

STRATEGIC MANAGEMENT ANALYSIS OF SHARIA COOPERATIVE PROBLEMS IN SOUTH KALIMANTAN IN THE DIGITAL ERA

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ABSTRACT

Entering the era of globalization, paradigm transformations in the world of internet, telecommunications, and mobile technology have a tremendous impact on the business world, including one of the areas that must be expanded and exploited optimally: cooperatives that assist low- and middle-income residents. There is a shift in cooperative management strategies employing digital transactions by adopting the following SWOT analysis: 1) the existence of digital transactions in Sharia cooperatives reduces money loans through loan sharks, 2) digital services are easy to understand and implement, transactions may be made anywhere and anytime, 3) lack of human resources who understand digital transactions, 4) ecosystem expansion and digitization in the financial sector, and 5) digital cybersecurity threats that can jeopardize both data and cooperative reputation. This research approach is a qualitative analysis using field-based interview standards. Data was collected using a purposive sampling strategy, with informants selected from Sharia cooperative managers, consumers, and directors. Strengths, weaknesses, threats, and opportunities were identified using SWOT analysis based on the interview data. The outcome of this study is the growth of sharia cooperatives in South Kalimantan, which face both internal and external challenges. These include a lack of human resources, the accessibility of digital-era infrastructure, cooperative management, the types of businesses and products that are offered, product marketing, cooperative institutions, and banking administration management. Based on the study's findings, the researcher came to the conclusion that applying the digital age to Sharia cooperatives has strengths, weaknesses, opportunities, and threats. These include assessing the community's needs, developing strategies and techniques for achieving cooperative goals, creating budgets and programs, and monitoring and managing the digital economic transformation applied to sharia cooperatives.

Keywords: Sharia Cooperative; Digitalization; SWOT; Problematics.

ABSTRAK

Memasuki era globalisasi, pergeseran paradigma dalam dunia internet, telekomunikasi, dan teknologi seluler berdampak besar bagi dunia usaha, salah satu sektor yang harus dikembangkan dan dimanfaatkan secara optimal, yaitu koperasi yang membantu warga negara berpenghasilan menengah ke bawah. Adanya peralihan strategi manajemen koperasi menggunakan transaksi digital dengan menerapkan analisis swot sebagai berikut : 1) adanya transaksi digital pada koperasi syariah mengurangi pinjaman uang melalui rentenir, 2) layanan digital mudah

pahami, diterapkan, dapat dilakukan transaksi dimana dan kapan saja, 3) kurangnya SDI yang paham tentang transaksi digital, 4) perkembangan ekosistem dan digitisasi pada sektor keuangan, dan 5) ancaman keamanan siber digital yang dapat membahayakan data maupun reputasi koperasi. Metode penelitian ini kualitatif analisis dengan menggunakan pedoman wawancara yang didapatkan dari lapangan. Dalam pengambilan data menggunakan metode purposive sampling dengan menentukan informan dari pengelola koperasi syariah, nasabah, dan direksi koperasi syariah. Hasil wawancara yang di dapatkan akan di gunakan menggunakan analisis SWOT untuk mengetahui kekuatan, kelemahan, ancaman dan peluang. Hasil penelitian ini adalah perkembangan koperasi syariah di Kalimantan Selatan, memiliki permasalahan internal dan eksternal meliputi keterbatasan sumber daya manusia, ketersediaan infrastruktur era digital, manajemen koperasi, bidang usaha/produk yang ditawarkan, pemasaran produk, lembaga koperasi, dan manajemen administrasi keuangan. Berdasarkan hasil penelitian maka peneliti menyimpulkan adanya penerapan era digital pada koperasi syariah memiliki kekuatan, kelemahan, peluang dan ancaman seperti menganalisis lingkungan yang dibutuhkan masyarakat, strategi dan implementasi tujuan koperasi, Menyusun program dan anggaran, dan evaluasi dan pengendalian transformasi ekonomi digital yang diterapkan pada koperasi syariah.

Kata Kunci: Koperasi Syariah; Digitalisasi; SWOT; Problematika.

INTRODUCTION

In Indonesia, cooperatives have advanced in their development, as seen by the outcomes of a legal protection known as *Verodening op de Coopertive Verenigingen*, a cooperative organization that is applicable to all countries and not just Bumiputra (Karmini et al., 2021). Then, as the globalization age progresses, a paradigm shift in the internet, cellular technology, and telecommunications has a significant effect on the corporate sector (Purbasari & Raharja, 2022). One of these is that cooperatives are particularly beneficial for people with lower-middle-class incomes (Karakas, 2009).

