

## PERFORMANCE MEASUREMENT WITH SWOT BALANCED SCORECARD ANALYSIS AT LOCAL COOPERATIVES IN MINAHASA SELATAN DISTRICT

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### Abstract

This study aims to assess the performance of cooperatives and provide strategic recommendations that can help the Local Cooperative in carrying out its vision and mission. This study uses a descriptive research design. The results of the research work of KUD Karya Maesaan, Financial Perspective: Return on Investment (ROI) in 2014 is 1.31%, 2015: 0.86%, 2016: 2.15%. Return on Equity (ROE) in 2014 is 1.51%, 2015: 0.90%, 2016: 2.23%. Net Profit Margin in 2014 is 0.056, 2015: 0.137, 2016: 0.322. Cost Efficiency in 2016 is 97.09%, 2017: 95.57%. KSU Usaha Bersama: ROI in 2014 23.6%, 2015: 22.11%, 2016: 19.29%. ROE in 2014 was 36.77%, in 2015: 33.10%, in 2016: 31.45%. Net Profit Margin in 2014: 0.128, 2015: 0.148, 2016: 0.151. Cost Efficiency in 2016 is 98.62%, 2017: 96.75%. Customer Perspective: For the past 3 years, the number of customers of KUD Karya Maesaan and KSU Usaha Bersama always increases. The level of satisfaction of the customers for both cooperatives are in the level of very satisfied. Internal process perspectives: the processing time and delivery time for both cooperatives are running efficiently. In human resources perspective, both of the cooperative needs to increase the education level for their members and administrator.

**Keywords:** SWOT, Balanced Scorecard, Performance.

### Abstrak

Penelitian ini bertujuan untuk menilai kinerja koperasi serta memberikan rekomendasi strategi yang dapat membantu Koperasi Unit Desa dalam menjalankan visi dan misinya. Penelitian ini menggunakan rancangan penelitian deskriptif. Hasil penelitian KUD Karya Maesaan, Perspektif Keuangan: Return on Investment tahun 2014 1.31%, tahun 2015 0.86%, tahun 2016 2.15%. Return on Equity tahun 2014 1.51%, tahun 2015 0.90%, tahun 2016 2.23%. Net Profit Margin tahun 2014 0.056, tahun 2015 0.137, tahun 2016 0.322. Efisiensi Biaya tahun 2016 97.09%, tahun 2017 95.57%. KSU Usaha Bersama: Return on Investment tahun 2014 23.6%, tahun 2015 22.11%, tahun 2016 19.29%. Return on Equity tahun 2014 36.77%, tahun 2015 33.10%, tahun 2016 31.45%. Net Profit Margin tahun 2014 0.128, tahun 2015 0.148, tahun 2016 0.151. Efisiensi Biaya tahun 2016 98.62%, tahun 2017 96.75%. Perspektif pelanggan: Jumlah pelanggan selama 3 tahun untuk KUD Karya Maesaan dan KSU Usaha Bersama selalu meningkat. Tingkat kepuasan pelanggan KUD Karya Maesaan dan KSU Usaha Bersama sangat puas. Perspektif internal proses: waktu proses dan waktu pengiriman KUD Karya Maesaan dan KSU Usaha Bersama, berjalan dengan efisien. Perspektif sumberdaya manusia KUD Karya Maesaan dan KSU Usaha Bersama perlu adanya peningkatan tingkat pendidikan.

**Kata Kunci:** SWOT, Balanced Scorecard, Kinerja.

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## INTRODUCTION

### Background

Cooperatives as business entities require appropriate performance measurement as a basis for determining the effectiveness of their business activities, especially operational effectiveness, organizational parts and employees based on targets, standards and predetermined criteria (Mulyadi, 2001). Performance measurement is a very important factor to support the growth and development of a cooperative. Generally the performance of a cooperative is measured from a financial perspective. Measurements with this method have many weaknesses because they do not adequately represent the overall performance of the company outside the financial aspects (Susanti, 2010).

Financial goals will only be achieved if the number of customers who support has a significant number, and a significant number of customers can only be achieved if supported by professional internal business management readiness that leads to increased customer satisfaction. Professional business management needs to be supported by a process of learning and growth that leads to improving the skills of human resources, systems, and technology (Gunawan, 2009). A new alternative in assessing the performance of an organization is a non-financial indicator. Financial and non-financial indicators should not be seen as something that is interchangeable. The two indicators should be a unit that can reflect the overall performance of the organization. The balanced scorecard accommodates both types of indicators, both financial and non-financial (Susilo, 2007). The Balanced Scorecard integrates all operational performance measurement systems, so that it becomes a management strategy system from strategic formulation to operational implementation of each individual's activities to achieve company goals. By integrating the SWOT analysis model, risk management, organizational culture and

various other business strategy models, this Balanced Scorecard can be used to manage performance by considering strategic and risk factors appropriately.

The Balance Scorecard is used to measure performance by paying attention to the balance between the financial and non-financial sides, between the short and long term and involving internal and external factors. Comprehensive measurement is needed which includes 4 perspectives to measure future performance, namely: finance, consumers, business / internal processes, and growth learning. Based on the concept of the Balanced Scorecard, financial performance is actually a result of non-financial performance (consumers, business processes, and learning).

Based on data from the Department of Cooperatives and Small and Medium Enterprises in South Minahasa Regency, the number of cooperatives in South Minahasa Regency is 857 cooperatives, but currently there are 400 cooperatives active in South Minahasa Regency, spread across 17 sub-districts. This means that more than half of the total cooperatives that have been disbanded in accordance with the Decree of the Ministry of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia Number: 114 / KEP / M.KUKM.2 / XII / 2016 which contains complete delivery with the names of 457 cooperatives were dissolved. With the existence of agricultural potential that is more than half the area of South Minahasa Regency and should be able to become a broad working environment for local unit cooperatives, it is necessary to analyze business development at local unit cooperatives in South Minahasa Regency in order to anticipate business risks and formulate strategies to determine policies that will take in the future.

The application of the Balance Scorecard focuses on the deployment of long-term cooperative resources. The implementation of a balanced scorecard element in a comprehensive manner is

needed so that interested parties can make careful decisions to overcome the problems found in cooperatives, such as measuring the performance of human resources, where KUD Karya Maesaan and KSU Usaha Bersama have never measured how much performance from existing human resources (employees), as well as in terms of measuring customer perspectives, KUD Karya Maesaan and KSU Usaha Bersama have never measured how customer loyalty, the number of new customers and repeat customers, then in terms of measuring internal processes (time the process, on-time delivery, process effectiveness) KUD Karya Maesaan and KSU Usaha Bersama only carry out the production process but do not analyze and measure performance in the production process.

