

## Motivation Mediates Knowledge and Self-Efficacy Effects on Cooperative Membership Intention

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### ABSTRACT

This study examined the influence of cooperative knowledge and self-efficacy on student membership intention in student cooperatives, with motivation as a mediating variable. Adopting a quantitative explanatory design, data were collected from 95 students selected via purposive sampling using a five-point Likert scale questionnaire. Partial Least Squares Structural Equation Modelling (PLS-SEM) was applied for hypothesis testing. Cooperative knowledge and self-efficacy exerted no direct effect on membership intention. However, both variables significantly enhanced student motivation, which positively influenced intention. The indirect effects through motivation were significant, confirming full mediation. These findings suggest that cognitive understanding and self-belief alone are insufficient to generate cooperative membership interests; they must be internalised through motivational processes. The study supports integrating Bandura's self-efficacy theory with Ajzen's Theory of Planned Behavior to explain student behavioural intentions in cooperative contexts.

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### INTRODUCTION

Student Cooperatives (KOPMA) serve as experiential learning platforms that develop students' managerial and entrepreneurial competencies. However, low membership intention among students remains a persistent challenge that threatens their sustainability (Gunawan, 2019; Jaya et al., 2019). Therefore, understanding the drivers of membership intention is critical for enhancing student cooperative participation.

Prior research has identified cooperative knowledge and self-efficacy as potential antecedents of student interest. Studies show that knowledge of cooperative principles positively influences membership interest (Jaya et al., 2019; Umami & Maradani, 2020), while self-efficacy enhances organizational participation by strengthening confidence in

one's capabilities (Ningrum & Rafsanjani, 2024). However, these studies have two key limitations: (1) they examined direct effects only, without testing the mediating mechanisms that explain how knowledge and self-efficacy translate into behavioural intention; and (2) they treated cognitive and psychological factors independently, rather than within an integrated theoretical framework.

This study addresses these gaps by testing student motivation as a mediating variable between cooperative knowledge, self-efficacy, and membership intention. Drawing on Bandura's self-efficacy theory and Ajzen's Theory of Planned Behaviour, we propose that cognitive understanding and self-belief must first be internalised as a motivational drive before shaping behavioural intention. Using a quantitative explanatory design with 95 students and PLS-SEM analysis, this study provides empirical evidence of the mediating role of motivation in the student cooperative context. Theoretical and practical implications are discussed, offering insights into cooperative education and membership recruitment strategies.

## **LITERATURE REVIEW**

### **Cooperative knowledge**

Cooperative knowledge constitutes the cognitive foundation required to understand the principles, operational mechanisms, and socioeconomic functions of cooperative institution (Jaya et al., 2019; Kamalia et al., 2023). In higher education, students are typically exposed to cooperative concepts through formal curricula; however, empirical evidence consistently demonstrates that cognitive awareness alone rarely translates into active organizational participation (Umami and Maradani, 2020). Lawrence and Nohria (2002) Four Drives Theory provides a useful lens for explaining this phenomenon: the drive to comprehend motivates individuals to seek knowledge, reduce uncertainty, and evaluate the relevance of available opportunities. When students possess a clear understanding of cooperative values such as democratic governance, member welfare, and collective resource pooling, this cognitive clarity enhances the perceived utility of membership. Consequently, cooperative knowledge is expected to stimulate an internal motivational drive by aligning cooperative participation with students' academic and economic development goals (H<sub>3</sub>). However, because knowledge is inherently informational, it does not automatically generate behavioural intentions without an internal catalyst that transforms understanding into volitional engagement (Aguilera-Hermida, 2020). Thus, while knowledge shapes perceptions, its direct influence on membership intention is theorised to be mediated by motivational processes (H<sub>1</sub> and H<sub>6</sub>).

### **Self-efficacy**

Self-efficacy, grounded in Bandura (2012) in social cognitive theory, refers to an individual's belief in their capability to organise and execute the actions required to achieve specific objectives. Within organizational contexts, students with high self-efficacy demonstrate greater (Ningrum and Rafsanjani, 2024; Schunk and DiBenedetto, 2020). The Four Drives Theory complements this perspective by highlighting the drive to acquire and defend psychological impulses that motivate individuals to secure personal advancement, protect their competence, and maintain stability in challenging environments (Lawrence and Nohria, 2002). When students believe that they possess the necessary skills to contribute meaningfully to a cooperative, this confidence reduces performance anxiety and triggers a stronger internal drive to engage. Self-efficacy, therefore, functions as a psychological catalyst that amplifies motivational drive by

reinforcing students' readiness to invest effort, persists through organizational demands, and views cooperative roles as opportunities for skill acquisition (H<sub>4</sub>). Nevertheless, confidence in one's abilities does not inherently translate into membership intention if students do not perceive cooperatives to be aligned with their personal or professional aspirations. Consequently, self-efficacy is posited to influence membership intention indirectly through the activation of motivational drivers (H<sub>2</sub> and H<sub>7</sub>).

### Motivational Drive and the Mediation Mechanism

Motivational drive represents the psychological force that directs, energises, and sustains goal-oriented behaviour (Gomathi and Vishnumoorthy, 2020; Nayak, 2021). In the context of student cooperatives, motivation serves as a critical volitional bridge between cognitive understanding, psychological readiness, and behavioural intention. The Four Drives Theory posits that human behaviour is governed by four innate, interdependent impulses: the drive to acquire (secure resources and status), the drive to bond (form meaningful social connections), the drive to comprehend (understand and master environments), and the drive to defend (protect values and maintain stability) (Lawrence and Nohria, 2002). Cooperative knowledge primarily activates the drive to comprehend by clarifying the institution's purpose and operational value, whereas self-efficacy strengthens the drive to acquire and defend knowledge by reinforcing confidence in personal capability and role security. Together, these cognitive and psychological inputs converge to stimulate a unified motivational drive that aligns cooperative participation with students' intrinsic needs for growth, belonging, and economic empowerment.

