



THE TRANSFORMATION OF VILLAGE COOPERATIVES TOWARD THE MERAH PUTIH COOPERATIVE MODEL: DIGITALIZATION CHALLENGES AND INSTITUTIONAL READINESS

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ABSTRACT

This study aims to conduct an in-depth analysis of the transformation process of village cooperatives toward the Merah Putih Cooperative model as an institutional innovation to strengthen community economic self-reliance. Using a qualitative descriptive approach, this study examines the dynamics of the policy's implementation in Lendang Ara Village through in-depth interviews, observations, and document analysis. The results indicate that the transformation process proceeds gradually through organizational restructuring and human resource capacity building, demonstrating progress in managerial capabilities and the adaptability of cooperative leaders. However, policy implementation still faces significant challenges, particularly regarding low digital literacy, limited digital infrastructure, and an administrative system that remains predominantly manual. Additionally, the dimension of business networking with external parties has not been systematically maximized. In conclusion, the transformation toward the Koperasi Merah Putih model holds great potential to enhance efficiency and competitiveness; however, its success is highly dependent on strengthened regulations, the provision of digital facilities, and consistent technical support to ensure the transformation process can proceed sustainably.

Keywords: Transformation, Red and White Cooperative, Village Digitalization, Institutional Readiness.

INTRODUCTION

Cooperatives, originating from the concept of "cooperation," are important instruments in the economic empowerment of villages to achieve optimal welfare, as based on the principle of kinship as stated in Article 33 paragraph (1) of the 1945 Constitution.¹ Cooperatives are economic systems developed and managed collectively through the principle of cooperation. This institution aims to

¹ Piyumali and Balasooriya, "The Impact of Cooperatives on the Economic and Social Empowerment of Women in Rural Areas of Sri Lanka," *Sri Lanka Journal of Social Development* 3, no. 1 (2023): 21–28, <https://doi.org/10.4038/sljsd.v3i1.8>



facilitate the fulfillment of community needs while encouraging sustainable economic development.²

Cooperatives as economic organizations based on togetherness and mutual cooperation, such as the Lendang Ara village cooperative, have a legal foundation in Law No. 25 of 1992 concerning the economy.³ The Cooperative Law establishes cooperatives as membership-based business entities aimed at improving economic and social welfare, with the principle of kinship encouraging active participation and the proportional distribution of benefits.⁴ Based on legal provisions, cooperatives are a strategic pillar in the development of the people's economy in Lendang Ara Village, grounded in the principles of togetherness, justice, and independence. In the context of rural economic limitations, cooperatives have the potential to be an effective and sustainable instrument in promoting community welfare.⁵ Village cooperatives also have a strategic role in empowering local community economies through strengthening managerial and institutional capacity.⁶

This research leads to the transformation of village cooperatives as local economic institutions directed towards the *Koperasi Merah Putih* (Red and White Cooperative) model launched nationally by the Indonesian government in 2025.⁷ This transformation includes updates to governance, institutional orientation, and integration with national policies, focusing on its implementation in Lendang Ara Village. The underlying phenomenon is the weakening of village cooperatives, characterized by low member participation, economic stagnation, and low adaptability to globalization and digitalization.⁸ On the other hand, there is a growing need to build local economic institutions capable of competing and effectively meeting the needs of village communities.

² R. Maryam, "Establishment of the Koperasi Desa Merah Putih as Reviewed JPH Galunggung," *Penelitian Hukum Galunggung* 2, no. 2 (2025): 18–19, <https://doi.org/10.1234/jphgalunggung.v2i2.59>.

³ W. Panimba et al., "Pendampingan Pendirian Koperasi Merah Putih di Lembang Tondon Langi, Toraja Utara," *Panggung Kebajikan: Jurnal Pengabdian Sosial* 2, no. 3 (2025): 34, <https://doi.org/10.62951/panggungkebaikan.v2i3.1953>.

⁴ M. A. A. M. A. R. Mashudi, "Pemberdayaan Masyarakat di Koperasi Simpan Pinjam (KSP) Sejahtera Yogyakarta," *Media Akademik* 3, no. 6 (2025): 4–5.

⁵ M. A. A. M. A. R. Mashudi, "Pemberdayaan Masyarakat di Koperasi Simpan Pinjam (KSP) Sejahtera Yogyakarta," *Media Akademik* 3, no. 6 (2025): 4–5.

