

Organizational Behavior of KUD Tani in Tambang Emas Village: Facing Competition and Business Development

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Abstract

Organizational behavior is the result of complex interactions between individuals within an organization and is an important factor in determining the dynamics and sustainability of the organization. This study aims to identify and understand organizational behavior in the Tani Village Unit Cooperative (KUD) in Tambang Emas Village, South Pamenang District, Merangin Regency in facing competition and the efforts made to develop its business. This study uses a qualitative approach with a phenomenological design to explore the experiences and perspectives of the management. There were four informants, consisting of the Chair, Secretary, Treasurer, and Supervisor of the Cooperative. Data were collected through participatory observation, in-depth interviews, document studies, and documentation. Data analysis used an interactive analysis model that included data collection, data reduction, data presentation, and verification of findings. The results of the study show that KUD Tani experienced a significant decline in capital due to high member receivables and declining member trust in management, while pressure from external competitors further worsened business conditions. To overcome these problems, KUD Tani formed a special collection team, improved service quality, implemented competitive pricing strategies, and modernized its business and product innovation to strengthen member engagement. The implications of this study indicate that improving the credibility of management, strengthening financial management systems, and developing responsive service strategies are key to improving organizational performance and enhancing the competitiveness of KUDs amid increasingly fierce business competition.

KEYWORDS

organizational behavior; KUD; business competition; business development; tambang emas village.

Introduction

According to the Regulation of the Minister of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia Number 12/Per/M.KUKM/IX/2015 Cooperatives are business entities consisting of people, a person or a cooperative legal entity by basing its activities on cooperative principles as well as a people's economic movement based on family principles, as referred to in Law Number 25 of 1992 concerning Cooperatives. Cooperatives are established and carry out their activities based on the values of honesty, openness, social responsibility, and care for others. (Gurnadi, G., L., Fansuri, R. F., Prawira, M., & Lafentia, 2022) defines in general what is meant by cooperatives are: An economic business entity, consisting of those who are generally economically weak who join voluntarily and based on equal rights, obligations to carry out a business that aims to meet the needs of its members.

Cooperatives are a group of people who have the goal of meeting economic needs through business entities run by members as owners and users of cooperative services. As business owners, cooperative members must try to provide for the needs needed by their fellow members. Although making transactions with the cooperative still uses money, by becoming a joint user the need for spending money can be minimized. Because cooperatives benefit from the results of purchases or sales made efficiently, not the calculation of profit and loss used by cooperatives against their members, but the remaining results of the efficiency of the business (Ningsih, F., & Sutar, 2019).

Koperasi Unit Desa Keluarga Tani Tambang Emas is one of the cooperatives located in the Pamenang Selatan sub-district, Merangin Regency, Jambi Province. This cooperative was established on November 30, 1982, with an initial membership of 500 people. KUD is engaged in savings and loan services and commerce groceries (waserda), crops, and fertilizer/productions. But since 2014 until now the income of this cooperative continues to decline. The decline in revenue is thought to be caused by various obstacles, namely 1) problems that arise in terms of the number of members, 2) Problems that arise in terms of savings, 3) The problem of lending, 4) The problem of similar business competition from the private sector and 5) The behavioral problems of the board.

From the problem of decreased revenue researchers more in-depth of business competition factors. Formerly KUD has a type of cooperative business that is palm oil business, waserda, savings and loans, fertilizer. But now the business unit is experiencing a setback, this happens because many private businesses are growing and developing around the location of this cooperative. In the past, there were no individuals who bought oil palm fruit bunches from farmers, so farmers focused on selling to KUD. But now many individuals dare to buy oil palm fruit bunches (FFB) at prices higher than the ability of the cooperative to buy and the payment system in the cooperative cannot be direct and must wait for the next day again. This is what makes many farmers switch to selling to private parties rather than to cooperatives. To date, competition continues to evolve dynamically. Private companies are increasingly aggressive in building networks with farmers, with some even providing services to collect fresh fruit bunches directly from plantations. This convenience strengthens the relationship between farmers and collectors, while weakening the bargaining position of KUDs.

