INFLUENCE OF MARKET TRADERS COOPERATIVES (KOPPAS) ON CAPITAL OF TRADERS IN THE NORTH CIPETE MARKET

HASANAH

Faculty of Economics and Business University of Muhammadiyah Jakarta
Corresponding author: HASANAH
Email: hasanah.umj@gmail.com

Abstract:

Cooperatives are associations of people who have the same goal, namely to improve the standard of living and improve the welfare of their members because, in general, cooperative members are people who have a weak economic level. One type of cooperative is the Pasar Merchant Cooperative (KOPPAS), which is a type of cooperative whose members consist of traditional market traders who want to develop their business. The purpose of the study was to determine the effect of KOPPAS on the Capital of North Cipete Traditional markets Traders. The research method used in this study; the author uses associative research to find the relationship between two variables, namely the variables X (KOPPAS), and Y (Capital). And it is a survey because the research is conducted by visiting the object of research, and case studies are conducted to clarify the problem in the research. The data sources used are primary data sources and secondary data sources. The samples taken were 96 traders as respondents. The results obtained are that there is a significant influence between traditional markets traders' cooperatives on traditional markets traders' capital, as well as the reasons for being an inactive member, namely, there is no time to go to the cooperative, there are other lenders that are easier to borrow, traders can borrow funds should not be large, the loan repayment period is short.

Keywords: Cooperative, Trader, Traditional markets, Capital

INTRODUCTION

And Allah has promised those who believe among you and do righteous deeds that He will indeed make them powerful in the earth, just as He made those before them rule, and indeed He will establish for them. Therefore, the religion He has approved for them will indeed change their (state) after they fear being safe at all times. So they continue to worship Me without associating anything with Me. And whoever (remains) disbelieved after that (promise) is wicked. (Qs. An-Nur verse 55).

In connection with the above, a cooperative is an association of people who have the same goal, namely to improve the standard of living and improve the welfare of its members because, in general, cooperative members are people who have a weak economic level. One type of cooperative is the Pasar Merchant Cooperative (KOPPAS), which is a type of cooperative whose members consist of traditional markets traders who want to develop their business. The form of a traditional markets traders cooperative is a savings and loan cooperative that provides capital loans to traders in need. Traditional markets Traders Cooperative (KOPPAS) is a cooperative that provides basic, mandatory, special, and voluntary savings and loan services. In implementing savings and loan activities, the activities are still carried out manually, starting from collecting data on KOPPAS members, for the savings and loan process, and other archives. Manual implementation often leads to human errors. Cooperatives are run jointly by all members, where each member of the cooperative has the same voting rights as other members in every decision-making. Based on the Cooperative Law no. 25 of 1992, cooperatives are business entities

consisting of people or cooperative legal entities, by basing their activities on cooperative principles and at the same time as a people's economic movement based on kinship. Cooperatives have different characteristics from other companies or business institutions, namely cooperative members are owners and users of cooperatives as well, so they have two identities.

Cooperative, According to Cooperative Law No.12/1967 article 3, cooperatives are economic organizations, social in character, and managed based on kinship. Meanwhile, according to the Cooperative Law no. 25 of 1992, cooperatives are business entities consisting of individuals or cooperative legal entities that carry out their activities based on cooperative principles and a people's economic movement based on kinship. Furthermore, according to the International Cooperative Alliance (ICA), cooperatives are defined as "cooperative is, an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspiration through a jointly-owned and democratically-controlled enterprise. Autonomous with open and voluntary membership to improve economic, social and cultural needs through joint efforts to help each other and control their business democratically. According to this definition, there are several dominant cooperative principles such as autonomous associations, voluntary and open membership, democratic control principles, and members' economic participation.

Capital is often interpreted as an investment in doing a business. Usually, people who invest will get profit-sharing according to the company's amount of profit. Investors are called investors. Capital is funds that can be used as a parent or principal for doing business, releasing money, etc. In another sense, capital is property (can be in the form of funds, goods, and so on) that can be used to produce something that can increase wealth and profits. Or capital is all the things we have in the form of money, goods, and other assets that we can use to generate profits in running a business. Capital can be categorized into several types, such as cash and non-cash capital, debts, passion, knowledge, relationships, expertise, beliefs, brands, ideas, and others (Lestari & Juniarini, 2012).

Traders are service providers, both services and goods services. This service provider provides requirements for businesses and individuals to accept payments by cash, credit card or debit card or by other payment methods so that transactions can take place smoothly. Traders can also be interpreted as people engaged in the production and selling of goods to meet the needs of certain consumer groups in an informal environment. They are people who carry out activities to transfer rights to other people continuously as a source of livelihood. One of the traders is a small trader, which can be interpreted as a person who sells goods or services directly to final consumers for personal use and not for business (Doloksaribu & Sudarma, 2019). Or, in a narrow sense, a small trader or retailer is an institution to attempts to sell goods to final consumers for personal or non-business purposes (Doloksaribu & Firdaus, 2021).

