MEMBERS' ENGAGEMENT AND SATISFACTION IN A MULTI-PURPOSE COOPERATIVE: A MIXED METHODS STUDY

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Abstract:

This study examined the levels of member engagement and satisfaction in multi-purpose cooperatives in Negros Occidental, Philippines, using an explanatory sequential mixed methods design. The research involved 402 cooperative members who participated in the quantitative phase through a survey, followed by in-depth interviews with six selected members for the qualitative phase. Results revealed high levels of engagement among members, with perceived value and patronage of products and services emerging as key drivers of engagement. Members identified financial benefits such as loan accessibility, dividends, and patronage refunds as primary motivators for their active participation in cooperative activities. Similarly, satisfaction levels were found to be very high, particularly in terms of reliability of services. However, qualitative findings emphasized the importance of social impact, especially the sense of belonging and community fostered by the cooperative, as a significant factor influencing member satisfaction. Significant differences in engagement and satisfaction were observed based on age and length of membership, with older and longer-tenured members reporting higher levels. A strong positive relationship between engagement and satisfaction was established, highlighting their interdependent nature. The study underscores the importance of balancing financial reliability with social engagement in cooperative strategies. It recommends enhancing financial services, promoting digitalization, strengthening social programs, and tailoring interventions to different member demographics to ensure sustainable member engagement and satisfaction.

Keywords: *Cooperative Membership, Member Engagement, Member Satisfaction, Perceived Value, Patronage, Reliability, Social Impact, Mixed Methods, Digitalization, Philippines*

Introduction:

Cooperatives, as member-owned enterprises, play a significant role in enhancing socio-economic well-being, particularly in low- and middle-income communities. Globally, cooperatives contribute to economic resilience, poverty reduction, and social inclusion by providing affordable credit, access to goods and services, and opportunities for collective investment (International Cooperative Alliance & European Research Institute on Cooperative and Social Enterprises, 2022). In the Philippines, where a significant proportion of the population depends on informal or semi-formal financial services, cooperatives act as vital economic enablers, especially in rural and semi-urban settings (Philippine Cooperative Development Authority [CDA], 2023). However, despite their significance, many cooperatives struggle with ensuring sustained member engagement and satisfaction, raising concerns about their long-term viability.

Member engagement is widely acknowledged as essential for cooperative sustainability. It reflects the extent to which members participate in governance, utilize services, and identify with cooperative values (Beriales, 2022; Buang & Abu Samah, 2021). Highly engaged members are more likely to invest in the cooperative's long-term development, advocate for its services, and remain loyal in times of market competition. Yet, measuring engagement in cooperatives presents methodological challenges, as it often intertwines with factors such as financial patronage, social identity, and individual expectations (Jamaluddin et al., 2023). Moreover, cultural differences shape engagement patterns, suggesting that universal models may not fully capture the nuances of local cooperative dynamics (Buang et al., 2021).

Parallel to engagement, member satisfaction serves as a key determinant of cooperative success. Satisfaction reflects a member's evaluation of their cooperative experience, often influenced by perceived service quality, fairness of policies, and overall value (Haeruddin & Haeruddin, 2020; Wibowo, 2022). In cooperatives, satisfaction is not merely transactional; it also encompasses social and emotional dimensions, such as trust, inclusion, and collective efficacy (Chan & Raharja, 2024). However, studies show that some cooperatives struggle to maintain high satisfaction levels, particularly when operational inefficiencies or limited resources constrain their ability to offer competitive benefits (Alajid & Base, 2021; Bongo, 2024).

While both engagement and satisfaction are crucial, these constructs are complex and multi-dimensional. Member engagement often encompasses behavioral, cognitive, and emotional dimensions, including participation in meetings, voting, and product patronage (Chan & Raharja, 2024). Satisfaction, meanwhile, may be influenced by reliability (the cooperative's consistency in service delivery), social impact (the cooperative's contribution to community welfare), and economic impact (the financial benefits accrued by members) (Chaudhary, 2021; Fulong & Ramos, 2024). These dimensions interact in dynamic ways, but existing research rarely examines them holistically within multi-purpose cooperatives, particularly in the Philippine context.

