**Evaluating the Effect of Innovation Strategy on Customer Interest through the Memberku Application in Bakti Huria Syariah Cooperative**

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| **Keywords:** |  | **Abstract** |
| Cooperative Innovation Strategy; Digital Transformation; Memberku Application; Customer Engagement; Digital Adoption; Cooperative Services |  | This study explores the implementation of innovation strategies at Bakti Huria Syariah Makassar Cooperative and examines their impact on members’ interest in using the Memberku digital application. The research focuses on three core aspects: the application of innovation strategies in developing the Memberku application, the supporting and inhibiting factors influencing implementation, and the effectiveness of these strategies in encouraging members to adopt digital cooperative services. A qualitative descriptive approach was employed to gain in-depth insights into these processes. Data were collected through observation, semi-structured interviews, documentation, and a comprehensive literature review. The IT Division of the cooperative served as the primary data source, providing critical information regarding system updates, user growth, and operational challenges. Data analysis was conducted in three systematic stages: data reduction, data presentation, and conclusion drawing. The findings indicate that the innovation strategy has been relatively effective in enhancing member engagement and promoting digital service adoption. Following a major system update in 2023, the cooperative recorded an increase of 300 new users, while the marketing team was tasked with acquiring at least ten additional users each month. Success was assessed through two key performance indicators: the number of active users and the volume of transactions through the application, both of which demonstrated significant growth. These results underscore the effectiveness of innovation strategies in driving the digital transformation of cooperative services. |

# Introduction

The rapid advancement of digital technology has significantly transformed many aspects of daily life, including financial systems, payment methods, and business transactions. In the era of globalization, technological innovation has become a crucial driver in enhancing operational efficiency, service accessibility, and overall institutional performance. This transformation is not limited to corporations and banks but also extends to **cooperatives**, which play a vital role in improving community welfare and supporting local economic growth. According to Tarantang et al. (2019), the adoption of technology in payment systems enables individuals to meet their daily needs in a faster, safer, and more efficient manner.

In response to these developments, **Koperasi Bakti Huria Syariah Makassar** has introduced the **Memberku** application, a digital platform designed to facilitate online transactions for cooperative members (Rika, 2022). This initiative aligns with the cooperative’s goal of modernizing its services and promoting financial inclusion. Nevertheless, a key challenge remains: increasing customer interest and active participation in using the digital application. Previous studies, such as D. Lestari et al. (2023), indicate that user adoption of digital services is strongly influenced by technological literacy, perceived ease of use, and trust in the system. Despite the potential benefits, many members still prefer traditional, cash-based transactions due to familiarity and a perceived sense of security. Furthermore, limited knowledge about the features and benefits of the application, coupled with reliance on internet connectivity, contributes to low adoption rates (Slameto, 2015).

From a theoretical perspective, product innovation must be carefully planned to meet user needs while minimizing implementation risks. Fatimah (2020) argues that innovation is often a response to market demand but may fail without adequate resources, leadership, and project management. Similarly, Nikmah and Siswahyudianto (2022) emphasize that the quality of services and products is essential in building customer loyalty and motivating users to transition toward digital services. In the cooperative context, innovation strategies must therefore focus not only on technological development but also on **member education, marketing communication, and trust-building**.

In addition, the implementation of digital services in a **Shariah-compliant cooperative** must adhere to Islamic principles, particularly the principles of fairness (ʿadl), transparency (shafāfiyyah), and mutual consent (tarāḍī). The Qur’an, in Surah An-Nisa (4:29), emphasizes the importance of fair and voluntary trade and prohibits unjust enrichment or harm. Quraish Shihab, in his Tafsir Al-Misbah, explains that wealth carries a social responsibility and must be managed with justice to prevent exploitative practices such as riba (usury) and gharar (excessive uncertainty). Accordingly, the Memberku application must ensure that its features and operations comply with Shariah principles, avoiding elements of maysir (speculation) and upholding transparency in every transaction. This ethical framework is fundamental for gaining members’ trust and acceptance.

The lack of user interest in the Memberku application can also be attributed to **insufficient promotional and educational efforts** on the part of the cooperative. Filly Indriani (2024) highlighted that the marketing mix (4Ps) — product, price, place, and promotion — plays a critical role in enhancing public understanding and encouraging the adoption of Shariah-compliant digital services. Similarly, Ahmad Wahyu Darmawan (2019) emphasized that targeted marketing strategies are essential for reaching the appropriate market segments and increasing conversion rates. For this reason, Bakti Huria Syariah Cooperative must design a promotional strategy tailored to the socio-economic and cultural characteristics of its members.

Moreover, technical challenges such as limited internet access, unstable connections, and occasional application errors have been identified as **barriers to adoption**. Anan (2020) found that accessibility and ease of use are significant determinants of user interest in digital financial services. Strengthening the cooperative’s IT infrastructure and providing **technical support and user training** are therefore crucial to overcoming these obstacles and ensuring a positive user experience.

Suwarno and Lan (2018) argue that innovation must deliver **sustainable, long-term benefits** in order to be effective. In this context, the Memberku application must offer not only functional convenience but also a clear advantage over manual systems to achieve widespread acceptance among cooperative members. