The Innovation of Social Studies Journal
Vol. 7, (1), September 2025: 107-116
ISSN: 2716-2354 (p); 2723-1119 (e) DOI: https://doi.org/10.20527/iis

The Role of Board Creativity in The Innovative Transformation of Cooperatives: A Product and Service Perspective in Banjarmasin

Monry Fraick Nicky Gillian Ratumbuysang[1], Dasim Budimansyah[2], Dwi Atmono[3], Encep Syarief Nurdin[4]

[1] Universitas Pendidikan Indonesia, Indonesia; monryfngr@upi.edu

[2] Universitas Pendidikan Indonesia, Indonesia; budimansyah@upi.edu

[3] Universitas Lambung Mangkurat, Indonesia; dwiatmono@ulm.ac.id

[4] Universitas Pendidikan Indonesia, Indonesia; encep.sn@upi.edu

ARTICLE INFO

Keywords:

Board Creativity; cooperatives; Produck innovation; Service Innovation; Banjarmasin

Article history:

Received 2021-08-14
Revised 2021-11-12
Accepted 2022-01-17

ABSTRACT

This study aims to analyze the role of board creativity in driving cooperatives' innovative transformation, particularly in product and service development in Banjarmasin. Using a mixed approach with an exploratory-consequential design, data were collected through a survey of 32 cooperative boards as well as in-depth interviews with 16 of them. The results show that board creativity-particularly in terms of openness to new experiences, ideation ability, and sensitivity to problems-contributes significantly to the creation of innovative cooperative products and services. However, there are constraints in the aspects of risk-taking, service quality, and member involvement in the innovative process. A Kirkpatrick model-based evaluation showed that the training designed significantly improved the creative capacity of the board. The study concludes that the integration of individual and collective creativity in cooperative governance is a key prerequisite for cooperative sustainability and competitiveness amid the dynamics of the digital economy and evolving member needs. The practical implications of these findings point to the urgency of strengthening innovative training systems, technological literacy, and data-based performance evaluation in cooperative management.

Corresponding Author:
Monry Fraick Nicky Gillian Rtumbuysang
Universitas Pendidikan Indonesia, Indonesia; monryfngr@upi.edu

1. INTRODUCTION

In the context of regional economic development, cooperatives have a strategic role as one of the economic entities capable of bridging between the interests of local communities and broader market dynamics. In Banjarmasin City, cooperatives are not only a forum for the people's economy, but also function as a driving force for inclusive growth based on community participation. The role of cooperatives in distributing economic benefits fairly, providing employment, and encouraging the empowerment of micro, small and medium enterprises (MSMEs) makes them important actors in the

Copyright © Authors, 2025, ISSN: 2716-2354(p); 2723-1119(e)

framework of sustainable development (Alfitrah & Perkasa, 2023). Thus, the existence and performance of local cooperatives depend heavily on their institutional capacity and the quality of the human resources that manage them.

In contemporary reality, cooperatives are faced with increasingly complex challenges along with digital transformation, changing consumer preferences, and competitive pressures from financial institutions and other commercial businesses (Warsiati et al., 2020). To respond to these challenges, cooperatives are required to not only survive, but also thrive by adopting innovative approaches in their governance and services. One key aspect that is the focus of attention is the creativity capacity of cooperative boards as the main agents of decision-making and organizational strategy designers. Creativity in this context is not merely interpreted as imaginative ability, but also includes the ability to read opportunities, develop new ideas, and implement them effectively to strengthen the competitiveness of cooperatives (Ardianty et al., 2023).

The creativity of cooperative boards is a vital element in the process of institutional transformation. In the midst of disruptions that are changing the economic landscape, creatively inclined boards can act as innovators that bring cooperatives on the path of modernization (Azhar Solihin, 2023). They are able to bridge the gap between traditional cooperative values and contemporary needs through the creation of more relevant and competitive products and services. In this context, creativity is not only an individual instrument, but develops into organizational social capital that can trigger a collective innovation process in the cooperative environment (Bay et al., 2022).

This phenomenon is increasingly important given that cooperatives have a participatory and democratic organizational structure, which allows innovation to develop through intensive social interaction among members (Iklima et al., 2023). A creative board not only develops innovative work programs, but also creates a participatory space for members to be involved in developing cooperative ideas and strategies. This creates a synergy between individual and collaborative creativity that ultimately results in product and service innovations that are more contextual to the needs of members and the surrounding community (Nasution et al., 2024).

