The Influence of Cooperative Knowledge, Service Quality, Service Quality and Ease of Digital-Based Cooperatives on Student Interest in Cooperatives

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Abstract

Cooperatives are economic organizations that aim for common interests. One of them is a student cooperative. Students are expected to play an active role in student cooperative activities, but in reality, student cooperative interest is still low. This study sought to ascertain how student interest in cooperatives was influenced by cooperative knowledge, service quality, and digital cooperatives' ease of use. Because it uses a quantitative data technique to present an overview of how variable X influences variable Y, this research is included in the category of quantitative descriptive research. Primary data, namely information gathered from Nusantara Pgri University students in Kediri, is the kind of data that was used. The population of this study consisted of students of Universitas Nusantara PGRI Kediri. Utilizing a questionnaire and the Slovin formula, the sampling procedure. Inferential data analysis using PLS-SEM with Smart-PLS software version 3.2.9. The results of this study indicate that 1) knowledge about cooperatives has a positive effect on student interest in cooperating, 2) service quality has a positive effect on student interest in cooperating, 3) easeof digital-based cooperatives has a positive effect on student interest in cooperating.

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INTRODUCTION

Indonesia is a democratic country where everything is done for the benefit of the people, the highest power is held by the people. Pancasila democracy is a democracy adopted by the Indonesian state, this democratic system is carried out based on deliberation for consensus. Cooperatives are one of the organizations that are suitable for the democratic system adopted by Indonesia because everything is done for the common good or the interests of its members. According

to Indonesian Law No. 25 of 1992, a cooperative is a business entity consisting of individuals or cooperative legal entities, which runs its business based on the principle of mutual cooperation in addition to being a populist economic movement based on family principles (UU RI No. 25 Tahun 1992, 1992). The government always strives to establish, develop and encourage cooperatives because as stated in Article 31 of the 1945 Constitution, cooperatives must become the foundation of the national economy, meaning that cooperatives must advance, progress and dominate the Indonesian economy(Setianingrum & D.W.P, 2019).

Cooperative education is one of the cooperative principles that must be followed by cooperatives as a cooperative's obligation to educate and provide knowledge to its members. A person can be said to be knowledgeable about cooperatives if he is able to understand, remember, and explain in detail information about cooperatives, including the foundation, principles, purposes, objectives, principles, and others (ANASRULLOH et al., 2021). The element of cooperative education is an important element in cooperatives to educate cooperative members to better understand the contents of cooperatives, as well as to increase their understanding and knowledge of cooperatives with the hope that we want cooperative members to play an active role in cooperatives. LAW N0. 17 of 2012 concerning Cooperatives explains that cooperatives have principles, one of which is that cooperatives educate and train members, supervisors, administrators and workers and provide information to the agreement community regarding the identity, activities and benefits of cooperatives (Aini & Anasrulloh, 2021)

Service quality is defined as the behavior of producers in meeting the needs and desires of consumers in order to achieve satisfaction felt by the consumers themselves (Aini & Anasrulloh, 2021). Happiness at work affects employee performance positively or negatively. Job satisfaction is an expression of employees' feelings towards their work which is expressed through employee behavior towards the work carried out in their work environment (Ulfa et al., 2022).As a service provider, the cooperative has a mission to provide and improve the quality of service to members. Over time, member needs change and also increase over time, therefore cooperatives must be able to provide optimal service quality to meet member needs. When cooperatives are able to provide better quality services with the benefits and benefits enjoyed by their members, the full participation of members will continue to be shown (Sa'adah & Kamalia, 2023).

As information and communication technology (ICT) develops, more and more individuals, business organizations, educational institutions, and government organizations are taking advantage of these technological developments. For organizations that want their business operations to run smoothly, the use of information and communication technology is the right tool used to achieve the above goals (Suharyanto, 2017).

Interest in cooperatives, especially the establishment of cooperatives, has now become a necessity that must be owned by a generation of students who at least adhere to the principles of cooperatives, especially openness, democracy and justice, in which these three principles are in accordance with the personality of the millennial generation. Cooperatives are financial institutions that are able to reach all fields of economic activity. By working together, all creative and innovative ideas will be realized through the principle of mutual success, established, managed together, and developed together (Novendra & Setiani, 2021). Interest can be represented as a linear effect and refers to interesting factors that influence certain behaviors. The stronger a person's interest, the greater the likelihood of performing this behavior, or it can be said that interest is a special tendency of individuals towards an action or series of actions. Therefore, the main determinant of interest is a person's confidence in starting and doing something. Therefore, interest rates

can be used as a reasonable basic approach to understanding what determines a person's attraction to become a member of a cooperative (Suasana et al., 2019).

