

Volume: 5  
 Number: 2  
 Page: 298 - 308

**Article History:**  
 Received: 2025-03-09  
 Revised: 2025-03-29  
 Accepted: 2025-04-15

**MODERN COOPERATIVE GOVERNANCE IN INDONESIA: POLICY INSIGHTS FROM KOPERASI USAHA MANDIRI, BELITUNG**

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**Abstract:**

The 2024 Modern Cooperative Assistance program at Koperasi Konsumen Usaha Mandiri was implemented over four months with a focus on enhancing business management. The primary objective of this program was to guide cooperative administrators and members in optimizing internal resources and capabilities while enhancing the effective utilization of natural resources. This assistance program not only provided technical expertise but also fostered an ecosystem conducive to both institutional and individual growth within the cooperative. A quantitative approach was employed to assess the program's effectiveness through survey questionnaires administered to cooperatives that received assistance. This assessment aimed to identify changes in governance, capital access, digital technology adoption, and business innovation. The collected data were analyzed using descriptive statistical methods to examine trends and patterns observed before and after the implementation of the assistance program. The assessment results indicated a substantial improvement in modern cooperative performance, as reflected in the increase in evaluation scores from 24.53 to 70.08. These findings suggest that the assistance program played a crucial role in transforming cooperatives into more competitive and innovation-driven entities. Therefore, this data-driven assistance strategy can serve as a foundation for future policy development aimed at enhancing cooperatives' adaptability to the evolving dynamics of the digital economy in a sustainable manner.

**Keywords:** Business Management, Innovation, Digitalization, Modern Cooperative.

**INTRODUCTION**

A cooperative is a form of democratic organization oriented towards a people-centered economy, significantly contributing to social integration, job creation, and poverty alleviation. Various types of cooperative business activities can be developed based on natural resource conditions, regional potential, and human resource quality. These include livestock, agriculture, fisheries, plantations, and other cooperative models (Widhian Hardiyanti et al., 2024). To strengthen the bargaining position of cooperatives in the national economic landscape, the Ministry of Cooperatives and Small and Medium Enterprises (Kemenkop UKM) continues to enhance cooperative quality towards modernization by initiating an assistance program in 2024, targeting cooperatives across Indonesia. According to Purba and Widowati (2024), modern cooperatives are essential in addressing increasingly complex contemporary challenges, such as global competition, economic digitalization, and changing consumer behavior. Traditional cooperatives often face inefficiencies, limited access to capital, and a lack of professional governance. Through modernization, cooperatives can leverage digital technology to enhance transparency, streamline



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services, and expand market reach (Raganta Deyantara & Zawawi Zawawi, 2023). Furthermore, modern cooperatives facilitate innovation in business models and strategic partnerships, thereby improving member welfare and competitiveness in the digital economy era.

This assistance program plays an essential role in achieving the goal of establishing 500 modern cooperatives and increasing their contribution to the national GDP to 5.5% by 2024. The program covers several key themes tailored to cooperative needs, including business management, accounting, finance, and marketing, viewed from economic, social, and environmental perspectives (Landong et al., 2019). One of the cooperatives benefiting from this assistance program is Koperasi Konsumen Usaha Mandiri, located in Tanjung Binga Village, Sijuk District, Belitung Regency. The assigned theme for this cooperative's assistance program is business management. The focus on business management aims to strengthen core functions such as planning, directing, organizing, and controlling cooperative activities. Effective business management enables cooperatives to navigate market challenges, optimize resource allocation, enhance efficiency, and ultimately achieve their objectives (Utomo et al., 2023). Given that the cooperative is situated in a coastal area abundant in marine resources, including captured fish and other high-value marine biota, there is significant potential for business development. However, Koperasi Konsumen Usaha Mandiri faces several challenges in expanding its business, which hinder optimal growth. These challenges include the lack of capacity to process captured fish and marine biota into high-quality, value-added products, weak human resource capabilities in capitalizing on opportunities, the absence of specific organizational regulations for managing business potential, and a tendency among members to prioritize individual interests over collective progress (Nugraha et al., 2022).