The application of the balanced scorecard element is expected to be able to formulate a cooperative strategy, so as to achieve alignment of objectives and encourage cooperative resources to act best for cooperatives. By using the SWOT Analysis and Balanced Scorecard we can obtain strategic balance between the targets of financial performance and the target of customer performance, internal process performance, and HR performance.

### **Research Purposes**

The purpose of this study was to measure the performance of local cooperatives in South Minahasa district through 4 perspectives namely: Financial Perspective, Customer Perspective, Internal Process Perspective, and Learning and Growth Perspective

## **LITERATURE REVIEW**

### **Cooperative**

The type of cooperative is based on the similarity of activities and interests of members. The types of cooperatives in Indonesia according to the Republic of Indonesia Law Number 17 of 2012 concerning Cooperatives consist of:

#### **1. Consumer Cooperatives**

Consumer cooperatives are cooperatives whose members consist of people who have a direct interest in the consumption field. Consumer cooperatives have a function as the sole distributor of daily needs of members who shorten the distance between producers and consumers.

#### **2. Producer Cooperatives**

Producer cooperatives are cooperatives whose members consist of entrepreneurs, owners of production equipment, and interested employees, while the business is directly related to the field of industry or craft.

#### **3. Savings and Loans Cooperative**

Savings and loan cooperatives (credit cooperatives) are cooperatives whose members are people who have a direct interest in the credit field.

#### **4. Service Cooperatives**

Cooperatives that carry out non-savings and loan service business activities, that are needed by members and non-members.

### **Performance Assessment**

Mulyadi (2005) argues that performance appraisal is a periodic determination of the operational effectiveness of an organization, its organizational parts and employees based on previously set targets, standards and criteria

Performance measurement is a way of measuring the direction and speed of change, which can be likened to a speed measuring instrument from a car (Priambodo, 2012).

### **SWOT Balanced Scorecard**

The simple definition of the Balanced Scorecard is a scorecard that is used to measure performance by paying attention to the balance between the financial and non-financial sides, between the short and long term and involving internal and external factors (Freddy Rangkuti, 2012).

To measure future performance, comprehensive measurement is needed that covers 4 perspectives, namely: finance, consumers, business / internal processes, and learning-growth (Rangkuti, 2012).

The financial or financial perspective describes the financial success achieved by the organization or activities carried out in 3 other perspectives. The customer perspective describes the customer and market segments in which the organization competes. The internal business process perspective identifies the processes that are important for serving the customers and owners of the organization. Learning and growth perspectives describe the ability of organizations to create long-term growth (Imelda, 2004).

Strategic formulations are compiled using the results of the SWOT analysis by combining various indicators contained in strengths, weaknesses, opportunities and threats (Rangkuti, 2012).

		Internal	
		Strengths	Weaknesses
External	Opport	SO STRATEGY	WO STRATEGY
	Threats	ST STRATEGY	WT STRATEGY

Figure 1. TOWS Matriks  
(source: Rangkuti, 2012)

The merging model uses the TOWS Matrix. But not all strategic plans are compiled from TOWS. This matrix is used entirely. The strategy chosen is a strategy that can solve the issue.

- **S ~ O strategies** are strategies that are arranged by using all the power to seize opportunities.
- **W ~ O strategies** are strategies that are prepared by minimizing weaknesses to take advantage of opportunities.
- **S ~ T strategies** are strategies that are arranged by using all the strengths to overcome threats.
- **W ~ T strategies** are strategies that are prepared by minimizing weaknesses to avoid threats.

The steps in formulating the strategy with the balanced scorecard framework are as follows: (1) Results of analysis of the macro environment and industrial environment (Trendwatching), (2) SWOT analysis results, (3) Mission, vision, objectives of basic beliefs and basic values of the organization, (4) Choice of strategies to realize organizational goals and vision and strategy objectives, (5) Strategy Initiative, (6) Program (Balanced Scorecard), (7) Action Plan (budgeting). Rangkuti (2012), compared to the concept of ordinary strategic management, the SWOT Balanced Scorecard has several advantages:

1. Has 3 additional perspectives in addition to a financial perspective.
2. Using the *lagging indicator* (outcome measure indicator) and *leading indicator* (performance booster indicator). The outcome measure indicator is a measurement that explains something has happened. Therefore, if the company does not react to the measurement, the company will experience the same problem in the future. An example is a low profit margin value. If the company does not react to this condition, then it can be ascertained that the company's profit will decline. Performance booster indicators, on the other hand, tell something about the future. Examples are cost efficiency, increased sales, increased customer satisfaction index, and so on. If the company improves its customer satisfaction index, the company will be on the right track, so the company will get better annual sales.
3. Causal relationships. If we have a number of indicators where performance indicators are now indicative of good performance in the future from other indicators, we have built a map of causality.
4. Application of SWOT BSC (Balanced Scorecard) in stages throughout the organization. Generally the main

company with several business units will first create a BSC SWOT for the company level, then build a business unit level value card at the subsidiary level (Strategic Business Unit or SBU). The SBU will take the goals (and even indicators) of the company's scorecard as a preliminary consideration and explain how this scorecard contributes to the company's targets.

5. Double loop learning. Companies that have developed SWOT BSC can use it to control the success of a single loop learning as a basis for consideration when the strategy is challenged by new information obtained from the business environment (double loop learning).

Based on the results of the study from Herawati et al. (2018), it states that to improve the quality of a cooperative it is necessary to analyze performance both in terms of financial perspective, customer perspective, internal business process perspective and learning and growth perspective.

Thus the results of research from Lizwaril (2015), which states that in order to maintain employment, cooperatives must conduct performance analysis including financial perspective performance, customer perspective, business process perspective, and learning and development perspective.

## RESEARCH METHODS

### Research Design

This study uses a descriptive research design that is a study that aims to provide or describe a situation or phenomenon that occurs at this time by using scientific procedures to answer the actual problem (Sugiyono, 2011).

