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RESPONSIBLE AI AND HUMAN-CENTERED DESIGN: BRIDGING ETHICS AND INNOVATION

SATISFACTION ANALYSIS OF MEMBERS OF THE PALM OIL COOPERATIVE (KOPSA) USAHA MANUNGGAL SERESAM VILLAGE, SEBERIDA DISTRICT, INDRAGIRI HULU REGENCY RIAU PROVINCE

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Abstract: This study aims to analyze the characteristics of members, administrators, employees and member satisfaction of the Palm Oil Cooperative (Kopsa) Usaha Manunggal, Seresam Village, Seberida District, Indragiri Hulu Regency, Riau Province. The study used a qualitative descriptive survey method, which was conducted at the Palm Oil Cooperative, Usaha Manunggal, Seresam Village, Seberida District, Indragiri Hulu Regency, Riau Province. Sampling was carried out using simple random sampling, namely against 41 KOPSA members. The analysis model used to analyze member satisfaction uses the Importance Performance Analysis (IPA) and Customer Statistics Index (CSI) models. The results showed that the average age of members was 52.07 years, the average age of administrators was 41 years and the average age of employees was 38 years. The average education of members was 9.36 years, administrators 12 years and employees 12.47 years. The gender of the members is dominated by men (80.49%) and the management consists of 3 people who are all men and employees consist of 19 men (59.38%) and 13 women (40.62%). The results of the Performance Analysis Index (IPA) identified several attributes with low priority that need to be improved, namely the appearance of the management, completeness of facilities, ease of access to information, timeliness of payment of sales results, honesty of the management, and social costs. However, the Customer Satisfaction Index (CSI) value reached 80.78%, indicating that members have a satisfactory level of satisfaction with the financial performance of the Usaha Manunggal Palm Oil Cooperative (KOPSA).

Keywords: Member Satisfaction, Palm Oil Cooperatives, Riau

1. Introduction

Cooperatives, as economi entities rooted in the people's economic movement, have demonstrated siginificant business turnover. according to article 4 of law no.25 of 1992 concerning cooperatives, the rooles and functions of cooperatives are: 1. developing and enhancing the economic potential and capabilities of members in particular and the community in general to improve their economic and social welfare, 2.Actively participating in effort to improve the quality of human life and society, 3. Strengthening the people economy as the foundation of national economic resilience, with cooperatives serving as the main pillar, 4. striving to realize and develop a national economy based on mutual effort grounded in the principles of kinship and economic democracy. Cooperatives, as business entities based on the principles of a people-centered economy. play an important role in improving the welfare of their members. The success of a cooperative in achieving its goals is greatly influenced by its financial performance. Good financial performance reflects the cooperative's ability to manage its assets and resources effectively and efficiently. This will have an impact on increasing income, profits, and ultimately member satisfaction. Member satisfaction is a crucial factor in the sustainability and growth of a cooperative. Satisfied members will feel a sense of ownership and be motivated to actively participate in cooperative activities. Member satisfaction can also serve as an indicator of the cooperative's success in providing services and benefits that meet members' expectations.

As for the phenomenon of service performance and member satisfaction, based on observations and Interviews with cooperative members in several cooperative business units, there is still a gap between service performance and member satisfaction. In the researcher's perception, member satisfaction in cooperatives has not yet fully met the expectations of cooperative members. Previous studies supporting this issue of member satisfaction in cooperatives include: Eli Dahlia (2018), "The Influence of Management Performance on Member Satisfaction in the Employees' Cooperative of the Republic of Indonesia (KPRI) Kokardan, Majalengka Regency". The study found that management performance levels can support member satisfaction in providing services to cooperative members. Enny Khuswati and Dessy Triana Relita (2019), "The Influence of Cooperative Service Quality on Member Satisfaction in the Savings and Loan Cooperative (KSP) Bhakti Lestari, Sungai Tebelian Subdistrict". The results of this study showed that service quality affects member satisfaction in the Bhakti Lestari Cooperative.Octojaya and Abriyoso, "The Relationship Between Management Performance and Member Satisfaction in Cooperatives in Bintan Regency". The study concluded that there is a significant relationship between management performance variables and cooperative member satisfaction.Based on the phenomenon, theoretical support, and previous research journals, the researcher is Interested in examining and analyzing member satisfaction in the Mil Palm Cooperative (KOPSA) Manunggal, seresam village seberida district, Indragiri hulu regency Riau Province.

