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Influence of Human Resources, Financial Attitudes, and Coordination on Cooperative Financial Management

Anantawikrama Tungga ATMADJA[1], Komang Adi Kurniawan SAPUTRA[2], Gede Mandirta TAMA[3], Selmita PARANOAN[4]

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Abstract

The importance of cooperative financial management is expected to be able to encourage the needs of the community especially towards the supervision of cooperatives and human resources. The study was conducted aiming to determine the effect of human resources, financial attitudes, and coordination on cooperative financial management. Research with quantitative methods. The study was conducted with multiple regression methods, while the sampling technique was based on a random sample of samples with the data collection method using a survey method in the form of a questionnaire that was measured with a Likert scale. The method of determining the research sample is done by calculating the Slovin formula, determining the research sample of 166 cooperatives in Buleleng Regency, Bali Province. The results of the research prove that partial human resources have a significant positive effect on cooperative financial management, financial attitude variables have a significant positive effect on cooperative financial management and coordination variables have a significant positive effect on cooperative financial management. The results of this study can be stated that the better the financial management of cooperatives, better will be the impact on cooperative growth so that the need for more competent resources in cooperative management.

Keywords: Human Resource, Financial Attitude, Coordination, Cooperative Financial Management

JEL Classification Code: O15, B17, P13

1. Introduction

Considering the development of the Indonesian economy from time to time is inseparable from the economic movement of business entities both owned by individuals and business entities that are managed democratically and together? In the Constitution of the Republic of Indonesia, it is stated that the national economy is organized based on economic democracy with the principles of togetherness, fair efficiency, sustainability, environmentally sound practices, independence and by maintaining the balance and progress and unity of the national economy. One such entity is a cooperative. Regulation on Cooperatives states that cooperatives are business entities whose members are legal entities or cooperatives by basing their activities based on cooperative principles as well as people's economic movements based on the principle of kinship (Ross, 1973).

Cooperatives as a business entity consider that the welfare of members and the welfare of many people is paramount to be considered and managed with a family that refers to generally accepted principles (Kaihatu, 2006; Prafitri et al., 2018; Stavrova & Siegers, 2013). The Cooperatives stand as the pillar of the Indonesian economy which is expected to grow from the bottom with the strength of the cooperative and can build a business together with the people to realize the prosperity of many people (Antlöv et al., 2016; Atmadja et al., 2016). With the existence of cooperatives that have been established and endorsed by the state as institutions capable of sustaining the national economy and able to prosper both

[1]First Author and Corresponding Author. Lecturer, Faculty of Economics, Ganesha University of Education, Universitas Pendidikan Ganesha, Indonesia [Postal Address: Jl. Udayana No.11, Banyuasri, Kec. Buleleng, Kabupaten Buleleng, Bali 81116, Indonesia] Email: anantawikrama_t_atmadja@undiksha.ac.id
[2]Faculty of Economics and Business, Warmadewa University, Indonesia
[3]Accounting Program, Udayana University, Indonesia
[4]Faculty of Economics and Business, Tadulako University, Indonesia

members and the public. Besides, cooperatives as jointly owned enterprises must be able to build and develop joint ventures with people who have economic and educational abilities with high competitiveness and take significant roles so that cooperatives are formed in various regions to be able to provide services and contribute in community welfare (Wanusmawatie et al., 2018).

Management of cooperatives if carried out jointly with members will be able to have an impact on cooperative performance. Likewise, cooperative management must be handled by good management and in accordance with the condition of the cooperative. Management includes business management and financial management. This research focuses on financial management as a reflection of cooperative management and business management. Financial management has an essential role for organizations, institutions and companies to maintain business continuity (Tang & Chen, 2008). Besides, financial management will help a person or company to be able to know income and costs incurred so that it is expected to be able to control and improve financial status better and more precisely. In financial management, cooperatives are an essential part in cooperative management because financial management is reflected in the existence of overall business management and can solve problems relating to the welfare of members, for example in the form of excess leftover called Remaining Operations to its members (Power, 2003).

