



Preparing digital advancements in Pasteur Subdistrict cooperatives

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ARTICLE INFO	ABSTRACT
<p>Article history Received: 2024-03-31 Revised: 2024-09-06 Accepted: 2024-09-09 Published: 2024-10-08</p> <p>Keywords Digital economy Cooperatives Cooperative governance Training Technological Readiness</p>	<p><i>The digital economy presents significant opportunities for cooperatives to improve their governance and achieve Sustainable Development Goal (SDG-s) 8, which promotes decent work and inclusive economic growth. As business entities based on economic democracy, cooperatives have the potential to drive the digital economy and enhance the well-being of their members. However, cooperatives in Pasteur, West Java, face various governance challenges, including inadequate bookkeeping, member arrears on savings and loans, and low digital literacy. These hinder the performance and development of the cooperatives. A series of training programs on cooperative governance and human resource management were designed to address these challenges. The program also aimed to improve the digital literacy of cooperative leaders and members and assist them in managing financial and operational aspects more transparently, accountably, and efficiently. The training program proved effective in enhancing the knowledge and skills of cooperative leaders and members in utilizing digital applications for good governance. This led to positive outcomes such as improved bookkeeping, increased savings and loan repayment rates, and more participative and transparent decision-making.</i></p>
<p>Kata Kunci Ekonomi digital Koperasi Pelatihan Tata kelola koperasi Kesiapan teknologi</p>	<p>Mempersiapkan kemajuan digital di koperasi Kecamatan Pasteur. Ekonomi digital menawarkan peluang besar bagi koperasi untuk meningkatkan tata kelola dan mencapai SDGs 8, yaitu pekerjaan layak dan pertumbuhan ekonomi inklusif. Koperasi, sebagai badan usaha yang berlandaskan demokrasi ekonomi, memiliki potensi untuk menjadi motor penggerak ekonomi digital dan meningkatkan kesejahteraan anggotanya. Koperasi di Pasteur, Jawa Barat, menghadapi berbagai kendala dalam tata kelola, seperti pembukuan yang tidak rapi, tunggakan simpanan dan pinjaman anggota, serta kurangnya literasi digital. Hal ini menghambat kinerja dan perkembangan koperasi. Rangkaian program pelatihan tentang tata Kelola koperasi dan manajemen sumber daya manusia dirancang untuk mengatasi masalah tersebut. Program ini juga bertujuan untuk meningkatkan literasi digital pengurus dan anggota koperasi, serta membantu mereka dalam mengelola keuangan dan operasional koperasi secara lebih transparan, akuntabel, dan efisien. Program pelatihan secara efektif dapat meningkatkan pengetahuan dan keterampilan pengurus dan anggota koperasi dalam menggunakan aplikasi digital untuk tata kelola yang baik. Hal ini berdampak positif pada pembukuan koperasi yang menjadi lebih rapi, tingkat pembayaran simpanan dan pinjaman yang meningkat, serta pengambilan keputusan yang lebih partisipatif dan transparan.</p>

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INTRODUCTION

The digital economy, an economic system that centers on the use of digital technologies for economic activities such as production, distribution, and consumption, plays a crucial role in achieving sustainable economic development (SDG 8). One of the primary goals of SDG 8, namely SDG 8.2, emphasizes achieving high, sustainable, and inclusive economic growth, full and productive employment, and decent work for all (Department of Economic and Social Affairs United Nation., 2024). The digital economy has significant potential to help achieve this goal by unlocking new opportunities for

small and medium-sized enterprises (SMEs), creating new jobs, and increasing access to financial services and education (Javaid et al., 2024; Radicic & Petković, 2023). However, if businesses fail to adopt the digital economy, they will lag behind in competition and miss out on opportunities for growth and development (Maziriri et al., 2024). This can lead to economic stagnation, rising unemployment, and poverty (Wahyuningtyas et al., 2023).

