

Factors Affecting Member Participation of Dana Mitra Makassar Online Savings and Loans Cooperative (KSP)

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Abstract— This study aims to determine the factors that influence the participation of members of the online savings and loan cooperative (KSP) Dana Mitra Makassar partially and collectively as well as the dominant variables that affect the participation of KSP Online Dana Mitra members. The population in this study were all members of the KSP Online Dana Mitra Makassar with a total of 25 people. The data analysis in this study was descriptive statistics and partial least squared. The results showed that the effect of member satisfaction, member trust level, and cooperative service quality showed an increase in member participation in KSP Online Dana Mitra Makassar, while member motivation could not increase the number of members with a minus path coefficient value.

Keywords— Satisfaction, level of trust, service quality, member participation.

I. INTRODUCTION

Cooperatives in Indonesia are one of the business entities that will enter a very tight competitive climate in the ASEAN Economic Community (AEC). Cooperatives are the first business entities that developed in England. Derived from the word Co-Operation (Co means together and Operation means effort). According to Law No. 25 of 1992, a cooperative is a business entity consisting of people or cooperative legal entities that bases its activities on cooperative principles as well as being a people's economic movement based on the principle of kinship. Hendrojogi (2015:46) states that cooperatives are "autonomous associations of people who join voluntarily to fulfill their common economic, social and cultural needs and aspirations through companies that are democratically owned and supervised".

In terms of quality, cooperatives still have many problems in several aspects, namely organizational aspects, management aspects, productivity aspects and benefits and impact aspects. If this is allowed to continue then its existence will become a marginal business actor in the MEA in the future. Improvements need to be initiated from now on with full commitment and continuity by referring to the Regulation of the Minister of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia Number 06/Per/M.KUKM/V/2006 dated 1 May 2006 concerning Guidelines for Assessment of Achievement Cooperatives/Award Cooperatives. This regulation is sufficient as a reference for what cooperatives must do in order to exist in the era of free trade at the Southeast Asian level

The increasing number of cooperatives makes competition between cooperatives in Indonesia increasingly fierce, only cooperatives that are able to provide more value than competitors will win the competition. Marbun (2003) states that business or business competition is the business of two parties/more companies, each of which is active in obtaining

orders by offering the most favorable prices/terms. It is said to be a competition if organizations or individuals compete to achieve desired goals such as consumers, market share, survey rankings, or required resources.

Hanel and Ramudi Arifin (2002:66) state that the success of savings and loan cooperatives in carrying out their mission will depend on the participation of members in their positions as owners and customers. Widianti (1996: 199) states that member participation can be measured by the member's willingness to assume obligations and exercise their membership rights responsibly, thus member participation can be said to be good, but if it turns out that only a few members fulfill their obligations and exercise their rights responsibly answer, then member participation can be said to be low, so that low member participation is a problem in cooperatives, because members are less aware of the importance of cooperatives. They are sometimes only customers or cooperative customers.

The professionalism of cooperative management also needs to be increased. Increasing the number of cooperatives should be an achievement, because it will indirectly affect the economy of Indonesia. Minister of Manpower (Menaker) Hanif Dhakiri (Newspaper Nu Online, 13 October 2017) revealed that savings and loan cooperatives can be one of the company's means of improving employee welfare. Why was the savings and credit cooperative chosen as a good business entity, Hanif said because it is a business entity that supports the people. Hanif hopes that the cooperatives managed will be professional and innovative, so they can compete. Hanif continued, saying that in order to develop, savings and loan cooperatives need to make arrangements for membership management and cooperative management, business development management, financial management, and capital and marketing management.

One of the excellent KKM services is capital investment. The Capital Investment service managed by KKM promises an investment return rate of 150% after three months of investing capital. With social conditions where the majority of people are

economically disadvantaged and have relatively low levels of education, the lure of such large profits is certainly very tempting. What's worse, even though KKM offers investment products, the cooperative does not have permission from Bapepam at all. In reality, the Capital Investment service is a money pyramid model fraud. Some customers who entered first managed to get their money back along with a profit. With the promise of 150% interest between November 2007 and February 20 2009, KKM succeeded in attracting 72,000 customers with a total savings value of 700 billion

Investments with returns above 150% did not last long and were eventually closed. Yashinta added that this case teaches that the factors that influence the level of participation of cooperative members above are due to the lure of high interest rates. When investing in cooperatives or other financial institutions, you should know the details of the vision and mission, as well as the direction in which investment money is distributed. The nature of non-profit motive cooperatives means that it must be understood that interest rates must also be limited. Another lesson that can be learned is don't be easily tempted by the promise of big profits because that doesn't necessarily promise the truth, and when investing in cooperatives we also have to pay attention to whether the cooperative already has an official permit.

