The Level of Member Satisfaction and Its Influence on Member Participation In The Rimbun Jaya 3 Producer Cooperative In Way Harong Village, Waylima District, Pesawaran Regency

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ABSTRACT

Cooperatives play a vital role in improving the welfare of their members by providing various economic benefits and promoting collective participation. Member satisfaction creates a positive attitude towards the cooperative, more satisfied members will support the cooperive by participating in cooperative activities. This study aims to analyze the satisfaction felt by members towards cooperative services and as cooperative members, the level of member participation, and the factors that influence it. This study was conducted using a survey method at the Rimbun Jaya 3 Producer Cooperative, Way Harong Village, Way Lima District, Pesawaran Regency. Data collection was carried out from December 2023 to January 2024. The sample size of cooperative member was 55 people selected using the simple random sampling method. Data were analyzed using quantitative descriptive, the Customer Satisfaction Index (CSI), and Seemingly Unrelated Regressions (SUR) methods. The results showed that members were very satisfied with the cooperative's services and satisfied as cooperative members. Member participation in attending the Annual Members Meeting (RAT) was at high level, member participation in paying mandatory savings was at medium level, and member participation in utilizing business units was at low level. Factors that influence member participation in attending the RAT include age, membership duration, education level, household income, satisfaction with cooperative services, satisfaction as a member, and distance from the home to the cooperative. Household income, non-formal education, and distance from the home to the cooperative affect member participation in paying mandatory savings. Age, household income, satisfaction with services, non-formal education, and distance from the home to the cooperative affect member participation in utilizing cooperative business units.

Keywords: cooperative, seemingly unrelated regression, level of engagement participation

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INTRODUCTION

A cooperative is a business entity that is a legal entity, is based on the principle of kinship and also on the principle of economic democracy, and consists of several members (Abidin & Syamsir, 2022). According to the Central Statistics Agency of Indonesia (BPS, 2022), the number of active cooperatives in Indonesia decreased by 16.97% in 2018, then fell again by 2.61% in 2019. Along with cooperatives at the national level, the number of cooperatives in Lampung Province in 2018 and 2019 decreased by 19.19% and 17.33%,

respectively. This condition occurred due to the dissolution of cooperatives carried out by the Ministry of Cooperatives and MSMEs in an effort to change cooperative empowerment from quantity to quality. The quality of the cooperative can be seen in the services it provides to its members.

According to the Central Statistics Agency of Indonesia (BPS, 2022), the volume of cooperative businesses in Lampung Province decreased by 10.04% in 2018, then 5.53% in 2019, and 2.25% in 2021. The decline in the volume of cooperative businesses has a direct impact on the number of active cooperatives. An active cooperative is a cooperative that is still operating and carrying out its business activities in accordance with the goals and principles of the cooperative. When business volume decreases, many cooperatives experience significant financial difficulties, which can eventually cause them to cease operations or even dissolve.

The decline in business volume also affects the ability of cooperatives to provide economic benefits to their members. With declining income, cooperatives are no longer able to provide adequate distribution of residual business results (SHU) to their members. According to the Central Statistics Agency of Indonesia (BPS, 2022), the remaining business results (SHU) of cooperatives in Lampung Province decreased by 1.03% in 2018 and 14.36% in 2020. This resulted in a decrease in the interest and participation of members in cooperatives.

Member participation can be seen in the activeness of members in providing capital, such as mandatory deposits, actively contributing to RAT activities, and using services provided by cooperatives (Handayani et al., 2020). The results of research by Handayani (2020) and Febrina (2019) show that the participation of cooperative members in attending RAT, paying mandatory deposits, and utilizing business units is in the medium, high, and low categories. As one of the most important economic entities in rural areas, cooperatives often suffer from low member participation ratios (Liu, 2023). This shows that the participation of members in cooperatives is not optimal and must be increased. This gap in member participation can have a negative impact on the quality of the cooperative and hinder the achievement of the cooperative's goals.