H1. Traditional markets Traders Cooperatives affect The Capital Of Traditional markets Traders.

The North Cipete Traditional markets Traders Cooperative (KOPPAS) is a business entity established, supervised, and utilized by traditional markets traders who are also cooperative members. Currently, KOPPAS provides information about cooperatives, still using the traditional method. KOPPAS Cipete Utara is a savings and loan cooperative used by traders who are members of these savings and loan activities. There are still many obstacles that exist at KOPPAS Cipete Utara, one of which is that they rarely make transactions with cooperatives, for example, to make deposits, loans, or installments; this is because they are busy in carrying out buying and selling activities. Or another obstacle is that the document created is still done manually, so it takes a lot of time to archive new member documents. With the KOPPAS Cipete Utara, traditional markets traders can apply for loans if they need capital for their business, so traditional markets traders no longer borrow from moneylenders with very large interest. The existence of this cooperative is very useful and expected for traditional markets traders; this is because traditional markets traders often lack capital in their efforts to develop their wares. Based on the description above, the authors took the title of this research "The Effect of KOPPAS on the

Capital of North Cipete Traditional markets Traders". In this study, the research problems that arise are as follows: 1.) Is there any influence of traditional markets traders' cooperatives on traders' capital in the complete traditional markets? 2.) What are the reasons for the inactive cooperative members? 3.) How is the recording or bookkeeping at the traditional markets traders cooperative?

METHODS

The research location taken by the researcher is the North Cipete Traditional markets Traders Cooperative (KOPPAS). Case study research is research that requires a detailed, in-depth, and comprehensive study of a particular object, which is usually relatively small over a certain period, including its environment. In this study, the author uses associative research to find the relationship between two variables, namely the variables X (KOPPAS), and Y (Capital). And it is a survey because the research is conducted by visiting the object of research, and case studies are conducted to clarify the problem in the research. According to Sugiyono (2012), the survey method is used to obtain data from certain natural (not artificial) places, but researchers carry out treatments in data collection, for example, by distributing questionnaires, structured interviews and so on (the treatment is not like in the experiment). At the same time, the method used is Action Research, including participatory research, collaborative inquiry, emancipatory research, action learning, and contextual action research. In simple terms, action research is "learning by doing" - a group of people identify a problem, do something about it, see how successful their efforts are, and try again if they are not satisfied. Action research involves the process of actively participating in organizational change situations while conducting research. The data source is the subject from which the data can be obtained. Data sources are divided into two, namely primary data and secondary data. Sources of data used in this study are primary data as primary data and secondary data as supporting data. Questionnaires are data collection by providing or distributing a list of questions to respondents in the hope of responding to the list of questions by rating items using a Likert scale. The statistical analysis tool used in this study was SPSS version 22.

RESULT AND DISCUSSION

Currently, the economic condition of the Indonesian people is not good, due to the COVID-19 pandemic, which has made many businesses experience a decline in sales. As a result, many businesses are bankrupt or out of business, especially small traders who have small capital too. All of that becomes a burden on the business and life of the community in general, especially the Cipete Traditional markets traders. Traditional market traders increasingly feel the burden of life and business because people's purchasing power is very weak, so traders can only survive, and many have gone bankrupt. Traders cannot overcome the burden of life and business; retail and agribusiness competition has occurred and is ongoing by giant retail business actors, as well as macro and medium retail business actors who have mushroomed in the community; they are owners of very large capital with professional business management and has a strong and well-organized business network, on the other hand, traditional markets traders are generally not like that. Apart from these problems, the position of traditional market traders in general and traditional market traders, in particular, is increasingly squeezed, and it is possible that if left unchecked sooner or later, many traders will close their businesses. So to help traditional market traders, the Traditional markets Traders Cooperative (Koppas) was formed. The Management and Supervisors of the Traditional markets Traders Cooperative (Koppas) urge and ask the relevant agencies in general, especially PD. Pasar Jaya and the Cooperative Office to think about and do something together to get the Cipete Traditional markets traders out of their current situation. Therefore, the role of traditional markets traders' cooperatives is very important in helping traditional markets traders' capital to rise in carrying out trading activities in the traditional markets. Cipete Traditional markets which is located at Jalan, R.S. Fatmawati Cipete

Utara Kebayoran Baru, known as PD Pasar Jaya Cipete Utara. The North Cipete Traditional markets Traders Cooperative (KOPPAS) chairman named Drs. H. Asnawi who is also the Chairman of the National Meat Entrepreneurs Management. There are approximately 214 street vendors in this Cipete Traditional Traditional markets. However, not all traders become members of the cooperative.

