The Influence of Motivation on Interest in Become A Member of A Syariah Cooperative: Case Study at Bummas in Limbangan Garut

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Article Info

Abstract

This research is based on the fundamental problem of an organization, namely the Sharia cooperative in the Limbangan area of Garut Regency, where the incidents that occur in the field by considering the dynamics of the organization according to the initial hypothesis there are problems regarding polarization and optimization of human resource empowerment capabilities, especially in terms of motivation. The purpose and objectives of this study are to determine whether or not there is an influence. Between motivation and interest in becoming a member. How big, and whether or not motivation influences the interest in becoming a member of the Bummas In Limbangan Garut Sharia Cooperative. The research method used in this study is to use the associative quantitative method. The data for this study were obtained from primary data by distributing questionnaires and then processed using the SPSS application. Researchers also obtained data from expert theories. This theory is used to strengthen the analysis. The results of the study showed that the motivation variable had a significant effect of 24.6% on the interest in becoming a member of the Bummas In Limbangan Garut Sharia cooperative. This can be seen based on the tcount> table (4.102> 1.299).

1. Introduction

The development of Islamic financial institutions has grown from year to year, especially in the current era of modernization and globalization where Islamic financial institutions have become a necessity for the lives of many people (Dina et al., 2020). At a micro level, Islamic financial institutions are identified with the existence of Baitul Mal, Islamic cooperatives, and others (Muhamad & Abdul, 2024). In the operationalization of Islamic financial institutions, they cannot be separated from the people who work in them or are often called Human Resources (HR). HR is an important and key factor that determines the development of an institution or organization (Andri, 2022). In facing modern life with sophisticated technology, especially with the existence of financial technology, the role of HR as a source of labor in a company is very much needed to produce quality products or services (Rahmawati, 2022). Management must be able to manage HR to carry out tasks according to expectations to achieve company goals. Therefore, companies need to continue to build and improve HR performance, so that their knowledge, abilities, and skills are by job demands (Muhammad et al., 2023). In this

context, employee training and development are very important to ensure that HR has the skills needed in a constantly changing work environment (Anita & Abdul, 2024). In addition, companies also need to provide adequate incentives to motivate HR to remain productive and committed to the company. Thus, companies can continue to compete in a competitive market and continue to develop following technological and market developments (Irwan & Gaya, 2024).

In the world of Islamic economics, especially Islamic financial institutions, motivation always influences the process of increasing the number of members or members, so it needs special attention because motivation can drive the process and development of the financial institution itself. Theoretically, motivation is closely related to the performance of organizational members, motivation is the starting point and foundation for anyone, including members to carry out tasks efficiently and achieve maximum results (Fauzi, 2019). The motivation given by management to HR is very important in supporting improved performance. With good motivation, HR will feel motivated to continue learning and developing themselves in carrying out their duties. This will also have a positive impact on the growth of the company and Islamic financial institutions as a whole (Rike et al., 2020). Therefore, management needs to pay attention to ways to continue to motivate SDI members. One way that can be done is by providing rewards or awards to members who have succeeded in achieving targets or good performance (Ma'sum, 2019). The rewards or awards given can be in the form of bonuses, certificates of appreciation, or opportunities to attend training and conferences related to the Islamic financial industry. In addition, management also needs to provide clear support and direction to SDI so that they have clear goals in carrying out their duties (Stefani & Arthik, 2019).

Thus, SDI will feel appreciated and motivated to continue to provide the best contribution to the growth of the company and Islamic financial institutions (Al et al., 2024). In addition, management can also provide training or workshops that can improve the skills of SDI members. Thus, the motivation given will have a positive impact on improving the performance and growth of Islamic financial institutions (Anjur et al., 2021). Motivation and interest are interrelated, motivation will generate interest, and the higher the consumer motivation, the higher the consumer interest in consuming the product (Sumitro et al., 2021). Customer interest is also a key factor in deciding which product to use (Firza & Achmad, 2022). Understanding consumer behavior (customers) before making a purchasing decision cannot be separated from the purchasing power of the community (Amalia, 2022). In other words, this is an effort to closely examine consumer behavior towards the product or customer itself (Putri, 2022). Looking at the level of market share can also show how much public interest is in products or financing in Islamic financial institutions (Nurrohmah and Purbayati, 2022). This is important because the higher the public interest in products or financing in Islamic financial institutions, the greater the growth of the Islamic financial industry itself (Mardia & Mustapa, 2022).