Such as the case of the Indosurya Cipta Savings and Loans Cooperative (KOSPIN) or ISP (Indonesian journalist speaker Amir Uskara, 10 April 2020). The extent of the public money stored at KOSPIN is unclear, suddenly the customers received notification from the management that they could not withdraw their money which was due at KOSPIN Indosurya Cipta last February 2020, the reason is that KOSPIN experienced losses due to the rush due to the corona outbreak. Public funds stored in KOSPIN Indosurya Cipta are no joke, the amount reaches Rp. 10 Trillion. Many KOSPIN customers save hundreds of millions, even billions of rupiah, in their ISP. They save money in KOSPIN ISP because they want to hold their breath longer in pursuing life, they save in ISP because they are tempted by the lure of high interest between 9-12 percent per year, far above deposit interest which is around 5-7 percent at the same time.

ISP does not implement the Standard Operating Procedures (SOP) of a cooperative. So cooperatives are just a name, not a life. According to the General Chair of the Strategic Socio-Economic Cadre Association (AKSES) Suroto, currently there are many fake cooperatives standing. Especially savings and loan cooperatives, they are fake because only formalities and legal entities are in the form of cooperatives. But the operations are like a company, in this fake cooperative the members are considered ordinary customers like bank customers, not as real owners of the cooperative who have full rights to control the cooperative. This engineering can be done because there is a gap in PP No. 9 of 1995, concerning the implementation of savings and loan business activities by cooperatives in CHAPTER 1, article 1 of the PP which is written as follows: "Savings and loans are activities that are done to raise money and bring in business. savings and loans from and for members of the cooperative concerned, prospective members of the

cooperative concerned, other cooperatives and/or their members.

Apart from the cooperative case above, another problem faced by almost the entire country is the Covid-19 virus outbreak. The Ministry of Cooperatives and SMEs asked savings and credit cooperatives (KSP) players not to harm their members in the midst of the Covid-19 pandemic and continue to implement cooperative principles (Bisnis.com, 24 April 20). The financial needs of the community ahead of Eid increase, so cooperative management must anticipate this surge in needs.

Don't hinder members from getting their rights according to the regulations, so that the cooperative can gain the trust of members and the community. The Minister of Cooperatives and SMEs said that in the midst of a situation like this, the government realized that it would not be possible to solve it alone without the participation of all members and cooperatives. Apart from that, he also invited KSPs, which have quite a lot of customers and branches, not to do things that would make the community anxious and detrimental to society materially and non-materially.

Based on the problems above, cooperative members and management should discuss and make careful plans due to the force majeure of the Covid-19 outbreak. No matter how difficult it is, members' hopes, rights and needs are a priority. The word cooperative has always been popular, unfortunately the news about it is always unpleasant to hear. After the Blue Sky cooperative which shocked the public, another new case emerged of the Cipaganti Karya Guna Persada Cooperative which started having difficulty paying interest to its investors. The slanted story carried out by cooperative administrators is not a new story and often happens in Indonesia, that is why the government plans to form an institution that guarantees the savings of members of savings and loan cooperatives (LPS-KSP) similar to the Deposit Guarantee Institution (LPS) which applies to banks, said the Minister of Cooperatives and SMEs. Syarief Hasan (Kompas.com, Friday 25 April 2014). With the presence of LPS-KSP, savings and loan cooperatives in Indonesia are expected to continue to grow and the level of public trust in cooperatives will increase. Fraud cases not only harm customers but also cooperatives which need additional members to continue to grow. With the birth of LPS-KSP, it is hoped that public trust in cooperatives will recover.