Student interest in cooperatives is still very low, it can be seen from the low number of members who are still students. This research aims to find out what influences student interest in cooperatives. This can be used by the government or universities to find ways to build student interest in cooperatives. This is important because students will participate in advancing cooperatives in Indonesia. With a high interest in cooperatives, there will be many new innovations that can be done to advance cooperatives in Indonesia because students tend to have new ideas that can be developed into things that have a positive effect on development. Interest can be represented as a linear effect and refers to interesting factors that influence certain behaviors. The stronger a person's interest, the greater the likelihood of performing the behavior, or it can be said that interest is a special tendency of individuals towards an action or series of actions. Therefore, the main determinant of interest is a person's belief in starting and doing something. Therefore, interest rates can be used as a fundamental approach to understanding what determines a person's attraction to become a member of a cooperative (Hestiningtyas & Nurdiansyah, 2022).

RESEARCH METHODS

The research method is a series of activities aimed at finding the truth of the research, starting with thoughts that form a problem formulation that leads to an initial hypothesis, with the help and awareness of previous searches, so that the search can be processed and analyzed, finally forming a conclusion (Sahir, 2022). In accordance with the objectives of this study, namely obtaining an objective description of the effect of cooperative knowledge, service quality, and convenience of digital-based cooperatives on student interest in cooperatives. This research uses quantitative descriptive research methods.

Quantitative research methods are more complex research methods because they examine larger samples, but quantitative research is more systematic in carrying out research from start to finish. Descriptive research method is essentially research that describes a phenomenon using certain data that is studied systematically (Sahir, 2022).

Population and Sample

A population comprises the subjects of a study. The population of the study consisted of 203 students from Universitas Nusantara PGRI Kediri who answered a questionnaire. While the sample is part of the population under study (Sahir, 2022). The sample of this study were 134 respondents obtained from calculations using the slovin formula allowing for a 5% error margin.

Data Collection Methods

A questionnaire was employed in this study as the method of data collecting. The questionnaire consists of a list of inquiries grouped according to instruments used to gauge research variables. Utilizing questionnaires to collect data is a very efficient method because respondents are only selecting responses that have been prepared by researchers(Sahir, 2022).

Measurement Scale

The Likert scale can be made in the form of a checklist or multiple choice, then analyzed the validity of the question items to determine the quality of the assessment tool developed in terms of validity, practical and effective (Andini & Surya, 2020). This study uses a Likert scale with 7 answer options.

Table 1. Likert Scale

1	2	3	4	5	6	7
Strongly Disagree	Disagree	Moderately Disagree	Neutral	Moderately Agree	Agree	Strongly Agree

Source: Data processed by researchers 2023

Data Analysis Method

Data analysis is data that has been processed in such a way that research readers can easily understand the results obtained. Information gathered from data processing, results synthesized from data processing, and results summarized from data processing are forms of data analysis used to create research conclusions.This research uses descriptive statistics. This analysis technique will provide an initial description of each variable in the study (Sahir, 2022). Partial Least Square (PLS) was used in this work for data analysis. It was done in three stages outer model analysis, inner model analysis, and hypothesis testing.