2. Literature Review

Cooperatives. Law No. 25 of 1992, Article 1, defines a cooperative as a business entity consisting of individuals or legal entities of cooperatives whose activities are based on cooperative principles, and at the same time, as a people's economic movement founded on the principle of kinship. Furthermore, Law No. 25 of 1992, Article 2, states that cooperatives are based on Pancasila and the 1945 Constitution of the Republic of Indonesia, founded upon the principle of kinship. The most essential requirement that must first be fulfilled by all prospective founding of a cooperative is the agreement among them to bind themselves together in (Hendar, 2010). according to subandi (2013) establishing a (2013), in 1963, during the ICA Congress in Bournemouth, a commission was established to review and study the principles applied by ICA menibers in various conumries The results of this commission's work were presented at the 23rd ICA Congress in Vienna in 1966 which produced a new formulation of cooperative principles.

Member Satisfcaction. The word ‘Satisfaction’ comes from the latin word satis (Meaning Good enough, adequate) and facio (to do or make), which can simply he interpreted as an effort to fulfill something. According to Kotler (2005) in Sahanggamu et al. (2015), satisfaction is a person's feeling of pleasure or disappointment resulting from comparing their impression of a product's performance or outcome with their expectations. Meanwhile, according to Sumarwan (2003) in Guspul (2014), satisfaction is the level of feeling after comparing perceived performance or results with expectations. Thus, the level of satisfaction is a function of the difference between perceived performance and expectations. If performance falls below expectations, the customer will be dissatisfied; if performance meets expectations, the customer will be satisfied; and if performance exceeds expectations, the customer will be very satisfied.

In cooperatives, customers are referred to as cooperative members. Member satisfaction changes over time. Generally, customer expectations are their estimates or beliefs about what they will receive when purchasing or consuming a product, whether goods or services, while perceived performance or results are the customer's perception of what they actually receive after consuming the purchased product. Therefore, management must share the same perception as customers so that the results obtained exceed or at least meet customer expectations (Laksana, 2008).

User Satisfaction is a benchmark between expectations and reality. The level of satisfaction will increase when expectations and reality are more aligned, and vice versa. User satisfaction is an important aspect in the development of an information system. With user satisfaction, an application can serve as a reference for improving the system or the application itself. In addition to being a reference, user satisfaction can also be used to identify the strengths and weaknesses of the system being implemented (Saputra & Kurniadi, 2019).

Satisfaction (from the Latin satis, meaning fairly good or adequate, and facio, meaning to apply or to make) can be interpreted as an effort toward fulfillment or adequacy. Furthermore, the level of user satisfaction can also be understood as a state achieved by an individual or group in accordance with what they need and desire (Wulandari et al., 2020).

To create customer satisfaction, companies must develop and manage a system to acquire many customers and the ability to retain them. Thus, customer satisfaction does not mean providing what the company assumes customers may like, but rather giving customers what they actually want, when they want it, and in the way they want to receive it (Zikmund, 2003).

The indicators of member satisfaction in this study are explained by Tjiptono (2004), namely: Expectation Conformity, Willingness to Return, and Willingness to Recommend. There are four indicators to measure customer satisfaction according to Fandy Tjiptono and Gregorius Chandra (2011): Expectation Confirmation, Overall Customer Satisfaction, Repurchase Intention, and Willingness to Recommend. According to Parasuraman in Tjiptono (2016:137), there are five main dimensions of service quality as follows: (1) Tangibles Related to physical evidence such as facilities, complete equipment, and standardized employee appearance. (2) Responsiveness The ability of employees to assist customers and respond according to service SOP and standards.(3) Reliability The ability of employees to deliver services and perform in accordance with Standard Operating Procedures (SOPs) or Service Standards (SPM) (4) Assurance Employees' politeness, mastery of knowledge, and skills needed to handle customer inquiries or problems. (5) Empathy Providing attention to customers without making comparisons among them.

3. Method

This study employed a descriptive qualitative survey method. Sampling was conducted using simple random sampling with 41 members of KOPSA. The analytical model used to measure member satisfaction was the Importance Performance Analysis (IPA) and the Customer Satisfaction Index (CSI).

