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The Relationship Between Education Level And Community Perceptions Of The Merah Putih Village Cooperative

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ABSTRACT

The Merah Putih Village Cooperative (Koperasi Desa Merah Putih/KDMP) is a government program aimed at strengthening village economic institutions and improving community welfare through cooperative-based business activities. Community perceptions of the cooperative's role are an important aspect in supporting the success of the program. This study aimed to analyze the relationship between education level and community perceptions of the role of the Merah Putih Village Cooperative in Karang Indah Village, Mandastana District. This study employed a quantitative approach using a survey method. A total of 140 respondents were selected using purposive sampling. Data were collected through questionnaires and analyzed using cross-tabulation, the Pearson Chi-Square test, and Cramer's V coefficient. The results showed that community perceptions across different education levels generally ranged from moderately positive to highly positive. However, the Pearson Chi-Square test indicated that there was no significant relationship between education level and community perceptions of the role of the Merah Putih Village Cooperative ($\chi^2 = 21.161$, $df = 20$, $p = .388 > .05$). Furthermore, the Cramer's V coefficient of .194 indicated a weak relationship between the two variables. These findings suggest that community perceptions of the cooperative are not determined solely by education level but may also be associated with other factors, including cooperative governance, experience in interacting with the cooperative, access to information, and cooperative literacy. Therefore, strengthening community outreach, education, and the quality of cooperative services is important to improve community understanding and participation in the Merah Putih Village Cooperative.

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1. INTRODUCTION

Cooperatives are economic institutions that play an important role in improving community welfare through various collective economic activities. Previous research has also shown that cooperatives can contribute to improving the welfare of their members through cooperative economic activities (Handayani et al., 2020). At the village level, cooperatives can serve as a platform for strengthening local economic activities, empowering communities, and increasing economic independence. The development of village-based cooperatives has therefore received increasing attention as part of efforts to strengthen village economic institutions and improve community welfare (Syamsu, 2023).

One of the current government programs is the Merah Putih Village Cooperative (Koperasi Desa Merah Putih/KDMP), which is directed toward strengthening village economic institutions and improving community welfare through cooperative-based business activities. The establishment of KDMP is expected to provide a platform for communities to develop economic activities while strengthening village economic independence. Sari (2025) also found that community perceptions and readiness to participate are important considerations in the establishment of the Merah Putih Cooperative at the village level. Aprilis & Zulkarnain (2025) explained that the implementation of the Merah Putih Village Cooperative policy provides opportunities to support village economic development, although its implementation still faces various challenges. Similarly, (Noho, 2025) emphasized that the effectiveness of KDMP policy implementation is an important aspect in achieving the objectives of village economic development. Arief & Haeruddin Haeruddin (2025) further emphasized that the development of Merah Putih Village Cooperatives requires appropriate strategies to address institutional and implementation challenges at the village level.

The success of KDMP is not determined solely by the establishment of cooperative institutions and business activities but also by community involvement and understanding. Community participation is particularly important because cooperatives fundamentally require the involvement of their members in carrying out activities and making decisions. Putri et al. (2026) demonstrated that member participation is associated with cooperative financial performance. Meanwhile, Manurung et al. (2025) found that increasing community participation can positively support the implementation of the Merah Putih Cooperative program. Therefore, community perceptions of the existence and role of cooperatives constitute an important aspect that needs to be considered in the development of KDMP.

Molla et al. (2024) found that farmers generally had positive perceptions of the benefits of dairy cooperatives, particularly in increasing social networks, improving income, and providing savings opportunities. However, the study also identified concerns related to cooperative management, member awareness, trust, and participation in decision-making. These findings indicate that community perceptions of cooperatives may be shaped not only by individual characteristics but also by members' experiences, awareness, participation, and perceptions of cooperative management.

