

CULEG PERSPECTIVE: PERFORMANCE OF CREDIT UNION COOPERATIVES FEDERATION PUSKOPCUINA

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ABSTRACT

Purpose – This Study aim to test governance variables based on perspective Credit Union Label of Excellence in Governance (CULEG) is governance standards and instruments _measurement Cooperative Credit Union developed by the Asian Confederation of Credit Union (ACCU) for made guidelines for creation score for its members and community the place they operate to CU performance.

Design/methodology/approach – Using deep CU sample data scope puskopditcuina in Indonesia, research this prove exists impact application of CULEG to Performance.

Findings – Participation influential, and transparency negative and significant to performance cooperative Credit Unions in federation Puskopcuina. Honor Rules, Policies, and Regulations (principle compliance) effect significant and positive to performance cooperative Credit Unions.

Originality – Using deep CU sample data scope puskopditcuina in Indonesia, research this prove exists impact application of CULEG to Performance.

Keywords: CULEG Perspective, Credit Union, Federation

Paper Type Research Result



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INTRODUCTION

In the era of the global economy now, aspects economy demanded for increase performance to be constant survive and even superior in competition. Likewise with cooperative as receptacle with managing asset member. Cooperative Development should gear toward reinforcement business and institutional to be cooperative becomes healthy, independent, tough, and strong. Cooperatives develop through enhancement cooperation, utilization potential and abilities economy members, as well good governance management. Cooperative must role in economy national and global.

Credit Unions in shade Ministry Indonesian Cooperative (named Cooperative credit unions). Cooperative Credit Union on the National Federation of PUSKOPCUINA should be already and on implementing governance _ Cooperative which is good for credit unions capable increase quality service and survive in the world of competition service finance now this. However not seldom found that as Cooperatives in general, there are still very many Cooperative Credit Union in Indonesia especially specifically in the PUSKOPCUINA federation which is managed in a manner traditional so that no show meaningful progress _ as receptacle economy society and even the most apprehensive is the " death " of Cooperatives Credit Unions as consequence from bad governance. With good governance ensure that Credit Unions consider various interest membership as well as the community where the CU is operated as well as interests' organization credit union. When interest organization and members noticed by the Credit Union then achievement on mission can directed with good ie empowerment member with purpose well-being member credit union.

Credit Union Label of Excellence in Governance (CULEG) is governance standards and instruments _ measurement Cooperative Credit Union developed by the Asian Confederation of Credit Union (ACCU) for made guidelines for creation score for its members and community the place they operate. CULEG is solution ACCU business No. 25 of 2019. CULEG is source information to members and stakeholders about level practice implementation of good governance _ from credit union. With implementation of CULEG makes it possible Credit Unions for get credible and independent judgment _ about quality and level of good governance _ from Credit Unions the Regardless from significant achievement, Credit Union _ still face critical challenge. _ Credit Unions operate on base principles and values cooperative. This is what makes the difference Among Credit Unions with cooperative finance other.

Based on description that has presented in the background behind, then formula problem in study this is: Is there is influence application CULEG on Cooperative Performance Credit Unions in Federation Puskopcuina?

THEORITICAL REVIEW

Puskopcuina

Indonesian Credit Union Cooperative Center, abbreviated as PUSKOPCUINA, is created institution _ from gathering a number of Credit Union (CU) in Indonesia which has same view _ in help member for help himself yourself and give impact positive for Public around, was established on November 27, 1988 in Pontianak, West Kalimantan. In its journey, PUSKOPCUINA has underwent 5 changes names, namely BK3D West Kalimantan, BK3D Kalimantan, BKCU Kalimantan, BKCU Kalimantan Center for Research and Development, and Center for Research and Development Credit Union Indonesia (PUSKOPCUINA). PUSKOPCUINA bodied law Number 927/BH/M.KUKM.2/X/2010 issued by the Ministry of Cooperatives and Small and Medium Enterprises Republic of Indonesia dated 4 October 2010 and number parent cooperative 6171010030001. Total Primary credit unions affiliated with the federation Puskopcuina up to the moon July 2021 as many as 44 Primary CUs spread across 18 (eight thirteen) Province area with Service Offices located in 23 Provinces in Indonesia (Yogyakarta, DKI Jakarta, Central Java, East Java, West Kalimantan, Central Kalimantan, East Kalimantan, North Kalimantan, Riau Islands, Maluku, East Nusa Tenggara, Papua, West Papua, South Sulawesi, Central Sulawesi, Southeast Sulawesi, North Sulawesi, North Sumatra).