Cooperative financial management reflects the existence of good and appropriate management of business activities. However, in reality, in managing cooperatives, some problems arise and end in the deactivation of cooperatives as happened in Buleleng Regency (Sujana et al., 2020). Based on data from the Office of Cooperatives and Small and Medium Enterprises in Buleleng Regency, the number of cooperatives reached to 321 cooperatives by 2017, of which 38 cooperatives experienced problems and were no longer active. The problems of cooperatives are caused by poor management including weak institutional governance (Saputra et al., 2020), annual member meetings that are not in accordance with regulations, unaudited financial statements, and discrepancies in the results of operations remaining in RATs with financial statements. Besides, problems occur in violations of standard operating procedures and violate the maximum lending limit (Fung & Au, 2014). Other problems that are found are in the management of human resources, capital, marketing, and management that are not good and problems related to institutional, business licenses, changes in the articles of association and bylaws of the cooperative, the game in cooperative membership, and not To do.

Human resources are important in the organization or business entities. Researchers across the globe have evolved and successfully practiced certain HRM techniques in order to achieve best performance and productivity from human capital. Eventually, the performance of the enterprise is a result of a very complex and diverse collection of factors and practices. It can't be improved by one or two things, therefore companies are already doing a lot for the performance of an enterprise (Khan et al., 2020). Human resources referred to in this study are competent human resources. Human resource competencies are competencies related to knowledge, skills, abilities and personality characteristics that directly affect their performance (Hendri et al., 2020). Human resource competence can be influenced by his beliefs and values, skills, experience, characteristics, motivation, emotional issues, intellectual abilities and organizational culture. In addition to source competency as an internal factor affecting financial management is financial attitude (Khanifah et al., 2017). In previous studies examining financial attitudes in financial management carried out on individuals, this research was conducted on cooperatives as business entities. Financial attitude is an understanding that helps individuals to be rational and an increase in confidence in financial management. The existence of human resource competence and financial attitude in cooperative financial management also requires coordination between cooperative financial management parties so that synchronization and good and appropriate cooperation arrangements for using finance in cooperatives are needed. According to Saputra and Tama (2017) it is suggested that coordination as a business arrangement of a group of people regularly to create a unified act of achieving a common goal. There is coordination in the cooperative will be able to provide fluency in financial management (Temenggung, 2016; Wahyuningsih, 2016).

From the problems in the cooperative, it can be concluded that with the development of cooperatives in quantity, it is not accompanied by quality management of cooperatives. Overall, these problems reflect poor and inappropriate management. Thus, cooperative management is not only related to business activities but also related to appropriate cooperative financial management. The sustainability of a business such as cooperatives internal and external factors within the cooperative manager is an important role for the sustainability of an organization or cooperative based on cooperation. In this study, the internal factors used are related to the competencies and financial attitudes of cooperative managers. While the external factors used are coordination between the parties involved in cooperative financial management.

Based on the background description above, the problem of cooperatives in Indonesia specifically in the district of Buleleng, Bali Province, is a significant concern, the existence of cooperatives can help the community in the economy. In this case, the study was conducted to determine the effect of human resources, financial attitudes, and coordination on cooperative financial management.

2. Literature Review

2.1. Effect of Human Resources on Cooperative Financial Management

Human resources in the company are the most important assets to run the company's operational cycle. Human resources are a very important organizational element, which must be appropriately managed in order to contribute optimally to the achievement of organizational goals (Haerani et al., 2020). In this study, human resources in question are the competencies of human resources in financial management (Velte, 2019). Competence is an ability to carry out or do a job or task based on skills and knowledge and is supported by the work attitude required by the job. So, human resource competency is a person's ability, namely the management of cooperatives in carrying out financial management especially financial arrangements by carrying out accounting and inventory and accountability of financial statements so that the budgeted finance is used for cooperative activities. Human resource competencies can be formed with components related to themselves which can affect their work, especially on financial management. Forming components associated with him are knowledge, skills, and attitudes (Wooten & James, 2008).

Fung and Au (2014) found that human resource competencies affect the quality of financial statements. This study is in line with research by Anggiriawan et al (2018) finding that human resource competencies have a positive and significant influence on the quality of financial statements. Likewise, Mamulati et al (2016) found that the higher the level of employee competence, the performance will increase, which means human resource competency has a significant effect on performance. Thus, financial management certainly requires competent human resources to achieve sound financial management that is on target and efficient. Based on the description above, this research hypothesis can be formulated as follows.