These business development issues, along with the cooperative's role in the local economy, may threaten its sustainability (Hukom et al., 2024). The modern cooperative assistance program should catalyze cooperatives to reinvigorate their development through appropriate strategies, employing different approaches from those used in the past. Cooperatives remain vital in mitigating economic hardships caused by the global economic crisis. To ensure their sustainability, cooperatives must improve operational effectiveness, requiring optimal efforts from management, employees, and supervisors in recognizing and utilizing available opportunities to achieve the primary objective of enhancing member welfare (Sugiarto et al., 2023). Various organizations conduct assistance programs to train, develop, and motivate employees to achieve organizational goals. Academic institutions and training programs play a crucial role in educating and guiding individuals on cooperative operations across different contexts, as well as their contributions to economic and social needs (Istianingsih et al., 2024). This study highlights the importance of upgrading cooperative quality to modern standards, with direct government supervision, to evaluate their contribution to the national economy.

## METHODS

The research on the implementation of modern cooperative assistance policies can be conducted using both qualitative and quantitative approaches to obtain a more comprehensive understanding. The qualitative approach involves a case study method applied to several cooperatives that have received assistance programs, aiming to explore how these policies are implemented in practice. Additionally, in-depth interviews with cooperative managers, members, facilitators, and representatives from the Ministry of Cooperatives and SMEs are conducted to gain further insights into policy effectiveness, the challenges encountered, and the impact on governance and cooperative performance. Document analysis is also utilized to examine regulations, policy



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reports, and internal cooperative documents to assess the extent to which the assistance program aligns with existing regulatory frameworks.

Meanwhile, the quantitative approach involves a questionnaire survey targeting cooperatives that have received assistance, aiming to measure changes in governance structures, access to capital, digital technology adoption, and business innovation before and after program implementation. The survey data is analyzed using descriptive statistical methods to identify emerging trends and patterns related to the effectiveness of the assistance program (Haryanto et al., 2022). Furthermore, this study employs the CIPP (Context, Input, Process, Product) evaluation model to assess the policy context, allocated resources, implementation processes, and outcomes achieved from the assistance program (Rachmawati et al., 2023).

To complement these methods, a SWOT analysis is conducted to identify the strengths, weaknesses, opportunities, and challenges faced by cooperatives in adopting the modern cooperative model. By integrating these approaches, the research provides a more holistic analysis of the implementation of modern cooperative assistance policies and offers recommendations to enhance their effectiveness and impact in fostering cooperative growth in Indonesia. Additionally, the progress of each cooperative's development is evaluated using Modern Cooperative Indicators, which encompass institutional aspects, business operations, market presence, financial management, and digitalization. The following section presents the detailed indicators used as an assessment instrument for modern cooperatives, specifically for Koperasi Konsumen Usaha Mandiri, Belitung.

**Table 1.** Assessment Instrument for Modern Cooperatives for Koperasi Konsumen Usaha Mandiri, Belitung

| No | Dimension      | Indicators   | Before   | After   | Weight   |
|----|----------------|--|--|---|--|
| 1. | Institutional  | Legality, Membership, Education & Training, Information Transparency, Organization & Supporting Facilities | Assessment before the mentoring activities and introduction to modern cooperatives | Assessment after the mentoring activities and introduction to modern cooperatives | Weight and assessment have been determined according to the urgency of each dimension. |
| 2. | Business       | Business Planning, Operations, Work Distribution   |  |   | Institutional (35%)  |
| 3. | Market         | Customers, Marketing   |  |   | Business (15%)   |
| 4. | Finance        | Capital Access, Financial & Asset Management, Reporting System   |  |   | Market (15%)<br>Finance (15%)  |
| 5. | Digitalization | Institutional, Business, Market, and Finance   |  |   | Digitalization (20%)   |

Source: Key Performance Indicators for Modern Cooperative Assistance Assessment, Ministry of Cooperatives and SMEs, 2024

