

# Digitalization Strategy of the Dharma Usaha 'Maha' Women's Cooperative in Enhancing Member Entrepreneurship in Central Java Province

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## ABSTRACT

This study aims to analyze the digitalization strategies implemented by the Dharma Usaha “Maha” Women’s Cooperative in enhancing the entrepreneurial capacity of its members in Central Java Province. Using a descriptive qualitative approach, the research explores the processes, utilization, and impact of digital technology on cooperative operations and member business development. Data were collected through preliminary analysis, document studies, and in-depth interviews to gain a comprehensive understanding of the implementation of digitalization strategies within the cooperative. The results indicate that digitalization strengthens the cooperative’s infrastructure through the provision of technological tools, development of integrated information systems, and digitization of administrative processes, thereby improving operational efficiency and transparency. Digitalization also provides broad access to information, digital training, and entrepreneurial literacy, contributing to enhanced skills, product innovation, and members’ readiness to face market competition. The use of social media and e-commerce platforms further expands marketing reach to regional and national levels. These findings underscore that digitalization strategies play a crucial role in building a technology-based entrepreneurial ecosystem that is inclusive and promotes women’s economic independence through cooperatives.

**Keywords:** *Digitalization, Cooperative, Entrepreneurship*

## INTRODUCTION

The Dharma Usaha “MAHA” Women’s Cooperative of the Dharma Wanita Persatuan in Central Java Province has been established for more than four decades. Over its 41-year journey, the cooperative has grown with a spirit of family and togetherness among all members, aiming to expand business activities to achieve collective welfare. In the context of cooperative organizational management, the role of supervisors is crucial as internal controllers to ensure that the cooperative’s objectives are effectively met (Da Rato et al.,

2023). Supervisors function to ensure that all activities are conducted in accordance with cooperative principles and remain oriented toward member welfare.

As a women's cooperative, Dharma Usaha "MAHA" focuses on empowering women in the field of entrepreneurship. Cooperative members strive to leverage advances in digital technology to enhance skills, expand market access, and strengthen business competitiveness. Digital transformation has become a key strategy in reinforcing the cooperative's capacity and creating new economic opportunities for its members (Wijaya et al., 2025). The proper implementation of digitalization strategies is expected to provide access to resources, information, and training necessary for the sustainable development of their businesses.

The purpose of this study is to provide cooperative managers and stakeholders with insights into optimizing the potential of women's cooperatives in the digital era, thereby contributing to the development of the local economy in Central Java Province. By examining and analyzing digitalization strategies, the research is expected to support the strengthening of women's businesses through cooperatives.

With the existing activities of the Dharma Usaha Women's Cooperative, Central Java Cooperative, from a manual system to the digital era, the Dharma Usaha Women's Cooperative continues to innovate and transform into a modern cooperative that utilizes technology for the progress and welfare of its members.

The theoretical review of cooperative digitalization examines digitalization for women's cooperatives. Digitalization serves as a tool to help cooperatives enhance operational efficiency, expand market reach, and facilitate access to information, training, and entrepreneurship opportunities. This study also aims to examine and analyze digitalization strategies in cooperatives as part of efforts to empower women's MSMEs through digital literacy and the utilization of digital technologies in marketing and business management (Nashoha & Karima, 2024).

Entrepreneurship and digitalization are key to improving the skills and entrepreneurial knowledge of cooperative members. Effective business management, marketing, and product innovation will enhance their competitiveness.

## METHODS

This study employs a descriptive qualitative method with the aim of gaining an in-depth and holistic understanding of digitalization phenomena from the perspective of research participants (Sugiyono, 2013). This approach was chosen to obtain a comprehensive depiction of the processes, strategies, and extent of digital technology utilization carried out by the Dharma Usaha “Maha” Women’s Cooperative.

To measure the level of digitalization, the study uses the Digitalization Measurement framework, which comprises four main components: digital media, computer units, internet access, and digital purpose (Kotarba, 2017). Each component is further broken down into specific indicators, namely website and social media utilization, use of systems and applications, digitalization of transactions, digital marketing strategies, and digital-based financial reporting systems. This framework serves as an initial guideline for observing the digitalization status of the cooperative.