***H1:** Human resources have a positive effect on cooperative financial management.*

2.2. Effect of Financial Attitudes on Cooperative Financial Management

Financial Attitudes (FA) refers to disposition towards financial affairs (Ibrahim & Alqaydi, 2013). Chowa and Despard (2014) defined FA as a person's state of mind, belief and assessment related to personal financial matters. It is related to the individual's belief and feeling about money, expressed by evaluating a particular entity with some degree of favour or disfavour that emerged and in behavioral responses (Eagly & Chaiken, 2007). According to (Paluri and Mehra 2016; Bakar & Bakar, 2020) conceptualized financial attitudes as a personal disposition towards financial affairs. It can be considered as combination of concepts, emotion and information related to learning that significantly influence a person to react favorably. Financial attitude is very important because it influences an individual's behavior intention in many aspects of financial affairs that include savings, borrowing, risk taking and adverse financial events (Skagerlund et al., 2018).

Financial attitudes reflect individual values regarding various aspects of financial savings. According to Khanifah et al. (2017) states that personal financial behaviour comes from financial attitudes, individuals who are not wise to respond to financial problems tend to have poor financial management. By being wise in managing finances, it can reflect having good financial management as well. Financial attitudes lead to individual thinking, individual valuation and individual decisions related to financial management practices both for themselves and their organizations or business entities. Research conducted by Arshad et al. (2015) shows that financial attitude has a significant positive effect on personal financial management, meaning that an increase in financial attitude will cause an increase in personal financial management.

This research is supported by Balushi et al (2018) showing that financial attitudes affect financial management behaviour. Besides, research conducted by Mironiuc and Robu (2012) shows that financial attitudes affect financial behaviour in investment decision making. Based on the description above, this research hypothesis can be formulated as follows.

***H2:** Financial attitude has a positive effect on cooperative financial management.*

2.3. Coordination Effect on Cooperative Financial Management

Coordination in the community line is very important to create a useful decision. Coordination is an attempt to direct and unite the activities or thoughts of each individual or part of the organization or entity to create a unified act as a step for the development of an organization. Likewise, in cooperatives, where cooperation through coordination is needed to synchronize the use of finance in business units or sections in order to create financial management that is right on target and within budget. The coordination required can be in the form of coordination through authority, coordination through consensus, coordination through work guidelines, coordination through forums, and coordination through conferences (López & Fontaine, 2019).

Research conducted Siputra (2016) shows that there is coordination in the Foundation as a working tool in the process of integrating goals and activities that have been implemented that have coordination in the form of vertical information systems, lateral information systems, contact manager information systems. Research conducted by Dong et al. (2017) found that coordination and work relations are carried out by holding coordination meetings and can be seen in every process of academic activities and the involvement of the academic community in routine and incidental management. Likewise, in the study of Saputra and Tama (2017) who found that coordination had a significant effect on the performance of the regulatory body. Thus, coordination is very necessary to be carried out continuously to make decisions to use these decisions as well as in financial management in cooperatives which certainly do coordination between financial users or the budget either direct coordination when using finance or through routine meetings or annual meetings and other necessary coordination to carry out evaluation and accountability (Madhavi, 2016). Based on the description above, the hypothesis can be formulated as follows.

H3: *Coordination has a positive effect on cooperative financial management*.

3. Methodology

This research was conducted to find out and prove that human resources, financial attitudes, and coordination affect cooperative financial management. This research is research using a quantitative approach. This research collection method is a survey method. This research survey method uses a questionnaire to cooperatives in Buleleng Regency, Bali Province. In this study, the sample used was determined based on the results of calculations using the Slovin formula performed with simple formulas and calculations. The population in this study was 283 cooperatives in Buleleng Regency. Based on the calculation of the Slovin formula, the research sample of 166 cooperatives in Buleleng Regency. The sampling technique is based on simple random sampling. The method of analysis uses multiple regression, with data quality testing consisting of validity and reliability tests, the classic assumption test consists of normality tests, multicollinearity tests, and heteroscedasticity tests.