Crucially, motivation mediates the relationship between antecedent factors and membership intention because it operationalises latent capacities into explicit behavioural willingness. While cooperative knowledge and self-efficacy represent what students know and what they believe they can do, motivation determines their willingness to act. According to the Theory of Planned Behaviour (Ajzen, 2020), behavioural intention is most directly shaped by internal attitudinal and normative forces rather than by static cognitive traits. Therefore, knowledge and self-efficacy must first be internalised as a motivational drive manifested as enthusiasm, perceived relevance, and commitment before they can meaningfully influence students' intention to join a cooperative (H<sub>5</sub>). This mediation pathway explains why students may understand cooperatives and feel capable of participating, yet remain uninvolved without a compelling internal drive to translate awareness into action (H<sub>6</sub> and H<sub>7</sub>).

### Hypothesis Development

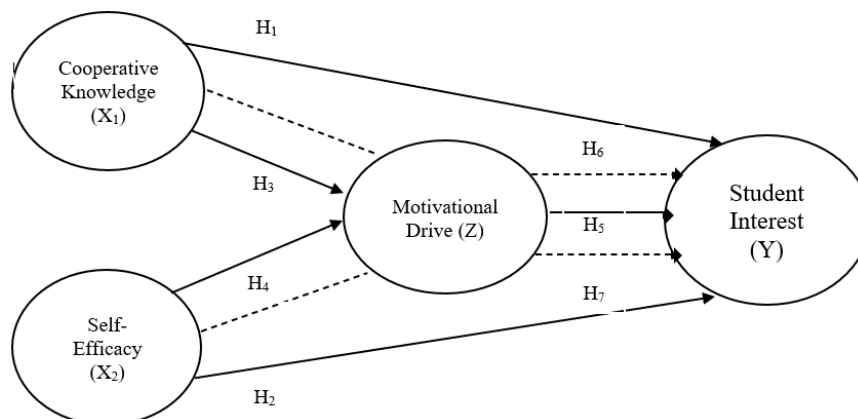


Figure 1. Research Conceptual Framework

Based on the integrated theoretical framework, the following hypotheses are proposed:

- H<sub>1</sub>: Cooperative knowledge positively influences students' cooperative membership intention.
- H<sub>2</sub>: Self-efficacy is a positive and significant predictor of students' cooperative membership intention.
- H<sub>3</sub>: Cooperative knowledge positively and significantly influences students' motivational drive.
- H<sub>4</sub>: Self-efficacy positively and significantly influences students' motivational drive.
- H<sub>5</sub>: Motivational drive positively and significantly influences students' cooperative membership intention.
- H<sub>6</sub>: Cooperative knowledge has a positive indirect effect on students' cooperative membership intention through motivational drive.
- H<sub>7</sub>: Self-efficacy has a positive indirect effect on students' cooperative membership intention through motivational drive.

## RESEARCH METHODS

This study employed a quantitative explanatory survey design to test the hypothesised mediating relationships among cooperative knowledge, self-efficacy, motivational drive, and cooperative membership intention. The population comprised 95 students from the 2023 cohort of economics-related programs at STIE Mahardhika Surabaya. Given the finite and accessible population, a saturated sampling (census) technique was applied to ensure complete representation and eliminate sampling bias. The sample size met the minimum threshold for PLS-SEM analysis and provided adequate statistical power for testing the mediation models (Hair et al., 2019). Respondents from the preliminary pilot test ( $n = 30$ ) were excluded from the final dataset.

Data were collected using a structured five-point Likert scale questionnaire (1 = strongly disagree to 5 = strongly agree), with each construct measured using validated instruments adapted to the student cooperative context. Cooperative Knowledge (four items) was adapted from Indonesian higher education curriculum standards and validated scales by Umami and Maradani (2020), while Self-Efficacy (five items) was operationalized following Bandura (2012) guidelines for domain-specific assessment, drawing on established organizational efficacy instruments. Motivational Drive (five items) was modified from Wijaya and Handoyo (2022) to capture intrinsic and extrinsic drives in educational settings, and Membership Interest (five items) was adapted from Fatmaningrum et al. (2024) to measure behavioral intention toward cooperative participation. Prior to data collection, all items underwent contextual translation and expert validation to ensure content relevance and contextual appropriateness.

Partial Least Squares Structural Equation Modeling (PLS-SEM) was conducted using SmartPLS 3. This variance-based approach was selected for its robustness in testing complex mediation pathways, predictive focus, and suitability for moderate sample sizes (Hair et al., 2019). The analysis followed a two-stage procedure: (1) evaluation of the measurement model (convergent/discriminant validity and reliability), and (2) assessment of the structural model (direct, indirect, and mediation effects) using 5,000 bootstrap resamples. Hypotheses were tested at  $\alpha = 0.05$ , with effect sizes ( $f^2$ ) and predictive relevance ( $Q^2$ ) examined to ensure robust inferences. This methodological framework directly supports the study's theoretical objective by empirically validating how cognitive understanding and psychological readiness are internalised through motivational drives

to shape behavioural intention, thereby operationalising the integration of Bandura's self-efficacy theory, Lawrence and Nohria (2002) Four Drives Theory, and Ajzen's Theory of Planned Behavior.