The concept of perceived value is central to understanding these dynamics. In marketing and service management, perceived value refers to the trade-off between the benefits received and the costs incurred (Sweeney & Soutar, 2001). In cooperatives, it extends beyond monetary value to include social and emotional benefits derived from membership (Özgen & Reyhan, 2020; Yang & Peterson, 2004). However, research suggests that perceptions of value vary significantly across demographics, including age, gender, and length of membership (Mazzarol et al., 2019). Older and longer-tenured members often report higher perceived value, possibly due to accumulated experience and emotional investment, while younger members may prioritize short-term financial gains or digital convenience (Li et al., 2024).

Patronage, or the regular use of cooperative services, is another key variable that intersects with engagement and satisfaction. Traditionally viewed as a measure of loyalty, patronage involves repeat transactions, service utilization, and advocacy behaviors (Aniediabasi, 2024). However, scholars note that patronage is not merely habitual; it reflects members' trust in cooperative governance, satisfaction with service quality, and alignment with cooperative goals (Buang et al., 2021). In rural Philippine cooperatives, patronage is influenced by both economic necessity and social norms, with some members feeling obliged to support the cooperative despite perceived service limitations (Avila et al., 2025).

Furthermore, active participation in governance remains a distinctive feature of cooperatives, yet participation levels often vary significantly across member groups. Research shows that while cooperatives emphasize democratic control, participation is frequently limited to a small subset of members (Nakayiso & Nyakundi, 2023). Factors such as educational background, length of membership, and trust in leadership influence the likelihood of active participation (Ihli et al., 2024). In some cooperatives, gender-based disparities in participation also persist, with women's voices underrepresented in decision-making processes despite their high patronage rates (Gopika et al., 2023).

Despite the growing body of research on member engagement and satisfaction, several gaps remain. First, few studies employ a mixed methods approach that systematically integrates quantitative and qualitative data to explore these constructs in tandem. Second, existing research often treats engagement and satisfaction as isolated variables, rather than examining their interdependence. Third, much of the available literature on Philippine cooperatives remains descriptive, lacking analytical depth on how demographic factors shape member experiences over time (Beriales, 2022; Fulong & Ramos, 2024). This limits the ability of cooperatives to develop targeted strategies for enhancing member engagement and satisfaction.

Additionally, there is a growing interest in how digitalization may reshape cooperative operations, especially in response to changing member expectations. Studies in other Southeast Asian countries suggest that digital platforms can improve member access to services, streamline administrative processes, and enhance transparency (Nurdany & Prajasari, 2020; Rahman, 2021). However, digitalization also introduces challenges related to digital literacy, data privacy, and equitable access—issues that may disproportionately affect older or less-educated members (Guandalini, 2022). Few studies, if any, have examined these dynamics within Philippine cooperatives.

This study addresses these gaps by investigating the relationships between member engagement, satisfaction, and demographic factors in multi-purpose cooperatives in Negros Occidental, Philippines, using an explanatory sequential mixed methods design. It explores how perceived value, patronage, participation, reliability, social impact, and economic impact interact, while also examining age, sex, and length of membership as potential moderating factors. By integrating quantitative survey data with qualitative narratives from cooperative members, this study seeks to provide a nuanced, context-specific understanding of cooperative member dynamics—offering actionable insights for cooperative leaders, policymakers, and future researchers.

Methodology:

This study employed an explanatory sequential mixed methods design to comprehensively examine the engagement and satisfaction of members in multi-purpose cooperatives in Negros Occidental, Philippines. This design was selected to capitalize on the strengths of both quantitative and qualitative approaches, allowing for a more nuanced understanding of the complex dynamics between member engagement and satisfaction. Following Creswell (2012), the study began with a quantitative phase to identify patterns and relationships among variables, followed by a qualitative phase to explain and elaborate on the quantitative findings.

The study was conducted in two state university-based multi-purpose cooperatives located in Talisay City and Sagay City, both in Negros Occidental. These cooperatives were selected for their active operations and substantial member bases, which include faculty and staff. Their geographic and organizational similarities offered a suitable context for investigating the interplay of demographic factors, engagement, and satisfaction within Philippine cooperatives.

The target population consisted of 936 cooperative members from the two sites—476 from Talisay City and 460 from Sagay City. Using the Raosoft sample size calculator with a 95% confidence level and a 5% margin of error, a minimum sample size of 423 respondents was determined for the quantitative phase. Ultimately, 402 valid responses were collected through voluntary participation, resulting in a high response rate. The sample included regular cooperative members actively using cooperative products and services.

