

Reconstruction of Criminal Law Policy on Misuse of Cooperative Member Funds Based on the Principles of Accountability and Legal Protection of Members

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Abstract: *This study seeks to analyze the normative weaknesses of criminal law policy regarding the misuse of cooperative member funds in the Indonesian positive legal system and to reconstruct a criminal law policy model based on the principles of accountability and legal protection of members in the reform of cooperative law. The study employs a normative juridical method under a statutory and conceptual approach through a review of the 1945 Constitution of the Republic of Indonesia, Law Number 25 of 1992 concerning Cooperatives, the Criminal Code, Law Number 1 of 2023 concerning the Criminal Code, and regulations related to money laundering and electronic transactions. The study results indicate that the current criminal law policy still relies on general offenses such as embezzlement, fraud, and forgery, so it cannot accommodate the characteristics of the fiduciary relationship between managers, supervisors, and members of cooperatives. These weaknesses are evident in the vagueness of criminal liability norms, disharmony between general criminal law and cooperative law, weak proof of the element of intent, and the absence of an effective mechanism for recovering member losses. The proposed reconstruction includes a reformulation of the specific offense of misuse of cooperative member funds, a fiduciary duty-based criminal liability model, strengthening of cooperative corporate criminal liability, integrating penal and administrative sanctions, implementing an early warning system for fraud, and a restorative justice model focused on recovering member funds through a victim compensation scheme. This model is expected to contribute to reforming cooperative law to be more responsive, equitable, and able to guarantee effective legal protection for members.*

Keywords: *criminal law reconstruction, misuse of member funds, cooperatives*

Introduction

The construction of criminal law policy against misuse of cooperative member funds in the Indonesian positive legal system is rooted in a strong constitutional foundation as stipulated in Article 33, paragraph (1) and paragraph (4) of the 1945 Constitution of the Republic of Indonesia which emphasizes that the economy is structured as a joint effort based on the principles of family and economic democracy. This norm places cooperatives as the pillars of the national economy, which not only have an economic dimension, but also an ideological dimension within the framework of a welfare stat (KURNIAWAN, 2019) Further implementation of these provisions is contained in Article 1, number (1) of Law

Number 25 of 1992 concerning Cooperatives, which states that cooperatives are business entities whose members are individuals or cooperative legal entities based on cooperative principles as well as people's economic movements. (Kartika, 2022) Thus, member funds collected in cooperatives have a position as a collective trust that must be protected legally, both through administrative and criminal mechanisms. (Situmorang, 2023)

At the normative level, Law Number 25 of 1992 regulates the institutional structure of cooperatives, consisting of members' meetings, management, and supervisors, as reflected in Articles 22 to 35. As the highest authority, the members' meeting has the authority to establish policies and hold the management accountable. The management is responsible for managing the cooperative, and the supervisor is tasked with overseeing the organization's operations. (Resty Maulia, 2025) However, this law does not explicitly define specific criminal offenses related to the misuse of cooperative member funds, thus opening up the scope for the application of general criminal law. Article 34 of Law Number 25 of 1992 only confirms that managers can be held accountable for losses to the cooperative due to their intentional or negligent actions, including the possibility of criminal liability, without further elaboration on the structure of the offense. (Banjarnahor, 2022)

The absence of specific criminal provisions in the Cooperatives Law has led to the application of general criminal law provisions as stipulated in the Criminal Code (KUHP) and Law Number 1 of 2023 concerning the New Criminal Code. In this context, misuse of cooperative member funds is generally classified as embezzlement, as stipulated in Article 372 of the Criminal Code, or fraud as stipulated in Article 378 of the Criminal Code, and in certain forms can be classified as falsification of documents or financial reports. (Az-zahra, 2023) The New Criminal Code, through Law Number 1 of 2023, retains these offenses with a modernization approach to criminal law, including strengthening corporate criminal liability. However, due to the absence of specific offenses for cooperatives, the construction of criminal law regarding misuse of member funds still relies on law enforcement officials' interpretation of general offenses, which often do not fully reflect the characteristics of legal relationships within cooperatives. (Aliyudin, 2025)

