

## COOPERATIVE KNOWLEDGE AND MEMBER MOTIVATION FOR MEMBER PARTICIPATION (STUDY ON THE BEST COOPERATIVE IN SEDONG DISTRICT)



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### Abstract

Cooperatives have an important role as one of the pillars in Indonesia's economic development, which is based on the principles of kinship and mutual cooperation. This research was conducted with the aim of finding out the knowledge of cooperatives and members' motivation for member participation in KUD BUKTI. This study also uses an associative quantitative method with a simple random sampling technique calculated based on the Slovin formula. From a total population of 4,778 members, this study produced a sample of 369. SMARTPLS software was used to collect data using a Likert scale questionnaire and analyze it using the SEM-PLS (Structural Equation Modeling-Partial Least Squares) method. The study's findings revealed that "Cooperative Knowledge has a significant effect on Member Participation", with a p-value of 0.040 (<0.05). And "Member Motivation has a significant effect on Member Participation", with a p value of 0.00 (<0.5). This shows that member participation is greatly impacted by shared knowledge as well as member motivation.

**Keywords:** Cooperative Knowledge, Member Motivation, Member Participation

## INTRODUCTION

Cooperatives are one of the main components of Indonesia's economic development and have long been known as a legal entity pioneered by the Father of Indonesian Cooperatives, Bung Hatta. Cooperatives as an economic unit consisting of a group of people and managed based on the principle of kinship (Anisa, 2016). Cooperatives were established with a primary focus on improving welfare for their members and providing benefits to society as a whole (Jaya et al., 2019). Cooperatives can develop and achieve their goals well if supported by the active participation of their members. In cooperatives, members play the role of owners and users, or customers. Cooperative members have a double contribution, namely as owners who contribute capital through savings transactions and also as service users. Members have an obligation to foster and develop cooperatives. On the other hand, as users or customers, they need to utilize the several service opportunities offered by the cooperative and thus increase the cooperative's capital and the cooperative's business profits. To be able to realize their rights and obligations, cooperative members must play an active role in all activities organized by the cooperative (Kadek et al., 2018).

A cooperative's members' understanding of the organization has a big impact on its success, and this knowledge is a factor that affects the participation of members (Aini et al., 2020). (Hidayah et al., 2017) Cooperative knowledge means understanding cooperative life. To gain a broad understanding and insight into cooperatives, members who join need to understand the intricacies of cooperative life. This includes knowledge about the rights and obligations of the member, as well as the functions and roles of the cooperative in daily life, so knowledge of the cooperative becomes important. Members who have a good understanding of cooperative knowledge can implement their rights and obligations and take advantage of various services offered by cooperatives to improve the welfare of their members.

Member motivation is also a factor that affects member participation. The motivation possessed by each member will be very influential in determining the extent to which they contribute to the development and sustainability of the cooperative (Setianingrum & Sucihatningsih, 2019; Azim et al, 2025). (Sugiharsono et al., 2014) Motivation is basically a driving factor that comes from within a person that triggers actions or activities in order to achieve a certain goal. This impulse comes from the needs or desires of the members who want to be fulfilled. Motivation can encourage members to actively contribute to achieving cooperative goals, including improving the overall performance of the organization. Motivation also encourages them to exert their abilities, including energy, thought, and time, to carry out their obligations as members (Arini & Setiaji, 2020).

Member participation is influenced by cooperative knowledge. To support the progress of cooperatives, each member must have a good understanding of cooperatives. Apart from the joint knowledge issue, a member's motivation also affects their degree of participation. Good motivation from members to be responsible for their obligations and actively participate in every cooperative activity. That way, it can improve the performance of the cooperative, which will ultimately support the achievement of common prosperity for all members.

