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Digitization of the Dinar Amanta Sidoarjo Cooperative through the KOPERKU Application to Support Asta Cita and SDGs

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Abstract

This program aims to enhance the financial management of the Dinar Amanta Cooperative through the KOPERKU application. Employing a Participatory Action Research (PAR) framework, the program combined structured training and business mentoring, actively engaging cooperative members as co-designers of the intervention. The intervention introduced an information-based financial system, replacing manual bookkeeping with the KOPERKU Application Usage Module. Quantitative analysis revealed a 100 % increase in financial accuracy, transparency, and accountability, while qualitative feedback underscored heightened member confidence and sustained knowledge retention. The findings demonstrate that participatory mentoring, coupled with a tailored digital tool, can effectively drive digital transformation in cooperative settings. These results suggest that similar interventions may be replicated in other cooperatives to foster sustainable, data-driven financial practices.

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INTRODUCTION

In Indonesia, cooperatives that utilize information technology to cope with their members and sell goods online are currently rising (Nuzula et al., 2021; Perkasa & Sulistiani, 2024; Suharyati et al., 2021). Digital cooperatives offer a way for cooperatives looking to prosper in the digital age, allowing them to expand their market reach and reduce operational costs (Parani et al., 2025; Ratnawati & Santoso, 2024; Sumirah & Jevi Saputra, 2025). Unfortunately, information technology is not widely used by cooperatives. The Dinar Amanta Cooperative is one of the few cooperatives that has been in operation for more than 22 years and is owned by the Nasyiatul Aisyiyah Regional Leadership located in Sidoarjo Regency and has been operating for over 22 years. This cooperative has 89 members, most of whom are Nasyiatul Aisyiyah members and the general public, who work as teachers, lecturers, private employees, small entrepreneurs, and housewives. This cooperative provides its members a number of services, including *murabahah, musyarakah, ijarah*, and entrepreneurship training for its members. However, despite its many years of operation, the cooperative faces several challenges that hinder its growth. Among the primary concerns are suboptimal financial management and lack of innovation in service development.

The majority of cooperative managers lack a formal educational background or specialized training in cooperative financial management. The Dinar Amanta cooperative still keeps its financial records by hand. Consequently, it takes weeks to calculate the year-end SHU (profit and loss). As a result, cooperative finansial management is inefficient in terms of transaction recording, fund management, and budget planning. The implementation of a digital management system (transaction recording, inventory, and web-based financial reporting) has been shown to reduce recording errors, accelerate decision-making, and improve operational efficiency, while expanding marketing networks and providing economic benefits to members.

The urgency of this program is that digital technology has not yet been implemented to develop its services. To register and learn the specifics of savings or loans, members must come to the office. This limits their ability to reach a wider market and increase competitiveness. Direct observations and interviews with the management of the Dinar Amanta cooperative are listed in Figure 1.

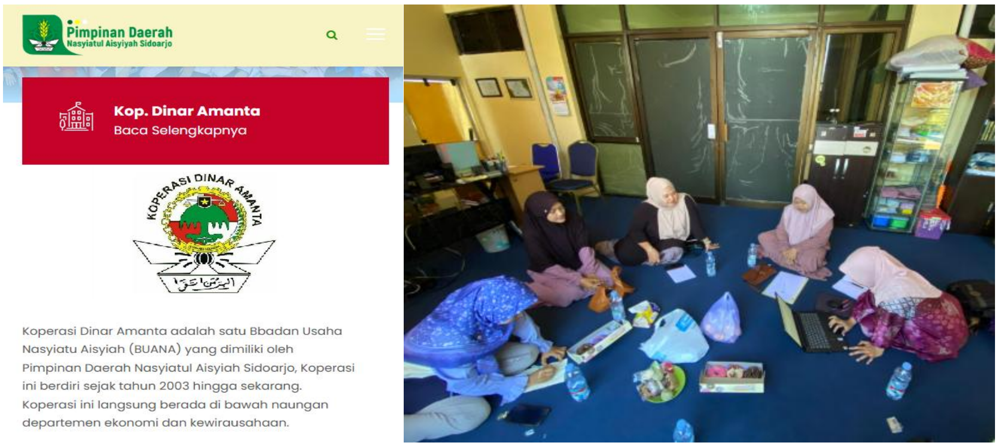

Figure 1 Direct observation and interviews with the management of the dinar amanta cooperative

