

Issues and Challenges in the Fresh Fruit Bunch Marketing Program at *Pertubuhan Peladang Kawasan Simpang Lima, Johor*: Member Loyalty and Social Governance

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Abstract

This study systematically explore the principal issues and challenges faced by *Pertubuhan Peladang Kawasan Simpang Lima* (PPKSL) in managing its Fresh Fruit Bunch (FFB) Marketing Program. This study utilizes document analysis alongside recent primary and secondary sources synthesizing current academic literature to construct its analysis. The study advances three central arguments of (1) member loyalty within PPKSL is eroded by increased competition from private buyers, shortcomings in farm-support services, and insufficient communication strategies, (2) social governance factors including trust, participatory governance, and digital inclusivity that directly influence organizational effectiveness and member engagement, and (3) integrating these variables is essential for cooperative sustainability and alignment with national rural development priorities. The study interrogates economic, social, technological, and institutional determinants shaping member behavior, and acknowledges its limitations. Specifically, the analysis is constrained by its reliance on self-reported and organizational data, which may not fully capture internal power dynamics, informal social networks, or context-specific influences affecting loyalty. The predominance of established theoretical frameworks may overlook micro-level organizational processes. It is concluded that targeted improvements in these domains are critical to advancing Malaysia's smallholder-centric palm oil sector and achieving national policy objectives, while future inquiry is recommended into localized and organizationally embedded factors.

Keywords: Member Loyalty, Social Governance, Cooperative Sustainability, Agricultural Marketing, *PPK Simpang Lima*, Malaysia

Introduction

Agricultural cooperatives have long served as vital economic and social mechanisms for rural development in Malaysia. PPKSL is one such cooperative responsible for organizing the collection, management, and marketing of palm-oil harvests from smallholders in Johor. The cooperative's FFB Marketing Program was designed to ensure price stability, protect members from exploitation by middlemen, and strengthen community-based income generation (KUSKOP, 2022). A significant challenge facing PPKSL is the important decline in member participation and trust over the past five years, reflecting wider issues of cooperative disengagement in the ASEAN region (Ibrahim et al., 2023; Mufidah et al., 2024). This downward trend raises concerns about the effectiveness of current cooperative governance systems in maintaining the long-term loyalty essential for organizational and economic sustainability.

According to Harun and Nordin (2024), member loyalty in cooperatives embodies both economic reciprocity and social cohesion. Economically, loyalty is fostered by stable dividends, fair pricing, and access to productive resources (Ali & Baharudin, 2022). Socially, it is grounded in trust, fairness, recognition, and collective identity (Nguyen & Simkin, 2021). When governance fails to integrate these dimensions, cooperatives risk forming a transactional rather than relational connection with members (Hashim & Sulaiman, 2022). Structural shortcomings in governance, inefficient communication protocols, and underdeveloped digital infrastructure within PPKSL substantially erode member loyalty by undermining institutional trust and destabilizing the affective and normative bonds foundational to cooperative participation.

This study contends that the absence of an integrated approach to social governance and loyalty determinants impairs the cooperative's overall organizational efficacy. The analysis operationalizes the Social Governance-Loyalty Integrated Model, drawing on Social Exchange Theory (Blau, 1964), Stakeholder Theory (Freeman, 1984), and Commitment-Trust Theory (Morgan & Hunt, 1994) to construct a multidimensional lens for exploring these intricate dynamics. Social Exchange Theory provides insight into the exchanges of socio-economic value that underpin member relationships, Stakeholder Theory foregrounds the critical role of inclusive and participatory engagement mechanisms in shaping governance outcomes, while Commitment-Trust Theory centers the interdependence of trust and commitment as driving forces behind sustained organizational loyalty. However, a significant theoretical limitation emerges from the abstraction and generalizability inherent in these paradigms. Specifically, their emphasis on broad transactional and relational processes tends to marginalize the heterogeneous and context-bound realities that characterize PPKSL, including latent power asymmetries, informal patterns of social influence, and culturally mediated norms that structure loyalty and participation. For instance, leadership hierarchies, localized patronage networks, and unspoken expectations among members may significantly mediate how formal governance practices are experienced and interpreted on the ground, yet remain insufficiently captured within these prevailing frameworks.

