

## Digital-based Indonesian Cooperative Civilization Education

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DOI: [10.36348/jaep.2023.v07i09.002](https://doi.org/10.36348/jaep.2023.v07i09.002)

| Received: 02.08.2023 | Accepted: 10.09.2023 | Published: 15.09.2023

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### Abstract

As a business entity whose existence is strengthened by law, cooperatives in Indonesia cannot be run traditionally. Cooperatives are the cornerstone of the economy which must be managed in a modern way in the current modern era. The purpose of this research is to explain that education is one of the important aspects in changing digital-based cooperative civilization, especially in the aspects of membership, capital and *member profits* (SHU). The research design uses a qualitative approach with a case study type on a single case. The research results found that members become owners, users and potential customers of cooperatives, therefore cooperatives must respond to the needs of these members quickly through digital services. Cultivating cooperative capital is carried out through savings and loans, where by digitizing financial reporting can be monitored directly. Through participation, members' welfare can be improved in a sustainable manner.

Keywords: Education, cooperative civilization, digital services, member welfare.

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### 1. INTRODUCTION

The presence of cooperatives as an entity that does not just seek profit is an important pillar for realizing accelerated development in Indonesia. The development in question is not only development from an economic perspective but also building the quality of human resources is much more important because it has a positive impact on the economic development of a nation in the long term. In the context of Islamic Boarding School Cooperatives, Sujianto's research explains that increasing member participation cannot be separated from the cooperative education aspect for its members, namely santri (Sujianto, 2012). So it is not surprising that the existence of cooperatives in Indonesia is one of the programs to reduce poverty. The strategic step taken by the Padang City Government is to increase member participation through increasing cooperative knowledge (Wira and Gustati, 2016). Likewise, in the Kojamas cooperative, education and training have a positive effect on member participation (Gunawan, 2018).

Member participation is one of the cooperative's social capital (Liang *et al.*, 2015), so that to build cooperative civilization in Indonesia, member

satisfaction is the main priority, according to Boevsky and Kostenarov (2020) research. As social capital, member participation and member satisfaction are one unit, where the higher member participation means members feel satisfied with the services provided by the cooperative. Vice versa, if members feel satisfied in making transactions in the cooperative, they will tend to increase their participation (Kashyap and Bhuyan, 2021). This increase in member participation is an important indicator that the cooperative management aspect is carried out in a quality manner, so that cooperative management is directed at management based on member satisfaction.

Member satisfaction is a lever for increasing participation, so in this era of globalization which tends to demand fast-paced services, digital-based cooperatives have become a necessity. Research by Conto *et al.*, (2019) that the performance of cooperative members increases if cooperative managers are able to manage their business entities (cooperatives) which are able to accommodate members' needs quickly, and this can only be facilitated by cooperative-based management. digital. According to Almambruri, *et al.*, digitalization of cooperatives is one strategy in an effort

to accelerate the growth of cooperatives (Almabruri *et al.*, 2022) and to realize the welfare of members (Putri *et al.*, 2021). Meanwhile, the welfare in question can be in the form of increasing savings, whether voluntary savings, mandatory savings and members' basic savings (Latifah, Pranoto, and Susilowati, 2016).

Based on the brief observations above, this researcher is directed to provide peEmpirical explanation of educationdigital-based Indonesian cooperative civilization which is devoted to aspects of member participation as the focus of research with indicators: membership, capital and *member profits* (SHU) (Nurranto and Saputro, 2015; Rozali, 2016). Education is the major subject in this research. Considering the importance of education in changing cooperative civilization from traditionally managed cooperatives to independent, modern and professional cooperatives, digital management is an option to be applied to cooperatives in Indonesia.

## 2. LITERATURE REVIEW

Based on the law, the goals of national education are: to develop the potential of students to become human beings who believe and are devoted to God Almighty, have noble character, be healthy, knowledgeable, capable, creative, independent, and be democratic and responsible citizens (National Education System Law, 2003)

Although the general meaning of the term civilization is difficult to understand (Bowden and Seabrooke, 2006), however, this term can be associated with "progress" (Dictionary Drafting Team for the Center for Language Development and Development, 1990). For example, national civilization means the progress of a nation, and cooperative civilization can mean cooperative progress. Zheng stated that civilization did not come instantly but was a process and took place over a long period of time. In fact, what is an important element of civilization is trust. When there is trust from members, society and stakeholders, more and more people will want to collaborate with cooperatives, and that is where cooperative civilization can gradually be realized (Zheng, 2022). While the new era of Indonesian cooperatives can be realized by paying attention to 5 aspects, namely: cooperatives must be large, professionally managed, independent, have character and dignity, empower and care for others (Kamaruddin Batubara, 2021).

