

Marketing Strategy of Mitra Dhuafa Credit Union Service Product Toward Customer Economic Enhancement

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ABSTRACT

Credit unions are one of the non-bank financial institutions that are still rarely glanced at; even so, cooperatives have provided a significant economic contribution to the community. Mitra Dhuafa Credit Union (KOMIDA) is one of the cooperatives that already has many branches and encourages an increase in the community's financial capability. This study aims to analyze the preparation of marketing strategy plans and forms of service product implementation, analyze marketing strategy evaluations, and identify factors that can influence the marketing strategy of service products at KOMIDA. Data analysis in this study was carried out using deductive reasoning. Twelve studies were selected through four stages of exclusion, using a systematic literature review approach. The results of this study indicate that marketing strategy planning is carried out to ensure the benefits that KOMIDA can provide to its members; the implementation of ongoing products also offers many advantages in terms of improving customer quality; in terms of evaluation, KOMIDA carries out evaluation to improve performance and attract more customers. Finally, the factors that influence the marketing strategy of service products are the products themselves, forms of promotion, prices, and quality of service provided by the credit union.

INTRODUCTION

Credit unions are non-bank financial institutions with a strategic role in creating and increasing financial inclusion and economic empowerment of the community, especially in the informal sector and low-income communities (Sari et.al, 2022). The ease of access to capital that can now be accessed directly and through online submissions creates competition between financial institutions. This condition requires financial institutions such as credit union to be able to offer products and services that are relevant, competitive, and have added value for their members (Wibowo et.al, 2024). Credit union have an essential role in bridging the funding needs of the community in various groups by implementing the principles of cooperation, participation, and social justice. This is an important thing to build, especially considering the large number of home and small-scale business actors who often face limited access to financial services (Nasution et.al, 2024). Credit unions are a means of collecting and distributing funds and as a forum and facilitator to encourage community-based economic empowerment.

The diversity of non-bank financial institutions provides more choices and alternatives for business actors. One form of non-bank financial institution that focuses on economic empowerment through membership-based savings and loan service products is the Mitra Dhuafa Credit Union (KOMIDA). This credit union has a long-term goal of encouraging economic independence of the community through inclusive financial services; KOMIDA not only acts as a savings and loan cooperative but also as a facilitator of micro-financing, business assistance, and financial education for its customers. Some of the service products offered include term deposits, productive loans, and micro-business financing; these products are designed

to support the real needs of cooperative members, especially small business actors and underprivileged families. To get a general overview of KOMIDA's performance, as of 2020, 700,000 individuals had become members, with the number of branch offices reaching 153 spread throughout Indonesia. The following is a general overview of KOMIDA's financial performance over the past three years (2021-2023).

Table 1. KOMIDA Financial Performance (2021-2023)

Years	Members	Given Loan (Rp. Mill)	Repaid Loan (Rp. Mill)	Profit (Rp. Mill)
2021	2.189	25.679	21.064	1.560
2022	2.028	33.019	28.781	1.473
2023	2.251	40.670	35.684	1.677

Source: KOMIDA Financial Report (Alam et.al, 2024)

Credit unions have played a strategic role in the national economy; in the context of the Gross Domestic Product (GDP), the contribution of credit union has increased by 0.5% from 5.7% in 2019 to 6.2% in 2024. Although the percentage does not look significant, the capital of credit unions in Indonesia has increased from IDR 200.66 trillion in 2014 to IDR 275.06 trillion in 2023, with work units reaching 130,199 units (Trianda, 2024). Credit unions not only play an essential role in the economic aspect but also in improving the social welfare of their members. Credit unions have various empowerment and training-based programs, which help their members improve their skills and income, ultimately improving the quality of life in general (Nasution, 2020). This illustrates credit unions' role and impact on the economy and society. However, credit unions are non-bank financial institutions, and their inclusive nature gives them a broad reach in various groups in society, which is important to increasing capital distribution and can impact productivity.

Playing a strategic and contributive role is certainly not without challenges; credit union that carry out their functions often encounter challenges starting from tight competition with conventional financial institutions and financial technology. This condition requires credit union to be more adaptive, innovative, and creative, especially in developing product service marketing strategies (Ardiansyah & Prasetyo, 2023). Product service marketing strategies are intended to encourage product visibility and make cooperative products better known, understood, and utilized by the public. Promotion is generally limited, coupled with inappropriate market segmentation, and the ambiguity of product-added value can result in a lack of member participation and hinder the growth of the cooperative itself (Susanto et al., 2024). Credit union should provide a dual impact that increases member participation and loyalty and sustainably encourages the customer's economy. Improving customers' economic conditions manifests credit union's success in realizing their mission as financial institutions focusing on profit and efforts to bring social and economic benefits evenly (Azryan & Riva'I, 2023). This shows how marketing strategies do not only focus on selling products but also on highlighting values, building trust, and creating bonds between credit union and their members.