To overcome the problem of declining income, the cooperative has tried to require members to sell their fresh fruit bunches (FFB) directly to the KUD. However, this policy has not been able to change the preferences of members, who continue to choose to sell to private parties. The higher prices offered outside the cooperative and the cash payment system that the KUD is unable to provide are the main factors driving members to switch. As a result, no members sell their fresh fruit bunches to the cooperative anymore, causing the fresh fruit bunch purchasing business unit to become unsustainable and threatened with closure. If this condition continues without an appropriate strategy, the KUD will fall further behind and find it difficult to compete with increasingly aggressive private businesses.

Although changes have been made to the management structure, these efforts have not had a significant impact on resolving the problem. Replacing management without changing work patterns, service strategies, and strengthening member trust is not enough to restore the cooperative's position. Therefore, a more adaptive, responsive, and member-oriented organizational behavior

is needed so that KUD can overcome competitive pressures while developing itself in an increasingly competitive business environment.

According (Ajzen, 1991) states that attitudes influence behavior through a decision-making process. Ajzen's behavioral theory is supported by (Hakelius, 2018) that cooperatives that have active and creative administrators and have clear goals and objectives will make cooperatives high performing. Thus, if the cooperative wants to survive and excel, it must be managed by a board that has a broad organizational behavior, and a visionary attitude looking far ahead about the future of KUD in every decision-making.

(Lindbloom, 2014) argues that the strategy of cooperative management to overcome highly competitive business competition in the global market needs to apply business principles, in other words, cooperative principles must be adjusted to the era of economic globalization which demands efficiency and applies modern business management as a competitive strategy. (Basbeth, 2025) offers a cooperative governance approach based on shared value and humanistic governance as a strategy to improve the competitiveness of cooperatives in a competitive environment, while maintaining the social values that are the main characteristics of cooperatives. In addition, (Buang, M., & Abu Samah, 2021) through his literature review, emphasizes that active member participation is a fundamental element in cooperative governance because direct member involvement can strengthen the legitimacy of the organization, improve the quality of decision-making, and ensure the sustainability of cooperatives.

The results of other studies related to this research are researched by (Suratno, S., Denmar, D., & Narmaditya, 2021) entitled "The Readiness of Village Unit Cooperation in Facing Economic Competition and Globalization". From the results of the study, the organizational behavior of the KUD is monopolistic, resulting in this KUD being difficult to compete with other parties. In this case, organizational behavior has an important role in the life of KUD.

Another study that also has a link with this research is (Hariyoga, H., & Sexton, 2009) entitled "The Rise and Fall of Tri-Valley Growers Cooperative" The results of his research obtained information that the failure of TVG Cooperative is due to the inherent inability of cooperatives to respond appropriately and survive in a global competitive situation. From 2 studies that have a link with this research there is a common thread that can be taken is the failure of a cooperative in developing itself in the current competitive period caused by the behavior of the KUD organization. Errors in behavior will be fatal to the survival of KUD.

According to (Tho, 2018), Firms should enhance their capabilities of understanding, and rapidly responding to, their customers, competitors, and macro-environments. Establishing and nurturing quality relationships with business and business-related partners are also important for firms to improve their marketing capabilities. In addition, firms are advised to enhance their innovativeness capability to obtain superior business performance. Which is interpreted as follows: firms must improve their ability to understand and respond quickly to, their customers, competitors, and macro-environment. Building and maintaining quality relationships with business and business-related partners is also important for companies to improve their marketing capabilities. In addition, companies are advised to improve their innovation capabilities to gain superior business performance.

It can be concluded that for the cooperative to survive, the cooperative must be able to improve the cooperative's ability to understand and respond to the wishes of its consumers. This improvement can be done by making an innovation in the quality of the goods and services they offer.

