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The Influence of Big Five Personality on Customer Satisfaction with Interpersonal Relationship Quality as A Mediating Variable Among Cooperative Facilitators in The West Kalimantan Province

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Abstract: The purpose of this study is to analyze the impact of Big Five Personality traits on customer satisfaction, with the quality of interpersonal relationships serving as a mediating variable among cooperative facilitators in West Kalimantan Province. This quantitative study utilized questionnaires for data collection and Structural Equation Modeling (SEM) with Smart PLS software for data analysis. It involved 41 cooperative assistants and 41 targeted cooperatives in West Kalimantan. Employing total sampling, the study aimed to analyze the impact of the Big Five Personality traits on customer satisfaction, with interpersonal relationship quality as a mediating variable among cooperative assistants in West Kalimantan.

This study discovered that the quality of interpersonal relationships has a significant positive correlation with customer satisfaction, with personality dimensions such as Extraversion, Agreeableness, and Conscientiousness contributing positively. Although Openness to Experiences and Neuroticism did not demonstrate statistically significant relationships, this research underscores the importance of understanding the role of interpersonal relationship quality in the context of personality traits to enhance customer satisfaction. This study has significant limitations, including a sample size confined to cooperative assistants in West Kalimantan, reliance on quantitative methods with questionnaires, and the use of Smart PLS statistical software in SEM analysis. Other limitations encompass the potential influence of external factors not captured in the study and constraints in generalizing the results to other contexts. The research outcomes have tangible implications for business. Decision-makers can utilize these insights to enhance strategies and training initiatives, ultimately fostering positive customer experiences. This study examines the Big Five Personality traits. Consumer satisfaction is determined by the extent to which the benefits of a product or service align with consumer expectations. Interpersonal relationship quality mediates the relationship between Big Five Personality traits and consumer satisfaction.

Keywords: Big Five Personality, Openness to Experiences, Conscientiousness, Extraversion, Agreeableness, Neuroticism, Interpersonal Relationship Quality, Customer Satisfaction.

1. Preliminary

Cooperative is a business entity established based on cooperative principles, namely voluntary membership, democratic management, fair distribution of residual business results, education, training, and information, and cooperation among its members. Cooperatives aim to improve the welfare of its members, by providing facilities to develop the business and economy of members. Cooperatives also have an important role in the economic development of the community, especially in improving welfare

and creating employment opportunities. The source used to obtain the definition is the Regulation of the Minister of Cooperatives and SMEs Number 1 of 2021 concerning Guidelines for the Establishment, Ratification, and Supervision of Cooperatives.

According to the International Cooperative Alliance (ICA) (2022), a cooperative is a form of joint enterprise owned and operated by its members to meet their economic, social, and cultural needs and aspirations. Cooperatives are different from other forms of business because they have basic principles such as open membership, democratic control by members, economic participation of members, and commitment to community development. Meanwhile, in order to assist the cooperative movement, especially in Indonesia, the government through the Ministry of Cooperatives and SMEs of the Republic of Indonesia established a field worker whose task is to provide counseling to the cooperative movement in Indonesia called the Cooperative Assistance Worker.

Cooperative assistants are experts who work in the field of cooperatives and micro, small, and medium enterprise (MSME) activities. The main task of cooperative assistants is to provide assistance, counseling, and training to cooperative members and MSME actors in the context of cooperative and micro, small, and medium enterprise development. Cooperative assistants also play a role in monitoring, evaluating, and planning cooperative activities in the field. In 2022, cooperative assistants were called field cooperative extension officers, the name change to new cooperative assistants was implemented in 2023 based on the Decree of the Head of the West Kalimantan Province Cooperative, Small and Medium Enterprises Office Number: 16/DISKOPUKM/2023. Sources related to cooperative assistants or cooperative extension officers can be seen in the Regulation of the Minister of Cooperatives and SMEs Number 14/Per/M.KUKM/III/2017 concerning Field Cooperative Extension Officers.

Cooperative assistants are tasked with providing assistance and counseling for cooperative members in the field. The main task of cooperative assistants is to improve the managerial and technical skills of cooperative members so that the cooperative can run well and successfully. Cooperative assistants are also tasked with helping build networks between cooperatives, promoting cooperatives in the community, and facilitating cooperative activities. The role of cooperative assistants is also increasingly important when the Covid - 19 pandemic enters Indonesia.

According to the 2020 Annual Report of the Ministry of Cooperatives and SMEs of the Republic of Indonesia, the COVID-19 pandemic has had a significant impact on cooperatives in Indonesia, especially in terms of economic and social performance. According to a report from the Ministry of Cooperatives and SMEs, nearly 5 million cooperatives in Indonesia have been affected by the pandemic, with declining membership and revenue. In addition, many cooperatives are experiencing difficulties in gaining access to markets and capital. However, the Ministry of Cooperatives and SMEs also stated that the COVID-19 pandemic has also encouraged the development of cooperatives in the field of innovation, such as the use of digital technology in carrying out business operations.