This study aims to determine the factors that influence the participation of members of the online savings and loan cooperative (KSP) Dana Mitra Makassar partially and collectively as well as the dominant variables that affect the participation of KSP Online Dana Mitra members

II. METHOD

The population in this study was less than 100 correspondents, so the entire population was used as a sample, namely all 25 members of KSP Online Dana Mitra. Based on this research, the population was no greater than 100 respondents, so the researcher took 100% of the population as the research sample. This research uses two types of variables, namely independent (free) variables which include member satisfaction (X1), cooperative motivation (X2), level of member

trust (X3), service quality (X4), as well as the dependent (bound) variable, namely participation (Y).

The instrument used in this research is a questionnaire developed from theory and previous research. The questionnaire contains questions about the respondent's identity as well as a number of questions regarding factors that influence member participation in KSP Online Dana Mitra. The questionnaire or questionnaire in this research consists of several statements which are used to collect data about member

satisfaction, member motivation, level of member trust, and level of KSP Online Dana Mitra service. In this research, the questionnaire used was a closed questionnaire.

III. RESULT

1. Descriptive Statistics.

Member Satisfaction.

TABLE 1. Member Satisfaction Variable Description

No	Items	Instrument	Questionnaire Answer					Min	Max	Mean	Stadev	
1	X1.1	Members feel satisfied if they are served well by the management and employees of the cooperative	0	0	0	8	17	2	4	5	4,68	0,48
2	X1.4	The services offered by KSP Online Dana Mitra are in accordance with my wishes as a member	0	0	6	14	5	25	3	5	3,96	0,68

Motivation To Follow Cooperatives

The cooperative motivation variable was measured using 4 statement items with 5 Likert scales. This variable has a maximum value of 5 and a minimum value of 3, so that the mean value for all indicators of cooperative motivation can be calculated, namely 4.03 and the standard deviation value for all indicators of job satisfaction, namely 0.59. Based on the mean value which is greater than the standard deviation, it can be concluded that the level of the cooperative motivation variable in this study is a good representation of the data. The standard deviation is around 0.59, indicating that the average respondent's answers converge to the mean value. The mean data value is 4.03, meaning that on average respondents agree with the measurement indicators that show members' motivation to actively cooperate. The indicator that is considered to best represent the motivation indicator for cooperatives is that members are very happy and enthusiastic about the activities organized by KSP. Meanwhile, indicators that are less approved are motivation that stems from the enjoyment of members of the organization, thus encouraging

them to get involved in KSP. The respondents' perceptions show that members' involvement in KSP is not merely for the pleasure of organizing, but rather for the purpose of obtaining benefits and profits.

Member Trust

This variable has a maximum value of 5 and a minimum value of 3, so that the mean value for all indicators of member trust can be calculated, namely 4.52 and the standard deviation value for all indicators of job satisfaction, namely 0.48. Based on the mean value which is greater than the standard deviation, it can be concluded that the variation in members' trust in KSP in this study is a good representation of the data. The standard deviation is around 0.48, meaning that the average respondent's answers are very close to the mean value. On average, respondents answered in the range of almost strongly agree. The mean data value is 4.52, meaning that on average respondents agree with the measurement indicators that show member trust. All indicators were on average agree and only one respondent gave a disagree rating. This indicator is that cooperative members need to control the cooperative's financial performance

TABLE 2. Description of Motivational Variables to Operate

No	Items	Instrument	Questionnaire Answer					Min	Max	Mean	Stadev	
1	X2.2	Members are very happy and enthusiastic about being involved in activities organized by KSP Online Dana Mitra.	0	0	1	18	6	25	3	5	4,20	0,50
2	X2.3	I really enjoy organizing so I am very enthusiastic about being involved in KSP Online Dana Mitra activities	0	0	6	14	5	25	3	5	3,96	0,68

TABLE 3. Description of Member Trust Variables

No	Items	Instrument	Questionnaire Answer					Min	Max	Mean	Sta dev	
1	X3.9	Employees/management must set a good example to KSP Online Dana Mitra members	0	0	0	5	20	25	4	5	4,80	0,41
2	X3.1	KSP Online Dana Mitra members need to control the financial performance of the cooperative	0	0	1	12	12	25	3	5	4,44	0,58
3	X3.4	I am sure that KSP Online Dana Mitra is able to generate profits for members	0	0	0	19	6	25	4	5	4,24	0,44