**RESULT AND DISCUSSION**



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**Problems in the Management of Business Administration of the Koperasi Konsumen Usaha Mandiri.** Results Koperasi Konsumen Usaha Mandiri is a fishermen's cooperative located in Tanjung Binga Village, Sijuk District, Belitung Regency. The cooperative was initially established to accommodate fishermen along the coast of Tanjung Binga Village, Belitung Regency, providing access to fuel for operating fishing boats or rafts, as well as administrative services and licensing related to the legal status of fishermen. The cooperative's membership consists entirely of the local fishing community, where each member plays a crucial role in sustaining the availability of fish as one of Belitung Regency's natural resources. Currently, Koperasi Konsumen Usaha Mandiri serves as an alternative for fishermen to join as members and benefit from services related to technical, administrative, and operational needs. Moreover, by becoming cooperative members, fishermen can enhance their access to operational resources and utilize the cooperative as a platform for networking, expanding knowledge, and sharing information to serve their interests. Below is a brief profile of Koperasi Konsumen Usaha Mandiri.

Entering an era of highly dynamic and competitive business environments, cooperatives, as one of the key economic forces, must develop effective strategies to sustain and grow in the current market conditions. Amidst market complexity and rapid changes, conducting a comprehensive analysis of external and internal factors is essential. One of the well-established tools for analyzing a company's internal and external conditions is SWOT Analysis, an acronym for Strengths, Weaknesses, Opportunities, and Threats. This systematic approach helps assess internal and external factors that may impact a company's operations (Huda et al., 2023). By understanding internal strengths and weaknesses, along with external opportunities and threats, organizations can identify the right strategies to improve performance and mitigate potential risks.

The SWOT analysis for Koperasi Konsumen Usaha Mandiri focuses on several key dimensions, including institutional aspects (legal status, membership, education and training, information transparency, organization, and supporting facilities), business aspects (planning, operations, and work distribution), market aspects (customers and marketing strategies), financial aspects (capital, financial management, and reporting), and digitalization aspects (integration of technology and digital applications in institutional, business, market, and financial processes) (Christanto Edy et al., 2018). These dimensions will be further analyzed to identify strengths, weaknesses, opportunities, and threats, with the results presented in the following table.

**Table 2. Internal Strategic Factors**

| Strengths   | Weight | Rank | Score | Description                                    |
|---|--------|------|-------|--|
| The Mandiri Business Consumer Cooperative (KUM) has obtained several legalities, although not yet comprehensive;                    | 0,12   | 4    | 0,46  | The cooperative has legal status.              |
| KUM Cooperative has generated revenue from its business activities (oil, gas, and salted fish);                                     | 0,08   | 3    | 0,23  | The cooperative has business revenue.          |
| KUM Cooperative has established distribution channels and marketing networks (conventional), particularly for salted fish products; | 0,08   | 4    | 0,31  | The cooperative has partners for distribution. |
| KUM Cooperative maintains manual monthly financial reports;   | 0,12   | 3    | 0,35  | Financial reports exist.                       |





|  |             |   |             |  |
|--|-------------|---|-------------|--|
| KUM Cooperative's management is capable of using digital media and creating content to promote the cooperative's products.                               | 0,12        | 4 | 0,46        | Management adapts to technology use.                                   |
| <b>Weaknesses</b>  |             |   |             |  |
| Lack of education program reinforcement for members, management, and supervisors;  | 0,12        | 2 | 0,23        | Education for HR development.  |
| Lack of business planning, SWOT analysis, and relevant business models in KUM Cooperative's business development plan;                                   | 0,08        | 3 | 0,23        | Business planning and model development.                               |
| The cooperative's management has not yet utilized effective market trend analysis or implemented innovative marketing strategies to meet market demands; | 0,12        | 2 | 0,23        | The cooperative needs market trend analysis and innovative strategies. |
| The cooperative does not yet have access to capital from banking or non-bank institutions;   | 0,08        | 3 | 0,23        | Requires access to capital.  |
| KUM Cooperative has not yet implemented digital business services, including the development of an independent management information system.            | 0,12        | 3 | 0,35        | Requires digital infrastructure facilities.                            |
| <b>Total</b>   | <b>1,00</b> |   | <b>3,08</b> |  |

