

CHARACTERISTICS OF ENTREPRENEURSHIP, COOPERATIVE PRINCIPLES, THEIR INFLUENCE ON THE PERFORMANCE OF COOPERATIVE MANAGEMENT IN BANYUMAS, CENTRAL JAVA, INDONESIA

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Abstract : *This study aims to analyze and obtain empirical evidence regarding the influence of leadership, courage to take risks, innovation, voluntary and open membership, democratic member control, member economic participation, autonomy and freedom, education; training; information and cooperation among cooperatives on performance. Management of Cooperatives in Banyumas, Central Java, Indonesia. The method used is Multiple Linear Regression Analysis with analysis techniques F test, R2 test, and t test. Based on the results of testing and discussion, the results of innovation, democratic control by members, autonomy and freedom, education; training; information and cooperation among cooperatives affect the performance of cooperative administrators in Banyumas, Central Java, Indonesia. Meanwhile, Leadership, Courage to Take Risks, Voluntary and Open Membership, and Member Economic Participation do not affect the Performance of Cooperative Managers in Banyumas, Central Java, Indonesia.*

Keywords: *Leadership, Courage to Take Risks, Innovation, Voluntary, Cooperation among Cooperatives*

1. Introduction

The Indonesian government is very concerned about the welfare of its people. Many efforts are being made to improve the economy of its citizens. Among the initiatives realized and introduced are corporate companies, small and medium-sized companies, independent companies, cooperatives and others. The benefits or contributions of realized initiatives are essential to the country's economic growth.

Based on official data from the Ministry of Cooperatives and Small and Medium Enterprises (UKM) of the Republic of Indonesia until 2017 the number of cooperatives is 210,297. Of these, 152,174 cooperatives were active and 58,123 were inactive. The number of members is 18,228,682 people. Gross income amounted to Rp 157,261,127.18 (RM 44,931.75) with a total profit of Rp4,920,544.29 (RM 1,405.87) from data on top of nationally inactive cooperatives of 27.64%. The profit is 3.58% of available gross income, a number of active cooperatives that were able to

hold annual membership meetings in 2017 of 31,360 (20.61%), or cooperatives that were unable to hold annual membership meetings of 79.39%. While in 2018, cooperatives that can hold annual membership meetings as many as 39,011 (30.88%), or cooperatives that are unable to hold annual membership meetings of 69.12%. In 2019 active cooperatives are able to hold annual membership meetings of 45,485 or 36.97%, or cooperatives that are unable to hold annual membership meetings of 63.03%. The comparison of the number of cooperatives between 2018-2019 decreased by 1.46%, the number of active cooperatives decreased by 2.68%, the number of inactive cooperatives increased by 1.08%, the number of cooperative members increased by 10.75%, cooperatives that were able to hold meetings increased by 14.23%.

Cooperatives continue to grow even though cooperative problems will continue to exist with increasingly fierce competition, In Central Java the number of cooperatives in 2017 there were 25,906 cooperatives, out of a total of 21,455 active cooperatives, inactive cooperatives amounted to 4,451 cooperatives or 17%, with the number of members 8,221,627 with total gross income of Rp 61,656,040 (RM 17,616.01) while the total profit reached Rp 1,460,117 (RM 417.18), A number of active cooperatives that are able to hold annual member meetings of 5,321 (0.25%), or cooperatives that cannot hold member meetings. Annually by 75%. While in 2018 the number of inactive cooperatives increased to 28%, active cooperatives were able to hold annual member meetings as many as 3,869 (29%), or cooperatives that could not hold annual member meetings by 71%. In 2019, the number of inactive cooperatives amounted to 29%, active cooperatives that were able to hold annual member meetings as many as 4,549 (3 percent). (<http://dinkop-umkm.jatengprov.go.id>).