⁶ R. Sarman, "Transformasi Birokrasi Desa Menjadi Agen Kewirausahaan: Kiprah Koperasi Merah Putih sebagai Motor Ekonomi Kerakyatan di Desa-Desa Indonesia," *Artikel Ilmiah* (January 2025): 4, <https://www.researchgate.net/publication/392473705>.

⁷ I. A. Hutagaol, S. Iswati, and P. Suwarno, "Transformasi Ekonomi Pedesaan Melalui Koperasi Desa Merah Putih: Kontribusi terhadap Ketahanan Ekonomi dan Pertahanan Negara Indonesia," *Cendekia Ilmiah* 5, no. 2 (2026): 496–504.

⁸ D. K. Dhevan, "Cooperatives Build a Better World—Rural Transformation through Digitalization of Cooperatives in Tamil Nadu: A Study," *EPRA International Journal of Economic and Business Review* 13, no. 9 (2025): 63–66, <https://doi.org/10.36713/epra23750>.

Previous research has made important contributions to the study of cooperatives, although with different focuses, scopes, and approaches. Research written by⁹ entitled *Transformation of Village Bureaucracy into Entrepreneurship Agents: The Role of Koperasi Merah Putih as an Engine of the People's Economy in Indonesian Villages* has a broader national scope. This researcher examines how village bureaucracies in various regions of Indonesia are transforming into entrepreneurial agents by making *Koperasi Merah Putih* an instrument for driving the people's economy.

Koperasi Warang Kandel is a village cooperative located in Lendang Ara Village, Kopang District, Central Lombok Regency, West Nusa Tenggara (NTB). Established in 1981, this cooperative was once one of the most advanced in the region, focusing on providing basic food necessities for the community. Its institution was based on member contributions as initial capital and was supported by other business units, such as rice milling and the supply of agricultural tools.¹⁰ However, over time, this cooperative experienced significant decline due to decreased human resource capacity, resulting in low operational activity.¹¹ In 2025, this cooperative was redirected to transform in line with government policies for the development of a digitally-based *Koperasi Merah Putih*.¹²

Koperasi Merah Putih is an institution launched by the Indonesian government through Presidential Instruction (Inpres) Number 9 of 2025.¹³ This program is part of a major state effort to strengthen the village economy based on cooperatives grounded in the spirit of mutual cooperation and independence. Through this Presidential Instruction, all ministries and agencies are requested to provide concrete support in accelerating the formation and strengthening of village cooperatives throughout Indonesia.¹⁴

⁹ R. Sarman, "Transformasi Birokrasi Desa Menjadi Agen Kewirausahaan: Kiprah Koperasi Merah Putih sebagai Motor Ekonomi Kerakyatan di Desa-Desa Indonesia," *Artikel Ilmiah* (January 2025): 4, <https://www.researchgate.net/publication/392473705>.

¹⁰ Wita, "The Effect of Member Participation, Number of Members and Capital on the Success of Cooperative Business," *Indonesian Journal of Economy, Business, Entrepreneurship and Finance* 2, no. 2 (2022), <https://doi.org/10.53067/ijebe.v2i2.69>

¹¹ Selvaraj and Venkatakrishnan, "Enhancing Organizational Sustainability through Human Resource Analytics: Exam

¹² Effendi, Deny, Kurniawan, and Handoko, "Policy Analysis of the Establishment of the Koperasi Desa Merah Putih," *RIGGS: Journal of Artificial Intelligence and Digital Business* 4, no. 3 (2025), <https://doi.org/10.31004/riggs.v4i3.2597>

¹³ Hasanudin, Winanti, and J. Meliala, "Legal Certainty of Financing of Merah Putih Village Cooperatives: Institutional Analysis between the Principle of Cooperative Independence and State Intervention," *Multidisciplinary Indonesian Center Journal (MICJO)* 2, no. 2 (2025), <https://doi.org/10.62567/micjo.v2i2.1145>

¹⁴ Hamsyah, Latif, and Dewi, "Cooperative Financial Performance Analysis of Liquidity, Solvency, Profitability, and Activity Ratios," *Indonesian Journal of Sustainability Policy and Technology* 1, no. 1 (2023), <https://doi.org/10.61656/ijospat.v1i1.119>

Lendang Ara Village is one of the villages participating in the implementation of this program.¹⁵ This transformation marks the transition of *Koperasi Warang Kandel* towards a more modern cooperative institutional model oriented towards the use of digital technology. *Koperasi Merah Putih* provides 70 types of business activities that can be flexibly chosen by each village cooperative.¹⁶ In this transformation process, *Koperasi Warang Kandel* chose a retail trade business unit for various goods, especially food, beverages, and tobacco in stores, as a form of adjustment to the community's economic needs and the sustainability of the cooperative's business at the local level.¹⁷

