# INNOVATIONS IN PROCESSES IN CREDIT UNIONS IN RIO GRANDE DO SUL

**Cristyelen Martins Dutra[1], Luciane Dittgen Miritz[2], Claudia Janete Lamberty Porto[3] and Luiz Carlos Timm[4]**

## ABSTRACT

Innovations in processes promote improvements or changes in existing processes in organizations, with the objective of optimizing management, generating better results. This article aims to identify how innovation in processes occurs in credit unions. This study is a qualitative and exploratory research. Primary data were used in data collection, with interviews consisting of a structured script, carried out with managers of credit unions. 4 interviews were conducted with the managers of credit unions located in Santa Maria, Rio Grande do Sul, in the second half of 2023. For information analysis, documentary analysis was used, which were sources of information and data complementation, and content analysis. In the results, it was highlighted that process innovations represent positive points for organizations, the managers of the cooperatives analyzed recognize the importance of process innovations, and these are planned for their later development.

**Keywords:** Innovations, Cooperatives, Processes.

## INTRODUCTION

The current business management scenario demands an analysis of the perception of the environment, along with continuous improvement in the management of available resources. Some variables may arise in the behavior of the market that may exceed the capacity of the enterprise to resist. Some difficulties arise, such as credit restrictions, poor qualification, low professionalization of managers, and others.

The environment in which organizations are inserted is competitive and dynamic, requiring adaptations and the search for a new scenario for their development. Therefore, they seek to increase systems and intelligence in their processes, with the objective of exploring internal resources and skills. For the administrator, these processes can generate uncertainty and distrust, but if they are properly aligned, they can represent positive results and provide gains for the organization.

[1]Federal University of Santa Maria – Rio Grande do Sul
[2]Federal University of Santa Maria – Rio Grande do Sul
[3]Federal University of Santa Maria – Rio Grande do Sul
[4]Federal University of Rio Grande do Sul – Rio Grande do Sul

Innovation can be analyzed as something altered, being a total change or something modified in structure. These changes can start from the creation of an individual, better conditions for those who are purchasing the product, steps for production solutions or qualifying new inputs. In organizations, innovation can happen from the participants themselves and internal knowledge, another way would be by adding knowledge and technologies from other partner institutions, consumers, suppliers and distribution. Innovation can be radical or incremental and can be the primary factor to give power to the organization.

Cooperatives, as a collective enterprise, are formed by individuals who come together to address common goals. Credit unions represent 12.18% of the world financial market, with 763 cooperatives, 13,956,975 cooperative members and 89,381 employees in 2021, these numbers in the credit sector in Brazil (OCB, 2021).

Credit unions, in addition to providing financial services, also have the purpose of offering a better quality of life for people and society, generating an impact on development. Thus, it has been gaining more space in the financial system, with a larger service network in the country and can be instituted as the main financial agent.

Thinking of cooperativism as a tool of great importance for social development and financial inclusion, therefore, we think about the innovations that can be included in cooperatives, which can contribute to growth and protagonism in the National Financial System.

Process innovation can be understood as a tool used to develop new methods to produce and/or distribute new improvements to the organization. These improvements can be in the equipment used, in the programs and in techniques. The processes within cooperatives often have a propitious functionality, but with few tendencies, partners, little explored, that is, restricted to access to new knowledge. The organization's understanding is to flow in management and consumer satisfaction, but in fact improvement can occur in various purchasing processes, member management, new jobs and cooperation.

By carrying out an innovation strategy, the cooperative adds better conditions to the processes. It admits new knowledge, new partnerships, greater agility, development for members and better management. By generating new discoveries, evaluating them, putting them into execution, marketing and ascertaining the performance of the business in the cooperatives, this is the phase of developing results, in order to evaluate that as a result it obtained new changes that modified the internal structure financially, resulting in profit for the cooperative.  Therefore, a good plan for implementation is essential, followed by this planning, to direct the best choice and result in efficient benefits to the cooperative.