The study utilized adapted and modified questionnaires to measure members' engagement and satisfaction. The instrument for engagement was drawn from the works of Beriales (2022) and Fulong & Ramos (2024), while the satisfaction component incorporated items related to reliability, social impact, and economic impact based on previous cooperative studies (Wibowo, 2022; Chaudhary, 2021). Both sections employed a five-point Likert scale, with items ranging from "Very High" to "Very Low" for engagement, and from "Very Highly Satisfied" to "Not Satisfied at All" for satisfaction. Demographic data such as age, sex, and length of membership were also collected.

To ensure content validity, the instrument underwent evaluation by 15 experts in cooperative management, business administration, and research. The Content Validity Ratio (CVR) was computed using Lawshe's method, yielding a CVR index of 0.933, which surpassed the acceptable threshold of 0.60 (Lawshe, 1975), indicating strong content relevance. For reliability, a pilot test was conducted, and Cronbach's alpha was used to assess internal consistency. Results showed high reliability, with alpha coefficients of 0.96 for engagement and 0.99 for satisfaction, exceeding the recommended threshold of 0.70 (Kamper, 2019).

Data collection followed a multi-stage process. First, permission was secured from cooperative managers, who acted as gatekeepers. Respondents were invited to participate voluntarily after being briefed about the study's objectives, confidentiality assurances, and their rights as participants. Both paper-based surveys and Google Forms were used for data collection, with trained cooperative representatives facilitating distribution and retrieval of questionnaires. In the qualitative phase, six cooperative members were purposively selected based on predefined criteria: minimum six months of membership, usage of at least one core product or service within the last year, and willingness to participate in in-depth interviews. These interviews, conducted either in-person or online, lasted between 60 and 120 minutes.

For quantitative data analysis, descriptive statistics such as mean, median, and standard deviation were employed to determine overall engagement and satisfaction levels. Inferential statistics included t-tests or Mann-Whitney U tests and Pearson's r or Spearman's rho, depending on the results of normality tests. These were used to assess differences across demographic groups and relationships between variables, with significance set at $\alpha = 0.05$. The interpretation of means followed a five-point descriptive scale aligned with cooperative practice benchmarks.

In the qualitative phase, the researcher employed Litchman's (2013) three C's of data analysis—coding, categorizing, and conceptualizing. Transcribed interviews were systematically coded and grouped into categories, from which overarching themes emerged. Member checking was conducted to enhance the trustworthiness of findings, and triangulation through multiple sources ensured analytic rigor (Stahl et al., 2020).

The study strictly adhered to ethical principles of research. Informed consent was obtained from all participants, with clear explanations of the voluntary nature of participation, confidentiality protections, and their right to withdraw at any point. Data were anonymized and stored securely. Ethical guidelines were guided by Lincoln and Guba's (1985) criteria for credibility, transferability, dependability, and confirmability in qualitative research, alongside general standards for human subjects' research as outlined by the Philippine Cooperative Development Authority (Cooperative Development Authority , 2025).

Results:

Members' Engagement

The study explored the level of member engagement in the cooperative through two key dimensions: *members' perceived value* and *patronage of products and services*. The quantitative results are shown in table 1:

Table 1

Joint Display of Results on Members' Engagement

Highlighted Dimensions	Quantitative Results	Qualitative Results	Meta Inference
Members' Perceived Value	Mean = 3.90, SD = 0.87 (High). Members generally perceive strong value from their cooperative membership, particularly in terms of availing loans, dividends, patronage refunds, and other financial benefits.	Members confirmed that the cooperative's financial services—such as easy access to loans and regular dividends—are among the top reasons they remain engaged. Many cited these financial benefits as crucial to their personal and family finances.	A high perceived value motivates members to actively engage in cooperative activities. When members clearly recognize financial and social benefits from their membership, they are more likely to participate, suggesting a strong link between perceived value and member engagement.
Patronage of Products and Services	High overall scores in engagement, closely associated with the utilization of cooperative products and services.	Members frequently mentioned the use of cooperative products and services, including savings, credit, and insurance. Many suggested digitalization for easier transactions, especially for younger members.	Patronage reinforces perceived value. Members who regularly use cooperative services tend to report higher engagement. Both data sources suggest that improving service accessibility—such as through digital platforms—could further strengthen this relationship, particularly among younger or tech-savvy members.

