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Accountability and Satisfaction of Products and Services Provided by Cooperatives in Northern Negros

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Abstract:

Understanding members' accountability, and satisfaction with cooperative products and services is essential in enhancing member engagement, fostering financial responsibility, and ensuring the sustainable growth of cooperatives. This study examined the accountability, and satisfaction of members with the products and services of cooperatives in Northern Negros for the fiscal year 2023. A descriptive-comparative-correlational research design using the survey method was utilized. The cooperative effectively engaged its members through various offerings, including financial products, advisory services, and socio-economic programs, resulting in high satisfaction levels and loyalty. The study also found that members exhibit exceptional accountability, demonstrated through responsible financial management and commitment to obligations. The findings suggested a significant positive relationship between member accountability, and satisfaction. Lastly, the study recommended developing targeted products and services, implementing educational initiatives, and promoting responsible borrowing and repayment practices to further enhance member satisfaction and accountability.

Keywords: Cooperatives, Accountability, Satisfaction, Financial Inclusion, Economic Empowerment.

Introduction:

Nature of the Problem

The essential component for successful social and economic enterprises and cooperative organizations is cooperative activity. Cooperatives base their operations on shared values and identity because they work toward raising collective member welfare while granting equal service access and ownership benefits (De Lautour & Cortese, 2016). Cooperative organizations differ from traditional business enterprises through their operation based on mutual aid principles and democratic control and economic participation (Díaz de León et al., 2021). The Philippine Cooperative Code of 2008 under Republic Act 9520 includes provisions explaining the rights, duty structure, and privileges that cooperative members receive.

The cooperative sector faces an immediate challenge because its members and new potential prospects show poor levels of awareness and engagement. Youths who should play a vital part in cooperative growth view these institutions as outdated and excessively bureaucratic while remaining unaware of their importance (ICA, 2021). Research shows that young people and rural farmers frequently lack knowledge about cooperative advantages, so their utility of cooperative services remains minimal (Sevinç, 2021; Verma, 2019). The inability to engage members impairs the cooperative ability to meet their development responsibilities.

Regular participation in cooperative services makes members more engaged in cooperative activities and increases government transparency demands (Miniano & Concepcion, 2020). Better accountability demonstrated through participants' attendance at general assemblies and annual report reviews encourages more faith in cooperative operations, which leads to higher service utilization.This challenge is severe in marginalized areas, where economic instability and institutional distrust hinder cooperatives. Misconceptions about cooperatives limit participation, requiring improved transparency, tailored services, and reinforced financial and emotional value (Figueiredo & Franco, 2018; Noble & Ross, 2021).

This research examined how members of the two multi-awarded cooperatives in Northern Negros utilize services, understand accountability, and benefit from membership. Findings will inform strategies to enhance sustainability and engagement.

Current State of Knowledge

This study is based on the social capital theory developed by scholars like Pierre Bourdieu, James Coleman, and Rubert Purtnam. This theory examines how social relationships, networks, and institutions generate value and benefits for individuals, communities, and organizations. The economic benefits that cooperatives provide their members are conditional on the social relations between members and leadership and between the cooperative and other organizations. Deng et al. (2021) stated, "Social capital can be regarded as a key success factor of cooperatives."

Global issues concerning participation and transparency in governance continue to influence levels of satisfaction in cooperatives. How this term-theory of transparency ought to be understood in organizations in the present age was conceptually explored by Reischauer and Ringel (2023). They postulated that digital tools for transparency have great enabling power to create trust in accountability but also lead to "unmanaged transparency," which brings about vulnerabilities in cooperative structures. Such a dual dimension of resource use urges cooperative institutions towards being strategic and cautious in their design of transparency initiatives.

Bijman and Iliopoulos (2021) introduced a new theory to bridge the concept of cooperative governance with diversity among members. They have emphasized that with the diversification of cooperative members, the governance pattern should adjust to maintain representation and engagement. The framework serves as a source of inspiration for redesigning boundaries of cooperation and governance tools in heterogeneous populations so that satisfaction and cohesion can be maintained.

Dela Cruz et al. (2022) observed the integration of member satisfaction in Filipino cooperatives when using services such as mobile banking and online loan application systems with the adoption of digital platforms. They found digital platforms to be an element of convenience and accessibility for members and indicated an increase in member satisfaction as a result. From their findings, technology can be conceptualized as improving service delivery as well as member engagement and contributes much to member satisfaction.