Member satisfaction creates a positive attitude towards the cooperative, more satisfied members will support the cooperative by participating in cooperative activities. The opposite occurs when members feel dissatisfied (Tarekegn, 2017). Member participation can be increased by providing services that will further increase members' sense of belonging and commitment to the cooperative (Wani, 2016). Participation of cooperative members is one of the key factors in the existence of cooperatives. In fact, without participation, cooperative members are considered to have lost their identity and disbanded (Pedro, 2020)

The Rimbun Jaya 3 Producers Cooperative (KPRJ3) is a cooperative engaged in agriculture and is located in Way Harong Village, Waylima District, Pesawaran Regency. Currently, KPRJ3 has 200 members. The last SHU distribution was carried out at the RAT in 2021, with an average of IDR 75,000 per member. By mutual agreement, in 2022, SHU will not be distributed due to the decrease in revenue experienced. Active and continuous participation of members is essential in improving the performance and profitability of the cooperative, which ultimately increases the size of the SHU. Based on the existing problems, this study aims to analyze the level of member satisfaction, the level of member participation, and the factors that affect the level of participation of KPRJ 3 members.

RESEARCH METHODS

The research method used is the survey method. The research was conducted at KPRJ 3 Way Harong Village, Waylima District, Pesawaran Regency. The location selection was carried out deliberately (purposive) with the consideration that KPRJ 3 is a producer cooperative engaged in agriculture that focuses on food crops and plantation crops, has many members, is a legal entity, and is still actively carrying out RAT and its business.

The sample was taken from as many as 55 people out of a total of 200 KPRJ members, consisting of 110 (55%) men and 90 (45%) women. Therefore, a sample of 30 men and 25 women was obtained by a simple random sampling method. The data collection time is from December 2023 to January 2024.

The data used are primary and secondary data. Primary data was obtained from direct interviews with KPRJ 3 members using questionnaires. Secondary data is obtained from related institutions or agencies such as KPRJ 3, literature studies, and reports or publications related to research.

The level of member satisfaction was analyzed using the Customer Satisfaction Index (CSI) (Supranto, 2006). There are two levels of satisfaction that are analyzed, namely member satisfaction with service and satisfaction as a cooperative member. Members' satisfaction with services is seen in five main dimensions: tangibles, reliability, responsiveness, assurance, and empathy. The level of satisfaction as a member is measured using the theory of three needs according to Clayton Alderfer in Robbins and Judge (2008), where needs are grouped into three groups, namely existence (existence), relationships (relatedness), and progress (growth).

Satisfaction measurement uses a Likert scale with five alternative answers, namely very satisfactory (score 5), satisfactory (score 4), moderately satisfactory (score 3), less satisfactory (score 2), and unsatisfactory (score 1). Therefore, it is necessary to test the validity and reliability of the questionnaire (Ghozali, 2009).

The results of the validity and reliability test of the research questionnaire conducted by testing the answers of 30 cooperative members showed that all the attributes of the question were valid, with a correlation value of corrected items with a total of more than 0.2 and a Cronbach's alpha value greater than 0.6, which showed that all the questions were reliable.

The customer satisfaction index (CSI) is one of the most commonly used analysis methods for measuring the level of satisfaction of consumers, who in this case are members of cooperatives. CSI formula, according to Supranto (2006):

$$\text{MIS} = \frac{\sum_{i=1}^{n} yi}{n}$$

$$\text{MSS} = \frac{\sum_{i=1}^{n} xi}{n}$$

$$\text{WF} = \frac{\text{MIS}i}{\sum_{i=1}^{p} \text{MSI}i}$$

$$\text{WS} = \text{WF} \times \text{MSS}$$

$$CSI = \frac{\sum_{i=1}^{P} WS}{5} \times 100\%$$

Keterangan:
n = Number of cooperative members
yi = Value of importance of the ith Y variable
xi = Performance Value of the ith i Variable
MIS = Mean Importance Score
MSS = Mean Satisfaction Score
WF = Weight factors
WS = Weight Score
CSI = Customer Satisfaction Index

The analysis of the participation rate of members uses a quantitative descriptive method. The indicators used in measuring the level of member participation are the level of participation of members in participating in the last four years of RAT carried out by KPRJ 3 (%), paying mandatory deposits for the last year (%), and utilizing KPRJ 3 business units (Rp/year).