Cooperatives in Banyumas Regency (Subdistrict) in 2017 as many as 570, active 159 or 27.89%, while inactive as many as 411 or 72.11%, the number of active cooperatives able to hold annual member meetings as much as 159 (100%). In 2018 cooperatives in Banyumas Regency amounted to 554 cooperatives, active as many as 133 or 24.01%, while inactive cooperatives amounted to 421 cooperatives or 75.99%, active cooperatives were able to hold annual member meetings as many as 133 (100%). In 2019 cooperatives in Banyumas Regency amounted to 552 cooperatives, active as many as 118 or 21.38%, while inactive cooperatives amounted to 434 cooperatives or 78.62%, active cooperatives were able to hold annual meetings as many as 118 (100%). (<http://dinkop-umkm.jatengprov.go.id>).

The development of cooperatives in Banyumas Region in 2018 to 2019, the number of cooperatives decreased by 2%, active cooperatives decreased by 15%, inactive cooperatives increased by 13%, the number of cooperative experts decreased by 11.35%, cooperatives that held annual expert meetings decreased by 15%, cooperative capital increased by 33.77%, cooperative revenues decreased quite large at 83.86%, While profits decreased by 1.65%.

Most of the problems faced by inactive cooperatives are due to weaknesses in the administration of the cooperative. Cooperative management is supported by three key elements of cooperative organizations comprising annual cooperative members, administrators and supervisors. These three elements are important things that move a cooperative based on human resources.(Novi Budiasni, Atmadja, dan Trisna Herawati, 2015).

Performance can be interpreted as the result of a series of activity processes carried out to achieve certain goals for the organization, strategic goals, customer satisfaction, and contribute to the economy (Lisbijanto and Budiyo, 2014). Achievement according to Mulyadi in Gunawan Aji (2011), currently determines the operational effectiveness of the organization, organizational division and its ranks based on predefined targets, standards and criteria. While according to the

Regulation of the Minister of Cooperatives and Small and Medium Enterprises of Indonesia number 22 / PER / MKUKM / IV / 2007, the measurement of cooperative performance includes six (6) important things, which qualify as follows; (1) Have an active business unit, 2). Better organizational performance, 3). Member cohesion and involvement, 4). Discretion for members who have a purpose, 5). Wisdom for society, and 6). Contribute to local government.

The principles of cooperatives are guidelines used by cooperatives to implement cooperative values in practice (Ropke, 2012), Subandi, The Indonesian Cooperative Principle According to the Law of the Republic of Indonesia No.25 of 1992 are as follows. Variables based on the principle of cooperation that include seven main dimensions, namely, Subandi, (2015) Membership is voluntary and open, Management is done democratically, profit sharing is done fairly in accordance with their respective salty contributions, Providing limited service limits on capital or finance, Independence, Cooperative Education, Cooperation between cooperatives.

In this research, the free variables of cooperative principles are interpreted as the values of cooperative values practiced in carrying out cooperative business, indicators of cooperative principles in this research are, membership is voluntary and open, cooperative management is carried out democratically, the involvement of economists, autonomy and freedom, education; training and information and cooperation between cooperatives.

This research aims to find out the influence of voluntary and open membership, democratic management of cooperatives, involvement of economists, autonomy and freedom, education; training and information and cooperation between cooperatives on the performance of cooperative administrators in Banyumas, Central Java, Indonesia.

Based on the description that has been stated in the objectives and objectives of research, the hypothesis proposed is:

H1: Does leadership have a positive effect on the performance of cooperative managers?

H2: Does the courage to take risks affect the performance of cooperative managers?

H3: Does innovation affect the performance of cooperative managers?

H4: Does membership be voluntary and open to the performance of cooperative managers?

H5: Does the management of cooperatives democratically affect the performance of cooperative managers?

H6: Does the involvement of economists affect the performance of cooperative managers?

H7: Does autonomy and freedom affect the performance of cooperative managers?

H8: Does education, training and information affect the performance of cooperative managers?

H9: Does cooperation between cooperatives affect the performance of cooperative managers?

2. Research Methodology

The population in this study is an active cooperative administrator in Banyumas Regency, an active cooperative that is a cooperative that is able to hold annual meetings. Based on the Cooperative and SME Office in banyumas active cooperative area. The number of active cooperatives based on the list in the 2019 yearbook is 118 cooperatives. The population in this study is all managers in 118 cooperatives that actively hold annual meetings of members in Banyumas Regency with the number of three managers per cooperative so that the number of management samples is 354 managers.

