

**KNOWLEDGE IMPROVEMENT: THE PERSPECTIVE OF CREDIT UNION
SAUAN SIBARRUNG (CUSS) TANA TORAJA**

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ABSTRACT

The aim of research is to test the effect of Knowledge Improvement on Corporate Performance. Using respondent data at Credit Union Sauan Sibarrung with method data collection through questionnaire for 2020 period found results study about the influence of Knowledge Improvement. Knowledge Improvement effect in a manner positive and significant on Cooperative Performance. So this means diverse and continuous education and training provided to stakeholders, then will performance also increases credit union cooperative. Participation Member influential in a manner significant on Cooperative Performance. This mean the more good participation member to cooperative, then will the more good performance too cooperative There is influence significant between Knowledge Improvement and Participation Member in a manner together to the Cooperative Performance Credit Union seen F test results can seen from score Fcount on the ANOVA table Then could make conclusion, that the more sustainable education and training to member regarding its importance cooperate and the benefits that will obtained by members, by automatic participation member will increases, then will live influence performance cooperative.

Keywords: Knowledge Improvement, Cooperative Performance

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ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh Peningkatan Pengetahuan terhadap Kinerja Kerjasama. Menggunakan data responden di Credit Union Sauan Sibarrung dengan metode pengumpulan data melalui kuesioner periode 2020 ditemukan hasil penelitian tentang pengaruh Peningkatan Pengetahuan. Peningkatan Pengetahuan berpengaruh positif dan signifikan terhadap Kinerja Koperasi. Jadi ini berarti pendidikan dan pelatihan yang beragam dan berkesinambungan diberikan kepada stakeholders, maka kinerja Koperasi Simpan Pinjam juga akan meningkat. Partisipasi Anggota berpengaruh secara signifikan terhadap Kinerja Koperasi. Artinya semakin baik partisipasi anggota terhadap koperasi, maka akan semakin baik pula kinerja koperasi. Ada pengaruh yang signifikan antara Peningkatan Pengetahuan dan Partisipasi Anggota secara bersama-sama terhadap Kinerja Koperasi Credit Union dilihat dari hasil uji F dapat dilihat dari skor Fhitung pada ANOVA Tabel tersebut kemudian dapat diambil kesimpulan, bahwa semakin berkelanjutan pendidikan dan pelatihan kepada anggota mengenai pentingnya koperasi dan manfaat yang akan diperoleh anggota, dengan sendirinya partisipasi anggota akan meningkat, yang kemudian akan mempengaruhi kinerja koperasi secara langsung.

Kata kunci: Peningkatan Pengetahuan, Kinerja Koperasi

1. INTRODUCTION

Organizational performance is the desired result of organization from the behavior of the people in it, for one is a member as owners and holders shares in the cooperative credit union. The taller performance organization, increasingly tall level achievement purpose organization. A performance organization could see from level the extent of the organization could reach goals that are based on the vision and mission that has been set before. For it is necessary a few information about performance organization. Information the could used for evaluation of the work process being carried out organization during this, already in line with expected goals or not yet. However in fact many organizations do not have information about performance in the organization.

Credit unions give service to its members in shape loan and paid return in a manner installment or installment with lowest interest maybe, so no burdensome member. Cooperative capital obtained from member savings. Savings results the could lent to members who need it because that cooperative credit is also known as a cooperative save borrow. The meaning of the word "credit union" comes from from the Latin word, i.e credere, which means trust, and union, (from the word unus) which means one/ unit/ set. So, the usual credit union abbreviated with CU is gathering from mutual people triumph. Credit union movement was first initiated by friedrich wilhelm raiffeisen, the mayor flammersfeld (west germany) in the century 19th start. In the makassar diocese itself credit unions started from commission development Makassar archdiocese's socio-economy chaired by RD Fredy Rante Taruk. Since month september 2006, the PSE commission independently routine as well as gradually stage socialization and education motivation about management economy house ladder CU based in some parish in the south sulawesi region. At first no young team the PSE commission presented the CU idea in the middle people who haven't own understanding about cooperatives. However, with persistence through education and motivation, as well awareness keep going continuously, the church through commission PSE capable of convincing people and society about the credit union movement. PSE commission (development social economy) where the PSE commission also plays a role active in conducting an LKM (financial institution) mentoring program micro.

