

The Role of Cooperatives Campus in Driving Innovation and Digitalization Business Students in the Creative Industry Era

**Lexa Indriyani Sitorus*, Ester Hasianna Harefa,
Ilyas Daud Sirojul Huda, Yessika Vitria Wati, Senny Luckyardi**

Universitas Komputer Indonesia, Bandung, Indonesia

*Corresponding E-mail: lexaindriyani.s@gmail.com

Abstract. This study aims to analyze the role of campus cooperatives, with a specific focus on the Koperasi Keluarga Pegawai Institut Teknologi Bandung (KKP ITB), in supporting innovation and digitalization of student businesses in the creative industry era. The research was conducted using a qualitative approach through direct interviews with KKP ITB administrators and complemented by secondary data from literature studies. SWOT (Strengths, Weaknesses, Opportunities, and Threats) analysis was employed to evaluate the cooperative's strategic position in fostering student entrepreneurship. The findings reveal that KKP ITB has implemented the SAKTI digital application to enhance efficiency, transparency, and member services, representing a major strength. However, limited student participation, insufficient digital literacy, and unstable infrastructure remain significant weaknesses. Opportunities emerge from growing student entrepreneurial interest and potential collaborations with external stakeholders, yet threats from dominant e-commerce platforms and consumer behavior shifts pose challenges. The study concludes that campus cooperatives, such as KKP ITB, hold strategic potential as facilitators of student innovation and digital transformation, but their impact is constrained by human resource readiness and student engagement. Strengthening digital literacy, infrastructure, and collaborative programs is essential to maximize their contribution to the campus creative economy.

Keywords: Campus Cooperative, Digitalization, Innovation, Student Business, SWOT Analysis.

1. Introduction

Cooperatives play an important role in supporting the growth of the creative industry and facing the dynamics of the digital era. As one of the main pillars of the Indonesian economy, cooperatives not only function as a means of fulfilling the needs of their members, but also as a driving force for innovation and collaboration. According to Law of the Republic of Indonesia No. Law No. 25 of 1992 concerning Cooperatives states, "The definition of a cooperative is a business entity consisting of individuals or legal entities based on cooperative principles and functioning as a people's economic movement based on the principle of family" (Kalimansyah et al., 2022). It has long been recognized that cooperatives are a key pillar for financial inclusion, economic strengthening, and social development. Their principles are reciprocal

cooperation, democratic governance, and shared responsibility, which assist small producers, workers, and marginalized communities (Haeruddin, 2024). There are many types of cooperatives, such as savings and loan cooperatives, consumer cooperatives, producer cooperatives, marketing cooperatives, and service cooperatives. However, researchers have focused more on consumer cooperatives in campus environments. Consumer cooperatives are cooperatives responsible for distributing consumer goods at reasonable prices to their members. These cooperatives strive to produce consumer goods for their members' own needs and also to serve the general public as a whole (Solihin, 2023). In the creative industry, cooperatives are able to develop competitiveness through access to capital, marketing, and human resource capacity building. Digitalization further places more emphasis on the role of cooperatives transforming to remain relevant, through the use of technology in finance management, member services, and digital-based marketing strategies. (Kaurav, 2025)

There is a single cooperative with a strategic role, that of the campus cooperative whose task is to serve the needs of students with promotion of entrepreneurship among the university community. Bandung Institute of Technology Employee Family Cooperative (KKP ITB) is a case in point of a campus cooperative digitalized through the internal SAKTI application for improved efficiency, transparency, and coordination. Apart from providing member with basic services, this cooperative also has great potential in assisting student-owned businesses in the creative sector.

Based on these conditions, this study aims to fill the gap related to the lack of in-depth studies on the contribution of campus cooperatives to the development of innovation and digitization of student businesses. The purpose of this study is to analyze the role of KKP ITB in supporting student entrepreneurship in the creative industry era through the application of digitalization. The contribution of this study is expected to provide a comprehensive understanding of how campus cooperatives can function not only as service providers but also as catalysts for innovation, collaboration, and strengthening the student business ecosystem in the digital era.