4. Result and Discussion

4.1 Characteristics of Members, Management, and Employees of the Palm Oil Cooperative (Koperasi Sawit) Usaha Manunggal, Seresam Village, Seberida Subdistrict, Indragiri Hulu Regency. The characteristics of members, management, and employees in this study include: age, education level, and gender. **Age.** The age range of members, management, and employees is between 30-74 years.

Most members of the Palm Oil Cooperative Usaha Manunggal are between 45-59 years old (56.10%), followed by 30-44 years old (21.95%) and 60-74 years old (21.95%). The average age of cooperative members is 52.07 years, which falls into the productive age category. Among the management, the largest group is between 45-59 years old (66.67%, specifically 45 and 48 years), and 30 years old (33.33%). The average age of the management is 41 years, also considered productive. For employees, the largest group is aged 30-44 years (75.00%), followed by 45-59 years (25%). The average age of employees is 38 years, which also falls within the productive age range (15-64 years)

Education level. Most cooperative members have an elementary school (SD) education (46.34%), with an average education level of 9.36 years. The management has an average education level equivalent to senior high school (SLTA) (100%) with an average of 12 years of schooling. Employees' education levels include junior high school (SLTP) (3.13%), senior high school (SLTA) (81.25%), and higher education (15.63%), with an average of 12.47 years. This shows that management and employees possess sufficient knowledge about cooperative financial performance.

Gender. The majority of cooperative members are male (80.49%), while female members account for 19.51%. Among the management, all (100%) are male. Meanwhile, among employees, 59.38% are male and 40.62% are female.

4.2. Member Satisfaction Analysis of Cooperative Service Performance. GAP Analysis of Importance and Expectation Levels.

The Gap Analisis The importance and expectations of cooperative members' satisfaction can reveal the extent to which attribute performance fulfills the needs and satisfaction of cooperative members." The attributes discussed are based on five dimensions: Tangibles**,** Reliability**,** Assurance**,** Responsiveness**,** and Empathy.

Dimension Tangibles

The Tangibles dimension presents six attributes related to the cooperative's physical evidence. The performance level and importance level of the Tangibles dimension are more clearly shown in the table below.

Table 1. Importance and Performance Levels of Attributes in the Tangible Dimension (Physical Evidence)."

No	Attribute	Performance Level	Importance Level	Gap
1	Neat appearance of cooperative administrators	36.3	3,32	0,32
2	Cleanliness and comfort of the cooperative's space	3,46	3,65	(0,19)
3	Completeness of cooperative facilities (scales, transport equipment, lab testing equipment, etc.)	3,41	3,07	0,34
4	Goods needed/provided by the cooperative	4,63	3,32	1,32
5	Quality of goods offered by the cooperative"	3,44	3,56	(0,12)
6	Ease of obtaining information about the cooperative (manuals/leaflets)"	3,17	3,37	(0,20)
	Avarage	**3,63**	**3,38**	**0,25**

Dimension Reliability

The Reliability dimension comprises 6 attributes related to the cooperative's reliability. The performance and importance levels of the Reliability dimension are more clearly presented in the following table."

Tabel 2 Importance and Performance Levels of Reliability Dimension Attributes

No	Attribute	Performance Level	Importance Level	Gap
1	Ease of registering new members and conducting buy or sell transactions.	4,12	3,80	0,32
2	Timeliness in receiving proceeds from sales.	3,83	2,95	0,88
3	There is a determination of the selling price.	4,10	3,61	0,49
4	Speed of processing documents, both savings and loans	4,39	3,51	0,88
5	Timely conduct of the Annual General Meeting (AGM) and timely distribution of the Cooperative's Net Income (SHU).	4,00	3,29	0,71
6	The cooperative's location is strategic and easily accessible.	3,95	3,49	0,46
	Avarage	**4,07**	**0,34**	**0,62**

Dimension Assurance

The Assurance dimension encompasses several attributes deemed influential in achieving satisfaction, such as honesty, skills, distribution of Net Income (SHU), transparency of SHU, and the friendliness of management. The performance and importance levels of the Assurance dimension are more clearly presented in the following table:

Tabel 3. Importance and Performance Levels of Assurance Dimension Attributes

No	Attribute	Performance Level	Importance Level	Gap
1	Honesty of the cooperative management	3,71	3,32	0,39
2	Skills/knowledge of the management	3,93	3,83	0,10
3	Fair distribution of Net Income (SHU)"	4,07	3,76	0,32
4	Transparency in financial reports	4,49	3,49	1,00
5	Courtesy of the management in serving members	3,27	4,07	(0,80)
	Avarage	**3,89**	**3,69**	**0,20**

Dimension Responsiveness

The responsiveness dimension shows five attribute related to the cooperatives responsiveness. the performance and importance levels of thenresponsivenss dimension are more clearly presented in the Following table:

Tabel 4. Infortance Level And performance
For the Atributess Of The Responsiveness

No	Attribute	Performance Level	Importance Level	Gap
1	Easy requirements for selling goods to the coooperative	3,66	3,68	(0,02)
2	Quick payment for goods sold	4,56	3,17	1,39
3	There are sanctions for members who do not comply with cooperative regulations	4,17	3,73	0,44
4	Clear information provided by the management	4,02	3,07	0,95
5	Speed and accuracy of management in responding to member complaints	4,34	3,27	1,07
	Avarage	**4,15**	**3,39**	**0,77**

Dimension Emphaty

The empathy dimension encompasses five attributes that have been analyzed. the performance and importance levels of the levels of the empathy dimension are more clearly presented in the table:

Tabel 5. Level of Importance Level of Performance
For the Atributess Emphaty

No	Attribute	Performance Level	Importance Level	Gap
1	Holiday Gift	4,44	3,71	0,73
2	Loans of production facilities (Fertilizer, pesticides,seeds, etc.)	4,61	3,37	1,24
3	Patience of members in serving and responding to members	4,44	2,98	1,46
4	Courtesy of the management in serving members	4,15	3,15	1,00
5	Social assistance such as hospital expenses in case a members is ill	3,90	3,44	0,46
	Avarage	**4,31**	**3,33**	**0,98**

Analysis IPA (*Importance Performance Analysis*)

With various perceptions of member importance levels, we can formulate the most dminan level of importance. it is hoped that by using the concept of impotance levels, we can capture members perceptions more clearly regarding how good a given variable appears in their eyes. subsequently, the quality ot this variable can be correlated with the reality experienced by the cooperative members. performance evaluation aims to determine the degree of members satisfaction. member satisfaction in a cooperative is a achieved when the cooperatives performance aligns with the member level of importance. From the calculations of the 27 Attributes mentioned above, these 27 attributes are grouped into quadrant. from these calculations, four quadrant are obtained in the Cartesian diagram of the importance and performance analysis (IPA), with the dividing lines being the average of performance and importance. for more clarity, the diagram of performance and

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importance levels can be seen in figure 1

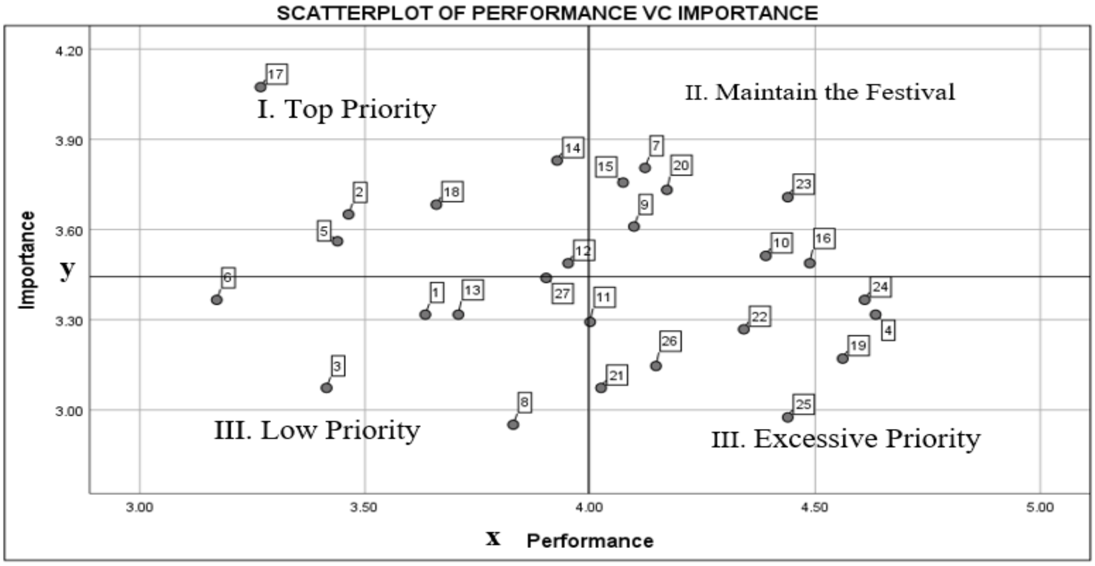

Figure 1.
Cartesian Diagram of Performance versus Importance for
the Usaha Manunggal Seberida Palm Oil Cooperative (KOPSA)

