



The level of influence of trust, commitment, cooperation, and power  
in the interorganizational relationships of Brazilian credit cooperatives

*O nível de influência da confiança, do comprometimento, da cooperação e do poder  
no relacionamento interorganizacional de cooperativas de crédito Brasileiras*

*El nivel de influencia de la confianza, el compromiso, la cooperación y el poder en las relaciones  
interorganizacionales de cooperativas de crédito en Brasil*

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**Abstract**

This article aims to analyze the level of influence of trust, commitment, cooperation, and power in the interrelationships of individual credit cooperatives and their central organization in Brazil. The quantitative and descriptive research was developed in unique credit unions linked to the Central Bank of Brazil and the Organization of Brazilian Cooperatives. The data were analyzed using structural equation modeling, with the estimation through partial least squares. The results obtained for the coefficients of determination ( $R^2$ ) of the endogenous latent variables confirmed the assumptions found in the theoretical models of Morgan and Hunt (1994) and Coote, Forrest, and Tam (2003). Statistical significance was also found in the relationships between power and trust, commitment and cooperation, trust and commitment, trust and cooperation, and power and commitment. However, in this study the relationship between power and commitment characterized the significance and was positive between the individual credit cooperatives and their central organization. This is in line with the understanding that power is the solution to resolving conflicts. The research identifies how the constructs of trust, commitment, cooperation, and power show relevance to the alignment of relations between individual credit cooperatives and their central organization.

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**Keywords:** Commitment; Cooperation; Power; Relationship; Trust

**Resumo**

Este artigo tem como objetivo analisar o nível de influência da confiança, do comprometimento, da cooperação e do poder no relacionamento interorganizacional de cooperativas de crédito singulares e centrais brasileiras. A pesquisa quantitativa e descritiva, foi desenvolvida em cooperativas de crédito singulares vinculadas ao Banco Central do Brasil – BACEN e a Organização das Cooperativas Brasileiras – OCB. Os dados foram

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tratados por meio da Modelagem de Equações Estruturais (MEE), com aplicação do método de estimação dos mínimos quadrados parciais (PLS-PM). Os resultados obtidos nos coeficientes de determinação ( $R^2$ ) das variáveis latentes endógenas, confirmaram os pressupostos encontrados nos modelos teóricos de Morgan e Hunt (1994) e Coote, Forrest e Tam (2003). Constatou-se, também significância estatística nas relações entre poder e confiança; comprometimento e cooperação; confiança e comprometimento; confiança e cooperação e poder e comprometimento. No entanto, neste estudo a relação entre poder e comprometimento caracteriza-se como significativa e positiva entre as cooperativas de crédito singulares com suas centrais. Isso está em consonância com o entendimento de que o poder é a solução para buscar resolver conflitos. A pesquisa permite identificar o quanto os constructos confiança, comprometimento, cooperação e poder evidenciam aspectos relevantes para o alinhamento das relações entre as cooperativas de créditos singulares e suas centrais de crédito.

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*Palavras-chave:* Comprometimento; Confiança; Cooperação; Poder; Relacionamento

## Resumen

El objetivo en este artículo es analizar el nivel de influencia de la confianza, el compromiso, la cooperación y el poder en las relaciones interorganizacionales de las cooperativas de crédito singulares y centrales en Brasil. Se llevó a cabo un estudio cuantitativo y descriptivo en cooperativas de crédito singulares vinculadas con el Banco Central de Brasil – BACEN y la Organización de Cooperativas Brasileñas – OCB. Se analizaron los datos por medio de modelos de ecuaciones estructurales, con la aplicación del método de estimación de mínimos cuadrados parciales (PLS-PM). Los resultados obtenidos en los coeficientes de determinación ( $R^2$ ) de las variables latentes endógenas confirmaron los supuestos que se encuentran en los modelos teóricos de Morgan y Hunt (1994) y Coote, Forrest y Tam (2003). Además, se encontró significación estadística en las relaciones entre poder y confianza; compromiso y cooperación; confianza y compromiso; confianza y cooperación y poder y compromiso. Sin embargo, la relación entre poder y compromiso se caracteriza por ser significativa y positiva para las cooperativas de crédito singulares y sus centrales. Ello está en consonancia con el entendimiento de que el poder es el recurso para la solución de conflictos. El estudio permite identificar cómo la confianza, el compromiso, la cooperación y el poder ponen en evidencia aspectos relevantes para la alineación de las relaciones entre las cooperativas de crédito singulares y sus centrales de crédito.

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*Palabras clave:* Compromiso; Confianza; Cooperación; Poder; Relación

## Introduction

The trend of relationships based on trust, commitment, cooperation, and power among actors has been characterized as a means of producing value in transactions (either of information or resources), generating an efficient market economy, and generating and sustaining gains in competitive advantage (Ndubisi, 2011; Olave & Amato Neto, 2001; Palmatier, 2008).

The studies conducted by Ring and Van de Ven (1994) and Klein and Pereira (2014) analyzed the dynamics of interorganizational relationships from the point of view of the development of collaborative and cooperative processes — the latter of which is the subject of this work. Wegner and Padula (2010, p. 223) noted that “it is still a small number of studies that are concerned with the critical aspects of interorganizational cooperation, such as governance and management”. Organizations that participate in cooperative relationships are considered to achieve better results than those that do not act in that way (Ambrose, Marshall, & Lynch, 2010; Castro, Bulgacov, & Hoffman, 2011).

Many of these organizations, in the face of factors such as uncertainty, need for flexibility, and the requirement to develop capabilities and other resources, have sought to be part of cooperative arrangements (Child & Faulkner, 1998). The understanding of factors that influence cooperative relationships, especially with respect to interorganizational

relationship conflict, becomes a way to search for solutions and innovations in processes of interaction, such as those that occur in cooperatives and credit unions (Gianezini, 2010).

Credit cooperatives or credit unions – the objects of study in this research – can be construed as an association of organizations seeking, through mutual cooperation, better management of their financial resources through the benefits of collective ownership of profit, as is established in Brazil by Law 5.764, dated December 16, 1971 (Brazil, 2015).

A cooperative financial or credit organization provides assistance in the form of credit and the provision of banking services to its associates under favorable conditions (Franz & Azambuja, 2011). In Brazil, credit unions are equivalent to financial institutions and their functioning must be authorized and regulated by the Central Bank of Brazil (CBB, 2010). Credit unions are interorganizational networks that can be classified according to their size and goals.

There is a need to understand the relationship between cooperatives to establish actions that aim at building a relationship at the horizontal level of the network, in which there is reciprocity between the actors, the goal of common gains, and a strengthening of the precepts of the cooperatives (Winckler & Molinari, 2011). One of the reasons suggested by Fontes Filho, Maruci, and Oliveira (2008) for the reduced participation of associates

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