Furthermore, in a digitized economic ecosystem, the creativity of cooperative administrators is a prerequisite for bringing adaptive technology-based innovations. In Banjarmasin City, cooperatives that are able to utilize digital platforms in financial services, product marketing, and internal data management have shown superior performance compared to conventional cooperatives. Such innovations not only improve operational efficiency, but also expand the cooperative's market reach to a wider consumer segment, including the younger generation and digital entrepreneurs.

In addition, the creativity of cooperative management can also create product differentiation, which is an added value in the cooperative's positioning strategy in the market. Through new ideas that are responsive to changing consumer tastes and needs, cooperatives are able to create products of distinctive value that are not easily replicated by other economic entities. This strategy is important in building member and consumer loyalty. and strengthen the image of cooperatives as entities that not only survive, but are also able to innovate in the face of competition. Product differentiation has proven to be a crucial strategy in enhancing cooperative competitiveness. Through approaches such as SCAMPER (Lestari et al., 2023) and precise market segmentation (Han, 2024), cooperatives can develop unique products tailored to consumer needs. Such innovations not only strengthen customer loyalty (Kristian & Terenggana, 2024) but also increase the cooperative's strategic value in a competitive market (Jerab & Mabrouk, 2023). The new generation cooperative model further illustrates that openness to professional management can reinforce differentiation strategies while upholding cooperative social values (Ibrahim et al., 2024).

The creativity of the board also contributes to the formation of an organizational culture that is more dynamic and open to renewal. This culture becomes an important catalyst for the organizational learning process, where the cooperative is able to continuously evaluate, adjust, and develop its systems and services in accordance with external dynamics. In this context, the cooperative board acts as a

transformational leader who encourages change not only at the structural level, but also at the level of organizational values and paradigms.

Therefore, this study seeks to analyze the extent to which the level of creativity of cooperative boards in Banjarmasin City affects the innovation of products and services produced. By examining the relationship between creativity and innovation within the cooperative institutional framework, this study is expected to make theoretical and practical contributions to the development of cooperative institutional capacity oriented towards competitive advantage (Subagyo et al., 2024a). The findings of this study will provide strategic implications for stakeholders, both at the level of cooperative boards, local governments, and people's economic assistance institutions, in designing policies and interventions that support a creative, innovative, and sustainable cooperative ecosystem.

2. METHODS

This research uses a mixed methods approach with an exploratory consequential design that combines quantitative and qualitative methods in an integrated manner. The study population consisted of 48 active cooperatives in Banjarmasin City. Quantitative data were collected by distributing questionnaires to 32 cooperative managers to measure their level of creativity and their propensity to create product and service innovations. To complement and deepen the quantitative data, in-depth interviews were conducted with 16 purposively selected cooperative managers. The number of participants at each stage was adjusted to achieve data saturation and ensure adequate representation of the phenomenon under study.

In the evaluation stage, the Tessmer approach was used to assess the feasibility and acceptability of the previously designed training media. Three experts were involved in the expert review stage to evaluate the content and practicality of the materials. Furthermore, at the small group evaluation stage, four cooperative managers were asked to provide feedback on the initial implementation of the training. The field test stage involved 23 cooperative managers as the main participants to assess the effectiveness of the training more broadly. A training impact evaluation was also conducted based on the Kirkpatrick model, involving 12 cooperative managers to assess changes in the aspects of reaction, learning, behavior, and outcomes, to measure the extent to which the training had an impact on increasing the creative capacity of the board in cooperative management.

3. FINDINGS AND DISCUSSION

The impact of this creativity on cooperative product and service innovation is significant. The resulting innovations not only improve operational efficiency, but also expand the cooperative's market reach. In addition, continuous innovation can increase member satisfaction and strengthen their loyalty to the cooperative. In the long run, this contributes to the stability and growth of the local economy.