Cooperative Services

This variable has a maximum value of 5 and a minimum value of 3, so that the mean value for the overall cooperative motivation indicator can be calculated, namely 4.26 and the standard deviation value for the overall job satisfaction indicator, namely 0.49. Based on the mean value which is greater than the standard deviation, it can be concluded that the level of the cooperative service variable in this study is a good representation of the data. The standard deviation is around

0.49, indicating that the average respondent's answers are very close to the mean value. The mean data value is 4.26 (agree). This shows that on average respondents agree with the measurement indicators that show cooperative services. The indicator that is considered to best represent service indicators is the responsiveness of KSP in serving its members.

Participation

This variable has a maximum value of 5 and a minimum value of 3, so that the mean value for the overall indicator of

cooperative motivation can be calculated, namely 4.58 (almost strongly agree) and the standard deviation value for the overall indicator of job satisfaction, namely 0.51. Based on the mean value which is greater than the standard deviation, it can be concluded that the level of participation variable in this study is a good representation of the data. The standard deviation is around 0.51, indicating that the respondents' answers converge to the mean value or tend to be uniform. The mean data value is 4.58 (almost strongly agree). This shows that on average

respondents agree with the measurement indicators that show participation in active cooperatives. The indicator that is considered to best represent the participation indicator is the attitude of each cooperative member who obtains a loan to pay installments of both principal and interest on time. Meanwhile, the indicator that is considered somewhat lacking is the obligation of KSP Online Dana Mitra members to deposit principal savings and mandatory savings.

TABLE 4. Description of Member Service Variables

No	Items	Instrument	Questionnaire Answer					Min	Max	Mean	Stdev	
1	X4.1	KSP Online Dana Mitra employees are responsive in serving members.	0	0	0	15	10	25	4	5	4,40	0,50
2	X4.9	The work equipment of Dana Mitra Online KSP employees/managers is very complete to make work easier	0	0	3	16	6	25	3	5	4,12	0,60

TABLE 5. Description of Participation Variables

No	Items	Instrument	Questionnaire Answer					Min	Max	Mean	Stdev	
1	Y7	Every cooperative member who obtains a loan should pay the principal and interest installments on time	0	0	0	6	19	25	4	5	4,76	0,44
2	Y1	As a KSP Online member, Dana Mitra has an obligation to deposit principal savings and mandatory savings	0	0	1	12	12	25	3	5	4,44	0,58

2. Least Squared Pastry.

Evaluation of the Outer Model (Measurement Model): Validity and Reliability Testing.

Convergent validity is part of the measurement model which in SEM-PLS is usually called the outer model, while in covariance-based SEM it is called confirmatory factor analysis (CFA) (Ghozali and Latan (2014; 87). There are two criteria for evaluating if the external sample (measurement sample) meets the requirements of convergent validity for reflective constructs, that is (1) the loading should be above 0.7 and (2) the p value is significant (<0.05) (Hair et al. in Mahfud and Ratmono, 2013: 65). However, in some cases, loading requirements above 0.7 are often not met, especially for newly developed (exploratory) questionnaires. Therefore, loadings between 0.40-0.70 must still be considered to be maintained (Ghozali and Latan). (2014:89).

Indicators with loadings below 0.40 should be removed from the model. However, for indicators with loadings between 0.40 and 0.70, we should analyze the impact of the decision to delete these indicators on average variance extracted (AVE) and composite reliability. We can delete indicators with loadings between 0.40 and 0.70 if the indicators can increase average variance extracted (AVE) and composite reliability above their limits (threshold) (Mahfud and Ratmono, 2013: 67). The AVE limit value is 0.50 and composite reliability is 0.7. Another consideration in removing indicators is the impact on the content validity of the construct. Indicators with small loadings are sometimes retained because they contribute to construct content validity (Mahfud and Ratmono, 2013:67). The loading values for each indicator item are presented (Appendix 7).

