COMPARATIVE STUDY IN TRANSFORMATIONAL LEADERSHIP STYLE TO COOPERATION ENTERPRISES COMMISSION BASED ON MEMBERSHIP

HERU SUPRIHHADI¹
heru_suprihhadi@yahoo.com
School of Economics of Indonesia, Surabaya

BUDI KARTONO²
budikartono788@yahoo.com
WR. Supratman University, Surabaya

ABSTRACT
This study aimed to analyze and describe comparative transformational leadership of in commission role at cooperation in Surabaya with category of membership importance based. From this study it can be concluded that there are significant differences for transformational leadership style to in commission role for each cooperation category the membership importance based at Surabaya.

Keywords : transformational leadership, cooperation category, and analysis of variance.

PREFACE
As vision of Surabaya City that emphasizes City of Services and Trade, it should be try to establish cooperative business units in services and trade. Services are not always translated as savings and loan business, but various services to be diversified by cooperative enterprises. So is trade, not always translated shopping business, but retail business units or wholesale that possibly to be performed as a cooperative business unit. Nevertheless, all of them must be based on the cooperative members need and necessary to anticipate lifestyle of member with the more modern markets are growing and developing in Surabaya. All of that requires cooperatives administrators, supervisors and managers as cooperative leaders today need to make a paradigm shift in the management of social paradigm shift into professional business paradigm without leaving cooperative identity as well as paying attention to the needs of members beside being internal customer as well as an owner all at once. Therefore cooperative performance can be achieved with the best when administrators have a reliable leadership pattern. One of the reliable of leadership pattern that is relevant to
managing cooperative is transformational leadership. With transformational leadership style played board member cooperative expected to be well served and business units that are managed can operate effectively and efficiently.

Cooperative in Surabaya city seen from the backdrop establishment, largely based on the interests of members to meet their needs. Therefore, the primary cooperatives in Surabaya city can be categorized as a cooperative: civil servants (KPRI), state/local enterprises, army/police, BUMS, and Public Cooperative. All categories in terms of its founding act are same based on the Law of the Republic of Indonesia Number 25 of 1992 on Cooperatives, but seen from the Statutes and Bylaws and special rules are made to be operated has specification depends on the interests of members associated with the cooperative existence under the management of the parent organization (such as an organization: civil service, state/local enterprises, army/police, BUMS and Public in general), so that the pattern of the management be played by the Cooperative boards are bound by the rules and policies of the parent organization management, except Public cooperative.

Kuepers study (2010) showed transformational leadership practices by each individual will interpret their own meaning to the art to be combined to subordinates or followers. Nevertheless, the overall results of organizational performance has not been satisfied yet, despite some areas of functional performance has been good. The study is said to be inconsistent between organization performance for all organizations with transformational leadership functions performed. Avolpo, Zhu, Koh and Bhatia (2004) in his study demonstrated transformational leadership significantly affects organizational commitment through psychological empowerment mediation, and affect the functional areas performance of the organization through a strong moderator with control range in the company structural organization. This study also shows that the organization performance of the company directly not significantly influenced by transformational leadership. The study Paarlberg, Laurie and Bob (2010) associated with transformational leadership and motivation for public service can significantly affect individual and organizational performance to encourage employee satisfaction. This study aims to motivate to emerge moral values and original ideas are good, trusting to the achievement of goals for followers who have the willingness and promotes a strong self-interest, and affect the appearance of idealism with intellectual stimulating and inspiring. This study proves that the role of leader that played being critical attention and then followed by his followers, so that the behavior of the followers can reflect the intent and the will of its leader. Therefore, the results of this study showed a consistent performance of employees affected by transformational leadership and motivation for public service, in terms leader has nature and character of entrepreneurship (such as moral values, original ideas, confidence, strong self-interest and idealism). Wang et al. (2010) in the transformational leadership context suggested a consistent influence in motivating employees to achieve individual satisfaction and also
motivate employees to bring moral values and best ideas are high. This study is similar to Paarlberg, Laurie and Bob (2010) studies, except that which distinguishes their research object that is public service and requires that the leader has nature and entrepreneurial character. This study aims to clarify whether there are differences in transformational leadership and factors that reflect transformational leadership on any cooperative categorization members' interests-based in Surabaya city.