### Types and Data Sources of Research

The data sources used in this study are primary data and secondary data. Primary data is research data obtained directly from the original source (not through intermediary media). Primary data can be in the form of subject opinions (people)

individually or in groups, the results of observations of an object (physical), event or activity, and test results (Sangadji & Sopiah, 2010). The data sought includes the history of cooperatives, organizational structures, financial reports from 2015 to 2017, and other supporting data.

Quantitative and qualitative data are the types of primary data that will be used in this study. Quantitative data is data in the form of numbers, while qualitative is data that is not in the form of numbers. Secondary data is research data obtained by researchers indirectly through intermediary media (obtained and recorded by other parties). Secondary data is generally in the form of evidence, notes, or historical reports that have been compiled in published or unpublished documentary data (Sangadji & Sopiah, 2010).

### Data Collection Technique

Data collection is done by several methods, namely:

1. Interview technique
2. Observation Techniques
3. Documentation Techniques

### Data Analysis

The data analysis used to apply the balanced scorecard element in the selected Farmers Cooperative is to describe the four perspectives as follows:

#### Financial Perspective

Performance in a financial perspective is measured using a size:

- a. Investment return (Return on Investment) (ROI).
- b. Increased sales.
- c. Revenue mix.
- d. Utilization of assets (measured by asset turn over).
- e. Cost efficiency.

#### Customer Perspective

Performance on the customer's perspective is measured through:

- a. Number of new customers
- b. Number of customers who buy back
- c. Customer loyalty



### **Internal Process Perspective**

Performance in the internal perspective of the process can be measured using measurements:

- a. Processing time
- b. Delivery on time
- c. Effectiveness of the process

### **Learning and Growth Perspectives**

Measures from this perspective, measured using size:

- a. HR expertise level
- b. HR Commitment
- c. Work atmosphere

## **RESULTS AND DISCUSSION**

### **Financial Perspective:**

#### **Return on Investment (ROI)**

##### *KUD "Karya Maesaan"*

From the calculation of the Return on Investment (ROI) in the KUD Karya Maesaan from 2014 to 2016, the following results were obtained:

The 2014 ROI shows a result of 1.31%, which means that every one rupiah of assets produces a profit of Rp. 1.31-. Then in 2015 the ROI was 0.86%, which means that every one rupiah of assets produces a profit of Rp. 0.86-.

Then in 2016 ROI shows a figure of 2.15% which means that every one rupiah of assets will generate a profit of Rp. 2.15-.

The result of the calculation of ROI from KUD Maesaan does not show a negative number, all the results are positive, then the investment is profitable.

##### *KSU "Usaha Bersama"*

From the calculation of ROI in KSU Usaha Bersama, the results are as follows:

In 2014 the ROI was at the level of 23.6%, which means that on every one rupiah the asset produces a net profit of Rp. 23.6-, in 2015 ROI was obtained with a yield of 22.11%, then every one rupiah of assets will generate a net profit of Rp.22.11-.

In 2016 the calculation of ROI gets a result of 19.29%, which means that every one rupiah of assets produces a net profit of Rp. 19.29.

The results of the calculation of ROI from the KSU Usaha Bersama do not show a negative number, all the results are positive, then the investment is profitable.

#### **Return on Equity (ROE)**

##### *KUD "Karya Maesaan"*

Judging from the ROE calculation for KUD Karya Maesaan, it can be seen that in 2014 the profitability ratio of Karya Maesaan KUD was in the criteria that were not good because it was only at 1.51%. Then in 2015 it stood at 0.90%, down from the previous year and meant that profitability was still in the poor criteria. In 2016, ROE was 2.23%, the highest of the previous two years, but it shows that the profitability is still in the poor criteria.

##### *KSU "Usaha Bersama"*

Judging from the ROE calculation for KSU Usaha Bersama, it can be seen that in 2014 the profitability ratio of the KSU Usaha Bersama was in a very good criterion, which was 36.77%. Then in 2015 it was 33.10%, down from the previous year but still in very good criteria. In 2016 ROE was at 31.45%, the lowest of the previous two years, but it did not have a significant effect because profitability was still in a very good criterion.

#### **Net Profit Margin**

##### *KUD "Karya Maesaan"*

Based on the calculation of KUD Karya Maesaan Net Profit Margin, the results are as follows: Net profit margin in 2014 was 0.056 or 5.6%, in 2015 the net profit margin was 0.137 or 13.7%, and in 2016 KUD Karya Maesaan net profit margin at 0.322 or 32.2%. Based on the results of the analysis, it can be seen that the annual net profit margin of the Karya Maesaan Cooperative is increasing,

meaning that the operational activities from year to year are getting better.

#### *KSU "Usaha Bersama"*

Based on the Net Profit Margin calculation of the KSU Usaha Bersama, the results are as follows: Net profit margin in 2014 was 0.128 or 12.8%, in 2015 the net profit margin was 0.148 or 14.8%, and in 2016 KSU Usaha Bersama net profit margin is at number 0.151 or 15.1%. Based on the results of the analysis, it can be seen that the annual net profit margin of KSU Usaha Bersama is increasing, meaning that the operational activities from year to year are getting better.

#### **Cost Efficiency**

##### *KUD "Karya Maesaan"*

In 2015, the Karya Maesaan Cooperative budgeted production cost for 2016 amounting to Rp.56,543,400 and it realized Rp.54,900,000 so that there was a profitable difference of Rp.1,643,400. In 2016, production costs for 2017 amounted to Rp.35,000,000 and it realized Rp.33,450,000 so that there was a difference of Rp.1,550,000 (profitable). From the data above, it can be seen that there is a difference between the budgeted costs and the costs incurred or realized, and after cost efficiency is measured, the results are 97.09% for 2015-2016 and 95.57% in 2016-2017, which means entering into less efficient criteria.

#### *KSU "Usaha Bersama"*

KSU Usaha Bersama in 2015 budgeted production costs for 2016 of Rp.102,780,000 and budget realization in 2016 amounted to Rp.101,360,000. There is a number variance of Rp. 1,420,000 (profitable). In 2016, KSU Usaha Bersama budgeted production costs for 2017 amounting to Rp.119,100,000 and realized was Rp.115,230,000. There is a favorable difference in numbers which is Rp. 3,870,000. From the data above, it can be seen that there is a difference between the budgeted costs and the costs incurred or

realized, and after cost efficiency is measured 98.62% for 2016 and 96.75% in 2017, although the difference in budget and realization is positive but still in the criteria of less efficient.