Based on testing the validity of factor loadings (appendix 7), it shows that there are several indicators that have a loading value of <0.7. This indicates that the item or indicator is invalid or does not represent the construct variable, so it must be eliminated from the analysis process. In the member

satisfaction variable, there is one item that must be deleted (X1.1) and one item that must be considered (X1.2). Item (X1.1) is related to members feeling satisfied if they are well served by the KSP management (X1.1) and the item being considered (X1.2) is related to members tending to choose loans at KSP with low interest. Item X1.1 based on the loading analysis is considered to be less representative of the KSP member satisfaction variable, so it must be deleted. Meanwhile, item X1.2 is considered to be explorative in nature, so it is considered that this item can still be included in the analysis.

Furthermore, in variable X2 (cooperative motivation), there is only one item that is below 0.7, namely item X2.1 (0.65). So it is considered that everything meets the loading requirements. The next variable is variable X3 (member trust). There are 2 items that must be deleted, namely X3.1 and X3.4. Item X3.1 is related to cooperative members needing to control the financial performance of the cooperative. Meanwhile, item X3.4 is related to administrators having to provide information about things that indicators need to know. These two items are considered irrelevant or not very related to the member trust construct variable.

The next variable is variable X4 (cooperative services). There are 2 items to be removed and 2 items to be considered. The items that must be deleted are item X4.3 and item X4.8. Item X4.3 is that the administrators and employees of KSP Online Dana Mitra must be able to understand the needs of each member. And item X4.8 is the accuracy or correctness of data in recording savings and loans at KSP Online Dana Mitra using the core banking system application. While the items under consideration are X4.1 and X4.4. Item X4.1 relates to KSP Online Dana Mitra employees being responsive in serving members. And X4.4 is related to the loan granting system at KSP Online Dana Mitra, easy for members to understand. After analysis it turned out that X4.4 could still be included in the analysis, while X4.1 had to be removed from the analysis.

The next variable is the dependent variable, namely participation (Y). There are 3 items that must be deleted,

namely Y.1, Y2, and Y.6. Item Y.1 is related to KSP Online Dana Mitra members having an obligation to deposit principal savings and mandatory savings. And item Y.2 is related. Apart from principal savings and mandatory savings, the own capital for KSP Online Dana Mitra also comes from voluntary savings and grant funds. Likewise, item Y.6 is related to members who utilize the services provided by the cooperative, which is part of member participation to advance the cooperative.

These three items are considered irrelevant or not very related to the participation construct variable. While the items considered are Y.4 and Y.5. Item Y.4 related to members' opinions and suggestions in the Dana Mitra Online KSP RAT is accommodated and used as planning and development of Dana Mitra Online KSP. And Y.5 regarding every decision result of Dana Mitra Online KSP RAT is carried out well as a form of participation. The results of the analysis after removing loading that did not meet the requirements showed that loading Y.4 was decreasing and Y.5 actually increased to 0.76. So item Y.4 must be deleted and Y.5 remains included in the test. The following are the results after items that did not meet the requirements were removed from the analysis.

Based on testing the validity of factor loadings (Appendix 8), it can be seen that all loading values have met the valid requirements based on factor loadings. The standard error is also below 0.4 and is not negative so it meets the feasibility of the model. The smaller the standard error (SE) value of an indicator obtained, the better and more appropriate the indicator

will be. A large standard error indicates the inadequacy of the model being prepared, and it is hoped that the value will be relatively small, namely below 0.5 or 0.4 and should not be negative. Observations on discriminant validity also show good values. The value is higher for the construct variable than the loading value for other variables (Appendix 9).

Discriminant validity is assessed based on measuring the cross loading of indicator items with the variable construct. This can be seen in the loading of the latent construct variable which is higher than other variables. This predicts that the indicator items are better than other constructs. If the correlation of the construct with the measurement variable (each indicator) is greater than the other constructs, then discriminant validity has been fulfilled. So the process can continue to the next stage. This stage is convergent validity testing based on average variance extracted (AVE) and reliability testing. Reliability testing is based on composite reliability (CR) and alphacronbah's (CA).