Community perceptions of cooperatives may be associated with individuals' levels of education. Education can influence a person's ability to receive information, understand a program, and evaluate an institution or activity. Golovina et al. (2021) highlighted education as an important factor in human capital development in rural areas. Rahmat et al. (2021) also examined the relationship between education level and community participation, indicating that educational background can be considered in understanding differences in community involvement. In addition, Fitriyah (2018) examined the relationship between educational attainment and community participation in development activities. Putri & Marna (2022) also found that cooperative education and member motivation were related to member participation

in a cooperative context. These findings suggest that both formal educational attainment and cooperative-specific education may be relevant to understanding how community members engage with and evaluate cooperative institutions.

In the cooperative context, education is not limited to formal educational attainment but also includes knowledge and understanding of cooperatives. Gerosa et al. (2015) also highlighted the relevance of education and training in relation to cooperative member participation. Cooperative education can help members understand cooperative principles, objectives, rights, responsibilities, and benefits, thereby encouraging more active participation. Inayah et al. (2025) found an association between cooperative education and active participation among members of student cooperatives. Leoni & Marwan (2025) likewise discussed cooperative education as a factor associated with cooperative success through member participation. This indicates that knowledge and understanding of cooperatives are important aspects in shaping community involvement in cooperative activities.

However, community perceptions of KDMP may also be associated with other factors, including experience in interacting with cooperatives, access to information, service quality, management capacity, and institutional governance. Zamzami et al. (2025) emphasized the importance of integrating cooperative education into Merah Putih Cooperative policies to support the welfare of rural communities. Setyabudi (2026) also highlighted the importance of implementing good cooperative governance in addressing conflicts within the Merah Putih Cooperative. Thus, community perceptions of cooperatives may not be determined solely by individual characteristics but may also be influenced by how the cooperative is managed and how communities obtain information and experience interactions with the cooperative.

Based on this background, an important question is whether education level is associated with community perceptions of the role of the Merah Putih Village Cooperative. Although education may contribute to an individual's ability to understand information and evaluate development programs, formal education may not necessarily be the only factor shaping community perceptions of cooperatives. This provides a basis for examining the relationship empirically within a specific village context.

Therefore, this study was conducted in Karang Indah Village, Mandastana District, to analyze the relationship between education level and community perceptions of the role of the Merah Putih Village Cooperative. The study is expected to provide an empirical description of how communities with different educational backgrounds perceive the existence and role of KDMP and to provide consideration for strengthening community outreach, cooperative education, participation, and service quality at the village level.

2. METHOD

2.1 Research Design

This study employed a quantitative approach using a survey method. The quantitative approach was selected because it enables the relationship between variables to be measured objectively through numerical data and systematic statistical analysis (Waruwu et al., 2025). The research design combined descriptive and inferential analysis to examine the relationship between education level (X) and community perceptions of the role of the Merah Putih Village Cooperative (Y) in Karang Indah Village, Mandastana District. The study was explanatory in nature, as it aimed to examine the relationship between the variables in a measurable and systematic manner.

2.2 Population and Sample

The population consisted of residents of Karang Indah Village who met the predetermined research criteria. A total of 140 respondents were selected using purposive sampling. This

technique was used because not all residents had sufficient knowledge of or direct experience with the Merah Putih Village Cooperative (KDMP). Therefore, specific criteria were established to ensure that the respondents could provide relevant information.

The inclusion criteria were: (1) permanent residents of Karang Indah Village; (2) residents who had knowledge of or had directly encountered the Merah Putih Village Cooperative program through official socialization activities, community meetings, or information provided by village officials; and (3) residents who voluntarily agreed to participate in the study. Respondents were excluded if they did not meet any of these criteria or were unable to complete the questionnaire independently. Sampling was proportionally distributed across the hamlets and neighborhood units (RT) in Karang Indah Village to provide geographical representation.