THEORETICAL REVIEW AND HYPOTHESES

Around 1920s and 1930s, leadership researches focused on the characteristics or traits of the leader, so characteristics that may be used to distinguish between leaders and non-leaders. Intent to distinguish it is to isolate one or more traits that have by leaders, but not owned by a non-leader. Some characteristic or traits being studied include physical posture, appearance, social class, emotional stability, speech dexterity, and social skills. There are seven characteristics or traits associated with effective leadership includes desire, pretension to lead, honesty and integrity, self-confidence, intelligence, and work-related knowledge and extraversion. Many researchers agree that the traits or characteristics are not adequate to describe effective leadership when providing explanations based entirely on the traits that ignore interaction of leaders and members of his group and situational factors. Therefore, researchers of leadership since late 1940s until mid-1960s concentrated on the preferred behavioral styles that leaders demonstrated. The researchers began to look at the influence of the present situation, in particular type of leadership which may be suitable in different situations, so there is a contingency approach to leadership theory.

Contingency model of leadership according to Robbins and Coulter with translation Slamet and Lestari (2007) compiled by Fiedler that effective group performance depends on the proper blend between style leader interactions with subordinates, as well as situation that allows the leader to control and affecting. This model based on premise that leadership style will be very effective in different situations. As the key to successful leadership is the basis of a person's leadership style, either tasks-oriented or relationship-oriented. Handoko (2012) suggest leadership has been defined in many different ways by many different people. Managerial leadership is the process of directing and giving orders to the activities effect of a group of interconnected duties. As an important implication of the definition: First, leadership involves other people that is subordinates or followers; Secondly, leadership involves unequal division of power among the leaders and members of the group; and Third, in addition to providing guidance to subordinates or followers, leaders can also use his influence. Therefore, leadership is the person ability belonging to influence others to work toward goals and objectives. Danim and Suparno (2009) cites opinion of Hersey and Blanchard suggested: "Leadership is the process of directing and Influencing the task-related activities of a group's members." This concept shows that a leader is doing
directing and influencing the task-related activity to all members of the subordinate group. In this case the energy of leadership is influence and give direction contained in the individual leader to the people they lead. In addition, leadership is also an energy that can move, guide and sustain activities so that organizational goals can be achieved. Therefore, an effective leader must know how to inspire, motivate, and work with subordinates or followers. In other words: No Followers, No Leaders; and No Leadership, No Followership.

Transformational leadership is a process where leaders called for the values and emotions to his followers became a central feature and according to the vision set by the organization. Transformational leadership theory is also called intrinsically inspirational of the inspired idea leader-based for his followers through the power of influence possessed by the leader himself. With transformational leadership that followers feel trust, admiration, loyalty and respect for his leader. That cause his followers motivated and inspired perform work activities that exceed initial expectations for followers. Transformational leadership according to Yukl (2001) that the leaders will change and motivate followers with a tendency to perform such a way: (1) make the followers more aware the importance of the task of the work performed, (2) educate the followers to emphasize interests of the team or organization rather than interests of individual, (3) enable the higher needs of followers. More transformational leadership increases follower motivation and performance compared to transactional leadership is more emphasis on reciprocal exchange process with the interests concern of the individual. Therefore, behavior of the transformational leadership theory include: having ideal effect, taking into individual consideration, providing inspirational motivation, and make intellectual stimulation. Thus transformational leadership for the followers or subordinates can lead to a strong sense of self-confidence and encourage more creative. Person's self-confidence and creativity in a business context is characteristic of entrepreneurship.

Danim and Suparno (2009) declared that transformational leadership emphasis in terms of the vision and mission statement obviously, using effective communication, providing intellectual stimulus, and did personal attention or respect to the problems members individually in organization. Leader behavior who playing a transformational leadership style are not in a vacuum alone, but the role played by multifactor determined. One is push factor of the self-leader for high-performance and has insight-oriented entrepreneurship. Thus, transformational leadership can be likened to traveling, and indicate direction and purpose statement continually to realize that the change is always constant, and the pattern repeated through the different shapes in a wide range of media within organization. Shapes and transformations between leader and follower are presented by Yukl (2001) called the "new leaderships" is the transformational leadership concept, combining various approaches and ideas different theories.

