



## A The Strategy of Syariah Cooperative Development in Padang Panjang City

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### ABSTRACT

**Purpose:** The objective of the research are; 1) identifying the aspect of cooperative in the Padang Panjang in order to develop the syariah cooperative 2) identifying the external factor (opportunity and treat) and internal factor (strength and weakness) in developing the Syariah Cooperative in Padang Panjang 3) arrange the precise alternative strategy in developing Syariah cooperative in Padang Panjang.

**Design/Method/Approach :** The method of primer and secondary data collection were library studies, field observation, questionnaire, and interview. Technique and the tabulation of the data used descriptive analysis, both normatively (according to Syariah rules and state rules), qualitative (describe the profile, explain the EFE, IFE, IE, TOWS, QSPM matrixes) and quantitative (doing the tabulation of calculation on the weighting calculation on EFE, IFE, and IE).

**Findings:** After grouping of strategy by using the I-E matrix, the result of Syariah cooperative development on Padang Panjang is gotten which is on the position of Growth strategy, the strategy which is arranged to reach the condition of capital

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asset growing, assets, and distribution of cooperative financing. From the matrixes of TOWS and QSP are gotten strategy which are suggested; open the business unit, office to every cooperative, increasing the services quality, supervision and optimize the knowledge enrichment to all of members and management in the Syariah cooperative field.

*Originality/Values:* Syariah cooperative has important roles in increasing the society welfare. However the number and existence of syariah cooperative is still limited. The strategy which will be used to develop the syariah cooperative is necessary.

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## INTRODUCTION

One of economic systems which got the world confession is Islam economic system or known as Syariah economic system. Islam economic system become alternative because Islam economic system is different with the another economic system. The objectives of Islamic economy is not only to get the material but also cover some of aspects such as: prosperity, better life, giving the high values to the brotherhood and the economic social justice, and demanding the balance decisions, both material need and spiritual to all of humans. In other words, in the Islamic economy field, the belief dimensions is put on every humans' decisions.

The other fact which show the development of Islamic economy in Indonesia is raising some of Islamic financial institutions, both bank and non-bank. Non-bank Islamic financial institutions is manifested in the form of syariah insurance, BMT, and Syariah cooperative. Syariah cooperative is known with the name KJKS (Syariah Financial Service Cooperative) and UJKS (Syariah Cooperative Financial Service Unit). Syariah financial service cooperative is cooperative engaged in financing, infestation, and saving according to profit sharing pattern (Syariah)

Some of previous writer did the research about KJKS which exist on West Sumatera. One of research did by Variyetmi and Gustanti about reinforcements of Islamic financing cooperative in order to empower the society economy in Padang City. The result of the research showed that KJKS is one of strategies that done by the government of Padang as way to overcome the

poverty, by directly cooperation with society. KJKS is expected as way to develop the society economy which is poor.<sup>1</sup>

Testru Hendra research about Islamic economy by developing the Syariah cooperative, the result of the research showed that the concept which has applied by cooperative is same with concept which taught by Islam, aims to the cooperation among the cooperative members and the members' prosperity, and it is clear that cooperative favoring the people's economy. If it is developed and consistently done, based on Islamic economy concept; belief (tauhid), *rububiyah*, khilafah and tazkiyah, Muslims economic empowerment can be increased as a result the society prosperity and the economic justice can be manifested.<sup>2</sup>

Erman research about the standard competence of Syariah saving and loan cooperative management at BMT Taqwa Muhammadiyah Padang showed the operational competence is every manager who manage should has vision to develop the economic of small production business so they get prosperity and the easiness to run their business and all of person who responsible in running out the duty should understand the Islam economic principles because the aims of BMT existence are: making trade popular and dismiss the economic which use the usury system.<sup>3</sup>

The research above showed that the previous researchers had discussed the roles of Syariah cooperative in order to increase the society prosperity and cooperative will develop if the cooperative management understand the Islam economic principles because the aims of Syariah cooperative is making trade popular and dismiss the economic which used the usury system. However, there is no research which discuss the strategy of Syariah cooperative development in Padang Panjang city.