In view of the discussion, the following research question is elaborated: in credit unions based in Santa Maria, Rio Grande do Sul, how can process innovations add to improvements within the organization?

The study aims to present the profile of credit unions, discuss the importance of innovation, identify how process innovations occur, and analyze the implementation of process innovations in credit unions.

This theme is justified since organizations need to manage process innovations. As the pandemic accelerated several sectors of the economy, demanding even more innovation, organizations need to adapt to evolve and remain competitive in the market. Innovations can modify many paths, leading to new markets, improvements and development. In this way, the cooperative as a collective of members, adds greater development, not only to an individual, but to all, and the improvements and advances provide impacts to the environment (social, economic and environmental) in which the cooperative is inserted.

## THEORETICAL FRAMEWORK

### CREDIT UNIONS

The cooperative can be understood as the union of people with the same purpose, it does not aim at profit. Cooperativism unites the cooperative and the member to achieve their social goals, through cooperation between the member and the collective to solve common problems. The role of cooperativism has been a great contribution to development (FLORES, 2010).

Credit unions arise with the intention of forming alternative institutions to provide credit, they are different from banks in general, they assume the risks of capital investments in favor of society. It also provides for economic, social and even environmental development (JACQUES; GONÇALVES, 2016).

Raiffeisen, who in 1564 founded the first credit cooperative in Germany, in order to help the rural population with a credit, because the local agents constituted high interest rates looking for the return of capital, so the difficulty of farmers in their production increased, until Friedrich emerged who institutionalized solidarity, voting rights, absence of capital and cooperation (FRADE; OLIVEIRA, 2018). In this way, solidarity with possible economic growth of a whole, the freedom to enter and leave the cooperative of free will, of their free participation in society, the cooperation of the act of solidarity with inhumane conditions, of managing their own destinies without racial, religious and political ideology discrimination.

The cooperative system that offers credit as a form of local development, forms savings and directs local business initiatives. They assume the risk of these investments in the projects in relation to the community participating in the institution. An important economic segment has been constituted since the 90s by an expansionist movement of credit cooperativism (FERREIRA, 2021).

The fees and tariffs of financial services are offered by the cooperative system at a low cost, because cooperatives are formed by people, with no intention of profit, so access is different from other companies that use financial operations. The fact, then, is decisive because the issue is focused on the community, tasks and duties that make it better (PINHO, 2001).

## INNOVATIONS

Innovation, according to Schumpeter (1982), presents conditions that can be represented by production combinations, with five cases: a new item, such as a new quality; a new method, which can be a new way of trading; a new market; new raw material and or; new organization.

Process innovations can be defined as the implementation of a new process, which can lead to the improvement of this process by using it as equipment or by using a new method to perform the task. A characteristic that can lead to innovations in processes can be the improvement of routines, such as increasing learning (TIGRE, 2006).

Transformations can occur in a certain period, short or long, it is observed that, over the years, the time in which each innovation is considered as such has been getting shorter and shorter, such as technology that increasingly has new electronic means that facilitate information to reach greater speed, with means of transmission that accelerate the passage (VARELLA; MEDEIROS, 2012).

According to Dobni (2008), the need for innovation is associated with the moment when the organization decreases its performance and needs something new to change reality, thus promoting competitiveness and gaining an advantage over other organizations, which have their businesses stabilized in the environment (FARIA; FONSECA, 2014).

The relationship between economic growth and changes may narrow, and the introduction and dissemination of technological and organizational innovations may be possible, emphasizing that the main thing in action is the company (ZAMBERLAN, 2012). Innovation is not alone, for it to be carried out it needs to be done together, with several people. With characteristics that provide different visions, perspectives and people so that they can come up with an innovative proposal in practice. It prioritizes the importance of

developing dialogue, good communication and teamwork in the organization (SANTOS et al, 2016). According to Wilbert (2017), to innovate is to improve something that already exists, giving rise to something new. In the processes, for him, are the improvements related to the creation and development of new ideas, such as improving and modifying management.

