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The Influence of Financial Knowledge Management and Members' Investment Behavior on the Performance of the Cahaya Cooperative, UPT PLN (Persero) South Sumatra

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ABSTRACT

This study aims to analyze the role of Financial Knowledge Management (KMK) on Cooperative Performance (KK), with Member Investment Behavior (PIA) as a mediating variable, using a quantitative approach on 80 active members of Cahaya Cooperative UPT Palembang. The results of the instrument validity and reliability tests showed very good consistency (α 0.82). Regression analysis proved that KMK had a significant positive effect on PIA (□=0.611; R^2=0.520), PIA had a significant positive effect on KK (□=0.580; R^2=0.490), and KMK also had a significant positive direct effect on KK (□=0.552). The key finding is that PIA is proven to partially mediate the effect of KMK on KK, which confirms that KMK not only improves performance directly, but also through increasing member investment participation. Theoretically, these results are consistent with Resource-Based Theory (RBT), which positions Financial *Knowledge Management* as a strategic resource that creates capabilities (member investment behavior) to produce sustainable cooperative performance excellence.

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1. INTRODUCTION

The development of cooperatives in Indonesia demonstrates their strategic role in driving the people's economy, particularly as a vehicle for strengthening social capital and empowering the community's economy. As business entities based on the principles of family and mutual cooperation, cooperatives play a role not only in providing financial services but also as a means of collective economic development. However, various studies and field reports reveal the generally low competitiveness and performance of cooperatives. This is due to weak internal resource management, particularly in the area of financial knowledge management, which has not been managed effectively and systematically [1].

According to data from the Indonesian Ministry of Cooperatives and SMEs (2023), approximately 30% of the more than 127,000 registered cooperatives in Indonesia are declared inactive. The main causes are low member participation, weak governance, and a lack of transparency in financial information. Most members do not yet understand their strategic role in the cooperative's financial decision-making. This imbalance directly contributes to declining loyalty and investment interest, ultimately threatening the sustainability of the cooperative's business [2].

On the other hand, the government through Presidential Instruction of the Republic of Indonesia Number 9 of 2025 has instructed the establishment of 80,000 Red and White Village Cooperatives as an effort to strengthen the cooperative-based village economy. However, the readiness of financial knowledge management to support this program has not been widely revealed in academic studies, especially from the perspective of RBT. In addition, the reality on the ground shows the still high rate of cooperative failure, as occurred in Banyuasin Regency, South Sumatra, where more than 300 cooperatives were declared bankrupt due to weak financial management governance and information transparency. This further emphasizes that financial knowledge is not only important for operations, but also for maintaining the sustainability of cooperatives. When cooperatives fail to build a structured financial knowledge management system and actively involve members, the risk of cooperative failure will be even greater [1].

Furthermore, another equally important challenge is the lack of transparency and accountability in cooperative management. Many cooperatives experience internal conflict due to financial reports not being prepared transparently or misuse of members' savings by certain administrators. This phenomenon has a direct impact on the decline in member trust, which can lead to reduced savings, investments, and the sustainability of the cooperative's business. The success of this system is determined by the effectiveness of financial information management and internal transparency, both in conveying information, transparency of reports, and building member trust. Unfortunately, not all members fully understand the cooperative's financial system. In fact, their investment behavior is greatly influenced by their understanding of and trust in the existing system. Using the Resource-Based Theory (RBT) approach, financial knowledge management can be seen as a strategic cooperative asset that can create competitive advantage and encourage increased member investment participation [3].

In this context, the Cahaya Cooperative of Palembang UPT is an interesting case study. Since 2012, this cooperative has managed dozens of procurement contracts for goods and services with a value reaching billions of rupiah. Financial data shows a significant increase in assets from IDR 500 million in 2012 to IDR 7.5 billion in 2024. However, member participation in the investment scheme is still low, which is only around 45% of the total 80 members. This phenomenon reflects the imbalance in financial knowledge management and the low conversion of information into trust and member participation. So when linked to a theoretical perspective, this phenomenon can be explained through various approaches, one of which is the Resource-Based Theory (RBT) where an organization's competitive advantage comes from valuable, rare, difficult to imitate, and irreplaceable internal resources. In the context of the Cahaya Cooperative, financial knowledge management is a strategic resource that can provide added value to the cooperative, especially in efforts to increase member investment participation [4].