The city of Padang Panjang is one of city in West Sumatera where is potential to develop the Syariah Financing Institutions. It is also known as Serambi Mecca city because there are many Islamic schools such as Islamic Boarding schools, Islamic junior high school and Islamic senior high school. It proofs that Padang Panjang city is potential to deliver the generations who

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<sup>1</sup> Variyetmi Wira dan Gustati, *Upaya Penguatan Koperasi Jasa Keuangan Syariah Dalam Rangka Pemberdayaan Perekonomian Masyarakat Di Kota Padang*, Snema-2015, ISBN: 978-602-17129-5-5

<sup>2</sup> Testru Hendra, *Pembangunan Ekonomi Islam Dengan Pengembangan Koperasi Syari'ah*, Maqdis (Jurnal Kajian Ekonomi Islam), No.1, Vol.1, 2016

<sup>3</sup> Erman, *Standar Kompetensi Pengelola Koperasi Simpan Pinjam Syariah Di BMT Taqwa Muhammadiyah Padang*, Maqdis : Jurnal Kajian Ekonomi Islam, No. 2, Vol.2, 2017

understand with Syariah economic. However, The number of Syariah Micro-Financing Institution such as Syariah cooperative in Padang Panjang is less.

Nowadays, in Padang Panjang city, Islamic Financing Institutions which are operated consists of two Syariah bank namely BSM Padang Panjang Branch and Syariah Nagari Bank. However, Micro Syariah Financing Institutions such as Syariah Cooperative in Padang Panjang city is less. The Government of Padang Panjang city want to implement the Syariah Cooperative because there are many people who loan the money from debt collector. It also stated on Padang Panjang Mayor vision and mission to develop the Syariah Cooperative. The Government of Padang Panjang which handle Cooperative and UMKM continuously develop the Syariah cooperative. The number of cooperative in Padang Panjang is 48 cooperative which is under supervised of Koperindag, there are 20 cooperative which wait the converting process from conventional cooperative to Syariah cooperative.

Cooperative which is on the process of conversion implement the Syariah system, however the development of Syariah cooperative in Padang Panjang city is still constrained with the limitation of cooperative management knowledge about Syariah cooperative procedure. Therefore, the strategy which can be used to develop Syariah cooperative in Padang Panjang city is needed. Based on background of the problems above, researcher interest deeply analyze and write it on the research entitled “*Design of Syariah Cooperative Development in Padang Panjang City.*”

## **The Design of Strategy**

Strategy is tools to reach the goals. The main goal of strategy planning is company ability to view objectively the company condition both internal and external as a result company is able to anticipate the external environment changes.<sup>4</sup>

## **Syariah Cooperative**

Syariah Financial Service Cooperative (KJKS) is cooperative engaged in financing, investment, and saving according to profit sharing pattern (Syariah)

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<sup>4</sup>Freddy Rangkuti, (2018), *Analisis SWOT: Teknik Membedah Kasus Bisnis, Cetakan 24*, Jakarta:PT. Gramedia Pustaka Utama, h. 3.

## The Aims of Syariah Cooperative Development

According to State Ministry for Cooperative and Small and Medium Enterprises about the Implementation Guide of Syariah Financing Cooperative Services Business Activities chapter II subsection 2, The aims of Syariah Financing Service Cooperative / Syariah Financing Service Unit:

- a. Increasing economic empowerment program, especially on micro business, small, medium and cooperative through syariah system
- b. Encourage the syariah economic life in micro business activities, small, and especially medium and generally Indonesia economic
- c. Increasing the spirit and societies roles in Syariah Financing Service Cooperative activities.

## LITERATURE REVIEW

Pristiyanto research about KJKS development strategy in micro bussiness financing in Tanjung Sari subdistrict found some opportunities on cooperative :

1. The need of financing which is easy, cheap and fast,
2. There is trust from the outsider as partner/donor agency
3. The Micro businessmen desire to the cooperative services,
4. The societies desires to run the Islam syaria,
5. Government positive support to the development of KJKS, the easy access on information and technology management systemfor KJKS,
6. Founding and developing KJKS branch through association.

Threat for developing the cooperative are

1. The competition among financing institutions
2. The development of banking product based on IT,
3. The weakness of government regulations to KJKS,
4. The lack of community understanding on cooperative and the implementation of syariah,
5. The weakness of government(MUI) supervision syariah principles,
6. Fee for acquisition funding from the banking institution is big,
7. Rapid development of micro credit from banking/financing institutions<sup>5</sup>.