#### **Customer Perspective:**

##### **Number of Customers**

##### *KUD Karya Maesaan*

The number of members of the KSU Usaha Bersama in 2015 initially amounted to 50 people and for the past 2 years there were 22 people increasing, and by the end of 2017 the total number of members was 72 people. Members of the cooperative consist of farmers and communities around Tareran Sub-district, most of whom work as traders. There were no members who resigned as members of the cooperative when this research took place. This is due to the conveniences provided by the cooperative so that members feel satisfied.

##### *KSU Usaha Bersama*

KSU Usaha Bersama, at the beginning of 2015 there were 16 people consisting of fishermen, farmers and warriors who lived around the cooperative. For 2 (two) years running, members have increased to 16 people, and by the end of 2017 it has become 32 people. When the research takes place, it is not found that the members of the cooperative resign from the cooperative membership. This is driven by services and conveniences provided by the cooperative.

#### **Customer Loyalty**

##### *KSU "Usaha Bersama"*

The statement of direct evidence from the five statements above, after being calculated gets an average score of 4.0 and a percentage of 80.8% with conclusions of Satisfied results. This illustrates that the majority of respondents who are customers of KSU Usaha Bersama are satisfied with the services of the cooperative (Table 1).

Based on the results of the analysis Table 2, it can be seen that the highest customer satisfaction from the reliability

dimension is in 2 (two) statements, namely, the information delivered is easily understood with a score of 4.2 and 84%, and coordination in the employee environment is very good with a score the same value and percentage as the first statement. Then, after averaging, a score of 3.98 is obtained with a percentage of 80% and is in the Satisfied category. With these results it means that most of the KSU Usaha Bersama customer respondents are satisfied with the services of cooperative employees, both employees and managers of cooperatives.

Viewed from the results of customer satisfaction analysis of the dimensions of responsiveness, the highest value with a score of 4.3 and with a percentage of 86% in the statement number 1 (one), cooperative employees are friendly in serving, are in the very satisfied category. Followed by the second statement with a score of 3.9 and a percentage of 78%, and followed by a third, fourth and fifth statement with a score of 3.8 and a percentage of 76%. After drawn the average value of the level of customer satisfaction on aspects of responsiveness, it will get a score of 3.92 and with a percentage of 78.4%, and enter the satisfied category. Through this data, we can conclude that KSU Usaha Bersama customers are satisfied with the services of the management and employees of the cooperative (Table 3).

After going through the results of the analysis, the results of an average of five statements regarding the dimensions of collateral are as follows: statement number one as many as 76% of respondents are satisfied, statement number two as much as 84% of respondents feel very satisfied, statement number three as much as 80% of respondents are satisfied, the fourth statement as much as 72% of respondents were satisfied, and the last statement with 78% of respondents were satisfied with the guarantee provided by KSU Usaha Bersama. After the five statements about the guarantee dimension are averaged, the

results of 78% of KSU Usaha Bersama respondents already feel satisfied with the services provided by the management and employees of the cooperative (Table 4).

The basis of the analysis of the five statements of the dimensions of empathy for KSU Usaha Bersama customer satisfaction was obtained, namely, the statement score of one was 4.1 or 82%, the statement score of two was at 3.9 or 78%, statement scores three and four is at 3.8 or 76%, and statement five is at 4.2 or 84%. Statements one to four are in the satisfied category, while the five statements are in the very satisfied category. After averaging, the score is 3.96 or 79.2% and is in the satisfied category. This shows that most of the KSU Usaha Bersama customer respondents were satisfied with the employees and management of the cooperative who had provided satisfactory services to customers (Table 5).

Most customer samples from research, if seen from the results of the analysis detailed above, we can conclude that they are satisfied with the performance of the KSU Usaha Bersama. After calculating the average of each dimension of customer satisfaction measurement, it was found, the direct evidence dimension to customer satisfaction was 84%, the reliability dimension to customer satisfaction was 80%, the dimension of responsiveness to customer satisfaction was 78%, the guarantee dimension was 78%, and the empathy dimension is 80%. The biggest dimension that is needed by customers is direct evidence, where customers feel that the appearance of employees and the situation of cooperatives are very important to support cooperative services. But all dimensions of supporting customer satisfaction are important to support cooperative services.

Calculation of important elements in increasing customer satisfaction with the highest value is in the element of Reliability, which is 86%, followed by the element of direct evidence, assurance and empathy with 84% and the lowest element



of responsiveness with a value of 82%. From these results it can be concluded that the application of the balanced scorecard element from the customer perspective has been fulfilled where the average customer with a percentage of 79% is satisfied with the performance of the KSU Usaha Bersama (Table 6).

From the results of the analysis of KSU Usaha Bersama customer satisfaction, we can see that cooperative

customers are satisfied with the performance of the cooperative. Thus, as stated above, the basis for creating customer loyalty is customer satisfaction with cooperative products and services. Satisfaction and customer loyalty will be connected to each other when consumers reach the highest level of satisfaction that will lead to strong emotional bonds and long-term commitment to a company's brand.

Table 1. Respondents' Perception of Direct Evidence Aspect Satisfaction Level in KSU Usaha Bersama

No	Direct Evidence	Respondents Satisfaction					Average Score	%	Category
		Vs	S	U	D	Vd			
1	Adequate cooperative facilities. Example: the availability of toilets	5	24	9	0	0	3,8	76%	S
2	Clean Cooperative Condition	20	16	6	0	0	4,2	84%	Vs
3	Cooperative employees look neat	15	24	3	0	0	4,2	84%	Vs
4	Interesting cooperative space arrangement	10	16	9	2	0	3,7	74%	S
5	Operational activities of cooperatives are supported by adequate officers	20	20	3	0	0	4,3	86%	Vs
Average							4,0	80,8%	S

Note: Vs = Very satisfaction, S = Satisfaction, U = Undecided, D = Dissatisfaction, Vd = Very dissatisfaction

Source: Results of Respondent Data Analysis, 2018

Table 2. Respondents' Perception of the Satisfaction Level of Reliability Aspects in KSU Usaha Bersama

No	Reliability	Respondents Satisfaction					Average Score	%	Category
		Vs	S	U	D	Vd			
1	Transactions are carried out in a short time	10	8	15	2	0	3,5	70%	S
2	Information submitted by employees is easy to understand	20	16	6	0	0	4,2	84%	Vs
3	The service provided is as expected	15	24	0	2	0	4,1	82%	S
4	The coordination of employees in the cooperative environment is very good	20	16	6	0	0	4,2	84%	Vs
5	Employees are able to respond to customers quickly	20	8	9	2	0	3,9	78%	S
Average							3,98	80%	S