PUSKOPCUINA as federation national Credit Unions aim to : First, to be container that unites and strengthens movement cooperative Credit Unions in Indonesia. Second, make sure growth sustainable members in order to be able to give quality service _ to member individual so that quality his life increase. Third, improve independence member especially and progress environment work in general in framework rally implementation just and prosperous society _ based on Pancasila. fourth, do coordination to member with no look for advantage, however create source finance from, by, and for its members. fifth, develop attitude thrifty and wise in manage finance.

Credit Union Movement in PUSKOPCUINA network realized that mission main Cooperative Credit Unions is increase quality life member, fine physically, morally and spiritually through education and training, empowerment as well as service that finance quality. Implementation mission Credit Unions conducted with give service quality finance _ to member. Service this no just provide type product quality deposits and loans _ course, however how Cooperative Credit Unions capable provide service transaction digitally for _ member. Service digitally in the era of revolution 4.0 no could avoided again. Institution that provides service finance will experience decline even dead if no switch in digital services.

Credit Union Label of Excellent in Governance (CULEG)

For ensure Credit unions in Asia, especially in Indonesia, remain exist and continue, confederation Credit Union Asia, ACCU, on create instrument for measure health, strength and management credit union. Most recently, ACCU make instrument measurement health, strength and good governance named Credit Unions Level of

Excellent in Governance (CULEG) . CULEG is a Business Solution ACCU Number 25 of 2019. CULEG delivers information to members and stakeholders' interest about level good governance practice from credit union. With evaluation use CULEG instruments, make it possible Credit Unions for get independent and credible assessment _ about level and quality of good governance. Rating process determine position Credit Unions compared with practice the best it should be followed at the internal level (CU and federation) as well as international. CULEG rate with using 11 principles of democratic governance which contains 124 indicators _ as a measure of good governance at a Credit Union that can measured and assessed by the Credit Union (self assessment). Instrument this could answer strengths and weaknesses credit union . With know strengths and weaknesses the Credit Union could fix, plan, create, capable strategy for resolve existing weaknesses. For example, manufacture policy about behavior ethical administrator and management in framework prevention corruption, policy ideal qualification needed for official structural credit unions, and others. Here are 11 (eleven) indicators key on the CULEG :

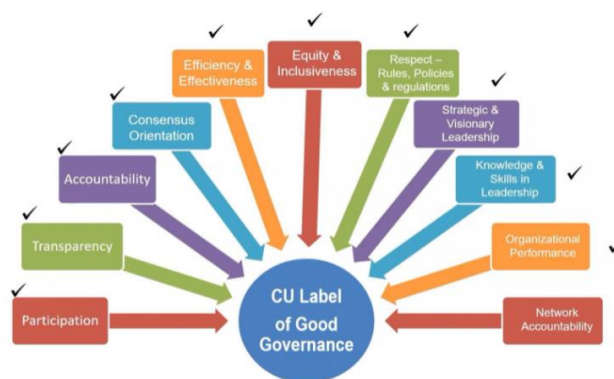


Figure 1. Perspective Collection

Hypothesis

Participation is the process where stakeholders interest (stakeholders) involved wide possible in making policy . Various input from various parties (stakeholders) . manufacturing process policy , help maker policy for consider various perspectives , issues, and options alternative for complete something problem . The process of open participation in Cooperatives Credit Unions provide opportunity for administrator and management for get new knowledge , integrate _ hope member into the decision-making process and the resulting policies , all at once as a precautionary process to happening conflict possible social appears. Credit Unions ensure access participation member through involvement in meetings formal members , both followed by members in a manner whole member nor with system representative with consider implied aspects as gender representative, member originate from different base communities, segmentation work and other aspects.