The power of cooperative are

1. Strategic business location,
2. The management human resources/potential employees,
3. Implementation of Syariah principles by KJKS,
4. Coaching and training of KJKS,
5. Lightness of procedure and cost for acquisition fees,
6. Excellent and fast service,
7. The implementation of coaching and guidance to the members business.

The weakness of cooperative development are:

1. The limitation of using information and technology/networking system,
2. There are many problems on financing,
3. The implementation of management operational and procedure is lax,
4. The member desires to do saving is minim,
5. The outside of financial asset which contain risk is big,
6. The limitation of management and Syariah principles supervision,
7. The ability limitation to provide the financing for

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<sup>5</sup>Pristiyanto, Mochammad Hasjim Bintoro dan Tjokro Soekarno, *Strategi Pengembangan Koperasi Jasa keuangan Syariah dalam pembiayaan Usaha Mikro di Kecamatan TanjungsarimSumedang*, op.cid., h.33

members.

Ali Sakti Hamonangan Nasution and Paidi Hidayat research found the opportunity to develop the cooperative in Medan city : 1. The cost differences for product which is resulted by cooperative 2. The cooperative readiness to do partnership with another institutions 3. The existence of regional autonomy 4.The counseling practice and cooperative education, 5. The realisation of government aid. 6. Response of management and cooperative members. 7. The development of technology and information. Threat to cooperative development in Medan are: 1. The increasing of fuels price 2. The government policy about the limitation of cooperative business 3. Cooperative competition. The power for developing the cooperative in Medan : 1. The using of modern technology, 2. The communication between management and cooperative members, 3. The availability of goods and service at cooperative 4.the participation of cooperative members, 5. Cooperative members discipline, 6. Production activity facilities 7. Legal business. The weakness of cooperative development in Medan are: 1. Management and cooperative members 2. Poor accounting 3 RAT which did not fully run.<sup>6</sup>

### **Research Methodology**

The kind of research which used is mixed methodology. Mixed method is methodology which integrate the qualitative and quantitative approach on it (for example at the data collection phase) and the mix model discussion integrate two approach at research process phase.<sup>7</sup> This research is conducted at Padang city to all of conversion cooperative and the number of cooperative is 20.

The research data is data which gotten from interview with the head of UMKM cooperative division and Syariah Cooperative acceleration companion team, observation, questionnaires proposing to 20 cooperative management and documentation.

The first data analysis is qualitative analysis which used deep interview result and questionnaires, the data is analyzed by using EFR matrix (External Factor Evaluation), IFE (Internal Factor Evaluation), TOWS (Threatened, Opportunity, Weakness, and Strength) and QSP. The second data analysis is quantitative analysis by using tabulation of calculation result on assessment and weighting on EFE, IFE and IE.

By using two data analysis, it is expected to reach the result and optimal recommendations. As consequence, the output of data analysis is a strategy and suggestion for development of cooperative.

### **The Result and Discussion**

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<sup>6</sup>Ali Sakti Hamonangan Nasution dan Paidi Hidayat, *Analisis Strategi Pengembangan Koperasi di Kota Medan dengan Metode Analisis SWOT dan Analytical Hierarchy Process (AHP)*, *op.cit.*, h.408.

<sup>7</sup>Abbas Tashakkori, (2010), *Mixed Methodologi*, Jakarta : Pustaka Pelajar, h. 222

The research objects were 20 cooperative which is on conversion process into Syariah cooperative at Padang Panjang. This cooperative get the acceleration program to convert from the government of Padang Panjang which is stated on Padang Panjang Mayor vision and mission. As result, the official of cooperative and trade is proactive to help the acceleration process.

It can be seen from the working program of Padang Panjang government especially UMKM (small and medium micro business) in Syariah cooperative acceleration program at Padang Panjang:

- a. Doing the guidance  
Koperindag do the guidance to 20 cooperative which is on conversion process to Syariah cooperative by doing cooperation with Manna Wa Salwa Syariah Economic Academy which guide the cooperative
- b. Forming the acceleration team  
Government establish the acceleration team for Syariah cooperative in Padang Panjang which involve lectures, DPS and MUI
- c. Conducting the training to arrange the financial report based on IT  
The training is done for cooperative supervisor and Syariah cooperative management.
- d. Giving reward  
Government gives reward to 10 cooperative supervisor to do the comparative study to Bandung
- e. Preparing two pilot Syariah Cooperative in West Sumatera  
The head of UMKM Padang Panjang division said they will prepare two Syariah Cooperative Model in West Sumatera. Cooperative which will be model are balai kota cooperative and diniyah cooperative
- f. DPS Training  
Nowadays, in Padang Panjang there is one DPS. Then, because the limitations of DPS at Padang Panjang so, government will conduce the DPS training by cooperation with Centre of DSN MUI

