

The Effect of Organizational Characteristics and Organizational Culture on Managerial Commitment, Member Trust, and Member Participation, and Its Impact on Cooperative Performance in Credit Unions in Flores

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ABSTRACT: *This study aims to analyze the influence of organizational characteristics and organizational culture on managerial commitment, member trust, and member participation, the impact on the performance of cooperatives in credit unions in Flores, East Nusa Tenggara Province, Indonesia. The population in this study included administrators, supervisors, and managers of all credit unions in Flores. The total sample of 237 respondents was obtained by using the simple random sampling technique. Data analysis techniques using Structural Equation Model (SEM) with concepts and applications using Analysis of Moment Structures (AMOS) program version 21. The results of the study show that: (1) organizational characteristics significantly influence managerial commitment and member participation, (2) organizational culture has a significantly effect on managerial commitment, member trust, and member participation, (3) managerial commitment has a significantly effect on cooperative performance, (4) member trust has a significantly effect on cooperative performance, (5) member participation has a significantly effect on performance cooperative.*

KEY WORDS: *Organizational characteristics, organizational culture, member trust, member participation, cooperative performance.*

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I. INTRODUCTION

In the a Constitution of the Republic of Indonesia No. 25 of 1992 concerning the principles of cooperatives, it is stated that cooperatives as a people's economy aim to promote the welfare of its members in particular and society in general and participate in creating national economic in order to create an advanced, just and prosperous society based on Pancasila and 1945 Constitution. The cooperatives plays a positive role in the implementation of national development in Indonesia, both directly and indirectly. The cooperatives are a means of increasing economic progress for its members and community. This is in accordance with the objectives of the cooperative, especially to advance the welfare of its members and the community.

According to Sukijo (2008) the cooperative concept is a general concept, but Indonesian cooperatives have different characteristics from other countries cooperatives. The cooperatives are not just a business entity, but Indonesian cooperatives are a development agent for poverty alleviation, improving community welfare, and disseminating the spirit of cooperatives. However, the low quality of cooperative human resources, irregularity cases, and the supervisors lack of optimal role make the performance of cooperatives even worse so that people are traumatized and have negative perceptions of cooperatives. Munandar (2004) explains the managerscommitmentis divided into three components, they are: (1) active components related to emotional, identification, and employee involvement in an organization, (2) normative component is the feeling of employees about the obligations that must be given to the organization, and (3) the continuance component means a component based on the employee's perception of the loss he will face if he leaves the organization. Mayer, Davis, and Schoorman (1995) says that trust is a core part of an organization because in the organization there are risks and interdependencies so that a sense of trust is needed. In cooperative organizations, one member will be more confident about what other members or previous members said about information related to the development of cooperatives, management, managers and loan products. Baharudin (2007) argues that as members of cooperatives, members should support programs that exist in cooperatives the and every activity carried out must go through a joint decision and each member must take part in the activity. Education and training that is not optimal from the management or the cooperative management to members has an impact on the lack of members' understanding and interest towards cooperatives. According to Mutis (1992) the growth of

cooperatives nowadays has experienced difficult problems to overcome where the problem has caused the cooperatives growth being very slow compared to private sector in this country. Even though since 1967 cooperatives have been given some injections; those are the ease in obtaining capital assistance and the creation of a more exciting business climate which aims to stimulate the cooperatives growth, but still the gap of cooperatives growth compared to other businesses is still too large.

Since the beginning that cooperative was introduced in Indonesia, it was directed to side with the people interests known as the weak economic group. Credit unions are considered capable of overcoming poverty and creating business fields. With the presence of the community credit unions, it is really helpful for the community not only because of the low loan interest rates, but also the process is very easy.

Credit unions in Flores have experienced very rapid development, as shown in Table 1.1 and Table 1.2. However, it is not followed by the quality of the management of the credit union itself. Many credit unions are difficult to develop and even die quickly. Credit unions on the one hand have ease in their establishment, but on the other hand the ability of their managers is less attention, both from church administrators and the government. Many credit union managers do not carry out management functions consistently. In addition, the officers in providing services to members or customers are not pleasant. Unable to develop credit unions in Flores, also due to the behavior of members who borrow funds from Credit Union not disciplined in paying their credit loans.