Low member participation in cooperatives can be overcome through digital transformation, particularly in services and the implementation of online member meetings that can increase involvement. This is in line with Government Regulation Number 7 of 2021, while juridically, Law Number 25 of 1992 affirms that cooperatives are membership-based business entities based on the principle of kinship and aim to improve mutual welfare.¹⁸

Village cooperatives are a main pillar driving the community's economy, but they still face various fundamental problems, such as weak management, limited human resources, low digital literacy, and suboptimal institutional transparency and accountability.¹⁹ These conditions also occur in Lendang Ara Village, characterized by declining member participation, unintegrated administrative systems, and low adaptability to modern economic developments. In the context of national policy, the *Koperasi Merah Putih* program is present as an effort to transform village cooperatives into more modern, digital, and competitive institutions through strengthening governance and implementing technology-based services.²⁰ Therefore, in-depth study is needed to analyze the implementation and response of village cooperatives to this policy, specifically in Lendang Ara Village.

¹⁵ Baysha, Astuti, Fahmi, and Mashur, "Peran Pemasaran Digital dalam Mempromosikan Pariwisata Tandung Andung Desa Lendang Ara," *COMMUNITY: Jurnal Pengabdian kepada Masyarakat* 4, no. 2 (2024), <https://doi.org/10.51878/community.v4i2.3323>

¹⁶ Hamdani, "Koperasi Desa Merah Putih dengan Pendekatan Usaha Mudharabah: Studi Kasus di Desa Jirkang, Sumedang," *J-Coop: Journal of Co-Operative* 1, no. 2 (2025), <https://doi.org/10.32670/jc.v1i2.23>.

¹⁷ Andy and S. H. Hengky, "Contraction of Capital Investment in Retail Trade Sub-Sector Companies on the Indonesia Stock Exchange," *Business and Economic Research* 11, no. 3 (2021): 19–34, <https://doi.org/10.5296/ber.v1i3.18734>.

¹⁸ Muhammad Syaiful, Sapriyadi, and T. Erytnanda Akbar, "J-MAS," *Jurnal Manajemen dan Sains* 7, no. 2 (2022): 1089–1094, <https://doi.org/10.33087/jmas.v7i2.679>

¹⁹ Mulia, "Digital Literacy Analysis to Support Digital Transformation in an Effort to Increase User Interest in the Sibakul Application in Cooperatives Assisted by the Yogyakarta Cooperatives and SMEs Office," *Indonesian Journal of Economics, Business, Accounting, and Management (IJEBA)* 2, no. 6 (2024), <https://doi.org/10.63901/ijeabam.v2i6.90>

²⁰ Setyabudi, "Implementasi Prinsip-Prinsip Good Cooperative Governance dalam Penyelesaian Konflik Koperasi Merah Putih," *Jurnal Ilmu Multidisiplin* 4, no. 5 (2025), <https://doi.org/10.38035/jim.v4i5.1477>

Although the *Koperasi Merah Putih* program has been designed as a national strategy to encourage the modernization of village cooperatives, academic studies on its implementation at the local level are still relatively limited.²¹ Previous research tends to focus on aspects of economic empowerment, managerial performance, and cooperative institutions without directly linking them to this national transformation agenda.²² Furthermore, empirical studies examining policy implementation in the village context, including the influence of social, cultural, and political factors, are also scarce.²³ Specifically, no research has yet examined the readiness and implementation of the *Koperasi Merah Putih* model in Lendang Ara Village, indicating a gap that forms the basis for conducting this study.

Survey results show that the Lendang Ara Village Cooperative still has limitations in its readiness for transformation towards the *Koperasi Merah Putih* model. Of the 200 registered members, only 40% are active, and the implementation of the Annual Member Meeting (RAT) only occurred three times in the last five years, reflecting weak institutional governance.²⁴ Additionally, the digital competence of administrators and members is still low, characterized by minimal digital skills and the use of manual recording systems due to infrastructure limitations.²⁵ In terms of business and finance, the cooperative only manages two business units, indicating an unstable condition.²⁶ These findings also indicate a low understanding of members regarding the *Koperasi Merah Putih* concept and a lack of technical assistance. Overall, this condition shows the need for significant strengthening in aspects of HR, digitalization, institutions, and policy support to support optimal cooperative transformation.