A lack of knowledge about human resources in managing the digital system is the reason behind market rivalry in dealing with digital transactions, according to the issues that arise in Sharia cooperatives. To navigate the competitive landscape of the digital economy, digital system managers conduct in-depth analyses of opportunities, challenges, threats, and strengths within the human resources of sharia cooperatives in South Kalimantan province. In preparing for competition in the digital economy, particularly within the Islamic financial sector, sharia cooperative management equips human resources by engaging them in digital training provided by the Provincial Cooperative Office of South Kalimantan. This initiative aims to address the demands of global competition in digital economic transactions. In response to the rapid expansion of the national economy, the financial sector, particularly Islamic financial institutions, is recognized as a critical area that must be developed and leveraged to its full potential (Nabilah & Suprayogi, 2016). Cooperatives are particularly beneficial to persons with lower middle incomes. (Purnomo & Rusdiansyah, 2019). This is due to the fact that cooperatives support the development of the informal sector, which is heavily utilized by the majority of

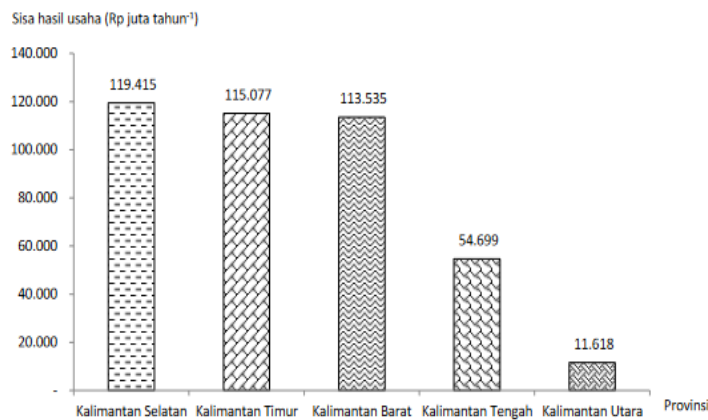
Indonesians, and keep the community's economy functioning. As demonstrated by the development of cooperatives in South Kalimantan Province (Thalita Latifa, 2020), the growth of cooperatives in Indonesia has tended to fluctuate over the past ten years (Purnomo et al., 2023). According to BPS statistics, South Kalimantan Province has the following number of operational cooperatives: (Latifa et al., 2021).

Table 1. The Quantity of Operational Cooperatives in South Kalimantan between 2011 and 2023

Data for South Kalimantan Province's Active Cooperatives, 2011–2023													
Year	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Sum	1578	1616	1633	1669	1769	1729	1744	1705	1721	1824	1875	1885	2005

Data Source: BPS Indonesia (2023)

Figure 1. Average Remaining Outcomes of South Kalimantan Cooperative Business in 2023



Data Source: South Kalimantan Cooperative Office (2023)

Table 2. South Kalimantan Provincial Cooperative's Remaining Operating Results (SHU) from 2012 to 2023

SHU Cooperative of South Kalimantan Province Year 2012-2023 (Rp million)

Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
SHU	144.203	121.776	119.743	132.766	88.027	108.642	118.457	126.204	90.620	176.922	205.875	305.875

The ability of cooperatives to create income is one of the factors that determines their ability to survive in the economic environment, as table 1 shows that the number of active cooperatives varies from year to year (Purnomo & Rusdiansyah, 2019). Enhancing the income of the cooperative will promote better member wellbeing. South Kalimantan Province, one of the Kalimantan provinces, ranks first out of four provinces in terms of the capacity of cooperatives to produce revenue (Purbasari & Raharja, 2021).

Figure 1 demonstrates the extremely high income-generating capacity of cooperatives that emerge in South Kalimantan Province (Rizal et al., 2018). The rapid development experienced by Islamic banking has also indirectly affected the formation of cooperatives that adhere to the Sharia system. Given that the majority of South Kalimantan residents embrace Islam, the choice of Sharia-based cooperatives is the main attraction (Ma'ruf et al., 2023) The notion of Sharia cooperatives in general is a transformation from conventional cooperatives through the approach of Islamic Sharia and the economic model applied by the Prophet of Allah (Labetubun et al., 2021). Cooperatives, which exist as an economic movement in society, have not played a significant role in unifying middle- to lower-income groups as the digital era has evolved. Cooperatives have limited capital, resources, and management, which are not optimal. (Martiana et al., 2024).

Sharia cooperatives operate similarly to other Islamic financial institutions, in that they serve as a repository for member monies, which can then be disbursed to members in need. (Maulida et al., 2023). Sharia cooperatives are also an example of Sharia law and economics in action, specifically carrying out work with no substance and including *Riba*. It was present as a people's economic entity that aspires to boost productive business and investment in accordance with Sharia principles (Purnomo et al., 2023).