The technological advancements in business processes are considered highly beneficial, leading to widespread integration of technology in many organizations (Kraus et al., 2021). However, not all organizations, especially those in the public sector, have implemented technology in their business processes (AlNuaimi et al., 2022). One of the factors that inhibit organization for adopting technology is technological integration seen as too complex to learn and sometimes requires substantial costs (Ediriweera & Wiewiora, 2021; Konietzko et al., 2023). The most significant challenge posed by technology driving digitization across various fields is the tendency for individuals involved to solely learn how to use software without understanding the underlying methods and principles (Horváth & Szabó, 2019). This can lead to a loss of competency in performing effective analysis and measurement, as well as questioning the validity of such actions (Plekhanov et al., 2023). This situation also applies to many cooperatives in Indonesia, where technological integration in their business processes is still relatively rare (Utama, 2020). Meanwhile, by integrating technology into their business processes, cooperatives can expand their market reach, enhance operational efficiency, and provide more inclusive financial services to underserved communities. Particularly cooperatives play a crucial role in ensuring inclusive and sustainable economic growth (Lafont et al., 2023). Because cooperatives are based on principles of solidarity and aimed at general welfare, they are protected by the government (Asmara et al., 2023).

The implementation of the government's role, as stipulated in the Cooperative Law Number 25 of 1992., forms the fundamental basis for cooperative development. This creates a mutually beneficial relationship between the government and cooperatives, where both parties support each other. Government support is crucial for the advancement of cooperatives to ensure their continuous improvement and cooperatives are also safeguarded by the government to prevent duplication of their activities in other business sectors (Bappenas, 2017). Efforts by the governments and supporting parties to assist cooperatives in implementing technology have been made several times and in various forms. One example is the digital platform for financial recording and cash bookkeeping (Hasbullah & Bareduan, 2021). However, the development of this digital platform needs to be tailored to the specific issues typically encountered by the cooperative, thereby addressing problems at their core (Brunetti et al., 2020).

Pasteur is one of the subdistricts in Bandung City with a population of 18,206 individuals, and the largest age group is between 35-39 years old. In the Pasteur subdistrict of Bandung City, the dominant socio-economic group is the lower-middle class (Nugroho et al., 2017). The presence of cooperatives in the community plays a role in striving for economic well-being for both cooperative members and the surrounding community. In Pasteur subdistrict, all cooperatives operate as savings and loan cooperatives, and these cooperatives are under the supervision of the Pasteur Subdistrict Office of Bandung City.

Table 1. The Cooperatives under the Supervision of Pasteur Subdistrict, Bandung City

No.	Cooperative Name	Address	Numbers of Members	Assets	Revenues
1	Koperasi Simpan Pinjam Majelis Taklim Al Muamalah	Jl. Damar RT05/RW01	140	Rp. 346.880.135	Rp 13.332.000
2	Koperasi PKK Pasteur Sugih	Jl. Sampurna No. 4	57	Rp 11.580.750	Rp 13.350.000
3	Koperasi TNI AD Ajendam	Jl. Bosscha No. 4	Confidential	Confidential	Confidential
4	Koperasi Bina Usaha	Jl. Cemara No. 73	Currently Inactive	Currently Inactive	Currently Inactive

The data above represents cooperatives located in the Pasteur Subdistrict of Bandung City and are regularly supervised by the Pasteur Subdistrict Office of Bandung City. The total number of cooperative members are quite substantial, encompassing various professions. However, the fixed assets of the cooperatives are not clearly recorded because the cooperatives were initially established as associations. The four cooperatives mentioned are supervised by the Pasteur Subdistrict of Bandung City. There are three types of cooperatives in Pasteur Subdistrict with one of them being a sharia cooperative. A Shariah cooperative is a cooperative that conducts business in savings and loans and financing based on Shariah principles or is identical to a *Baitul Maal wat Tamwil* (BMT) with business activities that include (1) Organizing *maal* activities for the empowerment of members and the community in the social sector.; (2) Mobilizing term deposits and cooperative savings from members, prospective members, other cooperatives, and/or their members based on the principles of *wadiah* (safekeeping) and *mudharabah* (profit-sharing); (3) Providing loans to members, prospective members, other cooperatives, and/or their members according to agreed-upon principles; (4) The contract for loan disbursement and financing can be combined according to the Fatwa of the Shariah Advisory Council of the Indonesian Ulama Council (DSN-MUI) (Apriyana & Hasbi, 2020).

The similarities between sharia cooperation and Baitul Maal Wat Tamwil (BMT) relies on how they operate to gather and distribute funds to the general public, adjacent to banks or other financial entities. The establishment of BMT aimed at reaching out to lower-income segments of society, particularly small economic entities, since many of them are small-scale traders unable to access credit services from traditional banks due to the intricate procedures and limitations faced by these small traders and entrepreneurs and to eliminate interest in the process (Gusmansyah & Abdul Jafar, 2022). Another type of cooperative that is apparent in Pasteur Subdistricts is saving and loan cooperatives. A savings and loan cooperative are financial institution that provides transaction services for saving and borrowing money to its members (Ningsih et al., 2019)). The cooperative cultivates funds from its members' savings and then lends them back to members in need of financial assistance (Haykal et al., 2021).