Changes within a company can occur in various work methods, they can be in production factors and types of outputs, thus improving its productivity and/or its commercial performance and technological innovation can provide advantages to consumers, such as new services or improving existing ones, it is an implementation of production or marketing methods,  of these may be changes in equipment, human resources, working methods or combinations of the above (OECD, 2018).

To analyze the company's performance in consideration of the effects of innovations can be identified by proportion of sales, results of the effort and the impact on the use of factors of production, in the process of innovations points may arise that impair, such as economic factors, the low relationship with obstacles that prove relevant in research and can modify the country's needs (OECD,  2018).

The capacity of a company lies in the union of workers, trained employees, ease of departments, competence, their strategies, the market, alliances and as a whole with the internal organization. Therefore, an organization, in order to have its path in competence, must articulate its strategies, its structure, and one of the innovation activities may be training when necessary to implement a process considered new or improved (OECD, 2018).

The evaluation of the effectiveness of innovations introduced in companies can be by methods that can increase and maintain their competitiveness. Some methods such as the registration of design, secrecy and in time in the introduction about competitors (OECD, 2018).

It is important to understand the characteristics that make companies innovative and how they are generated, as these are important points of analysis. Companies can depend on several factors, such as opportunities, recognition capacity, exploitation of the opportunity, establishment of strategies, and the power to transform into innovations. Thus, the company needs the ability to identify innovations and the way to combine efficiently (TEIXEIRA et al, 2019).

Maximizing functionality can be the gradual change of a product or service, this incremental evolution of innovation helps users adapt to new market realities. In other

words, it aims at the continuous improvement of products and services, due to the demands related to the consumer market (FARIAS, 2021).

Therefore, innovation seeks to support an institution that has little knowledge, thoughts, agile actions, maintaining the competitiveness of the structure, new advances, reducing risks that may be experiencing, and the movement of the economic and social, generating new activities in society.

## PROCESSES IN ORGANIZATIONS

Processes can be activities of the organization, with the use of resources to generate correct organizational results. Counting on the receipt of an input of some raw material and, from there, works so that the product leaves as expected to the requester (MATTOS, 2011). In an approach by Oliveira (1996), processes are activities that consist of sequences using the logic between them, with the objective of meeting or even exceeding the expectations of customers in relation to the results.

An innovation process identifies the size of the market and its types of benefits, these through research that helps to better understand the development of products and services, resulting in results in the form of benefits to customers and meeting their needs (MATTOS, 2011). According to Lima (2017) they can be separated in their structure, which can be a sales business process with the result of a product or service received by a customer from the external environment, organizational processes seek their overall performance with the guarantee of adequate support as strategic planning, and the management process adjusts the organization's performance as an integrated management.

Objectives are the starting point of a company in the innovation process, and they can help or can harm due to some factors. Some objectives are relevant, they are: maintain market share; increase market share; improve product quality; improve working conditions; and among others. From these objectives, some factors can be considered that favor, such as sources of information, which are internal sources, external sources, research institutions and general information. And also, the factors that harm can be economic factors, company factors and other reasons (OECD, 2018).

Thus, a process needs effectiveness to make the results positive, with direction for its organization, the establishment of products and services. Also, the identification of their needs, environment and equipment in good conditions for work, with an adaptability of the process performance. These are the main points to be proposed at the time of carrying out the process.

## STUDY METHOD

This section is dedicated to presenting the methodological criteria that were used in this study. For Köche (2011, p. 144) "the methodology should clarify the way it was used in the analysis of the proposed problem".

### RESEARCH CLASSIFICATION

Regarding the approach, the qualitative aspect was adopted to meet the purpose of this study, since an in-depth analysis of the innovations and interpretation of processes is carried out, without the intention of generalizing the results. According to Ramires (2013), qualitative research can be one that is capable of adding meaning and planning to acts, relationships and social structures. Also, the quality of what is most important and determinant, a search for depth and plenitude.