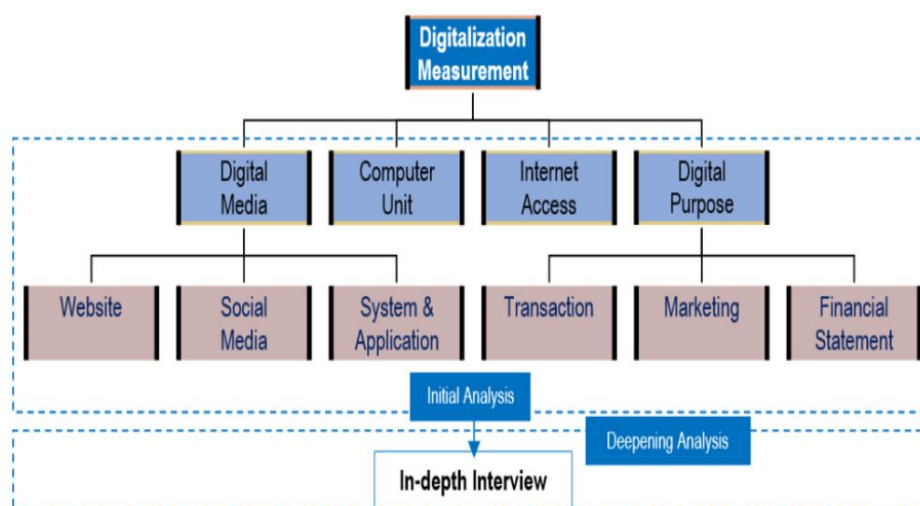


Figure 1. Conceptual framework

This study employs a qualitative research approach focusing on the *Dharma Usaha Women’s Cooperative* in Central Java Province. This approach is chosen to gain an in-depth understanding of the experiences, perceptions, and practices of cooperative members in utilizing cooperative services within their social and institutional contexts.

The study involves 15 informants, selected through purposive sampling based on their active membership status and direct involvement in using the cooperative’s services. The informants are categorized into three age groups: young adults (19–30 years), middle-aged

adults (31–50 years), and retirees (50–60 years). This categorization aims to capture diverse perspectives and generational experiences among cooperative members. In addition, the study includes Bayu, the cooperative manager, as a key informant to provide insights into the institutional and managerial aspects of the cooperative.

Primary data were collected through in-depth interviews and participant observation, enabling the researcher to explore meanings, interpretations, and social dynamics within the cooperative. These methods generated rich, descriptive, and contextual data, allowing for a comprehensive portrayal of the social realities of cooperative members in accordance with the objectives of qualitative research.

Data were collected through a two-stage analysis process. The first stage involved an initial analysis, which entailed a preliminary assessment of digitalization indicators based on field observations and cooperative documents. The second stage consisted of in-depth interviews with cooperative management and members to gain a broader understanding of digitalization practices, encountered challenges, the readiness level of human resources, and the impact of digitalization on cooperative operations. The collected data were then further analyzed through a deepening analysis to strengthen interpretations and produce more precise and comprehensive findings.

## RESULT AND DISCUSSION

### Strengthening Digital Infrastructure and Operational Efficiency

The Dharma Usaha “Maha” Women’s Cooperative in Central Java Province has brought significant changes in providing facilities and infrastructure for its members. Digitalization has encouraged the cooperative to adopt more modern technological tools, such as computers, internet networks, and digital-based applications that facilitate access to information and administrative management (Rinaldi & Afifah, 2025). The availability of these facilities serves as a crucial foundation to support members’ business activities while addressing the cooperative’s need to adapt to technological developments.

In addition, the development of an integrated information system is also part of the infrastructure support provided by the cooperative. This system enables financial administration, transaction recording, and data storage to be conducted more effectively, efficiently, and transparently (Rahman et al., 2022). Cooperative members can utilize this

information system to expedite services, reduce the risk of administrative errors, and enhance accountability in business management.

Digital facilities and infrastructure also facilitate members' access to expanding their business networks. The availability of digital platforms, including social media and e-commerce, enables members to market their products more widely, beyond geographical limitations. Thus, the facilities and infrastructure provided by the cooperative through digitalization strategies not only function as administrative support tools but also serve as strategic instruments for enhancing members' business competitiveness and independence.

The digitalization implemented by the Dharma Usaha "Maha" Women's Cooperative has had a tangible impact on improving administrative efficiency. Processes such as transaction recording, financial reporting, and member data management can be conducted more quickly and accurately through technology-based systems. This reduces the manual workload, which was previously prone to errors and time-consuming. With digital administration systems, the cooperative is able to establish more transparent working mechanisms while strengthening accountability in the eyes of its members.

From an operational perspective, the implementation of information technology facilitates coordination among members as well as between members and cooperative management. Services that were previously conducted face-to-face can now be accessed through online platforms, thereby accelerating communication and service delivery processes. This efficiency also results in operational cost savings, as the use of paper, physical archives, and conventional administrative needs can be minimized. Consequently, the cooperative can allocate its resources toward programs for the development of members' businesses.

Furthermore, the administrative and operational efficiency generated by digitalization has a direct impact on improving the quality of cooperative services. Members receive faster, more accurate, and more practical services, while cooperative management benefits from easier performance evaluation through real-time data availability. This creates an organizational environment that is more adaptive to change while strengthening the cooperative's role as a responsive and modern institution supporting its members' entrepreneurial activities.