4. Results and Discussion

The results of testing the validity of the data, the results show that the significance value of each statement on each variable shows a significance value of less than 0.05 so that the data is declared valid and can be used in this study. The reliability test results showed that the Cronbach's alpha value of all variables used was greater than 0.60 so that it could be used in this study.

The results of normality testing, using the Kolmogorov-Smirnov Z test showed that the Asymp. Sig (2-tailed) amounted to 0.427 > 0.05 so that the data can be said to be normally distributed. In the multicollinearity test, the test results showed that all research variables had a tolerance value > 0.10 and a VIF value <10 so that it could be said that there were no symptoms of multicollinearity. Meanwhile, the heteroscedasticity test showed that all variables had a significance of more than 0.05 so that none of the variables had heteroscedasticity symptoms.

Based on the results of the regression test states that the summary model shows the amount of adjusted R^2 of 0.398 or 39.8%, it can be interpreted that the cooperative financial management variables can be explained by the dependent variables: human resources, financial attitudes, and coordination, while 60.2% (100%–39.8%) explained by other causes outside the model.

Table. 1: Coefficient of Determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.639[a]	0.409	0.398	2.08655

a. Predictors: (Constant), KO, SK, SDM
b. Dependent Variable: PKK

Table 2: Simultaneous Significance Test or Test F

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	487.980	3	162.660	37.361	0.000[b]
	Residual	705.297	162	4.354		
	Total	1193.277	165			

a. Dependent Variable: PKK
b. Predictors: (Constant), Coordination (Co), Financial Attitude (FA), Human Resources Management (HRM)

Table 3: Significance Test of Individual Parameters (Statistical Test *t*)

Model		**Unstandardized Coefficients**		**Standardized Coefficients**	**T**	**Sig.**
		B	**Std. Error**	**Beta**		
1	(Constant)	8.364	2.178		3.840	.000
	HRM	.097	.031	.267	3.078	.002
	FA	.238	.073	.235	3.240	.001
	Co	.208	.067	.258	3.108	.002
a. Dependent Variable: PKK						

In the regression, test table states that the ANOVA test or the Simultaneous *F* test shows the F count obtained by 37, 361 with a probability of 0.000, then it is concluded that the regression coefficient of human resources, financial attitudes, and coordination can simultaneously influence the cooperative financial management.

Based on the results of the test of the significance of individual parameters (*t* statistical test) obtained significant results that indicate that the variable of human resources has a significance value of 0.002, the financial attitude variable has a significance value of 0.001 and the coordination variable has a significance value of 0.002 on cooperative financial management. Besides, the results of the *T*-test also showed that the human resource variable had a t count value of 3.078 > a table value of 1.654, a financial attitude variable had a t count value of 3.240 > a table value of 1.654, and the coordination variable had a t value of 3.108> a table value amounted to 1.654. Based on the results of the regression test above, it can be concluded that 3 independent variables used in this study have a positive and significant effect on the dependent variable. The results of the regression test with the significance test of individual or partial parameters can be seen in the following table 3.

Based on the multiple linear regression tests on the results of individual significance tests or T-Tests, the results show that the human resource variable has a significance value of 0.002 and has a t count of 3.078 > a table value of 1.654 so that hypothesis 1 (one) is acceptable. This can be interpreted that the human resource variable has a significant positive effect on cooperative financial management. Human resources in cooperatives have a very important and strategic position in the future development of cooperatives. Human resources owned can contribute to cooperative operations by carrying out appropriate financial management in accordance with the established plans (Hendri et al., 2020). Therefore, human resources that must be possessed are competent human resources that can manage cooperative finances well by using skills, knowledge, abilities, and reflect competent attitudes in them. It is realized that the existence of competent human resources, especially in the field of accounting will make it easier to get good and accurate financial information and the presence of adequate knowledge and expertise in financial management both through implementation and accountability, the better the performance performed and the better and more precise the finance is used. The results of this study are in line with research conducted by Wooten and James (2008) who found that human resource competencies have a positive and significant effect on the quality of financial statements and the results of research supported by Sarwoko and Agoes (2014) show that human resource competencies have a positive effect on the quality of financial statements. Thus it can be interpreted that, the more competent human resources are, the better will be the financial management in a cooperative (Saputra et al., 2019).