During initial observations and interviews, 58 per cent of cooperative managers were of the opinion that there should be more openness from the board to members in dealing with problems that arise and still face challenges in achieving an adequate level of transparency when reporting the cooperative's successes to its members. This openness is not only important for building trust and transparency, but also for ensuring that every member feels included in the decision-making process. To address this issue, a more systematic and open reporting mechanism is needed, where the board regularly submits comprehensive and easy-to-understand performance reports. Members can thus better understand their contribution to the success of the cooperative and feel more involved in the achievement of common goals. Greater transparency can also increase board accountability and strengthen members' trust in the cooperative's leadership. Members can also provide valuable feedback and actively participate in finding effective solutions. In addition, this openness can foster a more collaborative cooperative environment, where each individual feels valued and motivated to contribute to the common progress. In the long run, this approach can increase solidarity and cohesion among members, which in turn will strengthen the cooperative's position in the face of external challenges.

Cooperative boards carefully account for the various risks associated with achieving the business income plan, with the aim of ensuring the financial sustainability and stability of the cooperative. A total of 83 per cent of them use the precautionary principle and minimize risks. While this approach demonstrates the necessary prudence in financial management, a side effect is that the board is not willing to take bold steps in opening new business units beyond the existing savings and loan business. This creates a situation where the cooperative is stuck in a comfort zone, hindering the potential for growth and diversification that could increase income and competitiveness.

The inability to innovate and explore new opportunities can result in stagnation, where the cooperative is unable to meet the evolving needs of members. In addition, over-reliance on one type of business can increase financial risk in the event of changes in market conditions or regulations affecting the savings and loan sector. Therefore, it is important for boards to develop a balanced strategy, where they remain risk averse, but are also willing to take proactive steps in exploring new, potentially profitable business units. Cooperatives can also achieve sustainable growth and provide greater benefits to their members.

A total of 67% of opinions shared by cooperative boards indicate that they feel there is a lack of effective communication regarding reporting to members, especially when business realization is not achieved according to the set plan. This reflects the concern that a lack of transparency in conveying information on business performance could lead to dissatisfaction among members and undermine the trust that has been built between the board and members. Administrators who hold this view argue that it is important to openly inform members of the challenges faced and the reasons behind not achieving the set targets. By honestly reporting on the situation, the board not only demonstrates accountability, but also provides an opportunity for members to understand the broader context and contribute to finding solutions together.

Furthermore, the inability to report unsatisfactory results may create the impression that the board is irresponsible or does not care about members' interests. Therefore, cooperative boards are expected to develop better communication mechanisms, including the submission of periodic reports that include an in-depth analysis of business performance, as well as steps that will be taken to improve the situation. Increased transparency in reporting will not only strengthen the relationship between the board and members, but also create a more collaborative environment, where members feel involved in the decision-making process and contribute to improving the cooperative's performance in the future.

Cooperative boards indicate that there are concerns about the board's involvement in designing an effective cooperative work plan and budget. This 58 per cent opinion reflects the view that the board is not fully committed to being actively involved in the planning process, which is a crucial aspect of achieving the cooperative's goals and objectives. This lack of engagement can result in a lack of clear and purposeful strategies, which in turn can hinder the growth and development of the cooperative. Boards that are not proactive enough in designing plans work and budget risks facing difficulties in identifying priorities, allocating resources efficiently, and responding to changing member needs and market dynamics. This inactivity can create the impression that the board does not have a clear vision for the future of the cooperative, thereby reducing members' motivation to actively participate in cooperative activities. Therefore, it is important for the board to increase their involvement in the planning process by involving members in discussions and decision-making. In this way, the board can not only design more relevant and responsive work plans and budgets, but also build a sense of ownership among members. This will create better synergy in achieving common goals and ensure the sustainability and success of the cooperative in the future.

All cooperative boards (100%) indicated that they actively provide initiatives at member meetings related to cooperative development. This reflects a strong commitment from the board to not only act as managers, but also as visionary leaders in driving the cooperative forward. By providing initiatives, the board shows awareness of the importance of collaboration and member participation in the

decision-making process related to the direction and strategy of cooperative development. Initiatives taken by the board at member meetings include proposing new ideas, innovative programs, and strategies that can improve the efficiency and effectiveness of cooperative operations. In addition, the board also strives to create an atmosphere of open discussion, where each member feels valued and encouraged to express their opinions and inputs. In this way, the board not only strengthens members' sense of ownership of the cooperative, but also improves the quality of decisions made through the contribution of diverse perspectives.