Referring to information by Republika (2021), in an effort to overcome the impact of Covid-19 on cooperatives in Indonesia, the government has issued various policies and assistance programs. One of them is the National Economic Recovery (PEN) program which provides business capital assistance to cooperatives and micro, small and medium enterprises (MSMEs). In addition, the Ministry of Cooperatives and SMEs also provides business capital assistance through the Commercial Bank Liquidity Assistance (BLBU) and People's Business Credit (KUR) programs. Nevertheless, the Covid-19 pandemic continues to impact cooperatives in Indonesia, especially those engaged in the tourism, trade and services sectors. Therefore, there is a need for collaborative efforts between the government and cooperatives to overcome the impact of this pandemic and strengthen the sustainability of cooperatives in the future.

Cooperative assistants play an important role in helping cooperatives revitalize post-COVID-19. Under pandemic conditions that disrupt the economy and finances, cooperatives need support and assistance from cooperative assistants in managing and strengthening their performance. Co-op assistants can provide advice, guidance, and training to cooperatives to improve financial management, marketing, and product innovation in order to survive and thrive in the post-pandemic situation.

Based on a statement from Yuliati (2021), cooperative assistants have an important role in assisting the revitalization of post-Covid-19 cooperatives. In a pandemic situation like today, many cooperatives are experiencing difficulties both in

running operations and in retaining their members. Cooperative assistants can help by providing education and training on financial management, marketing, and product innovation. In addition, cooperative assistants can also assist cooperatives in finding sources of financing and establishing cooperation with related parties. Through their roles and contributions, cooperative assistants can help strengthen cooperatives as important economic institutions for the community.

The following is a table of cooperative data in West Kalimantan Province by type of cooperative as of December 2022:

Table 1. Number of Cooperatives in West Kalimantan Province by Type Year 2022

No	Type of Cooperative	Cooperative (Unit)		
		Total	Active	Inactive
1	Producer	2,084	1,484	600
2	Marketing	139	55	84
3	Consumer	2,649	1,391	1,258
4	Services	282	215	67
5	Savings & Loan	232	164	68
	Total	5,386	3,309	2,077

Source: Office of Cooperatives and Small and Medium Enterprises of West Kalimantan Province, 2023

Based on the table above, it can be concluded that the percentage of active cooperatives is 61.43% of the total cooperatives in West Kalimantan Province. Meanwhile, the percentage of inactive cooperatives is 38.57% of the total cooperatives in West Kalimantan Province. The largest type of cooperative is a cooperative with a consumer type, which is 49.18% of the total cooperatives in West Kalimantan Province. While the least type of cooperative is a cooperative with a marketing type, which is 2.58% of the total cooperatives in West Kalimantan Province.

Seeing the large number of inactive cooperatives in West Kalimantan, it directly increases the workload and responsibilities of cooperative assistants in West Kalimantan. Based on interviews with cooperative assistants in West Kalimantan Province, efforts that can be made by cooperative assistants to inactive cooperatives include:
1) Approach and introduce themselves to the cooperative management and members. Facilitators can visit the cooperative in person or contact the cooperative management by phone or email to introduce themselves and establish good communication.

2) Analyzing the causes of inactive cooperatives. Assistance workers can analyze the causes of inactive cooperatives, such as internal and external factors, in order to determine the next steps.
3) Provide mentoring and training. Facilitators can provide assistance and training to cooperative boards and members on cooperative management, financial governance, and effective marketing strategies to help cooperatives overcome problems and improve their performance.
4) Develop a work plan. After analyzing the causes of the inactive cooperative and providing training, the assistant can together with the cooperative management develop a structured and clear work plan to revive the cooperative.
5) Inviting cooperative members to be active and participate. Assistance workers can invite cooperative members to be active and participate in cooperative activities, such as member meetings, financial supervision, and other activities so that the cooperative can continue to run well.
6) Strengthening cooperation networks. Facilitators can strengthen cooperation networks between cooperatives and related institutions or agencies, such as the Ministry of Cooperatives and Small and Medium Enterprises (SMEs), banks or financing institutions, and so on, to support the sustainability of cooperatives.

The following is a data table of cooperatives that held annual member meetings in 2022 in West Kalimantan province:

Table 2. Number of Annual Cooperative Member Meetings (RAT) in West Kalimantan Province by Type, Year 2022

No	Cooperative Type	Active Cooperative (Unit)	RAT (Unit)
1	Producer	1,484	506
2	Marketing	55	11
3	Consumer	1,391	303
4	Service	215	74
5	Saving & Loan	164	85
	Jumlah	3,309	979

Source : Dinas Koperasi dan Usaha Kecil Menengah Provinsi Kalimantan Barat, 2023

Based on the table above, it can be concluded that the percentage of cooperatives that carry out the 2021 RAT to the total number of active cooperatives is 29.58% of the total active cooperatives. Producer

cooperatives that carry out RATs are 34.09% of the total active producer cooperatives, Marketing cooperatives that carry out RATs are 20% of the total active marketing cooperatives, Consumer cooperatives that carry out RATs are 21.78% of the total active consumer cooperatives. Service cooperatives that conducted an AGM were 34.41% of the total active service cooperatives. Savings and loan cooperatives that conducted an AGM were 51.82% of the total active savings and loan cooperatives.