Theoretical Underpinnings

This study is anchored on the social capital theory developed by scholars like Pierre Bourdieu, James Coleman, and Rubert Purtnam. This theory examines how social relationships, networks, and institutions generate value and benefits for individuals, communities, and organizations. The economic benefits that cooperatives provide their members are conditional on the social relations between members and leadership and between the cooperative and other organizations. Deng et al. (2021) stated, "Social capital can be regarded as a key success factor of cooperatives."

For instance, the Mondragon Cooperative Corporation in Spain is a network of worker-owned cooperatives that demonstrates the bonding of social capital among members. Organizations like Grameen Bank in Bangladesh demonstrate linking social capital between lenders and borrowers. These examples illustrate how social capital theory plays out in various contexts, highlighting the importance of social relationships and networks in achieving collective goals.

The social capital theory has a significant relationship with accountability, and satisfaction of members in cooperatives for some reasons: Social capital facilitates access to resources (Diaz-Foncea, M. et al., 2022), information, and support and fosters a sense of community and belonging (Bretos, I. et al., 2023), promotes transparency and accountability among members thus enabling members to avail of cooperative services and benefits (Saz-Gil, I. et al, 2024).

Objectives

This study determined the members' availment, accountability, and satisfaction in different cooperatives in Northern Negros for the fiscal year 2023. Specifically, this study sought to answer the following questions: 1)The member's extent of accountability in terms of Responsibility, Performance and Feedback; 2) the members' level of satisfaction in terms of Cooperative Products, Services and Programs; 3) the significant difference in the extent of accountability of members when grouped and compared according to the aforementioned variables; 4) the significant difference in members' satisfaction level when grouped and compared according to the aforementioned variables, and 5) the significant relationship between the extent of accountability and the level of satisfaction of the cooperative members.

Methodology

This section presents a discussion of the research methodology used, the subjects and respondents of the study, the research instruments used, the validity and reliability of the instruments, the procedure for data gathering, and the statistical tools and procedures for data analysis.

Research Design

The study utilized the descriptive research design to determine members' accountability, and satisfaction in different cooperatives in Northern Negros for the fiscal year 2023. Descriptive research is defined as an approach that describes the characteristics of the population, sample, or phenomenon studied. This method focuses more on the "what" rather than the "why" of the research subject *(Matanda, 2022).* This study focuses on describing the characteristics of the population of the phenomenon, quantifying and summarizing data through survey methods, and without manipulating variables.

Study Respondents

The respondents of the study were the members of the Multi-awarded Cooperatives in Northern Negros. The total number of respondents for the two (2) cooperatives is 9,734, with a sample size of 370 computed using the Cochran formula. The researcher considered the stratified random sampling technique.

Instruments

A research-made questionnaire was used in this study. Partly focuses on the satisfaction of products, services, and programs and accountability of the responsibilities, performance, and feedback.

Data Gathering Procedure

After establishing the validity and reliability test of the instrument, the researcher wrote a letter to the General Manager of the two cooperatives to ask permission to conduct the study by administering the research questionnaires to the respondents. The researcher explained the purpose of the study and gave instructions on how to complete the instruments honestly and objectively.

After getting the Managers' approval, the researcher personally administered the questionnaires to the respondents and assured them of the confidentiality of the data gathered. The results of the survey questionnaires were consolidated, encoded, analyzed, and interpreted using statistical tools.

Data Analysis and Statistical Treatment

The data gathered was subjected to tabulation, statistical analysis, and interpretation. The data collected were analyzed using descriptive, comparative, and relational analytical schemes.

For objective 1, a descriptive-analytical scheme and mean was utilized to determine the member's extent of accountability regarding responsibility, performance, and feedback.

For objective 2, a descriptive-analytical scheme and mean was utilized to determine the level of members' satisfaction with cooperative products, services, and programs.

For objective 3, a comparative-analytical scheme and Mann-Whitney U test were utilized to determine if there is a significant difference in the extent of members' accountability when grouped according to the specified variables.