The findings reveal that members generally view their cooperative as valuable, particularly due to the direct financial benefits they receive. The high scores for perceived value indicate that members feel rewarded for their involvement. In the qualitative interviews, many members emphasized that the cooperative's services—especially loans and dividends—provide them with much-needed financial support. Additionally, frequent patronage of cooperative products and services was evident both in the survey and in member narratives. Several participants highlighted how the cooperative had become an essential part of their financial routine. The connection between perceived value and patronage was clear: members who valued their cooperative membership were more likely to engage by availing themselves of various services. Moreover, members expressed strong interest in digitalization of services to make transactions more accessible, especially for younger members, which suggests opportunities for future engagement strategies.

In analyzing differences in engagement across demographic groups, significant variations emerged in terms of age and length of membership, while no significant differences were found by sex. Specifically, the ANOVA results showed significant differences in engagement scores by age group, $F(2, 399) = 3.45$, $p = .033$, indicating that older members reported higher engagement compared to younger members. Similarly, differences based on length of membership were statistically significant, $F(2, 399) = 4.82$, $p = .009$, with longer-tenured members exhibiting greater engagement. However, no significant difference was detected between male and female members, $t(400) = 1.12$, $p = .264$.

These results suggest that older and longer-tenured members tend to engage more deeply in cooperative activities, possibly due to accumulated trust, familiarity with cooperative operations, and a longer history of service utilization.

Members' Satisfaction

The study also assessed the level of satisfaction among cooperative members by examining two main dimensions: *reliability* and *social impact*.

The results show that members are very highly satisfied with the reliability of the cooperative's services. Members consistently shared that they trusted the cooperative to provide fast, dependable, and transparent services. This strong sense of reliability was a major factor in members' satisfaction. In addition, while social impact scored slightly lower than reliability, it remained a highly rated satisfaction driver. Members spoke positively about the cooperative's role in building a sense of community, with many referring to it as an extended family. This sense of belonging not only fosters member retention but also strengthens the cooperative's social mission. The findings highlight that the cooperative's dual focus on financial reliability and social responsibility plays a crucial role in shaping members' overall satisfaction.

The results are displayed in Table 2:

Table 2
Joint Display of Results on Members' Satisfaction

Highlighted Dimensions	Quantitative Results	Qualitative Results	Meta Inference
Reliability	Mean = 4.24, SD = 0.88 (Very Highly Satisfied). Members are highly satisfied with the cooperative's consistency and dependability in service delivery.	Members consistently praised the cooperative's reliability, particularly in terms of timely loan releases, transparent financial transactions, and consistent dividend payouts. Many shared that the cooperative was their first choice for financial emergencies due to its dependable services.	Reliability is the strongest driver of satisfaction among members. The cooperative's ability to consistently provide trustworthy and timely services not only boosts satisfaction but also deepens member trust, which is essential for long-term stability and loyalty. Enhancing this aspect can further strengthen the cooperative's member relationships.
Social Impact (Membership and Belonging)	Mean = 4.19, SD = 0.86 (Highly Satisfied). Members appreciate the cooperative's social contributions and the sense of belonging it fosters.	The most common theme in interviews was the cooperative's role in creating a strong sense of community and social connection. Members described the cooperative as more than just a financial entity; it was seen as a "second family" that provides mutual support and fosters a sense of belonging. Many emphasized its role in community	Both data sources point to the cooperative's significant social impact. While financial services remain crucial, members highly value the sense of community and belonging the cooperative fosters. This emotional connection enhances overall satisfaction and strengthens social ties among members. Cooperatives should continue promoting this social

	development.	dimension alongside financial services to sustain high satisfaction levels.

For member satisfaction, similar patterns emerged. Significant differences were found based on length of membership, $F(2, 399) = 3.91$, $p = .021$, with longer-tenured members reporting higher satisfaction, particularly regarding reliability and social impact. However, no significant differences in satisfaction levels were observed across age groups, $F(2, 399) = 2.03$, $p = .132$, or between sexes, $t(400) = 0.87$, $p = .385$.

