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# Buku Referensi

# TRANSFORMASI

# KOPERASI MASA KINI

## STRATEGI DAN INOVASI DI ERA DIGITAL



Buku Referensi

# TRANSFORMASI KOPERASI MASA KINI

STRATEGI DAN INOVASI DI ERA DIGITAL

Buku "Transformasi Koperasi Masa Kini: Strategi dan Inovasi di era digital" menyediakan wawasan mendalam tentang bagaimana koperasi dapat memanfaatkan teknologi informasi untuk tidak hanya bertahan tetapi juga berkembang dalam ekosistem digital yang kompetitif. Dengan fokus pada integrasi sistem manajemen data canggih, pengembangan platform e-commerce, dan penggunaan aplikasi mobile, buku ini menawarkan strategi konkret untuk mengoptimalkan operasional koperasi dan meningkatkan kenyamanan bagi anggotanya.

Lebih lanjut, buku ini mengeksplorasi strategi yang dapat diterapkan koperasi untuk menghadapi persaingan di pasar digital. Ini termasuk pendekatan inovatif dalam pemasaran digital, pengembangan produk, dan layanan yang dirancang untuk memenuhi kebutuhan pasar yang terus berubah. Buku ini menekankan pentingnya keterlibatan anggota dan masyarakat, mendorong koperasi untuk menciptakan nilai yang lebih besar bagi anggotanya dan meningkatkan keterlibatan mereka melalui teknologi.

Salah satu aspek terpenting dari buku ini adalah bagaimana membangun koperasi guna mencapai keberhasilan melakukan transformasi digital. Melalui pembahasan materi pada buku ini, pembaca dapat memahami tidak hanya keberhasilan tetapi juga tantangan yang dihadapi koperasi dalam proses transformasi mereka. Pelajaran dari kasus-kasus ini menawarkan panduan praktis dan wawasan yang berharga bagi koperasi lain yang ingin mengikuti jejak serupa.

Secara keseluruhan, "Transformasi Koperasi Masa Kini: Strategi dan Inovasi di era digital" tidak hanya bertindak sebagai panduan tetapi juga sebagai inspirasi bagi koperasi yang berupaya untuk menyesuaikan diri dengan era digital. Buku ini menyoroti bahwa dengan adopsi strategi yang tepat dan pemanfaatan teknologi yang efektif, koperasi dapat meningkatkan efisiensi operasional, meningkatkan layanan anggota, dan memastikan keberlanjutan jangka panjang dalam lingkungan yang terus berkembang. Ini adalah bacaan wajib bagi pemimpin koperasi, pengambil keputusan, dan siapa saja yang tertarik dalam evolusi model bisnis koperasi di abad ke-21.



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**DIGITAL**

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## KATA PENGANTAR

Dengan rasa hormat dan penuh rasa syukur, saya mempersembahkan buku "Transformasi Koperasi Masa Kini: Strategi dan Inovasi di Era Digital". Buku ini merupakan kristalisasi dari perjalanan panjang penelitian yang mendalam tentang bagaimana koperasi di Indonesia dan di seluruh dunia menghadapi dan beradaptasi dengan tantangan serta peluang yang ditawarkan oleh era digitalisasi.

Dalam era yang penuh dengan perubahan dan inovasi ini, koperasi dihadapkan pada berbagai tantangan baru yang membutuhkan pemikiran kreatif dan strategi adaptif. Buku ini bertujuan untuk mengeksplorasi dan menganalisis berbagai aspek transformasi yang terjadi dalam koperasi, dengan fokus khusus pada pengembangan model bisnis yang inovatif serta strategi yang efektif untuk meningkatkan efisiensi dan efektivitas operasional mereka di era digital.

Saya ingin menyampaikan terima kasih yang tulus kepada semua pihak yang telah mendukung proses penulisan buku ini. Terima kasih kepada rekan-rekan peneliti, mentor, dan praktisi koperasi yang telah memberikan wawasan dan pengetahuan yang berharga. Ucapan terima kasih juga saya sampaikan kepada keluarga saya yang telah memberikan dukungan moral dan motivasi selama proses penelitian dan penulisan.