Furthermore, in practice, misuse of cooperative member funds also has the potential to be classified as a money laundering crime, as stipulated in Articles 3, 4, and 5 of Law Number 8 of 2010 concerning the Prevention and Eradication of Money Laundering, which regulates the placement, transfer, or disguising of the origin of assets derived from criminal acts. (Tania, 2025) In recent developments, provisions regarding money laundering have also been incorporated into the new Criminal Code through Articles 607 and 608 as part of special crimes. In the context of cooperative digitalization, the potential application of Law Number 11 of 2008, as amended by Law Number 1 of 2024 concerning Electronic Information and Transactions, is also relevant, particularly in cases of manipulation of electronic financial data or misuse of cooperative information systems. (Hidayat, 2023)

From a criminal liability perspective, Indonesia's positive legal system still positions management as the primary entity responsible for managing cooperatives, as stipulated in Article 30 of Law Number 25 of 1992. However, it does not provide a clear distinction between personal and institutional liability. (Mukhtar, 2025) In practice, this creates problems in determining whether an act of misuse of funds constitutes individual liability or corporate liability. (Tamba, 2025) On the other hand, supervisors, as the body responsible

for oversight, are often not held criminally accountable, even when negligence occurs. It demonstrates that the construction of criminal liability in cooperatives has not been systematically integrated with modern concepts such as corporate criminal liability and fiduciary duty. (Siva, 2024)

While cooperative members' positions within the positive legal system are essentially as owners and users of cooperative services, in the context of criminal acts, members are more often positioned as victims who suffer economic losses. Legal protection available to members is generally repressive through criminal reporting mechanisms and judicial processes, without a specific scheme for swift and effective redress. Furthermore, the line between business judgment and criminal mens rea is often blurred, as losses in cooperatives can be caused by legitimate business risks or intentional unlawful acts. This appointment demonstrates that the current positive legal landscape is still partial and unable to fully provide comprehensive protection for cooperative members' funds. Therefore, a systematic mapping is needed as a basis for reconstructing future criminal law policies.

Methodology

The research method used in this study is normative juridical, namely legal research that positions law as a norm or rule applicable in the legal regulatory system, as well as the principles, doctrines, and legal concepts that develop in legal science. The approaches used include the statute approach and the conceptual approach. The legislative approach is carried out through a systematic review of various legal provisions relevant to the research object, including Article 33 of the 1945 Constitution of the Republic of Indonesia, Law Number 25 of 1992 concerning Cooperatives, the Criminal Code, Law Number 1 of 2023 concerning the Criminal Code, Law Number 8 of 2010 concerning the Prevention and Eradication of Money Laundering Crimes, and Law Number 11 of 2008 as amended by Law Number 19 of 2016 concerning Electronic Information and Transactions, to find synchronization, normative gaps, normative conflicts, and weaknesses in the formulation of criminal law policies related to the misuse of cooperative member funds. Meanwhile, the conceptual approach is carried out by examining relevant legal concepts and doctrines, such as criminal liability, mens rea, strict liability, fiduciary duty, corporate criminal liability, the principle of accountability, good cooperative governance, and legal protection of members as victims, which are obtained from scientific literature, expert opinions, reputable journals, and previous research results. Through a combination of these two approaches, this research is directed at building prescriptive legal arguments to reconstruct criminal law policies against the misuse of cooperative member funds based on the principles of accountability and legal protection of members, so as to be able to produce a more responsive, systematic, and oriented legal reform formulation towards certainty, justice, and legal benefits.

