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Analyzing Community Saving Behavior at the 'Usaha Bersama' Savings and Loan Cooperative

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ABSTRACT

This study investigates the saving behavior of members of the "Usaha Bersama" Savings and Loan Cooperative in Merbau Village, Mendahara District, utilizing the Theory of Planned Behavior as the analytical framework. Employing a qualitative approach through interviews, observations, and documentation, the research uncovers the complex interplay of economic, social, and cultural factors influencing members' saving habits. Findings reveal that ease of access, social proximity, trust in cooperative management, and local cultural values—particularly the principle of ta'awun (mutual cooperation)—significantly shape saving behavior. Although savings amounts tend to be small and irregular due to fluctuating agricultural incomes, saving remains an integral part of the community's strategy to manage economic uncertainty and urgent needs. The study highlights the cooperative's innovative flexible deposit policy and transparent, participatory management as key drivers of member engagement and loyalty. Implications emphasize the importance of inclusive cooperative models, continuous financial education, and culturally grounded policies in promoting sustainable savings practices and enhancing rural economic empowerment. This research contributes practical insights for cooperative development and policy formulation aimed at strengthening community-based financial inclusion in underserved rural areas.

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1. INTRODUCTION

Community saving behavior is a crucial element in the economic development process, particularly at the micro level(Kandpal, 2022). Saving is not merely the act of setting aside a portion of income but also reflects an individual's ability to manage finances effectively(Dewi & Febrianto, 2023; A. A. Saputra, 2023). The habit of saving serves as an important indicator of economic stability and welfare within a region, as communities that save regularly tend to exhibit greater financial resilience when facing uncertain economic conditions. Therefore, understanding saving behavior becomes a primary focus in community economic development, especially in areas still facing limited access to formal financial services(Djaja et al., 2023; Kuswanto, Fajanela, & Abidin, 2024; Munip, 2024).

Savings and loan cooperatives play a vital role in fostering a culture of saving among the public, especially in rural and urban areas that remain difficult for conventional banks to reach. These cooperatives provide simpler financial services, competitive interest rates, and a more personal, trust-based approach(Fajri, Abidin, & Lestari, 2024; Syariah, 2024). Their uniqueness lies in the principles of kinship and mutual cooperation, which make them more readily accepted by local communities with strong social and cultural bonds. Trust serves as the main capital for cooperatives to cultivate public interest in saving and utilizing financial services(Kandpal, 2022).

The level of public trust in financial institutions is a significant variable influencing saving behavior. Savings and loan cooperatives, as community-based institutions, have an advantage in building this trust through close social relationships among members. In addition, socioeconomic factors such as income, educational level, and awareness of the benefits of saving also play a major role in determining an individual's saving behavior(Mpaata, Koske, & Saina, 2023). A sound understanding of the long-term benefits of saving can increase the tendency of individuals to regularly set aside funds for future welfare.

The cooperative principle as a driver of community economic activity is rooted in the value of ta'awun, or mutual cooperation, which is a foundational Islamic value in social and economic interactions. The concept of ta'awun emphasizes the importance of mutual support and maintaining interpersonal relationships to achieve common good or maslahah. By implementing this principle, cooperatives not only aim for material profit but also focus on blessing and social welfare(Devi, Ma'ani, & Wahab, 2023; Nurjali, Nisak, Wulandari, & Mun'amah, 2023). The ultimate goal of cooperatives is to achieve falah, a state of balanced and prosperous living that encompasses both material and spiritual aspects.

As a form of economic organization, cooperatives are founded on collaboration among individuals who share similar needs in daily life. Through cooperatives, members collectively fulfill their needs, making sustained cooperation the key to the success of cooperatives as permanent institutions capable of adapting to change. Cooperative membership is inclusive and open to all social strata regardless of background, religion, or beliefs, making cooperatives an important means for economically disadvantaged communities to unite and collectively improve their welfare(Ikhlas, Yasmin, Muharramah, & Kuswanto, 2025; Susanto, Putra, & Nisak, 2024).

The strategic role of cooperatives in empowering economically weak communities is significant, as cooperatives create a symbiotic relationship between kinship values and business aspects. The global history of cooperatives demonstrates a close connection between the concepts of "cooperative" and "people," where cooperatives have always been oriented toward improving the welfare of marginalized or disadvantaged groups. Therefore, cooperatives are not merely business entities but also socio-economic empowerment tools capable of uplifting the collective quality of life.