Buku ini ditujukan untuk para akademisi, peneliti, praktisi, pengambil kebijakan, dan siapa saja yang tertarik dengan dunia koperasi dan peranannya dalam ekonomi modern. Saya berharap bahwa pembaca akan mendapatkan pemahaman yang lebih luas dan mendalam tentang dinamika transformasi koperasi serta inspirasi untuk mengembangkan strategi dan inovasi yang sesuai dalam konteks mereka masing-masing.

Akhir kata, saya menyadari bahwa buku ini tidak lepas dari keterbatasan. Oleh karena itu, saya sangat terbuka untuk menerima kritik dan saran yang konstruktif demi penyempurnaan di masa yang akan datang. Semoga buku ini memberikan kontribusi yang berarti bagi pengembangan koperasi di era digital yang terus berkembang.

Selamat membaca.

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# BAB

# 1

## PENGANTAR ERA BARU KOPERASI

### A. Latar Belakang

Koperasi adalah sebuah lembaga ekonomi yang memiliki akar yang dalam pada sejarah kehidupan manusia di dunia (Song et al., 2022). Sejarah koperasi mencapai akarnya pada abad ke-19, ketika kondisi ekonomi dan sosial masyarakat sangat berbeda dengan zaman modern saat ini. Pada saat itu, ketidakadilan ekonomi dan sosial sangat merajalela. Mayoritas masyarakat terpinggirkan dan terlilit dalam kemiskinan sementara sebagian kecil individu dan perusahaan besar menguasai sumber daya ekonomi dan kekayaan. Inilah latar belakang munculnya koperasi sebagai respons terhadap ketidakadilan tersebut.



**Gambar 1. 1. Koperasi**

Sumber: (Aldean, 2023)

# BAB

# 2

## EVOLUSI KOPERASI DI ERA DIGITAL

### A. Sejarah dan Perkembangan Koperasi

Sejarah koperasi memiliki akar yang dalam dalam evolusi ekonomi masyarakat. Koperasi bukanlah konsep baru, sebaliknya ia telah hadir sejak zaman kuno (Abdurohim, 2023a). Konsep dasar dari koperasi, yaitu kerja sama bersama anggota untuk mencapai tujuan bersama, telah ada dalam berbagai bentuk di seluruh dunia selama berabad-abad. Sejarah koperasi ini menciptakan landasan yang kuat untuk perkembangan berbagai inovasi sosial dan ekonomi yang akan datang.

Koperasi pertama kali muncul di lingkungan desa-desa kecil, di mana penduduk setempat merasa perlu untuk bekerja sama demi memenuhi kebutuhan sehari-hari mereka. Ini bukanlah konsep yang rumit; sebaliknya, koperasi awal adalah tentang saling membantu dan berbagi sumber daya untuk meningkatkan kualitas hidup mereka. Dalam lingkungan desa (Seaman, 2023), ini bisa berarti pertanian bersama, di mana petani berkolaborasi dalam budidaya dan pembagian hasil panen. Selain itu, koperasi juga mungkin terlibat dalam pertukaran barang-barang yang diperlukan oleh komunitas, menciptakan jaringan yang kuat di antara penduduk desa. Ini adalah awal dari perjalanan panjang koperasi menuju pertumbuhan dan perkembangan yang lebih besar.

Seiring berjalannya waktu, koperasi telah mengalami transformasi dan pertumbuhan yang signifikan, membuktikan fleksibilitas dan adaptabilitasnya. Awalnya, koperasi muncul di

# BAB 3

## TEKNOLOGI DAN TRANSFORMASI PEMICU INOVASI DI KOPERASI

### A. Struktur dan Operasi Koperasi Tradisional

Koperasi adalah entitas bisnis yang memiliki karakteristik unik dalam dunia bisnis. Mereka didirikan dan dioperasikan oleh anggotanya untuk mencapai kepentingan bersama, yang berarti bahwa koperasi fokus pada keinginan dan manfaat bersama daripada kepentingan individu. Struktur dasar koperasi tradisional umumnya terdiri dari tiga komponen utama yang saling terkait, yaitu anggota, dewan pengurus, dan manajemen. Setiap elemen ini memiliki peran yang krusial dalam menjalankan operasi koperasi, dan sinergi antara mereka sangat penting untuk keberhasilan koperasi (Massimo & Nora, 2022). Gambar 3.1 teknologi yang selalu berkembang berpengaruh pada bisnis.

