
The Role of Cooperative Culture in Shaping the Saving Behavior of Members of the Kopdit Suru Pudi Koting Savings and Loan Cooperative

Benedikta Merciana Rada¹, Wilhelmina Mitan², Paulus Libu Lamawitak³

^{1,2,3} Faculty of Economics and Business, Nusa Nipa University, Maumere, Indonesia

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Corresponding Author:

Benedikta Merciana Rada,
Faculty of Economics and
Business, Nusa Nipa
University, Maumere,
Indonesia.

Email:

ricylein584@gmail.com

ABSTRACT

This study analyzes the influence of cooperative culture on members' saving behavior at KSP Kopdit Suru Pudi Koting. The Research aims to describe the role of organizational values in shaping consistent saving habits and to identify the determinants of members' intention to save. The analysis method used is a qualitative descriptive approach based on the Theory of Planned Behavior (TPB). The study's results show that a culture of cooperation and kinship functions as a dominant subjective norm, motivating members to save. However, the effectiveness of this behavior is limited by low behavioral control due to fluctuations in members' income. Although the integration of the SIKOPDIT system and service quality has been optimal, it is necessary to strengthen education on cultural values to transform saving behavior from a mere administrative obligation into a sustainable internal awareness.

Keywords: Cooperative Culture, Saving Behavior, Theory of Planned Behavior, Cooperative.

1. INTRODUCTION

Culture is derived from the Sanskrit word 'buddhayah', which means the plural of buddhi, meaning intellect or mind. Another opinion holds that culture is a compound of the words budi and daya, meaning the power of the mind. According to Ki Hadjar Dewantara, a cultured human being ensures happiness and safety for every individual in their life struggles (Maryamah, 2016). Meanwhile, according to Koentjaningrat, culture is the combination of the entire system of ideas, actions, and the results of a person's work in the context of community life, which are made their own through learning (Suhendroyono, 2016). The elements that form culture include systems of religion, politics, customs, language, tools, clothing, buildings, and works of art. According to Ariwibowo et al. (2023), culture consists of local wisdom values, habits, and behavioral patterns that live and develop within society, shaping the way individuals think, behave, and act in daily life, including in the management of the economy and community institutions.

A cooperative is a business entity based on Pancasila and the 1945 Constitution. According to Law Number 25 of 1992 concerning Cooperatives, a cooperative is a business entity whose members are individuals or cooperative legal entities that conduct activities in accordance with cooperative principles and functions as a people's economic movement founded on the principle of family ties. There are several types of cooperatives in Indonesia, including the Savings and Loan

Cooperative (KSP), also known as a credit cooperative. Law No. 14 of 1965 concerning Cooperatives serves as the main legal basis governing the existence and activities of cooperatives in Indonesia, including credit cooperatives or savings and loan cooperatives. Law No. 25 of 1992 defines a cooperative based on Pancasila, the 1945 Constitution, and the principle of family ties. On this basis, cooperatives hold a primary value as business entities closest to the community and serve as a benchmark for a people's economic movement founded on the principle of family ties.

Savings and loan cooperatives, such as Kopdit Suru Pudi, serve as an important platform for members to develop saving habits. One of the cultural values of cooperatives is cooperation, which serves as the foundation. Cooperatives should encourage active member participation in saving. However, in practice, some members still save inconsistently, so it is necessary to strengthen the cooperative culture through education and the application of relevant cooperative values. The theory of planned behavior explains that attitudes, subjective norms, and perceived behavioral control influence a person's intention to save. In the context of cooperatives, these factors are reinforced by a supportive community culture that encourages members to participate actively in saving activities. Internal auditing is an important function in organizational management, ensuring that operational activities comply with established standards and that organizational goals are achieved. In cooperatives, the internal audit function not only enhances accountability and transparency but also maintains members' trust in cooperative management.

According to Sambodo & Utami (2021), members' consistency in saving is influenced by social norms and perceptions of the benefits of cooperatives. Additionally, Lestari & Rahmawati (2022) emphasize that local cultural values, particularly the culture of kinship and practices of mutual trust, have a significant impact on cooperative members' saving habits. The culture of kinship creates a sense of collective responsibility, while a high level of trust encourages members to set aside their income as voluntary or term savings.