For objective 4, a comparative-analytical scheme and Mann-Whitney U test were utilized to determine if there is a significant difference in the level of member satisfaction when grouped according to the specified variables.

For objective 5, a relational-analytical scheme and Spearman's rho correlation was utilized to determine if there is a significant relationship between the extent of accountability and the level of satisfaction.

Ethical Consideration

For ethical considerations, before the study was conducted, the respondents were briefed about the purpose of the study. Through informed consent, the respondents willingly decided to participate in the study. To ensure anonymity and secrecy and avoid potential harm, all information was held and handled with the utmost confidentiality by not disclosing the names and identities of the research participants following RA 10173, generally known as the Data Privacy Act.

Results and Discussion

This section presents, analyzes, and interprets the data that were gathered consistent with its predetermined objectives.

Table 1
Extent of Accountability as a Cooperative Member in terms of Responsibility

Items	Mean	Interpretation
As a member of the cooperative, I…		

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1. paid my loan obligations in the cooperative regularly and on time.	4.71	Very Great Extent
2. use the money borrowed from the cooperative responsibly.	4.60	Very Great Extent
3. consider my capacity to pay before availing of credit in the cooperative.	4.64	Very Great Extent
4. consistently follow through on my commitments and promises.	4.61	Very Great Extent
5. submit to the established policies and procedures of the cooperative.	4.63	Very Great Extent
Overall Mean	**4.64**	**Very Great Extent**

Cooperative members are accountable to one mean very much overall, 4.64, which indicates a strong financial sense. Timely loan repayment (4.71) has the highest mean score, indicating members' commitment to fulfilling their financial obligations. Kapiri (2023) remarks that direct financial discipline in cooperatives significantly contributes to effective loan repayments and overall economic sustainability. However, it can be noted that while compliance with responsible borrowing yet continues to be given the lowest mean of 4.60, considerable improvement is still needed in this critical area. Ebrahimi & Ghaediyan (2021) argue that cooperatives must perpetually advance financial literacy development and governance frameworks to ensure member accountability.
To sustain accountability, cooperatives should strengthen financial education and reinforce governance policies. McKillop et al. (2020) highlight that well-managed cooperative governance structures promote financial responsibility and stability. Addressing these areas will ensure continued member accountability and collaborative growth.

Table 2
Extent of Accountability as a Cooperative Member in terms of Performance

Items	Mean	Interpretation
As a member of the cooperative, I…		
1. take full responsibility for the outcomes of my actions and performance.	4.59	Very Great Extent
2. take full responsibility for the unmet expectations of the cooperative and take corrective actions immediately.	4.61	Very Great Extent
3. handle sensitive information of the cooperative with discretion and confidentiality.	4.60	Very Great Extent
4. understand the consequences of failure to follow cooperative rules and policies.	4.63	Very Great Extent
5. act like an owner of the cooperative when I make a decision.	4.59	Very Great Extent
Overall Mean	**4.60**	**Very Great Extent**

The analysis of cooperative member accountability shows a very high overall mean of 4.60, demonstrating strong financial responsibility and governance adherence. Understanding the consequences of non-compliance (4.63) had the highest mean, highlighting the cooperative's effectiveness in reinforcing rules and member responsibility. Michaud & Audebrand (2022) found that structured accountability mechanisms within cooperatives significantly enhance governance and compliance, improving overall organizational stability.

Conversely, taking full responsibility for outcomes (4.59) had the lowest mean, indicating that while accountability is high, some members may require further reinforcement to assume full ownership of actions. Ahmed & Rugami (2019) emphasize that transparent governance frameworks help strengthen accountability by fostering collective responsibility.

To sustain accountability, cooperatives should continue reinforcing governance policies and enhance leadership training. Bijman & Wijers (2019) highlight that well-managed cooperative structures create a culture of responsibility and trust, ensuring long-term sustainability. Addressing these areas will further strengthen cooperative governance and accountability.