Meanwhile, digital-based cooperatives are an important study in this study considering the results of a survey in Brazil, there were 52 credit cooperatives which provided information that credit cooperatives that apply digitalization to manage their business are more initiative than traditional cooperatives. Besides that, digitalization of cooperatives can increase member participation, and participation is one of the principles of cooperatives to build cooperative survival (Conto *et*

*al.*, 2019) in the midst of a digital society that is currently growing rapidly (Cousin and Audebrand, 2019). The transformation into a digital cooperative is directly proportional to the number of members (Hasbullah and Bareduan, 2021). This means that as the number of members increases, the quality of service must also continue to be improved through this digital transformation. Then in Bulgaria, digitalization of cooperatives can increase member satisfaction, because their needs can be responded to quickly by the cooperative (Boevsky and Kostenarov, 2020).

Based on empirical studies, it was found that the digitalization of cooperatives in Indonesia can encourage an increase in cooperative income, and nationally this increase in income cannot be separated from an increase in several aspects, namely: the total number of cooperatives, the number of active cooperatives, the number of members, the number of managers, the number of employees, the amount of internal capital. and external, business volume and SHU. Digitalization also encourages increased cooperative efficiency which can be measured by the increasingly extensive cooperative business area (Nurdany and Prajasari, 2020). Not only does it have an effect on increasing income, digitalization of cooperatives also has a positive impact on increasing managerial transparency and in the long term can increase competitive advantage with other business actors (Zainuddin *et al.*, 2023).

What is meant by managerial transparency is the greater openness of the financial management of the institution so that the occurrence of criminal acts of corruption can be minimized because it is always monitored by members. The existence of cooperatives originates from the members, is supervised by the members and is fully utilized by the members to meet their needs. Meanwhile, competitive advantage can be realized when cooperatives adapt to the era of globalization, namely by accommodating digitalization in cooperative management, which is a requirement for cooperative globalization. More technically explained by Moral and Ucles (2022) that the existence of cooperatives can be agents of rural development, so that to face global challenges, digitally managed cooperatives are needed to create efficient and sustainable cooperatives.

Digital cooperative management is increasingly becoming mainstream during the Covid-19 pandemic in Indonesia, where the government limits face-to-face access or meeting with people so there is no other choice but to use digital media. Digital media is an option to continue running cooperative businesses and to avoid further decline in cooperatives, so in a study of cooperatives in East Nusa Tenggara Province, Indonesia. By method Focus Group Discussion (FGD) resulted in a recommendation that the transformation of cooperative management from manual to digital

management needs to be supported by strengthening human resource literacy so that the affirmation of digital technology can truly increase the competitiveness of cooperatives (Susilawati, 2021). Increasing competitiveness can also be realized in the form of improving the marketing quality of cooperative superior products based on modern marketing management principles supported by the quality of human resources (Wafirotin, 2013)

Meanwhile, research with a focus on several cooperatives in Indonesia shows that digital transformation is increasingly in demand by this family-based business sector. In fact, in its development, digital management is not only relevant for cooperative business entities, but is also accommodated by Micro, Small and Medium Enterprises (MSMEs) in Indonesia to enter the international market (Avriyanti, 2021; Fauziah and Rizaldi, 2021; Febryansyah, 2021; Purbasari and Raharja, 2021). The independence of cooperatives in the current era of cooperative modernization cannot be separated from digital transformation or also known as cooperative digitalization, as is the case with cooperatives in the City and Regency of Bandung, West Java, Indonesia. Because modern cooperatives not only fulfill several indicators, namely: solidarity, justice, equality, togetherness, democracy and self-sufficiency, but must also be strengthened by digital-based management. The digitalization of cooperatives in this global era has empirically had a positive impact on the glory and success of cooperative institutions (Purbasari and Raharja, 2021).