Result and Discussion

Construction of Criminal Law Policy on Misuse of Cooperative Member Funds in Indonesia's Positive Legal System

The construction of criminal law policy on misuse of cooperative member funds in Indonesia's positive legal system is rooted in a strong constitutional foundation as

stipulated in Article 33 paragraphs (1) and (4) of the 1945 Constitution of the Republic of Indonesia, which affirms that the economy is structured as a joint venture based on the principles of family and economic democracy. This norm positions cooperatives as a pillar of the national economy, possessing not only an economic dimension but also an ideological dimension within the framework of a welfare state. Further implementation of this provision is contained in Article 1, number (1) of Law Number 25 of 1992 concerning Cooperatives, which states that a cooperative is a business entity whose members are individuals or cooperative legal entities based on cooperative principles, and also as a people's economic movement. Therefore, member funds collected in cooperatives have the status of a collective trust that must be legally protected, both through administrative and criminal mechanisms.

Normatively, Law Number 25 of 1992 regulates the institutional structure of cooperatives, consisting of members' meetings, management, and supervisors, as reflected in Articles 22 through 35. As the highest authority, the members' meeting has the authority to establish policies and hold managers accountable, while the management is responsible for managing the cooperative, and the supervisors are tasked with overseeing the organization's operations. However, this law does not explicitly define specific criminal offenses related to the misuse of cooperative member funds, thus opening up the scope for the application of general criminal law. Article 34 of Law Number 25 of 1992 only states that managers can be held accountable for losses to the cooperative due to their intentional or negligent actions, including the possibility of criminal liability, without further elaboration on the structure of the offense.

The absence of specific criminal provisions in the Cooperatives Law results in the application of general criminal law provisions as stipulated in the Criminal Code (KUHP) and Law Number 1 of 2023 concerning the New Criminal Code. In this context, misuse of cooperative member funds is generally classified as embezzlement, as stipulated in Article 372 of the Criminal Code, or fraud as stipulated in Article 378 of the Criminal Code, and in certain forms can be classified as falsification of documents or financial reports. The new Criminal Code, through Law Number 1 of 2023, retains these offenses with a modernized criminal law approach, including strengthening corporate criminal liability. However, due to the lack of a specific offense for cooperatives, the criminal law framework for misuse of member funds still relies on law enforcement officials' interpretation of general offenses, which often do not fully reflect the characteristics of legal relationships within cooperatives.

Furthermore, in practice, misuse of cooperative member funds also has the potential to be classified as money laundering as stipulated in Articles 3, 4, and 5 of Law Number 8 of 2010 concerning the Prevention and Eradication of Money Laundering, which regulates the placement, transfer, or disguising of the origin of assets derived from criminal acts. Even in the latest developments, provisions regarding money laundering are also accommodated in the new Criminal Code through Articles 607 and 608 as part of special crimes. In the context of cooperative digitalization, the potential application of Law Number 11 of 2008, as amended by Law Number 19 of 2016 concerning Electronic Information and

Transactions, is relevant, particularly in the case of manipulation of electronic financial data or misuse of cooperative information systems.

From a criminal liability perspective, Indonesia's positive legal system still positions management as the primary entity responsible for managing cooperatives, as stipulated in Article 30 of Law Number 25 of 1992. However, it does not clearly define the distinction between personal and institutional liability. In practice, this creates problems in determining whether an act of misuse of funds constitutes personal liability or corporate liability. Furthermore, supervisors, as the oversight body responsible for oversight, are often not held criminally accountable, even when negligence occurs. This demonstrates that the construction of criminal liability in cooperatives has not been systematically integrated with modern concepts such as corporate criminal liability and fiduciary duty.

While cooperative members' positions within the positive legal system are essentially those of owners and users of cooperative services, in the context of criminal acts, members are often viewed as victims who suffer economic losses. The legal protection available to members is generally repressive, through criminal reporting mechanisms and judicial proceedings, without any specific scheme for expeditious and effective redress. Furthermore, the line between business judgment and criminal mens rea is often blurred, as losses in cooperatives can be caused by legitimate business risks as well as intentional, unlawful acts. This situation indicates that the current positive legal framework is still partial and unable to fully protect cooperative members' funds. Therefore, a systematic mapping is needed as a basis for reconstructing criminal law policy in the future.