2.3 Variables and Research Instrument

The independent variable was education level (X), which was measured based on the respondent's highest completed level of formal education. Education level was treated as an ordinal variable and categorized as follows: (1) no formal schooling; (2) elementary school or equivalent; (3) junior high school or equivalent; (4) senior high school/vocational high school or equivalent; and (5) higher education, including Diploma, Bachelor's, Master's, and Doctoral degrees. Education level was considered relevant because educational attainment may be associated with an individual's ability to receive and understand information concerning development programs and community economic institutions (Golovina et al., 2021).

The dependent variable was community perception of the role of the Merah Putih Village Cooperative (Y). This variable consisted of three main dimensions: (1) the economic role of the cooperative; (2) its social role; and (3) its educational role in the community. These dimensions were used to describe how residents perceived the existence and functions of the cooperative within the village economy.

The research instrument was a questionnaire using a seven-point Semantic Differential scale to measure variable Y: 1 = Very Negative, 2 = Less Negative, 3 = Negative, 4 = Neutral, 5 = Positive, 6 = Less Positive, and 7 = Very Positive. The questionnaire contained 23 statements measuring variable Y, while variable X was measured using one closed-ended question concerning the respondent's highest completed formal education. Data collection was also supported by field observation and documentation to obtain a broader description of the condition and implementation of the Merah Putih Village Cooperative in Karang Indah Village.

2.4 Instrument

Before being used for data collection, the research instrument was tested for validity and reliability. Validity was examined using factor analysis through the Kaiser-Meyer-Olkin (KMO) measure and Measure of Sampling Adequacy (MSA) to assess the adequacy of the items for measuring the intended construct. Reliability was assessed using Cronbach's Alpha to determine the internal consistency of the instrument. An instrument was considered reliable when the Cronbach's Alpha coefficient exceeded 0.70. All statistical processing was conducted using SPSS version 27.0.

2.5 Data Collection

The study used primary data and supporting data. Primary data were obtained directly from respondents through questionnaires distributed to eligible residents of Karang Indah Village. The questionnaire collected information concerning respondents' education levels and their perceptions of the role of the Merah Putih Village Cooperative.

Additional data were obtained through observation and documentation. Observation was conducted to obtain information about the community environment and the existence of the

Merah Putih Village Cooperative in Karang Indah Village. Documentation was used as supporting evidence concerning the condition and implementation of the cooperative program at the village level.

2.6 Data Analysis

Data analysis was conducted in two stages. First, descriptive analysis was used to describe the characteristics of the data through frequency distributions, percentages, means, minimum and maximum values, and standard deviations for the research variables.

Second, inferential analysis was conducted to examine the association between education level (X) and community perceptions of the role of the Merah Putih Village Cooperative (Y). Because the variables were analyzed categorically, education level was grouped into six categories: (1) no formal schooling; (2) elementary school or equivalent; (3) junior high school or equivalent; (4) senior high school/vocational high school or equivalent; (5) Diploma/Bachelor's degree; and (6) Master's/Doctoral degree. Total perception scores were grouped into five categories, ranging from 1 = very negative to 5 = very positive, based on class intervals obtained from the questionnaire scores. Cross-tabulation was then conducted to describe the distribution pattern between the two variables.

The hypothesis was tested using the Pearson Chi-Square test to determine whether a significant association existed between education level and the category of community perception of the role of the Merah Putih Village Cooperative. The strength of the association was subsequently assessed using Cramer's V coefficient through the Symmetric Measures analysis. The significance level was set at 5% ($\alpha = .05$). A significance value greater than .05 indicated that the null hypothesis was retained, meaning that there was no statistically significant association between the variables, whereas a significance value of .05 or lower indicated that the null hypothesis was rejected.

3. RESULTS AND DISCUSSION

3.1 Results

3.1.1 Descriptive Statistics

The descriptive statistics of the two research variables are presented in Table 1.