According Suryana (2003) and Rhenald Kasali (2010) that entrepreneurial-oriented leadership as transformational leadership approach consists of ten
characters as follows (1) encouragement or motivation (leaders are the ones who have a high level of effort or encouragement or motivation, and has a strong desire for achievement, positive ambition, abundant energy, tireless activity, and show initiative in many ways); (2) the will or purpose to lead (leader is a person who has character and a strong desire to influence and lead others, demonstrate willingness to take responsibility, even though the job or task to bear is dangerous or risky); (3) honesty in carrying out the functions of leadership; (4) integrity (leaders have a desire to build mutual trust and exemplify and demonstrate high consistency between word and deed); (5) self-confidence (the followers see their leaders did not hesitate to act, the leader needs to show his confidence to convince his followers of the truth of goals and decision); (6) intelligence (leader is intelligent and knowledgeable to collect data and information, analyze, and interpret information, leader must be able to create a vision, solve problems, and make informed decisions); (7) pioneering (meaning leader has ability, courage and determination in carrying out the functions of leadership); (8) exemplary (leader must be characterized so that it can be a role model by the follower); (9) dared to be different (bold leader to differentiate action and unique ideas to be implemented); and (10) are able to think flexibly (have a firm attitude and tenacity in the act and have a tolerance for the sake of noble together).

Differences Approach in Leadership Studies

Many researches and leadership theories and different approaches can be classified based on characteristic, behaviors, and situations or conditions made by a leader. Characteristic approach views that leadership as a combination of qualities or traits that appear to be expressed. This approach begins with a systematic effort made by psychologists and other researchers in order to understand leadership through identification of the leader traits. Largely by Handoko (2012) stated that leadership was intended to: (1) compare the traits of people who become leaders and traits of the followers, and (2) identify the characteristics and traits owned by the effective leader. Various studies comparing the traits of the leader and not leader often found that leaders tend to be higher, have a higher level of intelligence, more-friendly and more confident than others and have a need for more power. However, combination of certain traits differentiate between current or emerging leaders from followers, no one has ever found. Thus arises the notion of the researchers that leadership qualities were actually born and not made, or inherited or do not carry the necessary qualities for a leader. In characteristic approach has not yet been able to explain what caused the leadership be effective. Therefore, behavioral approach is no longer seeking answers leader traits, but trying to determine what it does and how to delegate duties, how to communicate with and motivate subordinates and how to assume his duties. This means it's no longer like characteristics, however, that behavior can be studied or developed, so that individuals can be trained with appropriate leadership behaviors to be able to lead more effectively. Various studies indicate
that the appropriate leadership behavior in a situation does not necessarily have to match the other situation. Behavioral leadership approach will focus on two important aspects namely: functions and leadership styles. Aspects of leadership functions with behavioral approaches discussed orientation or identification leader. The first function involves provision of settlement advice, information and opinions; While the second includes everything that can help the group run more smoothly or make agreements with other groups, to mediate differences of opinion, and so forth.

Researchers have identified two leadership styles namely: task-oriented and employee-oriented. Task-oriented leader who will direct and supervise subordinates are closed for guarantee that the tasks carried out in accordance his want. The leader is more concerned with work implementation rather than development and growth of employees. Employee-oriented leaders motivate subordinates more than watch. The leader encourages group members to perform duties by providing subordinates opportunities to participate in decision-making, creating an atmosphere of friendship and a relationship of mutual trust and respect with the group. Employee-oriented leadership style such as the emergence of transformational leadership foundation that essentially stems from transactional leadership model-based.

This figure to explain differentiation of primary cooperatives categorization as the basis process of thought to be reviewed based on the interests of member status at the time cooperatives establishment are: cooperatives of civil servants (KPRI), state/local enterprises, army/police, BUMS, and Public Cooperative. This categorization is attached to the board when managing organizational and business units that run along with its parent organization management, unless Public Cooperative. It can be seen that transformational leadership style in managing cooperative board. Transformational leadership be role-played by the board reflected by ten factors include: encouragement or motivation (X1); the will or purpose to lead (X2); honesty in carrying out functions of leadership (X3); integrity (X4); confidence (X5); intelligence (X6);
pioneering (X7); exemplary (X8); dare to be different (X9); and able to think flexibly (X10).

**Hypotheses**

As it is known that the presence of cooperatives is essentially viewed as organizational include institutional entities, membership, and business units are expected to be effective management. In addition, by observing the existence of cooperatives based on the interests of members and the establishment rely on its parent organization and each organization has a culture that is attached to the parent, unless Public Cooperative that are varying level of knowledge and education.