Savings and loans cooperatives serve as vital components of Indonesia's economy, striving to enhance the well-being of their members and the broader community (Djannah & Rizal, 2019) . Credit cooperatives are also present in Pasteur Subdistricts. However, its characteristics differ from other savings and loan cooperatives (Zedda et al., 2024). A credit cooperative is a financial institution owned and managed by its members. Members have the ability to borrow money at favorable interest rates from funds accumulated collectively by the group through savings. Credit cooperatives primarily cater to the financial needs of disadvantaged and low-income individuals in various countries, offering them essential financial services. Therefore, credit cooperatives focus on capital formation through regular and continuous savings from its members, which are then lent to members quickly, affordably, easily, and appropriately for productive purposes and improved welfare, with an annual interest rate of around twelve percent (Anggriana, 2020)).



Figure 1. Koperasi Simpan Pinjam Majelis Taklim Al Muamalah

The Majelis Taklim Al Muamalah Savings and Loan Cooperative is located adjacent to the Al Muamalah Mosque on Jalan Damar RT05/RW01, Pasteur Subdistrict, Sukajadi District, Bandung City. It operates based on Sharia principles. In carrying out its supervision, knowledge related to Shariah principles is essential. However, the subdistrict office itself lacks competence in this area, and government agencies related to competency enhancement in supervision do not provide additional knowledge in this regard. Despite being operated in a simple manner and with limited human resources, this cooperative's members are still active. The presence of the Muslim community, which dominates the Pasteur Subdistrict of Bandung City, plays a role in developing the grassroots economy. The Muslim community in Indonesia is starting to incorporate Islamic legal principles into economic activities (Dimiyati et al., 2021) This integration is motivated not only by the desire for prosperity but also by a commitment to adhere to Islamic concepts and teachings. Financial transactions in the Islamic economic concept must be based on Islamic law, also known as Shariah economics (Aravik et al., 2022). In this context, transactions are built as a manifestation of Islamic teachings oriented towards a blessed life, obedience to the Creator, and communal well-being in societal life (Anggriana, 2020)).



Figure 2. Koperasi PKK Pasteur Sugih.

Other cooperatives that are still under the supervision of Pasteur Subdistrict, Bandung City include Koperasi PKK Pasteur Sugih. The Koperasi PKK Pasteur Sugih is initiated by the PKK women of the Pasteur Subdistrict in Bandung City. Before being revitalized, the cooperative had been inactive for some time but now has active members participating in savings and loan activities. The location of the PKK Pasteur Sugih Cooperative is integrated with the PKK room within the Pasteur Subdistrict Office complex. The photo above was taken during the Annual General Meeting (AGM) held in the Pasteur Subdistrict Hall in Bandung City.



Figure 3. Koperasi TNI AD Ajendam

Koperasi Werda Tama, also known as Koperasi Primkoptama Bojonagara or Primer Koperasi Simpan Pinjam Wredatama, is located at Jl. Jurang No. 78, with legal entity status number 7331/BH/PAD/KWK-10/X/1997 dated October 28, 1997. This cooperative as the name suggests is categorized as a savings and loans cooperative. It is also recognized as one of the 923 active cooperatives owned by the Indonesian Army (TNI Angkatan Darat) and managed by Inkopad (Induk Koperasi TNI Angkatan Darat). The cooperative's location is opposite the TNI AD Ajendam III office at Jl. Boscha No. 4. It is also known as Primkop Kartika Vijaya Kusuma Siliwangi. This cooperative is a business entity at the unit level located outside the army's organizational structure and does not perform military organic functions. However, due to some factors, these cooperatives did not participate nor attend the training program.



Figure 4. Koperasi Bina Usaha

Lastly, The Koperasi Bina Usaha is located at Jl. Cemara No. 73, Pasteur Subdistrict, Sukajadi District, Bandung City. It is a credit cooperative, which means its business activities primarily involve savings and loans (Djannah & Rizal, 2019; Ningsih et al., 2019). Unfortunately, this cooperative is on hiatus for its main activities due to financial problems. The presence of credit cooperatives greatly assists the community in developing small to medium-sized business capital and meeting other needs (Anggriana, 2020). Despite its advantages, Koperasi Bina Usaha requires special guidance due to the challenges it faces. Challenges in credit cooperatives include low member participation rates, lack of member education, high default rates on loans, and members borrowing more than contributing voluntary savings. Meanwhile, this type of cooperative establishes requirements such as borrower collateral (Satriaji Nur Prasetya, 2020).