1. Quadrant I (*Top priority*)

This quadrant represent those attributes that members consider important, but in practice the performance has not yet met expectations. the performance of these attributes must be improved in order to move them into quadrant II (Maintain Achievement). the attributes in this quadrant should be the firt to receive resource allocation. thes attributes include:

Tabel 6. Kuadran I (*Top priority*)

No	Attribute	Dimension
1	Cleanliness and comfort ot the cooperative's space (2)	*Tangible*
2	Quality of goods offered by the cooperative (5)	*Tangible*
3	Cooperative's strategic and accessible location (12)	*Reliability*
4	Skills/knowledge of the management (14)	*Assurance*
5	Courtesy of the management in serving members (17)	*Assurance*
6	Easy requirement for selling goods to the cooperative (18)	*Responsiveness*

2. Kuadran II (*maintain the achievment*)

In this quadrant, there are factors considered important and expected to support member satisfaction, so the cooperative must maintain its performance achievement. these attributes include.

Tabel 7. Kuadran II (*maintain the achievment*)

No	Attribute	Dimensi
1	Ease of registering new members and ease of conducting buy or sell transactions (7)	*Reliability*
2	Existence of a set selling price (9)	*Reliability*
3	Speed of document processing, both for saving and loans (10)	*Reliability*
4	Fair distribution of net income (SHU) (15)	*Assurance*
5	Transparency of financial report (16)	*Assurance*
6	There are sanctions for members who do not comply with cooperative regulations (20)	*Responsiveness*
7	Holiday Gifts (23)	*Emphaty*

3. **Kuadran III *(low priority)***

This quadrant shows factors that are considered by members to be less important in influencing satisfaction, so those attributes are less attended to by the cooperative. in other word, factors in this quadrant have a limited impact on member satisfaction. Although it may not be necessary to allocate much cost or investment to improve performance here (low priority), its' still important to monitor, pay attention and contro; the attributes in this quadrant, because the importance to members may change as needs increase. these attributes include:

Tabel 8. Kuadran III (*low priority*)

No	Attribute	Dimension
1	Appearance (neatness) of cooperative management (1)	*Tangible*
2	Completeness of cooperative facilities (scales, transport Equipment, lab testing, etc)	*Tangible*
3	Ease of obtaining information about the cooperative (manuals/leaflets) (6)	*Tangible*
4	Timeliness in receiving proceed from sales (8)	*Reliability*
5	Honesty of the cooperative management	*Assurance*
6	Social assistance such as hospital expenses in case a member is ill (27)	*Emphaty*

4. Kuadran IV *(excessive*)

This quadrant shows factors which consumers less important, but the company's performance in those attributes in very good or even highly satisfying, to the point that consumers perceive the products as overdone/excessive. the company can reduce the attributes in this quadrant in order to save costs. some of the attributes include.

Tabel 9. Kuadran IV (*excessive*)

No	Attribute	Dimension
1	Goods provided by the cooperative (4)	*Tangible*
2	Timely holding of the annual general meeting (RAT) and timely distribution of SHU (11)	*Reliability*
3	Fast Payment for goods sold (19)	*Responsiveness*

No	Attribute	Dimension
4	Clear information delivery by management (21)	*Responsiveness*
5	Speed and accuracy of management in responding to member complaints (22)	*Responsiveness*
6	Lending of production facilities (fertilizers,pesticides,seeds,etc) (24)	*Emphaty*
7	Patience of members in serving and responding to members (25)	*Emphaty*
8	Courtesy of the management in serving members (26)	*Emphaty*

Costumer Statisfaction Index (CSI)

The custumer satisfaction index (CSI) is used to determine the overall level of customer satisfaction with an approach that considers both the level of expectations and the performance of the measured attributes. the CSI value is calculated by dividing the weighted average (the sum of all wighted scores) by the maximum scale (five point scale) used in this study.