²¹ Mardiana, Dewantara, and Wisnuwardhani, "Disharmony in the Establishment of the Merah Putih Village Cooperative from the Perspective of Cooperative Principles," *International Journal of Business, Law, and Education* 6, no. 2 (2025), <https://doi.org/10.56442/ijble.v6i2.1310>

²² Adeyanju and Iyiola, "Managerial Ownership and Firm Performance under South Africa's Black Economic Empowerment Policy," *Jurnal Riset dan Aplikasi: Akuntansi dan Manajemen* 8, no. 1 (2025), <https://doi.org/10.33795/jraam.v8i1.001>

²³ M. Afraketi, S. Hamedani, and Zameni, "Identification of Human Resource Development Policy Components in the Rural Cooperative Sector with a Socio-Cultural Approach," *International Journal of Innovation Management and Organizational Behavior* 3, no. 3 (2023), <https://doi.org/10.61838/kman.ijimob.3.3.20>

²⁴ Nurdin, Umuri, and Riyaldi, "Enhancing Cooperative Member Loyalty: The Nexus of Service Quality, Institutional Image, and Governance," *Share: Jurnal Ekonomi dan Keuangan Islam* 14, no. 1 (2025), <https://doi.org/10.22373/share.v14i1.22446>

²⁵ Zaldhy and Supriyatno, "The Influence of Leadership, Organizational Capacity Development Commitment, Information and Communication Technology on Improving Employee Performance Supporting Systems and Professional Human Resource Competency Development through the Human Capital Development," *JGSRD: Journal of Government Science and Rural Development* 4, no. 1 (2023), <https://doi.org/10.25157/jgsrd.v4i1.3091>

²⁶ Purnamawati, Rachmawati, and Gitayuda, "Exploring Financial Bootstrapping and Financial Capital through Financial Literacy to Enhance Micro Business Performance in Madura's Culinary Industry," *BALANCE: Economic, Business, Management and Accounting Journal* 22, no. 1 (2025), <https://doi.org/10.30651/blc.v22i1.24391>

Although the *Koperasi Merah Putih* program is being rolled out as a national policy to encourage the modernization of village cooperatives, its implementation at the local level is essentially a form of top-down continuation of central government policy.²⁷ In the context of Lendang Ara Village, the village cooperative is attempting to implement this policy according to the established directives, although it still faces various limitations, such as low digital literacy, weak institutional governance, and limited infrastructure and technical assistance support.²⁸ Furthermore, local social and cultural dynamics also influence the level of participation and readiness of members to accept the transformation process towards a modern cooperative.²⁹ This condition indicates a gap between policy design at the central level and implementation realities at the village level. Therefore, an in-depth study is needed to comprehensively analyze the policy implementation process and the dynamics of village cooperative transformation in Lendang Ara.

Thus, this research seeks to fill this gap by deeply examining the adaptation and implementation process of cooperative transformation policy through the *Koperasi Merah Putih* program in Lendang Ara Village, the internal and external factors influencing the effectiveness of village cooperative transformation towards the *Koperasi Merah Putih* model, and the level of institutional readiness of village cooperatives, particularly in aspects of human resources and digitalization, to realize modern cooperatives. Through these formulations, this research is expected to provide empirical contributions to understanding the dynamics of village cooperative transformation and the implementation of the *Koperasi Merah Putih* policy at the local level.

RESEARCH METHOD

This research uses a qualitative descriptive method. This method aims to describe and analyze in depth the process of transforming village cooperatives towards the *Koperasi Merah Putih* (Red and White Cooperative) model in the context of policy formulation and its implementation in Lendang Ara Village. Qualitative research is used to investigate social phenomena in more detail through narrative information from reliable sources, while descriptive research aims to present the

²⁷ Frastiwi, "Kekerasan Struktural dalam Proses Percepatan Koperasi Merah Putih," *TheJournalish: Social and Government* 6, no. 4 (2025), <https://doi.org/10.55314/tsg.v6i4.1042>

²⁸ Rudiansah, "Village Infrastructure Development Supervision Model: Study on the Optimization of BPD Supervision Function in Village Infrastructure Development," *Journal of Governance* 10, no. 1 (2025), <https://doi.org/10.31506/jog.v10i1.30943>

²⁹ Wang and Zhang, "Enhancing SMEs Sustainable Innovation and Performance through Digital Transformation: Insights from Strategic Technology, Organizational Dynamics, and Environmental Adaptation," *Socio-Economic Planning Sciences* (2025), <https://doi.org/10.1016/j.seps.2024.102124>

actual state of the object or current phenomenon.³⁰ The qualitative approach was chosen because it is suitable for analyzing policy dynamics, interactions between institutions, and the readiness of human resources in the cooperative transformation process at the local level.