The BUKTI Village Unit Cooperative (KUD) is one of the active cooperatives in Panongan Lor Village, Sedong District, Cirebon Regency. The beginning of the

establishment of this cooperative in 1975 was based on the existence of a press that required the existence of KUD in each sub-district. Making KUD BUKTI an economic center in its own region. The following is data on the number of members of the BUKTI KUD:

**Table 1**  
**List of Number of BUKTI KUD Members**

No.	Year	Active Members	Outgoing Members	Total Members
1.	2021	1.791	59	1.732
2.	2022	2.797	46	2.751
3.	2023	3.245	105	3.140
4.	2024	4.589	107	4.482
5.	Jan-2025	4.778	196	4.582

Source: KUD BUKTI

In the table above, it can be seen that active members every year have increased, as well as members who leave. From the interview conducted by the researcher with one of the administrators, information was obtained, namely that there are problems regarding cooperative knowledge, where the members still do not understand their rights and obligations as part of the cooperative, which reflects a lack of understanding of cooperative knowledge. This is strengthened by a statement given by one of the cooperative administrators related to there are still members who have not carried out their obligations as members of the cooperative, such as there are still members who are in arrears and buy time when billed by the management to pay principal deposits and mandatory deposits, there are still many members who do not attend the RAT (Year-End-Meeting) held by the cooperative, and there are still many members who do not take advantage of each business unit such as: Waserda (multi-purpose stall), Material. The lack of knowledge of cooperatives makes members not carry out their obligations properly as members of the cooperative.

In addition to the problem of cooperative knowledge, there is also another problem, namely the motivation of members. Where the members do not actively participate in all cooperative activities proves that the low motivation of members towards KUD BUKTI. The following is data on the number of members of the RAT KUD BUKTI, as follows:

**Table 2**  
**List of Number of Members of RAT KUD BUKTI**

No.	Year	Members Present	Total Members
1.	2021	255	1.732
2.	2022	255	2.751
3.	2023	261	3.140
4.	2024	270	4.482
5.	Jan-2025	-	4.582

Source: KUD BUKTI

It is evident from the preceding table that the presence of cooperative members is not in accordance with the total number of members. From the table, we can also see that there is still a lack of active participation from cooperative members themselves in attending the RAT. The motivation of members in the BUKTI KUD still does not look optimal. In an interview with one of the administrators, the researcher found that there was a problem with the motivation of the members. This is strengthened by the statement given by one of the

KUD BUKTI administrators, that there are still several members who join the cooperative who only want to save and borrow without showing further commitment in all activities organized by the cooperative.

(Dwi Amanda et al., 2023) The organization's prior study has demonstrated that member motivation and cooperative knowledge have a favorable and significant impact on member participation. But from the phenomenon that can be seen above, the researcher is motivated to research these variables. The goal is to find out the cooperative's knowledge of member participation, find out members' motivation for member participation, find out the cooperative's knowledge and members' motivation for member participation. It is hoped that this research will provide benefits for researchers and readers to make a reference for future research.

## REVIEW OF LITERATURE

### Cooperative Knowledge

Knowledge of cooperatives according to (Sudiaditha Ketut R et al., 2013: 67) "Members' knowledge of cooperatives is everything that is known about cooperatives and related to them, which is characterized by the ability to remember, understand, and apply information for the sake of thinking about cooperatives."

According to (Mubyarto, 1996) Knowledge, cooperatives are a comprehensive understanding of the basic principles, goals, structure, and mechanics of cooperatives as economic organizations based on kinship and mutual cooperation. The dimensions are 1) The principle of value and cooperation; 2) Organizational structure; 3) Regulations and legal basis; 4) Cooperative operations and finances. Meanwhile, the indicators are 1) Understanding the basic principles of cooperatives; 2) Democratic management; 3) Voluntary membership; 4) Participation of members; 5) Ability to explain the functions of the administrator; 6) Ability to explain supervisory functions; 7) Ability to explain cooperative members; 8) Knowledge of laws and regulations governing cooperatives; 9) Understanding of the role of cooperatives in improving the economic welfare of community members; 10) Knowing how to manage cooperative finances; 11) SHU Distribution; 12) Capital management and transparency of financial reports.

### Member Motivation

According to (Sutrisno (2009:146) in (Harini & Septiansyah, 2019) saying that "Motivation is something that can encourage a person to carry out a certain activity, therefore motivation is very often translated as a factor that encourages someone to behave". Motivation is a process that aims to influence individuals to take actions according to our desires (Shohiron & Gopar, 2024). In other words, motivation is an external impulse that triggers a person to act. In simple terms, motivation can be interpreted as an effort to direct the behavior of others to be more structured and directed. (Fadili et al., 2023).