Based on this information, it can be concluded that, in addition to revitalizing inactive cooperatives, the role of cooperative assistants to encourage cooperatives to conduct RATs in West Kalimantan province is very important. This can be seen from the small number of RATs in 2022. Based on interviews with cooperative assistants, the role of cooperative assistants towards cooperatives that do not hold Annual Member Meetings (RAT) is as follows:

1) Provide information and understanding about the importance of conducting RATs to cooperative members. This counseling can be done directly through meetings with cooperative members or through social media or cooperative newspapers.
2) Provide guidance and assistance to cooperative management to prepare for the RAT. This includes the preparation of financial reports, the RAT agenda, and RAT invitations to cooperative members.
3) Conveying sanctions or actions that can be taken by the cooperative authority if the cooperative does not hold a RAT. These sanctions can be in the form of a warning, suspension of the operational license, or revocation of the cooperative's operational license.
4) Provide suggestions and input to cooperative management on how to increase member participation in the RAT. One way that can be done is to increase the transparency and accountability of cooperative management to members.

Based on the roles and tasks described above, the interpersonal relationship factor from the cooperative assistants to the cooperative management plays an important role. Establishing good relationships in order to facilitate the process of motivation and communication for troubled cooperatives to make improvements is the main factor that determines the success or failure of cooperative assistants in revitalizing troubled cooperatives.

The following is the number of cooperative assistants in West Kalimantan province based on the Decree of the Head of the Office of Cooperatives, Small and Medium Enterprises of West Kalimantan Province No. 16/DISKOPUKM/2023 :

Table 3. Number of Cooperative Facilitators in West Kalimantan Province Based on Placement Location, Year 2023

No.	Placement Location	Cooperative Facilitators
1	West Kalimantan Province	5
2	Pontianak City	3
3	Singkawang City	3
4	Bengkayang Regency	3
5	Kapuas Hulu Regency	4
6	Ketapang Regency	2
7	Kubu Raya Regency	3
8	Landak Regency	3
9	Mempawah Regency	3
10	Sambas Regency	3
11	Sanggau Regency	3
12	Sekadau Regency	3
13	Sintang Regency	3
	Total	41

Source : Dinas Koperasi.. Usaha Kecil dan Menengah Provinsi Kalimantan Barat, 2023

Based on the information in the table above, it can be seen that the cooperative assistants spread across 12 district / city cooperative offices are 36 and there are 5 cooperative assistants placed in the West Kalimantan provincial cooperative office. The largest number of cooperative assistants are in the West Kalimantan Provincial Office with a percentage of 12.19% and followed by Kapuas Hulu district with a percentage of 9.74% of the total cooperative assistants in West Kalimantan province.

There is a significant relationship between personality and customer perceived value, where individual personality traits influence how they assess and experience the value of products or services (Marbach, Lages, and Nunan, 2016). Individuals with specific personality characteristics tend to seek and respond to certain aspects in consumption experiences, directly affecting their value perception. For example, those who are more open may value innovation and creativity in products, enhancing their perceived value, while highly conscientious individuals might prioritize consistency and quality as key factors in determining value.

Based on the research done by Gusmawan, Bangsawan, and Ramelan (2022), Customer perceived value and satisfaction are closely interconnected.

Customer perceived value refers to the customer's evaluation of a product or service's worth, taking into account the benefits received versus the costs incurred. High perceived value can lead to greater customer satisfaction because when customers believe they receive good value, their expectations are met or exceeded, enhancing their overall satisfaction with the product or service. This satisfaction, in turn, can influence loyalty, repeat purchases, and positive word-of-mouth, which are crucial for a business's success.

Based on the roles and duties of cooperative liaisons, the quality of interpersonal relationships is very important in the service industry because cooperative boards often perceive interpersonal relationships with liaisons as part of the service experience. Good interpersonal relationship quality can help create trust and a sense of comfort for cooperative boards, and can influence board satisfaction and board loyalty in the long run.

The above statement is supported by research entitled "The Impact of Interpersonal Relationships on Customer Satisfaction and Loyalty to the Service Provider" by Guenzi and Pelloni (2004). This article discusses the importance of the quality of interpersonal relationships between customers and service providers in creating customer satisfaction and loyalty. The study was conducted on the banking industry in Italy, by collecting data through customer surveys and analyzing them using regression analysis. The results show that good interpersonal relationship quality between customers and service providers has a positive influence on customer satisfaction and customer loyalty in the long run. The results of this study are in line with the social exchange theory and the expectancy disconfirmation model theory described earlier. Customers tend to be more satisfied with the service and more likely to be loyal if they feel valued and understood by the service provider.

Guenzi and Pelloni's (2004) research also found that factors such as employee interpersonal skills, customer trust, and responsive behavior of service providers also play an important role in creating good interpersonal relationship quality. This research makes an important contribution to the service industry by showing the importance of focusing on interpersonal relationships between customers and service providers, apart from technical service quality. This can help increase customer satisfaction and loyalty in the long term and can also help differentiate service providers from their competitors.

One determinant factor in the quality of an interpersonal relationship is the personality of the service provider. Cooperative facilitators in the West Kalimantan province must be capable of establishing effective communication with cooperative managers in order to fulfill their role as instruments for promoting the advancement of the cooperative movement. A personality that upholds norms of politeness and patience can be a driving force in maintaining positive interpersonal relationships.