According to the internal resource approach, cooperative financial management knowledge, such as understanding investment mechanisms, financial reports, profit-sharing systems, and risk evaluation, is a very important intangible asset. When managed effectively, this asset will become a source of sustainable competitive advantage for cooperatives [5]. Testing financial knowledge as a strategic resource can be analyzed using the VRIO (Valuable, Rare, Inimitable, Organized) framework. Financial knowledge is considered valuable because it directly supports increasing member investment and optimizing cooperative performance. It is also rare because contract and investment management systems such as the ROK (Return on Contract) system implemented by Cahaya Cooperative are not

commonly found in other cooperatives. This asset is also inimitable because knowledge embedded in experience, social processes, and organizational culture is difficult to replicate. Finally, this system has been organized because it is integrated into the decision-making process and routine financial reporting [5].

Although there have been several studies discussing the importance of knowledge management in cooperatives, there are not many that specifically examine the relationship between financial knowledge management and member investment behavior, especially using the Resource-Based Theory (RBT) approach [6]. This understanding is important, especially for cooperatives that do not operate in the savings and loan sector, such as the Cahaya Cooperative which focuses on the procurement of goods and services.

knowledge management (KM) is crucial as a strategic tool in cooperatives to shape healthy and rational member investment behavior. Research shows that financial KM, through increased transparency and access to financial information, directly increases member investment participation and fosters trust [6]. Furthermore, financial literacy integrated into the KM system acts as a significant mediator of investment behavior, not only increasing understanding but also shaping members' attitudes and motivations in managing assets and facing investment risks [7]. Adopting Resource-Based Theory (RBT), high-quality financial KM even functions as an intangible asset *that* creates a sustainable competitive advantage for cooperatives [8]. Another study confirms the role of financial KM in reducing investment risk perception and increasing member confidence in long-term results [9]. Consistently, these findings demonstrate that financial KM is essential in shaping rational and participatory investment behavior in cooperatives. However, there is still a research gap, particularly regarding the relationship between financial KM and member investment behavior using the RBT approach, which is highly relevant for non-savings and loan cooperatives such as Cahaya Cooperative. In conclusion, Financial KM in the context of Cahaya Cooperative represents a combination of dimensions that transform information into strategic resources, which through the RBT framework, generates competitive advantage and added value for the cooperative and its members.

2. METHOD

This study adopted a quantitative approach with an associative survey method to test the hypothesis regarding the influence of Financial Knowledge Management (X_1) and Member Investment Behavior (X_2) on Cooperative Performance, with a positivistic philosophical foundation and a conceptual model based on *Resource-Based Theory* (RBT). The study population was all 80 active members of the Cahaya UPT Palembang Cooperative who were sampled through a saturated sampling technique (census) to minimize errors and obtain a comprehensive picture. Data were collected using three complementary techniques: a closed questionnaire (Likert Scale 1–5, tested for validity and reliability via a pilot study of 30 respondents) for primary data on member perceptions, documentation for secondary data (financial reports and RAT), and short semi-structured interviews with administrators for clarification. Variables were measured with a 5-point Likert Scale through a questionnaire with a total of 34 statements (12 items for Financial Knowledge Management, 10 items for Investment Behavior, and 12 items for Cooperative Performance). Data analysis begins with Descriptive Statistics, followed by Classical Assumption Tests (Normality and Linearity) to ensure the regression model meets the BLUE requirements, and ends with Simple Linear Regression Analysis ($Y = a + bX + e$) using the t-test to test the significance of the hypothesis and the Coefficient of Determination (R^2) to measure the model's explanatory power.

3. RESULTS AND DISCUSSION

3.1 Validity and Reliability Test

The quality of the research instrument was tested through validity and reliability tests. The validity test was conducted using the *Corrected Item-Total Correlation method* on all questionnaire items, where an item was declared valid if the correlation value exceeded the r-table of 0.219 (at n = 80

and α = 0.05). The test results showed that all statement items were valid, with high correlation values: Financial *Knowledge Management* (KMK) items were in the range of 0.612–0.788, Member Investment Behavior (PIA) items were in the range of 0.645–0.802, and Cooperative Performance (KK) items were in the range of 0.672–0.815 (Ghozali, 2021). Furthermore, the reliability test used the Cronbach's Alpha coefficient (α), with the reliable criterion if α > 0.70. All variables showed excellent and consistent reliability levels, exceeding the minimum limit: Financial *Knowledge Management* (KMK) (6 items) achieved α = 0.82, Member Investment Behavior (PIA) (6 items) achieved α = 0.83, and Cooperative Performance (10 items) achieved α = 0.87. This high Cronbach's Alpha value confirms that the questionnaire used has excellent internal consistency and is reliable in measuring the research constructs.