This paper primarily concentrates on enhancing technological readiness within cooperative settings and tackling significant challenges encountered by cooperatives in the Pasteur Subdistrict of Bandung City. As a result, a comprehensive approach is utilized to create a sustainable training program aimed at enhancing the skills of cooperative members (Albareda-Tiana et al., 2018). Moreover, the training program is designed to be practical and effective, ensuring that cooperatives can sustainably utilize technology in their operations in the future strengthened by possession of management skills and good cooperative governance that in line with cooperatives principle.

METHOD

The method employed in this community service is based on the fundamental issues faced by cooperatives in the Pasteur Subdistrict of Bandung City, which include training and enrichment in the concept of digitalizing financial management and good cooperative governance. The fulfillment of these concepts is carried out in parallel with the establishment of an information system to be implemented in cooperatives. The provision of training and enrichment is part of a program supporting Sustainable Development Goal 8, which aims to promote decent work and economic growth (Department of Economic and Social Affairs United Nation., 2024).

The approach method from an academic perspective, in line with the community service program, involves external collaboration from both Telkom University and the Pasteur Subdistrict as the cooperative's supervisor. Together, the program addresses the agreed-upon issues through providing guidance in cooperative development. The target partner for this community service is cooperative managers under the supervision of the Pasteur Subdistrict. In its implementation, the community service team from Telkom University collaborates with partners and the target community to validate the SIKOPI digital application for cooperative financial management. The evaluation includes an assessment of the improvement in digital financial management capabilities for cooperatives. The stages taken in the program are further detailed in Table 2.

Table 2. Stages of implementation

Stages	Description		
	Activity	Method	Purpose
<i>Initial Stages</i>	Find the cooperative that met criteria	Preliminary Survey; Preliminary Interview	To find cooperatives that met the criteria
	Create an agreement between our team and cooperatives	General Meeting	Confirm that the cooperatives are agreed to be partners
<i>Problem Identification</i>	Discussed the core problem with the corresponding cooperatives staff	Focus Group Discussion	Discuss with partners regarding the problem
<i>Preparation Stages</i>	Prepare the handouts and modules	Literature Review	Construct modules and materials specific to the problem
<i>Training Stages</i>	Training on Economic for Cooperative	Interactive Training	Providing participants with an understanding of basic economics.
	Training on Human Resources in Cooperative Information		Providing participants with an understanding of human resource management.
	Training Information Technology in Cooperative		Providing guidance on IT awareness for cooperatives and preparation for its implementation.
<i>Monitoring and Evaluation</i>	Distribute feedback form Evaluate Feedback from Participants	Questionnaire & Interview	Obtaining feedback from participants.

After granted permissions, Preliminary discussion in the form of Focus Group Discussion was conducted with members of the cooperatives in supervision of Pasteur Subdistrict Governments in order to address the actual problem and main needs of the cooperative. The results of this discussion are unavailability of information systems are the main concern since the recording process in all cooperatives in Pasteur conducted conventionally using ledgers had too many drawbacks. Another problem that was stated are lack of understanding in economic, human resources management, and IT literacy.

After the problems were stated, our team discussed providing solutions. The solutions proposed were development of a digital accounting platform and multiple training (Chanthinok & Sangboon, 2021). Further discussions are conducted to collect user requirements and adjust to cooperative needs and make sure that technology that is going to be used is suitable with members' level of expertise (Pradana et al., 2022). Additionally, to address problems that previously stated we conduct a training program. These programs were conducted in Pasteur Subdistrict, Bandung in accordance to improving socioeconomic aspects of the area. More specific problems that were addressed in preliminary discussion can be seen in Table 3.

RESULTS AND DISCUSSION

Focus Group Discussion (FGD) was conducted during the Problem Identification Stage to identify several issues that need to be addressed before implementing the information system. The discussion involved stakeholders from the Pasteur Subdistrict Office to share the problems faced by the cooperatives. At the end of the FGD and interviews, the researchers concluded that the urgency lies in the areas of economics and human resources. It is crucial to provide

knowledge on governance practices to facilitate compliance with these principles (Onwuegbuzie et al., 2009). Additionally, there were issues related to human resources who still feel uncomfortable with debt collection and the economic problems of borrowers and cooperatives that have not yet been settled. This indicates the need for a comprehensive solution to address various existing problems before the information system can be effectively implemented. Practical knowledge is also needed to address underlying problems that occur in the cooperatives (Khasanah et al., 2022; Yang, 2023).