Note: Vs = Very satisfaction, S = Satisfaction, U = Undecided, D = Dissatisfaction, Vd = Very dissatisfaction

Source: Results of Respondent Data Analysis, 2018

Table 3. Respondents' Perception of the Response Level of Satisfaction in the KSU Usaha Bersama

No	Response	Respondents Satisfaction					Average Score	%	Category
		Vs	S	U	D	Vd			
1	Cooperative employees are friendly in serving	40	24	3	0	1	4,3	86%	Vs
2	You feel comfortable transacting in a cooperative	30	28	3	0	2	3,9	78%	S
3	Cooperative employees serve you quickly	30	16	12	2	1	3,8	76%	S
4	Cooperative employees are able to convince you to deal with your complaints	15	36	6	2	1	3,8	76%	S
5	Employees must always be willing to help customers	20	28	6	2	1	3,8	76%	S
Average							3,92	78,4%	S

Note: Vs = Very satisfaction, S = Satisfaction, U = Undecided, D = Dissatisfaction, Vd = Very dissatisfaction

Source: Results of Respondent Data Analysis, 2018

Table 4. Respondents' Perception of Guaranteed Aspect Level of Satisfaction at KSU Usaha Bersama

No	Guarantee	Respondents Satisfaction					Average Score	%	Category
		Vs	S	U	D	Vd			
1	Cooperative employees work skillfully	15	16	3	4	0	3,8	76%	S
2	The administration procedure is clear	25	8	9	0	0	4,2	84%	Vs
3	Employees master their respective fields of work	20	8	12	0	0	4,0	80%	S
4	You can trust the employees	5	20	9	2	0	3,6	72%	S
5	Honesty of the attitude of employees in serving satisfying	10	20	9	0	0	3,9	78%	S
Average							3,9	78%	S

Note: Vs = Very satisfaction, S = Satisfaction, U = Undecided, D = Dissatisfaction, Vd = Very dissatisfaction

Source: Results of Respondent Data Analysis, 2018

Table 5. Respondents' Perception of Empathy Aspect Satisfaction Level in KSU Usaha Bersama

No	Empathy	Respondents Satisfaction					Average Score	%	Category
		Vs	S	U	D	Vd			
1	Cooperative employees can communicate well	15	28	0	2	0	4,1	82%	S
2	Cooperative employees pay attention to you	15	16	6	2	0	3,9	78%	S
3	Cooperative employees understand your transaction needs	10	16	12	0	0	3,8	76%	S
4	Fair attitude shown by employees in serving customers	10	16	12	0	0	3,8	76%	S
5	Division of work among employees according to the type of service	15	24	3	0	0	4,2	84%	Vs
Average							3,96	79,2%	S

Note: Vs = Very satisfaction, S = Satisfaction, U = Undecided, D = Dissatisfaction, Vd = Very dissatisfaction

Source: Results of Respondent Data Analysis, 2018

Table 6. Respondents' Perception based on Important Elements in Increasing Customer Satisfaction at KSU Usaha Bersama

No	Important Elements	Respondents Satisfaction					Average Score	%	Category
		Vs	S	U	D	Vd			
1	Direct evidence covers the situation and conditions of the cooperative	15	24	3	0	0	4,2	84%	Vs
2	Reliability includes the ability of cooperatives to provide services	20	20	3	0	0	4,3	86%	Vs
3	Responsiveness includes the responsiveness of cooperative employees in helping customers and providing good service	20	16	3	2	0	4,1	82%	S
4	Guarantees include employee skills, politeness, and friendliness to create customer confidence and trust	15	24	3	0	0	4,2	84%	Vs
5	Empathy includes good communication and high attention from employees to customers	15	24	3	0	0	4,2	84%	Vs
Average							4,2	84%	Vs

Note: Vs = Very satisfaction, S = Satisfaction, U = Undecided, D = Dissatisfaction, Vd = Very dissatisfaction

Source: Results of Respondent Data Analysis, 2018

### *KUD Karya Maesaan*

From the data Table 7, the highest satisfaction is in the fifth statement about cooperative operations supported by adequate officers with a percentage value of 88%. The lowest customer satisfaction is in the fourth statement regarding the arrangement of attractive cooperative space with a percentage value of 70%. Even though it is still in the satisfied category, cooperatives still have to pay attention to the arrangement of the rooms so they can attract more customers and can bring more satisfaction to customers.

If the first statement to the fifth is averaged, it will get 3.94 or 78.8% with the satisfied category. This means that when viewed as a whole, cooperative customers are satisfied with cooperative services in terms of direct evidence dimensions.

Overall the assessment of customer satisfaction on the dimensions of reliability is in the interval score of 3.4 - <4.2 with a percentage of 72%, entered in the satisfied category. Thus, it means that most of the respondents of KUD Karya Maesaan customers are satisfied with the services provided by employees and cooperative managers (Table 8).

The statement about the dimensions of reliability in measuring customer satisfaction, as a whole was at an interval score of 3.4 - <4.2 with an average of

82.8% or the same as satisfied. It can be concluded that the majority of KUD Karya Maesaan customer respondents feel satisfied with the cooperative employees who have provided satisfactory services to cooperative customers (Table 9).

The highest average score is in statement four, you can trust employees, worth 4.1 or 82% with satisfied categories. This shows that a high level of trust from customers towards cooperative employees. The lowest average score is in statement two about clarity of administrative procedures, with a value of 3.7 or 74% and in the category of satisfaction. Clarity of administrative procedures is still in the satisfied category (Table 10).

After five statements from the dimension of empathy as a measure of customer satisfaction we can see the average score, the average total score will be in the interval of 3.4 - <4.2 with a percentage of 78% with the satisfied category. Although in the category of satisfaction, cooperative employees must pay more attention to each customer personally so that customer satisfaction can be increased. Because the second statement that reads the employees of the cooperative pays attention to you, has the lowest average score of 3.6 or 72% compared to 4 (four) other statements, although this second statement is still in the category of satisfaction (Table 11).