Suru Pudi Savings and Loan Cooperative is a community-based financial institution embedded within a social and cultural environment rich in values of togetherness and cooperation. In principle, members save money not only for personal interests but also for the sustainability of the cooperative they collectively own. However, the phenomena observed indicate that not all members are consistent in saving each period. Some members save only when they receive significant income (for example, harvest proceeds), and during certain months, savings decrease. Most members save only if they intend to take a loan to meet the requirements as a borrower, not for long-term investment purposes. This condition shows that the habit of saving has not fully developed as a cultural practice but is still influenced by temporary financial situations. This can be seen in the table on the Development of Member Savings at KSP Suru Pudi:

Table 1. Development of Member Savings at KSP Suru Pudi

No	Year	Total Savings	Number of Members	Average Savings per Member
1	2022	Rp. 1.185.635.704,00	2.464	Rp. 481.183,32
2	2023	Rp. 928.006.678,00	2.550	Rp. 363.924,19
3	2024	Rp. 868.539.085,00	2.641	Rp. 328.867,51

Source: RAT Report of KSP Suru Pudi (2025)

Based on the table above, there is a trend of growth in the number of active members, while the amount of members' savings decreases each year. This indicates that an increase in the number of members does not lead to higher savings. This condition suggests issues with members' consistency and motivation in saving. Although the number of members is growing, members' savings are declining, indicating that not all members consistently make deposits.

Previous studies have discussed the influence of culture, social norms, beliefs, and community environment on the saving behavior of cooperative members. However, most studies

still regard cooperative culture as a general concept, without detailing operational dimensions such as member participation, solidarity, transparency, a sense of joint ownership, and saving discipline. In addition, research specifically examining how cooperative cultural values within local communities affect the consistency of members' saving behavior in savings and loan cooperatives, such as KSP Kopdit Suru Pudi Koting, remains limited.

Thus, this study contributes to theory by clarifying the relationship between cooperative culture and saving behavior using the Theory of Planned Behavior. Practically, this study provides input for cooperative management to strengthen a participatory culture, member solidarity, transparency in management, and financial education, so that saving behavior is not only understood as an administrative obligation but also becomes a sustainable economic habit.

Therefore, a study on the role of cooperative culture in shaping members' saving behavior, based on the Theory of Planned Behavior, is important for providing a comprehensive understanding and relevant policy recommendations for credit unions. Based on this background, the author is interested in preparing a final report entitled 'The Role of Cooperative Culture in Shaping the Saving Behavior of Members of the Credit Union Kopdit Suru Pudi Koting'.

2. LITERATURE REVIEW

This study uses the Theory of Planned Behavior (TPB). The Theory of Planned Behavior was first developed by Icek Ajzen and Martin Fishbein in 1980 as an extension of the Theory of Reasoned Action, which they had previously developed in 1975. The emergence of this theory was driven by the need to explain behaviors not entirely under individual control, leading Ajzen to add a new construct: perceived behavioral control. The Theory of Planned Behavior (TPB) is an extension of the Theory of Reasoned Action (TRA), developed by two psychologists, Icek Ajzen and Martin Fishbein, in 1975. However, TPB was later expanded by Ajzen in 1985 to include the variable perceived behavioral control (PBC) as an additional factor influencing individuals.

Definition of Saving Behavior

Saving behavior is a conscious action by individuals to set aside a portion of their income or financial resources as preparation for future needs. Bank Indonesia (2020) defines saving as the regular practice of putting money aside with a financial institution to meet future needs, whether for short- or long-term purposes. Saving is not just about putting money aside, but also reflects awareness and self-control in managing finances to create a sense of financial security.

Kotler and Keller (2016) explain that saving behavior is influenced by motivational and social environmental factors. Motivation can arise from personal needs, such as the desire to build an emergency fund, an education plan, or invest for the future. Meanwhile, the social environment, such as family, friends, and community, acts as an external factor that encourages someone to save through invitations, role models, or prevailing social norms. In the context of savings and loan cooperatives, saving habits are often influenced by cultural values and organized community support. The stronger the social support and awareness of the benefits of saving, the greater the likelihood that individuals will exhibit consistent, sustainable saving behavior.

Factors That Influence Saving Behavior

The habit of saving does not develop suddenly; rather, it is influenced by various internal and external factors. Schiffman and Kanuk (2017) stated that consumer behavior, including saving behavior, is influenced by cultural factors, the social environment, and the learning and experiences individuals encounter.

a. Cultural Factors

Culture plays an important role in shaping an individual's mindset and money management habits. Culture provides values, beliefs, and norms about what is considered important, including how a person views saving activities.

b. Social Environmental Factors

Social environments such as family, friends, and community also influence a person's saving behavior. Individuals tend to follow the habits or examples set by those close to them. If there is a culture in the social environment that supports saving, for example, through parental encouragement, savings groups, or cooperative credit unions, then individuals are increasingly encouraged to develop the habit of saving consistently. Social environments also create norms and positive pressure for someone to participate in productive financial activities.

c. Learning and Experience Factors

Learning and experience shape saving habits through practice and evaluation. Past experiences regarding financial difficulties or urgent needs can teach the important value of saving. Someone who has experienced the benefits of saving, such as being able to meet needs without going into debt, will tend to repeat that behavior. In other words, the habit of saving is a learning process built on real experiences managing finances.