# BAB

# 4

## ANALISIS SITUASI KOPERASI SAAT INI

### A. Pengertian dan Cakupan Disrupsi Digital

Disrupsi digital telah menjadi kekuatan pendorong perubahan besar di banyak sektor, termasuk di dunia koperasi. Kemajuan pesat dalam teknologi informasi dan komunikasi tidak hanya mengubah cara kita berkomunikasi dan berinteraksi, tetapi juga cara bisnis berjalan. Dalam konteks koperasi, perubahan ini bukan hanya tentang adopsi teknologi baru; Ini adalah perubahan mendasar dalam seluruh operasional mereka. Koperasi saat ini ditantang untuk mengintegrasikan solusi digital dalam berbagai aspek bisnis mereka, mulai dari manajemen internal hingga interaksi dengan anggota dan pelanggan. Disrupsi digital (Srisathan & Naruetharadhol, 2022) mengharuskan koperasi untuk mendefinisikan model bisnis tradisional mereka, mengadopsi pendekatan yang lebih dinamis dan fleksibel untuk tetap relevan di pasar yang terus berubah.

Perubahan signifikan yang dibawa oleh gangguan digital mempengaruhi hampir seluruh aspek operasional koperasi. Ini termasuk cara mereka melakukan transaksi, berkomunikasi dengan anggota, mengelola sumber daya, dan bahkan cara mereka memasarkan produk dan layanan mereka. Penggunaan teknologi seperti platform online, media sosial, dan solusi berbasis data telah membuka peluang baru untuk menjangkau dan melayani anggota dengan lebih efektif. Namun, hal ini juga menimbulkan tantangan, terutama dalam menyesuaikan dengan alat dan platform baru, memastikan keamanan data, dan

# BAB

# 5

## KEPUTUSAN STRATEGI KOPERASI

### A. Rancangan Model Bisnis Koperasi Digital

Di era digital saat ini, koperasi menghadapi tantangan dan peluang baru yang signifikan. Digitalisasi telah mengubah cara kita berkomunikasi, berbelanja, dan berinteraksi. Bagi koperasi, ini berarti adanya kebutuhan mendesak untuk beradaptasi dan merancang model bisnis yang memanfaatkan teknologi digital. Digitalisasi tidak hanya membuka jalan untuk operasi yang lebih efisien tetapi juga menawarkan peluang baru dalam pemasaran dan menjangkau pelanggan. Koperasi yang berhasil mengintegrasikan alat digital ke dalam strategi bisnis (Menghitung, 2020) mereka dapat meningkatkan keterlibatan anggota dan menjangkau audiens yang lebih luas.

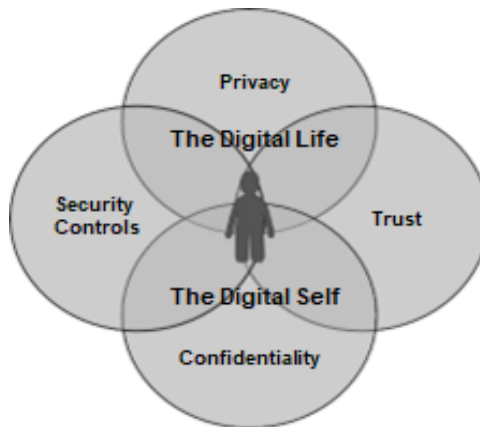
Dalam era digital ini, media sosial telah berkembang menjadi lebih dari sekadar platform untuk interaksi sosial; itu sekarang merupakan alat pemasaran yang penting. Koperasi dapat memanfaatkan kekuatan media sosial untuk membangun komunitas yang kuat dan terlibat. Dengan menggunakan platform seperti Facebook, Instagram, LinkedIn, dan Twitter (Abdurohim & Purwoko, 2022b), koperasi dapat menjangkau audiens yang lebih luas dan beragam. Melalui penerapan strategi konten yang kreatif dan interaktif, koperasi dapat menampilkan nilai-nilai dan cerita unik mereka, sehingga menciptakan koneksi yang lebih dalam dengan anggota dan calon pelanggan. Hal ini tidak hanya meningkatkan kesadaran merek tetapi juga memfasilitasi dialog dua arah antara koperasi