If this can be done, the cooperative will be able to survive in the current business competition.

Based on the background description above, this study focuses on answering several key questions related to the dynamics of organizational behavior at the KUD Tani Tambang Emas in facing increasingly fierce business competition. To make the research objectives clearer and more structured, the research questions are formulated as follows: 1) How does the KUD Tani Tambang Emas organize itself to maintain and develop its business amid increasingly fierce business competition? 2) What obstacles does KUD Tani face in its efforts to maintain and develop its business units in a situation of increasing competition? 3) What efforts does KUD Tani make to overcome these obstacles and strengthen the sustainability and development of the cooperative's business?.

These research questions are expected to provide clear direction for analysis and serve as a basis for understanding the cooperative's organizational strategy in facing the dynamics of business competition at the local level.

Methods

This study uses a qualitative method with a phenomenological approach to gain an in-depth understanding of organizational behavior at the Tani Village Cooperative (KUD) in Tambang Emas Village, South Pamenang District, Merangin Regency, in facing competition and developing itself. The phenomenological approach was chosen because this study focuses on the experiences, perceptions, and meanings felt by the administrators and members of the cooperative in carrying out their daily organizational activities.

Informants

In this study, purposive sampling was used to select four key informants within the organizational structure of the Tani Village Cooperative, namely the chairperson, secretary, treasurer, and cooperative supervisor. The chairperson of the cooperative acted as the main informant who understood the direction of the organization's policies and strategies. The secretary provided information related to administration, communication dynamics, and internal coordination processes. The treasurer provided insights into financial aspects, fund management, and challenges in maintaining operational stability. Meanwhile, the cooperative supervisor acted as an informant for triangulation of sources by providing an objective perspective on supervision, cooperative performance evaluation, and organizational control mechanisms. The representation of these diverse roles allows the study to gain a deep and comprehensive understanding of the experiences, perceptions, and behavioral practices of KUD organizations in facing competition and developing their businesses. The phenomenological approach in this study emphasizes the quality and depth of information, so that the four informants in strategic positions are considered sufficient to explore the essence of the experience in a valid and reliable manner.

Research Location

This research was conducted at the Tani Village Cooperative (KUD) located in Tambang Emas Village, South Pamenang District, Merangin Regency. This KUD was chosen as the location for the research because it is one of the village cooperatives that actively serves the

economic needs of the local community, especially farmers. In addition, the Tani KUD has an organizational dynamic that is interesting to study, especially in terms of facing competition and self-development efforts amid changes in the rural economy.

Instrumentation or Tools

In this qualitative study, the researcher acts as the main instrument because the researcher directly observes, interacts with informants, and interprets the meaning of the data obtained. To assist the researcher in their role as an instrument, several research tools are used, as follows:

1. Interview Guidelines
The interview guide is compiled in the form of a semi-structured list of questions that serves as a guide in conducting in-depth interviews with the chairperson, secretary, treasurer, and supervisors of the cooperative.
2. Observation Sheet
The observation sheet is used to record aspects observed while the researcher is at the location, such as patterns of interaction between administrators and members, cooperative service mechanisms, the work environment, and daily organizational practices.
3. Voice Recorder and Field Notes
Researchers use voice recorders to document interview results so that information can be transcribed accurately.
4. Camera
The camera feature on mobile phones is used to take photos of cooperative activities, physical documents, workspaces, and activities relevant to the research focus.