This analysis, by explicitly identifying such blind spots, asserts the necessity for future research to augment established theories with methodological approaches such as organizational ethnography or social network analysis that can reveal micro-level dynamics and context-specific mediators. Despite these recognized theoretical constraints, the

application of an integrated framework provides a strong foundation for systematically interrogating the multifaceted determinants of member loyalty and cooperative sustainability in PPKSL, while clarifying the need for greater contextual sensitivity in subsequent investigations.

Issues

Declining Membership and Loyalty

Declining member engagement has become one of PPKSL's most critical challenges, as evidenced by the consistent drop in FFB deliveries since 2022 (PPK Simpang Lima, 2024). This downward trend reflects broader patterns observed among smallholders who increasingly prefer selling to independent buyers for quicker cash returns, highlighting the importance of financial immediacy in influencing loyalty (Rahman & Nor, 2023). Recent ASEAN research further highlights that fulfilling members' psychological contracts through fairness, trust, and consistent communication is essential for sustaining long-term commitment to cooperatives (Mufidah et al., 2024; Ibrahim et al., 2023). However, within PPKSL, inadequate recognition of member contributions and limited opportunities for participatory decision-making have eroded emotional attachment and cooperative solidarity. As Abdullah and Salleh (2021) note, when members perceive managerial neglect or exclusion from governance processes, their affective commitment declines sharply, leading to disengagement and reduced participation. Addressing this issue requires restoring transparent communication, strengthening participatory governance, and recognizing members' voices as integral to the cooperative's success.

Competition from Private Buyers

Market liberalization and the rise of independent millers have significantly intensified price competition, posing a direct threat to PPKSL's ability to retain members and sustain its marketing operations. Research by Tan and Low (2021) and Rahim and Abdullah (2021) reveal that cooperatives often struggle to compete with private buyers who offer faster payment cycles, even when cooperative models provide greater long-term economic stability and social benefits. This dynamic has highlighted PPKSL's strategic weakness in communicating and leveraging its non-monetary advantages such as transparent pricing systems, collective bargaining power, and member-oriented social protection schemes which are essential for building trust and loyalty. Comparative evidence from Thailand's palm-oil cooperatives indicates that higher member retention is achieved when organizations prioritize community welfare and price transparency over short-term financial gains (Phrommet et al., 2023). Hence, PPKSL must urgently redefine its value proposition by emphasizing relational and social benefits alongside economic incentives, positioning itself not merely as a market intermediary but as a trusted, community-centered institution that ensures equitable participation and shared prosperity.

Weaknesses in Farm-Support Services

Operational inefficiencies in PPKSL's farm-support services have significantly eroded member confidence and satisfaction. According to MARDI (2024), 61% of smallholders depend on cooperative transport for harvesting and delivery; however, persistent delays, logistical bottlenecks, and inadequate input distribution have led to FFB spoilage and financial losses. These issues are particularly concerning given the cooperative's aging membership, where inconsistent support services create both dependency and frustration among members who

rely heavily on timely assistance. To address these weaknesses, Ismail and Rahman (2022) recommend adopting mechanized logistics systems and establishing outsourcing partnerships to improve service efficiency and reliability. However, many Malaysian cooperatives, including PPKSL, face capital and technical limitations that hinder such modernization efforts. Thus, strategic investment, public-private collaboration, and targeted funding support are essential to strengthen operational capacity, enhance member satisfaction, and restore trust in PPKSL's service delivery mechanisms.

Inefficient Organizational Communication

Inefficient communication between PPKSL's management and its members has emerged as a critical barrier to effective governance and member satisfaction. Harun and Nordin (2024) emphasize that open, two-way communication is essential for building trust and maintaining cooperative cohesion, while its absence often leads to bureaucratic rigidity, misunderstanding, and disengagement. The lack of digital communication platforms further compounds this issue, creating an environment where misinformation can easily circulate and distort perceptions of transparency and leadership integrity. Noor and Aziz (2021) reveal that fewer than 35% of Malaysian agricultural cooperatives operate functional digital communication systems, leaving significant room for misinterpretation and rumor propagation. In contrast, cooperatives in Indonesia that have adopted digital communication mechanisms demonstrate markedly higher levels of transparency, responsiveness, and member engagement (Mufidah et al., 2024). For PPKSL, this highlights the urgent need to institutionalize digital communication frameworks such as online feedback systems, member dashboards, and verified social media channels to improve information flow, rebuild trust, and foster stronger, more participatory relationships between management and members.