Cooperative which is on the conversion into Syariah cooperative in Padang Panjang are:

- a. **KSP Syariah ISI**  
KSP Syariah ISI located at Bahder Street, ISI Guguk Malintang complex. The numbers of members are 317 persons. First, legal entity number 1362/BH-XVII on November 4<sup>th</sup> 1982. ISI cooperative has converted and

get the legal entity number in 2014, number: 04/PAD/BH/III.14/III/2014 on March 25<sup>th</sup> 2014.

b. **Kapontren Diniyah Putri**

Located at Abdul Hamid Hakim street No. 30 Pasar Usang villages West Padang Panjang subdistrict. The members of kapontren diniyah Putri cooperative are 206 persons. Legal entity number 2619/BH-XVII on October 11 1994

c. **KPRI Serambi Mekah**

KPRI Serambi Mekah located at ST Syahrir street No. 124 Silaing Bawah Village. The legal entity number of KPRI Serambi Mekah 1903/BH-XVII on February 6<sup>th</sup> 2019. The numbers of KPRI Serambi Mekah is 140 persons.

d. **KSU Sehati**

KSU Sehati is all-round cooperative located at Bagindo Azis Chan Street Tanah Hitam Village. Ksu sehati has legal entity number 39/BH/III.14/VIII on Juni 28<sup>th</sup> 2012. The numbers of KSU Sehati members are 157 orang.

e. **KSU Amal Husna**

KSU Amal Husna located at Abdullah Ahmad Street No 11 RT.4 Pasar Usang Village. It has legal entity number which published on Agustus 23<sup>rd</sup> 2012 number 38/BH/III.4//2012. The number of KSU Amal Husna members are 106 persons.

f. **KPN SMP N 1**

KPN SMP N I located at Soedirman street No.41 Balai-balai village. Legal entity number 1824/BH-XVII/1989 on Februari 21<sup>st</sup> 1989. The number of KPN SMP N 1 members are 53 persons.

g. **KOPESDA**

Kopesda located at Bundo Kandung Street Malintang Village (SDN 04). KOPESDA has legal entity number since July 13 198 number: 1754/BH-XVII. The number of KOPESDA members are 103 person.

h. **KPRI MAN Kotobaru**

KPRI MAN Kotobaru located at Pendidikan Street No 1 MAN Koto Baru Complex. Legal entity number of KPRI MAN Koto Baru is 2178/BH/XVI/1994 which published on Desember 15<sup>th</sup> 1994. The number of cooperative members are 86 persons.

i. **KPRI SMUN 2**

KPRI SMUN2 located at Bundo Kandung Street No. 2 RT 008 Malintang Village. The legal entity number of KPRI SMUN 2 is 25/BH/DPPKP/III/2005 which published on March 07<sup>th</sup> 2005. The number of cooperative members are 59 person.

**j. KOPKAR YARSI**

KOPKAR Yarsi located at Sukarno Hatta Street No 23 Padang Panjang. The legal entity number of KOPKAR Yarsi is 03/BH/KDK.3.12/XI/1998 which published on November 30<sup>th</sup>1998. The number of cooperative members are 185 persons.

**k. KPRI RSUD**

Located at Ahmad Dahlan Street No 05 Guguk Malintang Village East Padang Panjang Subdistrict, Padang Panjang Street. The number of KPRI RSUD members are 330 persons. All of cooperative management is RSUD Padang Panjang doctors. KPRI RSUD has legal entity number 41/BH/KWK3/IX/95 on September 27<sup>th</sup>1995.

**l. KPRI SMPN 3**

Located at Ahmad Yani Street No 03. The number of KPRI SEDAR members are 43 persons. KPRI SMPN 3 has legal entity number since Oktober 09<sup>th</sup>1989, No1861/BH-XVII

**m. KPRI SMAN 1**

KPRI SMAN 1 located at ahmad yani street No 09 Guguk Malintang street. KPRI SMAN 1 has 70 members. Not only have saving and loan service, but KPRI SMAN 1 also supply new students needs (dormitory), supply of new students uniform, and saving and loan management change into Islamic system.