Table 3
Extent of Accountability as a Cooperative Member in terms of Feedback

Items	Mean	Interpretation
As a member of the cooperative, I…		
1. listen to suggestions from others.	4.65	Very Great Extent
2. use information from others to develop and grow professionally.	4.62	Very Great Extent
3. accept constructive criticism.	4.62	Very Great Extent
4. offer constructive criticism to others.	4.58	Very Great Extent
5. participate in the organization's feedback processes.	4.63	Very Great Extent
Overall Mean	**4.62**	**Very Great Extent**

The cooperation between the feedback cultures has a very high overall mean score of 4.62, indicating intense engagement in open communication. Most importantly, when listening to suggestions (4.65), the mean differentiation shines as the cooperatives prioritize inclusivity and collaboration among their members. Tan (2019) has shown that

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mutual cooperatives with an open space for feedback increase the level of innovation and growth in the organization, hence participatory decision-making.

In reverse, providing constructive feedback (4.58) has the lowest mean, indicating that even if members do express feedback, there might be times when they will think twice before giving critical inputs. Herrera-Pavo (2021) pointed out that productive cooperative learning relies as much on providing constructive criticism by member-participants, thereby recommending capacity development programs to hone the skill.
However, communication training and criticism must go up to maintain an active feedback culture in cooperatives. Structured communication on feedback would promote more excellent teamwork and corporate accountability in cooperatives (De Hei et al., 2020). More enhancements in these two areas would go a long way towards a longer-term and more effective involvement of cooperatives.

Table 4
Level of Satisfaction in terms of the Cooperative Products

Items	Mean	Interpretation
As a member of the Cooperative, I am satisfied with the…		
1. productive loans I availed of from the cooperative.	4.50	Very High Level
2. providential loans availed of from the cooperative.	4.44	High Level
3. deposit products of the cooperative.	4.50	Very High Level
4. return of my share capital from the cooperative.	4.55	Very High Level
5. quality of products I have acquired from the cooperative.	4.50	Very High Level
Overall Mean	**4.50**	**Very High Level**

In assessing cooperative products' satisfaction, the overall satisfaction level was 4.50, implying that members highly approved it. Return on share capital (4.55) had the highest mean, signifying that the cooperative has earned positive financial returns for its members. Saefullah et al. (2023) noted that financial cooperatives with a well-managed capital structure have higher member satisfaction due to profitable returns and transparency.

On the other hand, providential loans (4.44), which had the lowest mean rating, denote a slight improvement in the product. Arizal & Agus (2019) argue that cooperatives should constantly amend their loan structures and repayment schemes to improve member satisfaction and accessibility.

To maintain a high level of satisfaction, cooperatives should include more financial products but not at the expense of decent market returns on share capital. Henock (2019) elucidates that improving service efficiency and responsiveness strengthens member trust and loyalty in the long term. Should these remain the focus, the cooperatives' expansion and loyalty would also be assured.

Table 5
Level of Satisfaction in terms of the Cooperative Services

Items	Mean	Interpretation
As a member of the cooperative, I…		
1. cooperative hostel or dormitory services.	4.31	High Level
2. services of the cooperative function hall.	4.34	High Level
3. cooperative online services.	4.35	High Level
4. cooperative insurance services.	4.33	High Level
5. financial advice from the cooperative when considering a loan or depositing.	4.36	High Level
Overall Mean	**4.35**	**High Level**

The overall cooperative service satisfaction analysis demonstrated a good average mean of 4.35, indicating strong endorsement from members. Financial advisory services had the highest mean score of 4.36, which mirrors the cooperative's role in propagating financial literacy and decision-making. Saefullah et al. (2023) reveal that cooperatives with readily available financial advice report great member satisfaction and long-term loyalty.

On the contrary, online services (at 4.31) had the lowest ratings, suggesting that though above average, members would still favor enhancement in accessibility and digital infrastructure. Digital service efficiency fosters member trust and cooperative sustainability, as noted by Kuswanto et al. (2019).

To ensure satisfaction, cooperatives should increase the accessibility of digital services while continuing to strengthen financial advisory programs. Budianto (2019) suggests that service improvements induce loyalty and increase member engagement. Strengthening either area will guarantee cooperatives' long-term growth and sustainability.

Table 6
Level of Satisfaction in terms of the Cooperative Programs

Items	Mean	Interpretation
As a member of the cooperative, I…		
1. cooperative educational assistance program.	4.27	High Level
2. cooperative health program.	4.32	High Level
3. cooperative death assistance program.	4.25	High Level
4. cooperative pabahay program.	4.22	High Level
5. cooperative livelihood and income generation program.	4.32	High Level
Overall Mean	**4.28**	**High Level**

The analysis of cooperative program satisfaction shows a high overall mean of 4.28, reflecting strong member approval. Health and livelihood or income generation programs (4.32) had the highest mean, highlighting their effectiveness in addressing members' financial stability and well-being. Billiet et al. (2021) found that cooperatives prioritizing health and livelihood programs enhance member trust and long-term engagement.