Common issues faced by cooperatives that have not yet implemented digital tools in their business processes stem from their lack of readiness in using technology (Hasbullah & Bareduan, 2021). Therefore, training is required to enhance technological readiness in cooperatives. However, prior to providing solutions regarding the readiness of cooperatives to adopt technology, cooperatives have to understand the urgency for integrating technology into their business process. This can be achieved by providing a fundamental understanding of good cooperative governance, enabling these cooperatives to identify existing issues within their operations by comparing them to the principles of sound cooperative governance. By imparting an understanding of the concept of good cooperative governance, cooperatives can strengthen their competitiveness, as this can serve as a starting point for them to realize the need for integrating technology into their activities (Shareef et al., 2011; Tjahjadi et al., 2021). This aligns with factors that drive an organization to adopt technology, namely, understanding the necessity of implementing information technology and perceiving it as more effective, efficient, and easy to use (AlNuaimi et al., 2022).

Another issue that arises is social problems when the management interacts with borrowers who have not made their payments, which disrupts activities outside the cooperative, such as PKK activities, Posyandu (integrated health post), and other cadre-related activities. Based on focus group discussion, Koperasi PKK Pasteur Sugih hopes for an automated notification system for debt collection, rather than relying on phone calls from the management's mobile numbers. Additionally, besides the lack of dedicated space, the cooperative also lacks electronic equipment that would support their work.

Table 3. Problem identification

No	Problem Identified
1	Lack of competence and knowledge regarding cooperatives principle
2	Lack of knowledge related to sharia cooperatives principle
3	Limited knowledge on good cooperatives governance
4	Unfamiliarity with IT and digitalization concepts
5	Inconsistent handwriting on bookkeeping and financial recording
6	Limited knowledge on financial management
7	Unrecorded transaction and inconsistent records
8	Unstandardized financial recording methods
9	Unpaid loan from the borrowers
10	Low member participation rates
11	Problem regarding debt collection system
12	Limited space and electronic devices
13	Meeting held irregularly and conducted with informal manners



Figure 7. Focus Group Discussion

Based on the problem identification, there are several issues that need to be addressed. To tackle these problems, before implementing an information system in the cooperative, basic training that aligns with their existing issues is

necessary (Brunetti et al., 2020; Kraus et al., 2021; Mhlongo et al., 2023). This is also done to prevent them from reverting to conventional processes after using digital information systems, as they may not be ready to handle the technology due to underlying problems that have not been adequately addressed beforehand (Li, 2024; Mlambo et al., 2023).

The problems that have been identified in the focus group discussion further became the main topic to be resolved before the digital platform is integrated in cooperatives. There are three main topics delivered in the form of Interactive training. Interactive training allows the participant to more actively participate in the learning process (Anderson, 2014). This type of training is also beneficial to address practical issues that occurred in actual settings since participants can openly discuss them with the speaker directly (Sushchenko Et al., 2021). This training session was conducted in one of the computer laboratories at Maranatha Catholic University. The site for the training session is located in Pasteur Subdistrict and therefore selected considering ease of access for the participant.

The cooperatives in Pasteur Subdistricts are located precisely in the city center and surrounded by inhabitants that are diversified in terms of demographics. Therefore, the training needs to be inclusive to reach every participant, regardless of any demographic characteristics that may hinder their understanding of the training content. Participant of the training program consist of members that represent the following cooperatives: (1) Koperasi Simpan Pinjam Majelis Taklim Al Muamalah, (2) Koperasi PKK Pasteur Sugih (3) Koperasi Bina Usaha. Representative from Pasteur Subdistrict Office also participated in the training program as supervisor. Based on the stated problem, we started to prepare for the training stage which consists of three materials that must be delivered. The materials are basic economics, human capital in cooperatives, and IT implementation in cooperatives and can be seen in detail in Table 4.

In the training session, participants come from diverse demographic backgrounds in terms of age, gender, and educational level. The training is conducted interactively, where open-ended questions are posed by the speaker to the participants (Hernández-Castellano et al., 2020). These questions are then paired with the given material to create alignment and facilitate understanding among the participants (Manalo, 2019; Pickering & Garrod, 2004).