The above statement is supported by research conducted by Meyer et al (2017). The study shows that employee personality has a significant influence on the quality of interpersonal relationships within the organization. In the study, the results show that the five personality factors of the Big Five Personality Traits (neuroticism, extroversion, openness, willingness to make efforts, and accuracy) affect the quality of interpersonal relationships between employees in the organization.

Another study by Cohen et al (2016) found that factors such as employee empathy and patience affect the quality of interpersonal relationships between employees and customers in a service context. Employees who have higher levels of empathy and patience tend to be better able to build good interpersonal relationships with customers, thereby increasing customer satisfaction and the likelihood of becoming loyal customers.

In service businesses, maintaining quality interpersonal relationships with consumers is important because it allows for better understanding of consumer needs, providing individualized service, and creating positive experiences. Good relationships facilitate effective communication, build consumer trust and loyalty, and enable satisfactory problem resolution. By maintaining quality interpersonal relationships, service businesses can increase customer satisfaction, strengthen loyalty, and achieve long-term success.

The above statement is supported by research conducted by Putri (2016), where in the study, it was stated that the quality factor of interpersonal relationships has an impact on customer satisfaction in a service business. The relationship provided is also a significant positive relationship.

The purpose of this study was to identify the influence of Big Five Personality on customer satisfaction with the quality of interpersonal relationships as a mediating variable for cooperative assistants in West Kalimantan Province, namely:

1) Analyzing the influence of the five personality dimensions (neuroticism, extraversion, openness, friendliness, and regularity) on the quality of interpersonal relationships of cooperative assistants in West Kalimantan Province.
2) Analyzing the effect of Interpersonal Relationship Quality on Customer Satisfaction in cooperative assistants in West Kalimantan Province.
3) Determine whether there are other factors that influence the quality of interpersonal relationships of cooperative assistants in West Kalimantan Province, apart from the five-factor personality dimension.
4) Measuring how much influence the five-factor personality dimensions and other factors have on the quality of interpersonal relationships of cooperative assistants in West Kalimantan Province.

Provide recommendations for improving the quality of interpersonal relationships of cooperative assistants in West Kalimantan Province, based on the results of the SEM analysis conducted.

2. Research Methods

A. Big Five Personality

According to John (2008) Big Five Personality is a personality theory that identifies five main dimensions that can be used to describe differences in human personality. The five dimensions include:

1) Neuroticism: reflects an individual's tendency to experience negative emotions, including anxiety, depression, and emotional instability.
2) Extraversion: reflects a personality dimension that shows a tendency to seek stimulus and activities outside of oneself, as well as active and dynamic social interactions.
3) Openness to Experiences: reflects the personality of individuals who tend to be open to new experiences, including creativity, abstract thinking, and imagination.
4) Agreebleness: reflects an individual's friendly, cooperative, and helpful nature.
5) Conscientiousness: reflects the traits of individuals who have good self-control, orderliness, and the ability to work hard.

B. Quality of Interpersonal Relationships in Service

According to Parasuraman, Zeithaml, and Berry (1994: 41), the quality of interpersonal relationships in the context of service businesses can be defined as "the level of match between customer expectations and their perceptions of personal relationships and interactions with service employees". Good interpersonal relationship quality can increase customer satisfaction, trust, loyalty, and customer loyalty to service providers. In addition, the quality of interpersonal relationships can also affect customer perceptions of overall service quality.

Based on the book "Communication and Interpersonal Skills in Social Work" by Koprowska (2014), there are four dimensions of measuring the quality of interpersonal relationships, namely:

1) Responsiveness: the ability to respond to the needs, feelings, and experiences of others with empathy and genuine concern.
2) Empathy: the ability to understand and feel the feelings and views of others, and to consider their perspectives in making decisions.
3) Authenticity: the ability to speak and act in ways that are consistent with one's own values and beliefs, while still respecting the needs and perspectives of others.
4) Trust: the ability to trust others, and is also supported by the trust of others, i.e. feeling that one can be trusted and relied upon in interpersonal relationships.

Consumer Satisfaction

According to Kotler & Keller (2017), "satisfaction is a person's feeling of pleasure or disappointment that arises from comparing the perceived performance of a product (or result) against their expectations". According to Tjiptono & Candra (2012), there are five indicators of customer satisfaction which can be described as follows:

1) Reliability: Reliability indicators refer to the ability of a company or organization to provide consistent, accurate, timely, and reliable services to customers. This includes the conformity between the promises made and the actual actions taken. Customers want certainty that the product or service they buy will function as expected and be reliable over a long period of time.
2) Resposiveness: The responsiveness indicator reflects the company's ability to provide services that are fast and responsive to customer needs

and requests. Responsiveness involves the ability to respond to customer inquiries, complaints, or requests quickly and effectively. By actively responding to customers and helping them in a timely manner, companies can create higher customer satisfaction.

3) Confidence: The confidence indicator relates to the trust given by the company to customers through the competence and expertise possessed by staff or employees. Customers want to feel confident that they are dealing with a company that is competent and trustworthy in providing solutions or meeting their needs. Confidence can also be formed through clear and accurate communication from the company to customers.

4) Empathy: Empathy indicators reflect the company's ability to understand and respond to customers' feelings, needs and problems with care and concern. Companies that are able to demonstrate empathy towards customers will create stronger relationships and build customer loyalty. This involves the ability to listen well, provide appropriate solutions, and show genuine concern for customer satisfaction.