RESULT

Statistical Analysis of Data

The statistical method used in this study to test the hypothesis is called the Partial Least Square (PLS) method. An analytical technique called Smarl-PLS makes use of a structural equation model (SEM) with modifications. This method's benefit is that it can be estimated using a small sample size and doesn't require any assumptions. There are two types of structural equation modeling the inner model, or structural model, and the outer model, or measurement model. The percentage of variance in each manifest variable (indicator) that can be accounted for by the latent variable is explained by the measurement model. We will be able to identify the dominant indicators in the formation of latent variables with the help of the measurement model. Following the explanation of each latent variable's measurement model, the structural model that will test how each exogenous latent variable affects the endogenous latent variable is described(Andini & Surya, 2020). In this research, student interest in cooperatives is measured by 3 reflective indicators, namely cooperative knowledge, service quality and convenience of digital-based cooperatives. Cooperative knowledge is measured by 5 reflective indicators, service quality is 5 reflective indicators and the convenience of digital-based cooperatives is 5 reflective indicators.
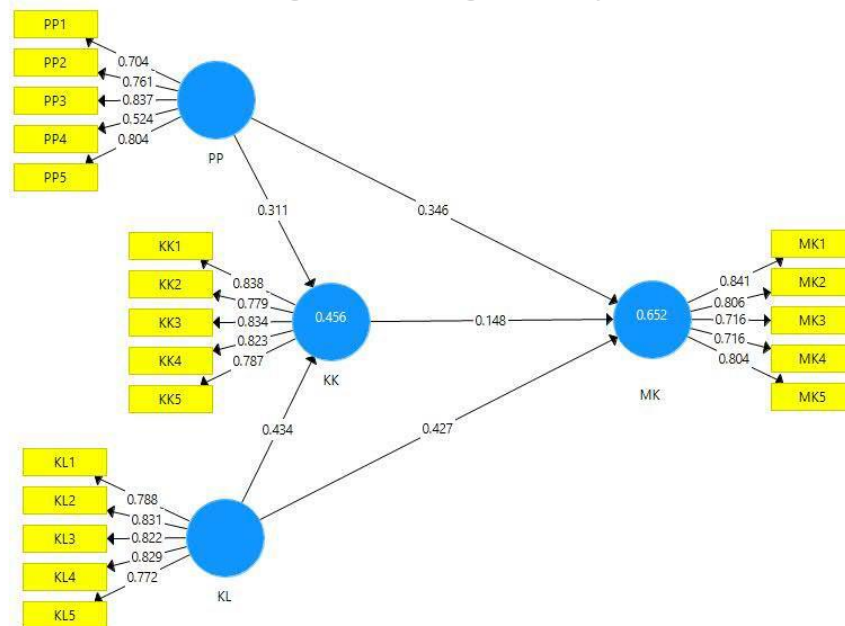
Figure 1. Structural Model
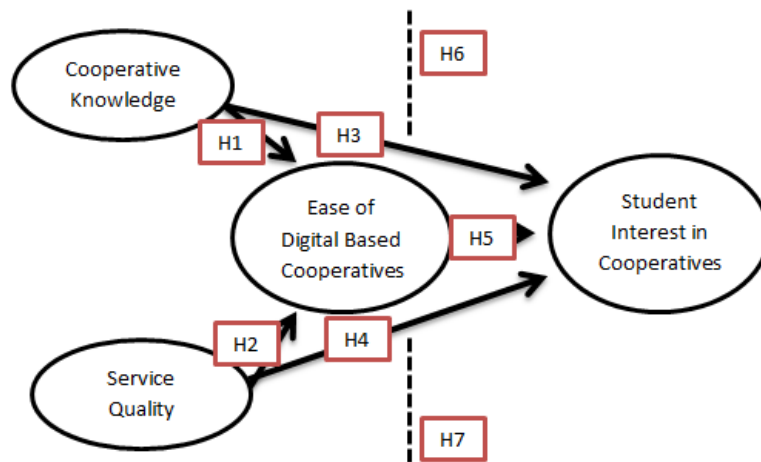
Source: Data processed by researchers 2023

Outer Model Analysis

Reliability, discriminant validity, and convergent validity tests are among the outer model tests used to specify the relationship between latent variables and manifest variables.

Figure 2. Convergent Validity

Source: Data analysis with Smart-PLS version 3.2.9

If the correlation value of an individually reflective measure is greater than 0,70, it is considered high. Likewise, loadings between 0,50 and 0,60 are still considered acceptable in scale development research (Andini & Surya, 2020). All indicators, that is, analysis on research variables with a loading factor larger than 0,5, are deemed significant or satisfy the convergent validity requirements based on the aforementioned measurement model..

Inner Model Analysis

To make sure the structural model constructed is accurate, inner model testing is done.

Table 2. R. Square Results

	R Square
Ease of Digital-Based Cooperatives	0,456
Student Interest in Cooperatives	0,652

Source: Data analysis with Smart-PLS version 3.2.9

Table 2 indicates that the digital-based cooperative convenience variable has a R Square value of 0,456. This accomplishment explains why 45,6% of digitally based cooperatives are easy to use. This indicates that 45,6% of the variation in the ease of digitally-based cooperatives is determined by cooperative knowledge and service quality, while the remaining 54,4% is determined by other factors. In the meantime, the cooperative student interest variable has a R Square value of 0,652. This accomplishment explains why 65,2% of digitally based cooperatives are easy to use. This indicates that student interest in cooperatives is influenced by other factors for the remaining 34,8% of the time, with cooperative knowledge, service quality, and digital-based cooperative convenience having the greatest impact (65,2%).