**n. KPRI SEDAR**

KPRI SEDAR is Republic of Indonesia employees which located at Bundo Kandung Street Guguk Malintang Village East Padang Panjang Subdistrict. The number of KPRI SEDAR members are 137 persons. KPRI Sedar has legal entity number since Oktober 29<sup>th</sup>1988, No 1787/BH-XVII.

**o. KPN SMPN 2**

KPN SMPN 2 located at Sutan Syahrir Silaing Bawah Street West Padang Panjang Barat Subdistrict. The number of KPN SMPN 2 members are 66 persons. The legal entity number of KPN SMPN2 is 892/BHXVII on Januari 31<sup>st</sup> 1974.

**p. KPN KOKANDIKO**

Kokandiko is the education official employees cooperative. Located at Bundo Kandung Street No 1 Guguk Malintang Village East Padang Panjang subdistrict. The number of Kokandiko members are 248 persons. KPN Kokandiko already had legal entity number since June 01<sup>st</sup>1983 legal entity number 0898.A/BH-XVII.

**q. KPRI SMKN 1**

Located at K.H Ahmad Dahlan Street No.70 Guguk Malintang

Village East Padang Panjang subdistrict. The number of cooperative members are 66 persons. KPRI SMKN 1 has legal entity number since Mei 07<sup>th</sup> 1997, legal entity number 415/PAD/KWK.3/V/1997.

**r. KPRI SMPN 4**

Located at Hos Cokroaminoto Street No 22. The number of cooperative members are 66 persons. KPRI SMPN 4 has legal entity number since December 14<sup>th</sup> 1989, legal entity number: 1883/BH-XVII/1989

**s. KPRI KOPRIDA DEPAG**

KPRI Koprinda is the employees cooperative of Religious Ministry, Indonesia Republic. Located at Urip Sumoharjo Street No 76 Tanah Pak Lambik Village. This cooperative has legal entity number since April 09<sup>th</sup> 1975, Legal entity number : 1008/BH-XVII/1975. The number of cooperative members are 126 persons.

**t. KPRI MTSN**

Located at Sukarno Hatta Street Bukit Surungan Village. The number of cooperative members are 66 persons. KPRI MTSN has legal entity number since July 14<sup>th</sup> 1990, legal entity number 1937/BH-XVII

### **Aspects which are had to develop Syariah Cooperative at Padang Panjang City**

**1. The Aspect of Regulations and Padang Panjang Government support**

Regulation is one way to control the societies by certain rules. The regulation of Syariah cooperative acceleration at Padang Panjang is begun from West Sumatera Governor decision no516-451-2018 and Mayor decision about Syariah cooperative development and acceleration team at Padang Panjang no 25 in 2019. The head of acceleration team is The Official head of Trade and small and medium cooperative Padang Panjang.<sup>8</sup>

After forming the Syariah cooperative development and acceleration team, government give full support and conduct some of training about Syariah cooperative to supervisor and each cooperative management. The government of Padang Panjang through Koperindag official make MOU with Manna Wa Salwa Syariah Economic Academy to directly guide 20 cooperative which is on conversion process to Syariah cooperative.

**2. The aspect of Religiosity**

In social life, there is one term which is familiar and believed by human called religion. Religiosity derived from Latin *relegate* which means tie tightly or togetherness tie. Religiosity is a spiritual expression

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<sup>8</sup>SK Walikota Padang Panjang Nomor 25 Tahun 2019

which related to belief system, applicable law, and ritual. Religious is one aspects which is believed by individual heart, vibration of conscience, and personal attitude. Religiosity is how individual do the religion belief aspect in prayer activities and another social life.<sup>9</sup>

Padang Panjang is recognized as kota serambi mekah (Mecca front city) because almost citizen is Moslems. Population census data conducted on Mei 2010 showed that the number of Padang Panjang citizen is 47.008 jiwa.<sup>10</sup> Based on Statistic institution showed that 45.076 of Padang Panjang citizen is Islam, Kristen 45.076, Catholic 305, Hindus 4, Buddhist 45, and another, and un stated 1.306, and the amount of them are 47.008 person.<sup>11</sup> Many Moslems in Padang Panjang showed that the highest believe on Islam