3.2 Regression and Mediation Analysis

3.2.1 The Influence of Financial *Knowledge Management* on Investment Behavior

Table 1. Results of the Financial *Knowledge Management Test* on Investment Behavior

Statistics	***Mark***
Constant (α)	0.942
KMK coefficient (β)	0.611
R-squared (R²)	0.520
Adjusted R²	0.515
F-count	86.84
Sig. F	0,000
Sig. t (KMK)	0,000
Equality	PIA = 0.942 + 0.611 KMK + e

Source: SPSS 25 output

A simple regression test shows that Financial *Knowledge Management* has a positive and significant effect on Member Investment Behavior (p-value = 0.000). The regression equation shows that every increase in Financial *Knowledge Management* will increase Member Investment Behavior by 0.611 units. The coefficient of determination (R^2 of 0.520) means that 52% of the variation in Member Investment Behavior is explained by Financial *Knowledge Management* . This finding supports previous research which found that a transparent financial knowledge management system can increase cooperative members' interest and participation in investment [6].

3.2.2 Member Investment Behavior towards Cooperative Performance

Table 2. Results of Member Investment Test on Cooperative Performance

Statistics	***Mark***
Constant (α)	1,118
PIA coefficient (β)	0.580
R-squared (R²)	0.490
Adjusted R²	0.484
F-count	75.12
Sig. F	0,000
Sig. t (PIA)	0,000
Equality	KK = 1.118 + 0.580 PIA + e

Source: SPSS 25 output

The regression results show that Member Investment Behavior has a significant positive effect on Cooperative Performance (p-value = 0.000). This confirms that the more active and directed the members' investment behavior, the higher the cooperative's performance. The coefficient of

determination (R^2 of 0.490) indicates that 49% of the variation in Cooperative Performance can be explained by Member Investment Behavior. These results are in line with previous research which states that the level of member participation and trust in investment activities contributes significantly to increasing the efficiency and sustainability of cooperatives [8].

3.2.3 The Influence of Financial Knowledge Management on Cooperative Performance

Table 3. Results of the Financial Knowledge Management Test on Cooperative Performance

Statistics	***Mark***
Constant (α)	1,056
KMK coefficient (β)	0.552
R-squared (R²)	0.463
Adjusted R²	0.456
F-count	67.32
Sig. F	0,000
Sig. t (KMK)	0,000
Equality	KK = 1.056 + 0.552 KMK + e

Source: SPSS 25 output

The regression results show that Financial Knowledge Management has a significant positive effect on Cooperative Performance (coefficient □ = 0.552 with p-value = 0.000). This confirms that the better the management of financial knowledge, the more efficient the administrative process, the increase in Operating Surplus (SHU), and member trust in management. The coefficient of determination (R^2 of 0.463) indicates that 46.3% of the variation in Cooperative Performance can be explained by Financial *Knowledge Management* . This finding strengthens Solihin's view that knowledge management is a strategic asset *that* has a direct impact on organizational effectiveness and value creation [5].

3.3 Mediation Analysis: The Role of Members' Investment Behavior

To determine whether PIA mediates the relationship between KMK and KK, a multiple regression model was used based on the Baron and Kenny (1986) procedure:

Table 4. Mediation Analysis: The Role of Members' Investment Behavior

Predictor Variables	***Coefficient (β)***	***Sig.***	***Information***
KMK → PIA	0.611	0,000	Significant
PIA → KK	0.580	0,000	Significant
KMK → KK (direct)	0.552	0,000	Significant
KMK → KK (after PIA)	0.341	0.002	Significant
PIA → KK (in combined model)	0.472	0,000	Significant
KK = 0.341 KMK + 0.472 PIA + e			

Source: SPSS 25 output

The coefficient value of KMK on KK decreased from 0.552 to 0.341 after the PIA variable was included, but remained significant. This indicates that PIA partially mediates the relationship between KMK and KK. Thus, the influence of KMK on KK is not only direct, but also indirect through the formation of positive member investment behavior. This means that the better the financial knowledge management, the more likely members are to actively invest and contribute to improving cooperative performance. This finding is in accordance with the Resource-Based Theory (RBT) model which

emphasizes that effectively managed resources can improve organizational capabilities, which in turn result in superior performance [10].