# BAB 6

## KEBUTUHAN DAN HARAPAN KOPERASI DI ERA DIGITAL

### A. Langkah-Langkah Implementasi Model Bisnis Digital Koperasi

Di era yang semakin digital, adaptasi teknologi merupakan langkah awal penting untuk implementasi model bisnis digital di koperasi. Investasi dalam sistem manajemen data yang canggih adalah kuncinya. Sistem ini harus mampu menangani volume data yang besar, menjamin integritas dan keamanan data, serta memberikan akses mudah bagi anggota dan pengelola koperasi. Gambar 6.1 memberikan ketegasan bahwa untuk pengembangan digital memberikan perlindungan secara cukup kepada kepentingan pribadi.



**Gambar 6. 1. Model Pengembangan Digital Perusahaan**

Sumber: (Mark, 2016)



# BAB

# 7

## STRATEGI DAN IMPLEMENTASI BISNIS BARU

### A. Tantangan Bisnis Baru untuk Koperasi

Bisnis (Dohtani & Matsuyama, 2023) baru sering menghadapi persaingan yang sangat ketat di pasar global, di mana mereka harus bersaing dengan perusahaan yang sudah mapan dan terkenal. Perusahaan baru ini harus menemukan cara untuk membedakan diri mereka melalui inovasi produk, layanan yang unik, atau strategi pemasaran yang kreatif. Tanpa diferensiasi yang jelas, sulit bagi mereka untuk menonjolkan dan menarik perhatian pelanggan di pasar yang sudah jenuh. Gambar 7.1 memberikan informasi bagi pihak yang terlibat bahwa teori informasi selalu mengalami pengembangan sesuai dengan tuntutan lingkungannya.

# BAB 8

## KEBIJAKAN DAN REGULASI KOPERASI DI ERA DIGITAL

### A. Pengertian Kebijakan dan Regulasi Koperasi

#### 1. Koperasi sebagai Entitas Bisnis

Koperasi (Abdurohim, 2023a) dengan karakteristiknya yang unik merupakan sebuah entitas bisnis yang tidak hanya fokus pada pencapaian keuntungan, tetapi juga pada prinsip-prinsip demokrasi dan keadilan. Berbeda dengan model bisnis tradisional yang mungkin lebih mementingkan keuntungan bagi pemegang saham, koperasi menempatkan anggotanya sebagai pusat dari segala keputusan dan aktivitas. Artinya setiap anggota koperasi memiliki suara dan kekuasaan dalam pengambilan keputusan, mencerminkan nilai-nilai demokrasi yang mendalam. Keterlibatan anggota secara aktif dalam pengambilan keputusan ini menjamin bahwa kebijakan dan arah koperasi sejalan dengan kebutuhan dan kepentingan mereka.