Table 3. Bootstraping

	Original Sample (O)	Sample Mean (M)	Standard Error (STERR)	T Statistics (|O/STERR|)	P-Values
Cooperative Knowledge -> Ease of Digital-Based Cooperatives	0,311	0,308	0,082	3,786	0,000
Service Quality -> Ease of Digital-Based Cooperative	0,434	0,438	0,077	5,634	0,000
Cooperative Knowledge -> Student Interest in Cooperation	0,346	0,353	0,062	5,596	0,000

Source: Data analysis with Smart-PLS version 3.2.9

Based on the aforementioned data, the relationship between latent variables and other variables is deemed valid if the value demonstrates T-Stastisics> 1,96 and P-Value <0,05. Additionally, by looking at each variable's R Square value, it is possible to determine the degree to which exogenous and endogenous variables depend on this initial.

Hypothesis Testing

After assessing the inner model, the next stage is to examine the proposed relationship between the latent constructs in this research. In this study, T-Statistics

and P-Values were used for the hypothesis testing process. If P-Values are less than 0,05 and T-Statistics is greater than 1,96 the hypothesis is accepted.

Table 4. Path Coefficients (Direct Effect)

	Direct Effect	Original Sample (O)	T Statistics (|O/STERR|)	P-Values	Results
H1	Cooperative Knowledge -> Ease of Digital-Based Cooperatives	0,311	3,786	0,000	Accepted
H2	Service Quality -> Ease of Digital-Based Cooperative	0,434	5,634	0,000	Accepted
H3	Cooperative Knowledge -> Student Interest in Cooperation	0,346	5,596	0,000	Accepted
H4	Service Quality -> Student Interest in Cooperation	0,427	6,332	0,000	Accepted
H5	Ease of Digital-Based Cooperative -> Student Interest in Cooperationi	0,148	2,851	0,005	Accepted

Source: Data analysis with Smart-PLS version 3.2.9

The table above indicates that all five of the direct-effect hypotheses are accepted because the P-Values are less than 0,05 and the T-Statistics value is greater than 1,96.

Table 5. Path Coefficients (Indirect Effect)

	Indirect Effect	Original Sample (O)	T Statistics (|O/STERR|)	P-Values	Results
H6	Cooperative Knowledge -> Ease of Cooperation -> Student Interest in Cooperation	0,046	2,297	0,022	Accepted
H7	Service Quality -> Ease of Cooperation -> Student Interest in Cooperation	0,064	2,394	0,017	Accepted

Source: Data analysis with Smart-PLS version 3.2.9

DISCUSSION

It is known from the analysis that cooperative knowledge has a positive impact on students at Nusantara PGRI Kediri University's interest in cooperatives. The study's findings are consistent with earlier writers' research(Hestiningtyas & Nurdiansyah, 2022). That is, a positive effect of 61.8% is obtained with a level of truth of 95%, this level is obtained based on an alpha of 0.05, which means that there is a probability of error in sampling of 5% (Hestiningtyas & Nurdiansyah, 2022). This is also reinforced by research conducted by (Nurjanah & Anasrulloh, 2023). The calculation using spss 21.0 is the value of tcount> ttable, namely 3.452> 1.665 (Nurjanah & Anasrulloh, 2023).

According to the analysis done, students at Nusantara PGRI Kediri University are more interested in cooperatives when they receive high-quality service. The results of this investigation align with those of previous studies that were conducted by(Jaya et al., 2019). With the results of t count of 2.492 with a significant level of 0.015. This is also reinforced by previous research conducted (Sa'adah & Kamalia, 2023). With the results of service quality having a significant influence on the participation of cooperative members.

According to data analysis, students at Nusantara PGRI Kediri University are more interested in cooperatives because they find digitally based cooperatives to be more convenient. The findings of this investigation are consistent with earlier studies carried out by (Novendra & Setiani, 2021). With the results of the influence of digital-based cooperatives of 57.9% on student interest in cooperatives.

CONCLUSION

After conducting research and analyzing data, it is possible to draw the following conclusions:
1. The ease of digital-based cooperatives is positively and significantly impacted by cooperative knowledge.
2. The ease of digital-based cooperatives is positively and significantly impacted by service quality.
3. Student interest in cooperatives is positively and significantly impacted by cooperative knowledge
4. Student interest in cooperatives is positively and significantly impacted by service quality.
5. Students interest in cooperating is positively and significantly impacted by the ease of digital-based cooperatives.
6. The ease of digital-based cooperatives is able to mediate cooperative knowledge on student interest in cooperating.
7. The ease of digital-based cooperativesis able to mediate service quality on student interest in cooperating.

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