Education and training provided to member role urgent in increasing participation member. According to International Cooperate Alliance (ICA) 2012, education cooperative is source life cooperative, encourages development cooperative, performance cooperative and holding urgent role in all field cooperation. So, through education cooperative member are prepared and formed becomes more understand values, principles, and practices cooperative. Knowledge influential to level participation members, so enhancement knowledge could follow with enhancement possible participation supporting every activity in the cooperative. Participation active member cooperative make effort cooperative will progress, develop so that achieved success cooperative and can minimize problem to be happen in activity cooperate.

Participation members hold an urgent role in determine success cooperative. If every member cooperative does not follow participate in a manner active in every effort cooperative so cooperative they will difficult to thrive in an era of competition growing economy strict this. The low participation it was also felt by the three (3) credit union cooperatives in the Makassar archdiocese that made it performance organizations also experience decline.

Participation member in cooperate influenced by several factors, including image cooperative, performance management, loyalty members, motivation member in work together, skills managerial management, knowledge member about cooperatives, education operation, and quality service. From several influencing factors participation members, the most important factor is education cooperative member. Credit union sauan cooperative education sibarrung is important thing in construction and development cooperative because success or failure cooperative many depending on the level impact education will increase participation member. Because therefore, education and training is needed for give adequate provisions to member, order member could role in a manner active and dynamic. Wahono, et al (2013:82). Education is very important so that becomes activity primary and mandatory followed by each member, no looked level education and degree held.

Organizational performance (cooperative performance) very important thing for a company always could give quality excellent products and services, in order to create satisfaction member with be marked participation member increase. To be continuous member must keep going accompanied with permanent give continuous training for enhancement appropriate knowledge for development effort and performance organization in the future so you can compete.

2. LIBRARY STUDY

Study related impact enhancement knowledge through training/ education cooperative to performance cooperatives, carried out by Kinyuira, DK (2017). Study this study the extent of impact training given cooperative to members in 110 cooperatives in Kenya or called SACCO selected by researchers as sample proper study for measure performance cooperative because covers almost all activity business and type the most common cooperatives and SACCO Kenya are located ranked first in Africa and ranked seventh from Worldwide Research this find that influence training cooperative to performance cooperative, results study this show that education/ training cooperative own influence very high positivity to performance cooperative.

Study from Trisuladana (2017) on the Pundhi Credit Union Cooperative Arthur, with subject study member CU cooperative Pundhi Arta which amounts to 1,455. on research this, researcher want to look influence education cooperative, commitment organization to role participation member in cooperate. Where are some big cooperatives not yet consider that education cooperatives and commitments organization could bring important role to participation member. Research results this show that education about operation and commitment organization influential positive and significant influential to participation member in Credit Union Cooperative.

Study about influence participation member to performance cooperative conducted by Aini, Hafizah & Zuraini (2012). Study made in cooperatives in the district Sentar, Malaysia. With respondents 50 members of the cooperative board. Research results this show that participation member in a manner period long own significant influence to performance cooperative.

Theory Stakeholders

Stakeholders is all parties, internal and external, which can be influence or influenced by the company good in a manner live nor no directly (Nor Hadi, 2011:93). Where as according to Ghozali and Chariri (2007), existence something the company is strongly influenced by the support provided by stakeholders to company the.

Theory stakeholders defined by Freeman (1984) is as: "any group or individual who can effect or is affected by the achievement of the organization's objectives" which is translated free is group or individuals who can influence or influenced by goals or achievement a organization.

Theory stakeholders first described by Dr. F. Edward Freeman, a professor at the University of Virginia. At the end in 1983, Freeman published article about stakeholder theory in the California Management Review entitled "Strategic Management: A Stakeholder Approach". This article identify and model group stakeholders interest company, and recommend method that can used management for watching interest group the. Group stakeholders interest this covers customers, employees, suppliers, groups action politics, group environment, community local, media, institutions finance, group government, and still is many again. Freeman's theory shows that success real company located on satisfaction all stakeholders interest, no only those who might get profit from its shares, that is holder stock.

Development hypothesis

Knowledge Improvement to Cooperative Performance

Knowledge improvement or u enhancement knowledge is an important domain in formation behavior open or open behavior (Donsu, 2017). Knowledge member about cooperative is all something known about cooperatives and related with it, which is marked with exists ability for remember, understand, and apply information for activities think about cooperative (Ketut, Ari & Aprillia). Enhancement knowledge through education cooperative is one principle base from must cooperative fulfilled by the cooperative in fulfil obligation cooperative in educate and provide knowledge to member (Anna, Adib & Muhammad, 2020).