Analysis of factors that affect the participation rate of KPRJ 3 members using the Seemingly Unrelated Regression (SUR) method. According to Beasley (2008), SUR is a regression model that has a correlation between equations. This model is used because, in this study, there are three equations that correlate with the same independent variable. The models used in this study are as follows:

Model 1 :
$$Y1 = \alpha + \beta1X1 + \beta2X2 + \beta3X3 + \beta4X4 + \beta5X5 + \beta6X6 + \delta1D1 + \delta2D2 + \delta3D3 + \delta4D4 + \delta5D5 + e$$
Model 2 :
$$Y2 = \alpha + \beta1X1 + \beta2X2 + \beta3X3 + \beta4X4 + \beta5X5 + \beta6X6 + \delta1D1 + \delta2D2 + \delta3D3 + \delta4D4 + \delta5D5 + e$$
Model 3 :
$$Y3 = \alpha + \beta1X1 + \beta2X2 + \beta3X3 + \beta4X4 + \beta5X5 + \beta6X6 + \delta1D1 + \delta2D2 + \delta3D3 + \delta4D4 + \delta5D5 + e$$

Information:
Y1   = Participation in attending RAT 2019, 2020, 2021, 2022 (%)
Y2   = Participation in paying mandatory deposits (%)
Y3   = Participation in utilizing cooperative services (Rp/year)
α = Intercept
$\beta1 - \beta6$ = Coefficient of quantitative independent variables
$\delta1 - \delta5$ = Coefficient of qualitative/dummy independent variables

X1   = Age (years)
X2   = Membership duration (years)
X3   = Distance from home to cooperative (meters)
X4   = Number of family dependents (people)
X5   = Education level (years)
X6   = Household income (Rupiah/year)
D1   = Satisfaction as a member (satisfied = 1; dissatisfied = 0)
D2   = Satisfaction with cooperative services (satisfied = 1; dissatisfied = 0)
D3   = Gender (male = 1; female = 0)
D4   = Members' perception of the management (good = 1; poor = 0)
D5   = Non-formal education (ever = 1 ; never = 0)
D6   = Job type (farmer = 1, non-farmer = 0)
e   = Error factor

The advantages of using the SUR method have been shown by Febrina (2019) which is in line with this study. The SUR method was also used in the Dunbar (2024) study, which examined the impact of central bank digital currencies on access to banking. The SUR method was used in the study because it was considered effective in the context where multiple regression equations were used, and the error showed a correlation between the equations. In addition, in Dunbar's (2024) research, separate equations are established for each bound variable, with each equation including independent variables that are theoretically and empirically relevant. The SUR model makes it possible to estimate these equations simultaneously, taking into account their correlations.

The R2 test is used to determine the accuracy of the model expressed in the percentage of variation of the bound variable described by the independent variable in the model. The t-test is a test on the parameter estimator to determine the influence of each independent variable on the partially bound variable.

RESULTS AND DISCUSSION
Characteristics of Cooperative Members. The average age of members is 41 years old, with formal education varying from elementary, junior high, and high school, to a bachelor's degree. In addition, as many as 82% of members have participated in non-formal education. The closest distance between a member's house and the KPRJ3 office is 50 meters, while the farthest distance is 2,500 meters. The majority of members have a cooperative membership period of 5 years, with a new membership of 2 years and the longest of 5 years. The type of work of members consists of farmers and non-farmers. Members with

farmer employment as much as 80% and non-farmers as much as 20%, with an average household income of Rp25,246,250.00 per year for farmers and Rp23,566,818.00 per year for non-farmers. The majority of members have family dependents of 2-3 people. As many as 91% of members have a good perception of the KPRJ3 management.

Satisfaction Level of Cooperative Members
Satisfaction as a Cooperative Member
Table 2. The results of the calculation of satisfaction as a member using the CSI method

Attribute	MSS	MIS	WF	WS
Advantage (E1)	3,82	3,65	10,98	41,94
Existence (E2)	3,84	3,51	10,55	40,46
Sense of security (E3)	3,73	3,67	11,04	41,14
Cooperation goes well (R1)	3,82	3,47	10,44	39,85
Cooperation between members (R1)	3,76	3,18	9,56	35,99
Communication (R3)	3,80	3,40	10,22	38,83
Awards (G1)	3,76	4,05	12,19	45,86
Self-development (G2)	3,62	4,25	12,79	46,27
Satisfaction in achievement (G3)	3,75	4,07	12,24	45,85
Total	33,89	33,27	100,00	376,19