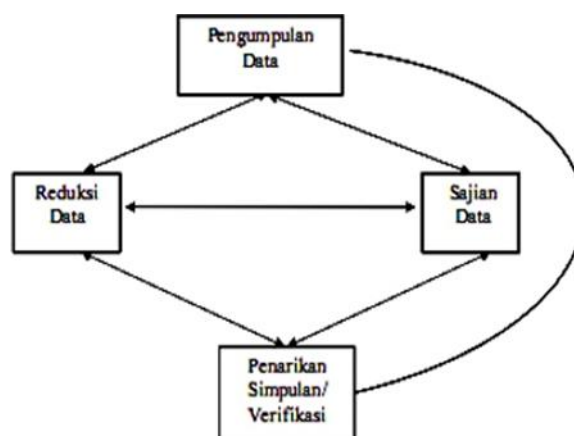


Figure 1. Interactive analysis model

Data Collection Procedures

Data collection in this study was conducted using three main techniques, namely a) observation: observation was carried out directly on organizational activities in the KUD environment. The researcher observed the interactions between administrators and members, service processes, coordination patterns, and daily work dynamics at the cooperative; b) In-depth interviews: conducted with four key informants, namely the Chair, Secretary, Treasurer, and Supervisor of the Cooperative. The interviews were conducted using recording devices and then transcribed verbatim to ensure that important words, intonations, and statements were captured accurately. c) Documentation: used to supplement the data obtained from observation and interviews. These three techniques were used to gain a comprehensive understanding of the organizational behavior of the KUD in facing competition and developing itself.

Data Analysis Procedures

The research data was obtained through 14 interview questions asked to four key informants at the KUD. The answers to all questions were then grouped and adjusted into three main subsections relevant to the research problem formulation. Data analysis was conducted using a qualitative approach that emphasized a deep understanding of the phenomenon based on the quality, meaning, and context of the information obtained. In this study, the data analysis process followed four main stages in the interactive analysis model, namely. (See [Figure 1](#)).

1. **Data Collection:** At this stage, all data is collected through in-depth interviews, participatory observation, document studies, and documentation. The information obtained focuses on organizational behavior, constraints, and KUD business development efforts.
2. **Data Reduction:** The collected data is selected, summarized, and focused on information relevant to the research objectives. This stage aims to filter significant information and eliminate irrelevant data so that patterns and main themes can emerge more clearly.
3. **Data Display:** The reduced data is then organized and presented in narrative form to facilitate understanding of the patterns of organizational behavior and the dynamics occurring within the KUD. This presentation helps researchers see the phenomena being studied.
4. **Conclusion Drawing/Verification:** The final stage is to draw conclusions from the data that has been presented. Verification is carried out to ensure the accuracy, consistency, and validity of the findings. At this stage, researchers compare information between informants (source triangulation) and refer to the organizational context to ensure that the interpretation of the data is accurate and relevant to the research problem.

Data Validity

To ensure the reliability and validity of the findings, this study used:

1. **Source triangulation:** Comparing information from the chairperson, secretary, treasurer, and supervisor of the cooperative to verify data consistency.
2. **Method triangulation:** Combining interviews, observations, and document studies.
3. **Audit trail:** Recording the entire process of data collection, reduction, and analysis to maintain research transparency.

Result and Discussion

Organizational Behavior of Kud

The results of the study show that organizational behavior in KUD is reflected in membership management patterns, communication mechanisms, and the attitudes of administrators and members in carrying out cooperative activities. The procedures for selecting and appointing administrators are carried out in accordance with the provisions of the Cooperative Law through a deliberative mechanism in the Annual Member Meeting (RAT). Informants explained that "it is regulated in the Cooperative Law through mutual agreement at the RAT. Every three years, an RAT is held and administrators are selected democratically."

In terms of communication, the relationship between administrators is considered to be good because there are no internal issues related to debts and receivables.

However, communication with members often encounters obstacles. The informant stated that "communication with fellow administrators is still good because there are no debts or receivables. But with members, sometimes they are indifferent and often pretend not to know."

The organization's behavior was also evident in the management's response to business conditions, especially when the KUD experienced a decline in income. According to informants, this decline was closely related to the economic behavior of members who no longer sold their harvest through the KUD. One informant explained that "members no longer sell their palm fruit to the KUD, so the KUD's income has decreased significantly. Members prefer to sell their fruit to other people and are indifferent to paying their debts to the KUD." Another informant added that "many members do not deposit their palm fruit with the KUD, so they sell it illegally to middlemen or small collectors and directly to factories."

