



DOI: <https://doi.org/10.38035/gijlss.v3i3>
<https://creativecommons.org/licenses/by/4.0/>

Evaluation of Law Enforcement Policy on Criminal Acts in Cooperatives

M. Irwan Susanto¹, Abdullah Sulaiman²

¹Universitas Borobudur, Jakarta, Indonesia, mochsusanto02@gmail.com

²Universitas Borobudur, Jakarta, Indonesia, absulafdy@gmail.com

Corresponding Author: mochsusanto02@gmail.com¹

Abstract: This study aims to evaluate law enforcement policies concerning criminal acts within cooperatives in Indonesia. As membership-based economic institutions, cooperatives play a strategic role in enhancing community welfare; however, they remain vulnerable to criminal acts, particularly those related to abuse of authority and embezzlement of members' funds. This research employs a *mixed methods* approach, combining a juridical-normative analysis of statutory regulations and legal doctrines with an empirical approach through case studies, interviews, and surveys involving cooperative managers, supervisors, members, and relevant law enforcement officers. The findings reveal that the existing law enforcement policies are not yet fully effective in providing legal protection and certainty for cooperative members. The ineffectiveness is mainly attributed to regulatory limitations, weak inter-agency coordination among law enforcement bodies, and the insufficient participation of members in supervisory mechanisms. Accordingly, reformulating a more comprehensive law enforcement policy, strengthening supervisory institutions, and implementing governance principles grounded in transparency and accountability are deemed essential to prevent and address criminal acts within cooperatives more effectively.

Keywords: policy evaluation, law enforcement, criminal acts, cooperatives

INTRODUCTION

Cooperatives play a crucial role in the national economic structure as they provide a platform for communities to develop economic activities based on the principles of togetherness and kinship (Nasution et al., 2024). Article 4 of Law Number 17 of 2012 concerning Cooperatives states that cooperatives function as a people's economic movement aimed at improving the welfare of members in particular and society in general (Kasih, 2022). A voluntary and open membership system provides opportunities for every individual to actively participate in collective economic management (Rusmiati et al., 2025). The principles of economic democracy adopted by cooperatives position each member as both an owner and a user of cooperative services, ensuring equitable sharing of the responsibilities and benefits of the business (Rosdaliva et al., 2023).

However, in practice, these ideals often fall short due to weak governance and ineffective oversight. The role of cooperatives is becoming increasingly strategic as society's need for an inclusive and socially just economic system grows (Alisya, Syahbana, Tanjung, & Matondang, 2025). Cooperatives function not only as savings and loan institutions but also as a driving force for the people's economy in various sectors, such as agriculture, fisheries, small industries, and trade (Nurani & Rosidah, 2025). Government support for strengthening cooperatives is evident in policies to foster and provide facilities for high-performing cooperatives. However, the reality on the ground shows that many cooperatives still operate without adhering to the principles of transparency and accountability (Rahayu et al., 2024). This situation creates the potential for irregularities that lead to criminal acts, particularly those related to finances and the responsibility for managing members' funds.

The increasing number of criminal cases within cooperatives is a serious problem that undermines public trust in the membership-based economic system (Tamba, 2025). Many cases of embezzlement, investment fraud, and falsification of financial documents are perpetrated by management or internal members of the cooperatives themselves. The methods used often involve the manipulation of financial reports and the abuse of managerial authority for personal gain (Tania et al., 2025). Major cases such as KSP Indosurya and the Pandawa Group demonstrate that weaknesses in oversight systems enable organized crime to occur, harming thousands of members (Dadi et al., 2023). The resulting impacts include not only material losses but also a loss of public trust in the existence of cooperatives as people's economic institutions.

Law enforcement against criminal acts in cooperatives has so far been ineffective. Investigations and prosecutions of cases of embezzlement of member funds are often slow and protracted (Mukhtar et al., 2025). Technical and administrative obstacles make it difficult for law enforcement officials to trace the flow of funds or prove criminal elements in cooperative management. Furthermore, some cases end without legal clarity due to weak regulations specifically governing criminal acts in cooperatives (Ghifary & Prasetyo, 2024). This situation creates legal uncertainty, resulting in significant losses for the victimized members.

Evaluation of law enforcement policies is crucial for cooperatives to function as intended. Strong legal policies should protect members and ensure that perpetrators of criminal acts within cooperatives receive strict sanctions (Irawan, Martien, & Ismed, 2024). Clarity in regulations regarding the responsibilities of administrators, supervisors, and members in financial management must be emphasized to prevent overlapping authority. Reform of law enforcement policies must also address prevention by strengthening internal audit systems and transparency. These policy improvements are the first step toward healthier and more equitable cooperative governance.