From the table of the results of the respondent's analysis of the important elements in increasing KUD Karya Maesaan customer satisfaction, it can be seen that the highest average score is on the dimension of responsiveness with a value of 90% and in the very satisfied category. This means that the dimensions of responsiveness which include the responsiveness of cooperative employees in helping customers and providing good service, are valued by customers as the most important element that determines satisfaction. Followed by the dimensions of justice with the percentage of 84%, and then the dimensions of direct evidence and empathy with a percentage of 82%, and the last is the dimension of collateral with a percentage of 78%. The average score of

the overall statement regarding the important element of determining customer satisfaction is 84%, and this shows that the application of the balanced scorecard element from the customer's perspective has been fulfilled and the customer is very satisfied with the performance of the KUD Karya Maesaan (Table 12).

From the results of the analysis of customer satisfaction at KUD Karya Maesaan, we can see that cooperative customers are satisfied with the performance of the cooperative. Thus, we can draw the conclusion that customer loyalty to the products of the KUD Karya Maesaan has been created, and this is also supported by the absence of customers who break the relationship of cooperation with KUD Karya Maesaan.

Table 7. Perceptions of Respondents based on Satisfaction Level on Direct Evidence Aspects in KUD Karya Maesaan

No	Direct Evidence	Respondents Satisfaction					Average Score	%	Category
		Vs	S	U	D	Vd			
1	Adequate cooperative facilities. Example: the availability of toilets	15	16	6	2	0	3,9	78%	S
2	Clean Cooperative Condition	10	20	9	0	0	3,9	78%	S
3	Cooperative employees look neat	20	12	6	2	0	4,0	80%	S
4	Interesting cooperative space arrangement	10	12	12	0	1	3,5	70%	S
5	Operational activities of cooperatives are supported by adequate officers	25	16	3	0	0	4,4	88%	Vs
Average							3,94	78,8%	S

Note: Vs = Very satisfaction, S = Satisfaction, U = Undecided, D = Dissatisfaction, Vd = Very dissatisfaction  
Source: Results of Respondent Data Analysis, 2018

Table 8. Perceptions of Respondents based on their Satisfaction Level on the Reliability Aspects in KUD Karya Maesaan

No	Reliability	Respondents Satisfaction					Average Score	%	Category
		Vs	S	U	D	Vd			
1	Transactions are carried out in a short time	15	4	9	4	1	3,3	66%	U
2	Information submitted by employees is easy to understand	10	16	9	2	0	3,7	74%	S
3	The service provided is as expected	5	12	9	6	0	3,2	64%	U
4	The coordination of employees in the cooperative environment is very good	15	16	6	0	1	3,8	76%	S
5	Employees are able to respond to customers quickly	10	20	9	0	0	3,9	78%	S
Average							3,6	72%	S

Note: Vs = Very satisfaction, S = Satisfaction, U = Undecided, D = Dissatisfaction, Vd = Very dissatisfaction  
Source: Results of Respondent Data Analysis, 2018

Table 9. Perceptions of Respondents based on their Satisfaction Levels on the Responsiveness Aspect in the KUD Karya Maesaan

No	Response	Respondents Satisfaction					Average Score	%	Category
		Vs	S	U	D	Vd			
1	Cooperative employees are friendly in serving	20	12	9	0	0	4,1	82%	S
2	You feel comfortable transacting in a	25	20	0	0	0	4,5	90%	Vs
3	cooperative	25	12	3	0	1	4,1	82%	S
4	Cooperative employees serve you quickly	20	16	6	0	0	4,2	84%	S
5	Cooperative employees are able to convince you to deal with your complaints	10	24	3	0	1	3,8	76%	S
	Employees must always be willing to help customers								
	Rata-rata						4,14	82,8%	S

Note: Vs = Very satisfaction, S = Satisfaction, U = Undecided, D = Dissatisfaction, Vd = Very dissatisfaction

Source: Results of Respondent Data Analysis, 2018

Table 10. Perceptions of Respondents based on Satisfaction Level on Aspects of Guarantees in KUD Karya Maesaan

No	Guarantee	Respondents Satisfaction					Average Score	%	Category
		Vs	S	U	D	Vd			
1	Cooperative employees work skillfully	15	16	9	0	0	4,0	80%	S
2	The administration procedure is clear	5	28	0	4	0	3,7	74%	S
3	Employees master their respective fields of work	10	24	3	2	0	3,9	78%	S
4	You can trust the employees	20	12	9	0	0	4,1	82%	S
5	Honesty of the attitude of employees in serving satisfying	15	20	3	0	1	3,9	78%	S
	Average						3,9	78%	S

Note: Vs = Very satisfaction, S = Satisfaction, U = Undecided, D = Dissatisfaction, Vd = Very dissatisfaction

Source: Results of Respondent Data Analysis, 2018

Table 11. Perceptions of Respondents based on their Satisfaction Level on Aspects of Empathy in the KUD Karya Maesaan

No	Empathy	Respondents Satisfaction					Average Score	%	Category
		Vs	S	U	D	Vd			
1	Cooperative employees can communicate well	15	20	3	2	0	4,0	80%	S
2	Cooperative employees pay attention to you	10	16	9	0	1	3,6	72%	S
3	Cooperative employees understand your transaction needs	15	20	6	0	0	4,1	82%	S
4	Fair attitude shown by employees in serving	15	24	3	0	0	4,2	84%	Vs
5	customers	0	24	12	0	0	3,6	72%	S
	Division of work among employees according to the type of service								
	Average						3,9	78%	S

Note: Vs = Very satisfaction, S = Satisfaction, U = Undecided, D = Dissatisfaction, Vd = Very dissatisfaction

Source: Results of Respondent Data Analysis, 2018



Table 12. Respondents' Perception based on Important Elements in Increasing Customer Satisfaction in KUD Karya Maesaan

No	Important Elements	Respondents Satisfaction					Average Score	%	Category
		Vs	S	U	D	Vd			
1	Direct evidence covers the situation and conditions of the cooperative	20	16	3	2	0	4,1	82%	S
2	Reliability includes the ability of cooperatives to provide services	10	32	0	0	0	4,2	84%	Vs
3	Responsiveness includes the responsiveness of cooperative employees in helping customers and providing good service	30	12	3	0	0	4,5	90%	Vs
4	Guarantees include employee skills, politeness, and friendliness to create customer confidence and trust	15	12	12	0	0	3,9	78%	S
5	Empathy includes good communication and high attention from employees to customers	15	24	0	2	0	4,1	82%	S
Average							4,2	84%	Vs

Note: Vs = Very satisfaction, S = Satisfaction, U = Undecided, D = Dissatisfaction, Vd = Very dissatisfaction

Source: Results of Respondent Data Analysis, 2018

### Internal Process Perspective:

#### Processing Time

##### *KUD Karya Maesaan*

Based on the results in Table 13, the value of manufacturing cycle efficiency (MCE) is as follows:

$$MCE = \frac{25}{23.5} = 1.06$$

Based on the calculation of the process time above, the results show that MCE is greater than one. This means that the standard processing time for making ant sugar is greater than the time of realization, and that means the production process of making ant sugar has run efficiently.