Therefore, market players need to continue to monitor and analyze customer interest to develop the right marketing strategy (Alfin, 2021). Thus, a deep understanding of consumer behavior is the main key to business success in today's era of global competition (Natalia et al., 2023). Based on initial research observations in the field, the author saw a problem that interested the author to examine the influence of motivation on the interest in becoming a member of the Bummas In Sharia Cooperative which the researcher will examine further. The results of the initial observations that emerged were that there were weaknesses in terms of empowering human resources, more specifically regarding motivating interest in becoming members. This is indicated by the initial

findings of the phenomenon that occurred in the field, which should have been that more human resources would spur work enthusiasm because they were supported by fellow human resources. However, in reality in the field, the theory is not directly proportional to the expected performance. This prompted the researcher to conduct a simple study on the discrepancy between theory, expectations, or standards that apply in an organization.

2.   Research Method

This research activity plan will explain the research object, research method, type of research, type of data, data collection techniques, population and sample, operational variables, data testing tools, data analysis, and hypothesis test design. The object of this research is members of Bummas In. The research object is what will be researched, who is the subject of the research, when and where the research will be conducted, and other things can also be added if deemed necessary (Umar, 2013). The research method is a scientific method for collecting data needed as a complement to certain goals and applications (Sugiyono, 2019). This research applies a quantitative approach that is associative. The quantitative approach relies on numerical data to produce structured information (Sinambela, 2020). Meanwhile, the associative approach is used to measure the relationship between the variables being studied (Sujarweni, 2015).

The data used is primary data, which is data obtained technically from the research object, in this case, members of Bummas In. The main data is obtained through observation, interviews, and distributing questionnaires to respondents regarding the influence of motivation. Primary data is a data source that provides data directly to data collectors (Sugiyono, 2019). Data collection techniques are the most important step in research because data is the core of the research objectives to be achieved (Sugiyono, 2019). In this study, the objects studied were members of Bummas In with a total of 59 objects. Population refers to all individuals or groups that have certain qualitative characteristics that are relevant to be analyzed and conclusions drawn by researchers (Sugiyono, 2019). Meanwhile, samples are selected from the population as the main data source (Sugiyono, 2017). The sampling technique used in this study uses a non-probability sampling technique, not all members of the population have the opportunity to be sampled (Sugiyono, 2018). The sampling method applied is a purposive sample type, which is selected based on certain aspects that are by the research objectives to ensure the appropriate number of samples (Sugiyono, 2018). To determine the number of samples, this study uses statistical calculations using the Slovin Formula. This method is used in calculating the number of representative samples from a large population (Sugiyono, 2016):

Thus, the sample of the study taken is 52 members in Bummas In. In this study, there are independent variables, namely X (motivation), and dependent variables, namely Y (interest in becoming a member). Operational is about determining a construction so that it becomes a variable that can be measured. The author must decide how to measure a particular variable to get its value. This measurement process is called variable operationalization (Bahri, 2018). Then these variables are measured using a Likert scale. The Likert scale is used to measure an individual's attitude toward an object (Kriyantono, 2020). In this study, the author uses a Likert scale because the variables being measured are broken down into variable indicators and used as a benchmark for compiling statements or tool items that can become statements.

Table 1. Likert Scale Score

Answer Option	Score
Strongly Agree	5
Agree	4
Undecided	3
Disagree	2
Strongly Disagree	1

Source: Sugiyono, (2017)

With this, the research was conducted using independent variables, namely the existence of motivation that influences the dependent variable, namely the interest in becoming a member. A validity test is the process of comparing data reported by researchers with data obtained directly from research subjects to ensure the accuracy and validity of the information contained in the study (Sugiyono, 2018). The validity test is obtained through questionnaire scores which are then calculated by comparing *the product moment r_{table} assisted by using the Statistical Product and Service Solution (SPSS) 23.0 for Windows (IBM SPSS Statistics 23)* Software application. The validity test formula is as follows:

$$R_{table} = N\text{-}2$$

N = Sample obtained

The criteria for testing the validity of the research are as follows:
1. If $r_{count} >$ r table then the test is valid
2. If $r_{count} <$ r table then the test is not valid

According to Sugiyono's explanation, the reliability test indicates how consistent measurements of the same object can produce similar data (Sugiyono, 2017). The following is a table of reliability level measurements that is a reference for whether the statement can be justified or not.