### **Matrik EFE dan IFE**

This section contains information about the basic input which is needed to formulate the opportunity strategy, threat, strengthen, and weakness. Then, the steps in arranging the EFE table are stated below:

1. Determine the factors which become the opportunity and threat for developing Syariah cooperative in the column.
2. Give weight to every factor in column 2, range 0,0 (unimportant) until 1,0 (very important). Weight indicate the relative importance that certain factor success in company. Opportunity usually accept the higher weight to the threat, however threat can get the higher weight if it too severe. The suitable weight can be known by comparing the success competitors with the unsuccess one or by discussing that factor and getting the group consensus. The amount of all weight to the factors must same with 1,0.
3. Calculating the rank (in column 3) to each of factor by giving the rank 1 till 4 for all of key external factor to indicate how effective the company strategies in responding the factors, where 4=very good, 3=good, 2=enough and 1=bad.
4. Industry basis. It is important to note that both threat or opportunity can be given rank 1,2,3 or 4.
5. Multiplying the weight on column 2 by giving rank on column 3 to get the weighting factor on the column 4.

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<sup>9</sup>Yolanda Hani Putriani, *Pola Perilaku Konsumsi Islami Mahasiswa Muslim Fakultas Ekonomi dan Bisnis Universitas Airlangga di Tinjau dari Aspek Religiusitas*, Jurnal JESTT Vol.2 No.7 Juli 2015. Surabaya: Universitas Airlangga, 2015.

<sup>10</sup>Badan Pusat Statistik Kota Padang Panjang, (2018) *Statistik Daerah Kota Padang Panjang 2018*, Padang Panjang: CV. Adyta, h. 6.

<sup>11</sup><https://sp2010.bps.go.id/index.php/site/tabel?tid=321&wid=1374000000>, diakses jam 22.00 15 Oktober 2019

6. Add up the score for every variable to determine the total score.

The steps in arranging the IFE table is stated below:

1. Determine the factors which is the strengthen and weakness point.
2. Determine the weight range from 0,0 (unimportant) until 1,0 (most important) to every factor. The weight which will be given to indicate the relative important factor to success in it industry. Without pay attention whether the key factor is the strengthen or weakness, factors which is reputed has the biggest effect on organization performance should give the highest weight. The amount of all of weight must same with 1,0
3. Giving rank 1 to 4 to every factor which indicate whether the factors present the main weakness (rank=1), small weakness (rank=2) small strength (rank=3) and main strength (rank=4). Take note that every strength should accept 3 or 4 and the weakness should accept rank 1 and 2. The rank is based on the company meanwhile weight on the second step is based on industry.
4. Multiplying the weight on every factor with the rank to determine the scores to every variable.
5. Adding up the weighting score (column 4), to get the total score. The highest weight to involved organization. This total showed how certain organization react to factors of internal strategies with the another organization in the same organization group.

## **The Opportunity Factors, Threat, Strengthen, and Weakness.**

### **Opportunity**

Based on the calculation of EFE matrix showed that Syariah cooperative in Padang Panjang has 3 main opportunity in developing the business:

- a. There is the government of Padang Panjang policy to accelerate the conversion process into Syariah cooperative.
- b. It become priority as stated on Mayor vision and mission
- c. The biggest of government commitment as serambi mecca city to support and prompt the Syariah advancement.

### **Threat**

Based on the calculation of EFE matrix, it found that Syariah cooperative in Padang Panjang has three kind of main threat in business developing:

- a. The biggest development on micro credit from banking/financing institutions

- b. The weakness of supervision on implementing the Syariah principal from the government.
- c. The lack of societies understanding toward the cooperative and the Syariah implementation

### **Strength**

Based on the calculation of IFE matrix showed that Syariah cooperative in Padang Panjang has three main strength in developing the business:

- a. There is management and members commitment to convert into Syariah cooperative.
- b. The easiness of the procedure and fee to get the acquisition cost
- c. The excellent and fast service

### **Weakness**

Based on the calculation of IFE matrix showed that Syariah cooperative in Padang Panjang has three main weakness in developing the business:

- a. The members desires to do saving is less
- b. Human resources competence do not know yet the financing.
- c. The implementation of management operational and procedure is fax

### **TOWS matrix**

TOWS matrix is one of important tools at the suitable phase to help manager to develop 4 kind of strategies; SO strategy ( strength, opportunity), WO strategy (weakness, opportunity), ST strategy ( strength, threat), and WT strategy (weakness, threat)