## RESULTS AND DISCUSSION

### Results

Table 1. Characteristics of Respondents

| Demographics            | Category              | Frequency | Percentage (%) |
|-------------------------|-----------------------|-----------|----------------|
| Gender                  | Male                  | 53        | 55.8           |
|                         | Female                | 46        | 44.2           |
| Age (Year)              | 18-20                 | 24        | 25.3           |
|                         | 21-23                 | 52        | 54.7           |
|                         | 24-26                 | 14        | 14.7           |
|                         | ≥ 27                  | 5         | 5.3            |
|                         | Management            | 75        | 78.9           |
| Study Program           | Accounting            | 20        | 21.1           |
|                         | First Year            | 18        | 18.9           |
| Study Year              | Second Year           | 26        | 27.4           |
|                         | Third Year            | 29        | 30.5           |
|                         | Fourth Year           | 22        | 23.2           |
|                         | Formal Education      | 38        | 18.9           |
| Source of Knowledge     | Family                | 12        | 27.4           |
|                         | Peers                 | 15        | 30.5           |
|                         | Social Media/Internet | 18        | 23.2           |
|                         | Direct Experience     | 12        | 18.9           |
| Experience Cooperatives | Yes                   | 43        | 45.3           |
|                         | No                    | 52        | 54.7           |

Table 1 summarises the demographic profiles of the 95 respondents. The sample comprised 53 males (55.8%) and 42 females (44.2%), with most respondents aged 21–23 years (54.7%). Management students dominated the sample (78.9%), reflecting their curricular exposure to cooperative concepts. Regarding knowledge sources, peers (30.5%) and social media (23.2%) were the primary channels, whereas 54.7% of respondents reported no prior cooperative experience. This demographic composition provides an appropriate contextual grounding for examining the factors influencing student cooperative membership intention.

Table 2. Outer Loadings of Measurement Indicators

| Construct                  | Indicator | Outer Loading |
|----------------------------|-----------|---------------|
| Cooperative Knowledge (CK) | CK1       | 0.747         |
|                            | CK2       | 0.801         |
|                            | CK3       | 0.749         |
|                            | CK4       | 0.763         |
| Self-Efficacy (SE)         | SE1       | 0.720         |
|                            | SE2       | 0.706         |
|                            | SE3       | 0.833         |
|                            | SE4       | 0.748         |
|                            | SE5       | 0.735         |
| Motivation (MD)            | MD1       | 0.725         |
|                            | MD2       | 0.781         |
|                            | MD3       | 0.704         |
|                            | MD4       | 0.779         |
|                            | MD5       | 0.721         |
| Student Interest (SI)      | SI1       | 0.745         |
|                            | SI2       | 0.731         |
|                            | SI3       | 0.703         |
|                            | SI4       | 0.744         |
|                            | SI5       | 0.707         |

Table 2 shows that the average variance extracted (AVE) for all variables meets the established criterion of  $> 0.5$ , demonstrating that the latent variables can explain approximately 0.7, or 70%, of the variance in each statement indicator. It can be said that the research data are valid and meet the requirements for the convergent validity test based on the calculated outer loading values and AVE values from the PLS algorithm. This indicates that each indicator can be represented and has a high correlation with its construct variable.

Table 3. Cross-Loadings Analysis for Discriminant Validity

| Indicator | Cooperative Knowledge | Self-Efficacy | Motivation Drive | Student Interest |
|-----------|-----------------------|---------------|------------------|------------------|
| CK1       | 0.747                 | 0.471         | 0.270            | 0.488            |
| CK2       | 0.801                 | 0.621         | 0.458            | 0.512            |
| CK3       | 0.749                 | 0.472         | 0.385            | 0.537            |
| CK4       | 0.763                 | 0.519         | 0.553            | 0.573            |
| SE1       | 0.555                 | 0.720         | 0.485            | 0.485            |
| SE2       | 0.542                 | 0.706         | 0.381            | 0.494            |
| SE3       | 0.544                 | 0.833         | 0.501            | 0.660            |
| SE4       | 0.543                 | 0.748         | 0.387            | 0.563            |
| SE5       | 0.382                 | 0.735         | 0.450            | 0.492            |
| MD1       | 0.335                 | 0.342         | 0.745            | 0.427            |
| MD2       | 0.335                 | 0.420         | 0.731            | 0.501            |
| MD3       | 0.423                 | 0.409         | 0.703            | 0.492            |
| MD4       | 0.340                 | 0.508         | 0.744            | 0.491            |
| MD5       | 0.572                 | 0.445         | 0.707            | 0.522            |
| SI1       | 0.523                 | 0.476         | 0.497            | 0.725            |
| SI2       | 0.448                 | 0.493         | 0.502            | 0.781            |
| SI3       | 0.477                 | 0.415         | 0.500            | 0.704            |
| SI4       | 0.647                 | 0.683         | 0.436            | 0.779            |
| SI5       | 0.464                 | 0.590         | 0.571            | 0.721            |

Discriminant validity was assessed using the cross-loading criterion, which requires that each indicator's loading on its assigned construct be higher than its loadings on all other constructs in the model (Hair et al., 2019). As presented in Table 3, all measurement items satisfy this criterion: indicators of Cooperative Knowledge (CK1-CK4) exhibit their highest loadings on the Cooperative Knowledge construct (range: 0.747-0.801); Self-Efficacy indicators (SE1-SE5) load most strongly on Self-Efficacy (0.706-0.833); Motivation Drive items (MD1-MD5) demonstrate primary loadings on Motivation (0.703-0.745); and Student Interest indicators (SI1-SI5) show dominant loadings on Student Interest (0.704-0.781). Although several indicators exhibit moderate cross-loadings on theoretically related constructs for instance, Y.4 loads at 0.647 on Cooperative Knowledge and 0.683 on Self-Efficacy these values remain substantially lower than their primary loading on Student Interest (0.779). This pattern confirms that each construct captures a distinct theoretical domain without excessive overlap, thereby supporting the discriminant validity of the measurement model.