Prinsip keadilan dan kesetaraan merupakan pilar fundamental dalam model bisnis koperasi. Uniknya, di dalam sebuah koperasi, setiap anggota mempunyai hak suara yang sama terlepas dari jumlah modal yang mereka investasikan. Pendekatan ini berlawanan dengan struktur perusahaan tradisional, di mana kekuatan suara seseorang biasanya bergantung pada jumlah saham yang mereka miliki. Dalam koperasi, pendekatan demokratis ini menjamin bahwa semua keputusan dibuat dengan mempertimbangkan pandangan dan kebutuhan semua anggota, bukan hanya

# BAB 9

## ANALISIS DAMPAK DAN IMPLIKASI DIGITALISASI PADA KOPERASI

### A. Pertumbuhan Ekonomi Koperasi

Pertumbuhan ekonomi merupakan salah satu indikator kunci keberhasilan sebuah koperasi. Dalam konteks ini, memahami bagaimana koperasi dapat berkembang dan berkembang dalam perekonomian yang terus berubah menjadi sangat penting. Kami akan mengeksplorasi berbagai faktor yang mempengaruhi pertumbuhan ekonomi koperasi, termasuk dampak positif dari digitalisasi, perubahan dalam model bisnis koperasi, dan dampak dari pertumbuhan ini terhadap kontribusi koperasi terhadap ekonomi yang lebih luas (Yang et al., 2022a). Analisis ini tidak hanya akan menyoroti tantangan yang dihadapi, tetapi juga peluang yang muncul, memberikan wawasan yang mendalam tentang dinamika pertumbuhan ekonomi dalam konteks koperasi.

#### 1. Dampak positif digitalisasi terhadap pendapatan dan profitabilitas koperasi.

Digitalisasi telah menjadi katalis penting dalam transformasi koperasi di era modern. Dengan mengadopsi teknologi digital, koperasi dapat mengoptimalkan proses internal mereka, yang berujung pada efisiensi yang lebih tinggi dan pengurangan biaya operasional (Yang et al., 2022b). Teknologi seperti sistem manajemen database, otomatisasi proses bisnis, dan platform kolaborasi online, memungkinkan koperasi untuk mengelola sumber daya mereka dengan lebih efektif. Ini tidak hanya mengurangi

# BAB 10

## KOLABORASI KOPERASI PADA ERA DIGITAL

Di tengah pesatnya perkembangan teknologi, kita menyaksikan sebuah era di mana inovasi digital tidak hanya menjadi pendorong kemajuan, tetapi juga sumber disrupsi yang signifikan dalam berbagai aspek bisnis. Disrupsi digital, sebuah fenomena yang mengubah fundamental cara kita beroperasi, berkomunikasi, dan berinteraksi dalam ranah ekonomi, telah membawa tantangan serta peluang yang belum pernah terjadi sebelumnya. Dari cara perusahaan mengolah data (Alauddin et al., 2023) hingga bagaimana mereka berinteraksi dengan konsumen, paradigma bisnis kini mengalami transformasi yang menuntut adaptasi cepat dan strategis.

Dalam konteks ini, koperasi sebagai entitas bisnis yang unik, berdiri di persimpangan jalan antara mempertahankan nilai-nilai tradisionalnya dan merangkul inovasi teknologi untuk tetap relevan dan kompetitif (Cuzzocrea et al., 2022). Oleh karena itu, memahami dan mengadaptasi dinamika disrupsi digital menjadi kunci untuk memastikan kelangsungan dan pertumbuhan koperasi di era yang terus berubah

### **A. Disrupsi Digital dan Paradigma Bisnis**

Perubahan mendasar dalam cara bisnis dioperasikan dan dipahami akibat kemajuan teknologi digital. Di era ini, teknologi seperti kecerdasan buatan, big data, dan cloud computing tidak hanya mengubah cara perusahaan berinteraksi dengan pelanggan dan mengelola operasionalnya, tetapi juga membentuk ulang model bisnis yang ada. Paradigma bisnis tradisional, yang dulunya stabil dan dapat diprediksi, kini

# BAB

# 11

## TREN DAN PREDIKSI MASA DEPAN KOPERASI

### **A. Koperasi telah menjadi pilar ekonomi masyarakat di seluruh dunia**

Koperasi, sebagai model bisnis (Salfore et al., 2023) yang unik berbasis keanggotaan, telah tumbuh menjadi pilar ekonomi yang vital di berbagai belahan dunia. Model ini memperkuat ekonomi dengan memberdayakan anggotanya melalui kepemilikan bersama, pengambilan keputusan demokratis, dan pembagian keuntungan secara adil. Dalam konteks global, koperasi tidak hanya menyediakan layanan dan produk yang penting, tetapi juga menghasilkan lapangan kerja yang stabil, mendukung perekonomian lokal, dan mengurangi ketimpangan ekonomi.