In the multiple linear regression test results obtained, the variable financial attitude towards cooperative financial management has a significance value of 0.001 smaller than 0.05 and has a t count of 3.240 > t table of 1.654 so that hypothesis 2 (two) is accepted which means that the financial attitude variable has a positive influence significance towards cooperative financial management. Financial attitude is an understanding that helps individuals to be rational and further enhance their confidence in the financial matters. Financial attitudes direct someone to be able to regulate various financial behaviours. This attitude will have an impact on oneself or the environment, for example, in work. Someone will be able to manage finances according to plan, and someone who has a good financial attitude will show a good mindset related to finance so that financial management is organized and is in accordance with planning. The financial attitude in this study leads to individual thinking, individual valuation and individual decisions related to financial management practices both for himself and his organization or business entity (Stanojević et al., 2010). With this perception, it is known that a person's attitude related to financial management so that this will be related to and can affect financial management in the environment around both the organization and the workplace.

The better the level of one's financial attitude, the better the attitude of someone on financial management (Velte, 2019). Vice versa, the cooperative as a business entity consists of many members, the attitude of the cooperative manager regarding good financial management and is expected as per plan considering the fact that the cooperative members consist of various groups. The results of this study are supported by research by Yurniwati and Rizaldi (2015) which shows that financial attitudes have a positive effect on financial management behaviour. Naz'aina (2015) shows that financial attitudes positively influence financial management behaviour. Research by Deininger et al. (2019) shows that financial attitudes have a positive influence on economic empowerment.

Multiple linear regression test on the coordination variable shows that the coordination variable has a significance value of 0.002 and has a t count of 3.108 > a table value of 1.654 so that hypothesis 3 (three) is accepted, meaning that the coordination variable has a significant positive effect on cooperative financial management. Coordination has a strategic role in the implementation of work and decision making, especially relating to financial management. Coordination is done to discuss, give direction when the finance is used so that there is a similarity in financial management and the synchronization of financial arrangements for each unit or section available at the cooperative. Without coordination in financial management, it can lead to misuse, which will impact on overall financial management (Jhonsen & Lapsley, 2005). Cooperatives, with the spirit of cooperation in financial management, will be able to reflect good coordination or cooperation between parties within it. The results of this study are supported by research conducted by Siputra (2016) which shows that there is coordination in the Foundation as a working tool in the process of integrating goals and activities that have been implemented which have coordination in the form of vertical information systems, lateral information systems, and contact manager information systems (Cobb & Shenoy, 2003). Likewise, this is supported by research conducted by Kim et al. (2017) who found that the implementation of coordination and working relationships is done by holding coordination meetings and can be seen in every process of academic activities and the involvement of the academic community in routine and incidental management. The better coordination created, the better will be the financial management of the cooperative (Holmes et al., 2000).

5. Conclusion

Based on the results of the research that has been done, it can be concluded that human resources, financial attitudes, and coordination have a partial significant positive effect on cooperative financial management. Competent human resources can manage cooperative finances well using skills, knowledge, abilities, and reflect competent attitudes on them. The existence of the financial attitudes owned by a person will be able to have an impact on the environment, such as at work in financial management. The better the level of one's financial attitude, the better will be the attitude of someone on carrying out the financial management. Coordination is done to discuss, give direction when the finance is used so that there is a similarity in financial management and the synchronization of financial arrangements for each unit or section available at the cooperative.

The limitation of this study is that in data collection that a questionnaire has been used to obtain answers to statements that represent the research hypotheses, it is difficult to confirm respondent answers. Another limitation, this study uses research locations in Buleleng regency so that the complexity of the research is still small. The suggestion given for further research is to consider other variables related to cooperative management such as internal control, locus of control, local wisdom, or other variables. Another thing that can be suggested is that this research can be done again, considering that there are still many other factors that influence financial management and there is a need to develop research objects.

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