Therefore, having regard to theoretical description review, empirical studies that have been raised, and the existence of cooperatives is the object of study and research problems are formulated, the research hypothesis is "significant difference in transformational leadership and factors that played reflect administrators at each cooperative members' interests category-based".

**RESEARCH METHOD**

The study was designed in the form of a survey with data collection through questionnaire tools for response statements. This study includes a comparative study that shows the differences between cooperatives categorization with a quantitative approach. The purpose of survey research seeks to conduct exploratory, descriptive, and explained the events that compare cooperative inter categorization.

**Operational Definition of Variables**

Research variable is transformational leadership and operationally as perception felt by cooperative members on the board's ability to make lead to values change, believes that members needs who directed to well-being of members. While factors that reflect transformational leadership approach is based on the results of the leadership study by Kasali (2010) and Suryana (2003) as indicators of leadership follows:

a. **Encouragement or motivation (X1)** namely: perceived perception of the member about cooperative enterprises management efforts that have a high level of effort, and has a strong intention to achievement, have a positive ambition, abundant energy, tireless activity, and show initiative in many ways to the cooperative enterprise life.

b. **Intention or purpose (X2)** are: perceived perception of the member concern to cooperative enterprises management activities which has strong character to influence and lead the cooperative members to demonstrate willingness to take responsibility, even though the job or task to bear dangerous or risky.

c. **Honesty (X3)** namely: perceived perception of the member concern to cooperative enterprises management activities which has cooperative attitudes,
values and behaviors that reflect openness to new experience, always looking at social change members, realistic about facing reality, and oriented to the present and future to the cooperative enterprises life.

d. Integrity (X4) namely: perceived perception of the member concern to cooperative enterprises management activities which has sincerity, patience and unity of spirit in the face of challenges and obstacles of cooperative enterprises.

e. Confidence (X5) namely: perceived perception of the member concern to cooperative enterprises management activities which has principles, discipline and optimism promote cooperative enterprises to grow and evolve.

f. Intelligence (X6) namely: perceived perception of the member concern to cooperative enterprises management activities which has intelligence and wisdom with intellectual ability and skills inherent in managing cooperative enterprises

g. Pioneering (X7) namely: perceived perception of the member concern to cooperative enterprises management activities which who first has the ability and courage sparked creative ideas and tested in the form of innovative actions for the benefit of cooperative enterprises.

h. Exemplary (X8) namely: perceived perception of the member concern to cooperative enterprises management activities which has characterize role that can be imitated or to be a role model for its members.

i. Dare to be different (X9) namely: perceived perception of the member concern to cooperative enterprises management activities who dare to make a breakthrough in making decisions for the advancement of cooperative enterprises.

j. Flexible thinking (X10) namely: perceived perception of the member concern to cooperative enterprises management activities which has tenacity behave and act decisively when the agency cooperative efforts suffered a setback or advancement.

**Population, Sample and Sampling Technique**

Population is the entire body of cooperative efforts in Surabaya city who registered and active under the guidance Office of Cooperative and Micro, Small and Medium Enterprises in Surabaya until the end of 2011 the population characteristics in this study is a primary cooperative with the following provisions:

1. It has a capital at least Rp. 1 billion and two or more business units are still actively operating.
2. During three consecutive years has developed and implemented a Work Plan (RK) / Plan Budget and Revenue Expenditure (RAPB) and organizing the Annual Meeting of Members (RAT).

Number of members of the population who meet points 1 and 2 identified by the end of 2011 as many as 188 cooperatives in Surabaya city. While the amount of sample taken 50% or 94 cooperatives for all categories of cooperative and sampling techniques using simple random sampling. The respondents in the sample study is an active member in the cooperative for at least five years as a
member of the continuously since 2007 until 2011. The number of respondents of each cooperative are 5 active members, so that the unit of analysis as much as 94 cooperatives means requiring as many as 470 respondents.

Data Analysis Techniques
Data Analysis Techniques use variance analysis approach to one variable that is transformational leadership on five types of cooperative enterprises categorization consists of the Civil Servant Cooperatives (KPRI), state/local enterprises cooperatives, army/police cooperatives, BUMS cooperative, and Public Cooperative in the Surabaya City. Testing technique with ANOVA Table Approach and using Test-F.

