of Bali in the future.

In terms of location, which is the center of activity for all employees and of course, it greatly influences the services provided to customers. As conveyed by the informant Mr. I Made Sutarna, S.E., M.M. as follows:

"Very strategic with the location of the Dauh Ayu Multipurpose Cooperative building in front of the traditional market, the 2-storey building is very easy to reach and can be seen by members and the surrounding community who will conduct transactions at the Dauh Ayu Multipurpose Cooperative".

According to the informant Mr. I Made Sutarna, S.E., M.M, it can be seen that the location of the Dauh Ayu Multipurpose Cooperative building is very strategic and easy to reach by members.

Furthermore, the interview with the informant Mrs. Ni Made Dwiyanti, SE, which tends to lead to the location of the Dauh Ayu Multipurpose Cooperative as follows:

"Because the location of the Dauh Ayu Multipurpose Cooperative is in a busy place, it's easy to find out, there are many houses for residents, north of the traditional market, close to access to schools".

From the interview with the informant, the location of the Dauh Ayu Multipurpose Cooperative provided its own advantages because it was like what the informants informed about crowded places, houses, traditional markets, access to schools.

Likewise, the informant Mr. Ketut Suparta said that:

"The location is very strategic and with a building size that can be said to be very large for the size of a cooperative, it certainly provides comfort in working and for members who are conducting transactions".

From the results of interviews conducted with Mr. Ketut Suparta, it can be seen that he strongly agrees with the location of the Dauh Ayu Multipurpose Cooperative which is very strategic and can support the comfort of employees and members when making transactions.

Furthermore, the interview with the informant Mr. Ketut Ariawan said that:

"It is very good because the road through which the Dauh Ayu Multipurpose Cooperative is located is quite busy, indicating that with the number of people passing by, more people will know about the existence of the Dauh Ayu Multipurpose Cooperative."

From the interview above, the existence of a strategic location will make it easier to introduce the office or location of a business that people will accidentally know because people often pass this road, as conveyed by Mr. Ketut Ariawan.

Likewise, as stated by the informant Mr. I Gede Dody Okta Biantara, S.kom, the location is very decisive for the speed to get to know the public.

"In my opinion, the location of the Dauh Ayu Multipurpose Cooperative is very strategic or easy to find. It is easy to find the Dauh Ayu Multipurpose Cooperative office to make transactions faster".

3.2 Discussion

In increasing the distribution of credit at the Dauh Ayu Multipurpose Cooperative, it can be seen that the Dauh Ayu Multipurpose Cooperative has products in the form of savings, time deposits and credit. The interest that is set and which is an obligation of both the Dauh Ayu Multipurpose Cooperative which provides interest for savings, time deposits and credit can still compete with the cooperatives around it. The interest that is set and which is an obligation of both the cooperative that provides the interest and the customer who as a credit borrower pays the interest given by the Dauh Ayu Multipurpose Cooperative is not the main thing, but how is the delivery and service.

In attracting new prospective members of the Multi-Purpose Cooperative, Dauh Ayu uses social media and print media to reach all young and old people. The location of the Dauh Ayu Multipurpose Cooperative is located in a fairly busy area so that this provides the advantage of being faster and known through information both from the writings posted at several points of the building as well as information obtained from customers who have used the service. from the Dauh Ayu Multipurpose Cooperative.

In principle, the basic key to a credit distribution is the service provided with the willingness to be able to meet the needs of others in any form. Likewise, the types of services provided at the Dauh Ayu Multipurpose Cooperative are administrative services, punctuality services, pick-up services, and special



services. The services provided at the Dauh Ayu Multipurpose Cooperative were originally very simple and were still done manually or recording transactions that were carried out without using a computer as is done today.

There are two types of credit disbursement offered by the Dauh Ayu Multipurpose Cooperative, namely credit without collateral and credit using collateral.

This unsecured credit is specifically given or distributed to members of the Dauh Ayu Multipurpose Cooperative, with the aim of helping its members, besides that the interest given is on average lower than the interest given to prospective members, from the thoughts of the management and supervisor to make it easier grace matters for lending credit so that the members themselves have the responsibility and feel fortunate to be members of the Dauh Ayu Multipurpose Cooperative, thus all members are expected to have high loyalty to the cooperative they have, namely by real actions such as if one member has more money. to be in the tube in order to take advantage of Dauh Ayu Multipurpose Cooperative services itself. Thus, the main objective of establishing a cooperative is appropriate, namely the welfare of its members and the surrounding community.

Credit by using collateral is a credit given to prospective members who need capital by always holding on to be careful in distributing credit and conducting very strict assessments, especially for prospective new members who apply for credit which are strictly selected and in accordance with the applicable rules in the Cooperative *Serba Usaha Dauh Ayu*, for regarding guarantees there are two types of guarantees, the first is a motorized vehicle owner's book and is also limited to the year the vehicle is issued a maximum of five years from manufacture and then there is a check for engine number, frame number, color, vehicle model that is matched with the vehicle owner's book that is used as a collateral after it is suitable can only be processed as collateral for credit, while those who use collateral in the form of a land certificate will first match the identity of the prospective borrower with the certificate owned and followed by the loan officer to check on the loan. where the location of the land used by the collateral is matched with the certificate. Looking for information on the price of land in the vicinity of the collateral location so that you can interpret the price of the land if at the Dauh Ayu Multipurpose Cooperative, usually around fifty percent of the credit can be assisted and with the credit repayment period is also limited to a maximum of three years and of course with competitive interest. with cooperatives in the vicinity.

4. Conclusions

The marketing mix that has been implemented so far by the Dauh Ayu Multipurpose Cooperative has been able to increase credit distribution, this is supported by positive responses from informants to the implementation of the marketing mix. In increasing the distribution of credit at the Multipurpose Cooperative Dauh Ayu, apart from using the Multipurpose Business Cooperative marketing mix, Dauh Ayu also implements optimal services in the form of administrative services, pick-up balls, punctuality, and special services.

This research clarifies the marketing mix in lending at Dauh Ayu Multipurpose Cooperative. With a clear understanding, the marketing mix can be used in carrying out lending. Several forms of services include administrative services, pick-up, punctuality and special services, all of which are aimed at increasing credit distribution at the Dauh Ayu Multipurpose Cooperative.

The implementation of the marketing mix in lending at the Dauh Ayu Multipurpose Cooperative is not optimal enough to increase the current number of prospective members. This can be seen in terms of the products offered by the Dauh Ayu Multipurpose Cooperative from its inception until now it is still monotonous only relying on products in the form of savings, time deposits, and credit, which are one of the considerations of prospective members in choosing services at the Dauh Ayu Multipurpose Cooperative. . It is hoped that in the future Dauh Ayu Multipurpose Cooperative can respond to the results of this research in order to determine the right strategy in increasing the number of prospective members of the Dauh Ayu Multipurpose Cooperative.

There were several things that hindered the process of collecting data sources or information due to the reluctance of some informants to do or provide information for reasons that they did not wish to convey. The limited time for informants to conduct interviews is also an obstacle to the running of the data or information collection process. Likewise, the limited time for researchers to conduct this research. The limitations of this study can be used as a reference in future studies. The suggestions that can be developed for further research include the need for product evaluation, in this case the superior product of the Dauh Ayu Multipurpose Cooperative in a special program without neglecting other products. The need for a strategy in delivering information that is clear and easily understood by prospective members regarding the delivery of products owned by the Dauh Ayu Multipurpose Cooperative and it is hoped that future research by other researchers needs to be considered to increase the number of informants if necessary, so that what is expected can be

maximized.

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