Table 4. Provided Materials

Main Topics	Main Topics	Speaker(s)
Economic for Cooperative	The Principle of Cooperatives; The main concept of Cooperatives; Main Function of Cooperatives	Dr. Donni Juni Priansa, S.Pd., S.E., M.M., QWP, MOS.
Human Resources in Cooperative Information	Basic of Human Resources Management; Task Allocation in Cooperatives; Recruitment & Regeneration	Dr. Ratna Komalaputri, S.E.
Information Technology in Cooperative	Digitalization; Industrial Revolution 4.0; Form of Digitalization in Cooperatives; Main Feature of Information System in Cooperation	Oscar Karnalim, S.T., M.T., Ph.D.



Figure 8. Training Process

The first material provided during the implementation phase is Cooperative Economics. In delivering the economics material, active participants interact with the speaker, and suggestions such as emphasizing transparency and implementing accounting recording standards are well-received by the participants. Transparency is crucial to ensure more transparent financial management because financial transparency affects the satisfaction of cooperative members. With financial transparency, trust and confidence in the professional organization of the cooperative can be built (Muhammad, 2018). Some participants, in their roles as cooperative members, openly discuss the issues regarding transparency experienced by their cooperatives.

The second discussion topic is the accountability of the cooperative, which can be seen through the preparation of monthly financial reports containing member loan and savings reports. The understanding of cooperative management regarding financial accounting standards is still very limited. Although each member already has the SAK ETAP book, it is not used in practice for recording. When audited by different officers, there are always comments on the inconsistencies of the recording method. Therefore, cooperative officers expect standardized recording knowledge to be applied

correctly. Moreover, only financial recording is done, not the creation of financial journal reports. Another challenge is the manual calculation of money, often resulting in discrepancies when using calculators. Cooperative officers also expect supporting tools for financial report preparation, as this assistance is crucial to increase member trust and maintain accountability.

Second material delivered regarding resource management in cooperatives. Several main topics are highlighted, which sometimes become issues in cooperatives in the Pasteur Subdistrict. The main focus is on work responsibilities and responsibilities as cooperative members. One of the indicators of fulfilled cooperative responsibility is when regular activities are approved during the Annual General Meeting (AGM), the cooperative's periodic progress is reported to members, and tax reporting is done on time. In the Pasteur Subdistrict of Bandung City, cooperatives routinely hold AGMs and periodically report their finances to the subdistrict office. However, due to the small amount of money used for business, the management is not familiar with tax matters.

The discussion on human resources includes understanding where independence and non-member interference in decision-making are not in line with cooperative principles. Relations with external parties in managerial cooperative activities can only be in the form of consultations, and non-member outsiders are not entitled to make decisions. This problem also correlated with another issue in which irregular or informal meetings between cooperative management and members often occur, leading to neglect of regular and more formal meetings that should be held for the cooperative's progress. Irregular or informal meetings cooperatives most of the time are not being recorded therefore any information that discussed often was lost. For this matter, the speaker suggested cooperative management should be independent and rotational. Another solution that was provided by the speaker was to plan out the time and place to hold regular meetings. Any informal discussion is allowed but limited to mundane topics. Important matters that should be discussed and informed to every other member of the cooperative strictly only can be discussed in regular meetings.

At last, one of the cooperative members expressed concern about regeneration. Currently, the majority of cooperative members are elderly, highlighting the need for regeneration to ensure the continuity of the cooperative. The image of the cooperative is more inclined towards people that are generally older or strictly a homemaker, which is not always the case. Therefore, the speaker recommends changing the cooperative's image from being associated solely with older adults to becoming more inclusive (Konietzko et al., 2023). Solution provided by the speaker was to allow younger people to give their perspective and express their idea. All members of cooperatives should have equal rights no matter their demographics backgrounds (Kapoor & Magesan, 2019; Lindsay et al., 2022; Ye et al., 2019)). Current cooperative members can recruit their family members starting with initial discussion about cooperatives. Improving their knowledge on cooperatives can influence younger people to join the cooperatives (Cele, 2022). Younger people are also often associated with their technological skill in which their knowledge can be transferred between members (Nurdany & Prajasari, 2020). Therefore, member of cooperatives can possess new skills and can solving problem with solution from different standpoint. Additionally, cooperative's inefficient bookkeeping and cash recording processes, which are cumbersome and unattractive to younger generations, do not encourage young individuals to join as cooperative members (Byrne, 2023). This is also a strong reason why digital information systems need to be implemented in cooperatives.