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**Access to Information, Digital Training, and Strengthening Entrepreneurial Capacity**

The utilization of digital technology within the cooperative provides members with broader access to various information relevant to business development. Information regarding market opportunities, product trends, marketing strategies, and business regulations can be obtained more quickly and accurately through digital platforms facilitated by the cooperative. Consequently, cooperative members are no longer dependent on conventional methods, which are often limited in reach and speed, but can leverage technology to continuously update their business knowledge.

In addition to access to information, digitalization also offers opportunities for members to participate in various entrepreneurial training programs (Laksmanawati & Yuniawan, 2021). These training programs cover essential aspects such as business management, product innovation, digital marketing strategies, and financial literacy. By providing online or hybrid training, cooperative members gain flexibility in learning, allowing them to adjust according to their schedules and needs. This not only enhances members' practical skills but also fosters confidence in managing their businesses.

The availability of digital literacy materials is a key factor in strengthening the capacity of cooperative members. With a solid understanding of how to use technological devices, business applications, and digital marketing strategies, members are better prepared to face increasingly competitive markets. The cooperative acts as a facilitator, connecting members with training resources and digital knowledge, enabling them to optimize business potential and sustainably enhance their competitiveness (Idiakez, 2019).

The implementation of digitalization within the cooperative provides significant opportunities for members to improve their entrepreneurial skills. Through digital-based training, members acquire new knowledge on business management, marketing strategies, financial literacy, and the utilization of technology in business operations. The flexible and accessible nature of this learning process allows members to more easily adapt to changing times. This directly impacts the enhancement of individual capacity in managing and developing their businesses.

In addition to enhancing skills, digitalization also encourages members to innovate in creating products that meet market needs. Access to information on consumer trends and market preferences through digital platforms motivates members to improve product quality,

expand variety, and develop more creative innovations. Such innovations not only increase competitiveness but also add value to members' products, enabling them to compete with similar products in broader markets.

The cooperative plays an active role in facilitating the process of skill enhancement and product innovation through workshops, online training, and digital mentoring. This support not only fosters an innovative business environment but also strengthens the cooperative's position as a platform for women's economic empowerment. With improved skills and sustainable product innovation, cooperative members become more independent, creative, and adaptive to the dynamics of the modern market.

### **Access to Information, Digital Training, and Strengthening Entrepreneurial Capacity**

The digitalization strategies implemented by the cooperative have opened new opportunities for members to expand market access. Through the utilization of social media and e-commerce platforms, products that were previously marketed only within the local community can now reach consumers at regional and even national levels (Gao et al., 2023). This transformation has had a significant impact on increasing sales volume and expanding distribution networks. Thus, the cooperative acts as a gateway, connecting members' products with broader and more diverse markets.

In addition to expanding market reach, digitalization also enables members to better understand consumer behavior. Analytical features on digital platforms provide data on trends, preferences, and market needs, which can serve as a basis for formulating marketing strategies. This helps cooperative members respond more effectively to changes in consumer demand and adjust products to remain relevant and competitive. In this way, the cooperative supports not only sales but also data-driven business decision-making processes.

The cooperative's involvement in expanding market access through digitalization also encourages members to develop product innovations. A broader competitive environment requires members to enhance the quality, differentiation, and appeal of their products. The cooperative facilitates this process by providing support in the form of digital marketing training, branding, and product packaging aligned with modern market standards. Thus, market expansion not only increases members' income but also helps establish a more competitive entrepreneurial ecosystem.

The digitalization strategies implemented by the Dharma Usaha “Maha” Women’s Cooperative have been proven to make a significant contribution to strengthening members’ entrepreneurship. With technological support, the cooperative functions not only as a traditional economic institution but also as a facilitator providing access to various digital resources. This role positions the cooperative as a driving force in developing an inclusive, technology-based entrepreneurial ecosystem, particularly for the women who are its members.

## CONCLUSION

The digitalization strategies implemented by the Dharma Usaha “Maha” Women’s Cooperative have been proven to make a significant contribution to strengthening the entrepreneurial capacity of its members in Central Java Province. Digitalization not only enhances the cooperative’s technological infrastructure through the provision of digital devices and integrated information systems, but also improves administrative efficiency, service transparency, and overall operational effectiveness. Access to information, digital training, and entrepreneurial literacy enables members to develop skills, strengthen product innovation, and enhance readiness to navigate the dynamics of market competition. The utilization of social media and e-commerce platforms further expands the marketing reach of members’ products to regional and national levels. Overall, the study’s findings indicate that digitalization is a key strategy in building a more adaptive, modern, and inclusive women’s entrepreneurial ecosystem, capable of sustainably promoting the economic independence of cooperative members.

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