Table 4. Discriminant Validity (Fornell–Larcker Criterion)

| Variable              | Self-Efficacy | Cooperative Knowledge | Student Interest | Motivation Drive |
|-----------------------|---------------|-----------------------|------------------|------------------|
| Self-Efficacy         | 0.750         |                       |                  |                  |
| Cooperative Knowledge | 0.684         | 0.765                 |                  |                  |
| Student Interest      | 0.590         | 0.561                 | 0.726            |                  |
| Motivation Drive      | 0.724         | 0.694                 | 0.675            | 0.743            |

The results of the discriminant validity assessment using the Fornell–Larcker criterion within the PLS-SEM model are presented in Table 4. The square root of the Average Variance Extracted (AVE) for each construct, shown along the diagonal, exceeds the correlations with other constructs. This indicates that the criteria for discriminant validity have been satisfactorily fulfilled.

Table 5. Reliability Statistics

| Construct             | Cronbach's Alpha | Composite Reliability | AVE   |
|-----------------------|------------------|-----------------------|-------|
| Self- Efficacy        | 0.804            | 0.865                 | 0.562 |
| Cooperative Knowledge | 0.766            | 0.850                 | 0.586 |
| Student Interest      | 0.776            | 0.848                 | 0.527 |
| Motivation Drive      | 0.796            | 0.860                 | 0.551 |

The measurement model exhibited satisfactory psychometric properties across all constructs (Table 5). Convergent validity was confirmed as all Average Variance Extracted (AVE) values exceeded the 0.50 threshold (range: 0.527-0.586), indicating that each latent construct adequately explains the variance of its indicators (Hair et al., 2019). Internal consistency reliability was established through both Cronbach's alpha ( $\alpha = 0.766-0.804$ ) and composite reliability (CR = 0.848-0.865), with all values surpassing the recommended 0.70 benchmark. These results collectively confirm that the instruments measuring cooperative knowledge, self-efficacy, motivational drive, and membership interest possess adequate validity and reliability for testing the proposed structural relationships.

## Hypothesis Test

Table 6. Structural Model Results: Direct and Indirect Effects

| Hypothesis     | Path Relationship | Original Sample | t-statistic | p-value | Decision     |
|----------------|-------------------|-----------------|-------------|---------|--------------|
| H <sub>1</sub> | CK → SI           | 0.121           | 1.017       | 0.390   | Not Selected |
| H <sub>2</sub> | SE → SI           | 0.168           | 1.211       | 0.226   | Not Selected |
| H <sub>3</sub> | CK → MD           | 0.373           | 3.668       | 0.000   | Selected     |
| H <sub>4</sub> | SE → MD           | 0.470           | 4.261       | 0.000   | Selected     |
| H <sub>5</sub> | MD → SI           | 0.469           | 3.297       | 0.001   | Selected     |
| H <sub>6</sub> | CK → MD → SI      | 0.175           | 2.379       | 0.017   | Selected     |
| H <sub>7</sub> | SE → MD → SI      | 0.220           | 2.580       | 0.010   | Selected     |

Table 6 presents the results of the structural model assessment, including direct and indirect (mediation) effects. Regarding direct effects, cooperative knowledge (H<sub>1</sub>:  $\beta = 0.121$ ,  $t = 1.017$ ,  $p = 0.390$ ) and self-efficacy (H<sub>2</sub>:  $\beta = 0.168$ ,  $t = 1.211$ ,  $p = 0.226$ ) did not exert a significant influence on students' cooperative membership intention. These findings indicate that cognitive understanding and psychological readiness alone are insufficient to directly generate behavioural intention in the student cooperative context.

In contrast, all hypothesis paths involving motivational drive were statistically supported. Cooperative knowledge significantly enhanced motivational drive (H<sub>3</sub>:  $\beta = 0.373$ ,  $t = 3.668$ ,  $p < 0.001$ ), as did self-efficacy (H<sub>4</sub>:  $\beta = 0.470$ ,  $t = 4.261$ ,  $p < 0.001$ ). Furthermore, motivational drive positively and significantly influenced membership intention (H<sub>5</sub>:  $\beta = 0.469$ ,  $t = 3.297$ ,  $p = 0.001$ ). These results underscore the central role of motivation as the proximal determinant of behavioural intention, consistent with the volitional emphasis of the Theory of Planned Behavior (Ajzen, 2020).