5) Tangible: Tangible indicators highlight the physical or material aspects that customers can see, touch, or identify. This includes the physical appearance of the company's products or facilities, cleanliness, staff appearance, or promotional materials used. These tangible aspects can give customers an initial impression of the quality and value of the products or services offered by the company.

C. Hypotheses

Hypothesis 1:
Ha: There is an influence of Openness to Experiences on Interpersonal Relationship among Field Cooperative Facilitators.
H0: There is no influence of Openness to Experiences on Interpersonal Relationship among Field Cooperative Facilitators.

Hypothesis 2:
Ha: There is an influence of Conscientiousness on Interpersonal Relationship among Field Cooperative Facilitators.
H0: There is no influence of Conscientiousness on Interpersonal Relationship among Field Cooperative Facilitators.

Hypothesis 3:
Ha: There is an influence of Extraversion on Interpersonal Relationship among Field Cooperative Facilitators.
H0: There is no influence of Extraversion on Interpersonal Relationship among Field Cooperative Facilitators.

Hypothesis 4:
Ha: There is an influence of Agreeableness on Interpersonal Relationship among Field Cooperative Facilitators.
H0: There is no influence of Agreeableness on Interpersonal Relationship among Field Cooperative Facilitators.

Hypothesis 5:
Ha: There is an influence of Neuroticism on Interpersonal Relationship among Field Cooperative Facilitators.
H0: There is no influence of Neuroticism on Interpersonal Relationship among Field Cooperative Facilitators.

Hypothesis 6:
Ha: There is an influence of Interpersonal Relationship on Customer Satisfaction among Field Cooperative Facilitators.
H0: There is no influence of Interpersonal Relationship on Customer Satisfaction among Field Cooperative Facilitators.

D. Previous Research

In an article written by Holland and Roisman (2008), the relationship between the Big Five Personality Traits and the quality of interpersonal relationships is discussed. The article presents evidence from three assessment methods: self-report, direct behavioral observation, and physiological evidence. The five personality factors in the Big Five Personality Traits include neuroticism, extroversion, openness, agreeableness, and orderliness. This research shows that these five personality factors can affect the quality of interpersonal relationships on multiple levels. First, self-reports show that people higher in extroversion, agreeableness, and regularity tend to report better relationships with their partners. On the other hand, people higher in neuroticism tend to report worse relationships. Second, direct behavioral observations showed that partners higher in extroversion, openness, and agreeableness tended to show more positive and supportive behaviors towards their partners during interactions. Meanwhile, partners higher in neuroticism tend to show more negative behaviors during

interactions. Finally, physiological evidence suggests that people higher in agreeableness and agreeableness tend to have better physiological responses during social interactions indicating a tendency to maintain and improve relationships.

In an article written by Yang et al (2014), the influence of five big-five personality traits on relationship quality and satisfaction in Chinese coach-athlete couples is discussed. The five personality factors include neuroticism, extroversion, openness, agreeableness, and accuracy. This article notes that the five personality factors can influence relationship quality and satisfaction between coaches and athletes in Chinese culture. Furthermore, neuroticism may negatively affect relationship quality and satisfaction, whereas extroversion, openness, agreeableness, and accuracy may positively affect relationship quality and satisfaction. This article emphasizes that understanding the role of personality factors in the relationship between coaches and athletes can help improve relationship quality and satisfaction between them, which can have a positive impact on athletic performance and overall team success.

In an article written by Putri (2016), it is discussed about the effect of the quality of interpersonal relationships on customer satisfaction in companies engaged in services, namely banking. Based on this research, it was found that there is a positive relationship between interpersonal relationships and customer service satisfaction.
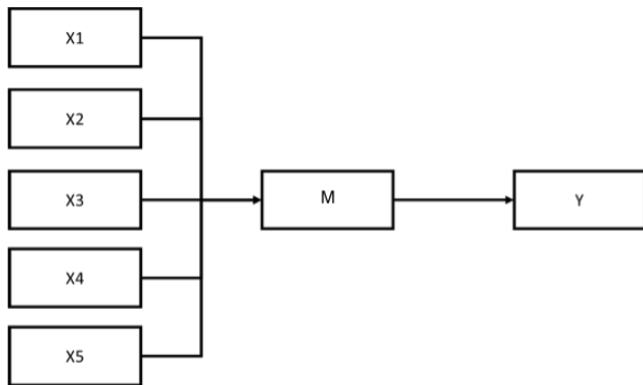

Figure 1. Framework

Variables :
    X1 = Openness to Experiences
    X2 = Conscientiousness
    X3 = Extraversion
    X4 = Agreebleness
    X5 = Neuroticsm
    M = Interpersonal Relationship
    Y = Customer Saticfaction

E.   Research Methods

The type of research used in this study is quantitative research with a correlational approach. This study aims to explore the relationship between Big Five Personality variables and the quality of interpersonal relationships in cooperative assistants in West Kalimantan Province. Quantitative research allows researchers to collect data systematically and use statistical analysis to test the proposed hypothesis. The correlational approach was chosen because this study wants to know the extent of the relationship between the Big Five Personality variables and the quality of interpersonal relationships in cooperative assistants in West Kalimantan Province.