In the development of the digital era, cooperatives present as an economic movement in society have not played a major role in uniting the middle to lower economic groups (Sakirah et al., 2022). The reason is that cooperatives are limited in terms of capital, resources, and management that are not optimal. The existence of economic globalization harms the development of the cooperative world in Indonesia. There was an increase in the percentage of shifts in cultural values, principles, and objectives of cooperatives that affected the cooperative health category (Alam et al., 2022)

Not to mention external problems such as new competitors or large companies that enter the cooperative sector and lose their competitiveness, causing negative public opinion of

cooperatives that have lost trust due to problems in the past that have not found satisfactory solutions (Humanities & Research (JHSSR), 2021). In addition, the conventional type of cooperative (savings and loan cooperatives/credit cooperatives) uses an interest system for their members who use financing facilities but in terms of loan repayment is less accountable which then causes new problems. In quantity, the existence of cooperatives in South Kalimantan is quite encouraging, but in quality, it still needs serious attention (Nurfalah, 2019).

In terms of data, Table 1 shows that the average revenue of cooperatives in South Kalimantan Province ranks top among the four other provinces in Kalimantan. After evaluating the time series data, Table 2 displays the number of SHU that varies. There is a period of continual deterioration between 2011 and 2016 (Nurfalah, 2019). Based on these facts, we may conclude that the Cooperative SHU in South Kalimantan fluctuated even in the smallest position in 2016. As we all know, the higher the income, the better the cooperative's ability to actively do business, and the welfare of its members will improve, particularly for Sharia-based cooperatives (Aufa et al., 2021). In the age of globalization, sharia cooperatives in South Kalimantan must be able to adapt to current conditions and situations in order to thrive and compete with other businesses (Purnomo & Maulida, 2017). Sharia cooperatives are one of the techniques that citizens can use to expand their job opportunities, specifically by becoming members of cooperatives based on Islamic law; of course, Sharia cooperatives are the most popular alternative (Hendi Suhendi, n.d.).

To address the lack of knowledge among Sharia cooperative administrators (human resources), numerous solutions were implemented to convert a manual system into a digital system capable of competing in the market with other Islamic financial institutions. Various cooperative challenges that impede the establishment of Sharia cooperatives in South Kalimantan must be identified, and alternative solutions are explored to address Sharia cooperative issues (Hafizah & Nilasari, 2020). This study distinguishes itself by focusing on the development of human resource managers in Sharia cooperatives in the digital era. Previous research, on the other hand, discussed the flaws of the cooperative transaction system utilizing a manual approach in sharia cooperative transactions. Sharia cooperatives face challenges because their manual systems cannot compete with Sharia financial institutions such as Sharia commercial banks, Sharia people's financing banks, and others. Because of the issues raised above, the researcher conducted research on the strategic management analysis of Sharia cooperative problems in South Kalimantan province, with the existence of a Sharia cooperative transaction system spread

across various regions in South Kalimantan, such as Banjarbaru City, Banjarmasin City, Banjar Regency Government, and so on. As part of the national cooperative, this Sharia cooperative is projected to help with the post-pandemic economic recovery by developing a digital economy system (Chen dkk., 2016).

RESEARCH METHOD

This research uses qualitative research methods with a qualitative descriptive approach (Moh. Nazir, 2009). The descriptive method is field research conducted by going directly to the research location to obtain primary and secondary data to answer a necessary problem. (Supardi, 2005) This research is descriptive qualitative, which is a method that examines a group of humans or an object by systematically describing or describing facts and analyzing and establishing relationships between phenomena investigated in the present (Basrowi, 2008).

The research was conducted in the region of South Kalimantan. This study used a purposive sample method in which the region of the southern Kalimantan province is large, allowing researchers to identify numerous places that represent the Kalimantan province as follows: (*Badan Pusat Statistik Provinsi Kalimantan Selatan*, n.d.). Banjarmasin City (Ar-Rahmah Sharia Consumer Cooperative, and BMT Bina Ummat Sejahtera KSPPS), Banjarbaru City (BMT Integrated Joint Venture (UGT), and BMT Amanah Citra KSPPS), Banjar Regency (Khairul Ihwan Martapura Multipurpose Cooperative (KSU), BMT Al Karomah Martapura, and BMT Khairul Amin Martapura), South Hulu Sungai Regency (Koperasi Syariah Sewarga Kandangan), and Tabalong Regency (Koperasi Syariah Tabalong Bersinar Bauntung (KSTBB). A data source consists of both primary and secondary data (Gusti & Hilda, n.d.).

Primary data was acquired from interviews with informants managing sharia cooperatives dispersed over South Kalimantan, including Banjarmasin City, Banjarbaru City, Banjar Regency, South Hulu Sungai Regency, and Tabalong Regency. Secondary data was obtained from research in the form of journals or scientific papers, books, magazines, financial reports, online media, print media, websites, and others. In data collection, researchers used the purposive sampling method (Purwati, n.d.). The purposive sampling method is a method of collecting data The informant in this study is the manager of Sharia Cooperatives in several districts or cities that have been selected, which are considered to be able to provide information and information related to the research conducted (Salam, 2023).