Source: Data processed by researchers, 2025

The issues faced by Koperasi Konsumen Usaha Mandiri highlight weak managerial foundations and business strategies that are not sufficiently adaptive to modern developments. The lack of educational programs for members, management, and supervisors has resulted in a limited understanding of professional and innovative cooperative governance (Soedarto et al., 2022). Moreover, the absence of comprehensive business planning, SWOT analysis, and relevant business models impedes the cooperative's ability to formulate effective strategies for sustainable business growth. The ineffective utilization of market analysis and the lack of marketing innovation hinder the cooperative's competitiveness in an increasingly dynamic economic environment. Limited access to capital presents another major challenge as the cooperative continues to struggle to secure financial support from banks and non-bank financial institutions (Restiany et al., 2024). Furthermore, the lack of digitalization in service delivery and business management reduces operational efficiency and transparency, preventing the cooperative from optimizing its potential. To address these challenges, the cooperative must adapt swiftly to technological advancements, enhance human resource capabilities, and develop more structured business strategies to strengthen its competitive edge in the modern economic landscape (Nugraha, 2025).

**Table 3.** External Strategic Factors

| Opportunities   | Weight | Rank | Score | Description              |
|---|--------|------|-------|--------------------------|
| Availability of fast services, both online and offline, for managing legalities and basic cooperative training facilitated by related institutions; | 0,12   | 3    | 0,35  | Easy access to services. |



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|   |             |   |             |   |
|---|-------------|---|-------------|---|
| Support from related institutions in Belitung Regency in facilitating training related to business planning and standardized operational systems in cooperative businesses, including strategies for preparing SOP and SOM; | 0,08        | 3 | 0,23        | Local government support.                   |
| Availability of various modern concepts, innovations, and online strategies that can be accessed and serve as options for KUM Cooperative to enhance market analysis, target consumers, and product promotion;              | 0,12        | 4 | 0,46        | Accessible business references.             |
| Existence of standardized financial reporting systems and access to capital from both banking and non-banking sources online;   | 0,12        | 4 | 0,46        | Standardized financial reporting systems.   |
| Various social media, information systems, and digital marketplaces/platforms are now available as a platform for introducing KUM Cooperative's business products.  | 0,12        | 4 | 0,46        | Diverse social media and digital platforms. |
| <b>Threats</b>  |             |   |             |   |
| Limited knowledge and training of KUM Cooperative actors leads to institutional weaknesses, preventing competitiveness;   | 0,08        | 3 | 0,23        | Inadequate HR capacity.                     |
| The growing concept of modernization in cooperative management demands that KUM Cooperative have adequate business operational strategies;  | 0,12        | 3 | 0,35        | Business operational modernization.         |
| Increasing online-based business competition, with a growing variety of products to meet consumer needs;  | 0,08        | 2 | 0,15        | Product variation that fits consumer needs. |
| Difficulty in running the business due to a lack of transparency in the cooperative's financial system;   | 0,08        | 3 | 0,15        | Non-transparent financial system.           |
| Online product positioning competition is high due to innovation and the widespread use of digital platforms.   | 0,12        | 3 | 0,35        | High online product competition.            |
| <b>Total</b>  | <b>1.00</b> |   | <b>3.27</b> |   |

Source: Data processed by researchers, 2025

The issues faced by the KUM Cooperative highlight the need for a more adaptive transformation in response to modern business dynamics. The lack of knowledge and training among cooperative managers has resulted in an institutional inability to compete effectively, particularly in addressing modernization trends that demand more sophisticated business operational strategies (Naufal et al., 2025). Additionally, the increasing competition in online-based businesses and the growing variety of product offerings make it challenging for cooperatives to attract consumers without relevant innovations. The lack of transparency in financial systems further hinders the ability to operate professionally and sustainably. Furthermore, the intense competition in digital product positioning further limits the opportunities for cooperatives that have yet to adopt digital platforms. According to Huda et al. (2023), optimizing cooperative quality in the national economic landscape requires the KUM Cooperative to enhance its human resource capacity through training, implement a transparent financial system, and develop digital marketing strategies to remain competitive and sustainable in an increasingly challenging business ecosystem (Sanjaya et al., 2022).