2. Method

This study adopts a qualitative approach to explore how digitalization fosters student business innovation, as facilitated by the campus cooperative. Qualitative descriptive methods incorporate various sampling techniques, data collection processes, analysis, interviews, and data presentation. These methods are particularly effective for processing qualitative data (Sandelowski, 2000). The research utilizes two sources of data: primary and secondary. Primary data was gathered through an interview conducted on Friday, July 18, 2025, at the ITB KKP cooperative, with a representative who serves as one of the cooperative's administrators. The study was conducted at the Bandung Institute of Technology, located at Jl. Ganesha No. 15E, Bandung, West Java. Secondary data supplemented the research by providing additional insights from existing studies.

To analyze the data, the researcher employed a SWOT analysis, which is a valuable tool for developing business strategies and planning. This approach helps organizations or individuals formulate competitive and targeted strategies. SWOT evaluates four essential components: strengths, weaknesses, opportunities, and threats associated with a process, project, business, or individual. By thoroughly examining internal and external factors, this method assesses the feasibility and potential success of a given plan (Kumar C.R., 2023)..

3. Results and Discussion

3.1 Results

Application of digital technology by cooperatives involves the use of tools such as the internet to enhance management, production, and efficiency of operations. The majority of cooperatives use digital technology to examine demand in the market, realign production, and expand market outreach. At Koperasi Keluarga Pegawai (KKP) ITB, this revolution of the digital age is brought about by the utilization of an in-house application referred to as SAKTI, through which member registration, savings and loan transactions, and in business outlets such as the canteen, general store, and car rentals are made. The system has promoted efficiency, transparency, and convenience, replacing sluggish and impractical manual systems.

The SAKTI application has also heightened financial and membership information openness, which can be accessed by active and inactive members. Digitalization has also made it easy to have more collaboration among the cooperative, employees, students, MSMEs, and government allies. Online shopping and buying options have also enhanced greater membership participation as well as opening up more business opportunities. Digital systems are able to hold more organized and accurate data, improving reporting, analysis, and decision-making activities.

Despite these benefits, KKP ITB also faces several challenges such as human resources not fully adapted to technology, work culture and consumption habits that impede adoption, and unstable internet infrastructure that compromises operations. These challenges highlight the imperative for technical preparedness, improved digital literacy, and attitudinal change.

In terms of student involvement, KKP ITB's role remains limited. The cooperative has provided space for sales, assistance with materials, and promotion via social media, but direct funding is not commonly available. Only a small portion of students—such as those managing a café or producing ITB-themed T-shirts—actively engage with the cooperative. The majority of students remain consumers rather than entrepreneurs. Other campus institutions, such as the Directorate of Student Affairs and the Business Incubator Center, currently provide more comprehensive support for entrepreneurship and innovation.

Table 1. SWOT Analysis

NO	Strength (S)	Weaknesses (W)	Opportunities (O)	Threats (T)
1	Digital system with integrity (SAKTI)	Human resources not yet fully adaptable to technology	Growing student entrepreneurship in the creative industry	Competition from large platforms (Shopee, Tokopedia, etc.)
2	Financial and service transparency	Unstable internet infrastructure	Opportunities for growth in the digital world	Changes in consumer shopping habits
3	Extensive member contributions (employees, lecturers, students)	Minimal student involvement	Collaboration with the government and banks	Competition with retail stores (Indomaret, Alfamart, Yomart)
4	Product/service improvement	Dependence on internal systems	Campus support for economic development	

The SWOT analysis results presented in Table, highlight that KKP ITB's primary strength is the innovative SAKTI application, a digital system designed to streamline various administrative and financial processes. By optimizing member data management, budget recording and reporting, and facilitating online registration for new members, SAKTI unlocks significant opportunities. Additionally, the potential for internal and external collaboration creates strategic pathways for expanding our networks and fostering innovation.

However, we must acknowledge certain weaknesses. Our human resources (HR) have yet to fully adapt to the rapid pace of technological progress, which poses challenges in implementing a comprehensive digital system like SAKTI. Furthermore, inconsistent internet infrastructure may hinder our initiatives, and we recognize that student participation is still developing, alongside a notable reliance on internal systems.