The role of credit union in improving the community's economy is reflected in several empirical reviews, including research (Sianipar, 2019). The study explained several stages of efforts made by credit union to improve the economy, starting from the preparation stage, which is a series of education sessions from the cooperative to the community. Furthermore, the community will be given access to capital through the financing stage. The following stages are the installment collection stage, the evaluation stage, and the termination stage. These stages are important to determine the community's economic potential. Through these stages, credit union will know which communities are entitled to greater access to capital because they have high productivity potential. Research conducted (Asmita, 2020) explains several efforts made

by credit union to improve the community's economy, providing business capital, meeting the consumptive needs of members, providing good funds and social funds, and strengthening the economy through savings and savings programs. The key to the success of cooperative efforts depends on socialization, product marketing, and public trust in non-bank financial institutions.

Apart from the important role of credit union, a strategy is needed to realize or optimize cooperative efforts in the community economy. The study (Savitri & Maemunah, 2021) explains that the rapid development of the era requires adjustments, especially in the marketing of service products. Several strategies considered adequate in this study are analysis of the situation and conditions in the field, opportunity planning, implementation of product marketing, monitoring the implementation of product marketing, and re-evaluating the model to identify the advantages and disadvantages of the strategies implemented. Furthermore, in the study (Arta & Mandala, 2021), three main strategies are explained to maximize the marketing of service products, namely market penetration strategy, market development strategy, and product development strategy; through these strategies, the role of knowledge and practical skills in operating technology is also a determining factor in the effectiveness of the strategy. Technological developments can be maximized for market analysis, decision formulation, and strategy design so that in order to achieve performance optimization, credit union must adapt to current conditions.

The important role of credit union in the modern era is considered very crucial, but it also has great potential for competition; based on empirical reflection, it is known that the role of credit union is vital in the economy, but the financial service products offered by credit union are rarely glanced at due to many factors. Marketing strategy is assumed to be one of the crucial aspects that can affect how cooperative products can be known, understood, and utilized by the community. Constraints that face limited promotion, inappropriate market segmentation, and unclear added value are the leading causes of the lack of attention to cooperative service products. An appropriate promotional strategy is needed to increase the visibility of credit union in the community; this is very important to increase the inclusion of capital access in various groups of society; the positive impact in the long term, of course, leads to community empowerment which is the foundation for increasing economic productivity and improving the performance of credit union as non-bank financial institutions.

This study focuses on several main issues that require in-depth analysis based on conceptual reflections built through theoretical, empirical, and factual reviews, so the objectives to be achieved in this study are to analyze and determine effective marketing strategy planning and implementation of KOMIDA service products in improving customer economy, and to determine what factors can influence the effectiveness of KOMIDA service product marketing strategies in the community. The purpose of this study is based on the assumption that the role of cooperative strategy can only be achieved by optimizing service products in the community. At the same time, the conditions show how credit union are still not so glanced at and still find it challenging to compete with bank financial institutions. However, with various promotional efforts through marketing strategies, research was conducted to analyze whether optimizing marketing can encourage credit union to compete with banks and be more visible in the community.

RESEARCH METHOD

This research is qualitative research with a literature study approach that focuses on several main problems related to the marketing strategy of cooperative service products that are considered to be able to encourage an increase in the economic welfare of the community, especially customers. Several focuses in this research also include (1) Analysis of KOMIDA's marketing strategy which is shown to increase the economic welfare of customers; (2) Evaluation of the impact of KOMIDA's service product marketing

strategy on community economic empowerment; (3) Public perception and response to KOMIDA’s service products as a reference in increasing the potential for product and service success; and (4) The values of justice, transparency, and sustainability in the marketing strategy implemented by KOMIDA which distinguishes it from conventional non-bank financial institutions.

The data used in this study were collected through library sources in scientific journals, research articles, and review articles relevant to this study’s discussion topic. The scientific journal databases used are Google Scholar and Semantic Scholar. In collecting data, several inclusion and exclusion techniques are used; the exclusion stage begins with a search using several keywords (KOMIDA, Marketing Strategy, and customer economic enhancement). Other exclusion stages include the language used in the article, namely Indonesian and English, having a DOI (Digital Object Identifier), and having gone through a peer-review process. Furthermore, the article will be analyzed using deductive reasoning to extract important information relevant to this study’s discussion topic. To illustrate the flow of this research, the following flow diagram is made.