Where is education given operation cooperative to its members could affect performance from cooperative, according Hendar (2010:174). In line with theory stakeholders are stakeholders defined interests as every group or individuals who can influence or influenced by achievement or purpose organization (Freeman, 1984, p. 46). Where is Participation member own very important role in advance and expand performance cooperative, because in cooperate member is owner, manager, all at once as user goods, services and services run by cooperatives.

Bekel and Pillai (2011) did study about need training for member cooperative milk marketing in Ethiopia, researcher find that lack of training related effort member cooperative about milk marketing, will influence income as well as performance cooperative. Researchers conclude that education and training cooperative is the most important pillar from movement strong and independent cooperative.

Importance enhancement knowledge through education sustainable cooperative, will bring positive impact to enhancement performance cooperative (cooperate performance) where member is owners, managers and users service cooperative. With thus hypothesis first from study this are:

H1: Knowledge Improvement influential positive to Cooperative Performance

Participation Member to Cooperative Performance

Participation member is willingness member with volunteer for carry obligations and carry out right membership in a manner responsible (Anoraga, 2003). Participation member is important element in support success and development performance cooperative (cooperative performance), with walk participation member so a cooperative will see how performance cooperative (cooperative performance). achieved (Gustati, 2016).

Research by Liang et al. (2015) shows that participation member in Thing technical training as well as participation in meeting general in a manner active in the cooperative farmers in China increase cooperative capital level in a manner cognitive more high. Participation less members active will weaken performance cooperative Aini et al. (2012). Participating members in a manner active for purpose together, separately immediately helps to reach purpose personal or individual, mutual help for help self himself too, Valentinov (2004).

Participation member will determine success cooperative because member is owner and as consumers, in line with theory stakeholders. Needed participation active from member cooperative for performance cooperative could walk optimally.

With thus, hypothesis second study this are:

H2: Participation Member influential positive to Cooperative Performance

Knowledge Improvement and Participation Member to relationship on Cooperative Performance

Study Kinyuira (2017) states that adequate awareness about ambition cooperatives and identity unique could created only through knowledge Improvements or enhancement knowledge through education cooperative. Brick (1997) and Fish (1993) found lack of education cooperative in a manner negative influence performance cooperative as consequence from participation, and loyalty low member, as well engagement and creativity as a result influence performance cooperative in a manner negative (Brick, 1997). More carry on Kinyuira (2016) suggests that cooperative save borrow susceptible to waiver education because environment finance the place they operate very competitively, plus with demands member.

Through gift effective and sustainable information and education, first and foremost help member for understand how organization they walk (Chesnutt, 1997; Haigh, 2000). This is also possible manager for think and act based on condition more performance consistent with vision and mission cooperative. This strategy support and help organization respond demands complexity organization cooperatives (Levi, 2008). Most importantly, education and information increase ensured participation all member own common interests, ie each other cooperate for performance more cooperative.

H3: Knowledge Improvement and Participation Member in a manner together influential positive on Cooperative Performance.

3. DISCUSSION

Research Data Analysis

Analysis Characteristics Respondents

Respondents in study this originate of 133 members Credit Union Cooperative namely, Sauan Credit Union Cooperative Sibarrung is the office the center located in the Tana Toraja area, the Mekar Kasih Credit Union office the center located in the city of Makassar and Credit Union Mentari Kasih whose office the center in Kendari City, where third cooperative the is at in the region Makassar Archdiocese. Respondents on research this is member cooperative from all three (3) Credit Unions mentioned above.

Characteristics observed respondents in study this includes: age, type gender, occupation, education last, long to be members and numbers training that has been followed.

a. Profile Age

Description characteristics respondent based on age presented in the table below this:

Table 1. Characteristics Respondents Based on Age

Age	Frequency	Percentage (%)
17-25 years	8	6,0
26-35 years	40	30,1
36-50 years	49	36,8
>50 years	36	27,1
Amount	133	100.0

Source: Processed data (2021)

Collected data is research data results through distributed questionnaires through google forms to member Sauan Credit Union Cooperative Sibarrung, Mekar Kasih and the Mentari Kasih with total questionnaire 133 people. Following is description of research data.