Based on TOWS matrix can be determined:

1. S-O strategy: having good relationship in coaching and supervision, increasing the services quality and cooperative management suitable with Syariah
2. **Strategi W-O**
  - a. The optimality of cooperative roles in increasing the capital asset capacity, management standard, the implementation of Syariah principal, and the using of information technology
  - b. Have partnership relationship with financial institutions to increase the cheap financial access.
  - c. Increasing the internal supervision
  - d. Increasing the number or establishing the business unit.
3. **S-T strategy**
  - a. Optimality of service and member business coaching to motivate the loyalty and members interest to do saving.
  - b. Increasing the frequency of management training to increase the service quality, management and the implementation of Syariah principal
  - c. Optimality of members training evenly in cooperative field and

implementing the Islamic system.

4. **W-T strategy**

- a. Improvement and make implementing effective and implementation of Syariah principal
- b. Increasing own capital asset through the members savings
- c. Increasing the quality of human resources which professional and strong.

**Internal – Exsternal Matrix ( IE )**

On internal -external (IE) matrix, there are 2 dimensions: the total score of IFE matrix is located on X axis (horizontal) and the score total of EFE mateix is located on Y axis (vertical). Based on analysis on IFE and EFE matrixes, the development of Syariah cooperative in Padang Panjang, it is known that the x axis on IE matrix is 3,14 and Y axis on IE matrix is 3,22. So, The pictures of Syariah cooperative position in Padang Panjang can be seen in the following table:

**Tabel 1**

**IE Matrix**

Total Skor IFE (3.14)

		4	3	2	1
		Kuat <sub>3,14</sub>	Sedang	Lemah	
Total Skor EFE (3.22)	Kuat	I	II	III	
	Sedang	IV	V	VI	
	Lemah	VII	VIII	IX	
		3	2	1	

The result of IE matrix can be translated that the development of Syariah cooperative exist on cell 1, so the development of Syariah cooperative has alternative strategy grow and build.<sup>12</sup>Based on IFE matrix consists of strength and weakness; 3,14 and EFE consists of opportunity and threat; 3,22. So, the grand strategy line at Syariah cooperative development are: x axis = 3,14 and y axis =3,22. So, it can be translated that the development of Syariah cooperative is on Quadrant 1. It means the development of Syariah cooperative in Padang Panjang exist on alternative strategy grow and build. This strategy is designed to

<sup>12</sup>Freddy Rangkuti, (2018), Teknik Membedah Kasus Bisnis Analisis SWOT, h.95.

reach the growing, both in trading, assets, profit and even the combination of three<sup>13</sup> Therefore, the strategies which able to do are:

1. Strategy I (Build market)

This strategy is widening market segmentation in order to create new market. The alternative strategy which is offered by researcher is open office and business unit to all of cooperative, increasing the service quality, supervision, and optimality of knowledge enrichment to all of members and management in Syariah cooperative field.

2. Strategy 2 (market penetration)

Alternative which is offered is doing the promotion and conducting training about Syariah cooperative and understanding about the easiness of transaction/financing by using Syariah principal, promotion through social media and newspaper.

3. Strategy 3 (unrelated diversification)

The alternative strategy which is offered by research is offering cooperative product to society according to need and minimize loan margin.

### **QSPM (Quantitative Strategic Planning Matrik)**

Taking decision step is a step to determine the priorities strategy alternative list to be implemented in developing Syariah cooperative in Padang Panjang. QSPM is tools which is recommended for researcher to evaluate the alternative strategy which chosen objectively based on main internal and external factor on IFE, EFE, I-E, TOWS matrixes

According to David, there are some steps in using QSPM

1. Make opportunity and company threat list, also weakness and internal strength in the QSPM left column.
2. Input weight to every key internal and external factor (*Key Success Factor*).
3. Identify the considered strategy
4. Determine attractiveness score, defined as numerical value which identify the relative appeal from every alternative strategy. Appeal score (AS) is determined by assessing every key internal and external factor (key success factor) on time and proposing questions “does this factor influence the strategies choice made?” if the answer of question “yes” so the strategies should be compared relatively for key factor. Specifically, AS should be given in strategy to identity the relative appeal from one strategy to another strategy, by considering the certain factors. The range of AS is 1= uninteresting, 2= little bit interesting, 3= interesting enough, 4= very interesting