On the other hand, the administrators' motivation to maintain the KUD stems from their commitment to organizational responsibility and the social function of the cooperative. One informant stated that they persevere because "we are given the responsibility to report the KUD's results every year." Another informant emphasized that this motivation is also driven by the desire to "continue to improve the welfare of members even though members have little trust in the administrators."

Overall, the organizational behavior of the KUD shows internal dynamics influenced by patterns of relationships between members, cooperative governance, and the administrators' commitment to maintaining the KUD's existence amid increasingly competitive business competition.

Obstacles Faced by KUD

KUD faces various internal and external obstacles that significantly hamper the development of cooperative businesses. The biggest obstacle identified in this study is the high amount of member receivables. Based on informant statements, the number of members who had previous debts reached around 510 people, but based on the latest data, there are 425 members who still have outstanding debts. Informants explained that "they owe debts to three different units, for example, to the savings and loan unit, the saprodi unit, and some only owe debts to the saprodi unit."

The total receivables that KUD must collect are also very large. The informant stated that "member debts amount to 1 billion 13 million rupiah, KUD debts are around 21 million rupiah, and bad debts amount to 26 million rupiah. When combined, the total is more than 1 billion rupiah or around 1.1 billion." The large amount of debt has caused KUD's capital position to weaken further.

The high level of accounts receivable is influenced by the behavior of some members who are reluctant to make timely payments and prefer to borrow from middlemen. Informants revealed that "palm oil traders have a lot of money, they can provide loans first and then when the palm oil is sold, the debt is immediately deducted from the palm oil payment." The ease of this deduction system makes members prefer middlemen over utilizing cooperative services.

In addition to internal obstacles, KUD also faces external pressure in the form of competition from other businesses. According to informants, the toughest competitors are "middlemen, while for fertilizer marketing, they compete with stores that sell fertilizer." This competition limits KUD's ability to maintain its market share.

Another internal obstacle arises from the undisciplined behavior of members in fulfilling their obligations. Informants emphasized that "all these difficulties stem from members who are lazy in paying their debts to KUD, thereby

weakening KUD's capital and making it difficult for KUD to develop its business." This condition has a direct impact on KUD's ability to operate, expand, or improve its business units.

Thus, the research findings show that the obstacles faced by KUD are not only structural in nature but are also greatly influenced by the economic behavior of its members and increasingly strong competitive pressure from external parties.

KUD Efforts to Overcome Obstacles and Develop Businesses

In facing various obstacles that hinder the development of its business, KUD has made a number of strategic efforts to maintain the sustainability of the cooperative's operations. One of the main steps taken is to strengthen the cooperative's cash flow by managing member receivables. The informant explained that the cooperative continues to collect these arrears because "in addition to collecting billions in debts from members, we continue to focus on fertilizer sales and will carry out replanting in the future, which is already 1.5 years old. Hopefully, after producing, we will recruit the fruits again."

In addition, KUD also formed a special team to accelerate the debt collection process in a persuasive and familial manner. The informant said that "we formed a team to collect these debts in a familial manner. They can be paid in small installments even if they are not immediately liquidated." This effort is not only aimed at reducing the burden of bad debts, but also at encouraging members to be more disciplined in fulfilling their obligations.

In the face of increasingly fierce business competition, KUD has adjusted its service strategy. This effort is carried out by improving the quality of service to members so that they remain loyal to the cooperative. As stated by the informant, "providing the best service to members so that they feel at home at KUD. We hope that the fruit will be sold back to KUD."

In addition to improving services, KUD also implements a more competitive pricing strategy, particularly in the marketing of fertilizers and agricultural supplies. The informant explained that KUD strives to "sell goods below the market price." This strategy is expected to attract members to actively return to conducting transactions at the cooperative.