Normative Weaknesses of Criminal Law Policy and Accountability Issues in the Misuse of Cooperative Member Funds

The normative weaknesses of criminal law policy regarding the misuse of cooperative member funds primarily lie in the vague norms of criminal liability within the cooperative legal regime. Law Number 25 of 1992 concerning Cooperatives, through Articles 30, 31, and 34, affirms that managers are responsible for the management of cooperatives and can be held accountable for losses arising from their intentional or negligent actions. However, these norms do not clearly define the parameters for when an act transitions from a mere violation of governance to a criminal offense. This gap creates a wide range of interpretations for law enforcement officials, resulting in criminal liability often being imposed solely on managers, as the perceived dominant party, while the role of supervisors who are negligent or who contribute to the misuse of funds is often overlooked. In this context, the multiple interpretations of individual responsibility, official responsibility, and institutional responsibility are a fundamental problem that demonstrates the weakness of the current normative design of cooperative law.

The next weakness lies in the disharmony between general criminal law and cooperative law. Since the Cooperatives Law does not establish a specific offense for misuse of member funds, law enforcement has relied on the use of general offenses under Article 372 of the Criminal Code on embezzlement, Article 378 of the Criminal Code on fraud, or Article 263 of the Criminal Code on document forgery, which normatively arise from ordinary private legal relationships, not fiduciary relationships within cooperatives. As a

result, many specific aspects of cooperatives, such as the nature of member funds as a collective trust-based fund, are not adequately accommodated within these general offenses. The absence of specific offenses for cooperatives demonstrates the weakness of national criminal policy formulation in responding to the development of cooperative crime methods, including savings and loan cooperatives and digital cooperatives. It is where a significant normative gap emerges, as positive law does not yet recognize specific standards for fiduciary criminal breach, namely the criminal violation of the trust in managing member funds.

From an evidentiary perspective, normative problems are also evident in the weakness of internal audits as a means of proof. In cooperative practice, internal audit reports are often the primary basis for identifying misappropriation of funds. However, under criminal law, their evidentiary value is often considered weak if not supported by an independent audit or the results of a forensic financial expert examination. It is further exacerbated by weak cooperative governance standards, particularly the ineffectiveness of the Annual Members' Meeting, poor oversight, and the potential for manipulation of financial reports by management. Consequently, when a case proceeds to criminal proceedings, proving the elements of loss and the causal relationship between management actions and member losses becomes extremely complex. It is where the gap between the principles of good cooperative governance and the reality of practice becomes apparent, where internal accountability systems are not yet a strong evidentiary instrument in criminal law enforcement.

The most crucial issue in the dogmatic dimension of criminal law is the problem of proving malicious intent (*mens rea*). In many cooperative cases, losses of member funds often fall in a gray area between legitimate business failure (business judgment) and deliberate abuse of authority. The lack of clear normative parameters to distinguish business risk from criminal intent makes it difficult for law enforcement officials and judges to assess the element of intent, particularly when managers argue that losses arose from failed investment decisions or problematic loans. This ambiguity ultimately leads to inconsistent court decisions, where cases with relatively similar factual patterns can be decided differently, with some cases being classified as breach of contract or civil cases, while others are deemed embezzlement or fraud. This inconsistency demonstrates a lack of legal certainty and emphasizes the need for a more specific formulation model for criminal liability.

In terms of victim protection, current criminal law policy demonstrates serious weaknesses because cooperative members, as victims, lack an effective asset recovery mechanism. The criminal law system focuses more on punishing perpetrators, while restitution for members' losses often relies on civil lawsuits or lengthy criminal confiscation proceedings. In fact, there is currently no victim compensation model specifically guaranteeing the return of members' funds in cases of misuse of cooperative funds. This lack of recovery instruments demonstrates that legal protection for members remains formally repressive, lacking substantive protection oriented toward victims' economic recovery. Consequently, even when perpetrators are convicted, members' losses remain

unrecovered, thus underachieving the restorative justice function of cooperative criminal law policy.