Table 1.1
The Number of Cooperatives in East Nusa Tenggara Province 2013-2016

No.	Districts	Years				
		2013	2014	2015	2016	
1.	Sumba Barat		67	68	124	113
2.	Sumba Timur		95	98	117	153
3.	Kupang	268	261	357	327	
4.	Timor Tengah Selatan		115	112	136	149
5.	Timor Tengah Utara		82	77	88	103
6.	Belu		179	123	146	149
7.	Alor		112	102	152	165
8.	Lembata	58	86	109	107	
9.	Flores Timur		175	155	197	186
10.	Sikka		133	127	163	156
11.	Ende		105	101	141	142
12.	Ngada	92	99	119	116	
13.	Manggarai		86	118	149	164
14.	Rote Ndao		155	148	186	177
15.	Manggarai Barat	94	111	141	135	
16.	Sumba Tengah	26	31	50	49	
17.	Sumba Barat Daya		42	71	115	144
18.	Nagekeo	42	56	89	89	
19.	Manggarai Timur	42	38	106	99	
20.	Sabu Raijua		21	24	32	46
21.	Malaka	-	72	111	125	
22.	Kota Kupang		496	458	566	520
Total		2.485	2.536	3.394	3.414	

Source: Cooperative Office and SMEs Prov. NTT

In a report released by the East Nusa Tenggara Province's Cooperative Office and Small and Medium Enterprises in 2013, the number of cooperatives registered was 2,485, cooperatives developed to 3,414 cooperatives in 2016 with the number of workers absorbed from 4,658 people to 6,477 people.

The credit unions go through three pillars, they are education, solidarity and self-reliance to motivate members not only to think about themselves but also to serve. Each member of the credit unions is aware of his obligations so that other people have the opportunity to obtain a loan. Table 1.2 shows the membership data and assets of credit unions in Flores as follows:

Table 1.2
Credit Union Membership and Assets Data in Flores

No.	Name of the Credit Unions	Total of CU	Total Members	Stock*	Non-Stock*	Assets* Stock*
1.	Swadaya Utama	46	303.337	520	527	1.332
2.	Flores Mandiri	45	117.153	240	586	1.027
3.	Manggarai Raya	38	43.271	85	38	162
Total		129	420.909	845	1.151	2.521

*in billion rupiah; Source: Picu Magazine, 2016

Seeing the growth of credit unions in Flores has enormous potential for credit unions that do not conduct RATs regularly every year so that the financial system needs to be improved. The continuously and on time implementation of a RAT will provide a positive value for the existence of a credit union. The financial reports that are routinely accounted for every year by managers to administrators, supervisors and members/prospective members of credit cooperatives will increase the trust of members/prospective members and the government. The cooperatives that have never organized a RAT are a sign that the cooperative is intermitted. The cause of credit unions that do not conduct RATs, one of which is that credit unions are not managed effectively and efficiently.

Cooperative is valuable thing for the growth and development of Indonesian economy in the future. That means, cooperatives and small businesses must be able to grow well, so then unemployment problem, the low interest in investment and the high cost can be reduced significantly. Thus, the unemployment problem can be reduced if there is an ease for the cooperatives and small businesses development that are implemented well. The more quality and developing cooperatives and small businesses, the more it is able to absorb more workers.

The success of a business entity such as cooperatives can influence the turning of the economy of a country even though the percentage is still relatively small, as do the developing countries like Indonesia which are still trying hard to develop the economy of the community. Cooperatives have a very important role because it is a tool for the pulse of the Indonesian economy, a tool to enhance people's welfare, democratize the social economics, and foster people to strengthen their economic position. In essence, the Indonesian cooperatives unite in regulating the people's administrative procedures (Partomo, 2002). Although cooperatives have not been aligned with other financial institutions, cooperatives can affect the trade or the economy on a broad market. To assess a cooperative whether or not the cooperatives are progressing in their fields, it is necessary to pay attention to these points: 1) profit, 2) service to members or the community, 3) evaluation of cooperative success seen from members and companies, and 4) cooperatives role in its development in the country.