According to (Benabou & Tirole, 2003) , there are two different types of motivation based on their goals, namely intrinsic and extrinsic. Intrinsic motivation is an impulse that arises from within a person, which is based on interests and feelings of comfort. Factors that affect this intrinsic motivation include interests, desires, ambitions, awareness, abilities, and physical and mental conditions. On the other hand, extrinsic motivation arises from the desire to achieve something. The dimensions are 1) Intrinsic motivation (motivation from within

the members); and 2) Extrinsic motivation (drive from outside factors). The indicators are 1) Satisfaction obtained from active contribution in cooperative decision-making; 2) A sense of responsibility for the development and sustainability of the cooperative; 3) Pride in being part of cooperatives and participation in social activities; 4) Distribution of the remaining business results as financial rewards; 5) Low-interest loans or other profitable services; 6) Awards or incentives for active members; 7) Other benefits obtained by members such as training and skill development; 8) The desire of members to contribute to cooperative activities.

### **Member Participation**

According to (Thoby, 2016) "Member participation is the main element in spurring activities and maintaining unifying ties within the cooperative. Cooperatives as business entities and social entities are formed by members to achieve certain benefits through participation. Therefore, cooperatives must have certain activities to describe forms of participation and spur mutual benefits, when various benefits are obtained through the joint efforts of the members".

According to (Hendar & Kusnadi, 2005) Participation, namely "The word participation comes from a foreign language, namely participation, this participation is participation or involving someone in achieving a goal that has been set or participating in an activity". The dimensions are: 1) Participation is seen from its nature; 2) Participation is seen from its form; 3) Participation is seen from its implementation; 4) Participation is viewed in terms of its importance. The indicators are 1) Contribution of principal deposits; 2) Mandatory deposit contribution; 3) Voluntary deposit contribution; 4) Contributions derived from the cooperative's own efforts; 5) Contribution to decision-making regarding the determination of policy objectives; 6) Contribution to decision-making regarding the supervision of the operation of the cooperative by involving members as owners of the cooperative; 7) Cooperative growth with members as customers; 8) Utilize every available service as a form of loyalty to the cooperative.

### **RESEARCH METHOD**

This study uses an associative quantitative method, in order to investigate how two or more variables relate to one another. This study, main focus is on the causal relationship, or including independent variables (influencing variables) and dependent variables (affected variables), commonly known as a causal relationship. This research aims to examine the impact of variables (X) (Sugiyono, 2015). (X1) Knowledge of cooperatives and (X2) Motivation of members towards (Y) Participation of members of KUD BUKTI Panongan Lor, Sedong District, Cirebon Regency.

All members of KUD BUKTI Panongan Lor Village, Sedong District, Cirebon Regency in this study make up the population. Based on data from KUD BUKTI 2025, the number of existing members is 4. 778. To ascertain the quantity of member samples, a probability sampling technique was used using the simple random sampling method, which was calculated using Slovin formula.

A questionnaire comprising many questions for every variable indicator was used as the data collection method in this investigation. The statements in the questionnaire were measured using the Likert scale. Following data collection, the SEM-PLS (Structural

Equation Modeling-Partial Least Squares) approach was used for analysis, which included Validity Test, Reliability Test, R-Square ( $R^2$ ), and Path Coefficient, with the help of SMARTPLS software.

## RESULTS AND DISCUSSION

### Respondent Characteristics

A total of 369 individuals completed this research questionnaire. Respondents' characteristics were analyzed based on gender, age, and domicile, with the following details:

Category	Possible Answer	Frequency	Index
Gender	Male	150	40,5%
	Woman	223	60,3%
Age	26-35	162	43,8%
	>36	127	34,3%
Long Been	1 year	92	24,9%
Cooperative Members	3 Years	101	27,3%
Domicile	Cirebon Regency	369	100%

