

Application Development for Cooperative Platform in Indonesia

Perancangan Aplikasi Platform Koperasi di Indonesia

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Abstrak: Tujuan dari penelitian ini adalah untuk memudahkan pengurus atau anggota koperasi dalam mengelola koperasi dan memudahkan masyarakat untuk menemukan berbagai jenis koperasi di Indonesia yang sesuai dengan kebutuhannya melalui sebuah aplikasi bernama M-Cooperative. Untuk mendukung penelitian ini, kami menggunakan metode studi kepustakaan atau studi pustaka yang dilakukan dengan mengumpulkan data dari berbagai sumber seperti dari artikel, jurnal, buku, dan sumber lainnya. Hasil penelitian menunjukkan bahwa Pemerintah kurang memperhatikan perkembangan koperasi. Namun seperti yang kita ketahui, koperasi ini sangat dibutuhkan oleh masyarakat. Dari hasil tersebut, kami mencoba memberikan ide terkait perkembangan koperasi di Indonesia berbasis aplikasi digital. Hal ini dikarenakan koperasi bersifat terbuka dan dekat dengan masyarakat. Tentunya dengan adanya M-Cooperative ini dapat membantu semua kalangan. Selain itu dapat mempermudah masyarakat dalam bertransaksi secara tidak langsung sehingga waktu dan biaya yang dikeluarkan dapat lebih efektif dan efisien.

Kata kunci: Koperasi; Aplikasi; Masyarakat;

Abstract: The purpose of this research is to facilitate managers or cooperative members in managing cooperatives and facilitate the community to find various types of cooperatives in Indonesia to suit their needs through an application called M-Cooperative. To support this research, we use literature study methods or library studies conducted by collecting data from multiple sources such as from articles, journals, books, and other sources. The results showed that the Government was less concerned about cooperative development. But as we know, this cooperative is needed by the community. From the results, we try to give ideas related to the development of cooperatives in Indonesia based on digital applications. This is because the cooperative is open and close to the community. Of course, with this M-Cooperative can help all people. In addition, it can facilitate the community in the



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transaction indirectly so that the time and costs incurred can be more effective and efficient.

Keywords: cooperative; application; community;

I. INTRODUCTION

Cooperatives are one of the business entities in Indonesia that started in the 20th century. The cooperative was formed because at that time the society suffered economic decline, thus spontaneously encouraged the small business to change their life from suffering. Cooperative is an activity that prioritizes service performed by a group to address the economic needs of its members and its citizens [1]. Cooperatives are community organizations and social organizations that have great potential in developing rural areas to become more prosperous. And cooperatives have an important role in building the economy of Indonesian society [2]. Cooperative activities aim to achieve success and prosperity for the benefit of each of its members. Cooperatives are formed to meet service needs such as agricultural facilities, market their products and help fellow members [3]. The success of each member can be fulfilled well if cooperative management activities can be carried out effectively and efficiently [4]. Along with the development of the era, cooperatives as business entities are considered to have been neglected by the community and the government. Even though this cooperative is a business entity that can help improve the welfare of the community. This also affects cooperatives enough because inevitably cooperatives must be able to adapt and position that cooperatives are able to compete in this modern era. Therefore, cooperatives must be able to make changes by implementing digital applications in order to develop cooperatives to become more advanced.

According to research conducted by Sakti Alamsyah et al, a web-based information system for cooperatives at Muhammadiyah University of Sukabumi can help cooperatives become simpler, easier, and more flexible when operated by members and management. Management tasks, such as accessing data can be done easily, quickly, and accurately and the financial development of members can be checked at any time. While the quality of service provided by cooperative members can be done to be more maximum [5]. According to research conducted by Riri Safitri et al, the Information system applied to the sharia cooperative at Jampang Village has a sharia financial concept that is flexible to loans and installments. In addition, the management of cooperatives has become better managing and has utilized a computer system to systematically record members data and background members as well as the sharing of income and assets belonging to members can be managed properly and correctly [6]. According to research conducted by Dicky Karuna Arisandy and Rudi Arijanto, from a web-based savings and loan information system using User Centered Design (UCD), this can help members in checking loan deposits and transactions [7]. According to research conducted by Ahmad Andreas et al, the use of the Incremental model in savings and loan cooperatives using applications is declared appropriate for its users. Based on a survey he conducted, amounting to 81.70% of users stated that the application is very useful for the continuation of XYZ savings and loan cooperatives [8].