These normative weaknesses demonstrate a serious gap between the principle of accountability and cooperative governance practices, which also represents the strongest area of novelty in this research. Normatively, cooperatives are built on the principles of openness, responsibility, and member oversight. However, in practice, many cooperatives demonstrate weak audits, passive supervisors, low transparency, and the absence of fraud early warning systems. This situation results in a low deterrent effect because the existing criminal justice system is unable to address the root of the problem, namely, betrayal of trust in fiduciary relationships. Therefore, a critical analysis of these normative weaknesses and accountability issues provides a crucial academic foundation for developing a more responsive criminal law policy, based on fiduciary accountability, and oriented toward protecting cooperative members as the primary victims.

Reconstruction of Criminal Law Policy Based on the Principles of Accountability and Legal Protection for Members in Cooperative Law Reform

The reconstruction of criminal law policy regarding the misuse of cooperative member funds must begin with the reformulation of specific offenses in the revised Cooperative Law, as the use of general offenses such as embezzlement and fraud has proven incapable of capturing the fiduciary nature of the relationship between management and members. New offenses need to be explicitly formulated, encompassing elements of abuse of the trust in managing member funds, misappropriation of funds outside the resolutions of the Members' Meeting, manipulation of financial reports, granting fictitious loans, and concealment of cooperative losses. A concrete action that can be proposed is the inclusion of a new norm in the revised Cooperative Law, containing a specific article on the misappropriation of members' funds, with tiered criminal penalties based on the amount of loss, the number of affected members, and the likelihood of repeat offenses. This reformulation must also normatively differentiate between legitimate business losses and intentional misappropriation, providing law enforcement officials with more precise guidelines for constructing the offense.

The next criminal liability model must be based on fiduciary duty, namely, the trustworthy obligation of managers and supervisors to safeguard members' funds as collective assets entrusted to the cooperative. In this model, any manager who uses funds outside the mandate of the General Meeting of Shareholders (AGM), fails to disclose risks honestly, or makes decisions that benefit themselves should be considered a fiduciary criminal breach. A concrete action is to formulate a norm requiring all strategic decisions regarding members' funds to be made through a written approval mechanism at the General Meeting of Shareholders (AGM) and digitally documented, so that any deviations can be clearly traced. Furthermore, supervisory accountability must be strengthened through the norm of failure to supervise liability, which means supervisors can be held criminally liable if they intentionally or through gross negligence allow fraud to occur. The model represents

an important novelty because it shifts the focus from merely active perpetrators to those who negligently maintain the trust.

In the context of cooperatives as legal entities, reconstruction must also adopt corporate criminal liability for cooperatives so that not only individual managers are subject to criminal penalties, but the cooperative as an entity can also be held accountable when crimes occur systematically. Harmonization with Law Number 1 of 2023 concerning the Criminal Code, particularly provisions regarding corporate liability, must serve as the basis for reform. Concrete actions that can be implemented include imposing sanctions on cooperatives in the form of business suspensions, permit revocations, mandatory institutional restructuring, mandatory forensic audits, and special supervision by relevant ministries. Therefore, penal policies should not stop at punishing individuals but also reform organizational structures that allow for the misuse of member funds.

Subsequent reconstruction efforts must integrate penal policies with administrative sanctions so that legal reforms are not merely repressive but also preventative. In practice, much misuse of funds stems from weak governance and the absence of early detection mechanisms. Therefore, concrete actions that must be developed include an early warning system for fraud, requiring real-time reporting of cooperative financial transactions, regular digital audits, and automatic notification to members when transactions exceed a certain threshold. Furthermore, the Annual Members' Meeting (AGM) needs to be strengthened as an instrument of legal accountability, requiring full transparency of financial reports, publication of audit results, and member access to strategic transaction documents. Strengthening the AGM is crucial so that members are not merely passive victims but rather become subjects of active oversight, legally empowered to prevent irregularities early on.