Definition of Culture

Culture is a concept inseparable from people's lives because it relates to shared value systems, habits, and ways of thinking. Koentjaraningrat (2009) explains that culture is the entirety of human ideas, actions, and works in society that are acquired through the learning process. Hofstede (2010) defines culture as the collective programming of the mind that distinguishes the members of one group from those of another. Culture functions like software in the human mind, regulating how individuals view things, make decisions, and act. The values and norms that shape a group serve as guidelines that shape members' behavior, including in economic decision-making, such as the habit of saving in cooperatives.

Cooperative

The word 'cooperative' comes from the Latin word 'cooperatioon,' which means cooperation or working together. Cooperation can be interpreted as working together and undertaking joint efforts for mutual benefit. In general, a cooperative is an association of people who voluntarily unite to strive for improved economic welfare by establishing a business managed democratically.

Law No. 25 of 1992 explains that a cooperative is a business entity consisting of individual members, a cooperative legal entity whose activities are based on cooperative principles, and a people's economic movement based on the principle of kinship. Therefore, a cooperative has a foundation of cooperation based on equality of rights and obligations. Each member has the same rights and obligations and must comply with the highest decision, namely, the members' meeting. Ramadhan et al. (2023): A cooperative is an autonomous association of people who voluntarily unite to meet their shared economic, social, and cultural needs and aspirations through a jointly owned and democratically controlled enterprise.

From the definitions above, it can be concluded that a cooperative is a business entity consisting of individual members or legal entities that carry out business together in accordance with cooperative principles, thereby gaining greater benefits at lower cost through a company owned and democratically controlled by its members.

3. METHOD

This study uses a qualitative approach to develop a deep understanding of how culture shapes cooperative members' saving behaviors. To obtain rich and comprehensive data, the author employed three main data collection techniques: observation, interviews, and documentation. These techniques were chosen to ensure that the data collected encompass various perspectives and reflect the social realities occurring in the field. Observations were conducted to examine the cooperative's

operational activities, including savings and loan services, administrative record-keeping, member meetings, and interactions between management and members. Through this observation, the author captured how cultural values such as cooperation, trust, and discipline are reflected in members' habits when transacting and saving in the cooperative. In addition, informal interviews were conducted with cooperative administrators and several members to gain deeper insights into their experiences with saving, their motivations for joining the cooperative, and the Influence of community culture on their trust and commitment to saving. The third technique, documentation, was used to collect written data, including the cooperative's organizational structure, financial reports, savings and loan books, activity photos, and administrative archives. This data is very important for strengthening the findings from observation and interviews, providing further evidence of how the cooperative's cultural values influence members' behavior.

In analyzing the collected data, this study uses a qualitative descriptive approach. This approach aims to provide an in-depth, systematic depiction of phenomena in the field and to explain how cooperative culture shapes members' saving behavior. Sugiyono (2020) states that data analysis in qualitative Research involves organizing the data, detailing its units, and arranging patterns that are easy to understand. In this study, data analysis aims to illustrate the influence of cooperative culture on saving behavior, focusing on values such as solidarity, trust, cooperation, and discipline that help increase members' commitment to consistent saving.

According to Miles and Huberman (in Sugiyono, 2020), qualitative data analysis is carried out interactively and continuously until saturation, which occurs when the data are sufficient and no longer yield additional insights. This analysis process consists of four main stages, namely: (1) Data Collection, which involves observation, in-depth interviews, and documentation; (2) Data Reduction, which aims to summarize, select, and focus on data relevant to the Research; (3) Data Display, which presents data in a narrative form that facilitates understanding and analysis; and (4) Conclusion Drawing/Verification, which is carried out after all data have been analyzed and verified to ensure their validity. In this stage, conclusions are drawn from patterns and findings emerging from observations, interviews, and documentation, as well as by comparing data across sources to obtain more valid results.