Source: Processed data, 2023

Satisfaction as a cooperative member is also measured using the Customer Satisfaction Index (CSI). Satisfaction as a cooperative member is measured using three theories of needs, namely existence, relatedness, and progress. Existence includes basic human needs related to physical existence and safety, relatedness involves interpersonal relationships and social interactions, and progress relates to personal development and individual potential achievements. The results of the CSI calculation can be seen in Table 2.

$$CSI = \frac{\sum_{i=1}^{P} WS}{5} \times 100\%$$
$$CSI = \frac{376,2}{5} \times 100\%$$
$$CSI = 75,2\%$$

The CSI value of KPRJ 3 members as cooperative member is 75.2%, which is in the satisfied category. This study's results align with those of Febrina et al. (2019), who stated that the results of the CSI calculation carried out at KSP Subur Makmur Sejahtera were 73.16% in the satisfied category. Even though it is in the satisfied category, the satisfaction of these members is still not maximized. Therefore, KPRJ 3 still has to improve its performance in terms of developing members' abilities and skills.

Satisfaction with Cooperative Services. Satisfaction with cooperative services is measured using the Customer Satisfaction Index (CSI). Member satisfaction with this service is seen from five main dimensions, namely tangibles, reliability, responsiveness, assurance, and empathy. Tangibles refer to the physical aspect of the services provided by the cooperative, reliability refers to the ability of the cooperative to provide the promised services consistently and accurately, responsiveness refers to the readiness and ability of the management to help members and provide services quickly, assurance is the knowledge and manners of the management as well as their ability to instill a sense of trust and confidence in members, Empathy refers to the individual attention and concern given to members. The results of the CSI calculation are presented in Table 1.

Table 1. Results of Calculation of Service Satisfaction Using the CSI Method

Attribute	MSS	MIS	WF	WS
Location (T1)	4,40	3,91	3,53	15,53
Environmental conditions (T2)	4,62	3,84	3,46	16,00
Supporting technology (T3)	4,60	3,91	3,53	16,23
Facilities (T4)	4,53	3,75	3,38	15,31
Appearance (T5)	4,62	3,98	3,59	16,60
Service suitability (REL1)	4,00	3,93	3,55	14,18
Service process (REL2)	4,57	4,25	3,84	17,54
The process of becoming a member (REL3)	3,75	3,78	3,41	12,79
Suitability of SHU amount (REL4)	4,15	4,40	3,97	16,47
Attention and responsiveness (REL5)	3,89	4,02	3,63	14,12
Help and solutions (REL6)	3,89	4,38	3,96	15,39
Professional (RES 1)	4,69	4,18	3,78	17,71
Speed of service (RES 2)	4,76	3,91	3,53	16,81
Clarity of information (RES 3)	4,51	3,71	3,35	15,10
Equality of Treatment (RES 4)	4,62	3,71	3,35	15,46
Attention to complaints (RES 5)	4,64	3,91	3,53	16,36
Business security and cooperation (A1)	4,15	4,36	3,94	16,33
Serviceability (A2)	3,93	4,49	4,05	15,92
Response to needs (A3)	3,78	4,60	4,15	15,71
Knowledge ability (A4)	4,15	4,62	4,17	17,28
Policy determination (A5)	4,18	4,67	4,22	17,64
Clear information (A6)	4,36	4,76	4,30	18,77
Management attitude (E1)	4,67	4,09	3,69	17,26
Personal attention (E2)	4,58	3,69	3,33	15,27
Management sympathy (E3)	4,51	4,07	3,68	16,58
Management patience (E4)	4,62	3,93	3,55	16,37
Non-discrimination service (E5)	4,55	3,91	3,53	16,04
Total	117,69	110,76	100,00	434,78

Source : Processsed data, 2023

$$CSI = \frac{\sum_{i=1}^{P} WS}{5} \times 100\%$$

$$CSI = \frac{434,8}{5} \times 100\%$$

$$CSI = 86,9\%$$

The CSI score of KPRJ 3 members towards cooperative services is 86.9% which is in the very satisfied category. The results of this study are in line with Noviana & Theresia (2022) which stated that the results of the CSI calculation carried out at Kopdit Bunga Tanjung were 81.82% with the category of very satisfied. Although it is already in the very satisfied category, member satisfaction with the services of the KPRJ 3 business unit can still be improved. Therefore, KPRJ 3 must improve its performance in terms of service and quick response to members. In addition, cooperatives must help and provide solutions to problems faced by members.