II. LITERATURE REVIEW

2.1. Organizational Characteristics

Setiono (2001) states that organizational characteristics are internal conditions within an organization and a special characteristic that differentiate between organizations from one organization to another. Those characteristics are (1) organizational structure that has division elements of labor, departmentalization, hierarchy, and coordination, (2) organizational culture that has a supported element and basic assumptions. Simamora (1999) reveals that organizational characteristics are individual work environment factors. Hellriegel and Slocum (1996) suggest that organizational practices are rules, human resource policies, managerial practices and reward systems in an organization. Whereas Ting and Yuan (1997) argue that organizational characteristics include organizational commitment and relationship between co-workers and supervisors that will influence job satisfaction. Gerlof (1998) presents the characteristics of an organization are goals, people and plans.

2.2. Organizational Culture

According to Hofstede et al (1990), culture is not a clear behavior or an object that can be seen and observed. Culture is also not a philosophy or value system that is spoken or written in an organizational statute but culture is an assumption that lies behind values and determines the pattern of individual behavior towards organizational values, organizational atmosphere and leadership. Robbins (2006) defines organizational culture as a system of shared meanings which is adopted by its members who distinguish the organization from other organizations. There is an element in the meaning of corporate culture consisting of: value systems, business environment, cultural networks, ritual patterns of beliefs, values and behavior, management styles, management systems and procedures, norms and procedures and behavioral guidelines. Mas'ud (2004), organizational culture then becomes the main identity or character of the organization that is maintained. Armstrong (1994),

organizational culture can be described as values, norms and artifacts received by members of the organization as an organizational climate that will influence and be influenced by organizational strategies, organizational structures and systems. Schein (1991) states that organizational culture is a pattern of shared basic assumptions learned by groups when solving problems of external adaptation and internal integration that have functioned well enough to be able to be taught to new group members as the right way to accept something, think and feel in relation to these problems. Organizational culture according to Cheki (2006) is a set of norms, perceptions, behavioral patterns that are created or developed in an organization to overcome basic assumptions or views that are believed as have gone well within the organization. Collins & Porras (2000) define organizational culture as a collection of traditions, values, beliefs, policies, and attitudes which are broad contexts. Luthans (2006), organizational culture is the norms and values that direct the behavior of organizational members.

2.3 Managerial Commitment

Steers (2002) defines commitment as the nature of relationships with organizations. According to Baron and Greenberg (in Meyer and Allen, 1997) suggest that commitment means a strong acceptance of individuals towards the goals and values of the company, where individuals will try and work and have a strong desire to remain in the company, then with both will lead to success in achieving the goals of the organization properly. According to Mulins (1999) suggests three processes or stages of a commitment, they are: (1) needs, where someone receives influence from other people on something that is obtained from others, (2) identification, where individuals receive influence to maintain a satisfying relationship and feel proud with the existence of an organization or company, and (3) internalization, where individuals find organizational values intrinsically, useful and in accordance with personal values. According to Moekijad (in Pabundu Tika, 2014) states that a manager is a person in an organization who is responsible for the work of a subordinate or more. Gasperz (2002), quality managers are managers who have self leadership and are able to build team leadership. Managerial commitment was developed by McKisney & Company, a consulting group with a commitment model called the five commitments model which states that superior managers can create a strong and positive impression from others because it combines a series of positive beliefs with positive behavior.

2.4 Member Trust

Jhonson (2006) states that trust is the basis for building and maintaining intrapersonal relationships, with good intrapersonal relationships which of course will be a great opportunity in establishing attachment and social support between employees to the organization. According to Six (2005) states that interpersonal trust is a psychological state consisting of the intention to accept vulnerability to actions taken by other parties based on the expectation that those who will take certain actions can be accepted because they feel important. Morgan and Hunt (1994), trust occurs when someone convinces the reliability and integrity of a trusted person. Trust according to Robins and Judge (2007) is a positive expectation that the other party will not act opportunistically which refers to the risks in human relations and may be a concept that is not understood in the workplace or the trust people have towards others. Whereas McShane and Von Glinov (2008), trust refers to a person's positive expectations of others in a situation involving risk. Trust also means giving up fate to another person or group. Mayer (in Jasfar, 2009) states that trust indicators consist of three components, namely integrity, kindness, and competence.