Through these stages, the author can describe in detail how the cooperative's cultural values influence its members' saving behavior. This study not only provides insight into the internal dynamics of cooperatives but also emphasizes the role of cultural factors in shaping society's economic behavior. The findings are expected to make a significant contribution to the development of cooperative theory and practice, particularly in increasing member participation in saving activities.

4. RESULTS AND DISCUSSION

a. The Role of Culture in Shaping the Savings Behavior of Members Viewed from the Attitude Aspect.

The cooperative culture at KSP Kopdit Suru Pudi is based on values that emphasize cooperation, togetherness, and a sense of ownership. These values should serve as a foundation for shaping members' behavior, especially regarding saving. Saving in the cooperative is not only an administrative obligation but also a contribution to the cooperative's sustainability and collective welfare. Therefore, members' attitudes towards saving should reflect a deep understanding of its importance as part of collective social responsibility.

However, the results of interviews with cooperative members show that the attitude towards saving has not yet fully developed positively among all members. Some members admitted that they save only because it is their obligation as cooperative members and not because of a personal awareness of the importance of saving for the future or unexpected needs. As expressed by Mrs. F.L., one of the interviewed members:

“I usually make regular mandatory and voluntary savings deposits every month. This habit was formed by clear cooperative rules and by personal awareness that saving is important for the future and unexpected needs.”

The statement indicates that although there is awareness of the importance of saving, it has not been fully internalized into a mindset that encourages members to save regularly and consistently. Most members only save to meet mandatory deposits or when their financial condition allows, such as when there is extra income or after fulfilling other needs. This illustrates that saving is still regarded as an administrative obligation to be fulfilled, rather than a habit integral to their lives.

In the Theory of Planned Behavior developed by Ajzen (1991), attitude is a key factor that shapes a person’s intention to act. If someone has a positive attitude towards an action, the intention to carry it out will be stronger. In this case, although some members consider saving important, that positive attitude has not been fully internalized into their daily habits. This is evident in the average decline in members’ savings over the past three years, indicating that members’ attitudes toward saving have not yet fully developed into consistent, sustainable behavior.

According to this theory, negative or weak attitudes towards saving can hinder an individual’s intention to save. In this case, if cooperative members still see saving merely as an administrative obligation that is not particularly important, their intention to save regularly and sustainably will remain weak. Therefore, the cooperative needs to strengthen positive attitudes toward saving by providing a deeper understanding of the long-term benefits of saving, not just as an obligation, but also as part of personal financial planning that is important for the future.

b. The Role of Culture in Shaping Members' Saving Behavior Viewed from the Aspect of Subjective Norms

The social environment influences subjective norms, and the expectations of people considered important to the individual, such as family, cooperative managers, and fellow members. In the context of a cooperative, the social norms that develop within it can encourage members to save, especially when they feel social pressure or encouragement from their group to adopt good habits. In KSP Kopdit Suru Pudi, the social norms grounded in values of cooperation and togetherness should strengthen the motivation to save, as saving is seen as a contribution to collective well-being.

However, interviews with members indicate that the subjective norms formed within the cooperative have not fully influenced members’ saving behaviors. Although some members feel encouraged to save after seeing others disciplined, this does not always apply to all members, especially regarding voluntary savings. Some members admitted they are more inclined to save when they see administrators or other members consistently depositing mandatory savings. For example, Mrs. F.L stated:

“Yes, the sense of togetherness is very influential. When I see other members saving diligently, I am motivated to do the same. There is a sense of shame and responsibility if I do not follow the common practice.”

Although this sense of togetherness plays an important role in encouraging some members to save, the social norms that have formed are not strong enough to consistently promote saving behavior, especially for voluntary savings. This reflects that subjective norms in the KSP Kopdit Suru Pudi Cooperative have not fully functioned as a strong driver for establishing consistent saving habits.

Ajzen (1991), in the Theory of Planned Behavior, explains that strong subjective norms can strengthen the intention to perform a behavior. Conversely, if the subjective norms within the social environment are not strong enough, the intention to save will not develop optimally. In this case, cooperatives need to reinforce subjective norms through regular socialization, the establishment of

role models from administrators and senior members, as well as emphasizing values of togetherness and collective responsibility. This can help members feel more encouraged to save, both mandatorily and voluntarily, as part of their responsibility to the cooperative.

c. The Role of Culture in Shaping Members' Saving Behavior Viewed from the Aspect of Control Perception

The aspect of perceived behavioral control refers to the extent to which an individual feels capable of or has control over an intended action, in this case, saving. This perception of control is influenced by various factors, such as ease of access to savings, the existence of clear rules, and social support that facilitates the individual in performing the behavior. In cooperatives, this perception of control is crucial to ensuring that members feel able to save regularly, even if they have limited income or busy daily schedules.