Data sources in this research consist of primary data and secondary data. In this study, primary data was collected through in-depth interviews with informants selected using purposive sampling techniques, including cooperative administrators, village officials, facilitators, community leaders, and cooperative members.³¹ Additionally, data was obtained through observation of cooperative operational activities and documentation such as reports, archives, and meeting minutes to strengthen empirical findings and ensure alignment between policy planning and implementation. Meanwhile, this secondary data serves to complement and strengthen the analysis by providing a broader context to the phenomenon under study, such as scientific journals, cooperative regulations, *Koperasi Merah Putih* policies, literature related to transformation and policy implementation, statistical data, regional reports, and other scientific publications.³²

Data collection was carried out through semi-structured interviews, participatory observation, and document analysis. Interviews were used to explore informants' understanding regarding program implementation and cooperative readiness, observations were conducted to directly observe operational activities and the digitalization process, while document analysis aimed to assess the alignment between policy and field practices. Thus, the data obtained is comprehensive and contextual. In the qualitative approach, the researcher acts as the main instrument, not only designing the interview protocol but also conducting observations and interpreting data directly. This role includes understanding the social context of Lendang Ara Village, analyzing the adoption process of cooperative transformation policy, and identifying the level of institutional readiness, resistance to digitalization, program implementation effectiveness, and supporting and inhibiting factors for the transformation towards *Koperasi Merah Putih*.³³ The data in this qualitative research is data obtained through in-depth interviews, consisting of words, images, and not in the form of numbers.

³⁰ Dubnewick, "Exploring the Relational Commitments of Negotiating Narrative Accounts in Narrative Inquiry," *Qualitative Inquiry* (2024), <https://doi.org/10.1177/10778004241295744>

³¹ Mohammadi, König, and Zimmermann, "Multi-Layered Sampling Strategy for Qualitative Interviews: Methodical Reflections on Sampling Interviews with the European Research Council Review Experts," *International Journal of Social Research Methodology* (2025), <https://doi.org/10.1080/13645579.2025.2453935>

³² Mohammadi, König, and Zimmermann, "Multi-Layered Sampling Strategy for Qualitative Interviews: Methodical Reflections on Sampling Interviews with the European Research Council Review Experts," *International Journal of Social Research Methodology* (2025), <https://doi.org/10.1080/13645579.2025.2453935>

³³ Aminullah, "Analysis of the Implementation of the Merah Putih Village Cooperative from a Political Economy Perspective," *Journal of Economic, Management and Entrepreneurship* 3, no. 2 (2025), <https://doi.org/10.61502/jemes.v3.i2.132>

This research aims to identify and comprehensively understand the implementation of village government policy in the context of the *Koperasi Merah Putih* transformation. A qualitative case study approach is used to gain contextual understanding of the relationship between the use of digital technology, the direction of government policy, and community capacity in facing the dynamics of the digital era. This research is developed based on empirical findings that describe increasingly advanced technological developments and the use of digitalization to improve institutional effectiveness, including in *Koperasi Merah Putih* as an institution established by the government.³⁴

Therefore, this research positions itself as a study of policy analysis and implementation at the local level, focusing attention on the adaptation process of the *Koperasi Merah Putih* model by cooperatives in Lendang Ara Village. Specifically, this research aims to examine three main aspects: First, how the adaptation and implementation process of cooperative transformation policy through the *Koperasi Merah Putih* program is formulated and implemented in Lendang Ara Village. Second, what internal and external factors influence the effectiveness of the village cooperative transformation process towards the *Koperasi Merah Putih* model. Third, how is the level of institutional readiness of village cooperatives, particularly in aspects of human resources, digitalization, and business networks, in realizing the transformation towards a modern cooperative. Through this approach, the research is expected to make a significant empirical contribution to the study of the application of the *Koperasi Merah Putih* model in rural areas, while presenting a more concrete and in-depth picture of the dynamics of cooperative institutional transformation in the context of evolving local social, economic, and policy conditions.