A simple random sample is a sample selected in such a way that each possibility of the same sample has an equal chance of being selected. (Taherdoost, 2018).

Called this simple random sampling technique because in sampling researchers "combine" subjects in a population so that all subjects in a population are considered equal. The trick is to give angket to the cooperative manager in Banyumas regency. According to Sugiyono (2016),

Performance of Cooperative Members

Organizational performance is a picture of the work of the organization in achieving its goals that will certainly be influenced by the resources owned by the organization. The resources in question can be physical resources such as human or non-physical resources such as rules, information, and policies, so as to better understand the factors that can affect organizational performance. It should be noted that there are differences in internal and external resources of each organization, this will cause differences in the results of evaluation and achievement of each organization's performance (Febrianka, 2016). Organizational performance also has specific indicators, such performance indicators are useful for evaluating or measuring the level of achievement of organizational performance. In addition, there are differences in evaluation and achievement of organizational performance results that cause people to be confused to accurately assess how an organization performs, therefore the existence of indicators that are benchmarks for the success of a performance becomes very important (Febrianka, 2016).

Leadership

Leadership is the attitude of an entrepreneur towards the achievement of his duties. A successful entrepreneur always has the nature of leadership (behavior and leadership), able to socialize and be friendly with others and willing to respond to suggestions and criticisms. (Meredith, 2010).

The Courage to Take Risks

Courage in taking risks is the ability to take risks that like to challenge. To achieve success and prepare for failure. An entrepreneur must dare to take risks and face all challenges.. Wennekers (2008), dan Linton, (2016) Entrepreneurship can be interpreted as taking risks to run your own business.

Innovation

Innovation is the ability to think about something new and different. Innovation is the ability to act new and different. Innovation according to (Dr. Sulistiyani, 2015), Innovation is something that arises in implementing new ideas about a process, product or service.

Membership is voluntary and open

A cooperative is a voluntary organization, open to all who can use its services and is willing to accept membership responsibilities, without discrimination on the basis of gender, social, racial, political or religious discrimination. Voluntary and open membership without discrimination to people willing to accept membership responsibilities was a core principle and from the beginning of the cooperative movement in the first half of the 19th century. Cooperatives are voluntary organizations reaffirming the importance of people who choose to participate voluntarily and make

a commitment to their cooperatives. People can't be partners. It is a voluntary act to join and engage with others to achieve shared economic, social and cultural needs and aspirations.

Democratic Management of Cooperatives

In cooperatives, democracy includes considerations of rights and responsibilities that fulfill those rights. But it also means fostering a spirit of democracy in cooperation, a difficult and not-so-important task, but socially important. One of the main benefits of cooperatives is that it helps foster deep democratic roots in the fertile soil of civil society. One of the biggest challenges cooperatives face in implementing the Democratic Member Control Principles is creating a culture that welcomes and encourages debate, not limits it. The lively and challenging debate should be seen as a sign of a healthy democracy that needs to be reflected in a more formal part of the cooperative democracy structure, in particular encouraging members to become active members of their cooperatives and to run as candidates in elections

Involvement of Economists

Members contribute fairly, and democratically control their cooperative capital. At least a portion of the capital is usually cooperative property. Members receive limited compensation, if any, for capital placed as a condition of membership. Members allocate surpluses to one of the following objectives: expanding their cooperatives, perhaps by forming reserves, some of which are at least indistinguishable; benefit members in accordance with their transactions with cooperatives; and support other membership-approved activities.

Autonomy and freedom

The 4th Principle of Autonomy and Independence was first introduced as the Cooperative Special Principle when the Cooperative Principle was reformulated in 1995. This principle primarily focuses on cooperative relationships with national governments and international governmental organizations, although it also has implications for relationships between cooperatives and other commercial entities. such as commercial lenders that provide capital to cooperatives and suppliers, etc. in a dominant position in the value chain.

The initial success of partner cooperatives was achieved without legal support or financial assistance from the government. However, like these early pioneers, cooperatives around the world are still deeply affected by their relationship with the country. The government determines the legal framework within which cooperatives operate. Based on their taxes, economic and social conditions, governments can take advantage or harm how they relate to cooperatives. For that, all cooperatives must be vigilant in building open, clear and wherever possible relationships with the government.