RESULT AND DISCUSSION
Description of Data Processing Results
The results of the data processing of the cooperative member response toward transformational leadership management can be described by taking into account factors that are reflected in the following:

<table>
<thead>
<tr>
<th>Factors of Transformational Leadership</th>
<th>Cooperative Categorization (in Score Unit)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>KPRI</td>
</tr>
<tr>
<td>Encouragement or motivation</td>
<td>4.09</td>
</tr>
<tr>
<td>Will or purpose</td>
<td>4.07</td>
</tr>
<tr>
<td>Honesty</td>
<td>3.95</td>
</tr>
<tr>
<td>Integrity</td>
<td>3.97</td>
</tr>
<tr>
<td>Confidence</td>
<td>3.83</td>
</tr>
<tr>
<td>Intelligence</td>
<td>3.67</td>
</tr>
<tr>
<td>Pioneering</td>
<td>3.10</td>
</tr>
<tr>
<td>Exemplary</td>
<td>3.53</td>
</tr>
<tr>
<td>Dare to be different</td>
<td>3.83</td>
</tr>
<tr>
<td>Flexible thinking</td>
<td>3.99</td>
</tr>
<tr>
<td>Leadership Transformation</td>
<td>3.79</td>
</tr>
</tbody>
</table>

Table: Indicators of Transformational Leadership and Cooperative Categorization Type in Surabaya

This table describes transformational leadership is relatively higher in the public cooperative with a score of 3.83 and an indicators that more dominated are pioneering, exemplary, and dare to be different from the managers. Transformational leadership is relatively low that found in BUMS with a score of 3.70. Meanwhile, each seen the greatest indicators of transformational leadership reflected when compared five categories of cooperatives can be shown by the indicators: a. Encouragement or motivation and the will or purpose and intelligence with the greatest value on KPRI; b. Honesty and integrity and flexibly thinking with the greatest value in Army/Police cooperatives; c. Confidence with the greatest value in the State/Local Enterprises cooperative; d. Pioneering and
exemplary as well as dare to be different as well as its greatest value contained in the public cooperative.

**Testing and Discussion**

The results of transformational leadership testing by managers on the five categories of cooperatives was no significant difference. It is evident that the results of ANOVA that is F-test = 2.175 and Sign. = 0.078. These results indicated that transformational leadership played by manager for all categories of cooperatives apparently have similar roles transformational leadership style. However, judging by testing results the differences in transformational leadership management in each category, but the result was not so cooperative.

<table>
<thead>
<tr>
<th>Table: Testing Results of Difference Factors that reflecting transformational Leadership Inter-Cooperative Categories In Surabaya</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reflection Factors of transformational Leadership</td>
</tr>
<tr>
<td>Encouragement or motivation</td>
</tr>
<tr>
<td>Will or purpose</td>
</tr>
<tr>
<td>Honesty</td>
</tr>
<tr>
<td>Integrity</td>
</tr>
<tr>
<td>Confidence</td>
</tr>
<tr>
<td>Intelligence</td>
</tr>
<tr>
<td>Pioneering</td>
</tr>
<tr>
<td>Exemplary</td>
</tr>
<tr>
<td>Dare to be different</td>
</tr>
<tr>
<td>Flexible thinking</td>
</tr>
</tbody>
</table>

This table describes the category of Y1 = KPRI Cooperative, Y2 = State/Local Enterprises, Y3 = army/police, Y4 = BUMS, and Y5 = Public Cooperative. This suggests that the factors reflecting transformational leadership there is a difference inter-cooperative as largest category contained in the exemplary factor, whereas the smallest difference found in the will or purpose factors. While Cooperative categories have most widely differences is Public Cooperative Society.