These findings highlight the importance of membership duration in shaping satisfaction levels, suggesting that continued participation in cooperative activities may strengthen members' positive perceptions of the cooperative's reliability and social contributions over time.

These results confirm that cooperative members highly value both the financial benefits and social connections offered by the cooperative. While perceived value and patronage drive engagement, reliability and social impact underpin member satisfaction. Notably, members' narratives suggest that beyond financial incentives, the cooperative's social role—as a source of belonging and community—significantly enhances their engagement and satisfaction.

This joint display approach provides cooperative leaders with clear guidance: strengthening both financial services (including digital options) and community-building efforts is essential for sustaining strong member engagement and satisfaction.

Discussion:

This study examined the levels of member engagement and satisfaction in multi-purpose cooperatives in Negros Occidental, Philippines, using an explanatory sequential mixed methods approach. The results revealed that members generally demonstrate high levels of engagement, particularly in terms of their perceived value from the cooperative and their patronage of products and services. Members reported that their engagement was strongly linked to the financial benefits they receive, such as loan accessibility, dividends, and patronage refunds. These findings are consistent with previous studies, which have found that members are more likely to engage with cooperatives when they perceive clear, tangible economic benefits (Beriales, 2022; Buang & Abu Samah, 2021; Mazzarol et al., 2019). The cooperative's role as a provider of essential financial services appears to reinforce members' active involvement in cooperative activities.

Interestingly, while perceived value garnered the highest rating in the survey results, the qualitative findings highlighted patronage of products and services as the most prominent theme in members' narratives. Many members emphasized their frequent use of cooperative services, underscoring their reliance on loans, savings programs, and other financial products. Members also recommended digitalizing services to make them more accessible, particularly for younger members who prefer online transactions. This points to an important connection between perceived value and patronage: members who perceive significant benefits are more likely to regularly use cooperative services. Furthermore, digitalization emerged as a potential strategy to sustain and enhance this engagement, especially among younger or technologically adept members, echoing similar findings from Nurdany and Prajasari (2020) and Rahman (2021).

In terms of satisfaction, the study found very high ratings overall, with reliability standing out as the strongest satisfaction factor. Members expressed confidence in the cooperative's consistent and dependable services, particularly regarding the timely release of loans, fair distribution of dividends, and clear financial processes. This aligns with the findings of Wibowo (2022) and Haeruddin and Haeruddin (2020), who identified reliability as a fundamental determinant of cooperative member satisfaction. Qualitative interviews reinforced this view, with many members describing the cooperative as their most trusted financial institution, particularly during emergencies or for education-related needs.

Although social impact scored slightly lower in the quantitative survey than reliability, it emerged as a central theme in qualitative interviews. Members highlighted the cooperative's role in creating a sense of community and belonging, emphasizing that their involvement extended beyond financial transactions to include emotional and social connections. Many described the cooperative as a "second family" and praised its role in promoting solidarity and mutual support among members. These findings echo those of Chan and Raharja (2024) and Gopika et al. (2023), who emphasized the cooperative's capacity to foster social capital and strengthen community ties. Together, the results suggest that member satisfaction is shaped not only by service reliability but also by the cooperative's ability to foster meaningful social relationships and community engagement.

The study also identified demographic differences in engagement and satisfaction. Older members and those with longer membership tenure reported higher engagement and satisfaction levels compared to younger or newer members. This finding aligns with studies indicating that long-standing members often have stronger attachments to the cooperative and greater familiarity with its services (Ihli et al., 2024; Li et al., 2024). Newer members, particularly younger ones, expressed lower levels of engagement, which points to the need for cooperatives to develop strategies for onboarding and retaining younger demographics. Initiatives such as digital services, mentorship programs, and targeted orientation activities may help bridge this gap.

A significant positive correlation between engagement and satisfaction was found, suggesting that these two dimensions are closely interrelated. Members who were more engaged in cooperative activities tended to report higher satisfaction levels, and vice versa. This finding is consistent with previous studies by Jamaluddin et al. (2023) and Rahman (2021), which identified engagement and satisfaction as mutually reinforcing factors. Qualitative responses supported this relationship, with many members stating that their satisfaction with the cooperative's services motivated them to participate more actively in meetings and avail themselves of more services.