The validity test is used to test the questions on the questionnaires that have been distributed, and whether the results of the questionnaire data are valid or invalid. And to test the validity of the calculated respondents, as many as 96 people who filled out the questionnaire questions as many as 6 questions in each variable. To know the validity test results of the independent variable and the dependent variable using the SPSS Version 22 For Windows program, which has a sample of 96 people. All statement items can be considered valid if the r count is greater than the r table; in this case, the r table is set at 0.254. With the provisions for making decisions are as follows:

1) If the r count is positive (+) and the r count > r table, then the statement can be said to be valid.
2) If the r count is negative (-) and the r count < r table, then the statement can be said to be invalid.

Table 1. Validity Test Results

Instrument	R-count	R-table	Description
Capital			
1	0.659	0.254	Valid
2	0.765	0.254	Valid
3	0.790	0.254	Valid
4	0.717	0.254	Valid
5	0.795	0.254	Valid
6	0.599	0.254	Valid
Cooperative			
1	0.482	0.254	Valid
2	0.530	0.254	Valid
3	0.634	0.254	Valid
4	0.691	0.254	Valid
5	0.608	0.254	Valid
6	0.708	0.254	Valid

Source: Data processed 2021

The reliability test is a reliable instrument that will produce the same data when used several times to measure the same object. Reliability shows how measurement can produce stable results when repeated measurements are made to the same subject. According to Sugiyono (2015), A questionnaire is said to be reliable if a person's answer to the statement is consistent or stable from time to time. In this reliability test, the SPSS version 22 For Windows program was used to measure the level of data reliability with Cronbach's alpha statistical test. If the correlation is above 0.6, then the item is said to be reliable. The results of the reliability test can be seen in the table below:

Table 2. Reliability Test Results

Variable Cronbach's Alpha Description	Cronbach's Alpha	Description
Traditional markets merchant cooperative (X1)	0.667	Reliable
Capital (X2)	0.717	Reliable

Source: Data processed 2021

Statistical analysis used is simple linear regression based on data obtained using SPPS 22. The results of simple linear regression are shown in the following table.

Table 3. The results of simple linear regression

Model	Unstandardized Coefficients		Standardized coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	9.421	1.462		6.445	0
Traditional markets merchant cooperative	0.582	0.085	552	6.873	0

Source: Data processed 2021

The regression equation shows that the constant value has a positive regression coefficient direction of 9.421, indicating that if other variables have increased by 1%, the capital variable has increased by 9.421%. Based on the research results and simple linear regression test calculations, the regression coefficient on variable X, namely cooperatives with a positive sign of 0.582, means that for every 1% increase in cooperatives, the capital will increase by 0.582%. The results of the research that the regression coefficient is positive means that there is a positive relationship between cooperatives and capital.

The T-test technique is used to test and determine whether the independent variables individually have a significant effect on the dependent variable. The t-test is intended to determine the level of significance of the influence of each independent variable on the dependent variable with the assumption that the other independent variables do not change.
If the results of statistical testing show sig < alpha 0.05, then Ha is accepted, meaning that the independent variable has a significant influence on the dependent variable. On the other hand, if the calculation results show that sig > alpha 0.05, then Ho is rejected, meaning that the independent variable has no significant effect on the dependent variable. Decision making if the value of tcount > ttable, then Ha is accepted and if the value of tcount < ttable, then Ha is rejected. The results of the t-test can be seen in Table 4 below:

Table 4. T-test Result

Model	T	Sig.
(Constant)	6.445	0
Traditional markets merchant cooperative	6.873	0

Source: Data processed 2021

From the results of the individual parametric significant test (t-test) on the cooperative variable, the tcount value of 6.873 means that the tcount is greater than the table (6.873 > 1.982) with a significantly less than 0.05 (0.000 < 0.05). So Ho is rejected, and Ha is accepted. So it can be concluded that the traditional markets traders cooperative (KOPPAS) has a significant influence on the capital of traditional markets traders.

CONCLUSION
In this study, the conclusions obtained are as follows:
1) There is an influence between traditional markets traders' cooperatives on traditional markets traders' capital, where the calculation results from the results of the individual parametric significant test (t-test) on the cooperative variable produce a tcount value of 6.873 meaning tcount is greater than ttable (6.873 > 1.982) with a smaller significance of 0.05 (0.000 < 0.05). So Ho is rejected, and Ha is accepted.
2) Traders put forward several reasons, why they are not active in traditional markets traders' cooperatives; among others, there is no time to go to the cooperative, there are other lenders

that are easier to borrow, and the funds that traders can borrow should not be large, Term, The loan repayment period, is short.

3) Bookkeeping still uses a simple method, using only computers, not using more modern applications.

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