As for the procedures, in order to understand the problem of the research, an exploratory research was carried out, as it proposes to discover the motivations that credit unions have when they adhere to innovations in the processes in the organization.

### DATA COLLECTION

This study worked with primary information, as it was collected directly from the managers of the organizations, through interviews with a structured script. According to Leitão (2017), an interview should be of a conscious and informed methodological planning. In other words, it is a dialogue containing interviewer and interviewee, through the information collected it can offer clear definitions in relation to the theme investigated in the research.

A structured interview was used with 13 questions applied to professionals linked to the management of the cooperative. After the preparation of the interview script, a date was set with each representative of the credit cooperatives that operate in the municipality of Santa Maria, the cooperatives being: Transpocred, Sicredi, Cresol and Sicoob. This interview was recorded, with the consent of the interviewees, for later transcription and analysis. The interviews were conducted in October 2023.

### DATA ANALYSIS

For the analysis of the interviewees, content analysis was carried out, since it is a technique that allows the compression of qualitative data and becomes relevant, since it portrays the content according to its context, through the most important themes.

For the analysis, categories were created. The categories represent possible responses to the objectives. These categories can be created through the data collected, or they can be pre-established. Next, the profile of the companies and the interviewees was structured; importance of innovation; process innovation; implementation of process innovations.

## ANALYSIS AND DISCUSSION OF THE RESULTS

The analysis and discussion of data aims to identify in credit unions the importance of process innovations, if they are carried out, how the implementation of these innovations occurs and what improvements they bring to the organizations. Thus, the presentation and analysis of the results will follow the categories defined by this study, as follows: 1) profile of the cooperatives and interviewees; 2) importance of innovations; 3) process innovations; and, 4) implementation of process innovations.

### PROFILE OF COOPERATIVES AND INTERVIEWEES

For the analysis and discussion of the results, four companies from the financial sector, credit unions, which are Transpocred, Sicredi, Cresol and Sicoob, were selected. For this, a brief presentation of the profile of these cooperatives and the interviewees of each of them will be presented.

Transpocred, a credit cooperative created in 2006, a cooperative of entrepreneurs and employees of transport and postal services in the South of Brazil, has 17 years of operation, 34 service stations, 45.1 thousand cooperative members and 1.4 billion assets. Its performance is in offering cooperative members linked to the transport industry and its related areas, differentiated financial services, with the possibility of a solid and sustainable development of the community and segment where it operates. They operate in the states of Santa Catarina, Paraná and Rio Grande do Sul, the priority is in democratic management under cooperative values. The cooperative is affiliated to the Ailos system, providing greater security in operations.

Sicredi is a credit union, operating since 1902, it is the first cooperative financial institution in Brazil, its business model builds a value chain that benefits the member, cooperative and local community. It follows a collective path to offer intelligent solutions for financial development and offering financial products and services to companies and agribusiness. Sicredi's locations of operation are diverse, present in 24 states of Brazil and the Federal District. It has almost 123 years of operation, 2.5 thousand branches, more than 5.5 million members and 271.9 billion assets.

Cresol is a credit union, founded in 1995, its work focuses on personalized service, providing financial solutions to generate development of cooperative members, their enterprises and the entire community. Cresol has relationship agencies in 19 states in Brazil. Cresol's numbers show that its operations are 28 years old, with 820 branches, 881 thousand cooperative members and 18.1 billion assets.

Sicoob is a credit union, operating since 1997, for people who come together to cooperate, belong, do social responsibility and financial justice. The member is a cooperative, owner, participates in decisions and financial results. These results are reinvested in regional development, in a virtuous circle of socioeconomic prosperity. With operations in all states of Brazil. In numbers, Sicoob has 26 years of operation, with 3,523 service points, 7.6 million cooperative members and 5.5 billion assets.