3.4 Theoretical Integration: Resource-Based Theory (RBT)

These findings reinforce the Resource-Based Theory (RBT) framework, which identifies research elements as a value chain that creates competitive advantage:

Table 5. Summary of Regression Analysis Results

Model	*Equality*	*R^2*	*Conclusion*
Model 1	PIA = 0.942 + 0.611 KMK + e	0.520	KMK has a significant positive effect on PIA
Model 2	KK = 1.118 + 0.580 PIA + e	0.490	PIA has a significant positive effect on KK
Model 3	KK = 1.056 + 0.552 KMK + e	0.463	KMK has a significant positive effect on KK
Model 4	KK = 0.341 KMK + 0.472 PIA + e	0.578	PIA partially mediates the influence of KMK on KK

Source: SPSS 25 output

Overall, the results of the regression analysis show that Financial Knowledge Management (KMK) has a significant positive effect on Member Investment Behavior (PIA) (R^2=0.520), as well as PIA has a significant positive effect on Cooperative Performance (KK) (R^2=0.490), and KMK also has a significant positive direct effect on KK (R^2=0.463). Furthermore, the mediation results show that PIA partially mediates the effect of KMK on KK, which proves that organizational capability (PIA) is a bridge between knowledge resources and performance. This finding is in line with the Resource-Based Theory (RBT), where Financial Knowledge Management (intangible resource) functions as a Resource (KMK), which forms member Capabilities (PIA), and ultimately produces superior Performance (KK), indicating that the success of cooperatives is driven by member knowledge and involvement as strategic social capital, not just physical capital.

3.5 Discussion of Research Results

3.4.1 The Influence of Financial Knowledge Management on Members' Investment Behavior

The research results show that Financial Knowledge Management (KMK) has a positive and significant effect on Member Investment Behavior (PIA) with a coefficient value of $\beta = 0.611$ and a significance level of 0.000 (<0.05). The determination value (R^2) of 0.520 indicates that 52% of the variation in member investment behavior is explained by the implementation of KMK. These results indicate that the higher the level of financial knowledge management in the cooperative, the greater the interest and involvement of members in investment activities. Financial knowledge here is not only understood as information about balances, financial reports, or business results, but also includes members' abilities to understand, assess, and manage investment risks.

This finding is consistent with Maisaroh's research, which found that openness and a system for sharing financial knowledge in cooperatives can increase member trust and encourage participation in financial decision-making. In the context of Resource-Based Theory, these results indicate that financial knowledge is a valuable and rare intangible asset, because not all cooperatives have a well-documented financial knowledge management system. The Cahaya Cooperative of the PLN (Persero) Unit of South Sumatra has implemented a transparent and participatory financial reporting system, where members can access business results data through the Annual Members Meeting (RAT). This transparency creates trust capital and increases members' investment intentions as a form of trust-based economic behavior [11].

3.4.2 The Influence of Member Investment Behavior on Cooperative Performance

The regression results show that Member Investment Behavior (PIA) has a significant positive effect on Cooperative Performance (KK) with a coefficient value of β = 0.580 and p-value = 0.000. This means that members who have a high interest and confidence in investing, and are active in cooperative activities, will improve organizational performance, both financially and non-financially. Active participation of members in investment activities serves as cooperative social capital that strengthens the internal capital base. Members who invest regularly not only strengthen the cooperative's cash flow but also increase their sense of belonging and responsibility for the sustainability of the organization.

These results support the findings of Akmal & Kasdi who stated that active participation of members in managing cooperative capital is a key factor in achieving operational efficiency and growth of SHU [8]. In addition, Sari also emphasized that member investment behavior is directly related to increasing loyalty and stability of the cooperative organization. From the RBT perspective, member investment behavior reflects organizational capability formed from the utilization of financial knowledge resources. In other words, when the financial knowledge possessed by the cooperative is managed and distributed well, members are able to use it to make intelligent investment decisions, which in turn has an impact on improving cooperative performance [12].