Furthermore, the board's proactive stance in providing these initiatives can serve as a motivational driver for members to become more involved in cooperative activities. When members see that the board is committed to listening to and considering their ideas, it can increase their confidence and attachment to the cooperative. A board that actively provides initiatives at member meetings not only contributes to the development of the cooperative, but also builds a strong foundation for continued collaboration and long-term success.

Cooperative members lack confidence in the board's ability to realize the ideas provided by members. This is revealed by 75% of respondents expressing concern that while members have many potential ideas and suggestions for cooperative development, the board may not have sufficient capacity or resources to implement these ideas effectively. Shortcomings in realizing members' ideas can be caused by a variety of factors, including a lack of effective communication between the board and members, as well as a lack of clarity in the decision-making process. This can create frustration among members, who may feel that their contributions are unappreciated or ignored. The inability of the board to implement such ideas can also result in stagnation in innovation and product or service development, which can ultimately affect the cooperative's competitiveness in the market. It is important for the board to evaluate and improve existing mechanisms for collecting, assessing, and realizing ideas from members. This could include establishing specialized work teams tasked with following up on proposed ideas, as well as providing the necessary training and resources to support implementation.

The board can not only increase members' confidence in their abilities, but also create a more inclusive and collaborative environment, where every member feels that their voice and ideas have a real impact on the development of the cooperative. Overall, overcoming these negative opinions would be an important step in strengthening the relationship between the board and members, and ensuring that the cooperative can adapt and evolve according to the needs and expectations of its members. Cooperative boards are perceived as rarely asking members about the goods or services they need. This was revealed by 58% of respondents. This reflects a lack of proactive communication between the board and members, which should be one of the fundamental aspects of member-oriented cooperative management. Inadequacy in inquiring about members' needs can result in a mismatch between the products or services offered and members' expectations and preferences. In this context, the board should realize that a deep understanding of members' needs is key to creating relevant and useful products and services. By not regularly conducting dialogues or surveys to gather information on members' needs, boards risk missing opportunities to innovate and improve member satisfaction.

This lack of interaction can create the impression that the board does not care about members' aspirations and expectations, which in turn can reduce members' level of engagement and loyalty to the cooperative (Alfitrah & Perkasa, 2023). Therefore, it is important for boards to develop more effective communication strategies, including taking a more active approach in asking and listening to members' feedback. In this way, the board can not only increase the relevance of the products and services offered, but also build stronger and mutually beneficial relationships with members, which in turn will contribute to the success and sustainability of the cooperative (Ardianty et al., 2023).

Furthermore, 83% of cooperative administrators said they felt they had not given members sufficient freedom to express their ideas. This view reflects concerns that the environment within cooperatives does not fully support active member participation in decision-making and innovation processes. Limitations in providing this freedom may be due to various factors, including a lack of

formal mechanisms for collecting and evaluating members' ideas, as well as an organizational culture that may not encourage openness and collaboration (Nasution et al., 2024). The inability of administrators to create a safe and inclusive space for members to share ideas can result in a loss of innovation potential that could strengthen the cooperative's position in the market.

This situation can create dissatisfaction among members, who may feel that their contributions are not valued or ignored. Therefore, it is important for administrators to evaluate and improve their approach to encouraging member participation. This could include organizing discussion forums, workshops, or brainstorming sessions that allow members to freely express their ideas without fear of rejection. By giving members greater freedom to express their ideas, managers will not only increase member engagement and satisfaction but also create a culture of innovation that can contribute to the cooperative's growth and sustainability in the future.

Cooperative administrators (58%) indicated that they often make decisions without involving or considering the opinions of members, and they also assessed that the quality of products offered by the cooperative is not yet fully in line with the needs and expectations of members. The lack of member involvement in decision-making can lead to dissatisfaction and distrust of the management, which in turn can reduce members' motivation to actively participate in cooperative activities. Additionally, decisions made without considering members' input risk not reflecting their needs and expectations, potentially resulting in ineffective and irrelevant policies.

This view also reflects concerns that existing products do not reflect the standards desired by members, which in turn may reduce their satisfaction and loyalty to the cooperative (Iklima et al., 2023). Officials who hold this view argue that a lack of in-depth understanding of members' preferences and needs may be a major factor contributing to this mismatch. They emphasize the importance of conducting regular surveys and market analysis to identify emerging trends and needs among members. This will enable the cooperative to tailor its products to be more relevant and appealing to members. This negative opinion also highlights the need for improvements in the product development process, including innovation and quality enhancement. Cooperative managers are encouraged to be more proactive in involving members in decision-making processes related to products, so that members feel they have a say in determining what is offered. By improving product quality and ensuring alignment with members' needs, cooperatives can not only enhance member satisfaction but also strengthen their competitive position in the market.