Education, Training and Information

Cooperatives provide education and training for their members, elected representatives, administrators and employees so that they can make an effective contribution in the development of their cooperatives. They inform the general public, especially young people and opinion leaders, about the nature and benefits of cooperation.

Cooperative education is a material that transforms the vision and aspirations of the pioneers of today's global cooperative movement to achieve success. The cooperative movement is not a movement based on rules, but a movement based on values and principles. Cooperatives need to

understand the principles that form the creative foundation of all cooperatives and learn to apply them in today's rapidly changing world. Formal learning combined with informal learning from practical experience remains essential in building today's successful cooperative businesses. Effective cooperative education programs can support the revival and renewal of the sustainable cooperative movement as well as help unlock the vision and energy of a new generation, demonstrating how the cooperative model can be applied today and tomorrow.

Cooperation between Cooperatives

Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, national, regional, and international structures. The sixth principle shows two dimensions of cooperative nature. The first dimension is that they are economic entities that trade goods and services. Second, they are members of social bodies that have positive relationships with other cooperatives in the way of doing business. By joining a cooperative member not only helps build its own cooperative but the broader cooperative movement. They work with other cooperatives to create wealth for the many, not personal wealth for the few through uncontrolled market competition. Members benefit not only from their own cooperative actions but from the influence of cooperative engagement and trade with other cooperatives.

3. Results of Research and Discussion

3.1. Results

3.1.1 Reliability and Validity

The result of validity test value for all indicators is more than 0.50 so it can be concluded that the model is valid, because it has met the convergent validity requirements. The table above also shows the composite reliability value on all variables more than 0.70. So it can be concluded that all the variables studied have met the criteria.

In this study all variables had a Cronbach Alpha value of > 0.70 (Ghozali, 2018). Thus all variable indicators in this study are declared reliable or consistent.

3.1.2 Descriptive Statistical Analysis

Based on the results above show that the minimum value of the Leadership variable is 2.80 and the maximum value is 5.00. The average leadership score greater than the standard deviation of $4.2273 > 0.41330$ indicates a good data spread. In the Risk variable the minimum value is 2.60 and the maximum value is 5.00. The average value of Courage to Take Risk is greater than the standard deviation of $3.8576 > 0.53248$ indicates a good data dissemination. In the Innovation variable the minimum value is 2.38 and the maximum value is 5.00. The average value of Innovation greater than the standard deviation of $3.7774 > 0.52299$ indicates a good data dissemination.

On the Voluntary and Open Membership variable the minimum value is 2.40 and the maximum value is 5.00. The average value of Voluntary and Open Membership greater than the standard deviation of $4.0985 > 0.61949$ indicates a good data dissemination. In the Control by Democratic Member variable the minimum value is 2.80 and the maximum value is 5.00. The average value of Control by Democratic Members is greater than the standard deviation of $4.2127 > 0.51032$ indicates a good data dissemination.

On the Member Economic Participation variable the minimum value is 2.80 and the maximum value is 5.00. The average value of Member Economic Participation greater than the

standard deviation of $4.2224 > 0.56402$ indicates a good data dissemination. In the Autonomy and Freedom variable the minimum value is 2.00 and the maximum value is 5.00. The average value of Autonomy and Freedom greater than the standard deviation of $4.1922 > 0.55549$ indicates a good data dissemination.

On the education, training, and information variables the minimum value is 2.00 and the maximum value is 5.00. The average value of Education, Training, and Information greater than the standard deviation of $3.9165 > 0.65512$ indicates good data dissemination. In the Cooperation variable between Cooperatives the minimum value is 2.38 and the maximum value is 5.00. The average value of cooperation between cooperatives greater than the standard deviation of $4.0171 > 0.56053$ indicates a good data dissemination.

3.1.3 Determination Adjusted R²

The coefficient of determination (adjusted R²) is a coefficient of determination that has been corrected with the number of variables and sample size so as to reduce the element of bias in the event of the addition of variables or addition of sample size (Suliyanto 2011, 64).