Table 1. Descriptive Statistics of the Research Variables

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Education Level (X)	140	1	5	3.21	1.12
Perception of the Merah Putih Village Cooperative (Y)	140	41	161	115.97	27.367

The education level variable was measured using an ordinal scale ranging from 1 to 5, from no formal schooling to higher education. The mean score of 3.21 with a standard deviation of 1.12 indicates variation in the formal educational backgrounds of respondents. Meanwhile, the perception variable had a mean score of 115.97 and a standard deviation of 27.367, indicating that respondents' perceptions were generally moderately positive, although variation in perception existed among respondents.

3.1.2 Instrument Validity and Reliability

The validity of the questionnaire was assessed using the Kaiser-Meyer-Olkin (KMO) measure and Bartlett's Test. The results are presented in Table 2.

Table 2. Results of the KMO and Bartlett's Test

Indicator	Value	Interpretation
KMO Measure of Sampling Adequacy	0.881	Adequate (> 0.50)
Bartlett's Test – Approx. Chi-Square	2,075.496	—
Bartlett's Test – df	276	—
Bartlett's Test – Sig.	< .001	Significant (< .05)

The KMO value of 0.881 indicates that the sample adequacy for factor analysis was satisfactory. Bartlett's Test was also statistically significant, with a significance value below .001, indicating significant correlations among the items. Therefore, the questionnaire was considered suitable for further analysis.

The reliability test was conducted using Cronbach's Alpha. The results are presented in Table 3.

Table 3. Reliability Test Results

Measure	Value
Cronbach's Alpha	0.936
Cronbach's Alpha Based on Standardized Items	0.938
Number of Items	23

The Cronbach's Alpha coefficient was 0.936, while the standardized-item coefficient was 0.938. Both values exceeded the minimum reliability criterion of 0.70. Thus, the 23-item questionnaire demonstrated high internal consistency and was considered highly reliable for measuring community perceptions of the Merah Putih Village Cooperative.

3.1.3 Cross-Tabulation of Education Level and Community Perception

The cross-tabulation was conducted to describe the distribution of community perceptions across education levels before hypothesis testing. The results are presented in Table 4.

Table 4. Cross-Tabulation of Education Level and Community Perception

Education Level	Perception 1	Perception 2	Perception 3	Perception 4	Perception 5	Total
No formal schooling	0	0	1	2	5	8
Elementary school/equivalent	0	8	15	13	9	45
Junior high school/equivalent	3	4	11	10	8	36
Senior high/vocational school/equivalent	0	4	10	11	11	36
Diploma/Bachelor's degree	1	1	1	2	1	6

Master's/Doctoral degree	0	2	3	1	3	9
Total	4	19	41	39	37	140

Note: Perception 1 = very negative; Perception 5 = very positive.

Of the 140 respondents, the largest proportion was classified in Perception 3, with 41 respondents (29.3%), followed by Perception 4 with 39 respondents (27.9%) and Perception 5 with 37 respondents (26.4%). Only 4 respondents (2.9%) were classified in Perception 1, while 19 respondents (13.6%) were classified in Perception 2. Thus, most respondents expressed moderately positive to highly positive perceptions of the role of the Merah Putih Village Cooperative.

The distribution was relatively similar across education categories. Respondents with no formal schooling were mostly classified in Perceptions 4 and 5. Respondents with elementary education were concentrated in Perception 3, while those with junior high school education were also most frequently classified in Perception 3. Respondents with senior high or vocational education were relatively evenly distributed across Perceptions 3, 4, and 5. The Diploma/Bachelor's and Master's/Doctoral groups were distributed across several perception categories. This pattern does not indicate a clear tendency for higher formal education to be accompanied by more positive perceptions.

3.1.4 Pearson Chi-Square Test

The Pearson Chi-Square test was used to examine whether education level was significantly associated with community perceptions of the role of the Merah Putih Village Cooperative.