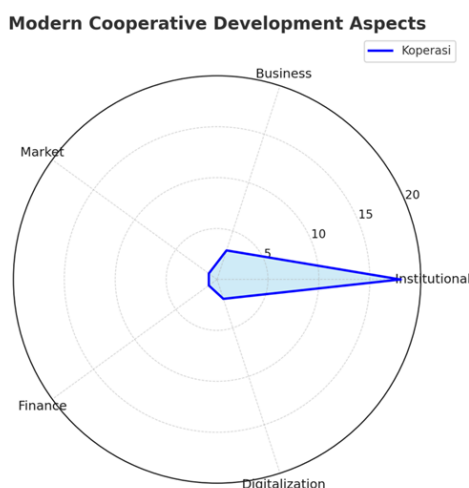


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**Analysis of the Impact of Business Management Assistance Policy on Modern Cooperatives: A Case Study of Koperasi Konsumen Usaha Mandiri, Belitung.** The Ministry of Cooperatives and Small and Medium Enterprises (Kemenkop UKM) has implemented various policies to encourage the transformation of traditional cooperatives into modern, adaptive, and highly competitive cooperatives. Modern cooperative policies are essential to addressing contemporary challenges and ensuring that cooperatives remain an inclusive and competitive economic force (Restiany et al., 2024). Through digital transformation, good governance, and business innovation, cooperatives can continue to grow and provide maximum benefits to their members and the wider community. Business management assistance for modern cooperatives plays a crucial role in accelerating cooperative transformation, making them more adaptive, professional, and competitive. However, many cooperatives still face challenges related to governance, business strategies, technology adoption, and capital access. Through assistance programs, cooperatives receive guidance in developing comprehensive business planning, optimizing market analysis, and implementing innovative and digital-based marketing strategies (Christanto Edy et al., 2018).

Additionally, these programs contribute to human resource capacity building through training and education, enabling cooperative managers to handle financial management transparently and efficiently. Amidst increasing business competition and the expansion of the digital economy, well-assisted cooperatives are better prepared to face challenges and create added value for their members. The cooperative assistance program aims to support the management and members of Koperasi Konsumen Usaha Mandiri in achieving their full potential while maximizing the available natural resources.



Source: Data processed by researchers, 2025

**Figure 3.** Initial Assessment results of the Koperasi Konsumen Usaha Mandiri in Belitung indicate that it has not yet reached a modernized state.

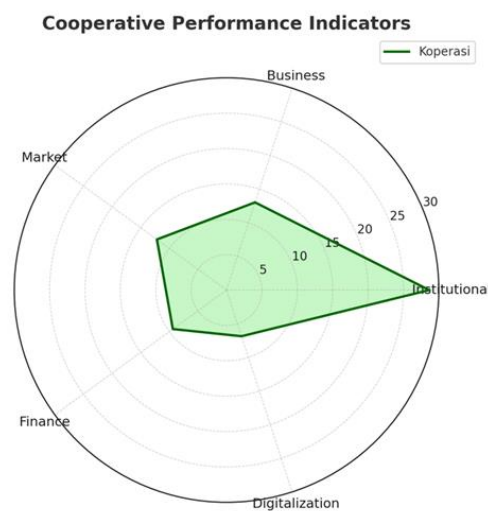
An initial assessment of Koperasi Konsumen Usaha Mandiri, Belitung revealed a performance score of 24.53%, indicating that the cooperative has not yet reached the modern category. This is primarily due to the ineffectiveness of modern management concepts, particularly in terms of



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governance systems and the lack of digital-based infrastructure utilization. The following presents the initial assessment results of Koperasi Konsumen Usaha Mandiri, Belitung.

Through a well-implemented assistance program, cooperative managers and members can receive guidance, support, and direction necessary to address various challenges, particularly in executing their activities effectively. In this context, the assistance program goes beyond providing practical knowledge; it also aims to create an ecosystem that fosters both individual and organizational growth. As a result, several indicators in the final assessment showed significant improvement, classifying the cooperative as modern, with a score of 70.08, compared to the initial score of 24.53.