The research focuses on nine Sharia cooperatives. The nine sharia cooperatives are scattered throughout five regencies/cities in South Kalimantan Province. The districts that became the location of the study were Banjarmasin City, Banjarbaru City, Banjar Regency, South Hulu Sungai Regency, and Tabalong Regency (Emzir, 2010). The data unearthed in this study is data from Sharia cooperatives related to the problems and strategic management of Sharia cooperatives related to the response and readiness of managers and members of Sharia cooperatives in facing the digital era. Data Collection Techniques in this study used structured interview techniques and library studies (documentation) (Supardi, 2005). The results of the interview data obtained from the informant were analyzed using the SWOT analysis method with the aim of finding out the strengths, weaknesses, opportunities and threats to the problem strategy in Sharia cooperatives. In analyzing data, researchers inventory data for easy interpretation, informal notes from document study results to complement research data, interview results, and documentation studies were classified into sub-sub-problems. These data were selected, categorized, and rearranged in the form of more systematic descriptions in research reports with stages of data selection, data categories, and interpretation. The analysis uses the Miles and Huberman interactive model in data analysis, as follows: Data Reduction, Data display, and Conclusion Drawing / Verification (Ph.D et al., 2020).

RESULT AND DISCUSSION

The Problem of Sharia Cooperatives in South Kalimantan in the Digital Era

Based on the findings of interviews with numerous managers of Sharia cooperatives in South Kalimantan. The research team carefully identified cooperatives' potential and problems. In general, Sharia Cooperatives face both internal and external challenges in the digital era. Here are the specifics of the issue:

1. Internal Problems

- a. Limited Human Resources (Komarudin et al., 2021)

Sharia cooperatives' growth must be accompanied with the availability of skilled human resources. Human resources are the single most critical aspect in an institution's development. This is unquestionably critical for the development of institutions because everyone involved must have the skills and capacities to meet the difficulties of information technology development in the digital era. The limits of human resources in this study were understood differently by each cooperative.

However, the fundamental fact about the constraints of human resources were regarded as not only containing quantity but also quality (Harmoyo, 2012).

Several Sharia Cooperatives acknowledged the limited supply of human resources. The Ar-Rahmah Sharia Consumer Cooperative has minimal human resources in terms of quantity, specifically a small number of managers who assist members with financial distribution. The same issue happened at KSPPS BMT Amanah Citra, where there were only a limited number of human resources to assist members with financial distribution. The same occurred in Khairul Ikhwan Martapura Multipurpose Cooperative (KSU), BMT Al Karomah Martapura, BMT Khairul Amin Martapura, KSPPS BMT Amanah Citra, Sewarga Kandungan Sharia Cooperative, and Tabalong Shining Bauntung Sharia Cooperative (KSTBB) (Ningsih et al., 2017).

When it comes to the digital era, most cooperative administrators acknowledge the limitations of human resources who manage IT, as not all human resources are equipped to manage digital-based systems (Sakirah et al., 2022b). If you want to provide these skills and recruit managers who have skills, the next obstacle is a limited budget because it adds operational costs. As a result, recruiting human resources with basic knowledge and familiarity with digitization adds value to cooperatives. As in the Ar-Rahmah Sharia Consumer Cooperative, the HR limits are not talent issues because there are already IT-savvy managers among the human resources hired. Effective and efficient in hiring human resources who can support adaption to the digital era. (Shulthoni et al., 2023).

Human resource recruiting and training are two methods for improving human resource abilities (Karakas, 2009). Where training implementation is one of the planned activities, including manager training in operationalizing digital-based systems. Thus, it is acknowledged that human resource issues are critical in the digital age. When cooperatives desire dependable human resources, they must recruit and select administrators who are already skilled from a young age. If not, the next step is to work on improving human resource skills and capacities in order to face the digital age. This therefore affects special budgeting when training is required to equip human resources.

b. The Availability of Digital Age Infrastructure

Service is an internal aspect that influences someone's decision to use a product or service. In the digital age, quick and easy service is essential. When bank financial firms compete to continually pay attention to and improve customer service, so do non-bank financial entities like sharia cooperatives. It is required to provide services in its operations; nevertheless, components of excellent and Islamic service must be prioritized and enhanced on a continuous basis (Dalimunte, 2011).

To support the success of the product and support the improvement of its existence, Sharia cooperatives must have sophisticated technological systems for technology-based products. The use of technology will make it easier for customers to access all financial products. In addition, advanced technology can store members' personal information securely to prevent unexpected possibilities in the future. So it is necessary to develop the facilities and infrastructure of Sharia cooperatives based on electronic services to maximize services to members in the digital era (Harto et al., 2023). Some indicators of the availability of digital infrastructure include Financial recording / accounting software using a computerized system, mobile feature services available, websites available for information disclosure, availability of social media accounts for promotion and communication. Mobile features generally contain membership info, products, and payment transaction options (PDAM, PLN, Digital Wallet Top Up) (Dalimunte, 2011).

