

# Analysis of Effect of Education Level on Performance Management of Unions Credit Young Santosa Oku Eastern

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**Abstract:** Cooperatives are business entities that character social, which in addition to for-profit, cooperative aims for the welfare of members in particular, and society in general. Today, cooperatives are increasingly developing along with the development of the times; now, many people are dependent on cooperatives, especially savings and loan cooperatives. The community makes savings and loan cooperatives one of the solutions to get money loans and make deposits easily. To regulate its activities, savings and loan cooperatives must use standards to remain competitive in the cooperative world. For example, in terms of recognition, measurement, recording, and reporting. Every accounting activity should be adjusted to the applicable standards in Indonesia, namely Statement of Financial Accounting Standards (PSAK) number 27. This standard is needed so that the presentation of the financial statements is reasonable and can provide more informative information. The Young Savings and Credit Cooperative SantosaJatimulyoBelintang Madang Raya East Oku was established on October 6, 1996. The cooperative which operates in the savings and loan business has various levels of management. For this reason, the writer tries to analyze whether the influence of education on performance in the Young Savings and Credit Cooperative SantosaJatimulyoBelintang Madang Raya Timur OKU. And how much influence education has on the performance of its management. It is hoped that this research can find out the problems and can be used as a reference for the future.

## 1 INTRODUCTION

Indonesia is one of the developing countries, where the activities of workers in the business world are increasingly advanced, cooperatives are containers that can play an active role in enhancing the quality of life in realizing economic development and community welfare. Cooperative understanding according to EndangSastraadmadja (2018: 214) "A collection of people who together on a voluntary basis, work to advance the economic interests of their members and also the community in the work environment in order to meet their needs."

In the territory of Indonesia, with a large population that already has capital resources, it is left to work so that such a large population can be mobilized to become productive resources. Productive development human beings, as desired by Indonesia's development, are human beings who value work as an attitude of devotion to God, virtuous character, capable of working and skilled, believe in one's own abilities, have high morale, and

look forward to tomorrow with passion and optimistic. Therefore, one of the concrete things to encourage an increase in the productivity of human labor is education and skills to be able to carry out tasks and jobs as well as possible.

The Young SantosaJatimulyoBelintang Madang Raya Savings and Loan Cooperative East OKU is a cooperative whose members are mostly farmers and entrepreneurs in the village of JatimulyoBelintang Madang Raya, East Oku. With a total of 168 members, it consists of 106 men, 56 women, and 6 association bodies. It is managed by nine management. The cooperative, which is located in Jatimulyo village, Belintang Madang Raya sub-district, OKU Timur Regency, South Sumatra, was formed on October 6, 1996. At its 22nd year, the Santosa Young Savings and Loan Cooperative manages business units, namely savings and loans. It is provided that the borrower provides loan services at 2% retroactively based on the balance of the loan for the month. Business capital originates from

principal savings, mandatory savings, and voluntary savings.

The management of Santosa Young Savings and Loan Cooperatives still works less than optimal, where the capital owned by the cooperative is not yet fully absorbed to support the cooperative's operational activities. Based on the results of temporary observations that the results of the performance of the Young SantosaJatimultoBelitang Madang Raya East OKU savings and loan cooperative cooperatives in the past few years were less than optimal, this was caused by factors of the education level of the management which differed or were not balanced. Causing the results of the management's performance is less than the maximum.

## 2 LITERATURE REVIEW

Understanding education when associated with workforce preparation, according to Umar Tirtarahardja and La Sulo (1994: 37), "Education as workforce preparation is defined as the activity of guiding students so that they have a basic provision for work." As stated by Soedarmayanti (2001: 32) that through education, a person is prepared to have provisions so that he is ready to know, get to know, and develop methods of thinking systematically in order to solve problems that will be encountered in life in the future.

Informal education is the first known and most important role. This is because, in simple societies, the only known form of education is informal education. Although informal education has a very important role, in this study did not include as one of the factors supporting work productivity. This is due to difficulties in identifying the data due to the complex and broad range of forms of informal education.

The level of education will change attitudes and ways of thinking for the better, and also a high level of awareness that will provide a higher awareness of the country's citizens and make it easier for development.