Mediation analysis confirmed that motivational drive fully mediated the relationships between antecedent variables and membership intention. The indirect effect of cooperative knowledge on intention through motivation was significant (H<sub>6</sub>:  $\beta = 0.175$ ,  $t = 2.379$ ,  $p = 0.017$ ), as was the indirect effect of self-efficacy (H<sub>7</sub>:  $\beta = 0.220$ ,  $t = 2.580$ ,  $p = 0.010$ ). Given the non-significant direct effects (H<sub>1</sub>, H<sub>2</sub>) alongside significant indirect effects (H<sub>6</sub>, H<sub>7</sub>), motivation functioned as a full mediator in this model. This pattern aligns with the theoretical proposition that cognitive and psychological resources must first be internalised as a motivational drive before translating into behavioural intention (Hair et al., 2019; Lawrence and Nohria, 2002).

Table 7. Coefficient of Determination (R<sup>2</sup>)

| Variable         | R-Square |
|------------------|----------|
| Student Interest | 0.483    |
| Motivation Drive | 0.599    |

Based on the results of the coefficient of determination (R-square) presented in Table 7, the R<sup>2</sup> value for student motivation (Z) is 0.599. This value indicates that knowledge of cooperatives and self-efficacy can explain 59.9% of the variance in student motivation, while the remaining 40.1% is influenced by other factors outside the research model. Meanwhile, the R<sup>2</sup> value for student interest (Y) is 0.483, which shows that knowledge of cooperatives, self-efficacy, and student motivation together explain 48.3% of the variance in student interest in becoming cooperative members, while the remaining 51.7% is due to other variables not examined in this study.

### Predictive Relevance Assessment (Stone-Geisser $Q^2$ )

To evaluate the overall predictive relevance of the structural model, the Stone-Geisser  $Q^2$  value was computed based on the coefficient of determination ( $R^2$ ) for each endogenous construct. The  $R^2$  values indicate that Cooperative Knowledge and Self-Efficacy jointly explain 59.9% of the variance in Motivation Drive ( $R^2 = 0.599$ ), while Cooperative Knowledge, Self-Efficacy, and Motivation Drive together account for 48.3% of the variance in Student Interest in cooperative membership ( $R^2 = 0.483$ ).

The overall  $Q^2$  value was calculated using the following formula:

$$\begin{aligned} Q^2 &= 1 - [(1 - R^2_1) \times (1 - R^2_2)] \\ &= 1 - [(1 - 0.599) \times (1 - 0.483)] \\ &= 1 - (0.401 \times 0.517) \\ &= 1 - 0.207 \\ &= 0.793 \end{aligned}$$

The resulting  $Q^2$  value of 0.793 indicates that the structural model possesses strong predictive relevance, as it can predict approximately 79.3% of the variance in the endogenous constructs (Motivation Drive and Student Interest) based on the specified exogenous variables. The remaining 20.7% of variance is attributed to factors outside the scope of this research model. According to established criteria in PLS-SEM analysis, a  $Q^2$  value greater than 0.35 is considered to reflect large predictive relevance; thus, the obtained value of 0.793 confirms that the proposed model integrating Cooperative Knowledge and Self-Efficacy as antecedents, with Motivation Drive as a mediating mechanism demonstrates robust explanatory and predictive power for understanding students' intention to join student cooperatives.

Table 8. Effect Size ( $f^2$ ) Analysis

| Predictor Construct   | Motivation Drive | Student Interest |
|-----------------------|------------------|------------------|
| Cooperative Knowledge | 0.013            | 0.184            |
| Self-Efficacy         | 0.023            | 0.292            |
| Motivation Drive      | -                | 0.171            |

The effect size ( $f^2$ ) analysis was conducted to evaluate the practical significance of each predictor construct on the endogenous variables in the structural model. As presented in Table 8, the  $f^2$  values reveal meaningful insights beyond statistical significance. For the Motivation Drive construct, both Cooperative Knowledge ( $f^2 = 0.013$ ) and Self-Efficacy ( $f^2 = 0.023$ ) demonstrated small effect sizes, indicating that while these predictors significantly influence motivation ( $p < 0.001$ ), their practical contribution to explaining variance in motivation is modest. This suggests that other unmeasured factors may play a more substantial role in shaping students' motivational orientation toward cooperative participation.

Regarding Student Interest, the effect sizes varied across predictors. Cooperative Knowledge exhibited a small-to-medium effect ( $f^2 = 0.184$ ), while Self-Efficacy showed a medium effect ( $f^2 = 0.292$ ), indicating that students' confidence in their abilities has a comparatively stronger practical influence on membership intention than their knowledge of cooperatives. Most notably, Motivation Drive demonstrated a small-to-medium effect ( $f^2 = 0.171$ ) on Student Interest, reinforcing its role as a proximal determinant of

behavioural intention in this model. These findings align with the theoretical proposition that cognitive and psychological resources (knowledge and self-efficacy) require internalisation through motivational processes to effectively translate into behavioural interest. The relatively larger  $f^2$  value for Self-Efficacy  $\rightarrow$  Student Interest (0.292) suggests that interventions aimed at enhancing students' confidence in their organizational capabilities may yield a greater practical impact on cooperative membership intention compared to knowledge-building initiatives alone.

Table 9. Model Fit Indices (PLS-SEM)

| Fit Index  | Saturated Model | Estimated Model |
|------------|-----------------|-----------------|
| SRMR       | 0.092           | 0.092           |
| d ULS      | 1.597           | 1.597           |
| d G        | 0.596           | 0.596           |
| Chi-Square | 296.730         | 296.730         |
| NFI        | 0.667           | 0.667           |
| SRMR       | 0.092           | 0.092           |

Model fit assessment yielded an SRMR value of 0.092, meeting the acceptable approximate fit criterion ( $< 0.10$ ). The d ULS (1.597) and d G (0.596) values also fell below their respective bootstrap-derived  $HI_{95}$  thresholds (d ULS  $< 2.184$ ; d G  $< 0.712$ ), further confirming model adequacy. While the NFI value (0.667) remained below the conventional 0.90 cutoff, this index is considered less appropriate for PLS-SEM evaluation (Hair et al., 2019).