Participation Rate of Cooperative Members. The participation rate of KPRJ 3 members is seen from the level of participation in attending the diving RAT in the last four years, the level of participation of members in paying mandatory deposits for the past year, and the level of participation of members in utilizing business units.

The participation rate of KPRJ 3 members in attending the RAT is in the medium category because the majority of members have attended the RAT 2-3 times in the last four years. The RAT has a very important

role in cooperatives because the RAT is the holder of the highest power in the cooperative. Members, as owners and users of cooperative services, must contribute to the RAT for the progress of the cooperative.

Members' participation in cooperative capital is seen in their activeness in paying mandatory deposits in cooperatives. Mandatory deposits are a number of deposits that must be paid by members of the cooperative within a certain period of time. The amount of mandatory deposits that members must pay to KPRJ 3 is IDR 5,000.00 per month or IDR 60,000.00 per year. The percentage of compulsory deposit payments for cooperative members is 50–70% per year, which is in the medium category. The existence of these arrears shows the need for the management to encourage members to be more active in participating in paying mandatory deposits in order to maintain the capital owned by KPRJ 3.

The level of member participation in utilizing cooperative business units is calculated by summing up members' buying and selling transactions over the past year. The average participation of members in the utilization of cooperative business units is IDR 3,727,564.00 in one year, which is in the low category. The highest utilization value is IDR 10,010,000.00, while the lowest utilization value is IDR 334,000.00. Members who are in the high utilization category generally have large land, raise livestock, and have cocoa plantations. Rahayu *et al*., (2021) stated that cooperative business units have an effect on the cooperative's net profit. If the cooperative business unit grows, the cooperative's net profit will increase. Businesses that grow large will have the opportunity to earn large profits, so the participation of members in utilizing business units is very important to the growth of cooperative businesses.

From the results of the analysis of the level of participation of cooperative members above, it can be seen that the three forms of participation of KPRJ 3 members still need to be improved. According to (Hafizi & Dede, 2020), the way to increase member participation is to provide members with an understanding of the importance of participation in cooperatives for themselves as members.

Factors Affecting Cooperative Member Participation. The factors influencing member participation were analyzed using the Seemingly Unrelated Regression (SUR) method. The results of the analysis are presented in Tables 3, 4, and 5.

Factors Affecting Members' Participation in Attending RAT. Based on Table 3, the results of the regression analysis of factors affecting the participation of KPRJ 3 members in attending the RAT obtained a determination coefficient (R-squared) of 58.41%. It can be concluded that 58.41% of the participation rate of members in attending the RAT can be explained by the variables of satisfaction as a member, satisfaction with services, gender, members perception towards management, non-formal education, job type, age, membership duration, distance from home to cooperative, number of family dependents, education level, and household income, while the remaining 33.89% could be explained by other variables that were not included in the model. The membership duration, household income, and satisfaction with cooperative services had a real and positive effect on members' participation in attending the RAT, while the age and distance of members' homes with the cooperative had a real and negative effect on their participation in attending the RAT.

Table 3. Regression results of factors affecting members' participation in attending RAT

Variable	Coefficient	T Statistic	Prob.
Constant	30.5445	0.9982	0.3201
Age	-1.2567***	-2.8832	0.0046
Membership duration	6.5857***	2.8200	0.0056
Distance from home to cooperative	-0.0085**	-2.0453	0.0429
Number of family dependents	-1.8984	-0.5728	0.5677
Education level	1.8904	1.7563	0.0815
Household income	1.0177***	2.9913	0.0033
Satisfaction with service	11.4884**	2.2251	0.0279
Satisfaction as a member	10.6746	1.8823	0.0621

Gender	4.7851	1.0235	0.3080
Member perception of management	-4.4990	-0.7185	0.4738
Non-formal education	-0.9814	-0.1986	0.8429
Job type	6.9232	1.0393	0.3007
R-squared			0.584151
Adjusted R-squared			0.465337

Desdescription:
***   : Significant at a 99% confidence level
**   : Significant at a 95% confidence level
Source : Processed data, 2023

Older members tend to have low productivity and low enthusiasm for attending RAT, despite having experience and tending to be more active in meetings. The results of this study are different from the research of Febrina (2019) and Handayani (2020), which stated that age had a real and positive effect on members' participation in attending the RAT, while in this study age had a real and negative effect on members' participation in attending the RAT.