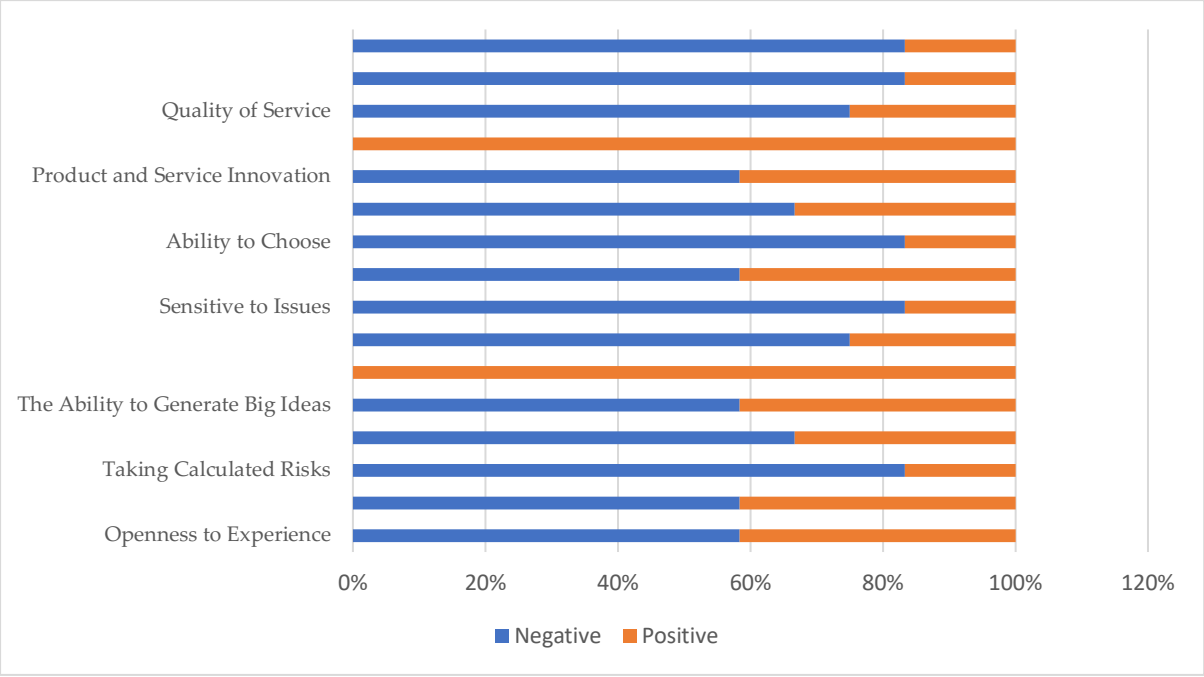
A full 100% of the positive feedback expressed by cooperative administrators indicates that they are consistently improving the products they offer, with the primary goal of enhancing the cooperative's competitiveness in an increasingly competitive market. This feedback reflects the administrators' strong commitment to continuous innovation and adaptation to changing member needs and preferences, which are key to maintaining the cooperative's relevance and sustainability. Cooperative administrators recognize that in the face of market challenges, product improvement is not just an option, but a necessity. They actively evaluate existing products, collect feedback from members, and implement necessary changes to enhance product quality, functionality, and added value. This process not only involves improving the technical aspects of products but also includes developing new features that can meet members' specific needs. Cooperative managers also strive to create a culture of innovation within the organization, where every member feels encouraged to contribute fresh ideas and constructive feedback. Product improvements are not only reactive but also proactive, creating products that better align with members' expectations and can compete with external products (Alfitrah & Perkasa, 2023; Azhar Solihin, 2023).