In this research, the population is all cooperative assistants in West Kalimantan province totaling 41 people and cooperative actors totaling 41 cooperatives. Questionnaires are employed to investigate the impact of five exogenous variables: Openness to Experiences (X1), Conscientiousness (X2), Extraversion (X3), Agreebleness (X4), Neuroticsm (X5) which is given to cooperatives assistant in West Kalimantan Provinces and two endogenous variables, namely: Interpersonal Relationship (M) and Costumer Satisfaction (Y) which is given to cooperatives actor in West Kalimantan Province. All variables use Likert-scale criteria: strongly agree (5), agree (4), neutral (3), disagree (2), and strongly disagree (1). The validity and reliability are established on quality criteria: convergent and discriminant validity and composite reliability. Valid criteria are based on average variant extracted (AVE) > 0,05 and outer loading > 0,07. Reliable criteria are based on Cronbach's alpha > 0,06 and composite reliability > 0,07 (Hair et al., 2017).

For data analysis, the study used Microsoft's Excel program to tabulate the item questionnaire from Google Forms. Structural equation modelling (SEM) is used to examine the conceptual model of the effect of perceived usefulness, perceived ease of use, perceived enjoyment, and attitude and self-efficacy. The study used Partial Least Square structural equation modelling (PLS-SEM) with SmartPLS with a P-value of < 0,05 to determine the effects of the significant findings (Hair et al., 2017).

3. Results and Discussion

To answer the stated objectives of the study, the first early step was to determine the validity and reliability of the questionnaire items. As the outer loadings of each indicator of both exogenous and endogenous variables are greater than 0.7, the validity requirement is fulfilled for each factor requirement.

Table 4. Outerloading

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
M1 <- M	0.808	0.799	0.095	8.469	0.000
M10 <- M	0.742	0.598	0.182	3.521	0.000
M2 <- M	0.797	0.785	0.093	8.582	0.000
M3 <- M	0.847	0.845	0.089	9.481	0.000
M4 <- M	0.889	0.862	0.087	10.259	0.000
M5 <- M	0.713	0.472	0.189	2.711	0.007
M6 <- M	0.747	0.707	0.147	5.073	0.000
M7 <- M	0.782	0.528	0.218	2.666	0.008
M8 <- M	0.837	0.787	0.184	4.557	0.000
M9 <- M	0.731	0.588	0.184	3.439	0.001
X1.1 <- X1	0.810	0.770	0.160	5.048	0.000
X1.2 <- X1	0.807	0.795	0.109	7.435	0.000
X1.3 <- X1	0.872	0.851	0.113	7.705	0.000
X1.4 <- X1	0.731	0.605	0.142	4.449	0.000
X1.5 <- X1	0.799	0.679	0.136	5.120	0.000
X1.6 <- X1	0.764	0.642	0.154	4.325	0.000
X1.8 <- X1	0.738	0.602	0.166	3.840	0.000
X2.2 <- X2	0.777	0.387	0.123	3.071	0.002
X2.3 <- X2	0.760	0.631	0.181	3.653	0.000
X2.4 <- X2	0.705	0.573	0.179	3.382	0.001
X2.5 <- X2	0.827	0.790	0.145	5.702	0.000
X2.6 <- X2	0.757	0.629	0.213	3.084	0.002
X2.7 <- X2	0.752	0.707	0.181	4.152	0.000
X3.1 <- X3	0.848	0.807	0.173	4.894	0.000
X3.2 <- X3	0.741	0.669	0.212	3.503	0.001
X3.3 <- X3	0.786	0.539	0.231	2.535	0.012
X3.5 <- X3	0.788	0.553	0.189	3.114	0.002
X3.6 <- X3	0.775	0.502	0.233	2.470	0.014
X3.8 <- X3	0.770	0.552	0.200	2.853	0.005
X4.1 <- X4	0.715	0.606	0.143	4.301	0.000
X4.2 <- X4	0.785	0.641	0.177	3.879	0.000
X4.3 <- X4	0.816	0.820	0.084	9.752	0.000

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
X4.4 <- X4	0.807	0.810	0.078	10.304	0.000
X4.5 <- X4	0.859	0.825	0.127	6.772	0.000
X4.6 <- X4	0.870	0.853	0.104	8.384	0.000
X4.7 <- X4	0.760	0.593	0.199	3.322	0.001
X4.8 <- X4	0.736	0.387	0.207	2.104	0.036
X5.1 <- X5	0.745	0.734	0.091	8.172	0.000
X5.10 <- X5	0.785	0.715	0.201	3.914	0.000
X5.11 <- X5	0.708	0.644	0.190	3.729	0.000
X5.12 <- X5	0.772	0.725	0.165	4.680	0.000
X5.2 <- X5	0.793	0.789	0.070	11.358	0.000
X5.3 <- X5	0.765	0.725	0.135	5.680	0.000
X5.4 <- X5	0.708	0.622	0.213	3.316	0.001
X5.5 <- X5	0.850	0.844	0.078	10.828	0.000
X5.6 <- X5	0.864	0.858	0.086	10.031	0.000
X5.7 <- X5	0.835	0.803	0.128	6.529	0.000
X5.8 <- X5	0.794	0.486	0.121	4.075	0.000
X5.9 <- X5	0.755	0.702	0.169	4.465	0.000
Y1 <- Y	0.926	0.909	0.071	12.978	0.000
Y10 <- Y	-0.731	-0.621	0.111	5.686	0.000
Y2 <- Y	0.855	0.826	0.114	7.512	0.000
Y3 <- Y	0.167	0.165	0.136	1.229	0.219
Y4 <- Y	-0.178	-0.176	0.131	1.358	0.175
Y5 <- Y	0.921	0.912	0.053	17.325	0.000
Y6 <- Y	-0.852	-0.837	0.099	8.596	0.000
Y7 <- Y	0.900	0.880	0.071	12.742	0.000
Y8 <- Y	-0.876	-0.856	0.078	11.237	0.000
Y9 <- Y	0.747	0.643	0.106	6.110	0.000