The level of education an employee has will affect the mindset, attitude, and actions in dealing with a problem that arises, especially in work problems. People who have a higher level of education generally respond more quickly to the problem at hand, than people with lower levels of education.

Education has a function to improve the qualifications of the workforce to be more

productive. This is intended to increase labor productivity because education, both formal and nonformal, is expected to have the ability to better understand in adapting to changes in the work environment more quickly. Both formal and nonformal education will have a positive effect on increasing the work productivity of an employee in terms of quantity. Employees who have a high level of education will have skills in work performance, thereby reducing mistakes in work performance.

## 3 RESEARCH METHOD AND DISCUSSION

In connection with the existing problems, the data obtained by finding suitable literature and conducting interviews directly with the SantosaJatimulyoBelitang Madang Raya Young Savings and Loan Cooperative as research objects.

### 3.1 Hypothesis

From the description of the problem above, the writer proposes the hypothesis "That there is an influence of education on the performance of the management of the Young Savings and Credit Cooperative SantosaJatimulyoBelitang Madang Raya Timur OKU."

From the discussion of quantitative and qualitative data obtained the results as follows:

$$\begin{aligned} n &= 10 \\ \Sigma X &= 121 \\ \Sigma Y &= 108 \\ \Sigma X^2 &= 1.495 \\ \Sigma Y^2 &= 1.190 \\ \Sigma XY &= 1.325 \end{aligned}$$

For the remainder of the values above can be incorporated into the correlation coefficient formula as follows:

$$r = \frac{n \cdot \Sigma XY - (\Sigma X) \cdot (\Sigma Y)}{\sqrt{n \cdot \Sigma X^2 - (\Sigma X)^2} \cdot \sqrt{n \cdot \Sigma Y^2 - (\Sigma Y)^2}}$$

Where:

- $\Sigma$  = Number of
- r = Correlation coefficient between x and y
- n = Number of respondents
- X = Education level variable
- Y = Management performance variable
- X<sup>2</sup> =squared variable results
- YYYY<sup>2</sup> =squared variable results=
- Xy=multiplication results between independent and bound variables

$$r = \frac{10(1,325) - (121.)(108)}{\sqrt{10(1,495) - (121)^2} \sqrt{10(1,190) - (108)^2}}$$

$$r = \frac{(13,250) - (121.)(108)}{\sqrt{( ) ( ) 14950 - 14641. \sqrt{(11,900) - (11,664)}}$$

$$r = \frac{182}{\sqrt{309} \sqrt{236}}$$

$$r = \frac{182}{(17.57)(15.36)}$$

$$r = \frac{182}{269.87}$$

$$r = 0.674$$

Based on the results of the statistical calculations obtained  $r = 0.674$ .

After consultation with conservative standards to find out whether the relationship is close or not, it turns out that  $r = 0.674$  lies at a distance between 0.600 - 0.799. It can be concluded that the influence of education on the performance of administrators at the SantosaJatimulyoBelitang Madang Raya Young Savings Cooperative in East OKU is having a strong influence.

#### 4 CONCLUSIONS

The previous discussion, the following conclusions can be drawn:

- a. Based on the results of calculations using the correlation coefficient formula, the results obtained  $r = 0.674$ . After consultation with conservative standards, it turns out that 0.674 is located between 0.600 - 0.799, which is included in the strong correlation.
- b. The hypothesis proposed can be accepted or correct because it obtained (t) count = 2.415, while (t) table = 1.860, which concluded that (t) count is greater than (t) table, so  $H_a$  is accepted, and  $H_o$  is rejected because the correlation is strong.
- c. The Young Savings and Credit Cooperative SantosaJatimulyoBelitang Madang Raya Timur OKU should continue to improve the ability of the board through good education so that the board is able to compete with other competitors from various sub-fields of science so that the management does not lag far behind.
- d. Managers are required to have the behavior as expected so that they can communicate well within the organization to achieve the

specified performance standards, and the last is the traits or characteristics of employees, in this case generally takes place gradually such as polite, polite, friendly, neat appearance and so on.

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