Nonetheless, cooperatives that do not yet offer mobile feature services have attempted to provide electronic-based financial transaction services. Where the manager provides another choice for members, namely the COOPLINK service, and the cooperative has worked with numerous institutions, including Bank Syariah Indonesia. As implemented at BMT Al Karomah Martapura in partnership with many partner banks. Koperasi Syariah Tabalong Bersinar Bauntung (KSTBB) performs the same thing. Similarly, the KSPPS BMT Amanah Citra, Ar-Rahmah Sharia Consumer Cooperative, BMT Khairul Amin Martapura, Khairul Ikhwan Martapura Multipurpose Cooperative (KSU), and Sewarga Kandungan Sharia Cooperative. The cooperative collaborates with a number of these institutions to

give optimal service (Juwariyah & Rosmawarni, 2021).

Most cooperatives already have cooperative accounts on social media, which are used not only for promotional purposes but also to provide information and communicate with members and prospective members. With the rise of digital financial performance, the goal of using social media is to create and sustain relationships, as well as collaborate with members and address member complaints effectively. The primary issue with the availability of social media accounts is that the information given is not up to date due to the lack of human resources/admin professionals who especially monitor social media accounts (Bariroh, 2023). Furthermore, some administrators claimed that the need to be active on social media has not been a priority, given that the target audience for Sharia cooperative members is people who lead busy lives and do not all have social media accounts. Despite the fact that active social media is more about sharing product information, members prefer to come straight to the office for member services and borrowing (Mudrajad Kuncoro, n.d.). The research data reveals that three cooperatives have online pages (Kumala, 2022).

- Ar-Rahmah Sharia Consumer Cooperative: <http://kopsyaharrahmah.co.id>
Analyzed from the website, Ar-Rahmah Sharia Consumer Cooperative with the slogan GoDigital. This shows that consumer cooperatives are very open-minded and accepting of the presence of the digital era.
- KSPPS BMT Bina Ummat Sejahtera Banjarmasin Branch: <https://www.bmtbus.co.id/> As stated in the cooperative description, the BMT Bina Ummat Sejahtera KSPPS is headquartered in Lasem, Rembang, where it already has several branch offices, including one in Banjarmasin. So, having a website is one of the most effective ways to provide information.
- BMT Usaha Gabungan Terpadu (UGT) Nusantara Banjarbaru: <https://bmtugtnusantara.co.id/> BMT Usaha Gabungan Terpadu (UGT) Nusantara is a national-scale sharia cooperative, hence it is usual for cooperatives to disseminate information to members via their website.

Websites are unavailable in numerous Sharia Cooperatives due to cost and HR constraints, in addition to paying attention to operational costs considering the usability aspect and priority scale (Mudrajad Kuncoro, n.d.).

c. Cooperative Management

Structurally, all cooperatives have completed the administrative prerequisites for establishment, indicating a good management style. This is evident from the entire organizational structure, which includes the chairman and his staff, the sharia supervisory board, the general supervisory board/supervisory body, supervisors, and advisers, all of whom have specific tasks and obligations. Based on organizational structure, it is possible to establish that Sharia Cooperatives have effective organizing management. However, in its operations, although while each already has Jobdes, in some cases, the Cooperative Manager must hold parallel jobs (Azmi, 2023).

As an example, consider what occurred at the Tabalong Shining Bauntung Sharia Cooperative (KSTBB) and KSPPS Amanah Citra (Arifin et al., 2023). Managers occasionally serve as field supervisors or cashiers. Cooperative management include managerial and supervisory responsibilities. Of the seven local cooperatives studied, it was shown that few were able to thrive in the period of globalization. The large quantity of offerings of all-digital facilities from Islamic Bank financial institutions requires cooperatives to be extra adaptive to exist (Grima et al., 2021).

Several cooperatives use risk management to establish effective, efficient, and prudent ideas. All cooperatives face the same fundamental risk: bad lending/financing. BMT Al Karomah employs numerous risk management strategies, including the precautionary principle for minimal risk, instruments for performing surveys in money distribution, and the formation of laws. This is done to limit the amount of default risk. (Sakirah et al., 2022b). As a result, all cooperative managers and administrators must work to improve managerial quality, services, and goods. Meanwhile, according to the study's findings, most cooperatives do not have regular programs to increase the quality of human resources and managerial skills, including administrator competency training and management system expertise (Sofiyannurriyanti, 2017).

d. Business Field/Product offered

In addition to promoting current products, another issue is the lack of product design targeted to the demands of community members. Because each cooperative

already has a target market, product innovation is uncommon. When introducing new items, Sharia cooperatives evaluate who will be offered them. (Humanities & Research (JHSSR), 2021).