The Dinar Amanta Cooperative envisions becoming an independent, sustainable economic institution that benefits its members and the surrounding community. Currently, the cooperative has 89 active members, operating in diverse business sectors, including catering, pastries, food and beverages, and health supplements. Despite its significant potential, the cooperative is still unable to manage its business optimally due to limitations in managerial and entrepreneurial skills. Based on direct observations and interviews with cooperative administrators, we found that cooperative administrators urgently need training in financial management, marketing strategies, and business development skills. Furthermore, cooperative members also need assistance in designing and running sustainable businesses, taking into account economic, social, and environmental aspects. The primary objective of this community service program is to improve the Dinar Amanta cooperative's management capacity through training in financial management, entrepreneurship, and product innovation. This activity is expected to provide a better understanding of professional and sustainable cooperative management and facilitate cooperative administrators in formulating more effective marketing strategies.

In the current era of global economic transformation, cooperatives are increasingly recognized as a strategic vehicle for inclusive and sustainable economic development, particularly in developing countries like Indonesia. The rise of the digital economy, intensifying market competition, and the aftermath of the COVID-19 pandemic have placed significant pressure on cooperative institutions to modernize their management systems and adapt to rapidly changing business environments. At the national level, Indonesia's government has reinforced the role of cooperatives through the Asta Cita agenda and its alignment with the Sustainable Development Goals (SDGs), signaling growing expectations for higher education institutions to actively contribute to cooperative capacity building as part of their community engagement mandate. This activity also provides an opportunity for students to participate in the Independent Learning Campus (MBKM) program, providing practical experience in community service. Furthermore, this activity aligns with the Key Performance Indicators (KPI) that emphasize the importance of higher education institutions in empowering communities and improving the quality of cooperative-based business management. The focus of this service is oriented towards cooperative-based economic empowerment, which focuses not only on increasing individual capacity but also on developing a more efficient and sustainable system. This program is proposed to solve the problem of Dinar Amanta Cooperative increasing its competitiveness, strengthening business sustainability, and optimizing its contribution to achieving the SDGs, particularly those related to poverty alleviation, decent work, and inclusive economic growth, as well as supporting the third Asta Cita (Goal of Encouraging Entrepreneurship).

METHOD

The community service program at the Dinar Amanta Sidoarjo Cooperative was designed as a collaborative effort between the implementation team and target partners to identify problems, formulate solutions, and implement concrete actions together. The approach used in this program is Participatory Action Research (PAR), a research method that positions the community not merely as an object but as an active subject fully involved in every stage of the activity, from planning and implementation to evaluation (Cornish et al., 2023; De Sousa et al., 2021; Kemmis et al., 2014; Kidd et al., 2018). Through the principles of participation, reflection, and transformation that underpin PAR, this program seeks to sustainably build the capacity of cooperative administrators and members within the community itself (Arifin et al., 2024; Devita et al., 2025; Sumirah & Jevi, 2025).

Operationally, this program implements two main approaches. First, financial management assistance is provided through a PAR cycle that includes participatory observation of the cooperative's bookkeeping, reflective discussions with management to diagnose managerial weaknesses, and structured training tailored to real-world needs. This process aligns with the principle of reflective practice in PAR, which emphasizes that change can only be sustainable if it is based on a deep understanding of the actors' own situations (De Sousa et al., 2021; McNiff, 2017; Snapp et al., 2023). Second, the development of innovative cooperative services through the KOPERKU application is carried out by directly involving cooperative members in the process of identifying feature needs, testing the application, and providing development feedback. This early involvement of end-users is a hallmark of the PAR approach, distinguishing it from conventional top-down training models (Devita et al., 2025; Khafsoh & Riani, 2024).