Table 2. Reliability Level

No	Alpha	Description
1	<0,05	Low Reliability
2	>0,05 – 0,70	Moderate Reliability
3	>0,70 – 0,90	High Reliability
4	>0,90	Perfect Reliability

Source: Sugiyono, (2016)

According to Sugiyono, the normality test is used to evaluate whether the data from the variables being studied has a normal distribution or not (Sugiyono, 2017). According to Santoso, the normality test is carried out to evaluate whether the data distribution pattern is by or close to a normal distribution, which is indicated by the shape of the data distribution that resembles a bell *(bell-shaped)* (Santoso, 2018). Significant numbers (SIG) > 0.1 data is normally distributed. Significant numbers (SIG) < 0.1 data is not normally distributed. According to Bahri, the coefficient of determination (R_2) is also known as a measure that shows how well the model can explain the variability of the dependent variable, or how much influence all independent variables have on the dependent variable (Bahri 2018)(Bahri, 2018). The coefficient of determination is used to evaluate how much the independent variable contributes to the dependent variable. The partial or multiple determination coefficient (R_2) is calculated using the following formula (Ghozali, 2016).

According to Ghozali, the purpose of the t-test is to evaluate how much influence each independent variable individually has in explaining the dependent variable. This testing process is very important in the context of decision-making regarding the acceptance or rejection of a hypothesis in a study. This underscores the importance of understanding the contribution of each independent variable to the variability observed in the data (Ghozali, 2021). The t-test calculation formula is as follows (Hidayat, 2021). The decision-making rules for the t-test using SPSS with a significance level of 10% are as follows (Sugiyono, 2016). If the significance value is $> 0,1$ then the null hypothesis (H_0) is accepted and the alternative hypothesis (H_a) is not, indicating that the independent variable cannot explain the dependent variable or there is no significant influence between the variables being tested. Conversely, if the significance value is <0.1, then (H_0) is not accepted and (H_a) is accepted, indicating that the independent variable can explain the dependent variable or there is a significant influence between the variables being tested

3. Results and Discussion
The Effect of Motivation on Interest in Becoming a Member

The effect of motivation on interest in becoming a member can be tested using various statistical methods. First, a validity test is conducted to ensure that the motivation measurement tool used is by the research objectives. Second, a reliability test is used to evaluate the consistency of the measurement tool in producing reliable results. Third, a data normality test is used to check whether the data distribution is normal or not before further analysis is carried out.

A determination coefficient analysis is useful for measuring how much variability in interest in becoming a member can be explained by motivation. Finally, a t-test is conducted to determine the statistical significance of the effect of motivation on interest in becoming a member, by comparing the calculated t value with the table t-crisis value. Thus, the combination of these methods helps provide a deeper understanding of how motivation influences interest in becoming a member of Bummas In. This can be seen as follows.

Motivation Validity Test

The results of the calculation of the motivation validity test using SPSS can be seen in the following table:

Table 3. Motivation Validity Test

Statement	R_{count}	r_{table}	Description
X3.1	0,757	0,256	Valid
X3.2	0,568	0,256	Valid
X3.3	0,696	0,256	Valid
X3.4	0,763	0,256	Valid
X3.5	0,555	0,256	Valid
X3.6	0,591	0,256	Valid

Source: Research Result 2024

From the data in the table above, it can be concluded that all statements of the motivation variable questionnaire are valid because $r_{count} > r_{table}$

Motivation Reliability Test

This reliability test is conducted to determine the Cronbach's alpha value of a variable using IBM SPSS Statistics 23 to see the reliability value of the motivation and interest in becoming a member variable can be seen in the table below:

Table 4. Motivation Reliability Test (X)
Reliability Statistics

Cronbach's Alpha	N of Items
.859	6

Source: Research Result 2024

From the data in the table above, the reliability test data on Cronbach's alpha shows 0.859 which means it has high reliability.

Motivation Data Normality Test

The following are the results of the calculation of the data normality test for variable X, namely motivation, which can be seen in Table 5 as follows:

Table 5. Motivation Data Normality Test (X)
Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Motivation (X)	.103	51	.200	.886	51	.000

a. Lilliefors Significance Correction
*. This is a lower bound of the true significance.
Source: Research Result 2024

From the data in the table above, the normality test obtained from the significance in the *one-sample Kolmogorov-Smirnov test* section shows a significant level of motivation of 0,200> 0,1 so that it can be concluded that the data is normally distributed.

Analysis of Determination Coefficient

To find out how much influence motivation as an independent has on the interest in becoming a member as a dependent variable using the Statistic Application, which was carried out by the research, the results are as follows.

Table 6. Analysis of Determination Coefficient (X)
Summary Model

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.506[a]	.256	.240	6.136

a. Predictors: (Constant), Motivation
Source: Research Result 2024

From the data in the table above, it can be seen that the coefficient of determination (R^2) is 0.256, which means that 25.6% of the variation in interest in becoming a member is influenced by motivation. The remaining 74.4% is influenced by other variables not examined in this study.

t-Test

The t-test shows how far each motivation variable influences the variable of interest in becoming a member.

Table 7. Motivation t-Test On Interest In Becoming a Member

Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	14.423	5.429		2.657	.011
Motivation	.934	.228	.506	4.102	.000

a. Dependent Variable: Interest In Becoming a Member

Source: Research Result 2024

From the data in Table 7, it can be seen that the t-value is 4.102 > 1.299 with a significant value of 0.000 < 0.1. It can be concluded that H_0 is rejected and H_1 is accepted, indicating that motivation has a significantly high influence on the interest in becoming a member of Bummas In.

Discussion

Factors that influence people's interest in saving in Islamic financial institutions, especially Islamic cooperatives, are Service, Profit Sharing, Belief or Religiosity, and Location. Of the several factors, the religiosity factor is closely related to people's interest in saving in Islamic cooperatives because the level of religiosity differs between individuals. Islamic financial institutions, especially Islamic cooperatives, emerged because there was encouragement from the religiosity of society both textually and historically. Interest in saving can be assumed as a sense of desire that arises as a response to interest in an object. Apart from religiosity, consumer behavior is also influenced by factors within a person such as age, life cycle, lifestyle, and income (Kotler, 2009). In addition to factors from within oneself, the social environment also influences a person's interest in saving at a Sharia Cooperative. Religious and cultural knowledge plays an important role in determining people's interest in saving at a Sharia Cooperative. Culture refers to values, ideas, symbols, and artifacts. This means that culture helps customers communicate with each other, and interpret and evaluate as members of society (Andespa, 2017).

Information or knowledge known by a person or cooperative member (consumer) influences whether or not an object or something, the influence of consumer knowledge on the interest in saving at a Sharia Cooperative, Bina Insan Mandiri Karanganyar Branch. This is also based on several indicators regarding knowledge. Interest is a tendency in a person to be interested in something or an object. Meanwhile, according to Crow and Crow, interest has a meaning as a driving force that causes a person to pay attention to someone else, something, and also to certain activities. According to Decroly given the year, interest has a meaning as a statement of an unfulfilled need. This need arises because of the urge to satisfy an instinct. This interest does not only arise from sources, but a person can also obtain an interest from other sources. For example, a habit that is done and education that is obtained, the influence of social and environmental influences, and also the instinct or desire of the person. Interest will also be seen very well if a person can find an object that he likes precisely and is also directly related to that desire. An interest must also have a clear object so that it will later make it easier for someone to act and stay toward the right object (Suwarso, 2018). Saving is defined as an activity of saving funds. When consumers decide to save, consumers will use various information to make their

decision to save. Because of that, internal affective responses and their behavior contain information that can influence consumers' decision-making to save.