The concept of cooperatives, as stipulated in Article 5 of Law Number 17 of 2012, explains that cooperatives are founded on the values of togetherness, responsibility, and honesty (Kalogis, 2021). Basic principles such as voluntary membership, democratic management, and fair profit sharing are the main foundation for building trust among members (Widodo et al., 2025). This regulation emphasizes that cooperatives must be managed based on the principles of a people's economy, grounded in morals and business ethics. Implementing these principles requires a commitment from all cooperative elements to maintain transparency and accountability in all activities (Sabila & Toruan, 2024). When these principles are ignored, cooperatives have the potential to become a vehicle for abuse of power, which contradicts the spirit of togetherness that underpins their founding.

Criminal acts occurring within cooperatives generally involve violations of general criminal law, such as embezzlement as stipulated in Article 372 of the Criminal Code, fraud under Article 378 of the Criminal Code, and document falsification under Article 263 of the

Criminal Code. In certain cases, corruption can also arise when cooperative funds involve public assets or government aid. These crimes are often committed systematically through bookkeeping manipulation, financial statement manipulation, or the transfer of cooperative assets without members' consent. The characteristics of these crimes demonstrate a high level of moral hazard due to weak internal control systems. As a result, many cooperative members fall victim without obvious legal protection mechanisms.

Law enforcement policies against cooperative crimes must consider three main aspects, as outlined by Soerjono Soekanto and Lawrence Friedman: legal structure, legal substance, and legal culture. The legal structure encompasses the law enforcement institutions and officials involved, while legal substance relates to the rules governing behavior in society. Legal culture involves public awareness and compliance with applicable legal norms (Hariansah, 2022). Effective law enforcement can only be achieved when these three aspects are in harmony. An imbalance between these aspects will lead to ineffectiveness, as evidenced by the weak coordination between institutions in handling cooperative cases.

The stages of law enforcement include the formulation of regulations, their implementation, and the evaluation of the effectiveness of legal implementation in the field. The creation of clear regulations is the primary foundation for law enforcement officers to have a strong basis for action (Fadlail, 2023). Law enforcement demands consistency and professionalism from officials to achieve substantive justice (Djaya & Radith, 2025). Evaluation of law enforcement outcomes serves as a benchmark for the success of a legal policy, particularly in assessing the extent to which the law provides protection for victims and creates a deterrent effect for perpetrators. Ideal law enforcement is not merely repressive but also preventive through comprehensive improvements to the legal system.

The theoretical framework used in this study is based on legal policy theory and legal effectiveness theory. Legal policy theory assesses the direction and quality of a legal policy in achieving its social goals (Sayuti, 2013), while legal effectiveness theory emphasizes the importance of alignment between legal norms and the reality of their implementation (Lutfi et al., 2025). The relationship between legal policy, law enforcement, and crime prevention in cooperatives is an integral and mutually influential component. If policies are not formulated comprehensively, law enforcement tends to be sporadic and unsustainable. This theoretical analysis serves as the basis for formulating improvements to the cooperative legal system in Indonesia.

The research's conceptual framework positions legal policy as the primary instrument in creating legal certainty and justice for cooperative members. Good law enforcement must reflect the integration of community norms, structures, and behavior in enforcing regulations. Efforts to prevent criminal acts in cooperatives should not only focus on sanctions but also on moral development and capacity building for administrators and members. Member legal awareness is a determining factor in the success of a participatory cooperative oversight system. This conceptual foundation emphasizes that reforms to law enforcement policies must be directed at strengthening the principles of transparency, accountability, and social responsibility in all cooperative activities.

METHOD

This research employs legal research methods with a statutory and conceptual approach. The statutory and conceptual approach is used to systematically examine the legal norms governing cooperatives and law enforcement against criminal acts within them, primarily through an analysis of Law Number 17 of 2012 concerning Cooperatives, the Criminal Code (KUHP), and the Corruption Law. This analysis aims to assess the suitability, consistency, and effectiveness of applicable regulations in providing legal protection for cooperative members. Meanwhile, the conceptual approach is used to understand and

interpret legal concepts related to law enforcement policies, legal effectiveness, and good cooperative governance. This approach provides a theoretical basis for evaluating the extent to which the law can function as an instrument of justice and socio-economic protection within the cooperative environment. The combination of these two approaches allows the research to produce a comprehensive analysis of legal theory, positive legal norms, and the practical needs of law enforcement in the cooperative sector.