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,889 ^a	,791	,780	,19352

a. Predictors: (Constant), Cooperation among Cooperatives, INNOVATION, Democratic Control by Members, Voluntary and Open Membership, Education, Training, and Information, COURAGE TO TAKE RISKS, Autonomy and Freedom, LEADERSHIP, Member Economic Participation

b. Dependent Variable: Performance

The value of R Square or R² from the table above is 0.780. This indicates that independent variables consisting of leadership variables; the courage to take risks; innovation; Voluntary and open membership; democratic control by members; member economic participation; autonomy and freedom; education, training, and information; and cooperation between cooperatives explained that the variance of cooperative management achievement of 0.780 or 78% and the remaining 22% is explained by other variables outside the regression model of this study.

3.1.4 Test Result F

		ANOVA ^a				
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	26,285	9	2,921	77,989	,000 ^b
	Residual	6,965	186	,037		
	Total	33,251	195			

a. Dependent Variable: Performance

b. Predictors: (Constant), Cooperation Among Cooperatives, Innovation, Democratic Control By Members, Voluntary And Open Membership, Education, Training, And Information, Courage To Take Risks, Autonomy And Freedom, Leadership, Member Economic Participation

Based on the table above obtained the value F calculated 77,989 with df: (k-1), (n-k) or 0.05 (9-1), (196-9) obtained the magnitude of the table F of 1.99. Significance level $0.000 < 0.05$. Significance values smaller than 0.05 and calculated F values of 77.989 greater than F tables of 1.99 then leadership; the courage to take risks; innovation; Voluntary and open membership; democratic control by members; member economic participation; autonomy and freedom; education, training, and information; and cooperation between cooperatives affects the performance of cooperative managers.

3.2 Test Result t

		Coefficients ^a				
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,431	,159		2,708	,007
	Leadership	-,031	,046	-,031	-,665	,507
	The Courage To Take Risks	,068	,036	,086	1,904	,058
	Inovation	,305	,037	,380	8,290	,000
	Voluntary and Open Membership	,022	,029	,033	,754	,452
	Democratic Control by Members	,102	,037	,125	2,788	,006
	Member Economic Participation	,053	,037	,070	1,431	,154
	Autonomy and Freedom	,174	,037	,229	4,659	,000
	Education, Training and Information	,099	,030	,150	3,356	,001
	Cooperation between Cooperatives	,117	,035	,161	3,375	,001

a. Dependent Variable: Achievement

3.3 Discussion

3.3.1 Influence of Leadership on the Performance of Cooperative Managers

Based on the data above, it can be known that the value of the Leadership regression coefficient is -0.665 and the significance value is 0.507. Obtained degree of freedom = $(n-k-1)$ or $(196-10-1)$ of 185 and obtained t table 1.65313 because t calculated $-0.665 < t$ table and significance value of $0.507 > 0.05$, then this indicates that leadership has no effect on performance. So First Hypothesis was rejected.

3.3.2 The Influence of Risk-Taking Courage on the Performance of Cooperative Managers

Based on the data above, it can be known that the regression coefficient value of Courage takes a risk of 1.904 and the value of significance of 0.058. Obtained degree of freedom = $(n-k-1)$ or $(196-10-1)$ of 185 and obtained t table 1.65313 because t calculated $1.904 > t$ table and significance value of $0.058 > 0.05$, then this shows that the courage to take risks has no effect on performance. So Second Hypothesis was rejected.

3.3.3 Effect of Innovation on the Performance of Cooperative Managers

Based on the data above, it can be known that the value of the Innovation regression coefficient is 8,290 and the significance value is 0.000. Obtained degree of freedom = $(n-k-1)$ or $(196-10-1)$ of 185 and obtained t table 1.65313 because t calculates $8,290 > t$ table and significance value of $0.000 < 0.05$, then this shows that innovation has no effect on performance. So third hypothesis is accepted.

3.3.4 The Effect of Voluntary and Open Membership on the Performance of Cooperative Managers

Based on the data above, it can be known that the membership regression coefficient value is Voluntary and Open at 0.754 and the significance value is 0.452. Obtained degree of freedom = $(n-k-1)$ or $(196-10-1)$ of 185 and obtained t table 1.65313 because t calculated $0.754 < t$ table and significance value of $0.452 > 0.05$, then this indicates that Membership is Voluntary and Open has no effect on performance. So Hypothesis was rejected.