2.5 Member Participation

Anoraga and Nanik (2003), member participation is the willingness of the member to assume obligations and carry out their membership rights responsibly. If most members of the cooperative have carried out their obligations and exercised their rights responsibly, then the participation of the members concerned has been said to be good. Castilo (in Jochen, 2003), member participation is often referred to as a development tool and as an end in itself. Winardi (2008) states that member participation is the participation of a person both mentally and emotionally to contribute to the decision-making process, especially regarding issues where the personal involvement of the person carrying out his responsibilities does so. Isbandi (2007) argues that member participation is the participation of the community in the process of identifying problems and the potential that exists in the community in choosing and making decisions about alternative solutions to problems, implementing efforts to overcome problems, and community involvement in the process of evaluating changes. Widiyanti (2004) suggests that member participation can be measured by the willingness of members to have obligations in carrying out their membership rights responsibly, thus the participation of members can be said to be good. According to Ropke (2003) states that participation is a process in which a group of people (members) find and implement cooperative ideas. Member participation is the interaction result of three main variables, namely the members of beneficiaries, the management of organization, and the program. Sagimun (2012) states that cooperatives are a tool to improve life based on self-help and auto activities it assistance in the form of

cooperation. This shows that the cooperative is required to have member participation, which means that the members participate for the members themselves.

2.6 Cooperative Performance

Aldac and Stearns (1987), performance is that it must be considered broadly. Therefore performance which is only focused on output quantity will be unfortunate. According to Peter F. Drucker (1993) states the definition of performance is the level of achievement (work) or tangible results achieved which are also sometimes used to achieve a positive outcome. According to Stoner and Freeman (in Andri (2003) provide an explanation of organizational performance as a measure of how well their organization works. So company performance can be interpreted as the results that have been achieved for the activities carried out by the company. According to Mangkunegara (2000) performance is the task preparation degree that regulate one's work. Performance is the justice of the willingness of a person or a group of people to carry out activities or perfect them according to their responsibilities with results as expected. Abdulah (2005), as a non-bank microfinance institution, credit unions can carry out micro financial activities (micro finance) namely financial service provider for its members. Ropke (1996) states the objectives of establishing cooperatives include achieving business (business success), cooperative development success (development success of cooperative), and successful cooperative membership (member's success of cooperative).

Based on the theoretical study that has been described, we formulate a conceptual framework as shown in Figure 2.1.

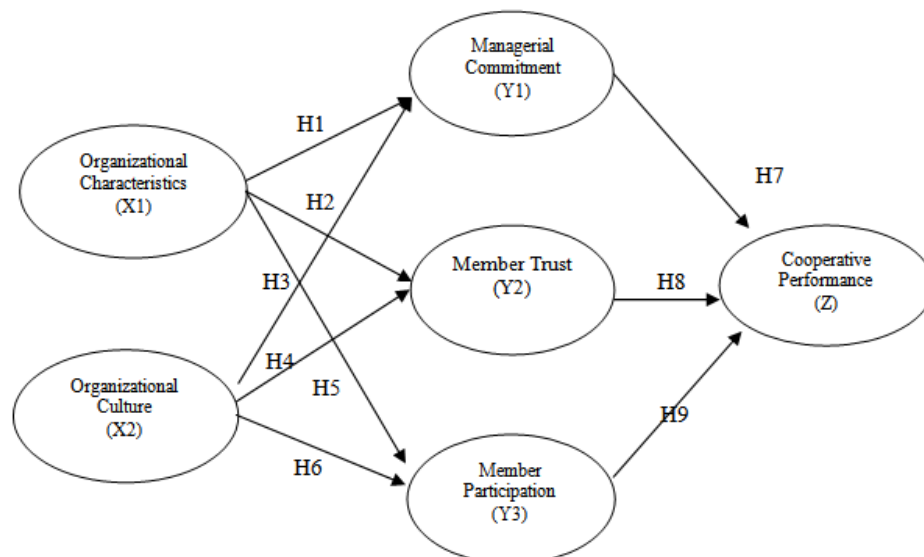


Figure 2.1
Conceptual Framework

2.8 Research Hypothesis

From formulating a conceptual framework, as shown in Figure 2.1, we propose nine hypotheses as follows:

1. Organizational characteristics have a significant and positive influence on managerial commitment in credit unions in Flores.
2. Organizational characteristics have a significant and positive influence on the trust of members in credit unions in Flores.
3. Organizational characteristics have a significant and positive influence on the participation of members in credit unions in Flores.
4. Organizational culture has a significant and positive influence on managerial commitment to credit unions in Flores.
5. Organizational culture has a significant and positive influence on the trust of members in credit unions in Flores.
6. Organizational culture has a significant and positive influence on the participation of members in credit unions in Flores.
7. Managerial commitment has a significant and positive influence on the cooperative performance in credit unions in Flores.
8. Member Trust have a significant and positive influence on cooperative performance in credit unions in Flores.

9. Member participation has a significant and positive influence on the cooperative performance in credit unions in Flores.

III. RESEARCH METHODS

3.1 Sampling and Data Analysis Technique

The population in this study included administrators, supervisors and managers of all credit unions located in Flores, East Nusa Tenggara Province. Affordable populations include credit unions with offices in Flores which are recorded in the Office of Cooperatives and Small and Medium Enterprises of East Nusa Tenggara Province and the Parent of Credit Unions. The target population/numbers in this study was 584 people. The sampling method used in this study is probability sampling where this sampling technique provides equal opportunities for each element (member) of the population to be chosen as a member of the sample. The research samples was 237 respondents.

The data analysis technique collected was analyzed statistically using Structural Equation Model (SEM) analysis with concepts and applications using Analysis of Moment Structures (AMOS) program version 21.

3.2 Data Collection

To support information sources, the data collection in this study was carried out through personality administered questionnaires so as to enable researchers to directly relate and provide explanations as needed with the parties concerned (respondents), namely research data sources. Likert scale is used to measure attitudes, opinions and perceptions of a respondent about the phenomena experienced in cooperative organizations. Organizational characteristics variables are measured by 3 indicators: organizational structure, clarity of duties, and pro HR development. Organizational culture variables are measured by 2 indicators: organizational value systems and obedient rules. Managerial commitment variables are measured by 3 indicators: clarity of vision and mission, consistency in performance, and attention to members. Variables of member trust are measured by 2 indicators: loyalty and compliance with organizational rules. Variable member participation is measured by 3 indicators: willingness to increase voluntary savings, participation in cooperative decision making, and promoting cooperatives. Cooperative performance variables are measured by 4 indicators: Remaining Business Results (SHU), increasing number of members, orderly organization, and enforcement of discipline.

IV. RESEARCH ANALYSIS AND DISCUSSION

4.1 Characteristics of Respondents

The characteristics of respondents in this study can also be seen based on the position of the respondent. Position of respondents in this study can be seen in Table 4.1 are as follows:

Table 4.1
Respondent's Job Description

Position	Number of Respondents	Percentage (%)
Supervisor	117	49,4
Supervisor	79	33,3
Manager	41	17,3
Total	237	100,0

Table 4.1 above shows that the majority of respondents in this study had positions as administrators as many as 117 people (49.4%), then respondents who served as supervisors were 79 people (33.3%) and the rest there were 41 people (17.3%).) who served as manager of a credit union in Flores.

4.2 SEM Assumption Test Results

The results of testing the indicator validity of all independent variables do not indicate the existence of invalid variables. Furthermore, the results of testing the validity of indicators on the dependent variable also do not indicate the existence of invalid variable indicators. This is because the value is significantly smaller than 5%, so it is stated that all research variables both free and bound are valid.

Endogenous variables both reliability according to CR and AVE sizes have met the stipulated conditions. AVE reliability test results also meet the specified critical limit of 0.5.