Tabel 10.
Analysis of the Customer Satisfaction Index (CSI) for the Usaha Manunggal Seberida Palm Oil Cooperative (KOPSA)

Attribute	*Average performance score*	*Importance Weighting Factors (%)*	*Average Importance Score*	*Weighted Score*
1	3,63	3,37	3,32	12,24
2	3,46	3,21	3,65	11,12
3	3,41	3,16	3,07	10,81
4	4,63	4,29	3,32	19,90
5	3,44	3,19	3,56	10,96
6	3,17	2,94	3,37	9,32
7	4,12	3,82	3,80	15,75
8	3,83	3,55	2,95	13,59
9	4,10	3,80	3,61	15,56
10	4,39	4,07	3,51	17,86
11	4,00	3,71	3,29	14,83
12	3,95	3,66	3,49	14,47
13	3,71	3,44	3,32	12,74
14	3,93	3,64	3,83	14,29
15	4,07	3,77	3,76	15,38
16	4,49	4,16	3,49	18,67
17	3,27	3,03	4,07	9,90
18	3,66	3,39	3,68	12,40
19	4,56	4,23	3,17	19,28
20	4,17	3,87	3,73	16,12
21	4,02	3,73	3,07	15,01
22	4,34	4,02	3,27	17,47
23	4,44	4,11	3,71	18,26
24	4,61	4,27	3,37	19,69

Attribute	*Average performance score*	*Importance Weighting Factors (%)*	*Average Importance Score*	*Weighted Score*
25	4,44	4,11	2,98	18,26
26	4,15	3,84	3,15	15,93
27	3,90	3,62	3,44	14,11
Total	107,90	100,00	92,97	403,91
Weighted Avarage				14,96
Customer satisfaction Index (%)				80,78

The table above shows that the consumer satisfaction index (CSI) in this study is 0.8078. According to Stanford as cited in rifkoh M. (2007), this value lies in the range 0.66-0.80, meaning that the overall satisfaction of cooperative members assessed based on the performance and importance of the attributes fits the satisfied criterion. if it could be raised to the "very satisfied" level, indicated by CSI value approaching 100% that would be better signifying that members genuinely perceive the performance of the cooperative attributes to match the importance levels they assigned. satisfaction is related to loyalty thus, when members are satisfied, it is expected they will remain loyal to kopsa usaha manunggal cooperative.

5. Conclusions.

The average age of members of KOPSA Usaha Manunggal in Desa Seresam is 52.07 years, with the most common age group being 45-59 years (56.10%). The average age of the management is 41 years, with the most common age group being 45-59 years, consisting of 2 individuals (66.67%). The average age of employees is 38 years, with the most common age group being 30-44 years, consisting of 24 individuals (75%). Based on age, it is evident that members, management, and employees are still within the productive age group.

Regarding educational background, the majority of members have completed elementary school (SD), totaling 19 individuals (46.34%), with an average of 9.36 years of education. The management has an average of 12 years of education, with all 3 members having completed high school (SLTA) (100%). The majority of employees have completed high school (SLTA), totaling 26 individuals (81.25%), followed by 5 individuals (15.63%) with higher education, and 1 individual (3.13%) with elementary school education. The average education level of employees is 12.47 years.

In terms of gender, the majority of KOPSA members are male, totaling 33 individuals (80.49%), with the remaining 8 individuals (19.51%) being female. Among the management (3 individuals) and employees. there are 19 males (59.38%) and 13 females (40.62%).

In the Importance-Performance Analysis (IPA), attributes are divided into four quadrants. A total of 27 attributes are distributed across the four quadrants. In Quadrant III, which currently represents low priority, the attributes are: the appearance (neatness) of cooperative managers, the completeness of cooperative facilities (scales, transport equipment, laboratory testing tools, etc.), the ease of obtaining information about the cooperative (guidebooks, leaflets), timeliness in receiving payment from sales, the honesty of cooperative managers, and social aspects such as covering hospital costs when members fall ill.

Meanwhile, the Customer Satisfaction Index (CSI) in this study is 80.78%, which falls within the range of 66.00-80.00%. This value indicates that members are satisfied with the service performance provided by the Palm Oil Cooperative (Kopsa) Usaha Manunggal.

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