Table 2. Statistics descriptive: Variable Descriptive Statistics

Variable	N	range theoretical	range actual	Means	std. Deviation
Knowledge Improvement	133	36-45	29 – 45	41,28	3.55
Participation Member	133	30 – 50	35 – 50	45.75	3.60
Cooperative Performance	133	39-65	48-65	60,60	4.74

Source: Processed data (2021)

Based on results statistics descriptive shown in table 2 above, shows that answers given by respondents for variable knowledge improvement (X1) ranging from 29-45, where range theoretical of 36-45, value mean of 41.28 (mean per indicator 4.58) and standard deviation 3.55. this indicate that respondent tend lead to score answer between 4 (agree) and 5 (strongly agree), where member tend to be very good in take advantage of knowledge improvement as enhancement knowledge through training and education from cooperative as means enhancement knowledge about movement credit union cooperatives and improvement knowledge about rights and responsibilities as member cooperative.

Default value more deviation small from mean value shows that no lots of distorted knowledge improvement (X1) data from the average value.

Table 3. Results of Multiple Linear Analysis Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	std. Error	Betas		
(Constant)	5,408	2,961		1,826	0.070
1 Knowledge Improvement (Ki)	0.352	0.074	0.264	4,738	0.000
Member Participation (Pa)	0.889	0.073	0.676	12,140	0.000

a. Dependent Variable: COOPERATIVE PERFORMANCE (CP)

Source: processed data (2021)

Table 4. Significant Test Results Simultaneous (F Statistical Test) ANOVA^a

Model	Sum of Squares	Df	MeanSquare	F	Sig.
Regression	2173,844	2	1086,922	177,952	,000 ^b
1 residual	794,035	130	6,108		
Total	2967,880	132			

a. dependent variable: cooperative performance (cp)

b. predictors: (constant), member participation (pa), knowledge improvement (ki)

Source: processed data (2021)

Based on results test in table 4 above could seen F_{count} of 177.952 with score F_{table} is 3.07 up score $F_{count} > F_{table}$ or $177.952 > 3.07$, and level significant 0.000 < 0.005 then H_0 is rejected and H_3 is accepted, got concluded that variable knowledge improvement (X1) and participation members (X2) on a regular basis together influential significant to cooperative performance on credit union cooperatives.

Coefficient Test Determination (R^2)

Coefficient determination (R^2) is used for measure percentage or the extent of the variation that occurs in the variable endogenous or us could explained by the variation that occurs in the variable exogenous. This coefficient shows how big the percentage of endogenous variable variation is (Ghozali, 2011 : 97). Result of value coefficient determination or R squares and adjusted R - square could We see in table 5 below:

Table 5. Coefficient Test Results Determination (R²)

Equality	Endogenous Variables	Variable Exogenous	R square (R ²)	Adjusted R square
Sub-structure	Cooperative Performance (CP)	<div style="border-bottom: 1px solid black; display: inline-block; width: 100%;"> Knowledge Improvement (KI) </div> Participation Member (PA)	0.732	0.728

Source: processed data (2021)

Based on test results from coefficient determination (R²) which is presented in table 5 above, shows that sub-structure equations that test influence knowledge improvement and participation member to cooperative performance shows score adjusted R square of 0.728, that is variation cooperative performance (Y) can explained by variations from variables exogenous that is knowledge improvement (X₁) and participation members (X₂) of 72.8% and the rest namely 27.2% who got explained by other variables outside the model that are not there is or entered in analysis this.

Based on data analysis shown in table 4.17, influence live knowledge improvement (X1) to cooperative performance (Y) has score coefficient standardized beta of 0.3 52 and a probability value of sig. of 0.000 < 0.05. this show that knowledge improvement (X1) has influence positive and significant to cooperative performance (Y). That is, hypothesis this show that the more big knowledge improvement (X1) that occurs in members so will the more increase cooperative performance (Y), and the effect is very strong.

This could explained through statistics descriptive respondent where respondent with education final mostly dominated by Diploma or Bachelor (S1). Follow the training provided by credit union cooperatives ranges from between 1-2 times i.e training mandatory and continued, so possible knowledge improvement member Becomes more increases, which can be leads to improvement performance cooperative or cooperative performance.