This study can be said that the fifth categories of cooperatives are still actively managed with transformational leadership approach found no difference. This means perception of the cooperative members for all cooperative categories no resemblance to the transformational leadership style be role-played. The factors reflect transformational leadership apparently give conviction for its members such as encouragement or motivation, integrity, confidence, intelligence, exemplary, dare to be different, and flexible thinking reflected almost 70%, while remaining 30% is still not reflecting transformational leadership intact that be role-played, among others such as: the will or purpose, honesty, and pioneering to promote cooperative management.
Encouragement or motivation of the management to strengthen transformational leadership include any enthusiasm caretaker who always invites members to strive actively in the cooperative, as well as the intention of the management that is very strong initiative to promote cooperatives in order to get better achievement. Integrity amplifier management also be able to covered transformational leadership include: patience and sincerity and integrity of the spirit of the management in the line of duty and work for the progress of cooperative that aims to achieve the welfare of its members. Confidence in managing cooperative board which also became amplifier includes a sense of discipline and hold a strong principles and have a sense of optimism grow and develop the welfare of member cooperatives at the same time. Intelligence of the manager it is important for strengthen transformational leadership exhibited by the management capacity of intelligence, sense and mind skills, as well as wisdom all of which became the basis of the capital in the cooperative management to make it better. Exemplary can also be a factor of the amplifier as well, which is a character in attitude and behavior as well as the firmness of the management that can be used as role models for the members. Dare to be different as a form of reflection of transformational leadership that is also a strengthen factor that is by showing management courage made a breakthrough and create incredible uniqueness to make decisions for the progress of the cooperative. Transformational leadership is also reflected by the board's ability to think flexibly which means to have tenacity, firm and flexibility when dealing with the dynamics of cooperative tide that swept cooperative way until today.

In addition to strengthening the transformational leadership factors, some factors are still found weaken cooperative management in transformational leadership. This is shown between, such as: the will or purpose, honesty, and all of which reflect the pioneering transformational leadership style. Third, there are two crucial factors for a reliable reflection of the leadership, especially transformational leadership is essentially leadership that can provide inspiration and motivation for those who led or followers. Two important factors that is honesty and initiative. Honesty was a capital base is very important for a leader who has the spirit of leadership, honesty because it shows an attitude of openness or transparency or what it is, and contains values and ethics, especially in the social environment living on the society wherever he there. An important factor is also debilitating in role-playing transformational leadership approach for management is pioneering, because pioneering for a leader become a major driving factor in all its activities are always positioned on the front guard and be able to account for everything.

Each category is associated with weaken and strengthen your cooperatives Board to play the role of transformational leadership style approach can be stated that KPRI stronger in encouragement or motivation to advance cooperative board, but still very weak in pioneering work level. State/local enterprises cooperative the strengthen is flexible thinking ability in managing the cooperative, while
weakening factor is the pioneering work level in moving cooperatives organization. Army/police cooperative strengthen in role playing with transformational leadership style is the dare to be different in managing the cooperative, while the weakening is pioneering work level in running the cooperative activity. BUMS cooperative strengthen the existence of the will or purpose is to advance the cooperative, while the weakening is intelligence level to make the cooperative management. Public cooperative the factor that strengthens is the will or purpose to advance the cooperative, while weakening factor is level intelligence level in managing the cooperative.

Thus it can be understood that the results of this study can be seen in each category of cooperatives in the context of the factors that reflect transformational leadership in turn have different of strengths and weaknesses. Both strengths and weaknesses which can reflect transformational leadership can be quite relevant when viewed from each cooperative nature of categorization in which the cooperative was then up to now turned out to be dependent on the management of the parent organization, except for public cooperative there is no dependency management style from anywhere.

CONCLUSIONS AND LIMITATIONS

Conclusions
1. Transformational leadership role-played by management simultaneously on all category of cooperatives in Surabaya city was no difference or resemblance.
2. Factors of transformational leadership to the five categories of cooperatives indicate a difference in the motivation, integrity, confidence, intelligence, exemplary, dare to be different, and flexible thinking. While factors of will or purpose, honesty, and pioneer in the five categories of the cooperative was no difference or resemblance.
3. Transformational leadership that role-played by management when compared across categories of cooperatives that indicates the first difference is, between KPRI and BUMS; second, between state/local enterprises and BUMS cooperative.
4. Transformational leadership is reflected by the management on any kind of categorization of cooperatives has indicators that strengthen and weaken apparently give different indications.

Limitations
This study has tried to explore as much data and information that is relevant, but it should be recognized still not so rigid related to systems and procedures and licensing allowed to be extracted. The result of data identification and information obtained is that the main limitation factor as basic theory or concept underlying and relevance when operationalized in the object or subject of study, so it is not easy to perform expert justification.
ACKNOWLEDGEMENT
The author would like to thank the Cooperative Enterprises in the city of Surabaya in particular the management of Cooperative Members who are willing to be the object of study and also the School of Economics of Indonesia (STIESIA) Surabaya who needs financial support for this research smooth.

REFERENCES