In organization, expected there is mechanism for ensure participation public , inclusive and open processes, and existence certainty that input from public accommodated inside drafting policies and strategies. Involvement full administrators and committees other in management cooperative Credit Unions will powder positive as well as could increase performance cooperative. Based on explanation above , then could formulated hypothesis as following :

- H1: Participation influential positive to performance Cooperative Credit Unions
- H2: Transparency influential positive to performance Credit Union Cooperative
- H3: Accountability influential positive to performance Cooperative Credit Unions
- H4: Orientation Consensus influential positive to performance Cooperative Credit Unions
- H5: Efficiency and Effectiveness influential positive to performance Cooperative Credit Unions
- H6: Fairness and inclusion influential positive to performance Cooperative Credit Unions
- H7: Respect Rules, Policies and Regulations influential positive to performance Cooperative Credit Unions
- H8: Leadership Strategic and Visionary influence positive to performance Cooperative Credit Unions
- H9: Knowledge and Skills in lead influential positive to performance Cooperative Credit Unions
- H10: Organizational Performance influential positive to performance Cooperative Credit Unions
- H11: Accountability Network influential positive on performance Cooperative Credit Unions

Cooperative performance Good credit unions could achieved if good governance applied and even Becomes very principled thing by the Management and all ranks underneath . Implementation of good governance _ this expected Becomes solid foundation in operational to be Effective and efficient credit union so that stakeholders in the Credit Union serious obtain benefit from Credit Union and increase score credit union . Study this use theory stakeholders (stakeholder theory). Theory stakeholders describe that Credit Unions must responsible to interested parties so that could help Administrators, General Managers, and Managers for do effective management. Management Credit Unions with good will increase value on that CU alone so that Becomes consideration to member for permanent endure as member Credit Unions even loyalty they will the more increase to Credit Unions.

Based on the runway theory the above the underlying application CULEG as governance _ Credit Unions so connection Among variable in study this depicted with framework thinking as following this :

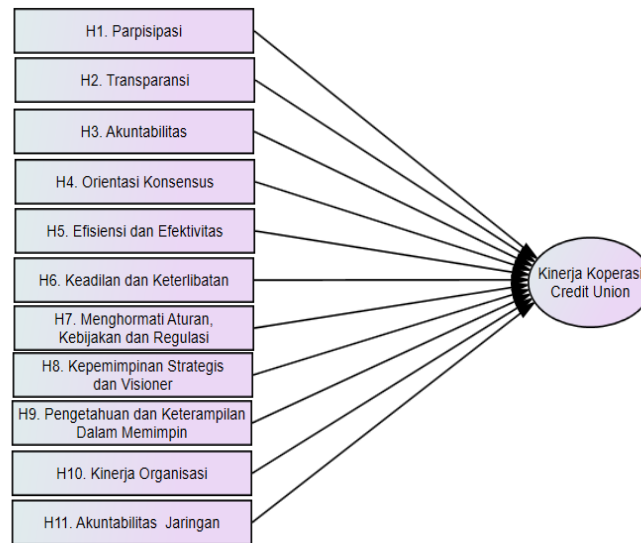


Figure 2. Framework Thinking Theoretical

RESEARCH RESULTS AND DISCUSSION

Data regarding age Credit Unions involved as respondent could be seen in the table under this.

Table 1. CU Age Data

No	Credit Union name	Age (Years)
1.	Sauan Sibarrung	15
2.	Mekar Kasih	14
3.	Pangudi Luhur Kasih	11
4.	Khatulistiwa Bakti	36
5.	Gerbang Kasih	14
6.	Cindelaras Tumangkar	15
7.	Mentari Kasih	4
8.	Jembatan Kasih	12
9.	Sinar Saron	15
10.	Remaung Kecubung	17
11.	Muare Pesisir	18

Source: Results of Data Processing (2021)

Based on results process the data in the table the above, got is known that respondents / Credit Unions studied based on age ie that 4 years old as much as 1 CU (9.1%), 12 years as much as 1 CU (9.1%), 14 years 2 CU (18.2%), 15 years as many as 3 CU (27.3%), 17 years 1 CU (9.1%), 18 years old 1 CU (9.1%) and 36 years as much as 1 CU (9.1%). Description age Researched Credit Union this only intended for give addition information.