Sharia cooperatives are cooperatives that have principles, activities, and objectives based on Islamic sharia which are sourced from the Qur'an and Assunah. The general understanding is a cooperative business entity that runs its business with Sharia principles, and if the cooperative has a productive savings and loan business unit, then all products and operations must be guided by the fatwa of the National Sharia Council of the Indonesian Ulema Council (Widayanti, 2023). Sharia Cooperatives have basic principles, including wealth is a trust from Allah SWT. Which no one else can own absolutely. Humans are given the freedom to make peace with the condition that they are still together under sharia provisions. Humans are caliphs Allah and prosperity on this earth, and Uphold justice and reject every form of usury and concentration of funding sources economy among a few people or a group of people only (Sofiani, 2014). Other basic principles include the Prohibition of maysir, namely all forms of gambling that are deadly to the real sector and are unproductive. Prohibition of business practices that violate social norms. Prohibition of gharar, namely all unclear transactions. Prohibition of haram, namely a transaction that is forbidden by sharia. Prohibition of usury, namely all forms of commodities that impose additional principles of interest. Prohibition of *ihtikar*, namely hoarding and monopolizing goods or services to manipulate prices, (7) Prohibition of all forms of transactions that endanger individuals or society.

Cooperatives are the pillars which means an integral and inseparable part of the national economic system, which is why cooperatives are not only a constitutional mandate but also a hope in building the people's economy. Moh. Hatta, who is known as the father of Indonesian cooperatives, once stated that cooperatives are the only container for production apparatus. Sharia cooperatives have foundations, including Sharia cooperatives based on Pancasila and the 1945 Constitution, Sharia cooperatives based on family, and sharia cooperatives based on Islamic sharia, namely the Al-Qur'an, and Assunnah by helping each other and each other strengthening. The decision-making process to save according to Kotler, (2008), 5 stages must be passed in consumer decision-making to save, namely: problem recognition, information search, alternative evaluation, purchasing decisions, and post-purchase behavior. The consumer decision-making process also arises when consumers decide to save at a Sharia Cooperative that they want, this is because consumers also do not want to suffer losses from the decisions they have made (Putribasutami, 2018).

Saving is indeed effective learning in saving and planning, and also saving has another meaning as an activity of setting aside some of the money that someone has to save for a long period or a certain period. Saving is also an activity that we should not forget because it is very important. Saving activities must also be taught from an early age. Saving is a positive activity, this is because by saving someone can become a more frugal person and of course, someone can learn to manage or control their finances. The purpose of saving can be used to save but with the understanding of not being wasteful. Financial expenses can be adjusted to needs and meet large needs in the future. In addition, saving is also useful for someone to get used to learning to manage personal money, have a financial plan, appreciate money, learn discipline, and can also create pride in oneself. One of the most suitable forms of economic cooperation to empower the common people is cooperatives. Because in cooperatives can be found the principles and values of togetherness, mutual cooperation and shared prosperity. Bung Hatta gave special attention to cooperatives as ideal economic cooperation because cooperatives are strategic

institutions and become "weapons of alliance for the weak to defend their lives (Hasbi, 2023).

4. Conclusions

The development of cooperatives has indeed experienced ups and downs due to the limited ability of human resources to manage cooperatives. This is the reason why cooperatives seem to be organizations that are slow to develop because not everyone who has the ability and knowledge wants to work with cooperatives, especially the younger generation. Member participation is very important and often becomes a problem for cooperatives in Indonesia. Where member participation is one of the triggers for the progress of a cooperative. A successful cooperative is certainly supported by members who actively participate. After analyzing the results related to the influence of motivation on interest in becoming Bummas In, it was concluded that motivation has a significant effect on interest in becoming a member of Bummas In. This can be seen based on the t_{count} value > t_{table} (4.102 > 1.299). So it can be concluded that H_0 is rejected and H_1 is accepted. The results of the determination coefficient analysis, the value of R^2 is 25.6% so it can be concluded that the contribution of motivation to interest in becoming a member is 25.6%, and the remaining 74.4% is the contribution of other variables.

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