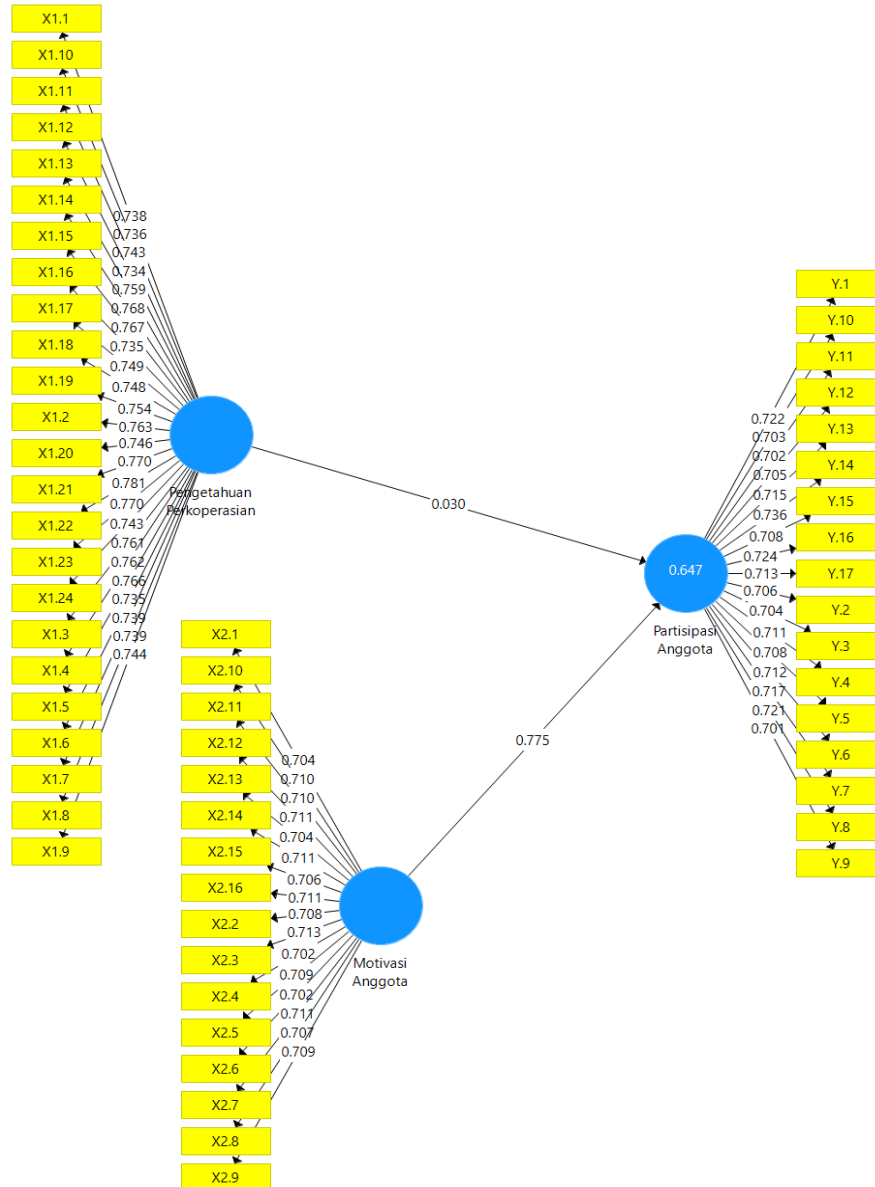
According to the information gleaned from the table, some of the respondents in this survey were women, with a total of 223 or 60.3% of the total respondents. Meanwhile, the number of male respondents was smaller, namely 150 people or 40.5%. In terms of age, the majority of responders (162 individuals, or 43.8%) were in the 26–35 age range. In contrast, the number of people over 36 is lower, namely 127 people or 34.3%. Based on the length of membership, there are 92 people, or 24.9% who have only joined as cooperative members for 1 year. Meanwhile, as many as 101 people, or 27.3% have been members of the cooperative for 3 years. In addition, most of the respondents are known to be domiciled in Cirebon Regency.

### Model Measurement Test Results

This study uses three variables, namely: Cooperative Knowledge, Member Motivation, and Member Participation. In SEM-PLS-based analysis, Outer Model Test and Inner Model Test are the two steps that need to be completed. Here are the test results of both models.