Source: Data processed by researchers, 2025

**Figure 4.** Final assessment Koperasi Konsumen Usaha Mandiri, Belitung categorized as modernized

Based on the final assessment results, there has been a significant improvement across several dimensions of modern cooperative assistance. Previously, in the initial assessment, the digitalization aspect received a score of 0; however, with the encouragement to utilize digital tools for promotion through social media and marketplaces, the score increased to 6.86. Additionally, cooperative managers and business operators have shown great enthusiasm for leveraging digital tools to create content for organizational outreach, product promotion, and other initiatives. The business aspect also demonstrated notable progress, increasing from 2.58 to 13.03, indicating a substantial enhancement. The presence of business analysis documents, such as SWOT Analysis, Business Model Canvas (BMC) Analysis, legal compliance documentation, and new business partnerships, has expanded the cooperative's business reach and market potential.

Meanwhile, the market dimension improved to 12.17, while the financial dimension increased to 9.38. The institutional dimension has also shown progress, as all cooperative elements are continuously striving to improve and enhance their quality. Despite these advancements, human resource development remains a long-term concern, as one of the key challenges faced by the cooperative is competency gaps among management members. Additionally, the existing Standard Operating Procedures (SOPs) must be continuously refined to ensure that all business activities remain aligned with the agreed framework. Nevertheless, these achievements do not necessarily



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indicate that the cooperative has reached an advanced level; rather, they highlight ongoing progress and areas requiring further development.

In this context, consistency from both cooperative managers and members is essential to maximize their potential, maintain the current progress, and further enhance their performance. Business activities must be well-developed, and several key aspects identified during the assistance process need to be addressed promptly. The adoption of digital technology in marketing systems and financial reporting must be implemented consistently and sustainably to facilitate the cooperative in analyzing its business development (Soedarto et al., 2022). Overall, Koperasi Konsumen Usaha Mandiri possesses significant potential for growth and expansion. However, continuous human resource competency development is crucial to ensure the sustainability of new business initiatives that will be introduced in the future.

The implementation of the assistance process and activities, including product development, knowledge transfer on cooperative digitalization in marketing, governance improvement, and financial management enhancement, has shown a positive correlation in strengthening institutional capacity, business operations, marketing, market acceleration, and cooperative digitalization. The business management assistance program has also had a positive impact on new business orientation, emphasizing comprehensive business planning (Rachmawati et al., 2023). Strategies such as human resource development, business diversification, and digital-based service management have strengthened Koperasi Konsumen Usaha Mandiri's market position, making it more competitive. Therefore, cooperative managers and business unit leaders must be able to identify potential risks and develop appropriate risk mitigation strategies to ensure business sustainability. The benefits of this assistance program have encouraged the cooperative to adopt a more structured approach to planning, organizing, directing, and controlling its business operations (Utomo et al., 2023). Additionally, the cooperative should invest in developing a more professional workforce to drive future innovations and enhance competitiveness in an increasingly challenging business environment.

## CONCLUSION

The assistance program for Koperasi Konsumen Usaha Mandiri has been implemented in accordance with the criteria set in the 2024 modern cooperative development policy. However, field implementation continues to face various challenges, particularly in the availability and enhancement of human resources (HR). The limited competencies of managers, supervisors, and business unit leaders remain key factors that require greater attention in the cooperative's long-term strategy. Therefore, a more comprehensive competency development approach is needed through continuous training and education. Additionally, the existing Standard Operating Procedures (SOPs), regulations, and business standards must be regularly updated to ensure that the cooperative remains aligned with good governance principles. To strengthen the modern cooperative framework, several strategic interventions have been implemented, including digital marketing training, partnerships with offline retail sectors, and capacity-building initiatives to enhance members' understanding of cooperative business models. Governance, financial management, and digitalization assistance have also played a crucial role in the cooperative's transformation, ensuring greater competitiveness in the digital economy era. Sustainable digitalization must remain a primary focus to improve operational efficiency and the cooperative's long-term competitiveness. Based on the evaluation of the assistance program, Koperasi Konsumen Usaha Mandiri has demonstrated significant progress toward achieving modern cooperative status,



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as it has successfully met key indicators set by the Ministry of Cooperatives and SMEs. However, more intensive strengthening efforts are still required to optimize modernization fully, ensuring that the cooperative can sustain itself and continue growing amid increasingly complex economic competition.

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