Conversely, the pabahay program (4.22) had the lowest mean, suggesting lower accessibility or perceived relevance. Mitzinneck & Besharov (2019) emphasize that cooperatives must continuously evaluate and align housing programs with evolving member needs to enhance participation.

To sustain satisfaction, cooperatives should regularly assess program effectiveness and prioritize demand-based funding. Riyanto et al. (2021) highlight that continuous improvement and adaptation to member feedback drive long-term cooperative success. Strengthening these areas will ensure cooperative sustainability and trust.

Table 7

Difference in the Extent of Accountability as a Cooperative Member in terms of Responsibility when grouped and compared according to Variables

Variable	Category	N	Mean Rank	Mann Whitney U	p-value	*Sig. level*	Interpretation
Age	Younger	188	182.71	1658.000	0.589	0.05	Not Significant
	Older	182	188.38				
Sex	Male	98	192.21	12670.000	0.443		Not Significant
	Female	272	183.08				
Civil Status	Single	122	175.22	13874.000	0.170		Not Significant
	Married	248	190.56				
Monthly Income	Lower	370	185.88	15672.500	0.120		Not Significant
	Higher	177	185.16				
Membership Types	Regular	193	184.14	12778.500	0.661		Not Significant
	Associate	274	189.39				
Highest Educational Attainment	Lower	96	176.10	14378.000	0.188		Not Significant
	Higher	130	190.59				

Table 7 presents the Mann-Whitney U test results, showing no statistically significant differences in cooperative members' accountability in responsibility across age, sex, civil status, monthly income, membership type, and educational attainment. Younger (mean rank = 182.71) and older (mean rank = 188.38) members exhibited similar accountability levels (p = 0.589). Likewise, male (mean rank = 192.21) and female (mean rank = 183.08) members showed no significant difference (p = 0.443). Similar patterns were found in civil status (p = 0.170), income (p = 0.120), membership type (p = 0.661), and education (p = 0.188). The findings highlight the cooperative's success in fostering accountability regardless of demographic characteristics, suggesting governance policies effectively instill responsibility among all members. Strengthening leadership training and recognition programs can further enhance this culture. These results align with Rwekaza et al. (2020) and Hilario (2022), who found that cooperative structures ensure equitable accountability. Ma (2021) and Liu et al. (2024) emphasized that demographics have minimal impact on cooperative participation, reinforcing inclusive governance. Miroro et al. (2022) supported the idea that cooperatives foster responsibility independent of individual differences.

Table 8

Difference in the Extent of Accountability as a Cooperative Member in terms of Performance when grouped and compared according to Variables

Variable	Category	N	Mean Rank	Mann Whitney U	p-value	*Sig. level*	Interpretation
Age	Younger	188	182.26	16499.000	0.502	0.05	Not Significant
	Older	182	188.85				
Sex	Male	98	179.01	12691.500	0.427		Not Significant
	Female	272	187.84				
Civil Status	Single	122	177.59	14163.000	0.258		Not Significant
	Married	248	189.39				
Monthly Income	Lower	370	193.45	15963.000	0.254		Not Significant
	Higher	177	178.20				
Membership Types	Regular	193	184.32	12828.500	0.684		Not Significant
	Associate	274	188.87				
Highest Educational Attainment	Lower	96	181.54	15085.500	0.553		Not Significant
	Higher	130	187.64				

Table 8 presents the Mann-Whitney U test results, revealing no statistically significant differences in cooperative members' accountability in performance across all demographic variables. Younger (mean rank = 182.26) and older (mean rank = 188.85) members showed similar accountability levels ($p = 0.502$). Likewise, male (mean rank = 179.01) and female (mean rank = 187.84) members exhibited no significant difference ($p = 0.427$). Civil status ($p = 0.258$), income level ($p = 0.254$), membership type ($p = 0.684$), and education ($p = 0.553$) all demonstrated uniform accountability patterns.