#### Outer Model Test Results

To evaluate how well the model measurements work, validity and reliability tests were carried out through several methods, such as convergent validity tests, composite reliability, and Cronbach's Alpha. According to (Hair et al., 2019) Average Variance Extracted (AVE) and outer loading values are used to assess convergent validity. In the event that the outer loading value exceeds 0.7 and the AVE exceeds 0.5, the indicator is said to exhibit convergent validity.



The results of the calculation are as follows:

**Convergent Validity Test**

The contract can be declared valid and eligible for research if the outer loading value exceeds 0.7. Considering the findings of the researcher’s outer loading calculation, all contract indicators from each variable show above 0.7 is the value. It is therefore possible to conclude that every indicator item is deemed to be legitimate and convergent.

**Average Variance Extracted (AVE)**

	Average Variance Extracted (AVE)
<b>Member Motivation (X2)</b>	<b>0,501</b>
<b>Member Participation (Y)</b>	<b>0,507</b>

<b>Cooperative Knowledge (X1)</b>	<b>0,558</b>
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The AVE value in the Member motivation variables (0.501) is evident from the above table, the variable of Member Participation (0.507), and Cooperative knowledge (0.558). The three variables have a value of >50, so it can be concluded that all convergent variables are convergent.

**Composite Reliability**

	<b>Composite Reliability (rho A)</b>	<b>Composite Reliability (rho C)</b>
<b>Member Motivation (X2)</b>	<b>0,934</b>	<b>0,941</b>
<b>Member Participation (Y)</b>	<b>0,940</b>	<b>0,946</b>
<b>Cooperative Knowledge (X1)</b>	<b>0,948</b>	<b>0,953</b>

The table above indicates that Composite reliability (rho A) and Composite reliability (rho c) in the variables of member motivation, member participation, and value of cooperative knowledge is more than 0.70, indicating that all variables have satisfied the reliability and research standards.

**Cronbach's Alpha**

	<b>Cronbach's Alpha</b>
<b>Member Motivation (X2)</b>	<b>0,934</b>
<b>Member Participation (Y)</b>	<b>0,939</b>
<b>Cooperative Knowledge (X1)</b>	<b>0,947</b>

The table above indicates that Cronbach's alpha in the variables of Member motivation is (0.934), Member participation (0.939), and Cooperative knowledge is (0.947). It can be inferred that all three variables have satisfied the dependability and research standards because their values are greater than 0.70.