Application-based digital transformation, as developed by Ghani Mandiri Indonesia, a cooperative in Indonesia that carries out digital transformation, experienced an increase in cooperative performance as a result of carrying out application-based digital transformation. The performance in question is improving services by the cooperative to its members, which according to members, this transformation not only makes services easier but also speeds up the

cooperative in facilitating all members' needs (Febryansyah, 2021). Digital transformation is not only suitable to be applied to cooperative entities, but is also relevant to be applied to the MSME sector registered in Tabalong Regency, Indonesia. Digital businesses in MSMEs at the research location experienced business success, especially during the Covid-19 pandemic because they made improvements to product quality and service quality for the products they market. This MSME provides services online so that it reaches more consumers through services delivery orders (Avriyanti, 2021).

However, the success of cooperatives and MSMEs in conducting digital business is not without obstacles. Especially regarding human resources, where the cooperative and MSME sectors cannot quickly adapt and transform into digital companies. It requires a relatively long time considering the relatively low education and experience of managers to enter this digital-based business world. So the government's role in the form of attention through strategic government policies through digital business literacy and other similar training becomes a necessity (Fauziah and Rizaldi, 2021).

### 3. METHODS

This research uses a qualitative approach with a case study type of research. The focus of this research is the UIN Sayyid Ali Rahmatullah Tulungagung Consumer Cooperative (Kopmen UIN SATU Tulungagung). The data collection technique uses in-depth interviews with key informants, namely Ahmad Fauzi as chairman of the cooperative. The sampling technique chosen was snowball sampling so that the samples used as research informants were Muhibur Rohman and Miftachul Hidayah (cooperative managers), members who actively participated and new members of the cooperative. The data analysis used is the Miles, Huberman and Saldana (2014) by following the following steps.

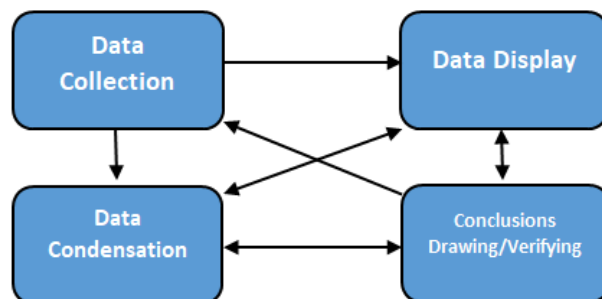


Figure 1: Interaction Model Miles, Huberman and Saldana (2014)

Image caption 1: After the data is collected, it is carried out data condensation, data presentation and

conclusion drawing and verification carried out interactively.

#### 4. RESULTS AND DISCUSSION

Based on in-depth interviews with the management of Kopmen UIN SATU Tulungagung, it was found that this cooperative was established and legalized based on the Decree of the Minister of Cooperatives, Small and Medium Enterprises Number 209/BH/KDK.13/18/V/1999 dated 31 May 1999. To adapt to changes institutional status from IAIN to UIN, then in 2022 the cooperative will make changes to its articles of association, which still include KPRI STAIN Tulungagung to be changed to Kopmen UIN SATU Tulungagung. This amendment to the Articles of Association was carried out through Notary Suntari, SH., M.Kn and ratified by the Minister of Law and Human Rights of the Republic of Indonesia Number AHU-0001375.AH.01.38 of 2022 in Tulungagung. The results of this research are further categorized into 3 aspects, namely: membership, capital and SHU (Processed from the results of an interview with Ahmad Fauzi (chairman of the cooperative) on Thursday, April 27, 2023 nd).

First, in the area of membership, which states the number of active members in the last 6 years. Cooperative documentation identifies progress regarding the number of active members, namely: in 2017 there were 219 people, in 2018 there were 224 people, in 2019 there were 241 people, in 2020 there were 239 people, in 2021 there were 234 people and in 2022 there were 258 people. The number of active members has decreased from 241 people in 2019 to 239 people in 2020 and continues to fall to 234 people in 2021. This decrease in the number of active members was then responded positively by the management, namely by providing convenience in transactions at Kopmen UIN SATU Tulungagung via transformation of management from conventional cooperatives to application-based or digital cooperatives. It doesn't take long (Processed from the results of an interview with Muhibur Rohman (secretary) on Friday, April 28 2023 nd).