Weak Social Governance and Credibility

Weaknesses in social governance have critically undermined PPKSL's institutional credibility and organizational resilience. Social governance, which encompasses ethical conduct, inclusivity, and transparent accountability, forms the foundation of a cooperative's long-term sustainability (Ibrahim et al., 2023). However, PPKSL's current governance structure is often perceived as overly hierarchical, with limited stakeholder dialogue and unclear financial reporting that erodes member trust and confidence (SKM, 2023). Comparative studies of cooperatives in Kenya and Vietnam demonstrate that transparency and participatory governance are directly correlated with higher member satisfaction, stronger loyalty, and improved business performance (Nguyen & Simkin, 2021; Mutinda & Okoth, 2023). PPKSL's situation mirrors this global pattern when cooperative management becomes less participatory and communication less transparent, member engagement and loyalty inevitably decline. Strengthening ethical leadership, financial transparency, and member involvement is therefore essential to restoring PPKSL's legitimacy and reinforcing its role as a trusted and democratic institution.

Critical Challenges

Structural and Operational Limitations

PPKSL continues to experience structural and operational limitations due to persistent resource constraints that hinder its financial stability and growth. Escalating input costs, rising logistics expenses, and stringent regulatory requirements have placed significant pressure on the cooperative's liquidity, reflecting challenges faced by many ASEAN cooperatives that

remain dependent on centralized and non-data-driven management systems (Rahim & Abdullah, 2021; Abdullah & Salleh, 2021; Mufidah et al., 2024). Without timely modernization, these limitations risk leading to operational stagnation and declining competitiveness. To address this, KUSKOP (2022) has advocated for the integration of data-driven decision-making systems under the TransKoM 2021-2025 framework to strengthen financial monitoring, transparency, and resource optimization. However, the slow pace of implementation highlights ongoing gaps in digital readiness, managerial capacity, and infrastructural support, underscoring the urgent need for strategic modernization to enhance PPKSL's operational resilience and long-term sustainability.

Socio-Economic Diversity Among Members

The socio-economic and demographic diversity among PPKSL members significantly influences participation and engagement levels. The cooperative's membership includes smallholders, elderly farmers, and women micro-entrepreneurs, many of whom face barriers such as digital illiteracy and limited formal education that hinder their active involvement in cooperative governance and decision-making (Ismail & Rahman, 2022; Sahat & Abd Latif, 2023). Also, the migration of rural youth to urban areas has disrupted generational continuity and weakened the cooperative's long-term sustainability (KPKM, 2023). Governance structures that overlook gender inclusivity further exacerbate this issue, as women's voices and contributions often remain underrepresented despite their vital roles in production and community development (Harun & Nordin, 2024). Promoting gender-sensitive leadership through quotas, mentorship, and targeted capacity-building programs not only aligns with Sustainable Development Goal 5 on Gender Equality but also enhances the cooperative's legitimacy, inclusiveness, and resilience (UN ESCAP, 2022).

Erosion of Trust and Integrity

Loss of trust and doubts about management integrity represent critical threats to the organizational stability and long-term sustainability of PPKSL. Persistent issues such as delayed payments, limited transparency in decision-making, and the rapid spread of negative information through social media have deepened members' skepticism and contributed to their withdrawal from cooperative participation (Yusof & Salleh, 2023). Rebuilding this fractured trust requires a multifaceted approach centered on ethical leadership, continuous disclosure of financial and operational activities, and the institutionalization of independent external audits to reinforce accountability. Evidence suggests that cooperatives adopting participatory financial dashboards and open reporting mechanisms experience a 25-40% increase in member trust and engagement (Koay et al., 2022). Therefore, by embracing transparency-driven governance practices and nurturing a culture of ethical responsibility, PPKSL can restore its institutional credibility, strengthen stakeholder confidence, and rebuild the sense of collective ownership that underpins cooperative success.

Technological and Digitalization Challenges

Technological and digitalization challenges continue to constrain PPKSL's operational efficiency and member engagement. Despite Malaysia's national commitment to rural digital transformation, many cooperatives still rely heavily on manual recordkeeping systems, which limit accuracy, transparency, and timely responsiveness. Empirical studies show that adopting digital management tools can significantly enhance both productivity and governance accountability by streamlining administrative processes and enabling data-driven decision-

making (Tan & Low, 2021). Regional experiences from Thailand and Indonesia further demonstrate that implementing mobile-based FFB tracking systems has increased member retention by over 20% (Mufidah et al., 2024). In Malaysia, ANGKASA (2024) advocates for hybrid digital models that combine online and face-to-face communication, ensuring inclusivity for elderly members who may struggle with digital platforms. However, successful digital transformation requires capital investment, technical expertise, and sustained capacity-building. Collaboration with research institutions such as MARDI and policy bodies like KUSKOP is therefore essential to provide the financial support, technological infrastructure, and training necessary to modernize PPKSL's operations and foster a digitally empowered cooperative community.