The results of these various measures show mixed developments. Several informants revealed that these efforts have begun to have a positive impact, such as "members are starting to become active again and are willing to contribute to the KUD." However, a number of challenges still need to be addressed, particularly those related to bad debts that have not been fully resolved.

For future development, KUD administrators also have several strategic initiatives, such as "accelerating the replanting program, increasing cooperation with factories or distribution agencies to ensure the sale of members' harvests, strengthening administration and financial record-keeping, and developing new business services that can attract member participation," which are expected to strengthen the cooperative's capacity in the long term. However, the success of these strategies is highly dependent on the level of member participation and the consistency of the management in implementing policies and ensuring transparency and accountability in the management of the cooperative.

Organizational Behavior of Kud

The results of the study show that the organizational behavior of the KUD is greatly influenced by internal communication patterns, member discipline, and the

involvement of administrators in decision-making. The indiscipline of members in paying debts is not only related to individual behavior, but also reflects the weakness of the cooperative's incentive and internal control mechanisms. Although the procedures for selecting members and administrators are carried out democratically through the RAT, daily operational practices have not sufficiently strengthened members' compliance with cooperative rules.

This condition is in line with (Budiyah, F., & Suyono, 2020), which show that the accumulation of bad debts can weaken the liquidity and sustainability of cooperatives. Members' uncollectible debts effectively reduce the cooperative's ability to provide optimal economic benefits to its members. Members' dependence on middlemen confirms the gap between members' needs and cooperative services, emphasized that limited capital and a closed financial system reduce the competitiveness of cooperatives and weaken their position in facing market competition (Paraschou, M., Sergaki, P., Kalogeras, N., Nastis, S. A., & Staboulis, 2025).

From a governance perspective, the behavior of KUD organizations shows a tendency toward internal monopoly and low accountability, which can reduce the social capital of cooperatives. Emphasize that transparency, accountability, and the capacity of the board of directors are important factors that influence the performance of cooperatives (Sanchez-Navarro, J. L., Arcas-Lario, N., Bijman, J., & Hernández-Espallardo, 2024) (Marlina, 2019). The lack of member trust in the management, as seen in KUD, is consistent with the findings that opaque governance increases the risk of conflicts of interest and reduces social cohesion, especially in agricultural cooperatives where members are also owners (Sanchez-Navarro, J. L., Arcas-Lario, N., Bijman, J., & Hernández-Espallardo, 2024); (Ait Novatiani, R., Novianto, R. A., Christina, V., Asikin, B., & Sarumpet, 2023).

Furthermore, (Berge, S. T., Bokoumbo, K., Johnson, K. A., Yabi, J. A., & Yegbemey, 2021) show that member participation and solidarity are key determinants of the sustainability of agricultural cooperatives. In the context of KUD, low member participation and involvement in cooperative activities reflect weak social capital, thereby limiting the cooperative's ability to mobilize internal resources.

Strengthening governance, transparency, incentive systems that encourage member compliance, and social capital development must be priorities. Only with this combination can KUD build a strong foundation to survive and adapt to internal dynamics and external market pressures.

Obstacles Faced by KUD

The most significant internal obstacles are high member receivables, low payment discipline, and member dependence on middlemen. This dependence indicates that cooperatives are not yet fully capable of meeting members' liquidity needs, directly hampering their ability to develop their businesses and improve services to members. These findings are in line with (Dasuki, R. E., & Prabawati, 2025), who emphasize that capital constraints and bad debts are major obstacles to the sustainability of cooperatives and reduce the economic benefits for their members.

In addition to internal obstacles, external pressures in the form of competition from middlemen and agricultural stores worsen the condition of cooperatives. The author assesses that the lack of full government support puts KUDs at high risk in maintaining their competitiveness. This condition is reinforced by (Muniroh, M., Pawenary, P., & Rahmatullah, 2024) and (Berge, S. T., Bokoumbo, K., Johnson, K. A., Yabi, J. A., & Yegbemey, 2021), who emphasize that public

policy support, member cohesion, and external risk management are key factors for sustainable cooperative development. Without this support, market competition tends to weaken the position of cooperatives in the product distribution and sales chain.