The basic principles of cooperatives as organizational management guidelines include several fundamental aspects according to the International Cooperative Alliance (ICA). These principles encompass open and voluntary membership, democratic management, economic participation by members, autonomy and independence, and commitment to education and capacity building for members(Hidayat, Mubyarto, Ritonga, & Sunarti, 2023; Mustofa, 2023). Adherence to these principles determines the sustainability of cooperatives in serving their members and the broader community(Tyagi, Bhatia, Sanwal, & Singh, 2024).

Savings and loan cooperatives play a crucial role in developing the potential of small and medium enterprises within communities. By providing easier access to capital and relatively low interest rates, these cooperatives assist members in growing their businesses without relying on conventional financial institutions that often impose stringent requirements(Kadarsih, Munip, Aminah, & Rahmy, 2023; Saryanti, Daud, Kadarsih, Munamah, & Dewi, 2024). Savings and loan services or credit constitute the main activities most favored by cooperatives' members because they help overcome capital constraints in daily business operations.

The "Usaha Bersama" Savings and Loan Cooperative, operating in Merbau Village, Mendahara District since 2010, is one of the cooperatives that has significantly contributed to the local economy. The cooperative is committed to assisting small business actors and the local community in improving welfare through accessible savings and loan services. Its presence offers a practical financing alternative for village communities that have long faced limitations in accessing formal banking services.

Membership in the "Usaha Bersama" Savings and Loan Cooperative is dominated by women, most of whom work as farmers, small traders, and housewives. The high participation of women reflects their strategic role in managing household finances and acting as drivers of saving culture at the household level. The daily loan credit services provided by the cooperative facilitate members in obtaining business capital at low interest rates, thereby enhancing the sustainability of small enterprises and supporting family economies(Adekunle, Ola, Ogunrinade, & Odebunmi, 2021).

The cooperative's existence is strategically important in encouraging saving behavior among rural communities through a simple, trust-based system. However, initial observations indicate that members' saving behavior is not yet optimal, characterized by small deposit amounts and irregular saving frequencies(Fatimah, Devi, Wandi, Mun'amah, & Sarwono, 2024; Musthofa & Wulandari, 2024). Many members tend to withdraw their savings when facing urgent needs, raising questions about the factors influencing their saving behavior. Therefore, this study is important to analyze the saving behavior of members at the "Usaha Bersama" Savings and Loan Cooperative to provide strategic recommendations for cooperative development and member welfare improvement.

This study aims to thoroughly examine the saving behavior of members of the "Usaha Bersama" Savings and Loan Cooperative in Merbau Village, Mendahara District. The research will employ the Theory of Planned Behavior to understand the psychological and social factors influencing members' saving habits. The findings are expected to significantly contribute to the development of more effective cooperative management models and to raise public awareness regarding the importance of saving as part of sustainable economic development.

2. METHODS

The research method employed in this study adopts a qualitative approach(Mthuli, Ruffin, & Singh, 2022) to gain an in-depth understanding of the saving behaviors of the community members at the "Usaha Bersama" Savings and Loan Cooperative in Merbau Village, Mendahara Subdistrict. The qualitative approach is chosen because the data collected are descriptive and consist of qualitative information in the form of words, both spoken and written, which reflect the social realities experienced by the research subjects. This study aims to uncover complex phenomena such as behaviors, perceptions, motivations, and actions of cooperative members related to their saving habits, as well as the surrounding social and cultural contexts. Therefore, the researcher will conduct direct observation, structured interviews, and documentation collection as the primary techniques for obtaining valid and comprehensive data. The data collection process is carried out systematically and continuously to achieve an accurate and holistic depiction of the phenomenon under investigation.

The subjects of this study consist of members of the "Usaha Bersama" Savings and Loan Cooperative, the majority of whom are farmers and village residents, with 10 respondents selected from a total of 25 cooperative members. The selection of subjects is based on their relevance and involvement in saving activities, as well as their role in the community's economic life. This research also considers internal factors such as the financial literacy programs offered by the cooperative, as well as external factors including seasonal income from agriculture and the influence of the local culture of saving within the village community. The focus on the interaction among economic, social, and cultural aspects is expected to provide a holistic understanding of how saving habits are formed and maintained within the context of the savings and loan cooperative(Islam & Aldaihani, 2022). The specific research location is chosen to ensure that the data obtained truly represent the real conditions in the field and the dynamics occurring in the daily lives of the villagers.