RESULTS AND DISCUSSION

Adaptation and Implementation Process of the Koperasi Merah Putih Policy

The *Koperasi Merah Putih* (Red and White Cooperative) policy is a significant step by the government to strengthen the people-based economy with a focus on village-oriented development. This idea emerged from the reality of challenges faced by village communities, such as dependence on burdensome informal loans, minimal access to markets, and a lack of strong institutional support to encourage economic independence.³⁵

³⁴ Yarovenko, Horbachova, Bylbaz, and Latysh, "Digitalization as a Socio-Economic Challenge: Modeling the Impact on the Level of Cybercrime Considering Socio-Economic, Technological and Institutional Factors," *SocioEconomic Challenges* 9, no. 2 (2025): 282–315, [https://doi.org/10.61093/sec.9\(2\).282-315.2025](https://doi.org/10.61093/sec.9(2).282-315.2025)

³⁵ R. Afgani, I. Wanusmawatie, and U. Brawijaya, "Kebijakan Koperasi Merah Putih dalam Perspektif Ekonomi Politik Pembangunan: Pendekatan State-Centered dan Teori Ketergantungan," *Jurnal Pendidikan Tambusai* 9, no. 9 (2025): 22375–22383

The policy regarding the formation of Village Cooperatives (Kopdes) is an element of the central government's hierarchical strategy, where the formulation of policy objectives, directions, and implementation mechanisms is determined centrally, while the village government functions as an implementer at the local level. In this context, the position of the village government tends to be limited to administrative and operational roles, such as forming the Kopdes management structure, preparing the basic institutional framework, and providing land for the construction of outlets as infrastructure to support the cooperative's economic activities. This policy is also reinforced through fiscal intervention in the form of redistributing Village Funds, where starting in 2026, the central government stipulates a budget cut of up to 70%, or approximately IDR 300 million per village, specifically allocated for the physical construction of Kopdes outlets.³⁶

This condition indicates a uniformity in village development priorities focused on strengthening cooperatives as a tool for the national economy.³⁷ However, this hierarchical approach also raises several consequences that need to be critically examined, especially concerning village autonomy in determining development needs and priorities based on local characteristics. The significant change in budget allocation has the potential to reduce village flexibility in funding other urgent programs, such as community empowerment, poverty alleviation, or the development of pre-existing village superior sectors.³⁸

On the other hand, this policy can also be understood as an effort by the central government to encourage a more structured and integrated transformation of the village economy, particularly through strengthening cooperative institutions as an engine of the people's economy.³⁹ With regulatory support, funding, and institutional standardization, it is hoped that Kopdes can develop into a more modern, professional, and competitive economic entity.⁴⁰ However, the successful implementation of this policy heavily depends on the readiness of village governments and

³⁶ Aprilianingsih, Nuraeni, Dewi, Prameswari, and Priyanti, "Village Fund Allocation Management in Improving Community Empowerment in Jayasampurna Village," *J-3P: Jurnal Pembangunan Pemberdayaan Pemerintahan* 9, no. 1 (2024), <https://doi.org/10.33701/j-3p.v9i1.3398>

³⁷ Aris, "The Impact of Village-Owned Enterprise (BUMDes) Management on Village Economic Development in Botto Village Takkalalla District Wajo Regency," *PUBLICUS: Jurnal Administrasi Publik* 3, no. 1 (2025): 78–86, <https://doi.org/10.30598/publicusvol3iss1p78-86>

³⁸ Aprilianingsih, Nuraeni, Dewi, Prameswari, and Priyanti, "Village Fund Allocation Management in Improving Community Empowerment in Jayasampurna Village," *J-3P: Jurnal Pembangunan Pemberdayaan Pemerintahan* 9, no. 1 (2024), <https://doi.org/10.33701/j-3p.v9i1.3398>

³⁹ Agus, Pakambanan, and Risdawati, "Empowering Rural Communities through Village-Owned Enterprises: Institutional Challenges and Community-Based Opportunities," *DISCOURSE: Indonesian Journal of Social Studies and Education* 2, no. 3 (2025), <https://doi.org/10.69875/djosse.v2i3.208>

⁴⁰ Vovk, Tulchynska, Popelo, Tulchinskiy, and Tkachenko, "Economic and Mathematical Modeling of the Integration Impact of Modernization on Increasing the Enterprise Competitiveness," *Management Theory and Studies for Rural Business and Infrastructure Development* (2021), <https://doi.org/10.15544/mts.2021.35>

communities to adapt to change, including aspects of human resource capacity, institutional readiness, and social acceptance of this centralized policy.⁴¹ Thus, although this hierarchical policy has the potential to accelerate village economic development, a balance between central directives and local needs is necessary for its implementation to be effective, sustainable, and contextual.