Consistent with the prediction-oriented nature of PLS-SEM (Hair et al., 2019), structural model adequacy was established through multiple predictive criteria: significant path coefficients, effect sizes ( $f^2$ ), explanatory power ( $R^2 = 0.483\text{--}0.599$ ), and predictive relevance ( $Q^2 = 0.793$ ). These results support the validity of the proposed model for examining motivation's mediating role in the relationship between cooperative knowledge, self-efficacy, and students' interest in cooperative membership.

## Discussion

### The Effect of Cooperative Knowledge on Students' Interest

The study's findings show that students' interest in joining or taking part in cooperatives is not significantly influenced by their understanding of cooperatives. These findings indicate that students' understanding of the concepts, principles, and objectives of cooperatives does not always lead to the emergence of genuine interest or intention to engage in cooperative activities. In other words, cooperative knowledge is an important factor, but it is not sufficient on its own (necessary but insufficient) to foster student interests. These results contradict several previous studies that reported a positive influence of cooperative knowledge on student interest, as documented in studies by (Jaya et al., 2019; Nurjanah and Anasrulloh, 2023; Umami and Maradani, 2020). The inconsistency of these findings suggests that the relationship between knowledge and interest is not universal, but rather highly dependent on the characteristics of the respondents and the empirical context in which the research is conducted.

One possible explanation for this finding is that students' knowledge of cooperatives tends to be more cognitive and normative than experimental. Students may understand the definition, function, and benefits of cooperatives at a theoretical level but lack sufficient direct experience to cultivate personal interests. In such conditions, knowledge functions merely as information rather than as a driver of behavioural intention. This differs from

the context of previous studies, which may have involved respondents with a higher level of familiarity or experience in cooperative activities. Additionally, changes in the characteristics of the current generation of students may have contributed to this difference. Contemporary students tended to be more interested in activities that offered direct benefits, high flexibility, and relevance to short-term personal needs. Cooperatives are still frequently perceived as formal establishments that are less accommodating to students' lifestyles. Because of this, even when students are sufficiently informed about cooperatives, their interest in them does not always follow. Additionally, how students view the cooperative may have an impact on the lack of a direct effect. Increasing knowledge alone might not be sufficient to pique students' attention when the cooperative is dull, less inventive, or lacks a clear value offer. If knowledge is not coupled with a pleasurable experience, it may even foster a neutral or apathetic mindset. Thus, the results of this study verify that cooperative knowledge does not have a negligible impact on student interest.

### **The Effect of Cooperative Knowledge on Motivation Drive**

The findings of this study indicate that knowledge of cooperatives has a significant influence on students' motivation. This confirms that students' understanding of the concepts, principles, and benefits of cooperatives plays an important role in shaping their internal drive to engage, learn more, and view cooperatives as a platform for economic and social self-actualisation. Knowledge serves as a cognitive foundation that stimulates the process of motivation. From a theoretical perspective, these findings are consistent with Albert Bandura's social cognitive theory, which emphasises that an individual's cognitive aspects, particularly knowledge and understanding, influence the motivation process through self-evaluation and outcome expectations mechanisms. Students who have adequate knowledge about how cooperatives work, the values they uphold, and the opportunities they offer are more likely to develop positive expectations toward cooperatives. These expectations can serve as motivators for psychological and behavioural engagement.

Furthermore, within the framework of the Theory of Planned Behavior proposed by Ajzen (2020), knowledge contributes to the formation of attitudes and beliefs of individuals toward a specific object. Cooperative knowledge allows students to evaluate cooperatives more rationally rather than just relying on stereotypes or experiences from others. Such rational evaluations strengthen positive attitudes, which can later become a motivational drive for students to approach and engage in cooperative activities. The results of this study are also in line with Nurjanah and Anasrulloh (2023) and Pratama and Widiyanto (2019) which report that a higher level of cooperative knowledge is associated with a stronger motivation among students to participate in or further explore cooperatives. These studies position knowledge as an initial factor that fosters awareness of benefits, a sense of relevance, and perceptions of the utility of cooperatives in students' lives, both as a medium for economic learning and as an alternative business model based on collective values. However, it is important to note that knowledge does not operate mechanically but through the process of internalising meaning. Conceptual knowledge about cooperatives, such as merely understanding definitions and principles, does not automatically increase motivation unless accompanied by an applied context. Thus, the positive influence of cooperative knowledge on motivation observed in this study can be understood as a result of knowledge that is not only informative but also capable of fostering a functional understanding of the role of cooperatives in students' real lives.

From a practical standpoint, these findings indicate that efforts to enhance students' motivation toward cooperatives should begin with strengthening meaningful knowledge. Cooperative education should not be limited to theoretical instruction but should be oriented toward contextual understanding, case-based learning, and real-world experiences so that the knowledge gained can truly stimulate internal motivation. Thus, cooperative knowledge serves as a strategic initial trigger for building sustainable student motivation.