From a victim protection perspective, the reconstruction model must prioritize restorative justice based on the recovery of member funds. The direction of criminal policy is not sufficient only to impose prison sentences; it must prioritize the return of members' funds. Concrete actions that can be formulated include implementing mandatory asset tracing, freezing, confiscation, and immediate restitution orders from the investigation stage, so that misappropriated funds can be immediately secured. Furthermore, a cooperative victim compensation fund scheme is needed, namely a guarantee fund sourced from cooperative compliance premiums, supervisory fees, or state contributions, used to provide rapid restitution to victimized members while awaiting a final decision. This scheme will strengthen the victim-centered orientation of law reform, which has been lacking in Indonesian cooperative law.

The direction of the Cooperatives Law reform must move towards an ideal model of legal protection for members that combines specific offenses, fiduciary liability, corporate accountability, progressive administrative sanctions, and a rapid victim recovery mechanism. Concrete legislative actions that can be recommended include a comprehensive revision of Law No. 25 of 1992, harmonization with the new Criminal Code, the establishment of implementing regulations regarding cooperative forensic audits, a national digital compliance system, and the establishment of a mediation-restorative institution specifically for cooperative criminal disputes. This reconstruction model is a strong doctoral

contribution because it not only offers normative criticism but also presents a new legal design that is operational, implementable, and responsive to the characteristics of misuse of cooperative member funds in the digital economy era, while strengthening the principles of accountability and legal protection for members as central to the reform of Indonesian cooperative law.

Conclusion

The conclusion of this study confirms that the criminal law policy regarding the misuse of cooperative member funds in the Indonesian positive legal system still shows fundamental normative weaknesses, both at the level of crime formulation, criminal liability, and legal protection for members as victims. Reliance on general crimes in the Criminal Code, such as embezzlement, fraud, and forgery, is not able to represent the characteristics of the fiduciary relationship between managers, supervisors, and cooperative members based on collective trust. This condition creates a blurring of norms regarding the boundaries of personal responsibility, official responsibility, and institutional responsibility, and gives rise to disharmony between general criminal law and cooperative law. On the other hand, weak internal audit mechanisms, ineffective oversight functions, the absence of a rapid asset recovery scheme, and the absence of victim compensation indicate a serious gap between the principle of normative accountability and cooperative governance practices. Therefore, the reconstruction of criminal law policy is a necessity through reformulating the specific offense of misuse of cooperative member funds, strengthening the fiduciary duty-based accountability model, expanding corporate criminal liability, integrating penal and administrative sanctions, and adopting a restorative justice model oriented towards the recovery of member funds as a form of substantive legal protection.

This research's recommendations are directed at two levels: regulatory reform and strengthening institutional implementation. At the regulatory level, the government and lawmakers need to immediately comprehensively revise Law Number 25 of 1992 concerning Cooperatives by including the specific offense of misuse of member funds, explicitly regulating the criminal liability of managers and supervisors, establishing a victim compensation fund scheme, and harmonizing it with Law Number 1 of 2023 concerning the Criminal Code, particularly regarding corporate accountability. At the implementation level, technical ministries, together with law enforcement officials, need to develop a digital compliance system and an early warning system for fraud, strengthen forensic audits of cooperatives, mandate transparency of strategic transactions through the Annual General Meeting of Shareholders (RAT), and develop mechanisms for asset tracing, freezing, and restitution orders from the investigation stage to ensure prompt recovery of member funds. With these concrete steps, it is hoped that the reform of cooperative criminal law will not only increase the deterrent effect on perpetrators but also restore members' trust in cooperatives as an instrument of economic democracy and social welfare.

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