If the Ar-Rahmah Sharia Consumer Cooperative specializes in financing, Sharia cooperatives that are the focus of research do so by offering items to the community; after determining which products are available, they adjust to the preferences of members who want to utilize which contract. Because each cooperative has unique qualities in terms of the great items it offers. The guarantee / physical evidence required when applying for a loan is one of the challenges in managing the financing products/services offered. Which appears to defy cooperative rules. Meanwhile, as a party trusted by members to manage funds, it is vitally crucial to be aware of the danger of default. (Harto et al., 2023).

e. Product Marketing

Socialization refers to the process of communicating new products to Sharia cooperative members and prospective members. In the topic of infrastructure facilities, it is noted that six Sharia Cooperatives have not used the website as a source of information. As a result, information about products and services offered to members cannot be transmitted through the use of this medium. The website operated by the Ar-Rahmah Sharia Consumer Cooperative provides product information but is not routinely updated (Sofyanurriyanti, 2017).

Using technology as a promotional medium can assist strengthen company image, increase quality, innovate products, and promote Sharia cooperatives. One of the benefits of digitalization is its effectiveness in reaching a large audience. However, Sharia cooperatives have not completed this process entirely. Meanwhile, WhatsApp groups and Facebook are popular social media platforms for exchanging information. The use of social media and other channels for promotion is also effective, including one that invites millennials to consider cooperative membership. The challenge in product marketing is that cooperatives do not use digital media as an effective tool. Cooperative managers are chosen since each cooperative already has a target market. Thus, the product marketing approach is tailored to the anticipated market share (Purbasari & Raharja, 2021).

Unlike KSTBB, Ar-Rahmah Sharia Consumer Cooperative innovates products

by notifying customers via its website and creating branch offices in other areas, including Barabai and Kotabaru. This is done to reach a wider spectrum of current and prospective members. Similarly, BMT Khairul Amin Martapura operates five branch offices. The issue is that product upgrades are not available through digital media; nevertheless, information can be updated digitally.

f. Cooperative Constitutions

If cooperative institutions are viewed as legal entities, the sharia cooperatives under consideration already have legal status. According to the interviews, each cooperative has a rather extended launch period before obtaining a Sharia cooperative functioning license (Thalita Latifa, 2020).

Many administrative processes and cooperative regulations for the formation of sharia cooperatives are deemed excessively complex. As this is a frequent worry, the goal for the establishment of Sharia cooperatives is based on non-burdensome laws. The basic premise is to operate according to Sharia standards. Due to the rigorous administrative requirements, several conventional cooperatives choose to survive with traditional cooperative permits rather than having to reorganize permits for the construction of sharia cooperatives (Latifa et al., 2021).

g. Financial Administration Management

Sharia cooperatives employ Aulia Software to administer financial administration, which simplifies reporting and recording for members and administrators. SHU transparency and budget proportion can only be determined at the time of the RAT or through the member's application/mobile account. If the cooperative does not have a mobile capability, members will be unable to obtain financial information directly.

In terms of financial management, some argue cooperatives have provided transparent and responsible reporting. This is achieved by giving information throughout the implementation of the Annual RAT (Ningsih et al., 2017).

The issue is a lack of support from the Cooperative Office for the provision of apps that are controlled independently by the Office. So Sharia cooperatives must pay fees to utilize this Aulia Software during the period. Another issue is the protection of member data because there is currently only one easy and affordable program that can be utilized, so managers do not have the choice to design or use

other systems in the financial management process (Rizal et al., 2018)

2. External Problems

a. Community Knowledge

According to Malayu (2005), motivation is a drive or impulse that produces a person's job passion, causing them to desire to work together, work effectively, and integrate all efforts to obtain satisfaction. Furthermore, members' lack of preparation for the digital system impedes the establishment of digital-era cooperatives. As happened with BMT Usaha Gabungan Terpadu (UGT) Nusantara Banjarbaru, which already has mobile elements, in terms of the usage of digital media, managers and administrators are not troublesome; rather, the problem is members' unpreparedness for digital (Nurfalah, 2019).

By upgrading skills, it can create competitive products and help cooperatives grow. Today, the majority of cooperative members are unaware of why they joined. Thus, offering education and counseling to members is critical.

b. Regulations related to Cooperatives

The government has fostered the development of cooperatives through laws, including the passage of the Job Creation Law in 2020, to make it simpler for cooperatives to grow and compete. The Job Creation Law specifies the simplification of cooperative founding members; previously, primary cooperatives could be formed for at least 20 people; now, primary cooperative members must be 9 people. To facilitate the administration system of member register books, they can be in the form of written or electronic documents, allowing for faster and more accurate member list administration. If you look at the regulation, it has aided collaborative digitization initiatives. However, the rule does not include the supply of digitalization-supporting infrastructure for cooperative activists (Fernanda et al., 2023).