Market Environment and Policy Volatility

The palm-oil market's high sensitivity to global economic fluctuations continues to pose significant challenges for smallholders and cooperatives such as PPKSL. The 15% decline in average FFB prices in 2022 substantially reduced cooperative profit margins, exposing members to financial insecurity and operational strain (KPKM, 2023). Furthermore, compliance with new regulatory standards such as the Malaysian Sustainable Palm Oil (MSPO) 2.0 certification and Environmental, Social, and Governance (ESG) reporting has increased operational costs, placing additional burdens on small-scale producers (Rahman & Nor, 2023). According to Nordin and Jamal (2023), overly market-driven policies often overlook the limited capacity and resources of smallholders, exacerbating existing inequalities. In response, international organizations such as the International Co-operative Alliance (ICA, 2023) and the Food and Agriculture Organization (FAO, 2022) advocate for inclusive policy dialogues that enable cooperatives to actively participate in shaping sustainability frameworks. PPKSL's experience underscores the urgency of such engagement, as abrupt policy transitions without adequate financial and technical support can undermine cooperative viability, hinder compliance efforts, and weaken the long-term sustainability of Malaysia's smallholder-driven palm-oil sector.

Member Participation in Governance

Member participation, a cornerstone of cooperative democracy, has shown a concerning decline within PPKSL, largely due to an aging membership base, mobility constraints, and increasing apathy toward decision-making processes (Harun & Nordin, 2024). Research indicates that members' perceived influence over cooperative decisions directly affects their willingness to attend meetings and stay engaged (Abdul Halim & Nor, 2020). To counteract this trend, PPKSL should adopt digital participation mechanisms such as virtual annual general meetings (AGMs), electronic feedback systems, and online voting platforms, which have been shown to increase member turnout by up to 35% in similar cooperatives (Noor & Aziz, 2021; ANGKASA, 2024). However, leadership renewal remains delayed by youth perceptions of cooperatives as outdated and bureaucratic institutions (Ibrahim et al., 2023). Addressing this issue requires integrating mentorship with innovation-focused programs that empower younger members to contribute ideas, take on leadership roles, and redefine cooperative participation as a dynamic, forward-looking attempt that sustains organizational democracy and inclusivity.

Implications and Strategic Directions

Strengthening Cooperative Governance

Rebuilding organizational trust at PPKSL requires formalizing participatory and value-oriented governance frameworks that harness digital technologies to strengthen transparency and accountability. Specifically, SKM (2023) recommends implementing integrated digital financial management systems to enable real-time transaction monitoring and produce auditable, verifiable records of cooperative activities. The simultaneous creation of independent audit committees provides an additional tier of financial oversight, thereby bolstering stakeholder confidence. Although these digital governance reforms align with the International Co-operative Alliance's principles of democratic member control and social responsibility (ICA, 2023), their implementation may be challenged by limited technical expertise among current staff, financial resource constraints, and resistance to procedural change. PPKSL must therefore prioritize investing in digital capacity-building initiatives, secure external funding or partnerships for digital infrastructure, and cultivate a culture of openness to ensure successful adoption. Addressing these challenges is essential for bridging internal trust deficits and meeting the increasing expectations of cooperative accountability in the contemporary digital landscape.

Collaborations with universities and audit cooperatives can offer technical oversight (Ibrahim et al., 2023). Implementing a governance scorecard system would enable annual monitoring of compliance and ethical standards.

Communication and Digital Transformation

Effective communication serves as the foundation of cooperative resilience and trust-building within PPKSL. To strengthen transparency and engagement, the cooperative should implement two-way digital communication platforms such as WhatsApp Business, SMS alerts, and interactive member dashboards that facilitate timely information exchange and feedback (Koay et al., 2022). Beyond adopting technology, nurturing intergenerational collaboration by training youth as Digital Champions to support elderly members can bridge digital literacy gaps and enhance inclusivity (ANGKASA, 2024). Moreover, by leveraging national initiatives such as Malaysia's Rural Digital Economy Blueprint 2023, which offers subsidies and training incentives, PPKSL can expand its digital capacity while ensuring that all members regardless of age or background are actively connected and empowered to participate in cooperative decision-making and development.

