

INTEREST OF VILLAGE COMMUNITY TO BECOME MEMBER OF A COOPERATIVES: ROLE OF TRUST AND SERVICE QUALITY

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ABSTRAK:

Penelitian ini bertujuan untuk mengetahui pengaruh kepercayaan dan kualitas pelayanan terhadap minat masyarakat untuk menjadi anggota koperasi. Penelitian ini dilakukan di Koperasi Petani Mertanadi di Desa Pelaga Kecamatan Petang, Kabupaten Badung. Penentuan sampel dilakukan dengan menggunakan non-random sampling, dan data dikumpulkan secara menyeluruh wawancara, angket, observasi dan dokumentasi. Sampel dalam penelitian ini adalah 55 responden. Kuesioner kemudian ditabulasi dan diuji validitas dan reliabilitasnya. Uji asumsi klasik dilakukan setelah data memenuhi syarat validitas dan reliabilitas. Selanjutnya data dianalisis menggunakan analisis regresi linier berganda dengan bantuan SPSS. Hasil penelitian menunjukkan bahwa sebagian kepercayaan dan kualitas pelayanan berpengaruh positif dan signifikan terhadap minat masyarakat untuk menjadi anggota koperasi pada Koperasi Petani Mertanadi Desa Pelaga. Hasil penelitian juga menunjukkan bahwa secara bersamaan kepercayaan dan kualitas pelayanan berpengaruh positif dan signifikan terhadap minat masyarakat untuk menjadi anggota koperasi di Koperasi Petani Mertanadi Desa Pelaga.

ABSTRACT:

This study aims to determine the influence of trust and service quality on people's interest in becoming a member of a cooperative. This research was conducted at the Mertanadi Farmers' Cooperative in Pelaga Village, Petang District, Badung Regency. Sample determination was carried out using non-random sampling, and data were collected thorough interviews, questionnaires, observations and documentation. The sample in this study was 55 respondents. The questionnaire was then tabulated and tested for validity and reliability. The classic

assumption test is carried out after the data meets the conditions of validity and reliability. Furthermore, the data were analysed using multiple linear regression analysis with the help of SPSS. The results showed that partially trust and service quality had a positive and significant effect on the interest of the community in becoming a cooperative member at the Mertanadi Farmers' Cooperative in Pelaga Village. The results of the study also showed that simultaneously trust and service quality had a positive and significant effect on the interest of the community in becoming a cooperative member at the Mertanadi Farmers' Cooperative in Pelaga Village.

INTRODUCTION

A cooperative is a financial institution that collects its members' funds and then distributes them back to their members (Rizkulillah, 2022). As a financial institution, cooperatives must be developed into resilient and competitive business units to face a pro-free market global era. In Bali there is the Mertanadi Farmers Cooperative, one of the cooperatives in Pelaga Village, Petang District, Badung Regency. Mertanadi Farmers Cooperative was established on February 12, 2010. There were initially 25 members of the Mertanadi Farmers Cooperative. The current population of Pelaga village is about 4. 000 people. Currently, the number of members of the Mertanadi Farmers Cooperative is 120 people. The number can still be increased considering the number of residents in Pelaga Village. The way for people to want to become members of cooperatives is to increase community interest.

Interest is a person's strong desire to achieve what is desired and will not allow anything that can interfere with that achievement (Dyer, 2010). Interest can be represented as a linear effect and refers to the attractiveness factor that influences a particular behavior. The stronger a person's interest, the more likely it is that the behavior is performed, or it can be said that interest is an individual's specific predisposition to an action or set of actions. Ways to increase the interest of the community to become a member of the Mertanadi Farmers Cooperative includes fostering a sense of trust and improving the quality of service.

Morgan and Hunt (in Suhardi, 2010: 51) define trust as a condition when one of the parties involved in the exchange process is confident in the other's integrity and integrity. The definition explains that trust is a willingness to lean on colleagues involved in a believed exchange. By fostering a sense of trust from the community, the community will willingly be interested in becoming a member of the cooperative. Service quality is an effort to meet needs and desires or an evaluation of the perfection of dynamic service performance in accordance with service standards that have been set in providing services (Aptaguna and Pitaloka, 2016).

Based on the observations, it was noted that there were several things that caused the number of members to decrease, including members who left the cooperative which showed that the level of trust of members in the Mertanadi Farmers Cooperative in Pelaga Village decreased. Trust is very important. With the existence of trust, there will be an increase in the number of members. Community trust is formed by society itself through some of the knowledge possessed. We noted that the quality of services provided is not satisfactory, such as the handling of the complaint and criticism from members of the Mertanadi Farmers Cooperative in Pelaga Village which is not optimal. This caused the interest from the community to become a member of the cooperative to decrease.

RESEARCH METHODS

This is a quantitative study in which the data is in the form of countable numbers, obtained from the questionnaire that is disseminated to the members of the cooperative. The population in this study was all members of the cooperative, which was 120 people. Based on the Slovin formula a sample of 55 people was determined. Data collection techniques in this study are interviews, questionnaires, observations, and documentation. The data analysis techniques in this study consist of, classical assumption test, multiple linear regression analysis, determination analysis, partial influence test (t-test) and simultaneous influence test (F-test).