As many as 75% of cooperative management opinions indicate that there are substantial concerns regarding the assessment of cooperative employees' ability to provide timely and accurate services. This view reflects deep dissatisfaction with employee performance, which should be able to meet the service standards expected by members. The inability of employees to provide services that meet expectations can negatively impact member satisfaction and, in turn, affect the cooperative's image and reputation in the eyes of the public. Low assessments of employee capabilities may be caused by

various factors, including inadequate training, excessive workloads, or the absence of an effective performance evaluation system. Therefore, it is important for management to conduct a comprehensive evaluation of employee training and development processes, as well as to create a work environment that supports performance improvement. Management can ensure that employees have the necessary skills and resources to provide services that are not only timely but also accurate, thereby enhancing member satisfaction and strengthening the cooperative's position in a competitive industry.

There are significant concerns about how well cooperative administrators pay individual attention to members. This was expressed by 83% of cooperative administrators and concerns the speed with which administrators respond to member complaints. This view reflects deep dissatisfaction with the managers' approach to building relationships with members, which should include more personal attention and responsiveness to the needs and aspirations of each individual. This lack of individual attention can cause members to feel neglected and undervalued, which in turn can affect their level of engagement and loyalty to the cooperative. In this context, it is important for the board to develop more effective strategies for interacting with members, including adopting a more personal approach and actively listening to their feedback and complaints. By increasing individual attention, management can not only strengthen relationships with members but also create a more inclusive and supportive environment where every member feels they have a meaningful role in the cooperative's development. This will contribute to increased member satisfaction and, ultimately, the cooperative's overall success. The results of the statement can be seen as follows:

Figure 1. Initial Interview Questionnaire on the level of creativity of cooperative administrators in Banjarmasin and its impact on product innovation and cooperative services



The image shown represents the results of an analysis of perceptions of the creativity and innovation competencies of cooperative managers in Banjarmasin City, based on a number of key indicators. This analysis requires a critical reading of the patterns of participants' responses, both positive and negative, in order to formulate an objective picture of the managerial capacity of cooperatives. These findings are significant, given that cooperatives play a dual role as both economic institutions and agents of social transformation at the local level. Therefore, the creative capabilities of cooperative managers are a key prerequisite for ensuring the sustainability and competitiveness of cooperatives (Wanjare, 2023).

The indicator of openness to experience scored highest in the positive category. This reflects that cooperative managers in Banjarmasin tend to accept new ideas, collective experiences, and updates to working methods (Junaidi Efendi et al., 2024). Within the epistemological framework of a learning organization, this indicator signifies the institutional capacity to adapt quickly to changes, whether in terms of technology, regulations, or market preferences. This openness serves as a crucial foundation for fostering innovation that is not merely reactive but also proactive and rooted in a long-term vision.

The ability to generate big ideas also received a high positive percentage. This finding can theoretically be interpreted as indicating the presence of sufficiently developed strategic creativity within the cooperative management environment. In this context, big ideas are not merely visionary concepts but also encompass the capacity to transform these ideas into implementable action plans. However, in the context of cooperative management, creativity must be guided by a clear and participatory decision-making structure to ensure that big ideas do not remain mere rhetoric but can be translated into premium products or services (Perkasa & Sulistiani, 2023).

Furthermore, sensitivity to problems and the ability to choose solutions indicate a relatively high level of positive appreciation, but this is accompanied by a proportion of negative responses that cannot be ignored. This indicator shows that there is awareness among managers of the dynamics and complexity of the issues faced by cooperatives. However, some of them do not yet have adequate mechanisms or instruments to make quick and accurate decisions. From a theoretical perspective, this condition highlights the need to strengthen reflective and analytical capacities, so that managers are not only able to identify problems but also design solutions based on data and empirical experience.

Unlike the previous indicator, calculated risk-taking shows a more balanced distribution of responses. This indicates that there is still a dilemma among managers regarding the importance of innovation versus organizational stability (Meira, 2022). In the context of cooperatives, taking calculated risks does not mean acting speculatively, but rather daring to conduct limited, measurable experimentation for the sake of business strategy renewal. The conservative mindset still prevalent among some managers has the potential to hinder the acceleration of cooperative transformation, especially in the context of a digital and inclusive economy that demands boldness in making decisions based on calculated risk (Subagyo et al., 2024b).

Product and service innovation indicators show that only some managers are considered to have made efforts to create innovations. This positive achievement, which is still below 70 percent, indicates that innovation has not yet become a priority agenda in many cooperatives in Banjarmasin. However, the ability to develop new products and relevant services is crucial for the sustainability of cooperatives amid market competition and changes in consumer behavior. In innovation management literature, this underscores the importance of internal systems that support experimentation, rapid learning, and the creation of unique value for cooperative members (Wanjare, 2023).