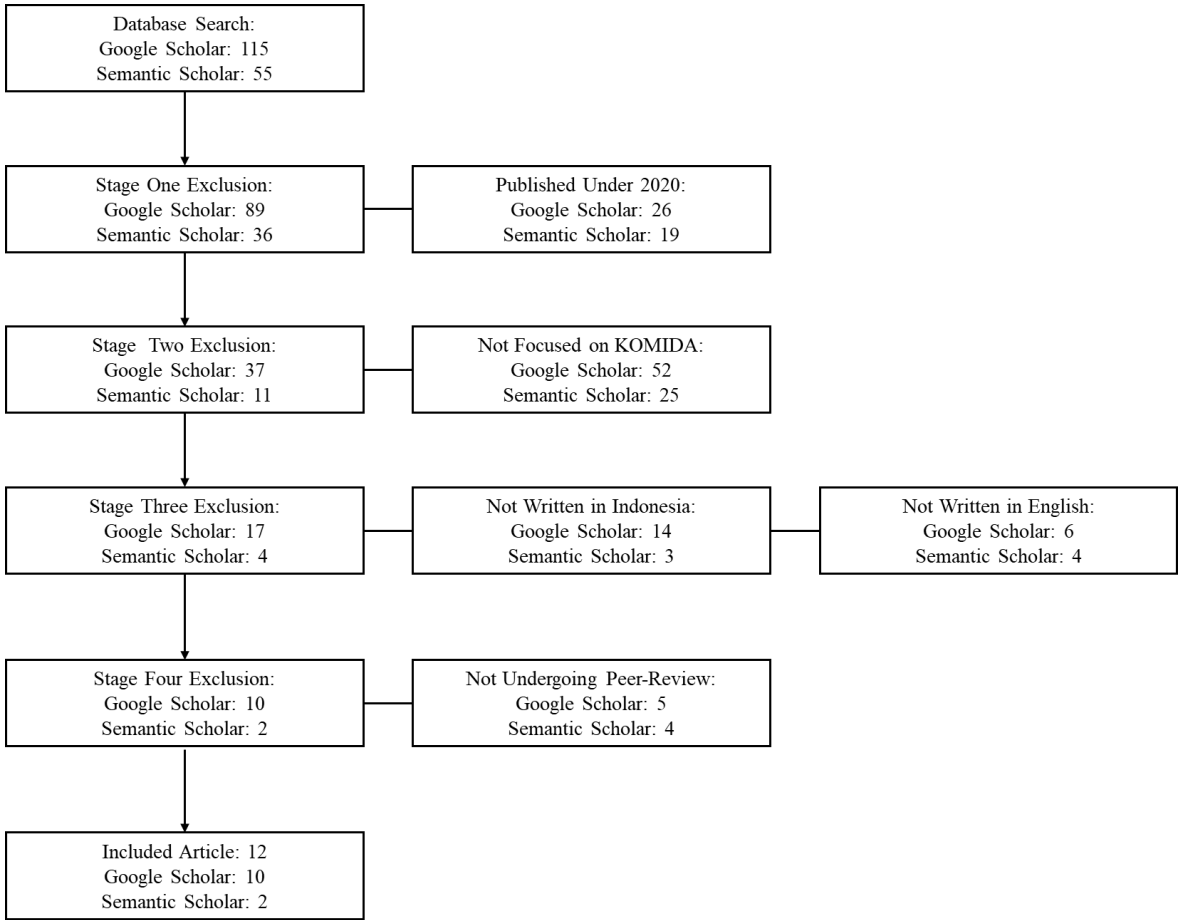


Figure 1. Research Flow Diagram

RESULTS AND DISCUSSION

After conducting this research, there are several main findings, with the main problems to be answered at the beginning of the research. The strategic planning implemented by KOMIDA has several main stages, starting from market analysis, product needs analysis, socialization and education, and distribution of capital sources. Cooperative service products are considered financial services that are rarely glanced at

and have competitiveness that is not comparable to bank financial service products. Regarding product implementation, cooperative service products have a significant impact with broader inclusiveness compared to bank financial institutions, which are difficult for most customers or prospective customers to access. Some of the impacts felt are increased financial capacity, economic independence, access to capital resources, and gradual improvement in welfare. Credit union focuses on empowerment so that there are stages that can increase the potential for success and effectiveness of capital distributed to the community or customers.