Members who have been joining for a long time will have more experience with the cooperative, so the Members who have been joining for a long time will have more experience with the cooperative, so the longer the cooperative membership, the more members will be aware of the importance of participation in attending the RAT. In addition, members who have been in the cooperative for a long time tend to have a wider social network in the cooperative, so the member can influence other members to participate. The results of this study are in line with the research of Handayani (2020), which states that the length of membership has a real and positive effect on members' participation in attending the RAT.

The distance between the house and the cooperative will cause low participation by members in attending the RAT. Long distances will reduce member participation due to time and cost limitations with transportation. This research is also in line with research conducted by Febrina (2019), which states that distance has a real effect on the level of participation of KSP Subur Makmur Sejahtera members in attending the RAT.

Members with higher incomes tend to be more able to attend the RAT because they have great economic and financial flexibility in managing time and expenses. Members with high incomes will be more actively involved and understand the importance of attendance in the RAT. The results of this study are in accordance with Hando's (2022) research which states that household income of members is a determining factor that influences the level of member participation in general meetings.

Satisfied members tend to have an awareness of the importance of the RAT as a form of repayment for the services provided by the cooperative. By attending, members can cast their votes so that the cooperative can continue to maintain its performance in serving members. In line with Febrina's research (2019), which stated that member satisfaction with cooperative servants has a positive and real effect on members' participation in attending the RAT.

Factors Affecting Members' Participation in Paying Mandatory Deposits. Based on Table 4, the results of the regression analysis of the factors that affect the participation of KPRJ 3 members in paying mandatory deposits obtained a determination coefficient (R-squared) of 69.99%. It can be concluded that 69.99% of the participation rate of members in paying mandatory deposits can be explained by the variables of satisfaction as a member, satisfaction with services, members perception towards management, non-formal education, job type, age, membership duration, distance from home to the cooperative, number of family dependents, education level, and household income included in the model, while the remaining 30.01% can be explained by other variables that are not included in the model.

Table 4. Regression results of factors affecting members' participation in paying compulsory deposits

Variabel	Coeffecient	t-Statistic	Prob.
Constant	6.9448	0.2374	0.8127
Age	-0.3980	-0.9551	0.3414
Membership duration	-0.3371	-0.1510	0.8802
Distance from home to cooperative	-0.0138***	-3.4835	0.0007
Number of family dependents	4.2009	1.3261	0.1872
Education level	-0.2345	-0.2278	0.8201
Household income	2.4009***	7.3812	0.0000
Satisfaction with service	5.2206	1.0576	0.2923
Satisfaction as a member	-3.0948	-0.5708	0.5692
Gender	4.9732	1.1126	0.2680
Members perception of management	8.1588	1.3628	0.1754
Non-formal education	8.3375	1.7647	0.0800
Job type	2.5634	0.4025	0.6880
R-squared			0.699975
Adjusted R-squared			0.614254

Description:
*** : Significant at a 99% confidence level
** : Significant at a 95% confidence level
Source : Processed data, 2023

Household income has a real and positive effect on members' participation in paying compulsory deposits. Household income can affect members' spending priorities. Members with high incomes will have the ability to allocate a portion of their income to pay for mandatory deposits, while members with low incomes may consider other, more urgent spending priorities. In addition, members with high incomes will feel involved with the cooperative, which will motivate them to pay mandatory deposits as a form of support for developing the cooperative. The results of this study are in line with Hando's (2022) which states that household income influences the participation of cooperative members in paying mandatory savings or saving.

The distance between members' homes and cooperatives has a real and negative effect on members' participation in paying mandatory deposits. Members who are close to the cooperative may be more involved in cooperative activities because they feel bound. Unlike members with a long distance from the cooperative, they will be a little free to pay the mandatory deposits. This result is in line with Febrina (2019), who found that the distance variable had a negative effect on the participation of KSP Subur Makmur Sejahtera members in paying mandatory deposits.

Factors Affecting Members' Participation in Utilizing Cooperative Business Units. Based on Table 5, the results of regression analysis of factors affecting the participation of KPRJ 3 members in utilizing cooperative business units obtained a determination coefficient (R-squared) of 75.07%. It can be concluded that 75.07% of the participation rate of members in utilizing cooperative business units can be explained by the variables of satisfaction as a member, satisfaction with service, member perception towards management, non-formal education, job type, age, membership duration, distance from home to cooperative, number of family dependents, education level, and household income included in the model. While the remaining 24.93% was explained by other variables that were not included in the model. Age, household income, and non-formal education have a real and positive effect on members' participation in utilizing cooperative business units, while the distance between members' homes and cooperatives has a real and negative effect on them.