These findings underscore cooperative members exhibit strong accountability regardless of demographic characteristics, suggesting that cooperative policies effectively instill a culture of responsibility. Strengthening governance structures, offering training programs, and recognizing accountable members can further reinforce this culture.

The results align with Rwekaza et al. (2020), which highlighted democratic cooperative governance as a key driver of accountability. Hilario (2022) emphasized that cooperative principles promote equal participation and accountability among members. These findings validate that cooperative governance fosters shared responsibility, ensuring inclusivity across all demographics.

Table 9

Difference in the Extent of Accountability as a Cooperative Member in terms of Feedback when grouped and compared according to Variables

Variable	Category	N	Mean Rank	Mann Whitney U	p-value	*Sig. level*	Interpretation
Age	Younger	188	185.94	17026.000	0.933	0.05	Not Significant
	Older	182	185.05				
Sex	Male	98	175.36	12334.500	0.251		Not Significant
	Female	272	189.15				
Civil Status	Single	122	181.02	14582.000	0.554		Not Significant
	Married	248	187.70				
Monthly Income	Lower	370	191.81	16547.500	0.558		Not Significant
	Higher	177	179.71				
Membership Types	Regular	193	180.62	11815.000	0.120		Not Significant
	Associate	274	199.43				
Highest Educational Attainment	Lower	96	190.92	14896.000	0.452		Not Significant
	Higher	130	182.57				

Table 9 presents the results of the Mann-Whitney U test, showing no statistically significant differences in feedback accountability across all demographic variables. Younger (mean rank = 185.94) and older (mean rank = 185.05) members exhibited nearly identical accountability levels (p = 0.933), as did male (mean rank = 175.36) and female (mean rank = 189.15) members (p = 0.251). Similarly, no differences were observed across civil status (p = 0.554), income levels (p = 0.558), membership type (p = 0.120), or educational attainment (p = 0.452). In short, cooperative members show strong accountability irrespective of their demographic attributes, indicating the effective instilling of a culture of responsibility by policies of cooperatives. This culture can be further entrenched through better governance structures, offering training programs, and acknowledging accountable members.
The results support the findings of Rwekaza et al. (2020), where democratic cooperative governance is viewed as an essential catalyst for accountability. Hilario (2022) further advanced the argument that cooperative principles support equal participation and accountability of members. This study corroborates that cooperative governance promotes shared responsibility while ensuring that considerations are made across all demographics.

Table 10
Difference in the Level of Satisfaction in terms of the Cooperative Products when grouped and compared according to Variables

Variable	Category	N	Mean Rank	Mann Whitney U	p-value	*Sig. level*	Interpretation
Age	Younger	188	193.03	15692.000	0.120	0.05	Not Significant
	Older	182	177.72				
Sex	Male	98	199.33	11973.000	0.092		Not Significant
	Female	272	180.52				
Civil Status	Single	122	187.55	14877.500	0.770		Not Significant
	Married	248	184.49				
Monthly Income	Lower	370	182.49	16547.500	0.558		Not Significant
	Higher	177	188.26				
Membership Types	Regular	193	184.88	12981.500	0.831		Not Significant
	Associate	274	187.28				
Highest Educational Attainment	Lower	96	179.28	14791.000	0.353		Not Significant
	Higher	130	188.87				

Table 10 presents the Mann-Whitney U test results, indicating no statistically significant differences in cooperative product satisfaction across age, sex, civil status, income, membership type, and educational attainment. Younger members (mean rank = 193.03) reported slightly higher satisfaction than older members (mean rank = 177.72), though the difference was not significant (p = 0.120). Similarly, male members (mean rank = 199.33) and female members (mean rank = 180.52) showed no significant difference (p = 0.092).

Satisfaction levels remained consistent across civil status (p = 0.770), income levels (p = 0.558), membership types (p = 0.831), and education levels (p = 0.353). These findings suggest that cooperative products equitably meet the needs of all members, reinforcing the cooperative's commitment to inclusivity and quality service. To sustain member satisfaction, cooperatives should continue product innovation and focus on accessibility rather than demographic segmentation. Chan and Raharja (2023) highlight that satisfaction is driven by economic and social value, while Grashuis and Cook (2021) and Rocha (2021) confirm that quality and reliability—not demographics—are the primary factors influencing cooperative member satisfaction.