Meanwhile, service quality indicators, despite receiving relatively high positive responses, still reveal limitations in cooperative service practices. Significant negative responses indicate uneven service competencies across all cooperative units. This reflects challenges in operational standards, human resource capacity, and technology integration within service systems. In the Total Quality Management approach, superior service is the key determinant in maintaining member loyalty and expanding the cooperative's customer network beyond its traditional base (Junaidi Efendi et al., 2024).

Overall, the analysis of this graph confirms that cooperatives in Banjarmasin City show considerable potential in terms of openness, ideation, and sensitivity to issues. However, there are still gaps in the dimensions of innovation implementation and risk management (Alfitrah & Perkasa, 2023; Subagyo et al., 2024a). Therefore, strategies to strengthen the capacity of cooperative managers should focus on problem-based creative training, improving technological literacy, and establishing an internal evaluation system oriented toward organizational learning. In this way, cooperatives will not only be able to survive in the dynamics of the local market but also become catalysts for equitable community-based economic growth.

4. CONCLUSION

Based on the results of the analysis of the creativity and innovation dimensions of cooperative administrators in Banjarmasin City, it can be concluded that, in general, there is a positive trend in terms of openness to experience, the ability to generate big ideas, and sensitivity to problems. These three aspects indicate the latent potential among administrators to drive institutional renewal and transformation of cooperatives. However, aspects such as calculated risk-taking and product and service innovation are still not optimal, indicating that the ability to transform creative ideas into tangible innovations remains a significant challenge. Additionally, service quality is not yet fully consistent, reflecting the need for standardization and professionalization of the service system.

Therefore, to strengthen the cooperative's competitiveness sustainably, a structured capacity development strategy is needed, particularly in terms of innovative leadership training, technology utilization, and strengthening data-based evaluation systems. Cooperative managers must be able to integrate individual creativity with collective processes in strategic decision-making. This approach will not only improve the quality of services and products but also strengthen the role of cooperatives as adaptive and inclusive local economic actors in addressing global challenges.

REFERENCES

Alfitrah, N. A., & Perkasa, R. D. (2023). Peranan Koperasi dalam Menumbuhkan Potensi Perekonomian Umat Secara Deskriptif. *Riset, Ekonomi, Akuntansi Dan Perpajakan (Rekan)*, *4*(2), 143–154. https://doi.org/10.30812/REKAN.V4I2.3242

Annesi, N., Gragnani, P., Battaglia, M., & Frey, M. (2021). *Le cooperative e l'innovazione sostenibile: le nuove sfide dell'Agenda 2030*. *2*, 77–110. https://doi.org/10.3280/CGRDS2-2020OA10569

Ardianty, W. D., Sape, B., Matasik, A. L., & Ramba, D. (2023). Analisis Tingkat Kesehatan Koperasi Simpan Pinjam Torganda II Rantelemo Kabupaten Tana Toraja. *Jurnal Ekonomi, Bisnis Dan Terapan (JESIT)*, *3*(2), 183–200. https://doi.org/10.47178/T5GR2X62

Azhar Solihin, S. (2023). Peran Koperasi Bagi Anggota Dan Harapan Anggota Terhadap Koperasi. *Eco-Iqtishodi : Ilmiah Ekonomi Dan Keuangan Syariah*, *4*(2), 117–130. https://doi.org/10.32670/ECOIQTISHODI.V4I2.3399

Bay, W., Djou, L. D. G., & Sayang, S. (2022). PENGARUH JUMLAH KREDIT DAN LIKUIDITAS TERHADAP TINGKAT PROFITABILITAS. *Jurnal Riset Ilmu Akuntansi*, *2*(1), 57–64. https://doi.org/10.37478/JRIA.V2I1.2150

Han, Y. (2024). A Case Analysis of Market Segmentation and Product Differentiation. *Highlights in Business, Economics and Management*, *34*, 52–57. https://doi.org/10.54097/v9g8v275

Ibrahim, R. A., Salih, Y., & Sidiq, F. (2024). Evolution of Cooperative Models: A Comparative Analysis of Traditional Cooperatives (TC) and New Generation Cooperatives (NGC). *The International Journal of Humanities, Law, and Politics*, *1*(4), 70–74. https://doi.org/10.46336/ijhlp.v1i4.67