Cooperatives must have a Sharia supervisory board in order to carry out activities based on Sharia principles, according to the basic regulations of Sharia cooperative legislation. The DPS difficulty here is that it is tough to gain DPS certification, which requires + 3 months of training. Meanwhile, the majority of DPS candidates who will participate in the program are figures/scholars who are also involved in other professions and cannot be left to attend continuous training

(Dalimunte, 2011) There is a reduction of standards that formerly required DPS to be qualified, and current regulations do not require certification.

In the basic regulation of Sharia cooperative law where cooperatives can carry out activities based on Sharia principles, cooperatives are required to have a Sharia supervisory board. The DPS obstacle here is because it is difficult to obtain DPS certification, this is because it requires attending + 3 months of training. Meanwhile, most DPS candidates who will be included in the training are figures/scholars who also have other professions that cannot be left to attend continuous training. (Dalimunte, 2011) There is a relaxation of rules that previously required DPS to be certified while the current regulations do not require DPS to have certification. Considered burdensome due to a minimum allowed capital requirement of Rp. 500,000,000,-. Furthermore, in order to establish a Sharia Cooperative, a notary is required, who must have permission and be knowledgeable about the legislation and administrative procedures. Meanwhile, the availability of notaries who meet these qualifications is restricted in South Kalimantan (Akbar, 2023).

c. The Demands of the needs of the digital Era

Human resources must be competent in order to meet the expectations of the digital age. Meanwhile, the Cooperative Office's training materials typically include information on how to establish new cooperatives. Cooperative members are largely from colonial generations, hence they are unfamiliar with cooperative digitization. So far, cooperative education, whether administered by the Cooperative Office, Cooperative Council, or Cooperative Center independently, has not provided a clear direction about cooperative management in the digital era (Aufa et al., 2021).

The digital revolution necessitates people resources and infrastructure to support cooperative digitalization. As we all know, millennials make up the majority of the workforce and are easily adaptable to the digital system millennials (Nurfalah, 2019). In the field, millennials are hesitant to participate in cooperative activities, whether as members, supervisors, or administrators. The study's findings revealed that members who desire to contribute to cooperatives are rarely millennials.

Although some millennials apply to work as cooperative administrators, some cooperatives remain selective in their recruitment. Some Sharia cooperatives do not hire millennial employees. This is due to efficiency and loyalty concerns. Millennials who are recruited based on emotional relationships and devotion are less valued, so when they find new professions that are perceived as more promising and economically lucrative, their allegiance to Sharia cooperatives will wane. This is a danger for managers, as conducting training and offering experience and skills to new managers will raise operational costs (Ma’ruf et al., 2023).

Strategic Management of Sharia Cooperative Development in South Kalimantan in the Digital Era

A SWOT analysis was used to examine the strategic management of Sharia cooperatives in South Kalimantan in the digital era. From the mapping results, an analysis of the sharia cooperative environment of the digital era was held. This is done by analyzing the overall environment, both external and internal environments, to develop strategies. Then it can be known as Strengths, Weaknesses, Opportunities, and Threats. The internal environment is strengths and weakness, while the environment is opportunities and threats as follows : (Purbasari & Raharja, 2021)

Analysis of the strategic management of Sharia Cooperatives in South Kalimantan in the digital era was carried out with a SWOT analysis (Humanities & Research (JHSSR), 2021). Then it can be known as Strengths, Weaknesses, Opportunities, and Threats. The internal environment is strengths and weakness, while the environment is opportunities and threats can be described as follows:

INTERNAL/ EXTERNAL	<i>Strength</i>	<i>Weakness (weakness)</i>
	1) Helping the people of South Kalimantan to escape the bondage of loan sharks. 2) In some cooperatives that only provide financing services, the development focus is shifting to assist	1) In the digital age, old procedures (manual ways) of using technology are no longer efficient or effective. 2) This old system can slow down digital transformation

<p>micro and small businesses/ MSME enterprises.</p> <p>3) The variety of contracts and service products offered is also a strength in Sharia Cooperatives, this adjusts to the needs of the community.</p> <p>4) Most management and management teams support the adoption and implementation of modern digital technologies in Sharia cooperative operations.</p>	<p>initiatives and encrypt Shariah Co-operatives to balance competitors.</p> <p>3) Lack of expertise of managers, administrators, and members of Sharia Cooperatives in the use of digital technology. Without <i>qualified skills</i>, Sharia Cooperatives may find it difficult to carry out their digital transformation strategies effectively.</p> <p>4) The culture or mindset of members, who may resist change or hesitate to adopt current technology This resistance can slow down digital transformation initiatives and make it difficult for Sharia Cooperatives to develop.</p> <p>5) Limited resources: This includes limited financial or human resources owned by Sharia Cooperatives.</p>
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<i>Opportunities</i>	SO	W-O
<p>1) Trends in society: public behavior that: Due to various technological advances, the development of the Islamic economic and financial ecosystem, the development of digitalization in the financial and economic sectors, as well as public interest in the awareness of the importance of usury-free transactions. 2) The number of MSMEs and business actors is increasing, so it is possible to expand membership. 3) The use of digital era technology in operations can be with efficiency in HR management and member services, both daily officer attendance systems and management, as well as membership and transaction information. 4) Government policies that support the development of digital transformation in</p>		