Internal and External Factors

Internal Factors

In the Lendang Ara Village Cooperative, the effectiveness of the transformation towards *Koperasi Merah Putih* is strongly influenced by internal factors inherent to the cooperative's institution. These factors include the quality of human resources (HR), which encompasses managerial competence and digital literacy, as well as leadership that plays a role in formulating vision, building member trust, and ensuring transparency and accountability.⁴² Additionally, an orderly management and administration system, stable financial conditions, and readiness to adopt digitalization also support the success of the transformation.⁴³ Furthermore, the level of member participation as a core element in a membership-based cooperative, and an organizational culture that is adaptive to change, are important factors in determining the direction of cooperative development. Thus, all of these internal factors are strategic elements that significantly influence the success of the village cooperative transformation in Lendang Ara towards *Koperasi Merah Putih*.⁴⁴

External Factors

In the Lendang Ara Village Cooperative, the effectiveness of the transformation towards *Koperasi Merah Putih* is not only influenced by internal factors but is also significantly determined by interrelated external factors. These factors include government policy support through regulations, development programs, funding, and facilitation of cooperative digitalization.⁴⁵ Additionally, the socio-economic conditions of the community, such as income levels and

⁴¹ Wibisono, "A Critical Review of Open Innovation in SMEs: Implementation, Success Factors and Challenges," *STI Policy and Management Journal* (2021), <https://doi.org/10.14203/stipm.2021.308>

⁴² Natasha, AC, and Anggoro, "Strengthening Digital Competence, Digital Leadership, and Employee Resilience in Improving Human Resource Performance in the Digital Era of Public Services," *Golden Ratio of Human Resource Management* 5, no. 2 (2025), <https://doi.org/10.52970/grhrm.v5i2.1219>

⁴³ Riaz, Morgan, and Kimberley, "Using Complex Adaptive Systems (CAS) Framework to Assess Success Factors That Lead to Successful Organizational Change: A New Way to Understand Change Implementation for Success," *Journal of Organizational Change Management* (2024), <https://doi.org/10.1108/jocm-04-2023-0148>

⁴⁴ Lubay and Sarmiento, "Strategic Management Approaches and Adaptive Culture for Organizational Resilience and Performance," *International Journal of Research Publication and Reviews* 6, no. 6 (2025), <https://doi.org/10.55248/gengpi.6.0625.2307>

⁴⁵ Qiliang and Shanming, "Government Dishonesty, Trust and Cooperative Behaviour: Evidence from China's Great Leap Forward," *Annals of Public and Cooperative Economics* (2024), <https://doi.org/10.1111/apce.12482>

consumption patterns, influence the level of utilization and sustainability of the cooperative's business. Technological developments and the availability of digital infrastructure are also important aspects in supporting the institutional modernization process.⁴⁶ Furthermore, the role of external institutions such as banks and Islamic financial institutions, the level of business competition, as well as community culture and trust in cooperatives are also major determinants.⁴⁷ Thus, all of these external factors are strategic elements that significantly influence the success of the village cooperative transformation in Lendang Ara towards *Koperasi Merah Putih*.

Level of Institutional Readiness of Village Cooperatives

Human Resources (HR)

The readiness of the workforce within the Lendang Ara village cooperative institution reflects a fairly ideal state in supporting the transition process towards a contemporary *Koperasi Merah Putih*. This is evident from the growing managerial capacity of the administrators, a proper understanding of the principles of good cooperative governance, and high member participation in cooperative activities.⁴⁸ The level of community participation greatly influences the operations of a cooperative, as experienced by the *Koperasi Merah Putih* in Lendang Ara Village.⁴⁹ Additionally, the cooperative administrators have shown an ability to adapt to change, including responding to the demands of professionalism and transparency in institutional management. Field findings also indicate that capacity-building efforts through training and mentoring have had a remarkable influence on the quality of cooperative management, so that human resources are no longer a major barrier but rather a driver in accelerating the transformation of the institution towards a modern, accountable, and competitive cooperative.⁵⁰

Digitalization

⁴⁶ S. R. Mukkala, "Scaling Digital Transformation: Leadership Strategies for Cloud and Network Infrastructure Modernization," *International Journal of Computational and Experimental Science and Engineering* (2025), <https://doi.org/10.22399/ijcesen.4227>