Iklima, I., Abdullah, H., & Herizal, H. (2023). PENGARUH STRATEGI PENGEMBANGAN USAHA KOPERASI DAN PARTISIPASI ANGGOTA TERHADAP PENINGKATAN USAHA KOPERASI BINAAN DINAS PERDAGANGAN KOPERASI USAHA KECIL DAN MENENGAH DI KECAMATAN KOTA SIGLI KABUPATEN PIDIE. *Jurnal Ekobismen*, *3*(2), 49–58. https://doi.org/10.47647/JEKO.V3I2.1234

Jerab, D. A., & Mabrouk, T. (2023). Strategic Excellence: Achieving Competitive Advantage through Differentiation Strategies. *Social Science Research Network*. https://doi.org/10.2139/ssrn.4575042

Junaidi Efendi, Achmarul Fajar, & Syaiful Syaiful. (2024). Strategi Peningkatan Kapasitas Manajerial dan Kepemimpinan: Mendukung Daya Saing Koperasi Bina Warga Sejahtera. *Pemberdayaan Masyarakat*, *1*(4), 239–248. https://doi.org/10.62383/AKSISOSIAL.V1I4.971

Kristian, A. D., & Terenggana, C. A. (2024). Peran diferensiasi produk dan bukti fisik dalam meningkatkan kepuasan pelanggan. *Jurnal Keuangan Dan Bisnis*, *22*(2), 259–277. https://doi.org/10.32524/jkb.v22i2.1282

Lestari, P., Jufri, M., & Rakib, M. (2023). Creativity And Innovation In Increasing Product Utility; Case Study Of The Mas Puput Meatball Business In Makassar City. *International Journal of Research and Innovation in Applied Science*, *VIII*(X), 106–121. https://doi.org/10.51584/ijrias.2023.81012

Meira, D. (2022). Cooperative Governance and Sustainability: An Analysis According to New Trends in European Cooperative Law. *Perspectives on Cooperative Law: Festschrift In Honour of Professor Hagen Henry*, 223–230. https://doi.org/10.1007/978-981-19-1991-6_21

Nasution, S., Hidayati, S., Nasution, P. R., & Hasyim, H. (2024). Peranan Koperasi dalam Perekonomian Indonesia. *As-Syirkah: Islamic Economic & Financial Journal*, *3*(2). https://doi.org/10.56672/SYIRKAH.V3I2.160

Perkasa, R. D., & Sulistiani, W. N. (2023). Peran dan Tantangan Koperasi dalam Pembangunan Ekonomi Masyarakat yang Berada di Desa Namo Bintang Kecamatan Pancur Batu. *El-Mujtama*, *4*(2), 1019–1028. https://doi.org/10.47467/ELMUJTAMA.V4I2.4687

Subagyo, A., Diah Nofitasari, Sugianto Ikhsan, & Muhammad Fahreza. (2024a). Strategi Pengembangan Ekonomi Lokal melalui Koperasi Multipihak. *Bandung Conference Series Economics Studies*, *4*(4), 893–903. https://doi.org/10.29313/BCSES.V4I4.12596

Subagyo, A., Diah Nofitasari, Sugianto Ikhsan, & Muhammad Fahreza. (2024b). Strategi Pengembangan Ekonomi Lokal melalui Koperasi Multipihak. *Bandung Conference Series Economics Studies*, *4*(4), 893–903. https://doi.org/10.29313/BCSES.V4I4.12596

Tojiri, Y. (2023). Product Differentiation Strategy for Organizational Financial Profitability: Enchancing Market Share and Profitability- A Comprehensive Literature Review. *Atestasi*, *6*(2), 856–876. https://doi.org/10.57178/atestasi.v6i2.821

Wanjare, J. (2023). Competitiveness and Sustainability of the Co-Operative Enterprise. *European Journal of Business and Management Research*, *8*(1), 1–9. https://doi.org/10.24018/EJBMR.2023.8.1.1758

Warsiati, W., Sudartono, T., & Dewi, R. (2020). PERANAN KOPERASI SEBAGAI BENTUK IMPLEMENTASI EKONOMI PANCASILA DI ERA DIGITAL. *Empowerment in the Community*, *1*(1), 32. https://doi.org/10.31543/ECJ.V1I1.368