Evaluation of cooperative service product marketing strategies is measured based on the benefits that the product can provide. In addition to benefits, the effectiveness of service products is also measured based on the returns received; this is crucial because excessive returns on loan capital can be the origin of losses and a decrease in the cooperative's ability to provide loans or business capital to customers. Strategy evaluation involves the process of controlling and collecting loan installments, as well as evaluating the customer's ability to be given capital again. If customers do not manage the capital provided effectively, this can burden them financially. Meanwhile, when talking about factors that can influence service product marketing strategies, they consist of internal factors, namely the quality of human resources, products, and services, management and governance, and the availability of information technology. External factors are customer and member characteristics, competition from other financial institutions, socio-economic conditions of the environment, and government regulations and policies. Other factors can be in the form of community trust and culture, and the most important thing is the composition of the marketing strategy itself.

Planning Financial Product Marketing Strategy

Product service marketing strategy planning is crucial to increasing a financial product's potential success. Effective marketing strategy planning aims to increase the number of customers; the primary focus of financial strategy planning is customer satisfaction. Research by (Riono, 2020) explains that effective marketing strategy planning goes through several stages: conducting market segmentation, determining target markets, determining market positions, determining market penetration strategies, and developing marketing mixes. Different planning, explained in research by (Andreyestha et al., 2023), planning in its perspective requires a study first, so that, to create an effective marketing strategy, a study is first conducted to understand customers and customer needs. Furthermore, credit union must utilize data for marketing decisions, such as determining target markets and developing appropriate products and services. Optimizing the credit granting process and increasing public visibility and knowledge is important to ensure that marketing strategies can function effectively.

Good strategic planning is explained in research by (Alam et.al, 2024) is planning that focuses on improving financial literacy of cooperative members, encouraging positive financial behavior, leading to the development of supportive internal policies, maximizing access to finance and non-financial services, and utilizing data for evaluation and continuous improvement. Meanwhile, in research by (Benazir, 2025), effective financial strategy planning must include several aspects such as including increasing public education and awareness, facilitating access and membership processes, implementing entrepreneurial training and mentoring programs, providing flexible financial products and services, maximizing technology for digital marketing and through social media, utilizing data from monitoring and evaluation of sustainable financing, and building strategic partnerships with the government. Some of these are forms of marketing strategy plans carried out by KOMIDA. The steps taken reflect the effectiveness of the marketing process and implementation, especially for service products, as credit union are non-bank financial institutions that are rarely or still difficult for the community to see.

Financial Product Implementation on Costumer Economic Enhancement

The focus of credit union is different from that of banking financial institutions in general; credit union focus more on distributing service products with an economic approach to overcoming poverty, especially among low-income communities. Research by (Basri et al., 2021) explains the implementation of service products carried out by KOMIDA, namely providing financing services for business capital and daily needs, helping to increase member income through coaching and mentoring programs, forming member groups to be mentored, and identifying obstacles to access to capital and competition that can reduce member performance. Meanwhile, research by (Rahmawati et al., 2022) explains that the implementation of service products carried out by KOMIDA starts from providing various financing services in general financing, micro-businesses, and other financing. KOMIDA also implements the Grameen Bank system, which requires borrowers to have a group they want to empower and build a form of business to develop the capital provided. Member mentoring and coaching also focus on Islamic values so that KOMIDA's ethics and work practices are transparent and mutually beneficial to customers and members.

Implementing KOMIDA service products provides several conveniences to customers; some of the conveniences discussed in the study by (Junaedi et al., 2023) include increasing purchasing decisions created from effective promotions and good service quality simultaneously. Exemplary service product implementation also provides easily obtainable product information. Customers also get capital loans with affordable installments and attractive prizes, the most important of which is good service by paying attention to friendliness, speed, accuracy, product quality, ease of payment, and good employee response. Effective product implementation also provides satisfaction and creates customer loyalty, and the product's benefits are felt. Some of the impacts of the implementation of KOMIDA service products on improving the customer's economy are explained in the study by (Zaki, 2023). Implementing KOMIDA products, in addition to increasing customer productivity, also helps customers be more disciplined in using funds, helps customers deal with administrative constraints, and, in a structured manner, prevents customers from going over budget. Implementing KOMIDA service products has even allowed customers to build livable houses and educate them about the importance of maintaining health and environmental stability.