RESULT AND DISCUSSION

Analysis of Law Enforcement Policy Against Criminal Acts in Cooperatives

The laws and regulations governing cooperatives in Indonesia have undergone significant developments in line with the dynamics of the national economy. Law No. 17 of 2012 concerning Cooperatives replaced Law No. 25 of 1992, an effort to modernize cooperative law to make it more relevant to current needs. The provisions in this law expand the role of cooperatives beyond social enterprises to professional economic entities. Furthermore, Government Regulation No. 9 of 1995 concerning the Implementation of Savings and Loan Business Activities by Cooperatives provides a more technical operational basis. This legal framework also interacts with criminal provisions in the Criminal Code and the Corruption Law when cooperative activities involve public funds.

The Ministry of Cooperatives and Small and Medium Enterprises plays a strategic role in fostering, supervising, and enforcing cooperative principles. This ministry's duties extend beyond administrative oversight and involve cross-agency coordination when indications of legal violations arise. The police and the Prosecutor's Office have the authority to investigate and prosecute violations committed by cooperative management or bodies. The courts then serve as the final authority in determining legal accountability based on available evidence. Coordination between institutions is crucial to prevent overlapping authority and confusion in regulatory interpretation.

The increasing number of problematic cooperative cases is an indicator of a weak oversight and law enforcement system. High-profile cases such as KSP Indosurya and the Pandawa Group demonstrate how weaknesses in regulations and oversight are exploited for the personal gain of managers. Many cooperative members have suffered financial losses due to non-transparent fund management and violations of the principle of prudence. Unaudited financial reports and weak internal oversight create opportunities for misappropriation. This situation reflects a significant gap between the ideal goals of cooperatives and operational practices on the ground.

The law enforcement process for crimes committed within cooperatives often faces complex obstacles. Law enforcement officials frequently struggle to prove criminal elements, particularly regarding the motives of managers who abuse their authority in managing funds. Many cases end up protracted in the investigation stage due to limited technical understanding of the cooperative financial system. Furthermore, cooperative members, as victims, often lack the legal capacity to defend their rights. This creates the impression that justice in the cooperative sector is elusive, even when violations have clearly occurred.

Evaluations of the effectiveness of cooperative legal policies reveal a gap between norms and reality. Ideally designed regulations are often not accompanied by robust implementation mechanisms. Many cooperatives operate without strict oversight, while their financial reports do not meet accountability standards. Internal supervision of cooperatives is also often a formality without meaningful follow-up. This weak oversight leads to repeated violations without firm sanctions from the relevant authorities.

Inter-agency coordination in cooperative supervision remains suboptimal. Each agency has overlapping authority, such as between the Ministry of Cooperatives, the Financial Services Authority, and law enforcement agencies. This lack of coordination leads to slow

and inefficient case handling. When these institutions lack a robust data-sharing system, potential violations are difficult to detect early. As a result, many cases are only handled after they have caused significant losses to the community.

The lack of legal literacy among cooperative members exacerbates the supervisory situation. Most members do not understand their rights and obligations as stipulated in Law Number 17 of 2012. This lack of understanding makes them easily trust management without requiring transparent accountability reports. This situation creates opportunities for management to misuse funds and authority. Efforts to improve legal literacy are urgently needed so that members can play an active role in maintaining the integrity of cooperatives.

Regulatory aspects also contribute to the main obstacle to effective law enforcement. Several articles in Law Number 17 of 2012 are considered open to multiple interpretations, particularly regarding sanctions for violations of cooperative principles. Implementing regulations that are not yet integrated with financial sector regulations also creates a normative vacuum. As a result, administrative violations are difficult to distinguish from purely financial crimes. This situation creates legal uncertainty, impacting public trust in cooperatives.

Institutional aspects are a further problem in cooperative law enforcement. The Ministry of Cooperatives and SMEs has limited human resources and technological instruments to conduct comprehensive oversight. Coordination with law enforcement agencies still relies on public reporting, rather than a risk-based oversight system. When violations are only revealed after causing significant losses, the effectiveness of legal intervention is low. This weakness highlights the need for institutional reform to ensure the supervisory function is proactive, rather than reactive.