Evaluation of the Structural Model (Inner Model)

The next stage is evaluation of the structural model (inner model) which consists of; test the suitability of the model (fit model), path coefficient, and R Squared. In the model fit test there are 3 indicators, namely average path coefficient (APC), average R squared (ARS), and average variance factor (AVIF). The APC and ARS value criteria are said to be acceptable if the p-value < 0.05 and AVIF is less than 5 (Mahfud Sholihin and Dwi Ratmono, 2013: 61)

TABLE 6. Validity Test based on AVE and Reliability based on CA and CR

No	Variabel	Composite Reliability (CE)	Cronbach' s Alpha coef.	AVE	FVIF's
1	Member Satisfaction (X1)	0.926	0.901	0.716	2.339
2	Motivation to Operate (X2)	0.887	0.827	0.665	4.217
3	Member Trust (X3)	0.892	0.855	0.581	1.462
4	Cooperative Services (X4)	0.906	0.876	0.584	3.443
5	Member Participation (Y)	0.828	0.687	0.619	1.213

TABLE 7. Fit Mode Test Results

No	Indicator	Value	Criteria	Conclusion
1	Average path coefficient(APC)	0.264, P=0.003	P<0.05	Diterima
2	Average R-squared(ARS)	0.501, P<0.001	P<0.05	Diterima
3	Average adjusted R-squared (AARS)	0.401, P<0.001	P<0.05	Diterima
4	Average Block VIP (AVIF)	1.254	Acceptable if <=5, ideally <=3.3	Diterima

Significance Test of Direct Effect

Hypothesis testing, the hypothesis is tested through the results of the correlation between construct variables which are measured by looking at the path coefficients and their level of significance. The test results are then compared with the research hypothesis in the previous second chapter. The significance level used in this research is less than or equal to 0.05. There are 5 (five) hypotheses tested, namely:

- H1 There is a positive influence of member satisfaction on the participation of KSP Online Dana Mitra Makassar members.
- H2 There is a negative influence of member motivation on the participation of KSP Online Dana Mitra Makassar members.
- H3 There is a positive influence on the level of member trust on the participation of KSP Online Dana Mitra Makassar members.

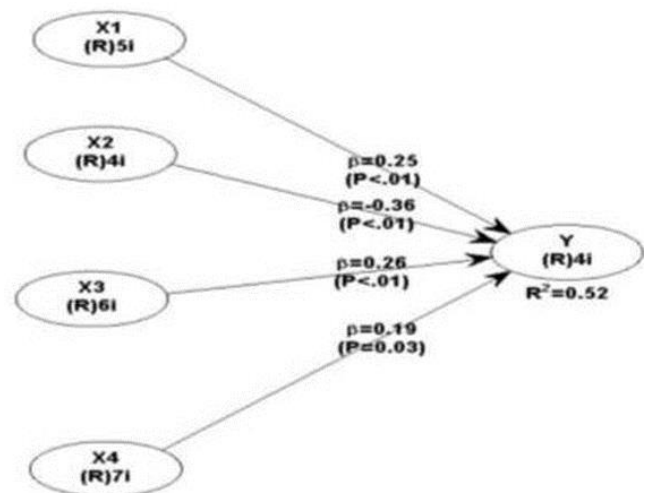


Figure 1. Path Coefficient and P-Value

H4 There is a positive influence on the quality of cooperative services on the participation of KSP Online Dana Mitra Makassar members.

H5 There is a joint positive influence of member satisfaction, member motivation, level of member trust, and quality of cooperative services on the participation of Dana Mitra Makassar Online KSP members.

TABLE 8. Hypothesis Testing Results

No	Hypothesis	Path	Path	Sig	Standard Error	EfekSize	Prediction	Result	Description
1	H1	X1-Y	0.209	0.02	0.096	0.086	Positif	Positif	Signifikan
2	H2	X2-Y	-0.344	<0.001	0.096	0.204	Positif	Negatif	Signifikan
3	H3	X3-Y	0.296	0.003	0.096	0.124	Positif	Positif	Signifikan
4	H4	X4-Y	0.207	0.0021	0.096	0.086	Positif	Positif	Signifikan

Based on the test results, the following results were obtained:

- X1 has a positive effect on Y, with a path coefficient value of 0.209 and is significant, with a P value = 0.209 or less than 0.05. So it can be said that the hypothesis is accepted.
- The direction of the coefficient relationship is different from the hypothesis which assumes a positive effect. So it can be said that the hypothesis is not accepted or not supported.
- X3 has a positive effect on Y, with a path coefficient value of 0.296 and is significant, with a P value = 0.003 or less than 0.05. So it can be said that the hypothesis is accepted.
- So it can be said that the hypothesis is accepted.
- There is a positive influence together with an R squared value of 0.52, so it can be said that member satisfaction, member trust, cooperative services jointly influence the participation of Dana Mitra Online KSP members by 0, 52.