Role enhancement knowledge through education and training to member or knowledge improvement in a manner Keep going continuous and sustainable will give very powerful benefits to member specifically knowledge about operations that make member Becomes more understand will rights and obligations as members who are live will be influential to cooperative performance.

Findings this in line with stakeholder theory (Freeman, 1984) which states that something group or individual could influence nor influenced by goals a organization. When the training is provided by the cooperative to in a manner Keep going appropriate and sustainable with interest as well as need member. Then there will be a positive reciprocal tone that will given by members to cooperative, for increase performance a cooperative.

Supporting research findings this is Kinyuira DK (2017) found that knowledge improvement through enhancement knowledge through continuing education about cooperative own influence to performance cooperative or cooperative performance. Trisuladana (2017) also stated that knowledge improvement effect to achievement cooperative performance.

Influence Participation Member to Cooperative Performance

Based on data analysis shown in table 4.17, influence live Participation Member (X2) against cooperative performance (Y) has score coefficient

standardized beta of 0.889 and a probability value of sig. of $0.000 < 0.05$. This show that Participation Member (X2) has influence positive and significant to cooperative performance (Y). That is, hypothesis this show that the more big Participation Member (X2) given, then will the more increase cooperative performance (Y), and the effect is very strong.

This could explain through statistics descriptive respondent where respondent most has long been member Credit Union cooperative >10 years and dominated by employees private. This show that involvement member very good, where members who have busy schedule still participate in follow training mandatory. As well as loyalty to institution very good cooperative seen from ever Becomes member. From p the so member own desire participates with good corresponding with rule institution cooperative credit union that will influence in a manner live performance cooperative.

Findings this in line with stakeholder theory (Freeman, 1984) which states that something group or individual could influence nor influenced by goals a organization. That role participation very influential members performance a organization or institution. expected participation from member ie role active in capital participation, utilization products and services, be supervisor at a time maker decision, as well role active in follow development credit union cooperative.

Study this in line with research conducted by Qiao Liang et al. (2015); Harry (2015); Hendar and Kusnadi (2005); Huang et al. (2015); Mahazril Huang et al. (2012); who found that participation from member cooperative is identified contributing factors to success and performance cooperative in a manner whole.

Influence Knowledge Improvement and Participation Member in a manner together to Cooperative Performance

Based on F test results can seen from score F_{count} on the ANOVA table, that is obtained F_{count} of 177.952 and a significance of 0.000. Could said results this more big if compared with F_{table} (on df 2;143 obtained score $F_{table} = 3.07$).

So that could concluded that there is significant influence among knowledge improvement and participation in a manner together to cooperative performance. It means the more sustainable education and training to member regarding its importance cooperate and the benefits that will obtained by members, by automatic participation member will increases, then will live influence performance cooperative.

From the results calculation for score adjusted R square (R^2), obtained number coefficient determination $R^2 = 0.728$ or 72.8%. This means ability from independent variables consisting from knowledge improvement and participation member in explained dependent variable ie cooperative performance of Credit Union cooperatives of 72.8%. The rest (100% -72.8%) get explained by other variables outside the model that are not investigated in research this.

4. CONCLUSION

Based on results study about influence Knowledge Improvement to Cooperate Performance on Credit Unions, then could pulled conclusion as following:

1. Knowledge Improvement influential in a manner positive and significant to Cooperative Performance. This stated with obtained score coefficient standardized beta of 0.3 52 and a probability value of sig. of $0.000 < 0.05$. So this means diverse and continuous education and training provided to stakeholders, then will performance also increases cooperative credit union.
2. Participation Member influential in a manner significant to Cooperative Performance. This stated with obtained score coefficient standardized beta of 0. 676 and a probability value of sig. of $0.000 < 0.05$. So, mean the better participation member to cooperative then will the better performance too cooperative (cooperative performance).
3. There is influence significant Among Knowledge Improvement and Participation Member in a manner together to Cooperative Performance Credit Union views F test results can seen from score F_{count} on the ANOVA table, yaotu obtained F_{count} of 177.952 and a significance of 0.000. Could said results this bigger if compared with F_{table} (on df 2;143 obtained score $F_{table} = 3.07$). So could pulled conclusion, that the more sustainable education and training to member regarding its importance cooperate and the benefits that will be obtained by members, by automatic participation member will increases, then will live influence performance cooperative.

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