Table 5. Pearson Chi-Square Test

Test	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	21.161	20	.388
Likelihood Ratio	21.008	20	.397
Linear-by-Linear Association	0.350	1	.554
N of Valid Cases	140		

Note: 20 cells (66.7%) had expected counts less than 5; the minimum expected count was 0.17.

The Pearson Chi-Square result was $\chi^2(20) = 21.161$, with $p = .388$. Because $p > .05$, there was no statistically significant association between education level and community perceptions of the role of the Merah Putih Village Cooperative. Therefore, the null hypothesis was retained and the alternative hypothesis was not supported.

3.1.5 Cramer's V

Cramer's V was used to determine the strength of the association between education level and community perceptions.

Table 6. Symmetric Measures

Measure	Value	Approx. Sig.
Phi	0.389	.388
Cramer's V	0.194	.388
Contingency Coefficient	0.362	.388
N of Valid Cases	140	

The Cramer's V coefficient was 0.194, indicating a weak association between education level and community perceptions. The significance value of .388 was also greater than .05, confirming that the observed association was not statistically significant.

3.2 Discussion

The findings demonstrate that formal education level was not significantly associated with community perceptions of the role of the Merah Putih Village Cooperative in Karang Indah Village. The Pearson Chi-Square result, $\chi^2(20) = 21.161$, $p = .388$, together with a Cramer's V of 0.194, indicates a weak and statistically non-significant association. The cross-tabulation also showed that moderately positive to highly positive perceptions occurred across almost all education levels. Therefore, formal education alone does not appear to be a sufficient factor for explaining differences in community perceptions of the cooperative.

First, formal education should be distinguished from cooperative-specific education. Formal education represents the highest level of schooling completed by an individual, whereas cooperative education concerns specific knowledge of cooperative principles, objectives, functions, member rights and responsibilities, and cooperative mechanisms. Inayah et al. (2025) showed the importance of cooperative education in encouraging active member participation, while Leoni & Marwan (2025) linked cooperative education with cooperative success through member participation. Thus, individuals with higher formal education do not necessarily have a better understanding of cooperatives if they have not received sufficient cooperative-specific information.

Second, cooperative socialization and literacy may be more directly related to the formation of community perceptions. Prayogi et al. (2026) emphasized the importance of strengthening community cooperative literacy through socialization of the Merah Putih Village Cooperative. Socialization provides opportunities for communities to understand the objectives, benefits, activities, and mechanisms of cooperatives. This may explain why respondents with different formal education backgrounds demonstrated relatively similar perception patterns in this study.

Third, community participation may contribute to how residents evaluate the cooperative. Putri et al. (2026) found an association between member participation and cooperative financial performance. Similarly, Marlina (2022) showed that member participation and member trust were relevant to cooperative performance, with member commitment playing a mediating role. These findings reinforce the argument that active involvement, trust, and commitment may be important factors in determining how members experience and evaluate cooperative institutions. Manurung et al. (2025) likewise reported positive effects of efforts to increase community participation in the Merah Putih Cooperative program. Therefore, direct experience with cooperative activities, services, and participation may shape perceptions independently of formal education level.

Fourth, cooperative governance may influence community perceptions. Setyabudi (2026) emphasized the importance of good cooperative governance in managing the Merah Putih Cooperative, particularly in relation to transparency, accountability, conflict resolution, and responsible management. Similarly, Zeng et al. (2023) found that both contractual and relational governance had significant positive effects on member commitment in farmers' cooperatives, with relational governance showing a stronger influence. These findings suggest

that the quality of relationships between cooperative management and members, together with clear institutional arrangements, can strengthen member commitment and potentially shape how communities evaluate cooperative institutions. Aprilis & Zulkarnain (2025) also identified opportunities and challenges in implementing the Merah Putih Village Cooperative as part of village economic development. Therefore, cooperative governance should be considered as an important contextual factor alongside individual characteristics such as education level.