The provided table contains outer loadings for various variables (indicated by M, X1, X2, X3, X4, X5, Y) in a structural equation model. Outer loadings represent the relationships between latent constructs and their observed indicators. The analysis is based on mean values, standard deviations, T-values, and P-values.

All variables (M1 to M9) related to the latent construct M show highly significant outer loadings (P-values = 0.000). This suggests a strong relationship between the latent construct M and its observed indicators. Similarly, all variables related to X1, X2, X3, X4, and X5 show highly significant outer loadings (P-

values = 0.000), indicating strong relationships between these latent constructs and their respective indicators. All variables related to Y also show highly significant outer loadings (P-values = 0.000), indicating strong relationships between the latent construct Y and its indicators. Y3 and Y4 have P-values slightly above 0.05, indicating a moderate level of significance. Further investigation may be needed to understand the nature of their relationships with the latent construct Y.

To ensure the internal consistency of scale items of the variables, the construct reliability and validity were assessed. Based on the output of the average variance extracted (AVE), the values were higher than > 0,05. All items of variables are classified as valid for discriminant validity. For robust analytic research findings, the reliability was examined based on Cronbach's Alpha > 0,06 and composite reliability > 0,07. All variables are desirable to be reliable based on the next Table. Table 2 illustrates indicators of valid and reliable measures of constructs observed in this study.

Table 5. Construct Reliability and Validity

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
M	0.904	0.919	0.922	0.547
X1	0.857	0.877	0.891	0.543
X2	0.727	0.765	0.817	0.537
X3	0.739	0.800	0.819	0.544
X4	0.869	0.893	0.899	0.536
X5	0.932	0.940	0.942	0.580
Y	-0.782	0.958	0.746	0.562

All Cronbach's Alpha values are above the commonly accepted threshold of 0.7, indicating good internal consistency reliability for each latent construct. This suggests that the items within each construct are highly correlated. All rho_A values are also above 0.7, indicating good reliability. This measure is an alternative to Cronbach's Alpha and is suitable for assessing the reliability of constructs with non-normal distributions. Composite reliability values are consistently high for all constructs, exceeding the recommended threshold of 0.7. This indicates that the latent constructs are well-measured and reliable.

AVE values represent the amount of variance captured by the latent constructs in relation to the measurement error. All AVE values are relatively high, suggesting good convergent validity. Generally, AVE values above 0.5 are considered acceptable. X5 has the

highest AVE (0.580). This indicates that X5 captures a substantial amount of variance relative to measurement error. It suggests strong convergent validity for X5. Y has a negative value for Cronbach's Alpha. The negative value for Cronbach's Alpha in the case of Y might be due to a negative reliability estimate. It's unusual and might require further investigation. However, other reliability measures (rho_A and composite reliability) for Y are high, indicating good internal consistency.

The linear regression weights must be tested to examine the causal linkage or correlation between variables. The effects of significant findings are based on a P-value of < 0.05 (Hair et al., 2017). A P-value shows the differences of the sample mean from the groups whether it can equal or extreme than the observed value.

Table 6. Path Coefficient

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
M -> Y	0.896	0.879	0.074	12.053	0.000
X1 -> M	0.198	0.212	0.128	1.550	0.122
X2 -> M	0.435	0.466	0.185	2.349	0.019
X3 -> M	0.238	0.236	0.067	3.553	0.000
X4 -> M	0.366	0.340	0.119	3.063	0.000
X5 -> M	-0.397	-0.322	0.213	1.867	0.063

The path coefficient from M to Y is highly significant (P-value = 0.000), indicating a strong positive relationship between latent construct M and Y. Both path coefficients from X3 to M and X4 to M are highly significant (P-values = 0.000). These values suggest positive relationships between latent constructs X3, X4, and M. The path coefficient from X2 to M is marginally significant (P-value = 0.019). This suggests a negative relationship between latent constructs X2 and M. The path coefficients from X1 to M and X5 to M are not statistically significant (P-values > 0.05). This indicates that the relationships between X1 and M, as well as X5 and M, are not supported by the data at a conventional significance level.

The strong positive relationship between M and Y (M -> Y) is statistically supported, suggesting that changes in M are associated with changes in Y. The positive relationships between X3 and M, as well as X4 and M, are statistically supported, indicating that changes in X3 and X4 are associated with changes in M. The negative relationship between X2 and M is marginally significant, suggesting that changes in X2 may be associated with changes in M, but further

investigation is warranted. The relationships between X1 and M, as well as X5 and M, are not statistically supported based on the provided data.