3.4.3 The Influence of Financial Knowledge Management on Cooperative Performance

The results of the study indicate that Financial Knowledge Management has a positive and significant influence on Cooperative Performance (= 0.552, p = 0.000$), confirming that the better the management of financial knowledge, the more it increases internal efficiency, member trust, and the institutional reputation of the cooperative. This finding is in line with Resource-Based Theory (RBT), which identifies financial knowledge management as a strategic resource that has VRIO characteristics (*Valuable* , *Rare* , *Inimitable* , and *Organized*). Thus, Financial *Knowledge Management* not only improves performance directly, but also becomes a strategic asset that creates sustainable competitive advantage for cooperatives.

3.4.4 The Role of Mediating Members' Investment Behavior

Mediation analysis shows that Member Investment Behavior (PIA) acts as a partial mediator in the relationship between Financial Knowledge Management (KMK) and Cooperative Performance (KK). The coefficient value of KMK's influence on KK decreased from 0.552 to 0.341 after the PIA variable was included in the model, but its effect remained significant. This finding indicates that the influence of KMK on KK is not only direct, but also indirect through PIA.

In other words, a good financial knowledge management system encourages improved member investment behavior by increasing literacy, risk understanding, and trust in management. This positive investment behavior then contributes to improved cooperative performance, both from a financial (increased SHU and capital efficiency) and non-financial (member trust and participation) perspective. These results support Baron and Kenny's framework regarding the role of mediating variables, while also aligning with the basic principles of Resource-Based Theory [13]. This theory asserts that organizational excellence stems from internal capabilities in managing and utilizing valuable, rare, inimitable, and organized resources. In the cooperative context, Financial Knowledge Management (KMK) is a strategic resource that strengthens management competence and member trust, while Member Investment Behavior (PIA) functions as a capability that transforms financial knowledge into concrete actions in the form of capital participation and internal investment. This mediation process can be empirically observed at the Cahaya Cooperative of the PLN (Persero) Unit of South Sumatra, where a transparent contract reporting system (Return on Contract – ROK) and a 40% profit-sharing scheme of project profits encourage direct member involvement in the cooperative's financial management. This transparency enhances a sense of ownership, strengthens trust, and encourages increased member

investment participation, ultimately contributing to improved financial performance and the cooperative's sustainability.

Thus, the results of this analysis confirm that Member Investment Behavior (PIA) plays a strategic role in linking Financial Knowledge Management (KMK) with Cooperative Performance (KK). This relationship is consistent with the RBT perspective, where the process of transforming financial knowledge resources into member investment capabilities results in sustainable cooperative performance advantage.

3. 5.5 Integration of Research Results with *Resource* -Based Theory (RBT)

Integrating the results of empirical analysis into the Resource-Based Theory (RBT) framework shows that the relationships between variables form a strategic value chain that creates competitive advantage. In the context of Cahaya Cooperative, Financial *Knowledge Management* functions as a Resource, namely financial knowledge that is managed, stored, and shared effectively, which Barney views as a unique and difficult-to-imitate internal resource. This resource then forms a Capability (Organizational Capability) represented by Member Investment Behavior, namely the ability of members to manage and allocate funds productively based on the knowledge gained [13]. This chain ultimately produces Performance (Organizational Performance) which is measured as Cooperative Performance, reflected in increased financial efficiency, member services, and cooperative sustainability. Thus, this study strengthens the RBT view that the sustainable success of an organization is determined by the utilization of unique and difficult-to-imitate internal resources (financial knowledge), which are transformed into capabilities (member investment behavior) to achieve superior performance.

4. CONCLUSION

Based on the analysis results, Financial Knowledge Management (KMK) is proven to have a positive and significant effect on Member Investment Behavior (PIA), which indicates that transparency and accessibility of financial knowledge increase member participation and investment interest. Furthermore, PIA also has a positive and significant effect on Cooperative Performance (KK), confirming that active member participation contributes significantly to the growth of Operating Surplus (SHU), efficiency, and organizational sustainability. In addition, KMK also has a positive and significant direct effect on KK, through increasing administrative efficiency and strategic decision-making. The most important point is that PIA is proven to partially mediate the relationship between KMK and KK, which means that the influence of Financial *Knowledge Management* on Cooperative Performance works not only directly, but also indirectly through increasing member investment behavior. Overall, these findings are in line with Resource-Based Theory (RBT), which shows that KMK is a strategic resource that creates organizational capabilities (PIA), and results in sustainable cooperative performance excellence.

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