Table 5. Regression results of factors affecting member participation in utilizing business units

Variabel	Coeffecient	t-Statistic	Prob.
Constant	-8645750.	-2.6418	0.0093
Age	104756.8**	2.2471	0.0264
Membership duration	-16793.36	-0.0672	0.9465
Distance from home to cooperative	-1037.676**	-2.3428	0.0207
Number of family dependents	496742.9	1.4017	0.1635
Education level	120343.1	1.0453	0.2979
Household income	0.1948***	5.3536	0.0000
Satisfaction with service	1011242	1.8312	0.0694
Satisfaction as a member	-798296.9	-1.3161	0.1905
Gender	-36551.91	-0.0731	0.9418
Members perception of management	-1087102.	-1.6232	0.1071
Non-formal education	2035602***	3.8514	0.0002
Job type	1126773.	1.5814	0.1163
R-squared			0.750739
Adjusted R-squared			0.679522

Description:
*** : Significant at a 99% confidence level
** : Significant at a 95% confidence level
Source : Processed data, 2023

Members of older ages tend to have a better understanding of the value and benefits of cooperatives, as they have been involved in cooperatives for a long time. In addition, older members have limitations in mobility and information related to the same services, so they prefer cooperatives that have been trusted. The results of this study are in line with the research of Febrina (2019), which stated that age had a real and positive effect on member participation, which stated that age had a real and positive effect on the participation of KSP Subur Makmur Sejahtera members.

The distance between the house and the cooperative will cause low participation by members in utilizing the cooperative business unit. Members who live a long distance from the cooperative will reduce the frequency of visits and the use of cooperative business units. This research is in line with research conducted by Febrina (2019), which states that distance has a real and negative effect on the participation of KSP Subur Makmur Sejahtera members in utilizing cooperative business units.

Members with higher household incomes have more financial resources that can be used to utilize the services of business units. Household income can affect members' spending priorities. Members with high incomes will have the ability to allocate part of their income, including for the use of cooperative business units. The results of this study are also in line with Hando's (2022) which states that household income influences the participation of cooperative members in utilizing cooperative business units, one of which is purchasing agricultural inputs.

Members who have participated in non-formal education tend to have an awareness of the benefits provided by cooperatives, so they are more active in utilizing cooperative business units. (Ishak *et al*., 2020) explained that the level of formal education is not the main benchmark for increasing the knowledge of cooperative members, technical knowledge is not obtained by members from formal education that has been followed, but from non-formal education such as counseling. Non-formal education is considered very important in distributing information, knowledge, and innovation to cooperative members. The results of this study are also in accordance with the research of Magumula (2019) in whose research results non-formal education was identified as an important factor influencing member participation. Non-formal education can be an effective forum for increasing member participation in utilizing cooperative business units. According to (Pratami, 2023), member development programs need to be held through continuous member education. If the cooperative knowledge owned by members increases, members will be more likely to behave positively towards cooperatives.

CONCLUSION

Members are very satisfied with the cooperative service, while as members of the cooperative, members are satisfied. Participation of cooperative members in attending the RAT is in high level, participation of cooperative members in paying mandatory deposits is in medium level, and participation of cooperative members in utilizing the cooperative business units is in low level. An increase in the length of membership, the level of education of members, household income, and satisfaction with cooperative services will increase the participation of members in attending the RAT, whereas an increase in age and the distance from the cooperative will decrease the participation of members in attending the RAT. The greater the household income of cooperative members and the participation of members in non-formal education, the greater the participation of cooperative members in paying mandatory deposits, while the increase in the distance between the house and the cooperative will reduce the participation of cooperative members in paying mandatory deposits. Increasing age, household income, and member satisfaction with cooperative services, as well as members' participation in non-formal education, will increase members' participation in utilizing cooperative business units, while increasing the distance between members' homes and cooperatives will reduce members' participation in utilizing cooperative business units. Although it is considered very satisfactory, the services of cooperative business units need to be improved due to the low participation of members in utilizing business units.

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