RESULTS AND DISCUSSION

Classical Assumptions Test

Before being analyzed with multiple linear regression analysis techniques, the regression equation model must go through a classical assumption test so that the hypothesis test results are not biased. The following are presented the results of the classical assumption test consisting of a normality test, a multicholnearity test, and a heteroskedasticity test. As for the results, they are presented as follows:

Table 1
Normality Test
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		55
Normal	Mean	.0000000
Parameters ^{a,b}	Std. Deviation	1.24195044
Most Extreme	Absolute	.094
Differences	Positive	.090
	Negative	-.094
Kolmogorov-Smirnov Z		.696
Asymp. Sig. (2-tailed)		.718

Source: Research Data Processing Results, 2022

Table 1 show the value of *Asymp. (2-tailed)* is 0.718. The value is greater than 0.05 so it can be said that the data is normally distributed.

Table 2
Multicholnearity Test

Free Variables	Tolerance	VIF Value
Trust	0,399	2,509
Quality of Service	0,399	2,509

Source: Research Data Processing Results, 2022

Table 2 shows that the tolerance value of the trust and service quality variables is greater than 0.10 and the VIF value is less than 10. It can be concluded that there is no multicholnearity between free variables in this study.

Table 3
Heteroskedasticity Test

Free Variables	Sig.	Information
Trust	0,411	No Heteroskedasticity Occurs
Quality of Service	0,698	No Heteroskedasticity Occurs

Source: Research Data Processing Results, 2022

The heteroskedasticity test presented in Table 3 shows that the value of Sig. each variable > 0.05, i.e. the nil a i Sig. value variable of 0.411 and the service quality variable of the Sig. value of 0.689. Thus, it can be concluded that this study is free from heteroskedasticity.

Multiple Linear Regression Analysis

To determine the direction of the relationship of Trust and Service Quality to Community Interest in becoming a member of the cooperative at the Mertanadi Farmer Cooperative in Pelaga Village, regression analysis was used. n this study a multiple linear regression analysis was used with the equation $Y = a + b_1 X_1 + b_2 X_2$.

Table 4
Results of Multiple Linear Regression Analysis
Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.915	1.060		2.750	.008
	Trust	.505	.097	.456	5.186	.000
	Quality of Service	.172	.029	.517	5.877	.000

Source: Research Data Processing Results, 2022

Based on the values in Table 4, the multiple linear regression equation will be: $Y = 2.915 + 0.505 X_1 + 0.172 X_2$. From this equation, it can be explained that the pattern of influence of the free variables of Trust and Quality of Service on the bound variables of Public Interest is positive. A positively marked regression coefficient indicates the presence of a unidirectional influence.

Coefficient of Determination Analysis. This analysis is used to determine the magnitude of the relationship between Trust and Quality of Service simultaneously to Community Interest expressed in percentages.

Table 5
Determination Analysis Results
Model Summary

Model	R	R Square	Adjusted	Std. Error of the
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			R Square	Estimate
1	.916 ^a	.840	.834	1.266

Source: Research Data Processing Results, 2022

From Table 5 obtained the value of the coefficient of determination (*Adjusted R Square*) is 0.834. This means that the magnitude of the relationship between Trust and Quality of Service to Public Interest is 83.4% while the remaining 16.6% is influenced by other variables outside of Trust and Quality of Service that are not discussed in this study.

T-test (Partial Hypothesis Test). The t-test is used to test the partial regression coefficient between Trust and Quality of Service to Community Interest.

Table 6
t Test Analysis Results
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	2.915	1.060		2.750	.008
Trust	.505	.097	.456	5.186	.000
Quality of Service	.172	.029	.517	5.877	.000

Source: Research Data Processing Results, 2022

Based on the results of the analysis, it can be explained that the value of t 1-count of 5.186 and t 1-count is in the rejection area of H₀, therefore H₀ is rejected, and H_a is accepted. While the value of t 2-count of 5.887 and t 2-count is in the rejection area of H₀, therefore H₀ is rejected, and H_a is accepted. So, it can be concluded that Trust and Quality of Service partially have a positive and significant influence on Community Interest.

F Test (Simultaneous Hypothesis Test). The F test (F-test) is used to determine the effect of Trust and Service Quality together on Community Interest. If the result of the F test is significant means that the independent variable affects the dependent variable, and the model is worth using so that the proof of the hypothesis is continued.

Table 7
F Test Analysis Results
ANOVA^b

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	436.890	2	218.445	136.378	.000 ^a
Residual	83.292	52	1.602		
Total	520.182	54			

Source: Research Data Processing Results, 2022

Based on the results of the analysis it can be explained that the calculated F value of 136.378 is greater than the F value of the table and the calculated F is in the rejection region H₀, therefore H₀ is rejected and H_a is accepted. So that it can be concluded that Trust and Service Quality simultaneously have a positive and significant effect on Public Interest.

CONCLUSION

Based on the formulation of the problem and data analysis that has been carried out and the discussion stated in the previous chapter, conclusions can be drawn from this study, namely:

1. Trust has a positive and significant effect on the interest of the community. Nt-count variables trust is greater than the t-table value. This shows that the higher the trust, the public's interest in becoming a cooperative member in the Mertandi Farmers Cooperative in Pelaga Village will also increase.
2. The quality of service has a positive and partial significant effect on public interest. The t-value of the quality of service variable is greater than the t-value of the table. This shows that the better the quality of service, the interest of the community to become a cooperative member in the Mertanadi Farmer Cooperative in Pelaga Village will also increase.
3. Trust and quality of service have a positive and significant effect simultaneously on community interest. Ncali: F-count is greater than the value of F-table. This shows that the higher the trust and quality of service in a unified manner, it will increase the interest of the community to become a cooperative member in the Mertanadi Farmer Cooperative in Pelaga Village.

SUGGESTION

For subsequent researchers, it is recommended that they can use other variables in increasing public interest such as management performance, institutional image, and others. It is hoped that the next researcher can also add other categories as research subjects, as well as other sample determination techniques so that they can be generalized.

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