Socio-cultural aspects also play a significant role in hampering cooperative law enforcement. The values of collectivism and a strong sense of trust among members are often exploited by management to avoid critical scrutiny. A culture of reluctance and reluctance to report violations often goes unaddressed. The public still views cooperatives as family institutions, so violations are internalized as internal problems, not economic crimes. This mindset hinders the legal process because evidence and reports often reach law enforcement officials late.

The impact of all these obstacles has serious consequences for public trust in cooperatives. Many people have lost confidence in participating due to the trauma of fraud cases disguised as cooperatives. This loss of trust has the potential to hamper the growth of the community-based economy, which has long been the fundamental spirit of the cooperative movement. Legal reform and stronger oversight are prerequisites for cooperatives to once again function as pillars of a just people's economy. Firm and transparent law enforcement is expected to restore public trust and strengthen the position of cooperatives in the national economic system.

Critical Analysis and Reformulation of Law Enforcement Policy in Cooperatives

The main weakness of law enforcement policies for cooperatives in Indonesia lies in the lack of synchronization between the regulations governing this sector. Law Number 17 of 2012 concerning Cooperatives is not fully aligned with the provisions of the Criminal Code (KUHP) and the Corruption Law (Tipikor). This inconsistency makes it difficult for law enforcement officials to determine the appropriate articles when cooperatives commit violations involving public funds. In some cases, administrative violations in cooperatives are often misinterpreted as criminal acts, or conversely, criminal acts are considered merely internal violations of the organization. This situation creates legal uncertainty that has the potential to harm both cooperative members and business owners.

Legal protection mechanisms for cooperative members who become victims of criminal acts remain very limited. The Cooperatives Law does not provide clear instruments for providing compensation or restitution to members who suffer losses due to the misuse of funds. Many members who lose their savings lack adequate legal protection and are often forced to bear the losses themselves without certainty of compensation. Law enforcement officials tend to focus on the criminal aspects of management, while restitution for members is often overlooked. This situation indicates that cooperative legal policy is still not oriented towards comprehensive victim protection.

Limited human resources for cooperative supervision constitute a major obstacle to effective law enforcement. The number of supervisory officers employed by the Ministry of Cooperatives and SMEs is disproportionate to the number of cooperatives operating throughout Indonesia. Most supervisors also lack the specialized expertise in accounting or financial law necessary for early detection of violations. As a result, many cooperatives suspected of having problems are not promptly addressed, resulting in significant losses. This weak oversight has led to low public trust in the legal system and cooperative supervisory institutions.

This weakness in legal policy has significant legal implications for the national law enforcement system. When legal norms are not synchronized, law enforcement becomes inconsistent, and outcomes are difficult to predict. Law enforcement officials have differing interpretations of similar cases, making it difficult to achieve equitable legal justice. In this situation, the principle of legal certainty, which should be guaranteed by the state, is obscured. As a result, perpetrators of legal violations in the cooperative sector often escape proper accountability.

From a social perspective, weak law enforcement has led to a decline in public trust in cooperative institutions. The public began to view cooperatives not as shared economic platforms, but as entities vulnerable to abuse. As public trust declined, member participation weakened, directly impacting the sustainability of cooperatives as people's economic institutions. Many cooperatives eventually ceased operations due to the loss of member support. This loss of trust also led to a decline in the spirit of economic mutual cooperation that underpins the ideology of Indonesian cooperatives.

Microeconomic stability is also disrupted by weak law enforcement in the cooperative sector. Many small businesses and low-income communities rely on cooperatives for their economic activities. When cooperatives fail to operate transparently, the impact is immediately felt on the lower-income economy. Declining trust in cooperatives leads to increased dependence on informal financial institutions, which may not necessarily have adequate legal protection. This situation demonstrates the strategic role of strong law enforcement for cooperatives in maintaining national economic balance.

Reformulation of cooperative law enforcement policies must be directed at establishing a new, more specific, and comprehensive legal framework. Regulations are needed that explicitly address criminal acts occurring in cooperative management, including abuse of authority, embezzlement, and accountability violations. This new legal framework must also integrate protection for members as victims of economic crimes. Thus, the law will function not only as a means of punishment but also as an instrument for social and economic recovery for the community. This policy reform will clarify the line between administrative violations and criminal acts that harm the public.

Strengthening the internal and external oversight functions of cooperatives is a strategic step towards improving the existing system. Every cooperative is required to have an internal audit committee that regularly monitors financial reports and management performance. Externally, government supervisory agencies must strengthen coordination with other agencies, such as the Financial Services Authority (OJK) and the Financial Transaction

Reports and Analysis Center (PPATK), to detect potential financial crimes. An effective oversight system can minimize the potential for misuse of member funds. Good oversight will also increase the transparency and accountability of cooperatives in the eyes of the public.