This activity targets all management of the Dinar Amanta Sidoarjo Cooperative, who are actively mentored to improve their cooperative management capacity. This capacity building is not only oriented towards technical and managerial aspects but also aims to strengthen collective awareness of cooperatives' role in supporting the achievement of the

SDGs and the Indonesian government's Asta Cita agenda. From a PAR perspective, the program's sustainability lies not solely in knowledge transfer but in the growth of a community capable of independently diagnosing problems and taking corrective action in the future. The community service program approach is shown in Table 1.

Table 1 Community service program approach

Aspect	Description
Partner Problems	1. Lack of understanding in information system-based cooperative financial management 2. Insufficient knowledge of digital marketing practices 3. Absence of information system-based service innovation for cooperative members
Proposed Solutions	1. Mentoring and assistance in cooperative financial management 2. Training and mentoring in digital marketing of cooperative members' products 3. Training and mentoring in service innovation through the KOPERKU application
Implementation Approach	1. The proposing team serves as mentors in cooperative financial management 2. The proposing team serves as trainers and mentors in digital marketing capacity building 3. The proposing team serves as facilitators in developing cooperative service innovation

The stages are outlined as follows:

1. Activity Implementation

a. Initial Planning

On this stage, a coordination meeting was conducted between the UMSIDA community service team and the management of the Dinar Amanta Sidoarjo Cooperative. This meeting provided an opportunity for active discussion to map needs, agree on a mentorship schedule, and develop program success metrics. Within the PAR framework, partner involvement from the planning stage is a prerequisite for the program to produce truly relevant and sustainable changes, not simply a one-way transfer of knowledge (Cornish et al., 2023; De Sousa et al., 2021;Kemmis et al., 2014). In order to define quantifiable change targets, a baseline evaluation was also carried out at this point using in-depth interviews and preliminary observations of the cooperative’s current financial management and services (Fagyan, 2025; Geroso & Maguate, 2023; Suryadinata & Aprillia, 2025).

b. Assistance in Cooperative Financial Management

Four interrelated sub-stages are used to implement financial management support. To ensure that the final financial plan accurately reflects the organization’s current circumstances and requirements, budget preparation is first facilitated through a collaborative management approach. Second, basic cooperative accounting principles, systematic transaction recording methods, and the creation of financial reports in compliance with the Finansial Accounting Standards for Entities without Public Accountability (SAK ETAP) and relevant cooperative regulations are all covered in finansial literacy training. Third, helping management employ finansial software to enable real-time transaction recording and monitoring is how a digital-based financial management system is implemented. Fourth, the assistance team regularly evaluates the financial reports prepared by management, provides constructive feedback and improvements, and assists in preparing transparent and accountable annual reports. This process aligns with the reflective cycle principle in PAR, which emphasizes the action-reflection-improvement cycle as a mechanism for continuous organizational learning (De Sousa et al., 2021; McNiff, 2017; Snapp et al., 2023).

c. Training and mentoring for innovation in member services through the KOPERKU app

The KOPERKU software is taught to partners through mentoring. KOPERKU makes it easier to enter member data, manage funds, keep track of loans, and independently provide balance information. Without having to ask directly, administrators can give members special URLs to view their information. As KOPERKU is web-based, anyone with an internet connection can access it at any time and from any location. This eliminates the need for in-person meetings to coordinate, which is particularly beneficial for cooperatives with members or administrators spread across several areas.
The flow of the business process can be seen clearly in Figure 2.

Figure 2 The flow of business process training on using the koperku application with the management of the dinar amanta cooperative

2. Activity Evaluation and Development of Follow-Up Plans

Programs developed from the first planning phase to the training and mentoring phases of financial management and service innovation are assessed at this level. Following that, a coordination meeting was held to develop a follow-up plan aligned with the program evaluation to achieve comprehensive community empowerment and realize community welfare by enhancing Dinar Amanta Sidoarjo's management capacity.