<sup>13</sup>Freddy Rangkuti, (2018), Teknik Membedah Kasus Bisnis Analisis SWOT , h.6

5. Calculate the total of appeal score. Total attractiveness score (TAS) is defined as the result from weight multiplication (second step) with AS (fourth step) in every line. TAS identify the relative appeal from every alternative strategy, considering only the effect of important limiting factors for internal and external success. Higher TAS, more interesting the alternative strategy.
6. Calculating the amount of total appeal score. Add up TAS in every QSPM column. The amount of appeal total score expressed the most interesting strategy in every alternative tools. The higher strategy identify the more interesting strategy, consider all of internal and external factor which is influenced the strategies decision, bigSTAS differences in a set of strategies alternative, identity the alternative desire of one strategy rather than another strategy.

### **The Formulation of Strategy Alternative**

Based on the findings of analysis *Quantitative Strategic Matriks Planning* (QSPM), it can be defined that the best strategy which is researcher recommended in which it is flexible to implemented toward syariah cooperative development in padang panjang city is first strategy in which market building strategy (operating enterprise unit and office toward every cooperations, increasing service and supervising quality then optimizing knowledge-enrichment to the members and employer in syariah cooperation) with 7,65 attractiveness score.

### **Research Implication**

The Syariah cooperative development strategies which is resulted implicated to some of aspects:

#### **1. Technical**

The implications of Syariah cooperative development strategies in technical aspect is cooperative need to increase knowledge and management human resources skill or employees through training so that it able to increase the quality of human resources, increasing the management performance, Syariah implementation and service quality.

#### **2. Economy**

In economy aspect, the limitation of capital asset make Syariah cooperative is difficult to give the financing to members. Therefore, it is necessary to establish the business unit and carefulness principle need to run by unblock financing distribution optimization to all of members and considering the ability to give financial service which is fast, correct,

and suitable with members needs. The perfecting of procedure and increasing of Human resources is necessary

### 3. Social

The Optimising of training/guidance to all of cooperative members is expected to help and give effect to the increasing of member's income. Then, it increase the feeling of owning and members' loyalty. It is necessary to have coaching and effective training according to members characteristics.

### 4. Environment

In increasing the institutions and bussiness capacity, cooperative needs to have partnership / cooperation activelywith government because the Padang Panjang government support. Therefore, the preparation of KJKS is necessary to accept the changes and openness in the managing the management, and accept the Syariah cooperative standards.

## Conclusion

Based on analysis and discussion about the Design of Syariah Cooperative Development Strategies in Padang Panjang City can be concluded:

1. The aspects which owned to develop Syariah Cooperative in Padang Panjang city to convert into Syariah cooperative are:
  - a. The aspects of regulations and Padang Panjang government support
  - b. The aspect of Religiosity
2. External and internal factor in developing Syariah cooperative in Padang Panjang:

Based on the calculation of EFE matrix showed that Syariah cooperative has three main opportunity in developing the business; There is the government of Padang Panjang policy to accelerate the conversion process into Syariah cooperative, become priority as stated on Mayor vision and mission and The biggest of government commitment as serambi mecca city to support and prompt the Syariah advancement. Cooperative has 3 main threat; the biggest development on micro credit from banking/financing institutions, the weakness of supervision on implementing the Syariah principal from the government and the lack of societies understanding toward the cooperative and the Syariah implementation

Based on the calculation of IFE matrix showed that Syariah cooperative in Padang Panjang has three main strength in developing the business; there is management and members commitment to convert into Syariah cooperative, the easiness of the procedure and fee to get the

acquisition cost and the excellent and fast service. Then, the development of Syariah cooperative in Padang Panjang has three main weakness in developing the business; the members desires to do saving is les, human resources competence do not know yet the financing, and the limit ability to do financing to members.

3. The position of IE showed the Syariah cooperative exist on cell 1, so the development of Syariah cooperative has alternative strategy grow and build. (Score 3,14:3,22). The development strategies which is resulted from TOWS matrix and weighting of QSP matrix, it can be known that the best strategies which recommended by researcher which is flexible to Implement in order to develop Syariah Cooperative in Padang Panjang is first strategy; create the market ( open business unit and office to every cooperative, increasing the service quality and supervision and optimality of knowledge enrichment to all of members and management with effectiveness score, 7,65.

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