Sebagai entitas ekonomi yang berakar pada prinsip-prinsip demokratis dan sosial, koperasi terus beradaptasi dengan tantangan zaman, memanfaatkan inovasi teknologi untuk meningkatkan efisiensi dan jangkauan layanan mereka. Dengan ini, koperasi memperkuat posisi mereka tidak hanya sebagai pilar ekonomi, tetapi juga sebagai agen perubahan sosial dan inovasi (Acheampong et al., 2021).

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## TENTANG PENULIS



Dr. Abdurohim, SE, MM. Lahir Cirebon (Jawa Barat) 12 April 1964, berkecimpung sebagai praktisi Perbankan selama 31 tahun pada PT. Bank Papua, dengan jabatan terakhir *Vice President* pada Divisi Perencanaan Strategis (Renstra). Keahlian yang dimiliki adalah Audit Perbankan, Perencanaan Strategis, Pemasaran, *Manajemen Human Capital*, Penyusunan BPP & SOP dan Struktur

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Saat ini sebagai tenaga pengajar/dosen Lektor pada Universitas Jenderal Achmad Yani, Cimahi, Jawa Barat. Dan telah Bersertifikat sebagai Dosen Profesional (Serdos) dari Kemendikti Ristek

Sudah menulis Book Chapter (BC) sebanyak 110 terdiri dari 106 Buku Ber ISBN & HKI dan Penulis tunggal 4 buah buku

Manajemen Keuangan Dasar, Dasar-Dasar Pemasaran, Bank dan Fintech Ekstensi Bank kini dan esok, HRM 5.0 Digitalisasi Sumber Daya Manusia, Bunga Rampai Kebijakan Perpajakan di Indonesia di masa pandemi Covid-19, Implementasi pengelolaan keuangan daerah tata kelola menuju pemerintahan yang baik, Manajemen pemasaran Implementasi Strategi Pemasaran Di Era Society 5.0, Keuangan syariah Konsep, Prinsip Dan Implementasi, *Operation Management*, Anggaran Operasional, *The Art Of Branding*, *E-Commerce* Strategi Dan Inovasi Bisnis Berbasis Digital, Analisa Laporan Keuangan, Isu-Isu Kontemporer Akuntansi Manajemen Sebagai Alat Perencanaan, Pengendalian Dan Pengambilan Keputusan, Tantangan pendidikan Indonesia di masa depan, Teori

dan praktek manajemen Bank Syariah Indonesia, Kesehatan lingkungan suatu pengantar, Etika bisnis suatu pengantar, Bank dan lembaga keuangan lainnya, Knowledge Management, Marketing tourism service, New Normal Era Jilid 2, Menakar ekonomi di era pandemi covid-19 & new normal, Human Resource Management (HRM) In Industry 5.0, Teori pemasaran pendekatan manajemen bisnis, *Business and digital economy*, Konsep dan implementasi manajemen strategi, Mengukur kinerja perusahaan melalui analisa laporan keuangan, Akuntansi keuangan tingkat menengah, Konsep dan sistem akuntansi biaya, Studi kelayakan rencana bisnis, Perilaku dalam organisasi, Tinjauan Hubungan Manajemen Risiko Dan Asuransi, Dasar Kepemimpinan Dan Pengambilan Keputusan, Sistem dan Strategi dalam Konteks Pengendalian Manajemen, Pengetahuan Dasar Pasar Modal dan Investasi, Manajemen Sumber Daya Manusia (Era Transformasi Digital), Manajemen sumber daya manusia era transformasi digital, Akuntansi Manajemen, Pendidikan dan Promkes.

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- ✓ Sekolah Pimpinan Bank (Sespibank),
- ✓ Sekolah Pemimpin Cabang,
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