On a positive note, we stand at the cusp of numerous development opportunities, particularly fueled by the entrepreneurial spirit present among students in the dynamic creative industry. The ongoing digital transformation empowers organizations to expand their services with remarkable efficiency. As governments, banking institutions, and universities promote economic growth, a multitude of collaborative opportunities arise, enhancing our institution's position.

However, we must also remain vigilant in the face of potential threats. Intense competition from major platforms such as Shopee and Tokopedia necessitates that we adapt our strategies as customer behavior evolves, with users becoming increasingly accustomed to app-based digital services. Furthermore, we cannot ignore the challenges posed by modern retail chains like Indomaret and Alfamart, which intensify competition and make customer and member retention crucial to our continued success

3.1 Discussion

Application of digital technology in cooperatives entails the use of various tools such as the internet to improve internal management, production, and operational effectiveness. Most cooperatives apply digital technology to gain a better comprehension of market demand, optimize production structures, and improve their market coverage. Further, cooperatives' digitalization entails approaches like the use of the internet for both external communication and internal economic activities, which are part of the cooperative digitalization (Cao A, 2025). Cooperatives need to focus on innovativeness in an attempt to enhance efficiency, resilience, and adaptability to continue being resilient, sustainable, and profitable to their members. With the help of technology development, new business models, and digital financial services, cooperatives are able to increase competitiveness, serve customers better, and achieve improved market coverage (Kaurav, 2025). Cooperative management has a significant role in leading digital transformation with passion and commitment. Cooperatives, through these, are able to keep up with a digitalized world, make cooperation sustainable, and become competitive (Purbasari, 2022).

A case study of Koperasi Keluarga Pegawai ITB in Bandung, West Java. Koperasi Keluarga Pegawai (KKP) ITB is not left behind the times by digitizing all of its business processes. Starting from member registration, member processing, savings and loan transactions, and business units like the canteen, general store, and vehicle rentals. All these transactions are now processed digitally through the utilization of an internal application named SAKTI. This is evidence of the cooperative's dedication to embracing digital technology. The project also offers numerous possibilities, such as: Streamlining membership services to be more efficient, up-to-date, and convenient, in place of tedious and impractical manual systems. Second, the transparency of cooperative activities has significantly

increased, both in terms of membership and financial data, which can be accessed by all active and inactive members, and cross-party collaboration, including management, employees, MSMEs, and the government. Furthermore, member engagement has increased due to the availability of shopping and direct transaction features through digital applications and e-commerce, to support the cooperative's business expansion in a more open and competitive manner. With a digital system, stored data is complete and systematic, enabling faster and more accurate data analysis. Digitalization also encourages collaboration between cooperatives, local MSMEs, universities, government agencies, and banks. Reporting, analysis, and decision-making become much more effective and accountable during audits or inspections because company financial and operational data can be displayed directly in digital reports, replacing manual bookkeeping. Despite the numerous advantages of digitalization, KKP ITB still faces various challenges, particularly in terms of human resources (HR), who do not fully understand technology. Conventional work culture and shopping habits prevent some cooperative members from embracing digital systems. Furthermore, problems with information technology infrastructure also pose a challenge, particularly frequent internet connection disruptions that hamper operations. This demonstrates that technology adoption requires technical readiness, increased digital literacy, and changes in mindset and work habits.

The role of the ITB KKP Cooperative in facilitating student entrepreneurship remains notably limited. The cooperative has engaged in a select number of activities, including the provision of sales locations, assistance in acquiring business materials—albeit without direct funding—and support for the promotion of entrepreneurial initiatives and trade products on the cooperative's social media platforms. For instance, several students from SBM collectively established a café, while others utilized the cooperative to sell ITB T-shirts and accessories, benefiting from designated space and promotional support. Currently, the majority of ITB KKP students function primarily as consumers, with only a modest contingent actively participating in the cooperative's entrepreneurial endeavors. Within the creative industry sector on campus, the cooperative has not specifically fostered student creativity or innovation. Other units at ITB offer more comprehensive support in these areas. The Directorate of Student Affairs, for example, provides students with capital assistance through proposals and funding for entrepreneurship competitions, while the ITB Business Incubator Center focuses on the development of business ideas and products. Consequently, ITB KKP's role in facilitating student entrepreneurship is predominantly limited to providing space and promotional opportunities, while other campus institutions address the development of innovation. Nevertheless, the Koperasi Keluarga Pegawai ITB remains committed to assisting students who aspire to become entrepreneurs through this cooperative by providing support, facilitation, and mentoring aimed at enhancing the digitalization of student businesses. The KKP ITB has developed plans for future initiatives designed to strengthen its role in supporting the campus creative industry, particularly in promoting creativity and innovation among student businesses. One such initiative involves facilitating students who produce creative products, such as bags or T-shirts crafted by students from the Faculty of Fine Arts and Design, which is currently in development. Students with these products will benefit from promotional assistance and limited funding. To receive funding support, students must submit a proposal and demonstrate their creative outcomes, as the allocation of funds is selective.