RESULTS AND DISCUSSION

Based on the situation and problem analysis outlined in the previous chapter, the program's solutions and target outputs are as follows.

Table 2 Solutions and targets for achieving community service program outputs

Aspect	Description
Identified Problems	1. Insufficient understanding of information system-based cooperative financial management 2. Absence of information system-based service innovation for cooperative members
Proposed Solutions	1. Mentoring and assistance in cooperative financial management 2. Training and mentoring in member service innovation through the KOPERKU application
Output	1. Information system-based cooperative financial reports 2. KOPERKU application user module
Outcomes	1. Enhanced understanding of cooperative financial management and improved capacity to independently prepare information system-based financial reports. 2. Realization of KOPERKU application-based member service innovation

The community service program identified two primary problems hindering cooperative performance: insufficient understanding of information-system-based financial management and a lack of service innovation for cooperative members. To address these challenges, the program proposed two interconnected solutions: mentoring and assistance in cooperative financial management, as well as training and mentoring in member service innovation through the KOPERKU application. These solutions were designed not merely as one-time interventions but as sustained capacity-building processes that guide participants through both conceptual understanding and practical application. The tangible outputs targeted by the program include producing information system-based cooperative financial reports and developing a KOPERKU application user module, both of which serve as concrete evidence of participants' newly acquired competencies. At the outcome level, the program aims to enhance understanding of cooperative financial management and improve participants' capacity to independently prepare digital financial reports without external guidance. Ultimately, the realization of KOPERKU application-based member service innovation represents the program's highest-order goal, reflecting a transformation in how the cooperative delivers value to its members through technology-driven solutions.

As cooperative administration is manual and disorganized, a digital transformation is necessary to enable structured intervention. Two intervention pathways are integrated into this community service program: (1) financial management assistance based on an information system, and (2) training in adopting the KOPERKU application as a platform for digitalizing cooperative activities. These two pathways are intended to support one another. Administrators can simultaneously acquire both technical proficiency and conceptual understanding. This approach aligns with the principles of the circular economy, particularly in knowledge circulation and resource efficiency. The circular economy is a regenerative system that minimizes waste of resources through a sustainable value stream. The term "resources" in the context of a cooperative refers not only to financial capital but also to the administrator’s human resource ability and members' trust, both of which can be "circulated" more efficiently through digitalization. Circular economic principles encourage community-based economic institutions, including cooperatives, to shift from a linear model (take-make-dispose) to a model based on continuous capacity upgrading (restorative and regenerative by design) (Aziz et al., 2024; Geissdoerfer et al., 2017; Murray et al., 2017).

Program Implementation

A thorough understanding of technology-based financial recording, processing, and reporting systems is offered using financial management training. Meanwhile, KOPERKU application training equips cooperative administrators and members with the skills to utilize information technology to improve service quality and facilitate member access to various cooperative facilities. In this community service or Abdimas program, partners are assisted in optimally utilizing the KOPERKU application as a digital solution for cooperative administration. KOPERKU is designed to simplify various aspects of cooperative operations, including integrated loan monitoring, member data recording, and savings management. The self-access feature of this program is one of its key benefits; administrators can provide a unique link that allows each member to check their personal information, such as savings balances and loan status, directly without having to contact the administrator. As a web-based application, KOPERKU offers high access flexibility, allowing use on any device, anytime, anywhere as long as it is connected to the internet. This ease of access is very useful for cooperatives with members or administrators spread across various locations, enabling coordination and management to run effectively without geographical limitations or reliance on physical meetings.

Table 3 Partner conditions before and after the community service program

Dimension	Partner Conditions		Magnitude of change
	Before	After	
Financial recording system	Manual (cashbook & Ms. office not integrated)	Digitally integrated via KOPERKU	From 0% to 80% digitalization of records
Time for financial statement arrangement	±5–7 days per period	±1–2 days per period	Time efficiency ~70%
Access to member's deposits/loan information	Must contact the management through a unique link for each member	through a unique link for each member	The dependence on management officer has decreased significantly

Partner conditions after the community service program and training on using the KOPERKU application with the management of the Dinar Amanta Cooperative are shown in Figure 3.