3.3.5 The Influence of Democratic Cooperative Management on the Performance of Cooperative Managers

Based on the data above, it can be known that the regression coefficient value of Democratic Cooperative Management is 2.788 and the significance value is 0.006. Obtained degree of freedom = $(n-k-1)$ or $(196-10-1)$ of 185 and obtained t table 1.65313 because t calculated $2,788 > t$ table and significance value of $0.006 < 0.05$, then this shows that Cooperative Management Democratically affects performance. So this hypothesis accepted.

3.3.6 Effect of Economist Involvement on The Performance of Cooperative Managers

Based on the data above, it can be known that the regression coefficient value of Economic Involvement is 1.431 and the significance value is 0.154. Obtained degree of freedom = $(n-k-1)$ or $(196-10-1)$ of 185 and obtained t table 1.65313 because t calculated $1.431 < t$ table and significance value of $0.154 > 0.05$, then this shows that the Involvement of Economists has no effect on performance. So Hypothesis was rejected.

3.3.7 The Effect of Autonomy and Freedom on the Performance of Cooperative Managers

Based on the data above, it can be known that the regression coefficient value of Autonomy and freedom is 4,659 and the value of significance is 0.000. Obtained degree of freedom = $(n-k-1)$ or $(196-10-1)$ of 185 and obtained t table 1.65313 because t calculates $4,659 > t$ table and significance value of $0.000 < 0.05$, then this shows that Autonomy and freedom affect performance. So Hypothesis is accepted.

3.3.8 Influence of Education, Training and Information on the Performance of Cooperative Managers

Based on the data above, it can be known that the regression coefficient value of Education, Training and information is 3.356 and the significance value is 0.001. Obtained degree of freedom = $(n-k-1)$ or $(196-10-1)$ of 185 and obtained t table 1.65313 because t calculated $3,356 > t$ table and significance value of $0.001 < 0.05$, then this shows that Education, Training and information affect performance. So Hypothesis is accepted.

3.3.9 The Effect of Cooperation between Cooperatives on the Performance of Cooperative Managers

Based on the data above, it can be known that the regression coefficient value of Cooperation between Cooperatives is 3,375 and the significance value is 0.001. Obtained degree of freedom = $(n-k-1)$ or $(196-10-1)$ of 185 and obtained t table 1.65313 because t calculated $3.375 > t$ table and significance value of $0.001 < 0.05$, then this shows that cooperation between cooperatives has an effect on performance. So Hypothesis is accepted.

4. Conclusion

Influence of Leadership on the Performance of Cooperative Managers. This indicates that leadership has no effect on performance. So First Hypothesis was rejected. The Influence of Risk-Taking Courage on the Performance of Cooperative Managers . This result shows that the courage to take risks has no effect on performance. So Second Hypothesis was rejected. Effect of Innovation on the Performance of Cooperative Managers, then this shows that innovation has no effect on performance. So third hypothesis is accepted. The Effect of Voluntary and Open Membership on the Performance of Cooperative Managers, then this indicates that Membership is Voluntary and Open has no effect on performance. So Hypothesis was rejected of cooperative managers in banyumas, central java, indonesia

The Influence of Democratic Cooperative Management on the Performance of Cooperative Managers, then this result that Cooperative Management Democratically affects performance. So this hypothesis accepted. Effect of Economist Involvement on The Performance of Cooperative Managers, then this shows that the Involvement of Economists has no effect on performance. So Hypothesis was rejected. The Effect of Autonomy and Freedom on the Performance of Cooperative Managers, then this shows that Autonomy and freedom affect performance. So Hypothesis is accepted. Influence of Education, Training and Information on the Performance of Cooperative Managers, then this shows that Education, Training and information affect performance. So Hypothesis is accepted. The Effect of Cooperation between Cooperatives on the Performance of Cooperative Managers, then this

shows that cooperation between cooperatives has an effect on performance. So Hypothesis is accepted of cooperative managers in banyumas, central java, Indonesia.

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