##### *KSU Usaha Bersama*

Based on the results in Table 14, the value of manufacturing cycle efficiency (MCE) is as follows:

$$MCE = \frac{173}{172} = 1.006$$

Based on the calculation of the process time above, the results show that MCE is greater than one. This means that the standard time for processing sweet corn and making animal feed from corn materials is greater than the time of realization, and that means the production process of making animal feed has been running efficiently.

Table 13. Comparison of Standard Time and Realization Time for Making Ant Sugar

No	Processing Time	Standard Time (hour)	Realization Time (hour)
1	Time for taking Nira	14	13
2	Time for making ant sugar	8	7
3	Packing Time	3	3.5
Total time process		25	23.5

Table 14. Comparison of Standard Time and Realization Time Animal Feed Making Process

No.	Processing Time	Standard Time (days)	Realization Time (days)
1.	Time for planting corn.	3	3
2.	When ready to harvest. (sweet corn)	60	60
3.	When ready to harvest (Animal Feed)	100	100
4.	Harvest time	3	2
5.	Time for Animal Feed Production	7	7
Total Time Process		173	172

## **Delivery Time**

### *KUD Karya Maesaan*

Ant sugar produced by KUD Karya Maesaan is directly sold at UKM Mart in the traditional market of Tareran Subdistrict, and the stalls in UKM Mart are guarded by members of cooperatives who also work as traders in the traditional market of Tareran District. So the end consumers who want to consume these products can get it directly in the traditional markets in Tareran District, South Minahasa Regency. So the time to ship ant sugar from the production site to the UKM Mart only takes 1 day. It can be concluded that the product delivery process from Karya Maesaan KUD has been running efficiently.

### *KSU Usaha Bersama*

Products from corn cultivation from KSU Usaha Bersama are sweet corn and animal feed that made from corn. For the marketing of sweet corn, it is marketed to several traditional markets in the Amurang District and Tumpaan District, South Minahasa Regency. There is no distributor who has become a regular customer for marketing the sweet corn, because when the product is ready and shipped for sale it will definitely be sold out. For the animal feed that made from corn, for selling it, KSU Usaha Bersama has collaborated with one of the large distributors in the Kawangkoan area of the Minahasa Regency. In the discussion the cooperation was not regulated about the time of ordering the product, so if the animal feed from KSU Usaha Bersama had been completed, then the next day it was immediately delivered to the warehouse of the distributor. It can be concluded that the delivery time of KSU Usaha Bersama products, both sweet corn and animal feed, only takes 1 day and the shipping process has run efficiently

## **Learning and Growth Perspectives: HR Expertise Level**

### *KUD Karya Maesaan*

Employees from the KUD Karya Maesaan were recruited from cooperative members. The number of employees of KUD Karya Maesaan for the production of ant sugar is 8 people, and each has a high school / vocational education background. The division of tasks in the process of producing sugar is as follows: 2 (two) people are assigned to take the "Nira", 4 (four) people are in charge of the process of making ant sugar, and when the packing process they assisted by 2 (two) other workers. No employee is indeed placed to work permanently in the cooperative office. The one in charge of the cooperative office is the management of the cooperative itself.

### *KSU Usaha Bersama*

Similar to KUD Karya Maesaan, KSU Usaha Bersama in the process of producing sweet corn and corn based animal feed employs cooperative members who have a farmer background, and in the production process KSU Usaha Bersama employs 10 employees. Employees who work in the cooperative office are administrators of the cooperative themselves and often take turns with members of cooperatives who have a free time.

## **Employee Turnover**

### *KUD Karya Maesaan*

Based on the results of the interview with the chairman of the cooperative Mr. Drs. Jopie Suak, for the past three years, starting from 2015 there were no employees who left and there were no additional employees. This means that employee turnover is at 0%.

### *KSU Usaha Bersama*

Similar with KUD Karya Maesaan, according to the chairman of KSU Usaha Bersama Mr.Djenri Tampemawa, no employees entered and left during 2015

until 2017. However, in 2018 He is planned to increase the number of employees in the fisheries sector to become crew men. We can conclude that the retention of KSU Usaha Bersama employees is at 0%.

### Employee Productivity

#### *KUD Karya Maesaan*

The labor productivity target of the KUD Karya Maesaan is 20 units / hour. Labor productivity of KUD Karya Maesaan during the production process:

$$\text{Productivity} = \frac{514}{23.5} = 21.87$$

From the calculation above, it can be seen that labor productivity has reached the specified target.

#### *KSU Usaha Bersama*

The labor productivity target of KSU Usaha Bersama is 0.52 kg/hour. Labor productivity of KUD Karya Maesaan during the production process:

$$\text{Productivity} = \frac{2167}{4128} = 0.53$$

From the calculation above, it can be seen that labor productivity has reached the specified target.

### SWOT Analysis

Results of the KUD Karya Maesaan SWOT analysis describe in Table 14, and result of KSU Usaha Bersama SWOT analysis describe in Table 15.

The results of this study are in line with the results of research from Lizwaril (2015) on Cooperative Performance Measurement with Balanced Scorecard. and Herawati et al (2018) on Cooperative Performance Measurement Based on the Balanced Scorecard, where using cooperative balance analysis, we can measure and also know the performance both from a perspective finance, customer perspective, internal process perspective and learning and growth perspective. By using SWOT analysis, cooperatives can know their strengths, weaknesses, opportunities, and threats. In this way cooperatives can make the right decisions in developing businesses.