4.3 Testing of Hypotheses

The hypothesis testing is carried out by testing the coefficients of structural equations by specifying certain levels of significance. In this study $P = 0.05$ was used, so the critical ratio of the structural equation must be ≥ 1.97 . The results of hypothesis testing are as follows:

Table 4.2
Testing of Hypotheses

Path	Beta	C.R	p value	Result
Y1 <--- X1	0.299	3.952	0.000	H0 is rejected
Y2 <--- X1	0.341	4.418	0.000	H0 is rejected
Y2 <--- X2	0.234	3.078	0.002	H0 is rejected
Y3 <--- X2	0.300	3.582	0.000	H0 is rejected
Y3 <--- X1	0.269	3.309	0.000	H0 is rejected
Y1 <--- X2	0.338	4.31	0.000	H0 is rejected
Z <--- Y1	0.264	3.826	0.000	H0 is rejected

4.4 Testing of Whole Model

Tabel 4.3
Evaluation Criteria Goodness-of-Fit

No.	Goodnes-of-Fit Criteria	Result	Cut-off Value	Model Evaluation
1.	Chi-square (χ^2)	115.149	Expected to be small	Smaller (Significant)
2.	Probability (p)	0.350	≥ 0.05	Fit
3.	CMIN/DF (χ^2/df)	1.047	≤ 5.00	Fit (Wheaton et al., 1977)
4.	GFI	0.945	≥ 0.90	Fit
5.	AGFI	0.924	≥ 0.90	Fit
6.	RMSEA	0.014	$\leq 0,08$	Fit
7.	CFI	0.997	≥ 0.90	Fit
8.	TLI (NNFI)	0.996	≥ 0.90	Fit

Goodness-of-fit results are known that the value 115,149 with a Probability (p) value of 0.350 indicates that the model is fit because the Probability (p) > 0.05 . Goodness-of-fit results are also known that the CMIN / DF (χ^2 / df) value is 1,047 or smaller than 5. The model compatibility is also supported by the values of GFI = 0.945, AGFI = 0.924, CFI = 0.997, and TLI (NNFI) = 0.996 is above 0.90 and RMSEA is 0.014 which means ≤ 0.08 so that the model is said to be suitable because all goodness-of-fit values are good and in accordance with the cut of value.

V. CONCLUSION

Based on the results of data analysis and hypothesis testing obtained, the researcher takes several conclusions to answer the formulation of the problem and hypothesis that has been stated previously. The conclusions that can be taken consist of: (1) Organizational characteristics have a significant influence on managerial commitment. The leaner organizational structure, clarity of basic tasks and functions, and the pro-development of human resources will increase managerial commitment, (2) Organizational characteristics have a significant influence on member trust. The better organizational value system and obeying the rules it will increase the trust of members, (3) Organizational characteristics have a significant influence on member participation. There is a willingness to increase voluntary savings, participation in cooperative decision making and participate in promoting cooperatives, which will increase the level of participation of members, (4) Organizational culture has a significant influence on managerial commitment. The slimmer clarity of vision and mission, consistency in performance, and attention to members will increase managerial commitment, (5) Organizational culture has a significant influence on member trust. The higher loyalty and compliance with the organization, the higher level of trust of members, (6) Managerial commitment has a significant influence on cooperative performance. The increase in the amount of remaining business results, increasing number of members, orderly organization, and enforcement of discipline will have an impact on improving cooperative performance.

VI. SUGGESTION

Based on the conclusions outlined above, the researcher will provide suggestions and inputs that need to be considered by the credit union in Flores for future improvement, these suggestions consist of: 1) It is expected that the regional government or the Office of Cooperatives and SMEs in East Nusa Tenggara Province,

in order to improve the performance of existing cooperatives, are advised to strengthen managerial commitment through programmed training activities and intensify monitoring and evaluation activities of cooperatives on a regular basis. Furthermore, to increase the participation of credit union members, it is recommended that the East Nusa Tenggara Provincial Cooperative and SME Office improve cooperative socialization programs to the community in the form of counseling and brochures on cooperative processes and benefits, 2) To the management, supervisors and managers of credit unions, to improve cooperative performance so that in managing cooperatives carried out professionally, transparently, responsibly, and fairly in order to increase the trust and participation of members, and 3) To further researchers, it is recommended to develop other variables that contribute to improving the performance of cooperatives, both credit unions and other cooperatives.

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