Another obstacle is weak internal risk management and organizational capacity. (Sulistyaningsih, 2025) emphasizes that an effective risk management system is crucial for the resilience of cooperatives. This is reinforced by (Miranda-García, I. M., & Oquendo-Torres, 2023), who emphasize that the quality of internal management and organizational capacity determine the ability of cooperatives to respond to market dynamics. Conflicts of interest and low accountability among administrators, as seen in KUD, are also reinforced by (Martínez-López, I., Fernández-Barcala, M., & González-Díaz, 2023), who emphasize that the success of agricultural cooperatives is greatly influenced by good governance, adequate capital, managerial competence, and social cohesion among members.

Internal and external barriers are interrelated and mutually reinforcing. Member receivables and low internal trust exacerbate market pressures from middlemen and agricultural stores. Therefore, the implementation of comprehensive risk management strategies and internal capacity building are crucial to ensure the sustainability of cooperative businesses.

KUD Efforts to Overcome Obstacles and Develop Businesses

KUD has made various strategic efforts to maintain and improve business sustainability. Some of the main steps include forming a special team to collect member debts peacefully and systematically, persuasive communication through internal media such as WhatsApp groups, improving services to members, and modernizing business units and product innovation. These steps reflect the management's awareness of the importance of liquidity, transparency, and member involvement, in line with literature emphasizing the importance of member participation in the sustainability of cooperatives (Mulyaningtyas, M., & Wardana, 2025; Nashoha, A., & Karima, 2024).

The success of these strategies still depends heavily on member participation and management consistency. Business modernization, digital transformation, and product innovation as suggested by (Khoiriyatun, W., Mariyono, & Siwi, 2024) (Iryani, 2023). (Masyhuri, 2024) require strengthening managerial capacity and internal capital. On the other hand, (Yu, X., Liu, W., Qing, L., & Zhang, 2023) emphasize that competent leadership, technical knowledge, interpersonal skills, career orientation, personality traits, and intrinsic motivation are important factors for the smooth operation of cooperatives.

International literature shows that the success of agricultural cooperatives is greatly influenced by a combination of good governance, adequate capital, managerial competence, and social cohesion among members (Martínez-López, I., Fernández-Barcala, M., & González-Díaz, 2023). The authors assess that the integration of internal strategies such as debt collection, transparency, business modernization, and the development of members' social capital will strengthen the resilience and competitiveness of the KUD.

In addition, social intervention efforts through regular meetings, informal communication, and joint social activities with members reflect a strategy to rebuild member trust, in line with the findings (Agussalim, A., & Achmad, 2025)(Buang, M., & Abu Samah, 2021). Solid member support will facilitate the implementation of

business modernization and digitization strategies, improve operational efficiency, and strengthen the cooperative's position in the local market.

An integrative strategy that includes strengthening governance based on transparency and accountability, effective credit management, business modernization, and the development of members' social capital is key to improving the competitiveness and sustainability of KUD.

Conclusion

This study identifies the organizational behavior of KUDs in Tambang Emas Village in facing business competition and developing themselves. The results show that:

1. Organizational behavior is influenced by internal interactions between administrators and members, including compliance with rules, payment discipline, and participation in cooperative activities.
2. The main internal obstacles are high member receivables and low payment discipline, while external obstacles include competition with middlemen and agricultural stores, as well as limited government support.
3. Efforts undertaken include the formation of a collection team, improvement of member services, competitive pricing strategies, business modernization, and product innovation, all of which are aimed at strengthening member involvement and the sustainability of the cooperative.

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Conflict of interest

The author declares that there is no conflict of interest in the preparation of this article. The entire process of

research, data analysis, and writing of the article was conducted independently without any pressure, influence, or personal or institutional interests that could affect the results of the research. All information presented is based on field data and the author's objective interpretation.

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