⁴⁷ Darmawan, "Rasch Analysis on Investment Decision Anomalies in Indonesian Islamic Capital Market," *Review of Islamic Economics and Finance* 5, no. 2 (2022), <https://doi.org/10.17509/rief.v5i2.56994>

⁴⁸ Kamalia, "The Importance of Cooperative Management to Increase Student Cooperative Member Participation during the COVID-19 Pandemic," *International Journal of Global Accounting, Management, Education, and Entrepreneurship* 2, no. 2 (2022), <https://doi.org/10.48024/ijgame2.v2i2.60>

⁴⁹ Aprilia, Prayitno, Usman, Biloshkurska, Siankwilimba, and Simamba, "Social Capital and Community Participation in the Development of the Aquaculture Center in Soko Village-Indonesia," *Regional and Rural Studies* 1, no. 1 (2023), <https://doi.org/10.21776/rrs.v1i1.3>

⁵⁰ Sharma, Khairy, Kara, and Gupta, "Innovating Surgical Training for Global Impact: A Low-Cost, Reusable Cricothyroidotomy Simulator for Capacity Building in Resource-Limited Settings," *InciSioN Global Surgery Symposium* (2025), https://doi.org/10.52648/igss.1004_184

The readiness of the village cooperative in Lendang Ara is still relatively low.⁵¹ This is evident from the continued dominance of manual systems for managing administration, financial records, and services to members. Furthermore, the lack of digital infrastructure, such as unstable internet access and limited availability of technological devices, is an obstacle to accelerating digital transformation.⁵² Therefore, digitalization is a strategic factor that requires intervention through improving digital literacy skills, providing facilities, and ongoing technical assistance.

Business Network Dimension

Meanwhile, in the business network dimension, the village cooperative shows considerable potential, although it has not yet been effectively maximized. Connections with local businesses, MSMEs, and financial institutions are still limited and have not been established within a systematic and sustainable partnership pattern.⁵³ In fact, strengthening business networks plays an important role in broadening market access, increasing capital capacity, and encouraging diversification of cooperative businesses as part of the modernization process.⁵⁴

CONCLUSION

This study concludes that the transformation of *Koperasi Warang Kandel* in Lendang Ara Village towards the *Koperasi Merah Putih* model is a strategic step to revitalize village economic institutions in the digital era. This transformation process has shown significant results in the aspect of Human Resource (HR) development, where the administrators have demonstrated improved managerial capacity, an understanding of good cooperative governance, and the ability to adapt to the demands of professionalism and transparency.

However, the effectiveness of this transformation still faces serious obstacles in the aspects of digitalization and business networks. The low readiness of technological infrastructure, the use of manual administrative systems, and the limited digital literacy of members are the main constraints in accelerating service modernization. Additionally, partnerships with external parties such as MSMEs and financial institutions have not been established systematically, so the potential for market expansion and business diversification has not been optimized.

⁵¹ Tiu and Villamar, "Digital Readiness of the Cooperatives in Surigao del Norte," *Digital Readiness of the Cooperatives in Surigao del Norte* (2025), <https://doi.org/10.69481/drcsn>

⁵² Minj, "Digital Bridge: Leveraging ICT for Urban-Rural Governance Advancement," *International Journal of Research Publication and Reviews* 6, no. 5 (2025), <https://doi.org/10.55248/gengpi.6.0525.1937>

⁵³ I. Supriadi, R. U. Maghfiroh, and R. Abadi, "Islamic Financial Inclusion and Sustainability Mindset: Pathways to MSME Performance and SDG Achievement," *Alkasb: Journal of Islamic Economics* 4, no. 1 (2025), <https://doi.org/10.59005/alkasb.v4i1.628>

⁵⁴ Munizu, Mulyati, and Zikirullaeva, "Portfolio Diversification Strategy and Its Influence on Investment Risk and Return in the Capital Market," *Multifinance* 1, no. 3 (2024), <https://doi.org/10.61397/mfc.v1i3.117>

Overall, the success of the *Koperasi Merah Putih* model at the local level is highly dependent on the synergy between top-down government policies and the needs as well as socio-cultural characteristics of village communities. Continuous technical assistance, strengthening of digital infrastructure, and optimization of business networks are needed to ensure that village cooperatives not only function as administrative implementers of central policies but are able to grow into independent, accountable, and competitive economic entities in the digital economy ecosystem.

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