Table 14. Results of the KUD Karya Maesaan SWOT Analysis

<div>Internal Factors</div> <div>External Factors</div>	<b>Strengths:</b> <ul style="list-style-type: none"> <li>• High employees productivity</li> <li>• Good on marketing transportation</li> <li>• Location near the market</li> <li>• Product prices are relatively cheap and affordable</li> <li>• High customers loyalty</li> </ul>	<b>Weaknesses:</b> <ol style="list-style-type: none"> <li>1. cooperative finance still not stable</li> <li>2. There has never been a standard performance measurement</li> <li>3. A very limited product storage facility</li> <li>4. The location of the cooperative is not strategic</li> <li>5. Inadequate production site</li> <li>6. The scope of the marketing area is still small</li> </ol>
<b>Opportunities:</b> <ol style="list-style-type: none"> <li>1. Has a good cooperative image</li> <li>2. Low level of competition</li> <li>3. The request of the product is quite large</li> <li>4. Have market share</li> <li>5. Availability of many raw materials</li> </ol>	<b>SO Strategy:</b> <ol style="list-style-type: none"> <li>1. Arrange a business plan</li> <li>2. Improve the product quality</li> <li>3. Increase the amount of production</li> <li>4. Expand the marketing area</li> <li>5. Improve the quality of human resources</li> </ol>	<b>WO Strategy:</b> <ol style="list-style-type: none"> <li>1. Develop and improve cooperative facilities and infrastructure</li> <li>2. Streamline the use of funds</li> </ol>
<b>Treats:</b> <ol style="list-style-type: none"> <li>1. The vigorous opening of land for residential areas threatens the availability of raw materials.</li> <li>2. The possibility of workers to choose another place for work.</li> <li>3. There are many of substitution products whose prices are relatively competitive.</li> </ol>	<b>ST Strategy:</b> <ol style="list-style-type: none"> <li>1. Improve marketing promotion</li> <li>2. Preparing own land for planting the raw materials</li> </ol>	<b>WT Strategy:</b> <ol style="list-style-type: none"> <li>1. Guarantee cooperation with investors</li> </ol>

*Source: Research Result, 2018*

Tabel 15. Result of KSU Usaha Bersama SWOT Analysis

<div>Internal Factor</div> <div>External Factor</div>	<b>Strengths:</b> <ol style="list-style-type: none"> <li>1. High employees productivity</li> <li>2. Good financial performance</li> <li>3. Good marketing transportation</li> <li>4. High customers loyalty</li> </ol>	<b>Weaknesses:</b> <ol style="list-style-type: none"> <li>1. There has never been a standard performance measurement</li> <li>2. Human resources education level is still low</li> <li>3. The scope of marketing area is small</li> </ol>
<b>Opportunities:</b> <ol style="list-style-type: none"> <li>1. Has a good cooperative image</li> <li>2. The request for the products is quite bigger</li> <li>3. Have a market share</li> <li>4. Wide open product development opportunities</li> </ol>	<b>SO Strategy:</b> <ol style="list-style-type: none"> <li>1. Making the business plan</li> <li>2. Improve the quality of products</li> <li>3. Increase the number of production</li> <li>4. Do the product innovation</li> </ol>	<b>WO Strategy:</b> <ol style="list-style-type: none"> <li>1. Improve the quality of human resources</li> <li>2. Improve the marketing area</li> </ol>
<b>Threats:</b> <ol style="list-style-type: none"> <li>1. The active opening of land to be used as residential areas or industrial areas threatens the availability of corn planting land.</li> <li>2. High level of competition</li> <li>3. Possibility of workers to work in the other place</li> <li>4. There are another products from the other regional with better quality and lower prices</li> </ol>	<b>ST Strategy:</b> <ol style="list-style-type: none"> <li>1. Improve marketing promotion</li> <li>2. Prepare own planting land for planting the corn.</li> <li>3. Improve the quality of product</li> </ol>	<b>WT Strategy:</b> <ol style="list-style-type: none"> <li>1. Cooperate with the investor</li> <li>2. Expand the area of marketing</li> </ol>

*Source: Research Result, 2018*



## CONCLUSION

The application of balanced scorecard financial perspective elements: The result of financial perspective of KUD Karya Maesaan that measured by Return on Investment (ROI) and Profit Margin is good because it meets the specified criteria. While the financial perspective as measured by Return on Equity (ROE) and cost efficiency gets poor results. The result of financial perspective of KSU Usaha Bersama that is measured by cost efficiency gets the poor results, inversely proportional to the financial perspective measured by Return on Investment (ROI), Return on Equity (ROE), and profit margins that get good results.

The application of the balanced scorecard elements from the customer's perspective: The customer's perspective of KUD Karya Maesaan is seen from the number of regular customers and from the customer loyalty level that getting the good results. KSU Usaha Bersama, like the KUD Karya Maesaan, has a good customer perspective from the number of regular customers and customer loyalty are also in the good level.

The application of balanced scorecard elements from the internal process perspective: The performance of KUD Karya Maesaan based on the results of measurement of processing time and delivery time has been very effective and efficient. The processing time of KSU Usaha Bersama after being analyzed, we get the conclusion that the processing time has run efficiently, while the delivery process has been carried out in accordance with the time standardized by the cooperative. It can be said that the application of the KSU Usaha Bersama balanced scorecard elements from an internal process perspective has been effective.

The application of the balanced scorecard element from the perspective of learning and growth, the expertise level of the KUD Karya Maesaan HR is good enough. Employee retention is at 0% and

employee productivity has reached the target that was set by the cooperative. Based on this, it can be said that the performance of KUD Karya Maesaan in the perspective of growth and learning is good.

The expertise level of HR from KSU Usaha Bersama is still lacking, employee retention is at a value of 0% and employee productivity has exceeded the targets set by the cooperative, it can be concluded that the perspective of growth and learning has gone well.

In this study there are still various shortcomings, for that there is a need for further research to further refine the research on the measurement of cooperative performance.

## SUGGESTION

Based on the SWOT analysis, the strategic alternatives that can be carried out by the KUD Karya Maesaan and KSU Usaha Bersama are as follows: (1) KUD Karya Maesaan: more efficient use of funds, expanding marketing areas, improving product quality, improving the quality of human resources, increasing promotion, and cooperating with investors. (2) KSU Usaha Bersama: improve product quality, increase production, carry out product innovations, expand marketing areas and increase promotions, improve the quality of human resources, and establish cooperation with investors.

And then, based on the results of the study in order to empower local cooperatives in South Minahasa Regency, it is necessary to have the role and attention of the government including: conducting training and counseling in order to improve the performance of cooperatives, synergizing development programs with empowering cooperatives, issuing use policies encourage acceleration of cooperative empowerment in a directed and gradual manner, fix the internal conditions of cooperatives and eliminate the practice of Corruption, Collusion and Nepotism

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