Analysis Descriptive

Description variable study aim for know description of each variable presented research _ with statistics descriptive. Answer from respondent will described in shape minimum value, value maximum, average and standard deviation. Statistical results descriptive research variable could seen in table 2 following:

Table 2. Statistics Descriptive

Variable	N	range Theoretical	range actual	Means	std. Deviation
Participation	55	10-50	21-47	32.46	7.43
Transparency	55	13-65	42-65	56.27	7.08
Accountability	55	14-70	43-70	61.09	7.95
Orientation Consensus	55	4-20	11-20	16.00	2.72
Efficiency and Effectiveness	55	23-115	70-115	90.09	15.50
Justice and Engagement	55	5-25	16-25	20.81	2.68
Honor Rules, Policies and Regulations	55	11-55	37-55	46.09	5.92
Leadership Strategic and Visionary	55	5-25	17-25	20.63	1.83
Knowledge and Skills in Lead	55	6-30	19-30	24.18	2.91
Organizational Performance	55	14-70	34-70	56.81	6.92
Accountability Network	55	19-95	56-95	72.81	11.79
Cooperative Performance <i>Credit Unions</i>	55	32-160	92-158	118.72	20.09

Source: Processed Data (2021)

Based on results statistics descriptive presented in table 3.2 above, shows _ that answers given by respondents for variable Participation (X1) ranges from 21- 47, where range theoretically by 10-50. mean value of 32.46 (mean per indicator 3.24) and standard deviation of 7.43. this indicate that respondent tend lead to scores answer between 3-4 (neutral-good) which means that cooperative the average credit union tends to be good in application operational participation Credit Unions. Default value more deviation small from the average value / mean show that no a lot of distorted participation data from the average value.

Based on the data in table 3.3 above, shows there are 11 variables that become ingredients research. From the eleventh variables studied, total indicators as many as 124 item statements / questions. However there are 8 (eight) items.

Table 3. Multiple Linear Regression Test Results

Variable	β coefficient	Standard Error
Constant	27,166	0.000
Participation (X1)	-0.464	0.000
Transparency (X2)	-0.156	0.000
Accountability (X3)	-1,100	0.000
Orientation Consensus (X4)	0.574	0.000
Efficiency and Effectiveness (X5)	1.029	0.000
Justice and Engagement (X6)	-0.246	0.000
Honor Rules, Policies and Regulations (X7)	0.889	0.000
Leadership Strategic and Visionary (X8)	0.071	0.000
Knowledge and Skills in Lead (X9)	0.192	0.000
Organizational Performance (X10)	0.131	0.000
Accountability Network (X11)	0.297	0.000

Source: Results of Data Processing (2021)

Table 4. Coefficient Test Results Determination

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	1.000 ^a	1.000	1.000	.00000	3.499

a. Predictors: (Constant), X11, X10, X9, X8, X7, X6, X5, X4, X3, X2, X1

b. Dependent Variable: Y

Source: Results of Data Processing (2021)

Based on test results in table 4 then could explained that score R Square by 1,000, that is influence participation (X1), transparency (X2), accountability (X3), orientation consensus (X4), efficiency and effectiveness (X5), fairness and involvement (X6), respect rules , policies and regulations (X7), leadership strategic and visionary (X8), knowledge and skills in lead (X9), performance organization (X10) and orientation consensus (X11), explained variation variable performance cooperative Credit Union (Y) at 100%, that is that variable independent give all required information or variable independent could explain variable Y of 100%.

t Test (Partial)

The t test was used for show how much far influence one variable independent to variable dependent. The results of the t test that has been conducted could seen in table 5 below this:

Table 5. t Test Results (Partial)