The purpose of this research is to provide facilities for managers or cooperative members to market their products and to manage cooperatives. In addition, it can provide convenience for the community to find various types of cooperatives in Indonesia that fit their needs through a single application named M-Cooperative. The method used in this research is literature study methods or library studies. Literature studies or library studies have the same meaning, namely collecting data from various sources such as articles, journals, books, and other sources. Then the data is read, recorded, and processed into effective sentences.

II. METHOD

The method used in this research is literature study methods or library studies. Literature studies or library studies are an activity related to collecting data, reading, recording, and processing data that have been collected [9]. Sources of data collected come from articles, journals, books, and other sources (See figure 1).



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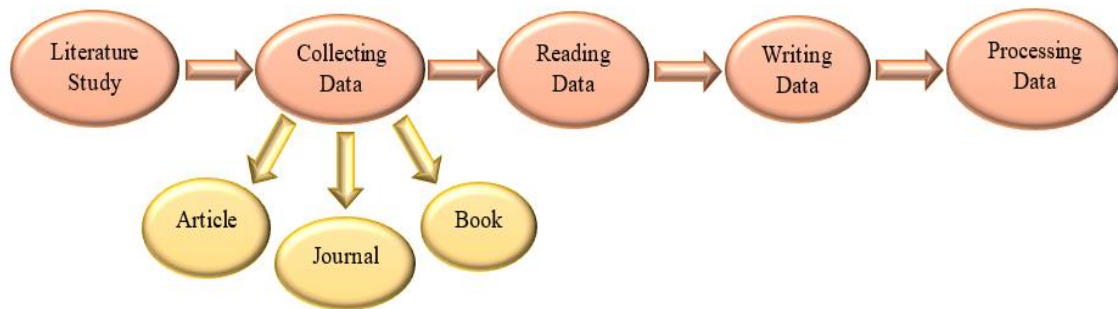


Figure 1. The Steps of The Literature Study Method

III. DISCUSSION AND RESULT

3.1. Use of Digital Technology in Indonesia

In modern these times, the use of digital technology, especially smartphones have become a part of people's lives. It is clearly seen in figure one reported by wearesocial.com, that the total population of Indonesia reaches 56% or equivalent to 268.2 million people. While smartphone users reached 133% or equivalent to 355.5 million people. This means that the existence of smartphones is more outstanding than the population in Indonesia. This could happen, if it is possible that one Indonesian resident has two or even three smartphones. Furthermore, the picture shows that internet users accounted for 56% or equivalent to 150 million people. This is balanced with the Indonesian population who are actively using social media. Then, mobile social media users accounted for around 48% or equivalent to 130 million people (See figure 2).

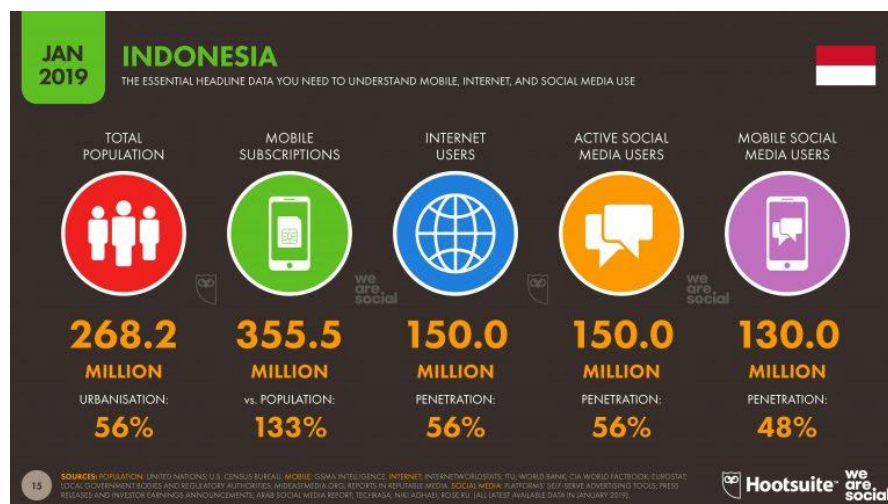


Figure 2. Percentage of Digital Technology Usage in Indonesia [10].