Second, in the field of capital which comes from principal savings, mandatory savings and optional savings. Based on cooperative documentation, the value of the three types of cooperative capital has increased from IDR 18,480,000 in 2021 to IDR 20,660,000 in 2022 for principal savings. Then mandatory deposits increase from IDR 1,094,817,000 in 2021 to IDR 1,349,019.00 in 2022. Mandatory savings increase from IDR 193,315,000 in 2021 to IDR 251,685,000 in 2022. So this increase in cooperative capital cannot be ignored. from digital transformation because data proves that the increase in principal savings (11.8%), mandatory savings (23.22%) and optional savings (30%) increased during the transformation. (Processed from the results of an interview with Miftachul Hidayah (financial division) on Thursday, 27 April 2023 nd).

Third, in the SHU sector, which also experienced a significant increase, namely an increase of 64.5%. The amount of SHU in 2021 amounting to IDR 159,521,334 has increased to IDR 262,353,882 in 2022. This increase in SHU value can affect the performance of the cooperative, where members feel satisfied with the cooperative's services, member welfare increases in proportion to their participation, and business results as well increased. Then the remaining amount of business proceeds amounting to IDR 262,353,882 which was recorded in the financial year 31 December 2022 is distributed or allocated to 8 interests, namely: general reserves (30% of business results), management SHU (10% of business results), loan SHU (20% of business results), employee funds (5% of business results), education funds (5% of business results) (Processed from the results of an interview with Miftachul Hidayah (financial division) on Thursday, 27 April 2023 nd).

Empirically proven, the results of this research are relevant to research Nurdany and Prajasaritha digitalization is very important to increase cooperative income. In fact, not only has income increased, participation and profits have also increased with this digital transformation (Nurdany and Prajasari 2020). This transformation into a digital cooperative also makes it easier for members to make transactions, by simply joining the link <http://kopmen.uinsatu.ac.id>. Members can use all Kopmen UIN SATU Tulungagung facilities. Clearly this is a new cooperative civilization to provide excellent service to consumers, both members and non-members. Cooperatives not only work to serve consumer needs but in the long term to survive and compete with their competitors in the midst of economic globalization (Moral and Uclés, 2022; Zainuddin *et al.*, 2023).

A factor that is no less important for building a cooperative civilization is identifying the strengths and weaknesses of cooperatives (Dastane and Thakkar, 2015). Considering that human resources are one of the key factors towards cooperative civilization, this research is relevant to previous research that human resource education and training supported by pro-cooperative government policies will encourage increased performance of cooperatives as an entity (Fauziyah and Rizaldi, 2021; Susilawati, 2021) who has identity (Wirasasmita, 2013). The identity in question includes the definition, values, principles and characteristics of the cooperative. The Cooperative Law defines that A cooperative is a legal entity established by an individual or cooperative legal entity, with the separation of the assets of its members as capital to run a business, which fulfills collective aspirations and needs in the economic, social and cultural fields in accordance with the values and principles of the cooperative (Law of the Republic of Indonesia Number 17 of 2012 concerning Cooperatives, 2012). Capital

also becomes the company's wealth in the form of this cooperative to continue to grow (Wibowo, 2013).

Then cooperative values include 5 aspects, namely: Cooperatives are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity. Cooperative principles examine 7 aspects, namely: voluntary and open membership, democratic member control, member economic participation, autonomy and independence, education-training and information, cooperation among cooperatives, concern for community (Wilson et al., 2021). Capital can encourage increased cooperative performance. These results support previous research that increasing internal capital and external capital is an indicator of increasing member participation (Febryansyah, 2021; Nurranto and Saputro, 2015; Rozali, 2016).

## 5. CONCLUSION

A competitive cooperative, where its existence is not only able to compete with competitors (competitive advantage) but also becomes an institution that is owned by its members (comparative advantage) and can be enjoyed by its members. The main indicator of cooperative comparative advantage is increasing member welfare. This prosperity is always desired by members at a micro level, and at a macro level it can make a positive contribution to the national economy. Welfare is an implementation of the noble ideals of the founders of Indonesian cooperatives, namely to escape poverty, and is relevant to the mandate of the 1945 Constitution that the economy is structured as a joint venture based on the principle of kinship.

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