5. Conclusion

According to the research conducted, campus cooperatives, especially the Koperasi Keluarga Pegawai ITB, play a strategic role in supporting student-managed digital businesses in the creative economy era. These cooperatives can streamline administrative processes, enhance

financial transparency, and improve the efficiency of integrated digital system services through an application called SAKTI. Additionally, digitalization facilitates greater collaboration among students, cooperatives, micro, small, and medium enterprises (MSMEs), universities, as well as external parties like the government and financial institutions.

However, the research indicates that students are not yet sufficiently active in the development of campus cooperatives; most students still function primarily as consumers rather than actively engaging in cooperative activities. Therefore, a more proactive approach from cooperatives is required to cultivate students' entrepreneurial spirit and encourage their active participation in the development of cooperatives, particularly KKP ITB.

To maximize the role of cooperatives as drivers of student business innovation, a more comprehensive and sustainable approach is essential to achieve a broader impact. To address challenges and leverage opportunities in the digital era, it is crucial to take critical steps: improving digital skills, enhancing personnel capacity, and fostering collaboration between cooperatives and university-based startup centers.

References

Cao, A., Guo, L., & Li, H. (2025). Understanding farmer cooperatives' intention to adopt digital technology: mediating effect of perceived ease of use and moderating effects of internet usage and training. *International Journal of Agricultural Sustainability*, 23(1), 2464523.

Chakim , MHR, Maulina , E., Purnomo, M., Muftiadi , A., & Qosasi , A. (2021). Cooperative Strategic Entrepreneurship: A Case Study from Indonesia. *International Journal*, 10, 1291.

Haeruddin, M. I. W., & Kurniawan, A. W. (2024). Peran Koperasi Mahasiswa Dalam Meningkatkan Kesejahteraan Anggota Pada Koperasi Mahasiswa "Almamater"Universitas Negeri Makassar. *Jurnal Manajemen dan Kewirausahaan (JUMAWA)*, 1(4), 173-182..

Kalimansyah, R., Efendi, M. Y., Egatmang, P., Hotimah, D., Rubianti, N. F., & Hakim, A. (2022). Keragaman Koperasi dan Potensi Pengembangannya. *Prestise: Jurnal Pengabdian Kepada Masyarakat Bidang Ekonomi dan Bisnis*, 2(1).

Kaurav , P. (2025). Driving Innovation In Cooperative Societies: A Pathway To Sustainable Development. *General Academic Journals-P-ISSN 3050-8711 and E-ISSN 3050-872X* , 1 (2), 01-09

Mulyadi, T., Rahman, F., Niode , IY, & Zulkifli, Z. (2022). The role of student cooperatives in improving entrepreneurship spirit (study on cooperative students of Gorontalo University). *Budapest International Research and Critics Institute-Journal (BIRCI-Journal)*, 5(3)

Purbasari , R., & Raharja , S.J. (2022). Digital transformation in cooperative business processes: A study on cooperatives in the greater Bandung area. *Inovbiz* , 10 (1), 16-22.

Sandelowski, M. (2000). Whatever happened to qualitative description?. *Research in nursing & health*, 23(4), 334-340.

Sharath Kumar, C.R., & Praveena, K.B. (2023). SWOT analysis. *International journal of advanced research*, 11(09), 744-748.

Solihin, S. A., & Nurwinasti, F. (2023). Pengaruh Bauran Ritel Terhadap Kepuasan Anggota Sebagai Pelanggan. *Koaliansi: Cooperative Journal*, 3(1), 47-60.