Regarding the interviewees, all of them work in management positions in the cooperatives, with interviewee 1 working as manager of the Transpocred service station, graduated in accounting sciences and with a postgraduate degree in Human Resources and Marketing, Business and People Management and Business Management.

Interviewee 2 works as a process advisor, has a degree in accounting, and has been a collaborator of the cooperative for 16 years.

Interviewee 3 works in the position of general manager, with a degree in administration and human resources and his time at the institution is two months, but in the cooperative it is 36 years.

Interviewee 4 has his position in the cooperative is an agency manager, graduated in accounting sciences and in the cooperative he has been working with cooperatives for three years and six months, and with 25 years working with cooperatives.

## IMPORTANCE OF INNOVATION

Nowadays, innovations in organizations are fluent, in the sense of seeking better improvement in the company for something new or in the improvement of something that already exists. For this, innovation relies on people who have a purpose for the realization, as in cooperatives all members or the vast majority are included to generate this differential. Therefore, teams structured with a vision for innovation and those who know what will be best for the organization. According to interviewee 1, referring to the discussion of the innovation theme:

> Innovation is discussed, it is implemented, fundamental for the survival of the cooperative. We are a credit union segmented in the area of transportation, part of the time, our customers spend on the roads, so somehow we can better serve, all online. We don't have cash here at the institution and we don't miss it. Because today everything is done with apps. We have always improved and updated

> constantly, we are concerned with working in an agile and more efficient way, and we do not waste time and gain savings with cooperative members and employees. We have a program that we have access to information that facilitates our daily lives and is constantly changing and improving.

Interviewee 2 expounds on the theme of innovation in the cooperative:

> Today we have a shared services center, of these shared services we have the process area, so improvement is continuous, automation always with an eye on innovation and we have an area just for innovation.

Interviewee 3 answers the question:

> Yes, always on the agenda, we have people trained to move forward.

Interviewee 4 states that in the cooperative the theme is discussed:

> Yes, today we have very strong digital accounts being opened, understood as a credit union along the lines of digital banks. And also, another very strong campaign already seeing the future is Kids Accounts, a strong campaign for children's accounts.

Regarding innovation being discussed in cooperatives, it is noted that of the four interviewees stated that it is discussed by a part of the employees or even by all. The analysis of innovation performance is extremely important, as when identifying how the cooperative's process is and the post-innovation carried out.

The transformations of innovations can result from a certain period, from the passing of the years that can increasingly occur in shorter periods, with the technological innovations that have electronics, which can facilitate information and transmissions. And other means that they bring to the organization, as we saw in some of the speeches of some interviewees, are always focused on innovation.

Regarding the situation that may occur when the cooperative needs improvements, which can solve issues, add or change something, the interviewees were asked this question and their answers in their views were positive. The four interviewees believe that they can solve problems within the cooperative. Interviewee 1 highlighted some points that he notes that bring benefits in the improvement of the cooperative, such as the reduction of time, negotiation, the agility of being present in digital, and believes that it works very well. Interviewees 2 and 3 agree that they can solve some difficulties, that innovation always needs to be in the direction of the market, to differentiate some service and to always keep the idea of innovation in transmission. And interviewee 4 also agreed, he discusses the issue of the system helping in the operational, in the support that has provided greater

efficiency and lower costs, and in the ease that it has provided to the organization's employees.

An organization, at some point in its activities, can reduce its performance or development, thus innovations arise to differentiate and change reality. As mentioned in some of the interviewees' statements, innovation arises to differentiate and offer an advantage to the organization, can lead to better results in operational, economic and social performance.

## PROCESS INNOVATION

This category aims to identify if the innovations in the processes carried out by the cooperatives are noticed, if there is a lack of strategies for their implementation.

According to Lima's (2017) approach, process innovations arise from a need, it intends to achieve a good or even better result than the expected objective to overcome the need.