Data analysis in this study utilizes the qualitative data analysis model developed by Miles and Huberman, which includes three main stages: data reduction, data presentation, and verification. In the data reduction stage, the researcher will select, focus, simplify, and transform raw data into more concise and meaningful information, thereby facilitating the analytical process. Subsequently, the reduced data will be presented in the form of clear and systematic descriptive narratives to enable a better understanding of the research findings by the readers. The final stage, verification, aims to ensure the validity of the findings by drawing accurate conclusions and confirming data through the member check technique, which involves validating data with the informants. This effort is made to ensure that the data obtained are not only internally valid but also credible and scientifically accountable. This approach guarantees that the research findings can contribute significantly to the development of the cooperative and the improvement of the welfare of the community in Merbau Village.

3. FINDINGS AND DISCUSSION

Merbau Village is a territorial unit formed through the administrative division of Mendahara Tengah Village in 2004, named after the Merbau River that flows through the Makmur Hamlet area. The village consists of four main hamlets, namely Makmur, Hidayah, Ria, and Wijaya, which have historically been inhabited by communities from various ethnic groups such as Malay, Banjar, Javanese, and Bugis. Early settlers arrived with the intention of engaging in agriculture and seeking a base for fishing activities, leading over time to the development of the village into a harmonious community with diverse economic activities. The village governance system has undergone changes in nomenclature and leadership structure since its inception, with several community leaders playing significant roles in development and public services to the present day(Musthofa, 2024; Sya'bana, Nisak, Suryaningsih, Rukiyanto, & Hastuti, 2024).

From a demographic perspective, the population of Merbau Village as of June 2023 was recorded at 3,169 individuals distributed across 980 households, with a nearly balanced composition of males and females. The majority of the villagers adhere to Islam, while a small minority follow Christianity and Buddhism. The dominant livelihoods of the community are in the agricultural and fisheries sectors, with approximately 75-80% of the population working as coconut, palm oil, and betel nut farmers, agricultural laborers, and fishermen. Population growth in the village is relatively low due to awareness of the Family Planning program, yet it continues to experience stable increases attributable to migration and births since the 1960s. The age structure reveals a predominance of the productive age group, which constitutes the village's main labor potential(Nuri, Junaidi, & Achmad, 2024; Tanjung, Anaswan, & Nisak, 2023).

Accessibility and transportation remain significant challenges for Merbau Village residents, particularly due to roads predominantly composed of soil that are easily damaged during the rainy season. The main road connecting the village to surrounding areas is often muddy and uneven, hindering both vehicular and pedestrian movement. Although alternative routes via the river using speedboats exist, land travel still requires considerable time and entails risks. This situation directly affects the distribution of agricultural products, educational and health services, and other economic activities. Therefore, improvements in road infrastructure are critically needed to stimulate economic growth and enhance the welfare of the village community(Munip et al., 2024; A. E. Saputra & Susanti, 2024).

Administratively, Merbau Village is divided into six hamlets, encompassing a total area of 5,575.50 hectares. Settlements are primarily located along the banks of the Mendahara River, which serves as a vital source of livelihood and transportation for the community. The majority of the village land is utilized for coconut, palm oil, and betel nut plantations, although there is an imbalance in land ownership distribution, with most land controlled by a few large landowners. The abundant natural resources and local labor potential, if managed effectively, could transform Merbau Village into a self-reliant and developing community, in line with the goals of regional autonomy to improve public welfare through sustainable management of local resources(Fia, Musthofa, & Devi, 2024; Karnadjaja, 2023; Mustari, Mere, Pitri, Wibowo, & Nilfatri, 2024).

Based on in-depth interviews with several members of the "Usaha Bersama" Savings and Loan Cooperative in Merbau Village, the majority of respondents indicated that the habit of saving has become an important part of their lives. One respondent, a 45-year-old coconut farmer, stated, "I save not only to store money but also as a guarantee for my family's financial security. By saving at the cooperative, I feel more at ease because the procedures are simple and uncomplicated." This statement aligns with the views of most others who perceive the cooperative as more 'friendly' and accessible compared to conventional banks, both in terms of requirements and social and geographical proximity. This suggests that ease of access and social closeness significantly influence the villagers' decision to choose the cooperative as their primary financial institution.