### **Self-Efficacy's Impact on Students' Desire to Join a Cooperative**

This study found that self-efficacy does not have a significant direct influence on students' interest in joining cooperatives. These findings indicate that students' confidence in their own abilities is not sufficient, on its own, to directly stimulate their interest in cooperative membership. Self-efficacy in this research can be understood as an important psychological factor that is necessary but cannot independently shape students' interest. According to the theoretical perspective, the concept of self-efficacy proposed by Bandura (2012) emphasises that self-efficacy is about one's ability to influence action choices, effort levels, and perseverance. However, Bandura also argued that self-efficacy functions well when individuals perceive clear goals, tangible benefits, and supportive situations. In the context of student cooperatives, self-efficacy alone is not enough if students do not view cooperatives as a means of self-actualisation, skill development, or personal needs fulfilment.

These findings contradict several previous studies that reported a positive effect of self-efficacy on student interest. For example, Avika and Surjanti (2024) found that self-efficacy plays an important role in increasing student interest in engaging in economic activities, including cooperative participation, when students believe they are capable of contributing actively. Similarly, Abdelhafez and Zaki (2017) reported that self-efficacy positively influences students' entrepreneurial intentions, as belief in one's abilities encourages individuals to take on economic roles and make decisions. The differences between the findings of this study and those of previous studies can be explained by differences in the context of the objects of interest. Most previous research places self-efficacy in individualistic and competitive activities, such as entrepreneurship, where belief in personal abilities is the main determinant of interest. On the other hand, cooperatives are collective-based organisations that emphasise shared values, member participation, and collective interests. As a result, students' interest in joining cooperatives is not only determined by personal self-efficacy but is also influenced by their social perceptions, shared values, and environmental experiences surrounding the students. Students generally show a good level of confidence, but this confidence has not yet been specifically directed toward cooperative activities. Therefore, they do not see the skills they possess as relevant or needed for cooperative activities. This condition indicates a gap between general self-efficacy and contextual confidence regarding roles in the cooperative. This finding implies that merely increasing self-efficacy is insufficient to encourage genuine participation. Other factors are needed to bridge this gap, one of which is a more concrete understanding of the benefits of cooperatives, direct participatory experiences, and the strengthening of motivational aspects. Through this mechanism, the self-efficacy possessed by students can be directed and actualised within the context of cooperatives. Thus, self-efficacy is more appropriately positioned as a supporting factor that requires certain reinforcement processes and intermediaries to effectively contribute to shaping students' interest in becoming cooperative members.

### **The Influence of Self-Efficacy on Students' Motivation to Become Cooperative Members**

The results of this study indicate that self-efficacy plays a role in shaping students' motivation to become members of the cooperative. Motivation does not arise spontaneously but is preceded by an individual's belief in their ability to understand, execute, and adapt to cooperative activities. Students who perceive themselves as capable tend to show a stronger internal drive to engage, as they view the demands of membership as something that can be faced. Self-efficacy reflects the belief in one's ability to understand the cooperative system, perform roles, and adapt to the organizational environment. That belief shapes a more positive perception, so membership is not seen as a burden, but rather as a space for personal development. This finding aligns with Bandura's view, which places self-efficacy as a determinant of an individual's motivation, effort, and perseverance. Belief in one's abilities serves as a trigger that directs individuals to make participatory decisions. These results are also consistent with the research by Azzat and Mujiraharjo (2020), which shows that self-efficacy increases motivation, which in turn encourages involvement in entrepreneurial activities. Although the contexts are different, the findings reinforce that belief in personal abilities serves as the starting point for the emergence of participatory motivation. Several studies in educational psychology have shown a similar pattern, where individuals with high self-efficacy tend to have stronger achievement motivation.

In an organizational context, self-efficacy is related to an individual's readiness to face role demands. Students with good self-efficacy are more ready to get involved because they feel capable of managing their existing responsibilities. This becomes relevant in student cooperatives, who are often perceived as less attractive, thus requiring internal motivation to reduce their doubts about participation. At this point, self-efficacy serves as the psychological foundation that reinforces readiness. Self-efficacy can be understood as an initial factor in the formation of motivation. The urge to become a member of the cooperative arises when students feel they have the capacity to perform the roles they encounter; thus, self-efficacy becomes an important foundation in explaining the formation of participation motivation.

### **The Impact of Student Motivation on Interest in Joining a Cooperative**

The findings of this study demonstrate that student motivation has a positive and significant effect on interest in joining a cooperative. This indicates that interest does not emerge spontaneously, but rather develops as a result of a strong internal motivational drive to participate in cooperative activities. Students with clear and structured motivation tended to show a higher inclination toward cooperative membership as a form of organizational engagement. In this context, motivation reflects students' psychological drive to obtain benefits, gain experience, and achieve personal development through cooperative involvement. Highly motivated students are more likely to recognise the potential value offered by cooperatives, which subsequently strengthens their intention to join and actively contribute. This finding is consistent with motivation theory, which posits that motivation serves as the primary force directing individual behaviour and shaping interest in specific activities.

Empirical evidence from prior studies further supports this result. Rozikin and Suyati (2023) found that motivation significantly enhances students' entrepreneurial interest, highlighting its role in stimulating engagement in value-driven activities. Similarly, Purnamarini and Maulida (2023) reported that motivation is a key determinant in

fostering student interest in entrepreneurship. These findings are conceptually aligned with the present study, reinforcing the notion that motivation acts as a central mechanism in transforming individual preferences into behavioural intentions. This role has become even more critical in the context of student cooperatives. Unlike other organisations that may offer immediate social recognition or academic incentives, cooperatives often require a deeper internal drive to attract student participation. Students motivated by the desire to develop managerial skills, gain organizational experience, or contribute socially are more likely to develop a genuine interest in joining. This suggests that interest in cooperatives is not solely shaped by external exposure or knowledge, but is strongly driven by internal psychological factors. Therefore, this study confirms that motivation serves as the primary determinant of student interest. As a psychological foundation, it directs decision-making and behavioural intention. Consequently, strategies aimed at increasing student participation in cooperatives should prioritise strengthening internal motivation rather than merely expanding informational outreach.