Taken together, the findings highlight the importance of providing both reliable financial services and opportunities for social connection within cooperatives. To maintain high levels of engagement and satisfaction, cooperatives should focus on strengthening service dependability, expanding product offerings, and promoting social programs that enhance community involvement. The call for digitalization also indicates the need to adapt to changing member expectations, particularly in an increasingly digital world.

Despite the valuable insights provided by this study, certain limitations must be acknowledged. The research was limited to two state university-based cooperatives in Negros Occidental, which may affect the generalizability of the findings to other cooperative types or regions. Future studies should consider a broader sample, including cooperatives from various industries and locations. Additionally, while this study employed both quantitative and qualitative methods, longitudinal research may be needed to understand how member engagement and satisfaction evolve over time. Lastly, further exploration of the role of digitalization and its impact on engagement, particularly among younger members, represents a promising direction for future research.

Conclusion and Recommendations:

This study examined the levels of member engagement and satisfaction in multi-purpose cooperatives in Negros Occidental, Philippines, using an explanatory sequential mixed methods approach. Findings revealed that members demonstrated high engagement, particularly driven by the financial benefits they derived from cooperative membership, such as loans, dividends, and patronage refunds. These results affirm prior studies highlighting that clear economic advantages encourage active participation in cooperatives (Beriales, 2022; Buang & Abu Samah, 2021; Mazzarol et al., 2019).

While *perceived value* emerged as the highest-rated dimension quantitatively, qualitative findings revealed that members frequently emphasized their patronage of products and services. This suggests that engagement is expressed both through perceptions of value and actual utilization of services. Members particularly appreciated the accessibility of financial services, underscoring their reliance on the cooperative for daily and long-term financial needs. Additionally, some members identified the need for enhanced digital access to services, reflecting a shift toward convenience and efficiency in cooperative operations (Nurdany & Prajasari, 2020; Rahman, 2021).

Satisfaction levels were similarly high, with *reliability* as the strongest contributor. Members valued the cooperative's consistent and dependable service, particularly in timely loan releases and transparent financial processes. While *social impact* scored slightly lower in the quantitative data, it emerged as a dominant theme in interviews. Members viewed the cooperative not just as a financial institution but also as a community hub that fosters belonging, mutual support, and identity. This dual focus on financial reliability and social connection is central to sustaining member satisfaction (Chan & Raharja, 2024; Gopika et al., 2023).

Demographic differences were evident, with older and longer-tenured members reporting higher engagement and satisfaction. This finding suggests that longevity in membership fosters familiarity and deeper commitment to the cooperative, echoing previous research (Ihli et al., 2024; Li et al., 2024). Younger and newer members displayed relatively lower engagement levels, highlighting opportunities for cooperatives to enhance onboarding strategies.

A strong positive relationship between engagement and satisfaction was observed, indicating that these two dimensions reinforce each other. Members who experienced high satisfaction tended to engage more actively in cooperative activities, suggesting that improvements in service quality and social programs can simultaneously boost both outcomes.

Overall, the findings emphasize that sustaining high engagement and satisfaction requires balancing dependable financial services with meaningful social connections. Cooperatives must adapt to changing member expectations, including shifts toward digital access and evolving generational needs, to ensure their long-term relevance and resilience.

Based on the study's findings, it is recommended that cooperatives continue to strengthen their core financial services to sustain members' perceived value and patronage. Enhancing loan programs, savings options, and dividend schemes remains vital for maintaining engagement. Additionally, expanding product offerings may help address emerging financial needs.

Cooperatives should also prioritize digitalization to improve service accessibility and convenience. Developing user-friendly digital platforms for transactions and account management can enhance engagement, especially among younger members. To ensure inclusivity, digital literacy initiatives should be offered to assist members less familiar with technology.

Alongside financial improvements, cooperatives are encouraged to invest in social programs that foster community engagement and a strong sense of belonging. Initiatives such as cooperative events, community outreach, and participatory governance activities can strengthen social ties and reinforce member satisfaction.

To address engagement gaps among newer and younger members, cooperatives may implement mentorship programs, tailored orientation sessions, and youth-focused initiatives that emphasize the cooperative's long-term value and social mission.

Finally, establishing regular feedback mechanisms such as surveys and member consultations can help cooperatives remain responsive to changing needs. Incorporating member input into decision-making processes will ensure that services and programs remain relevant, inclusive, and effective.

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