Table 11
Difference in the Level of Satisfaction in terms of the Services when grouped and compared according to Variables

Variable	Category	N	Mean Rank	Mann Whitney U	p-value	*Sig. level*	Interpretation
Age	Younger	188	190.42	16183.000	0.325	0.05	Not Significant
	Older	182	180.42				
Sex	Male	98	194.58	12438.500	0.284		Not Significant

	Female	272	182.23				
Civil Status	Single	122	184.01	14946.500	0.837		Not Significant
	Married	248	186.23				
Monthly Income	Lower	370	186.32	16935.500	0.877		Not Significant
	Higher	177	184.75				
Membership Types	Regular	193	183.44	12588.500	0.494		Not Significant
	Associate	274	191.37				
Highest Educational Attainment	Lower	96	176.83	14473.500	0.209		Not Significant
	Higher	130	190.19				

Table 11 presents the Mann-Whitney U test results, showing no statistically significant differences in member satisfaction with cooperative services across demographic variables. Younger (mean rank = 190.42) and older (mean rank = 180.42) members reported similar satisfaction levels (p = 0.325). Likewise, male (mean rank = 194.58) and female (mean rank = 182.23) members showed no significant variation (p = 0.284). Civil status also did not influence satisfaction, with single (mean rank = 184.01) and married (mean rank = 186.23) members reporting similar levels (p = 0.837). Similarly, lower-income (mean rank = 186.32) and higher-income (mean rank = 184.75) members showed no statistical difference (p = 0.877). Membership type (regular: 183.44, associate: 191.37) and educational attainment (lower: 176.83, higher: 190.19) also had no significant effect on satisfaction.

The findings suggest that the cooperative can avail of fair and quality services to suit the various needs of all members, irrespective of demographic distinctions. Member satisfaction depends primarily on the quality and relevance of the services instead of age, income, or education.

Kashyap (2024) states that satisfaction among cooperative members is equitably distributed across gender, ethnicity, and occupation, whereas service quality meets member expectations. Torralba and Ylagan (2023) confirm that service quality and demographics are essential determinants of satisfaction. According to Rogers and Nat (2025), as for cooperatives, credit unions are also member-focused services and, therefore, have high member satisfaction.

Table 12
Difference in the Level of Satisfaction in terms of the Programs when grouped and compared according to Variables

Variable	Category	N	Mean Rank	Mann Whitney U	p-value	*Sig. level*	Interpretation
Age	Younger	188	188.98	16453.000	0.468		Not Significant
	Older	182	181.90				
Sex	Male	98	186.48	13231.500	0.904		Not Significant
	Female	272	185.15				
Civil Status	Single	122	181.68	14662.500	0.584		Not Significant
	Married	248	187.38			0.05	
Monthly Income	Lower	370	188.45	16557.500	0.562		Not Significant
	Higher	177	182.79				
Membership Types	Regular	193	184.07	12761.000	0.621		Not Significant
	Associate	274	189.57				
Highest Educational Attainment	Lower	96	177.17	14517.500	0.209		Not Significant
	Higher	130	190.01				

Table 12 presents the results of the Mann-Whitney U test, showing no statistically significant differences in satisfaction levels with cooperative programs across demographic variables, indicating uniform satisfaction among all groups. Younger members (mean rank = 188.98) and older members (mean rank = 181.90) reported similar satisfaction levels (p = 0.468). likewise, male (mean rank = 186.48) and female (mean rank = 185.15) members showed no significant variation (p = 0.904).

For civil status, single (mean rank = 181.68) and married (mean rank = 187.38) members had comparable satisfaction (p = 0.584). Monthly income levels also had no significant effect, with lower-income (mean rank = 188.45) and higher-income (mean rank = 182.79) members reporting similar satisfaction (p = 0.562). Additionally, membership type (regular: 184.07, associate: 189.57) and educational attainment (lower: 177.17, higher: 190.01) showed no statistical differences ($p = 0.621$ and $p = 0.209$, respectively).