Marketing Strategy Evaluation

Marketing strategy evaluation is an important part of efforts to improve product performance or sales; in the context of credit union, this evaluation is carried out to improve the cooperative's ability to attract more customers or members. In addition, in this evaluation, there is much information that credit union can obtain to improve their services and products, especially when compiling new programs that can benefit their members. Research by (Saragih, 2020) explains several forms of evaluation carried out by KOMIDA to improve the economy of its customers; the evaluations in question include evaluation of the effectiveness of financing in increasing interest and business development, evaluation of the impact of products on increasing member income, evaluation of the quality of education and financial literacy and its impact on building savings habits, evaluation to review the member selection system, and monitoring loan capital, as well as evaluation of the sustainability of institutions and programs. Research by (Karyono & Manja, 2022) explains several forms of evaluation carried out to ensure an increase in the customer's economy; this evaluation includes evaluation of service quality, evaluation and improvement of human resource quality, evaluation of product promotion strategies, evaluation of financing products in developing customer businesses, as well as evaluation of the alignment of principles and values adopted with Islamic law and its impact on institutions and society.

The evaluation is not carried out without a purpose; the purpose is undoubtedly to ensure improved performance and customer welfare. Research by (Fabanjo et al., 2023) explains the urgency and impact of conducting a marketing strategy evaluation by KOMIDA; this evaluation is important to be carried out in order to overcome the challenges of competition and changes in customer behavior, increase market penetration and reach of cooperative services, optimize the quality of service and service products, ensure operational efficiency and sustainability of the Institution, strengthen customer trust and loyalty, overcome internal and external problems, ensure the use of financing on target, and improve financial literacy and behavior of members. Research by (Rusli et al., 2024) also explains the urgency of implementing a strategy evaluation; some of the urgencies in question include KOMIDA's efforts to ensure the effectiveness of capital accessibility, optimize the role of mentoring, encourage effective business partnerships, maintain competitiveness in the MSME environment, and ensure sustainable business performance. The impact of this strategy evaluation on the customer's economy is reflected in increased access to capital, increased managerial capabilities and financial literacy of members, expanded network and market reach, increased income and business sustainability, and reduced risk of business failure.

Factors Affecting Financial Product Marketing Strategy

KOMIDA's marketing strategy in research by (Riono, 2022) is influenced by three main factors: the credit products marketed, credit granting procedures, and the quality of service provided. These three factors influence the marketing strategy of KOMIDA's service products. Although it has focused on several of these factors, KOMIDA still faces several challenges: tight competition, less-than-optimal promotion, and unprofessional product marketing management. Meanwhile, in research by (Irwan, 2023), several factors considered to influence marketing strategies are customer preferences and knowledge; these results indicate that credit union are important to educate, socialize, and increase literacy to increase member knowledge of cooperative service products. This study also explains that knowledge of service products makes customers more selective and has many considerations when choosing service products, especially from non-bank financial institutions.

Marketing Mix 7P in research by (Hakim & Hamdan, 2023) explains that the cooperative marketing strategy is influenced by seven main factors: product, promotion, price, place, process, people, and supporting facilities. In the context of products, the products offered must be attractive and affordable because of low installments; the promotional aspect is no less important to increase product visibility. In addition, price is an important aspect, considering the financial capabilities of members and prospective members. The place or location of the cooperative is also significant in facilitating member access. Furthermore, uncomplicated and straightforward processes make customers happier when making transactions; several other factors, such as the quality of human resources and the availability of supporting facilities, are also considered important to increase the effectiveness of product service marketing strategies. Research by (Utami et al., 2024) also explains how important product marketing is to ensure the effectiveness of the marketing strategy implemented; promotions carried out through socialization and education are important to increase understanding. In addition, price and process are also important to provide a sense of capability to customers to choose the products offered by the cooperative; another important factor is the quality of human resources, taking into account that human resources actualize the entire process carried out by the cooperative in providing capital loans.

CONCLUSION

This study explains several important findings. The findings in this study explain that in marketing strategy, planning is designed to improve the welfare of its members. However, in this case, the cooperative must also expand its reach to attract more customer members. Implementing marketing strategy planning is

important to ensure that product service marketing is carried out with the proper market segmentation and target, and this is to increase the potential to get more customers or members. In addition, in terms of product implementation, the service products offered by KOMIDA have helped many customer conditions, especially those related to the welfare aspect; in one empirical review, results stated that increased income and welfare are real results of effective product marketing strategies. An effective marketing strategy also increases the chances of institutions not being in significant problems such as losses or defaults.

The marketing strategy evaluation is also carried out to ensure that KOMIDA has carried out its functions well and has been able to encourage economic growth for its customers. The urgency of this evaluation also impacts improving performance and increasing opportunities to acquire more customers. In addition, important factors that can influence marketing strategies are the product itself, the form of promotion, the price, and the services provided. The results of this study provide an overview of the importance of the role of credit union and how they impact society. Thus, this study is expected to be one of the references for compiling and planning effective product service marketing strategies that can significantly impact its members and attract more new members to use the financial services of non-bank financial institutions.

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