Member-Centric Service Segmentation

A uniform service model is no longer appropriate for PPKSL's diverse membership. Implementing a segmented service strategy ensures inclusivity, with elderly farmers receiving logistical and welfare support, and younger members accessing entrepreneurial and digital marketing training (Mufidah et al., 2024).

To reduce reliance on external buyers, PPKSL should implement a micro-loan welfare fund that provides accessible, low-interest financing tailored to members' production and liquidity cycles (Nasir & Ismail (2021). For effective operation, the fund must establish transparent eligibility criteria prioritizing smallholders with documented need and repayment capacity, coupled with standardized procedures for application, disbursement, and repayment to ensure procedural fairness and accountability. Ongoing sustainability requires strong

monitoring, incorporating financial audits, performance reviews, and member feedback. Challenges include risks of default, inadequate financial literacy among recipients, and limited cooperative capitalization. Addressing these challenges necessitates investments in member financial literacy training, the introduction of loan-guarantee mechanisms and insurance products to mitigate credit risk, and the formation of partnerships with government agencies or financial institutions to strengthen capital and technical capacity. Effective implementation of such a scheme has the potential to improve members' working capital and bargaining power, thereby enhancing cooperative economic resilience and contributing directly to SDG 1 (No Poverty) and SDG 8 (Decent Work and Economic Growth) through the promotion of sustainable smallholder development.

Leadership Development and Human Capital

Leadership continuity is essential for sustaining cooperative resilience and member loyalty at PPKSL. To ensure long-term organizational vitality, the cooperative should institutionalize structured leadership programs for youth and women that align with the TransKoM 2021–2025 framework (KUSKOP, 2022), thus nurturing inclusivity and generational renewal. Incorporating ethical, digital, and adaptive leadership training within these programs will help professionalize management and enhance decision-making transparency (Harun & Nordin, 2024). Empirical evidence shows that participatory leadership not only increases member satisfaction by approximately 30% but also strengthens retention by cultivating trust and shared accountability (Harun & Nordin, 2024; Hashim & Sulaiman, 2022). Consequently, leadership development and continuous professional learning should be formalized as a statutory component of cooperative governance to build competent, value-driven leaders capable of guiding PPKSL toward sustainable growth and collective empowerment.

Conclusion

This study demonstrates that declining member loyalty at PPKSL arises from the intricate intersection of economic, social, institutional, and technological factors, each exerting a substantial and distinct impact on cooperative performance and member engagement. Through application of the Social Governance-Loyalty framework, the analysis establishes that heightened market competition, ongoing deficits in internal communication, and shortcomings in governance structures have collectively eroded both trust and member participation. The study's theoretical approach, grounded in Social Exchange Theory and Commitment-Trust Theory, provides insight into how these challenges constrain the reciprocity and perceived equity fundamental to sustainable cooperative loyalty and collective action. However, a central limitation of these theoretical models is their lack of granular attention to organizational micro-dynamics, such as internal power asymmetries, the influence of informal social networks, and the nuanced interactions between members and evolving external regulatory or policy contexts. Such frameworks tend to rely on overarching transactional or relational constructs, potentially neglecting the heterogeneity and context-specific factors that uniquely shape loyalty and behavior within PPKSL. To address these limitations, the study recommends a multi-layered suite of interventions that relates to strengthening transparent, participatory governance, deploying digital communication infrastructure, modifying member services through segmentation, and enhancing inclusive leadership development. Future research should refine the current analytical lens by incorporating variables that capture localized realities and power relations, such as informal member practices, subcultural mediators of loyalty, and multifaceted policy impacts. By

clarifying these theoretical boundaries and explicitly identifying their limitations, subsequent investigations can generate more contextually attuned and pragmatically effective approaches for bolstering member loyalty within rural cooperative settings.

The path forward requires reinforcing transparent and ethical governance, enhancing digital communication and inclusivity, modifying member-centric services, and cultivating visionary, participatory leadership. PPKSL, along with Malaysia's broader cooperative ecosystem, must transition from profit-driven models to relationship-centered, socially governed institutions. Loyalty is not achieved through dividends alone but is cultivated through shared values, fairness, and trust. Through sustained digital transformation and alignment with national and global sustainability goals, cooperatives such as PPKSL can serve as engines of inclusive rural growth and exemplify Malaysia's commitment to the Shared Prosperity Vision 2030.

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