Regarding the inclusion of process innovation in organizations, it is observed that only respondent 2 answered negatively, she does not notice that it needs to be due to the fact that it is a well-worked and discussed issue in the organization, it occurs naturally. In response that there may be a lack of inclusion in organizations, respondents 1, 3 and 4 realize that yes, there is a lack, some points mentioned were: that evolution is constant, that they need more dedication and time. For realization, as perceived by the majority of the interviewees, the main thing is that it requires a certain amount of time, the identification of the dimension of its structure, in order to be able to better help what is needed at the moment.

Improvements in relation to process innovations were noticed in all cooperatives analyzed, in the opinion of each interviewee at least one improvement was perceived, as reported by the interviewees.

Interviewee 1 discusses that:

> Yes, there is improvement in collection, in the area of credit, in marketing, all involved in improvement. We have a virtual agency, everything online, we start to learn in every way, it is an area of constant innovation. We here are able to identify processes of improvement through experiences, coexistence and learning.

Interviewee 2 states that:

> Everything revolves around innovation, we have a whole premise in the area that is when I am going to make an improvement I need to maintain a systemic calculation, so we work a lot. Look at and reduce price, have agility and have a very intuitive flow. Always this look.

Interviewee 4 perceives that:

> We have had pre-approved credit for a long time. I have to collect data for the entire operational to approve the credit. We have to use parameters for different locations, with some difficulties.

As a process innovation, it is possible to better develop products and services, which can lead to results in the form of benefits to customers (MATTOS, 2011). In the organizations studied, it was observed that innovations in processes occur, but the interviewees report that there is still a lack of innovations, to better overcome the difficulties at the time of developing the activities, because the benefits that the innovation of the processes is positive, causing better results, with several points identified by the interviewees of the organizations.

Implementing strategies for organizational processes is like a guarantee of adequate support and the search for better performance (LIMA, 2017). Even if divided in the structure of the organization to verify the need for strategy when innovating, as in sales, they look for better results.

Respondents were asked if strategies are implemented to implement process innovation. Interviewee 1 analyzes that it depends on the need for realization and how a strategy is to innovate, because, as the interviewee does not innovate, he is out of the market. Interviewees 2 and 3 have a lot of strategic planning in the organizations they are part of. And interviewee 4, he structures the organization as Lima defines the division into sectors, with each area has its implementations and strategies, he says that there are many things analyzed and studied for improvement. So, he analyzes that when the inaction of the processes is discussed, strategies are put in place for their performance.

## IMPLEMENTATION OF PROCESS INNOVATIONS

Corporate governance is a practice in the processes of organizations, a need for transparency in the processes they can reflect in the behavior of organizational objectives and goals. According to Oliveira (2019), the principle of transparency is not timely information such as financial, but all administrative acts in the annual reports, and passing the consent of the external and internal audit.

Thinking about the management practices of the cooperatives under discussion, the interviewees were asked about the strategies for implementing the innovations, whether they remain only in planning or are developed. Interviewee 1 has currently developed a lot for the implementation path; Interviewees 2, 3 and 4 stated that they are put into practice, I add that they have a beginning, middle and end.

Still in the management process to be developed, the following question was asked, it happened that some process innovation project did not move forward: interviewee 1 exposed that some unforeseen events have already happened, such as changing route, not adding his application. Interviewees 2 and 3 affirm that all of them were executed, they may have happened to be slow, but improved. And interviewee 4 stated that yes it happened, an example, in a quality process there were many problems, which led to the efficiency of the organization.

Regarding the planning of cooperatives to implement process innovations for the future, it was analyzed that the four interviewees stressed that the organizations they are part of all have a project for future innovations in processes, and not just one, but several.

In the discussion of cooperatives presenting points that may be negative in relation to process innovations, such as poor management, there has been no planning or some other reason. Only interviewee 3 answered that negative points were not obtained.

Interviewee 1 discusses that it may have occurred:

> Sometimes what affects the process are people, a lot of anxiety or demand for change. We have an application that is fantastic, everything noted by the cooperative, but there are many people who have difficulty and I see it as an opportunity to show the service.