Figure 3 (a) Partner conditions after the community service program and (b) Training on using the KOPERKU application with the management of the Dinar Amanta Cooperative

Figure 3 documents the hands-on training session on the use of the KOPERKU application conducted with the management of the Dinar Amanta Cooperative. The training was structured around three core competency areas: (1) member data input and management, covering the registration of new members and updating of existing member profiles within the system; (2) savings and loan transaction recording, which guided participants through the step-by-step process of entering daily financial transactions in real time to replace the previous manual cashbook system; and (3) financial report generation and the utilization of the member self-access feature, enabling administrators to produce automated financial statements and share personalized balance links directly with each member. Throughout the session, participants were actively guided by the facilitation team in a practice-by-doing manner, ensuring that every administrator could independently navigate the application by the end of the training. This training is a pivotal milestone in the cooperative's digital transformation journey, bridging the gap between system adoption and operational readiness. By equipping the management with both the technical skills and the practical confidence to operate KOPERKU independently, this intervention is expected to drive a fundamental shift in cooperative financial governance from a fragmented, error-prone manual system toward an integrated, transparent, and accountable digital management model, ultimately strengthening cooperative performance and member trust in the long term.

KOPERKU is a web- and Android-based application designed as an integrated solution for conducting savings and loan cooperatives. Four main features are integrated into this platform: member data management, savings management, loan monitoring, and automated financial reporting. An innovation that immediately reduces information transaction costs between management and members is the member self-access function, which provides each member a unique link to check their balance and loan status in real time.

This mechanism reflects the principle of closing the loop in the cooperative information value chain within a circular economy framework: data was previously stored passively in manuals and now circulates actively and is accessible to all stakeholders without geographical or temporal barriers (Aziz et al., 2024; Geissdoerfer et al., 2017; Murray et al., 2017) . KOPERKU is a web- and Android-based application designed as an integrated solution for conducting savings and loan cooperatives. Four main features are integrated into this platform: member data management, savings management, loan monitoring, and automated financial reporting. An innovation that immediately reduces information transaction costs between management and members is the member self-access function, which provides each member a unique link to check their balance and loan status in real time.

The impact and benefits of implementing the KOPERKU system are evident across both operational and relational dimensions of cooperative management. Operationally, the adoption of KOPERKU has significantly reduced administrative burden by automating routine tasks such as transaction recording, savings calculation, and loan status monitoring, which previously required manual processing over several days. As reflected in Table 3, the time required for financial statement preparation decreased by approximately 70%, from five to seven days to just one to two days per period, while the digitalization rate of financial records increased from 0% to 80%. This operational efficiency not only reduces the risk of human error inherent in manual bookkeeping but also enables management to redirect their time and energy toward more strategic cooperative development activities. On the relational dimension, the member self-access feature has fundamentally transformed the information dynamic between management and members. By providing each member with a personalized link to independently verify their savings balance and loan status in real time, KOPERKU eliminates the information asymmetry that previously required members to visit the cooperative office for basic account inquiries. This transparency directly strengthens member confidence and trust in the cooperative institution, a form of social capital regeneration that is critical for the long-term resilience and growth of community-based economic organizations (Putnam, 2000). Furthermore, as a web-based platform accessible from any device and location, KOPERKU removes geographical barriers that had previously constrained coordination among members and administrators spread across different areas. Taken together, these impacts demonstrate that the

KOPERKU application functions not merely as a technological upgrade, but as a structural enabler of more inclusive, efficient, and trustworthy cooperative governance. This mechanism reflects the principle of closing the loop in the cooperative information value chain within a circular economy framework: data was previously stored passively in manuals and now circulates actively and is accessible to all stakeholders without geographical or temporal barriers (Aziz et al., 2024; Geissdoerfer et al., 2017; Murray and Haynes, 2017). This community service program also serves as a downstreaming process for the KOPERKU application from the development stage by the proposal team to the actual implementation stage in the field, making it a replicable model for similar cooperatives in the Sidoarjo area and beyond. Results of mentoring on the use of the Koperku Application with the Management of the Dinar Amanta Cooperative are shown in Figure 4.