**Inner Model Test Results**

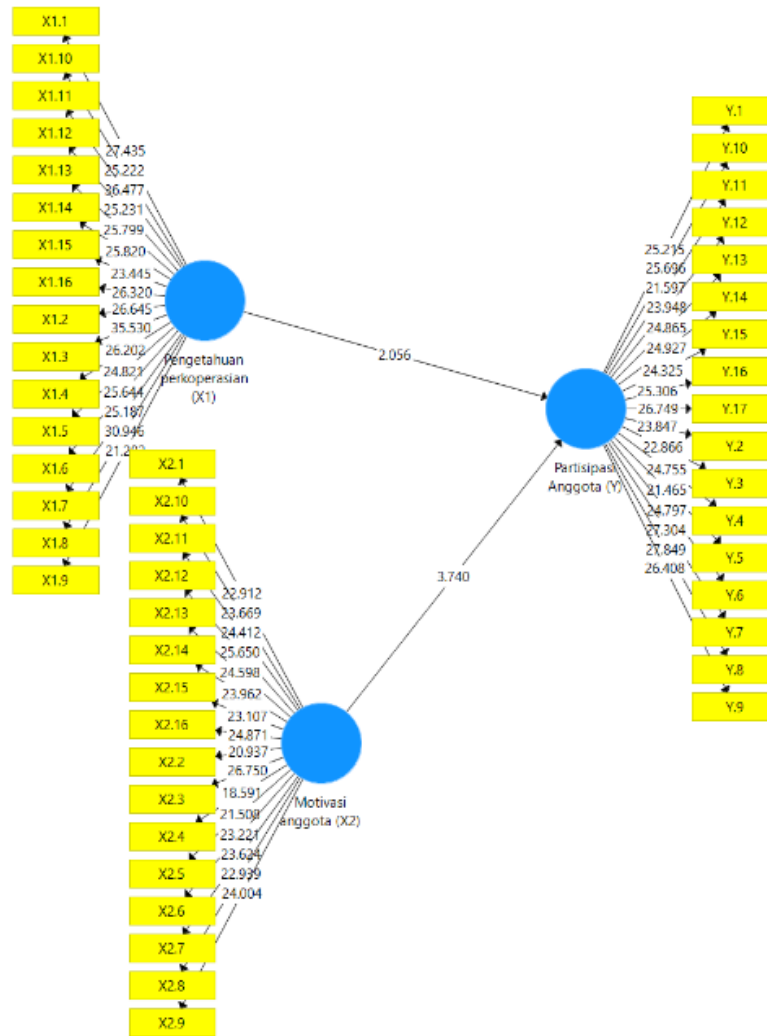
**R square**

The R-Square value can be classified into three categories, namely: if the R-Square value of 0.75 or more is considered **very strong**; if the value is between 0.50 to 0.74 is considered **moderate**; and if the value is between 0.25 to 0.49 is considered **weak**.

	<b>R Square</b>	<b>R Square adjusted</b>
<b>Member Participation (Y)</b>	0,653	0,651

The R-Square value in the member participation variable is 0.653. This shows that cooperative knowledge and member motivation simultaneously (together) can explain 65.3% of the variability of member participation, whereas the remainder is affected by extraneous variables. As such, this model falls into the moderate category.

**Path Coefficient**



**Path Coefficient**

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (lo/stdvl)	P value
<b>Cooperative Knowledge (X1) -&gt; Member Participation (Y)</b>	0,288	0,282	0,140	2,056	<b>0,040</b>
<b>Member Motivation (X2) -&gt; Member Participation (Y)</b>	0,526	0,536	0,141	3.740	<b>0,000</b>

From the calculation in the Path Coefficient table, it shows that "Cooperative Knowledge has a significant effect on Member Participation", with a p value of 0.040 (<0.05). Using the level of research significance of 0.05%. This shows that the results of the first hypothesis are significant (positive). These findings are consistent with studies by (Napitupulu et al., 2019) (Rebifa, 2020)(Dwi Amanda et al., 2023) , and which states that participation among members is significantly and favorably impacted by cooperative knowledge. These studies demonstrate that individuals' involvement in cooperative activities

increases with their level of cooperative knowledge. This is due to a better awareness of their benefits, rights, and obligations as members, which ultimately encourages active involvement in cooperative decision-making and activities.

The following hypothesis is "Member Motivation has a significant effect on Member Participation", with a p value of 0.00 ( $<0.5$ ). Using the level of research significance of 0.05%. It demonstrates the significance (positive) of the second hypothesis' findings. Additionally, these findings align with studies by (Putri & Marna, 2022)(Dwi Amanda et al., 2023), that indicates member motivation has a significant and positive influence on member participation. These studies also show that the higher the motivation that members have, the level of their participation in an activity or organization will also increase. This can be caused by both intrinsic and extrinsic impulses that encourage individuals to be more actively involved in various activities.

## CONCLUSION

It can be inferred from the research's findings that knowledge of cooperation and the Participation of members has an effect and is positive on the participation of members. Member participation is significantly and favorably impacted by cooperative knowledge, according to the first hypothesis's findings. With a p-value of 0.040 ( $<0.05$ ). This suggests that members are more engaged in cooperative activities when they have a better grasp of cooperatives. Subsequently, the second hypothesis, which has a p-value of 0.00 ( $<0.05$ ), states that member motivation significantly affects member participation. Therefore, members are more likely to actively participate in cooperative activities if they are highly motivated.

Therefore, to increase the participation of cooperative members, it can be done through two main approaches, namely: increasing education about cooperatives and strengthening member motivation. Therefore, cooperatives are expected to be more active in providing training and socialization programs, as well as creating an environment that can increase the enthusiasm and involvement of members.

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