In this case, of course digital technology, especially smartphones offer many benefits and provide many conveniences for its users. The benefits to get when using digital technology in the form of a smartphone that can be used to find information, to study, for entertainment, etc. But besides all of that, the reason people use digital technology in the form of smartphones is because it is easy to carry, easy to hold, and easy to store anywhere. This is the reasons why people become obsessed with the use of digital technology in the form of smartphones.



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Based on the above data, with the many people who use smartphones in their daily life, cooperatives as a business entity can take this opportunity to demonstrate that cooperatives can thrive and can compete with other business entities. This can be done by implementing the use of digital technology in the process of implementing cooperatives, such as marketing products or managing cooperatives. With increasingly tight business competition, the advancement of digital technology should be completely utilized [11]. The application of digital technology in cooperative enterprises is considered necessary to be implemented because it will provide a lot of ease and profit in the development of cooperative enterprises [12].

3.2. Cooperative Development Based on Digital Applications

With the amount of research that has been done before about the web-based cooperatives, the authors try to give ideas related to the development of cooperatives in Indonesia with a digital application based. This digital application is called M-Cooperative or Mobile Cooperative.

This M-Cooperative application is a forum for various types of cooperatives in Indonesia to be able to market their products easily. All cooperative owners in Indonesia can join the M-Cooperative application. So that the M-Cooperative application will be available various kinds of cooperatives in Indonesia. For example, ABC cooperatives that operate in savings and loan businesses or XYZ cooperatives that operate in consumer businesses. Or you could say the M-Cooperative application is available several services in one application. So that people who are in need of cooperatives, be like consumer cooperatives, producer cooperatives, savings and loan cooperatives, or service cooperatives can find it easily in this M-Cooperative application (See figure 3).



Figure 3. Overview of M-Cooperative applications.

In this M-Cooperative application, will be equipped with sharing important features that are useful so that it can facilitate managers and cooperative members to manage and meet the needs of cooperatives.

The steps in using the M-Cooperative application is the same as using an application in general, namely by installing the M-Cooperative application, then logging in by registering. At the registration stage the user is required to enter a username and password so that the user's identity is safe and not misused. If successful, information will appear regarding the use of the M-Cooperative application. If these steps have been done, the user can use the M-Cooperative application (See figure 4).

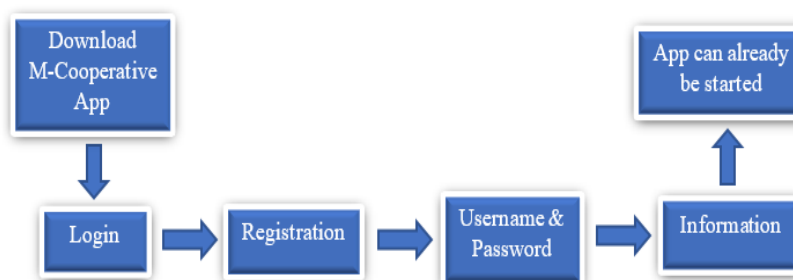


Figure 4. Steps for Using the M-Cooperative App

The M-Cooperative application is called so because this application will later be accessible via Android and iOS-based smartphones. So users only need to install this application through the Play Store and App Store. With the application contained in this smartphone it is proven that the smartphone is easier to use anytime and anywhere [13]. Of course, this application is not paid or free. But when surfing in this application, users need an internet connection to reach it.

With this M-Cooperative application, it certainly can benefit both parties between the cooperative owner and the community. For people who are looking for the type of cooperative needed can look for it in this application without having to visit the cooperative. So in this case, the community can save time and money and can be more effective and efficient. Meanwhile, cooperative owners can market their products and manage cooperatives more easily. And indirectly can increase their sales and income [14]. In addition, with this M-Cooperative application, cooperative owners can indirectly improve their skills in technology

III. CONCLUSION

M-Cooperative is a cooperative development platform in Indonesia based on digital applications accompanied by several service features that will be provided to meet the needs and desires of the community. This M-Cooperative application will certainly benefit both parties between the cooperative owner and the community. So that the implementation will be easier, more effective and efficient. In addition, of course, it can develop cooperatives to become more advanced and be able to adjust to the development of the existing era. Cooperatives will become closer to the community and can increase the existence of cooperatives so that they can compete with other business entities.

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