IV. DISCUSSION

The Influence of Member Satisfaction on Member Participation of KSP Dana Mitra Makassar

Based on the research results, it was found that member satisfaction can increase member participation in KSP Dana Mitra Online Makassar. These results support the assumptions of Kotler (2002: 42) and Tjiptono (2016: 102) that customer satisfaction at least provides results equal to or exceeding customer expectations. This shows that KSP members will be encouraged to participate in KSP Dana Mitra Makassar activities.

The Influence of Member Motivation on Member Participation of KSP Dana Mitra Makassar

Based on the research results, it was found that member motivation could not increase the number of cooperative members at KSP Dana Mitra Online Makassar. This is indicative of the KSP Online Dana Mitra members' obligations in terms of basic savings and mandatory savings. Respondents' perceptions show that there is an expectation of member obedience and discipline in depositing principal savings and mandatory savings every month. Other indicators that motivate participation include giving interest on voluntary savings (daily savings) and placing funds from cooperative members.

The Influence of Member Trust Levels on Member Participation of KSP Dana Mitra Makassar

Based on the research results, it was found that the level of member trust can increase member participation in KSP Dana Mitra Online Makassar. These results develop the opinion of Madruz (2001) which states that trust is built in groups through

open communication, exercising fair and open leadership can produce positive assessments. So that every member who has a high level of trust in the cooperative will basically encourage its members to participate.

The Influence of Cooperative Service Quality on the Participation of Dana Mitra Makassar Online KSP Members.

Based on the research results, it was found that the quality of member service can increase member participation in KSP Dana Mitra Online Makassar. These results support the results of previous research conducted by Catur (2018) that the quality of cooperative services can increase the participation of KUD members in Jembrana Regency. Likewise, research by Aini and Setiawan (2006) shows that service can increase the participation of cooperative members. This means that the greater the utilization of services, the higher the level of participation of members of the Multipurpose Cooperative (KSU) of the Semarang City Regional Government Employee Savings and Loans Business Unit.

The Influence of Member Satisfaction, Member Motivation, Member Trust Level, Cooperative Service Quality, on Member Participation of KSP Only Dana Mitra Makassar.

The results of this research, namely member satisfaction, level of member trust, quality of cooperative services on the participation of KSP Online Dana Mitra Makassar members, can increase member participation, however, cooperative members want other services besides the services available in the cooperative.

V. CONCLUSION

- The members of KSP Online Dana Mitra Makassar are satisfied with the services provided by the KSP Online Dana Mitra management. This shows the need to maintain cooperative members' satisfaction with the services provided by the KSP Online Dana Mitra management, such as speed in the transaction process which will increase the participation of KSP Online Dana Mitra members.
- KSP Online Dana Mitra members do not participate enough in their obligations. This is indicative of the KSP Online Dana Mitra members' obligations in terms of basic savings and mandatory savings, which respondents perceive shows the expectation of members' obedience and discipline in depositing principal savings and mandatory savings every month.
- KSP Online Dana Mitra members provide a great level of trust in the participation of KSP Online Dana Mitra

Makassar members. This means that trust is built in cooperatives through open communication, exercising fair and open leadership can produce positive assessments. So that every member who has a high level of trust in the cooperative will basically encourage its members to participate

4. KSP Online Dana Mitra members are satisfied with the quality of service of the cooperative management regarding the participation of KSP Online Dana Mitra Makassar members. This shows that the administrators and management of KSP Online Dana Mitra are quite good at providing services to cooperative members.
5. Together, member satisfaction, member motivation, level of member trust, and quality of cooperative services on the participation of KSP Online Dana Mitra Makassar members have a good effect on KSP Online Dana Mitra members. This shows by providing good service, building trust through open communication, exercising fair and open leadership, awareness of the administrators and management of KSP Online Dana Mitra Makassar to maintain service quality, obedience and discipline of members in depositing principal savings and mandatory savings every month, will encourage members to always participate.

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