From a socio-cultural perspective, field observations reveal that the habit of saving is deeply rooted in the traditions of the Merbau community. Many residents still keep money conventionally at home but are increasingly shifting towards saving at the cooperative, which is considered safer and more beneficial(Lubis, Irfana, Purwatiningsih, Nisak, & Sari, 2024; Rahma, Musthofa, & Fatimah, 2024). In various regular village activities, such as religious study groups and community meetings, discussions often highlight the importance of saving to prepare for future needs and to face emergency situations. Furthermore, the strong social ties between community members and cooperative managers reinforce mutual trust, which serves as the primary social capital in nurturing this saving culture.

Economically, interviews with farmers and agricultural laborers emphasize that their income strongly influences their saving patterns. A 38-year-old rubber farmer explained, "When rubber prices rise, I can save more. But when prices fall, the money goes to daily needs first." This condition is also reflected in the cooperative's financial records, which show monthly fluctuations in members' savings. This indicates that the community's economic dependency on agricultural yields results in unstable income, making saving activities highly contingent on market conditions. However, those with relatively stable incomes tend to be more consistent in setting aside a portion of their earnings for savings(Hidayat, Hardi, Sucipto, & Sunarti, 2023; Kurniawan, Marwendi, Yusuf, Aiman, & Tauvani, 2024; Kuswanto, Abidin, Pestano, & Ikhlas, 2024).

Regarding trust and service quality, informants emphasized transparency and procedural simplicity as key factors in building confidence. A cooperative official stated, "We always strive to be transparent, from financial reporting to the distribution of the Remaining Operating Results (SHU), so that members feel fair treatment and comfort." The profit-sharing program and regular distribution of SHU serve as strong incentives for members to maintain active participation. Field notes also indicate that friendly and responsive service from cooperative management makes members feel valued and cared for, thereby enhancing loyalty and enthusiasm for saving.

Most community members' motivation for saving tends to be short-term and pragmatic, as expressed by a housewife who is also a cooperative member: "I save for my children's school fees and for preparing for Eid, as these are needs that certainly arise every year." Several respondents also mentioned emergency funds as a primary reason for saving, given the income uncertainty due to seasonal harvest cycles. Only a few have long-term goals such as future investments or retirement funds, usually among those who are more educated and have stable incomes. These findings highlight the pragmatic nature of saving behavior, oriented toward meeting daily family needs in this rural community(Ariyani et al., 2024; Ismail & Musthofa, 2024).

Education and financial literacy emerged as critical issues during interviews and observations. Most respondents have formal education up to the lower secondary level, which limits their understanding of more complex financial products. However, the cooperative actively conducts regular financial literacy outreach and training, as evidenced by documented activities and schedules maintained at the cooperative office. According to one manager, "Through consistent education, we have observed an increase in members' understanding of the importance of saving and its long-term benefits." This has positively impacted community participation in saving activities, while also fostering heightened awareness of prudent personal financial management.

The community of Merbau Village exhibits a consistent and sustainable saving behavior pattern through the "Usaha Bersama" Savings and Loan Cooperative. This habit arises from a collective awareness regarding the importance of saving as an effort to maintain family economic stability. The research findings reveal that although the savings amounts are relatively small, the frequency and regularity of deposits constitute the primary strength in building a reserve fund. Saving is no longer a transient habit but has become a long-term lifestyle, particularly because the community understands that financial sustainability depends on disciplined financial management patterns. Thus, this behavioral pattern marks a significant advancement in financial literacy among rural communities that are typically underserved by formal financial institutions.

The primary motivation for community members to save in this cooperative is not merely driven by consumptive needs but also by awareness of future necessities and unforeseen risks. Savings are viewed as protection against emergencies such as medical expenses, house repairs, or sudden income loss. This finding illustrates that saving has become an effective financial risk mitigation strategy within the context of a vulnerable informal economy. This habit also reflects a new paradigm wherein the rural population no longer relies on high-interest informal loans or detrimental financing mechanisms but instead begins to build self-managed funds that provide economic security and independence.

Community awareness to save for children's education and future investments is also identified as a critical finding. Education is regarded as a primary social capital capable of enhancing the welfare of future generations. The "Usaha Bersama" Cooperative serves as a key facilitator in achieving this goal due to its easy access and non-burdensome procedures. The cooperative's strategic location and simplified administrative process enable the community to manage their savings routinely. This demonstrates innovation in community-based cooperative management that emphasizes inclusivity and service convenience, thereby positioning the cooperative not only as a place for fund storage but also as an agent of social change in fostering a savings culture.