These findings demonstrate the cooperative's effectiveness in offering programs equitably across all demographic groups. Satisfaction appears to be influenced by the quality and accessibility of programs rather than demographic differences. To maintain high satisfaction, the cooperative should prioritize enhancing service quality, tailoring programs based on evolving member needs rather than demographic factors, and strengthening engagement through regular feedback.

Grashuis & Cook (2021) found that service quality rather than demographics primarily drives cooperative satisfaction. Similarly, Rocha (2019) confirmed that satisfaction remains high across demographic groups when programs are reliable and relevant. These studies support the findings of Table 74, reinforcing that inclusivity and service excellence are key drivers of cooperative member satisfaction.

Table 13

Relationship between the Extent of Accountability and Level of Satisfaction

Variable	Rho	p-value	*Sig. level*	Interpretation
Extent of Accountability Level of Satisfaction	0.684	0.000	0.01	Significant

The findings from Table 13 show a highly significant and robust positive association between the cooperative's accountability levels and its members' satisfaction. As demonstrated by the correlation coefficient of rho = 0.684, this signifies that as perceived accountability in the cooperative increases, so does the level of satisfaction by the members. The p-value (0.000) further confirms the statistical significance of this relationship at the 0.01 level.

This result demonstrates that accountability mechanisms within the cooperative play a crucial role in shaping members' satisfaction. Members who observe transparency, fairness, and responsibility within cooperative operations are more likely to feel valued and content with their experience. Accountability, in general, will provide a trusting environment, improve the perception of equity, and strengthen the member-cooperative overall bond.
Findings also indicate that satisfaction is not derived from services or products but is significantly related to how the cooperative runs its affairs and involves its members. Accountability mechanisms, such as transparent decision-making processes, clear communication, and reporting, establish a collaborative culture aligning with members' expectations and needs.

The results suggest that the enhanced accountability mechanisms improve satisfaction, foster transparency and responsibility, regularly evaluate and report on cooperative performance, and encourage member participation in decision-making.

This resonates with the study by Mohd-Saleh et al. (2024), which identifies significant determinants of member satisfaction. In this respect, internal management and operational issues play a central role. Effective cooperative operations, achievements, and quality service provision increase member satisfaction. Tarekegn (2017) further examines the influence of member involvement and sound governance practices on collaborative performance and finds that active member involvement and strong governance structures with accountability mechanisms result in better performance and greater member satisfaction.

These studies point out that accountability mechanisms greatly determine cooperatives' satisfaction. This improves members' confidence by allowing transparent decision-making, fair administration, and regular reporting inside the organization. It creates a cooperative culture that meets members' expectations and requirements, improving the positive correlation between accountability and satisfaction.

Conclusions

Here's an improved and more polished version of your paragraph, enhancing clarity, flow, and coherence:
Based on the findings, several key conclusions were drawn regarding the cooperative's operations and its impact on members. Responsible financial management, commitment to obligations, and open communication emerged as core indicators of member accountability—fostering long-term trust, credibility, and sustainability within the organization. The cooperative's diverse array of products, services, and programs effectively responds to member needs, with financial offerings, advisory support, and socio-economic initiatives serving as primary drivers of satisfaction and loyalty. Strong governance and well-executed implementation processes further ensure equitable access and utilization across all demographic groups. In promoting a culture of accountability and shared values, the cooperative successfully addresses the varying needs of its members while maintaining high satisfaction regardless of

background. Moreover, robust accountability mechanisms significantly enhance member trust and engagement by reinforcing fairness, transparency, and loyalty. In light of these findings, several recommendations are proposed to enhance cooperative services and member participation. These include developing products tailored to young, female, and low-income members; offering financial education on budgeting, saving, and investing; and initiating programs that promote women's empowerment and inclusive development. Encouraging youth participation in governance, regularly conducting member needs assessments, and strengthening support programs such as Death Aid and Pabahay are also advised. Additional strategies include expanding livelihood initiatives, boosting awareness of insurance and online services, and launching targeted marketing for underutilized programs. Sustaining responsible borrowing practices, implementing performance tracking systems, and providing continuous training and development opportunities are essential for long-term growth. Open communication, recognition of accountable members, and the ongoing monitoring of satisfaction indicators will help uphold service quality. Lastly, future research should explore factors influencing member satisfaction and retention, assess the social and economic impacts of cooperative programs, and identify opportunities for new, targeted financial products.

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