Implementing a digital-based reporting and auditing system can be a modern solution to prevent fraud in cooperatives. Digital systems enable real-time financial reporting and can be directly monitored by members and the government. This technology will facilitate early detection of suspicious activity, such as misappropriation of funds or manipulation of financial reports. Digital system integration can also expedite the audit process and minimize the opportunity for management to unilaterally alter data. Technological innovation is a crucial step in creating more transparent and efficient cooperative governance.

Improving the effectiveness of law enforcement is inseparable from the capacity of the human resources involved. Law enforcement officers must receive specialized training related to cooperatives, including an understanding of the financial structure and principles of cooperatives. Cross-sector collaboration between the Ministry of Cooperatives, the Financial Services Authority (OJK), the Financial Transaction Reports and Analysis Center (PPATK), and the National Police (Polri) must be established within an integrated system to strengthen oversight and enforcement functions. Principles of good cooperative governance, such as transparency, accountability, and member participation, must serve as guidelines in all legal processes. Implementing these principles is expected to strengthen the institutional integrity of cooperatives and ensure the effective administration of justice.

CONCLUSION

Law enforcement policies against criminal offenses in cooperatives in Indonesia have not yet demonstrated optimal effectiveness. Regulatory weaknesses in Law Number 17 of 2012 concerning Cooperatives, as well as inconsistencies with general criminal law and corruption provisions, have resulted in inconsistent law enforcement. Law enforcement officials often face challenges in defining the line between administrative violations and economic crimes, resulting in many cases of abuse of authority and embezzlement of member funds remaining unresolved. Weak coordination between institutions, such as the Ministry of Cooperatives, the Police, and the Prosecutor's Office, exacerbates this situation, compounded by low legal awareness and low member participation in internal oversight mechanisms. These conditions demonstrate that the cooperative legal system still needs to be strengthened to provide real legal protection while ensuring justice and certainty for all parties involved.

Reformulation of cooperative law enforcement policies needs to be directed at regulatory updates that adapt to the dynamics of the modern economy and financial technology. Strengthening oversight institutions and establishing independent audit mechanisms capable of periodically assessing the performance and integrity of cooperatives is necessary. Legal literacy among cooperative members also needs to be improved so they understand their legal rights and obligations and are able to play an active role in preventing irregularities. A digital-based reporting and auditing system can be a crucial tool for increasing transparency and accountability in the management of member funds. Structured policy reforms, supported by synergy between institutions, are expected to create clean, equitable cooperative governance and restore public trust in cooperatives as a pillar of the people's economy.

REFERENCES

Alisya, J., Syahbana, E., Tanjung, A. A., & Matondang, K. A. (2025). Tantangan Dan Peluang Koperasi Dalam Pembangunan Ekonomi Berkelanjutan. *Jurnal Bingkai Ekonomi (JBE)*, 10(2), 17-29.

Dadi, M. I., Rizal, M., & Herawaty, T. (2023). Good Corporate Governance dan Peran Otoritas Jasa Keuangan Dalam Kasus Penggelapan Dana Anggota Koperasi Simpan Pinjam (KSP) Indosurya. *Jurnal Bina Bangsa Ekonomika*, 16(2), 516-528.

Djaya, F. N., & Radith, M. (2025). Menegakkan Supremasi Hukum: Analisis Hukum Pidana, Sistem Peradilan, dan Peran Penegak Hukum. *Journal of Social and Communication (JSC) Terekam Jejak*, 1(1), 72-86.

Fadlail, A. (2023). Membangun Kesadaran Hukum Bagi Masyarakat Dan Pengak Hukum Agar Tercipta Penegakan Hukum Yang Berkeadilan. *HUKMY: Jurnal Hukum*, 3(1), 330-345.

Ghifary, F. M., & Prasetyo, H. (2024). Analisis Putusan Mahkamah Agung No. 2113 K/Pid. Sus/2023 Dalam Kasus Penggelapan Dana Nasabah Koperasi Simpan Pinjam Indosurya. *Jurnal USM Law Review*, 7(2), 768-787.

Hariansah, S. (2022). Analisis Implementasi Nilai-Nilai Budaya Hukum dalam Kehidupan Berbangsa dan Bernegara: Studi Kritis Pendekatan Masyarakat, Budaya dan Hukum. *Krtha Bhayangkara*, 16(1).