Social interaction and a sense of kinship among cooperative members are also important factors in building trust and comfort in transactions. The cooperative functions not only as a financial institution but also as a supportive social community. This solidarity reduces the risks of uncertainty and fraud, which are often barriers in formal financial institutions. This finding is particularly novel as it shows how local social values can be strengthened and leveraged to build an inclusive and sustainable financial system. The familial approach can serve as a model for other cooperatives aiming to cultivate member loyalty and active participation.

The research also found that flexibility in the savings deposit amount is a supportive factor for the cooperative's success in increasing community participation. The absence of a minimum deposit requirement allows members to save according to their respective economic capacities. This policy aligns with the characteristics of a village community whose majority have irregular incomes, making saving a realistic and non-burdensome activity. Such flexibility represents a policy innovation that broadens financial service access for low-income populations and serves as an inclusive policy model that can be replicated in other regions. This approach directly contributes to the sustainable improvement of family economic welfare.

Supportive facilities, including competitive interest rates on savings and loan programs with easy terms, provide additional incentives for the community to save and utilize cooperative services. The combination of savings and loans within one institution enables cooperative members to manage their finances more effectively and responsively to urgent needs as well as long-term planning. This makes the cooperative a driving force for the local economy, functioning not only as a fund repository but also as a vital source of business capital needed by the rural community(Abidin, 2024). This finding indicates that the cooperative plays a dual role as a financial institution and as a community economic empowerment entity.

The uneven level of community participation in saving at the cooperative indicates challenges that still need to be addressed. Some residents still keep money privately or have not developed a saving habit, caused by a lack of comprehensive understanding of the cooperative's benefits and functions. This finding suggests the necessity for more intensive and sustained educational approaches to bridge the information gap. Such efforts should employ communicative methods and involve community leaders to change negative perceptions and increase collective awareness of the importance of active participation in the cooperative.

Community trust in cooperative management serves as a fundamental pillar in building loyalty and saving consistency. Transparency in fund management through regular financial reporting to members creates a healthy financial climate and a sense of security. The research found that this trust encourages members not only to save actively but also to gradually increase their savings amounts. These findings affirm that transparency and accountability are key to sustainable cooperative management and constitute the best model for enhancing community participation in community-based financial institutions.

The knowledge of Merbau Village residents about cooperatives varies between basic understanding of service functions and deeper comprehension of cooperative principles such as economic democracy and member obligations. Most members recognize direct benefits, such as ease of loans and savings, but have limited awareness of their full rights and responsibilities. This necessitates ongoing education and socialization efforts to strengthen members' sense of ownership toward the cooperative. The novelty of this finding lies in the need for a more holistic and interactive cooperative education approach, enabling the community not only to be consumers but also active participants contributing to the democratic and sustainable development of the cooperative.

4. CONCLUSION

This study successfully reveals the saving behavior of members of the "Usaha Bersama" Savings and Loan Cooperative in Merbau Village, Mendahara District, using the Theory of Planned Behavior approach. The main findings indicate that the saving behavior of this rural community is influenced by factors such as ease of access, social closeness, trust in cooperative management, as well as strong local economic and cultural factors. Although members' savings amounts are relatively small and not always consistent, the habit of saving has become part of a long-term lifestyle grounded in awareness of the importance of preparing for urgent needs and economic uncertainties, especially amid unstable income from the agricultural sector. The novelty of this research lies in emphasizing how local social and cultural values—such as the principle of ta'awun (mutual cooperation) and strong mutual trust among members—can be leveraged as social capital to build an inclusive and sustainable saving culture in rural areas that have traditionally been underserved by formal financial services.

This study also identifies flexibility in savings deposit amounts as an innovative cooperative policy highly relevant for increasing participation among populations with irregular incomes. Furthermore, a transparent and participatory cooperative management approach is found to be a crucial factor in fostering member loyalty and active saving behavior. The implications of this research are significant for the development of savings and loan cooperatives in rural regions. First, a cooperative management model that prioritizes transparency, friendly service, and member openness can serve as a best practice example for strengthening community-based inclusive financial systems. Second, ongoing and participatory financial education must be enhanced to improve members' understanding not only of the benefits of saving but also of their rights and obligations as cooperative members, thereby reinforcing a sense of ownership and the sustainability of the cooperative. Third, the policy of flexible deposit amounts serves as an effective strategy to encourage engagement from communities with unstable economic characteristics, while simultaneously promoting family economic welfare and the development of microenterprises in the village. Thus, this study not only provides an in-depth overview of rural community saving behaviors but also offers concrete solutions applicable for cooperative managers and policymakers to enhance community economic empowerment through financial management based on local social and cultural values.

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