<p>Sharia Cooperatives in South Kalimantan. 5) Partnership opportunities, Islamic cooperatives can accelerate their digital transformation initiatives by forming strategic partnerships and gaining access to new markets or customers.</p>		
<p><i>Threats</i></p> <p>1) The existence of non-cooperative competitors that provide more advantages. 2) Economic and political factors: h this includes economic and political factors such as recessions, economic downturns, or changes in government regulations. 3) Cybersecurity threats, This includes the threat of cyber attacks or data breaches, which may compromise the data, systems, or reputation of the Sharia Cooperative. 4) Requires strong cybersecurity measures to mitigate these threats and protect its digital assets. 5)</p>	<p>S-T</p>	<p>W-T</p>

The demands of the digital era, require sharia cooperatives to join the flow of modernization, to remain relevant in the digital landscape.		
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Source: Data processed (2023)

Based on the study that has been done, the growth of Sharia Cooperatives in South Kalimantan is now extremely potential for continued development by employing technical improvements. (Aufa et al., 2021). As a result, it would be beneficial for each Sharia Cooperative to design a commercial activity plan in the short and long run. (Nabilah & Suprayogi, 2016). Implementing strategic management for the development of Sharia Cooperatives in South Kalimantan in the digital era, which may include:

1. Environmental analysis (External and Internal)	<p>Evaluate and Monitor Among Them</p> <p>a) Maintain service quality by conducting periodic controls;</p> <p>(b) Implement profit-sharing policies that compete with sharia and conventional competitors; (c) Optimal use of computerized database starting from members, non-members, and prospective members; (d). Implement a strict control and supervision system for branch offices; (e) massively develop HR development programs, as they are important factors in the strategy; (f) Foster good relations with stakeholders; (g) conduct promotional programs that can improve business activities.</p>
2. Strategy Formulation	<p>Carrying out the Mission and Objectives of the Cooperative</p>

	<p>Digital capabilities: This includes an organization's existing digital infrastructure, such as a website, social media presence, and e-commerce platform. It also includes an organization's ability to adopt and implement new digital technologies.</p>
<p>3. Strategy Implementation</p>	<p>Developing Programs and Budgets</p> <p>a) Understand and monitor the development of members' needs and behavioral trends; (b). Determine technological developments, types of services, employees of the organization, skills and experience, and ability to adapt to change. A talented, tech-savvy workforce can be a significant force in driving digital transformation. Financial stability: This includes the strength and financial stability of the organization. A strong financial foundation can provide the resources needed to invest in digital transformation initiatives. Developing an action plan is the final step in a SWOT analysis for digital transformation. The action plan outlines the steps that the organization will take to implement the strategy developed based on the SWOT analysis. These actions must be specific, measurable, achievable, relevant, and time-bound (SMART). Once actions are identified, the organization must assign responsibility for each action. This ensures that everyone involved in digital transformation initiatives knows their role in achieving the goals. The organization shall allocate the</p>

	necessary resources, including financial, personnel, and technological, to support the implementation of the action plan.
4. Evaluation and Control	<p>Doing Monev</p> <p>Digital transformation is an ongoing process, and organizations must adapt to market and technological changes. Therefore, there is always a need to periodically review these transformation processes and refine action plans to ensure that they remain relevant and effective.</p>

Source: Data processed (2023)

CONCLUSION

Based on SWOT analysis, it is known that in the development of Sharia Cooperatives in South Kalimantan, the digital era can be done by paying attention to strengths, weaknesses, opportunities, and threats, namely implementing an expansionary strategy (S-O), a turnaround strategy (W-O), a diversification strategy (S-T), and a defensive strategy (W-T). There are at least four things that can be done in the implementation of strategic management for the development of Sharia Cooperatives in South Kalimantan in the digital era. First, analyze the environment (External and Internal) by evaluating and monitoring what is needed so that Sharia cooperatives can improve service quality by conducting periodic controls. Second, formulate strategy formulation by implementing the mission and objectives of the cooperative by making the short-term and long-term plans of the Sharia Cooperative to be in line with the digital transformation of Sharia Cooperative financial institutions. Third, implement strategies by developing programs and budgets that are following needs. The action plan outlines the steps to be taken to implement the strategy developed based on the SWOT analysis. These actions must be specific, measurable, achievable, relevant, and time-bound. Fourth, evaluation and control by conducting money and follow-up plans. This is done by periodically reviewing this transformation process and refining the action plan to ensure that it remains relevant and effective.

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