Fifth, managerial competence and the economic benefits generated by the cooperative may also shape community perceptions. Pratama & Guswandi (2025) highlighted the importance of business competence in the context of Merah Putih Cooperative members, while Syamsu (2023) described cooperatives as empowerment institutions that can contribute to improving community living standards. When cooperative activities generate tangible economic and empowerment benefits, positive perceptions may develop from direct experiences rather than from formal educational attainment.

Sixth, the findings reinforce the distinction between formal education and broader community capacity development. Golovina et al. (2021) described education as an important factor in rural human capital development. However, Yu et al. (2024) showed that the integration of education, rural development, and management is influenced by institutional and contextual challenges. Thus, formal education may contribute to community capacity, but its influence on perceptions of a particular village economic program depends on institutional conditions and people's experiences with that program.

Trust may also be an important factor in shaping members' evaluations of cooperative institutions. Bhinekawati & Yunita (2024) found that reciprocity and trust had a positive and significant influence on the satisfaction of sharia cooperative members in Indonesia. Although their study focused on member satisfaction rather than community perception of KDMP, the findings indicate that mutually beneficial relationships and trust in cooperative management may contribute to more positive evaluations of cooperative institutions. Therefore, trust can be considered as one of the contextual factors that may complement formal education in explaining community perceptions of cooperatives.

The findings have practical implications for the development of the Merah Putih Village Cooperative in Karang Indah Village. Since no significant association was identified between education level and perception, community education and outreach should not be targeted solely according to formal educational attainment. Socialization, cooperative education, and assistance should instead be provided across community groups. Simple, accessible, and contextually appropriate educational approaches may strengthen community understanding of the cooperative.

In addition, strengthening member participation, service quality, managerial competence, and cooperative governance should become important priorities. Positive experiences in interacting with the cooperative can potentially strengthen community trust, perceptions, and participation. Consequently, the establishment of the Merah Putih Village Cooperative should be accompanied by effective management and services that generate tangible benefits for the community.

Overall, the study indicates that formal education was not the primary factor associated with community perceptions of the Merah Putih Village Cooperative in Karang Indah Village. The non-significant result ($p = .388$) and weak Cramer's V coefficient (0.194) suggest that other factors, including cooperative education, literacy, participation, experience, access to

information, service quality, managerial competence, and governance, may be more relevant to understanding variations in community perceptions.

However, the Chi-Square result should be interpreted cautiously because 20 of the 30 cells (66.7%) had expected counts below 5, with a minimum expected count of 0.17. The relatively large number of categories compared with the sample size may have contributed to low expected frequencies. Future research may therefore consider combining categories, increasing the sample size, and including additional variables such as cooperative literacy, participation, service quality, trust, experience, and governance.

3. CONCLUSION

This study concludes that education level was not significantly associated with community perceptions of the role of the Merah Putih Village Cooperative in Karang Indah Village, Mandastana District. The Pearson Chi-Square test produced a value of $\chi^2(20) = 21.161$ with $p = .388$, indicating that the null hypothesis was retained. The Cramer's V coefficient of 0.194 also indicated a weak association between education level and community perceptions. The findings indicate that differences in formal educational attainment do not necessarily result in differences in how community members perceive the role of the Merah Putih Village Cooperative. Community perceptions may be influenced by other factors, such as cooperative education and literacy, community participation, access to information, experience with cooperative activities, service quality, managerial competence, and cooperative governance.

Therefore, efforts to strengthen the Merah Putih Village Cooperative should not focus solely on the educational background of community members. Cooperative socialization, accessible education, community assistance, service improvement, active participation, and good governance should be strengthened across different community groups. These efforts may improve community understanding, trust, and participation in cooperative activities. For future research, it is recommended that researchers examine other factors that may contribute to community perceptions of the Merah Putih Village Cooperative, including cooperative literacy, participation, trust, service quality, experience, and governance. Future studies may also use larger samples and more balanced category distributions to reduce the limitation caused by low expected frequencies in the Chi-Square analysis.

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