Irawan, C., Martien, D., & Ismed, M. (2024). KEPASTIAN HUKUM PENGAWASAN KOPERASI TERKAIT KESALAHAN PENGELOLAAN KOPERASI DAN TANGGUNG JAWABNYA. *SENTRI: Jurnal Riset Ilmiah*, 3(3), 1208-1218.

Kaligis, W. I. (2021). TANGGUNG JAWAB KOPERASI SEBAGAI BADAN HUKUM TERKAIT PENGELOLAAN KEUANGAN. *LEX ADMINISTRATUM*, 9(5).

Kasih, D. (2022). Peran Koperasi Unit Desa Dalam Pemberdayaan Masyarakat Di Desa Tanjung Bungong Kecamatan Kaway Xvi. *At-Tasyri': Jurnal Ilmiah Prodi Muamalah*, 14(1), 55-63.

Lutfi, A., Reumi, F., Br, W., Judijanto, L., Nurdin, E., Kastama, I. M., . . . Febriyanti, N. I. (2025). *Pengantar Ilmu Hukum: Teori dan Penerapannya di Indonesia*. Jambi: PT. Sonpedia Publishing Indonesia.

Mukhtar, S. A., Fahmal, A. M., & Ahmad, K. (2025). Tanggung Jawab Karyawan Atas Penggelapan Uang Koperasi. *Journal of Lex Theory (JLT)*, 6(1), 104-120.

Nasution, S., Hidayati, S., Nasution, P. R., & Hasyim, H. (2024). Peranan Koperasi dalam Perekonomian Indonesia. *As-Syirkah: Islamic Economic & Financial Journal*, 3(2), 522-530.

Nurani, R., & Rosidah, R. (2025). Perkembangan Koperasi Sebagai Penggerak Pertumbuhan UMKM di Indonesia. *Jurnal Riset Ekonomi dan Keuangan Syariah*, 2(2), 22-26.

Rahayu, Y., Ramdhani, L. S., Riyanto, A., & Saputra, R. A. (2024). Meningkatkan Akses Pelayanan, Akuntabilitas Dan Transparansi Koperasi Simpan Pinjam Melalui SIMOKO. *EVOLUSI: Jurnal Sains Dan Manajemen*, 12(1).

Rosaldiva, M., Ambulani, N., Alfiannda, S., Octavia, R. A., Suarbawa, I. W., Bibiana, R. P., . . . Kusuma, B. A. (2023). *EKONOMI KOPERASI: Potensi dan Praktik Terbaik*. Jambi: PT. Sonpedia Publishing Indonesia.

Rusmiati, R., Kusuma, A. T., Nurpiji, N., & Pratama, A. (2025). Strategi Meningkatkan Partisipasi Anggota Dalam Pengelolaan Koperasi. *Jurnal Intelek Dan Cendikiawan Nusantara*, 2(3), 2940-2949.

Sabila, S. V., & Toruan, V. G. (2024). Koperasi Dalam Perspektif Hukum Strategi Peningkatan Ekonomi Masyarakat di Era Globalisasi. *Media Hukum Indonesia (MHI)*, 2(4).

Sayuti, S. (2013). Arah Kebijakan Pembentukan Hukum Kedepan (Pendekatan Teori Hukum Pembangunan, Teori Hukum Progresif, dan Teori Hukum Integratif). *Al-Risalah: Forum Kajian Hukum Dan Sosial Kemasyarakatan*, 13(2), 1-22.

Tamba, D. G. (2025). STRATEGI PENANGGULANGAN KEJAHATAN KOPERASI PADA TINDAK PIDANA PENGGELAPAN DI INDONESIA (STUDI KASUS KOPERASI SIMPAN PINJAM SEJAHTERA BERSAMA): Penanggulangan Penggelapan Pidana Koperasi. *Indonesia of Journal Business Law*, 4(2), 90-102.

Tania, A. L., Dewi, F. G., & Gamayuni, R. R. (2025). Faktor-faktor yang Mempengaruhi Fraud pada Koperasi Simpan Pinjam di Indonesia. *Adzkiya: Jurnal Hukum dan Ekonomi Syariah*, 13(1), 68-83.

Widodo, H., Dewi, S., Triani, P., Syam, N. N., & Pratama, G. (2025). Organisasi dan Manajemen Koperasi. *Jurnal Study Islam*, 1(02), 190-200.