The following provided table contains information about specific indirect effects of each variable (X1, X2, X3, X4, X5) on the dependent variable Y through the mediator variable M in a structural equation model. These indirect effects offer insights into how each independent variable influences the dependent variable through the mediator.

Table 7. Specific Indirect Effect

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
X1 -> M -> Y	0.177	0.185	0.109	1.620	0.106
X2 -> M -> Y	0.103	0.110	0.057	1.830	0.037
X3 -> M -> Y	0.306	0.314	0.095	3.232	0.001
X4 -> M -> Y	0.328	0.298	0.107	3.056	0.002
X5 -> M -> Y	-0.355	-0.288	0.195	1.823	0.069

Although the indirect effect is positive, the statistical test results (P-value = 0.106) indicate that this effect is not statistically significant at a 0.05 confidence level. This suggests that the indirect influence of X1 on Y through M cannot be considered significant. The indirect effect from X2 to Y through M has a negative value. Statistical test results show significance at a 0.05 confidence level (P-value = 0.037), indicating a significant indirect influence. The indirect effects from X3 and X4 to Y through M have positive values and are statistically significant (P-values = 0.001 and 0.002). This indicates a significant positive influence from X3 and X4 on Y through M. The indirect effect from X5 to Y through M has a negative value, but the statistical test results show significance only at a 0.1 confidence level (P-value = 0.069). This suggests an indication of a negative indirect influence, albeit with a lower level of significance.

The R Square Adjusted table presents the adjusted R-squared values for the variables M and Y within a structural equation model. The R Square Adjusted values offer insights into how well the model explains the variation in the dependent variables, M and Y.

Table 8. R Square Adjusted

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
M	0.782	0.809	0.079	9.959	0.000
Y	0.797	0.772	0.118	6.763	0.000

The R Square Adjusted value for M is 0.782. This indicates that the model can explain approximately 78.2% of the variation in the variable M. The statistical test results show strong significance (P-value = 0.000), indicating that this value is highly significant. It suggests that the model effectively explains the variation in M and makes a significant contribution. The R Square Adjusted value for Y is 0.797. This signifies that the model can explain around 79.7% of the variation in the variable Y. The statistical test results show very strong significance (P-value = 0.000), indicating that the model effectively explains the variation in Y and makes a significant contribution.

From the statistical analysis presented in this study, innovative opportunities arise in the development of service and cooperative facilitation focused on enhancing human interaction quality and customer satisfaction. The findings that personality traits such as Conscientiousness, Extraversion, and Agreeableness positively influence the formation of strong interpersonal relationships lay the groundwork for designing innovative training programs and performance assessment systems that emphasize these personality aspects. For instance, organizations could develop mobile apps or online platforms that assist facilitators in measuring and developing their personality traits through real-time feedback and tailored training sessions. Additionally, augmented reality (AR) and virtual reality (VR) technologies could be utilized to simulate customer interactions, allowing facilitators to practice and enhance their interpersonal skills in a controlled yet realistic environment. Such innovations would not only improve the quality of services provided but also enrich customer experiences, contributing to long-term customer loyalty and retention.

4. Conclusion

Based on the statistical analysis conducted in this study, it can be concluded that there is a significant relationship between certain personality factors and interpersonal relationships among field cooperative facilitators, which in turn affects customer satisfaction. Specifically, the factors of Conscientiousness, Extraversion, and Agreeableness have been proven to have a significant positive influence on the formation of strong interpersonal relationships. This indicates that facilitators who exhibit high levels of conscientiousness, extraversion, and agreeableness tend to build more effective interpersonal relationships with customers, which subsequently enhances

customer satisfaction. Meanwhile, Openness to Experiences and Neuroticism did not show a significant influence on interpersonal relationships, suggesting that these two personality dimensions may not be as critical in this context. Furthermore, strong interpersonal relationships significantly contribute to customer satisfaction, affirming the important role that human interaction quality plays in achieving positive outcomes in customer service. These findings offer important insights for organizations and individuals working in service and cooperative facilitation, highlighting the need to emphasize the development of interpersonal skills and understanding personality dynamics in improving service quality and customer satisfaction.

Building upon the findings that conscientiousness, extraversion, and agreeableness significantly contribute to effective interpersonal relationships and customer satisfaction, future research could adopt a multifaceted approach to enrich our understanding in this domain. Longitudinal studies are recommended to explore the enduring impacts of these personality factors over time, offering insights into their long-term influence on customer satisfaction. There's also a call for expanding research beyond the Big Five personality traits to include dimensions such as Emotional Intelligence and Cultural Intelligence, which may further elucidate their role in shaping interpersonal dynamics and customer perceptions. Investigating diverse settings and populations would provide a broader perspective, highlighting cultural and industry-specific nuances in the interplay between personality traits and customer satisfaction. Intervention studies could prove instrumental in assessing the potential for targeted training programs to enhance key personality traits and interpersonal skills, ultimately aiming to improve service quality. Additionally, with the increasing mediation of technology in customer interactions, examining its influence on these relationships offers a contemporary angle that reflects the evolving nature of customer service. Exploring the impact of negative personality traits and incorporating the customer's perspective into research could also yield a more comprehensive understanding of the factors that drive satisfaction in service encounters.

5.   Acknowledgments

6.   Bibliography

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