The interview results showed that most members felt that the cooperative had provided clear rules regarding savings deposits, which helped them manage their expenses and set aside money for savings. This aligns with the statement of Mrs. F.L, who expressed:

“Yes, the cooperative rules are very helpful. With a clear deposit schedule, I can manage my expenses from the start and set aside money for savings even with a busy schedule.”

However, for some other members, the main challenge they face is limited income and income uncertainty. Income that is not always consistent each month makes it difficult for them to save, especially for voluntary savings. As one other member expressed:

“Our income is not always consistent every month, so after covering household needs, sometimes there is nothing left to save for Sisuka or Sidandik.”

In the theory of planned behavior, perceived behavioral control significantly influences an individual's intentions and actions. Ajzen (2002) stated that if a person feels they lack control or the ability to perform a behavior, their intention to do so will be weaker. In the context of cooperatives, obstacles such as limited income and financial uncertainty make members feel they lack sufficient control to save regularly, especially for voluntary savings.

To address this issue, cooperatives need to offer more flexible solutions, such as savings programs tailored to members' financial capacities. In addition, cooperatives can introduce financial education to help members manage their income more effectively, as well as provide clear information on how to save even under limited financial circumstances. In this way, members will feel they have greater control over their saving decisions, and their perceived control over saving behavior will increase.

In this overall analysis, it can be concluded that the cooperative culture at KSP Kopdit Suru Pudi plays an important role in shaping members' saving behaviors. However, several aspects still need strengthening to achieve optimal results. The role of culture in shaping attitudes, subjective norms, and members' perceived control over saving does exist. Still, it is not yet strong enough to encourage consistent and sustainable saving behavior.

Positive attitudes toward saving have not been fully internalized by all members, especially because many save only out of administrative obligations rather than from a personal awareness of saving's importance. Additionally, social norms that encourage saving behavior remain insufficient, particularly for voluntary savings. Finally, members' perceived behavioral control is also still low, especially for those who face unstable income challenges.

5. CONCLUSION

Based on the research results, cooperative culture plays an important role in shaping the saving behavior of KSP Kopdit Suru Pudi Koting members through three main mechanisms in the Theory of Planned Behavior: attitude, subjective norms, and perceived behavioral control. The research findings indicate that the values of cooperation, togetherness, solidarity, discipline, and a

sense of ownership towards the cooperative not only function as institutional values but also as social mechanisms that shape how members interpret saving activities.

Theoretically, this study posits that cooperative culture can be conceptualized as a contextual factor that strengthens the subjective norm component of the Theory of Planned Behavior. In the context of KSP Kopdit Suru Pudi Koting, social encouragement from administrators, fellow members, and the community environment creates positive social pressure that drives members to fulfill their savings obligations. However, the influence of cooperative culture has not fully shaped consistent saving behavior, especially when a positive attitude towards saving has not yet been internalized as long-term financial awareness.

From an attitudinal perspective, some members have viewed saving as an action that benefits personal financial security and the cooperative's sustainability. However, the research findings indicate that the orientation toward saving remains instrumental, namely, done to fulfill administrative obligations or as a requirement to obtain loan services. This indicates that the cooperative's cultural values have not fully transformed into awareness of sustainable economics.

From the aspect of subjective norms, the culture of cooperation and togetherness has proven to be a dominant factor motivating members to save. Feelings of shame, a sense of social responsibility, and the desire to adopt the habits of other disciplined members constitute positive social pressure. However, these norms are stronger in encouraging mandatory savings than voluntary savings, thus not fully generating independent and consistent saving behavior.

From a behavioral control perspective, members' ability to save is strongly influenced by income stability, household economic capacity, and the flexibility of the cooperative savings system. Thus, low consistency in saving is not solely due to a weak cooperative culture, but also to members' limited control over their economic conditions. These findings indicate that cooperative culture will be more effective in shaping saving behavior if supported by an adaptive savings system and continuous financial education.

The theoretical contribution of this study lies in expanding the understanding that cooperative culture is not merely the social background of the organization, but a contextual variable that can strengthen or weaken the relationship between intention and saving behavior within the framework of the Theory of Planned Behavior. Meanwhile, the practical contribution of this study indicates that cooperative management needs to reinforce the internalization of cultural values through member education, exemplary leadership, management transparency, and more flexible savings policies, so that members' saving behavior evolves from an administrative obligation to a conscious, consistent, and sustainable financial habit.

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