Interviewee 2, he found that yes:

> We did a flow review, the review we did in the legal entity, in terms of security, and agility. And another flow is in rural credit, these are proposals that we have already seen opportunities for improvement. Some are not the way we wanted.

Interviewee 4 noted a negative point, such as:

> When opening an account, as I had already said, if there were many problems many years ago, then to have a quality is hindering efficiency. At some point the cooperative will have to resume the process.

Analyzing the entire discussion, a question was prepared to identify which improvements caused the innovations in the processes for the cooperatives. Several points were mentioned that structure the organization in a positive way. Of the four interviewees, all affirmed and cited at least one improvement.

Interviewee 1 reported some positive points for the cooperative:

> As long as they bring innovations to the cooperative members, saving time, life insurance, a digital signature, loan simulations, in the consortium, a self-service, these that make it much easier for us. We have to adapt to innovation, everything that comes new is for the better.

Interviewee 2 stated that the points were:

> Automation, we review and there is a part that has an electronic signature, the member does not need to go to the site, and with robots doing the reception process.

Interviewee 3 analyzed that the following were:

> The cooperative has grown and continues to grow, that cooperative members are growing, with better service and encouragement to the cooperative.

Interviewee 4 reports that the positive points are:

> Yes, processes always bring evolution and improvements for us, efficiency in the analysis of numbers and more clarity.

According to the Oslo Manual, the innovation process for it to be developed has as its starting point the objectives to make innovation activities happen. Thus, identifying the objective, classify yourself and develop goals for the innovation process to achieve. In the discussion of the interviewees, it was noted that the innovations they favored with internal sources such as electronic signature, in external sources in self-service and growth of cooperative members and research sources in efficiency in the analysis of numbers. And in the discussion of the factors that can harm, it was analyzed that in the company's factors such as the review of the flow for improvement and the lack of information about technology, and other reasons are that customers have the application to improve and end up without patience and end up in difficulties.

As an organization in its management, it needs to manage with its objectives of achieving goals and achieving positive and profitable results, for this effective management, the greater need of each cooperative to seek new methods of can improve management. This new method can be innovation, as in the discussions of the interviewees, it was noted that it brings many benefits, which lead to better results.

It is also worth mentioning that partnerships with companies, especially startups, are increasingly present in the innovations implemented, and that safety is a key factor when deciding to implement process innovations.

## FINAL CONSIDERATIONS

The present study sought to identify and understand the importance and implementation of innovation. In addition, it has three specific objectives, namely: understanding the importance of innovation, verifying process innovation, and identifying the implementation of process innovations.

As for the categories, importance of innovation, process innovation and implementation of process innovations, in some way all were satisfactorily contemplated. It contemplates that all the organizations under discussion develop process innovations and realizes that the interviewees follow the structure of the method used in the cooperative, that innovation in their view is stimulated, necessary and beneficial.

Regarding process innovations, many needs of organizations arise in the course of their activities. In the view of the interviewees, it was analyzed that cooperatives use strategic planning to better carry out innovations and realize that they generate benefits for organizations.

As cited authors, management practices can modify an organization, lead to improvements to new products and services, or something already present. To achieve this objective of efficient management, it was noted from the interviewees that for their management innovations in processes are implemented, they say that it occurs frequently and currently have planning for new implementations of innovations. In general, they notice that there has been some negative point and positive points always cause for the organization, the positive points mentioned were electronic signature, automation, growth and efficiency in data analysis.

In this sense, this study contemplates all the objectives in which it was proposed to research. Future studies can be dedicated to studying the vision of members in relation to innovations in processes in credit unions. The cooperatives that were the object of this study provided a manager from each organization to answer the structured questions, who dedicated their time to help in the construction of this work, which was undoubtedly enriching, so that it confirmed that the theme is essential for organizations.

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