### **The Role of Cooperative Knowledge on Students' Interest through Students' Motivation**

The test results showed that cooperative knowledge does not directly influence students' interest in becoming cooperative members. However, cooperative knowledge significantly affects motivation, which, in turn, significantly influences student interest. The indirect effect of knowledge on interest through motivation also proves significant, thus affirming the role of motivation as a mediating variable. This research shows that knowledge does not directly drive interest but must first be internalised into psychological motivation before it develops into behavioural tendencies. This pattern is consistent with the findings of Jaya et al. (2019), which explain that cooperative knowledge contributes to interest when accompanied by strong motivation. Knowledge serves as the cognitive foundation, while motivation acts as the driving force that activates interest. This explanation is consistent with the Theory of Planned Behaviour by Ajzen (2020), which emphasizes that individual intentions are influenced not only by cognitive aspects but also by internal factors such as motivation and attitudes toward the behavior. In line with that, the four drives framework proposed by Lawrence and Nohria (2002) asserts that individual behavior is driven by internal impulses, including the drive to understand and grow. Cooperative knowledge in this case serves as an initial trigger that enriches understanding, but it still requires a motivational push to be translated into action and interest. The research results of Kamalia et al. (2023) also present that psychological factors such as motivation play an important role in driving individual engagement. The same is shown by Aguilera-Hermida (2020), who found that knowledge or access alone is not enough to increase engagement without internal motivation.

From the perspective of Bandura's social cognitive theory, knowledge can enhance an individual's confidence in their abilities, which then encourages the emergence of motivation to act. This drive ultimately shapes interest in engaging. Therefore, the relationship between knowledge and interest is indirect, with motivation being the main mechanism bridging the two. These findings emphasise that the enhancement of cooperative knowledge needs to be accompanied by efforts to strengthen student motivation so that interest in cooperative membership can develop optimally.

### **Students' Interest in Joining Cooperatives and the Impact of Self-Efficacy with Motivation as an Intervening Variable**

dents' motivation, which in turn had a significant effect on their interest. In addition, the indirect effect of self-efficacy on interest through motivation was statistically significant, confirming the mediating role of motivation. These findings suggest that students' confidence in their ability to understand and engage in cooperative activities is not sufficient to drive their intention to participate directly. Instead, this confidence must first be converted into a motivational drive. These results are consistent with Bandura's self-efficacy theory, which states that belief in one's abilities does not directly translate into action but operates through motivational processes. In this case, self-efficacy reflects students' perceived ability to participate in a cooperative system; however, without sufficient internal motivation, this belief remains inactive and does not lead to behavioural intention. Thus, motivation serves as a critical psychological mechanism that bridges cognitive beliefs and behavioural interests.

Empirically, these findings align with Kamalia et al. (2023), who emphasise that motivational factors play a more decisive role in shaping collaborative interest than cognitive or belief-based variables. Similarly, Bakhri et al. (2020) indicates that self-efficacy contributes to behavioural intention indirectly by enhancing motivation. The consistency of these findings reinforces the argument that motivation is the primary explanatory variable in transforming individual beliefs into actionable interests. From a theoretical perspective, this study contributes to the integration of Bandura's self-efficacy theory and Ajzen's Theory of Planned Behavior. While self-efficacy represents perceived behavioural control, motivation acts as a proximal determinant that drives the formation of intentions. Therefore, the relationship between self-efficacy and students' interest in joining cooperatives is inherently indirect and contingent on motivational processes. This insight highlights the importance of fostering not only students' confidence but also their intrinsic motivation to enhance participation in cooperative activities.

### **CONCLUSION**

This study confirms that students' interest in becoming members of cooperatives is not directly shaped by cooperative knowledge and self-efficacy but is primarily driven by motivational factors. Cooperative knowledge and self-efficacy function as foundational cognitive and psychological resources; however, both variables do not exhibit a significant direct effect on students' interest. Instead, their influence operates through a motivational drive which fully mediates the relationship between these variables and interest. This indicates that students may possess adequate knowledge and confidence, yet without sufficient internal motivation, such attributes do not translate into behavioural intention. Motivation emerges as the central mechanism that transforms understanding and self-belief into an actual interest in cooperative participation. These findings reinforce the theoretical perspective that behaviour is not solely determined by cognition but also by internal psychological processes, particularly motivation as a driving force of action. From a practical standpoint, these results imply that efforts to increase student participation in cooperatives should not rely solely on enhancing knowledge or self-efficacy. Educational institutions and cooperative organisations must design strategies to strengthen students' intrinsic motivation, such as providing experiential learning opportunities, improving the image and relevance of cooperatives, and creating value-driven engagement programs.

This study has several limitations, including a relatively small sample size and a focus limited to students in economics-related programs, which may affect the generalizability of the findings. Future research is recommended to involve more diverse samples, incorporate additional variables such as social influence or organizational image, and explore longitudinal approaches to better understand changes in motivation and interest over time. Further studies may also examine how digital transformation and modern cooperative models influence students' perceptions and engagement.

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