The third material provided directly related to the main topic of the community service, aiming to provide an understanding of digitalization in the context of cooperatives. The session began by defining digitalization and discussing its various forms, then proceeded to discuss common digitalization forms specifically relevant to cooperatives. The next topic covered was the features of information systems in cooperatives. The speaker also mentioned potential benefits of implementing an information system within a cooperative setting. The proposed system aims to address several key challenges faced by cooperatives, focusing on member management, financial recordkeeping, and loan management.

The first feature discussed on the third materials is the master data feature, which involves integrating various data into a master data repository used for all data storage purposes. Master data is essential for digital member registration, allowing the cooperative to have complete data about its members. The second feature discussed is the management of cash flows for both the cooperative and its members, aiming to solve the initial issue where cooperative members had to carry heavy ledgers, now replaced with lighter gadgets. Recording financial transactions through a digital system also enables members to input financial records more efficiently and, most importantly, prevents the loss of financial records. However, the Information system also needs to consider the resources that the cooperatives initially had. All of the cooperative does not have computers therefore digital platforms in the form of smartphone application is more favored. The third feature discussed is the management of member loans, addressing the common problem of borrowers struggling to meet or possibly forgetting repayment deadlines. This feature sends notifications to borrowers via SMS that are automatically generated. Finally, this session discussed the bookkeeping feature, which is one of the most important features in cooperative operations. Previously, bookkeeping was done manually which leads to inconsistent handwriting and sometimes forgetting to record transactions.

In this material, the speaker also demonstrated an example of using one of the available information system applications. The features explained in this session are adjusted to the needs of Pasteur Cooperative, so other features such as building rental or inventory items for sale were not explained further. In this session, participants found the features easy to understand and also realized the usefulness of information systems integrated in cooperatives.

Therefore, participants hoped they could be implemented in their cooperatives soon. One participant had assumed that the operational transformation from manual to digital would be difficult to learn and would ultimately revert to manual processes. After the training concluded, it happened quite the opposite. Based on these observations, we can conclude two key takeaways. First, basic training or enrichment is crucial before implementing any new system (Edward et al., 2022). Second, due to limited knowledge about information systems among cooperative members alignment between user capabilities and the platform's design is essential (Boll & Brune, 2015). Our discussions also revealed that overly simplified interfaces, relying solely on icons, can be confusing. This reinforces the need for recommendation: the platform should be designed specifically to user needs, incorporating familiar icons (Shen et al., 2018).

The last stage of the community service program is Monitoring and Evaluation Stages, which included distributing questionnaire papers as the final step in the training sessions, which revealed that the training was highly beneficial and met the participants' needs. The results indicated a successful achievement of the following criteria: (1) Improvement in the digitalization capabilities of financial management for cooperatives involved in community service partnerships. (2) Enhancement of economic competencies and human resources, leading to the achievement of effective cooperative governance. The results indicated that the training provided was highly beneficial and met the participants' needs. Participants expressed that the presentations from the speakers and the demonstration processes were understandable. Moreover, all participants embraced and expressed hope that similar activities would continue in the future. We conducted interviews with a member of PKK Pasteur Sugih Cooperative as one of the participants in the training. She was pleased that Pasteur Subdistrict was chosen as the study target because the training was practical and addressed fundamental issues that had previously been overlooked within the cooperative. The subdistrict head of Pasteur also expressed gratitude for the training process directly to us. We conclude that this community service program has met a success measure which is implementation of educational seminars as part of the cooperative development program for the target community, adhering to schedules and program guidelines to enhance economic competencies and human resources.

CONCLUSION

The study focused on enhancing technological readiness and addressing key challenges faced by cooperatives in Pasteur District, Bandung City. It aimed to prepare cooperatives for adopting technology in their governance processes. The training program was holistically designed to develop members' skills, particularly in using digital tools effectively. The training took place over several days and was effectively implemented, using a variety of engaging and interactive learning methods. The discussions covered essential topics such as cooperative economics, accountability, resource management, and information technology in cooperatives. Several FGDs (Focus Group Discussions) were also held, which attracted participants' interest and encouraged them to share experiences and best practices. The participants showed enthusiasm for the training and expressed their hopes for its continuation in the future.

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