		Coefficients ^a				
Model		Unstandardized Coefficients		Standardized Coefficients	Q	Sig.
		B	std. Error	Betas		
1	(Constant)	-36,607	.000		-11271491.548	.000
	Participation	-2,606	.000	-.964	-31763635.609	.000
	Transparency	-1,072	.000	-.378	-10345607.834	.000
	Accountability	-2,896	.000	-1,146	-28560228.081	.000
	Orientation Consensus	4,225	.000	.572	22479894.982	.000
	Efficiency and Effectiveness	1.018	.000	.785	32921675514	.000
	Justice and Engagement	-.129	.000	-.017	-1024146.731	.000
	Honor Rules , Policies and Regulations	4,409	.000	1,299	48124120.474	.000
	Leadership Strategic and Visionary	2,150	.000	.197	14325556.538	.000
	Knowledge and Skills in Lead	1,182	.000	.171	6747362790	.000
	Organizational Performance	.781	.000	.269	9193428.442	.000
	Accountability Network	.505	.000	.297	26576971.93	.000

a. Dependent Variable: Y

Source: Results of Data Processing (2021)

The resulting significance value on the variable participation (X1), transparency (X2), accountability (X3), orientation consensus (X4), efficiency and effectiveness (X5), fairness and involvement (X6), respect rules, policies and regulations (X7), leadership strategic and visionary (X8), knowledge and skills in lead (X9), performance organization (X10) and orientation consensus (X11), of 0.000 more small than 0.05 which means in a manner Partial whole variable independent influential significant to performance cooperative Credit Unions.

CONCLUSION

Based on results research and discussion on results study so could pulled conclusion as following:

1. Participation influential negative and significant to performance cooperative Credit Unions in federation Puskopcuina. This show that height level participation by all stakeholders influential interests (stakeholders). to performance cooperative however influence negative. Participation by stakeholders who do not own qualified human resources and capabilities so lower performance cooperative Credit Unions.
2. Transparency influential negative and significant to performance cooperative Credit Unions in federation Puskopcuina. This show that the more height level transparency a cooperative Credit Union against openness in the process of taking decisions, information that is material and easy accessed it turns out lower performance.
3. Accountability influential negative in a manner significant to performance cooperative Credit Unions in federation Puskopcuina. This show that application accountability apparently lower performance cooperative Credit Unions.
4. Orientation Consensus influential in a manner significant to performance cooperative Credit Unions in federation Puskopcuina. this _ means that taking decision in a manner consensus tie group of people for effectiveness implementation decision the implementation decision results from consensus increase performance cooperative Credit Unions.
5. Efficiency and Effectiveness influential in a manner significant to performance cooperative Credit Unions in federation Puskopcuina. Effective in implementation plan work with efficiency effort and cost is improving governance performance cooperative Credit Unions.
6. Justice and complicity influential negative in a manner significant to performance cooperative Credit Unions in federation Puskopcuina. This means that fairness and inclusion it turns out lower performance cooperative Credit Unions.
7. Honor Rules, Policies, and Regulations (principle compliance) effect significant and positive to performance cooperative Credit Unions. Connection this interpreted that obedience to all rules, policies and regulations is implementation of good governance.
8. Leadership influential strategic and visionary in a manner significant and positive on Cooperative Performance Credit Unions. This could interpreted

that the leaders at the Credit Union must lead with strategic and visionary for CU progress he leads.

9. Knowledge and skills in influential in a manner significant and positive on Cooperative Performance credit union. The officers, supervisors, committees and management at the Credit Union must own sufficient skills and knowledge _ about the credit union he manages as well as must skilled in carry out leadership. Knowledge and skills this increase performance cooperative Credit Unions.
10. organizational performance influential in a manner significant and positive on Cooperative Performance Credit Union. Organizational performance at Credit Union is key primarily on performance finance. PEARLS analysis on performance organization this as evaluation performance healthy finances. The more many ideal indicators of being proof implementation of good governance.
11. Accountability network influential in a manner significant and positive on Cooperative Performance credit union. Primary CU engagement and adherence to network cooperative secondary Puskopcuina with maximum allows primary CU gain coaching and assistance in capable good governance increase performance.

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