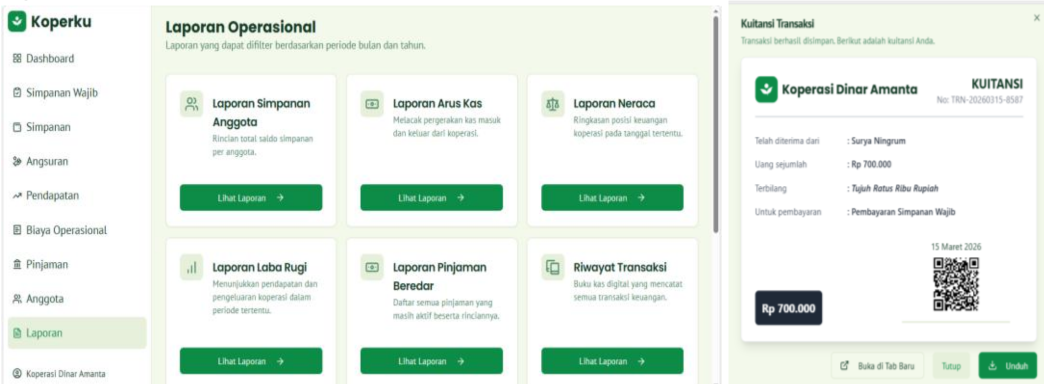

Figure 4 Results of mentoring on the use of the Koperku Application with the Management of the Dinar Amanta Cooperative

Activity Evaluation

The community service program resulted in structural changes at two levels: the system level (financial governance is now digitally based) and the human level (measurably improved management competency). These changes are mutually reinforcing: a digital system is only optimally useful if its users are competent, and increased competence has a tangible impact only if there is a system to facilitate it.

The most significant medium-term impact is the establishment of a new baseline for accountable and transparent cooperative governance. Members now have direct access to their personal financial information, which directly increases trust in the cooperative institution. From a circular economy perspective, this increased trust is a form of social capital regeneration, an intangible asset that encourages active member participation and ultimately strengthens the cooperative's resilience as a community economic entity (Aziz et al., 2024; Geissdoerfer et al., 2017; Putnam, 2000).

The follow-up strategy decided upon in the coordination meeting between the implementation team and partners is the comprehensive dissemination of the KOPERKU application to all members. This step is crucial to ensure that the benefits of digitalization are not only felt by the management, but also circulate throughout the cooperative ecosystem, from the management to active members, to prospective new members, ensuring that the empowerment program truly runs comprehensively and sustainably.

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CONCLUSION

The implementation of community service activities at the Dinar Amanta Sidoarjo Cooperative successfully transformed the financial recording system from manual to digital through the KOPERKU application, strengthened administrative capacity via structured training and a dedicated usage module, and expanded member service responsiveness collectively contributing to more modern and accountable cooperative governance. Nevertheless, the program acknowledges several limitations: implementation was confined to a single cooperative site, the reported improvements reflect early-stage adoption that has not been evaluated over a full accounting cycle, and full member adaptation still requires continued mentoring support due to varying digital literacy levels. Future programs are therefore encouraged to incorporate digital marketing training, establish internal peer-mentoring mechanisms, and conduct longitudinal, multi-site assessments to validate sustained impact.

CONFLICTS OF INTEREST

The authors declare that there is no conflict of interest.

AUTHOR CONTRIBUTIONS STATEMENT

Conceptualization, NRH and AR; methodology, AR and DIS; formal analysis, NRH; writing—preparation of the original draft, NRH and RAU. All authors have read and approved.

AI DISCLOSURE STATEMENT

The authors used ChatGPT for language refinement and grammar checking during the preparation of this manuscript. After using the tool, the authors thoroughly reviewed and edited the content and take full responsibility for the final version of the publication.

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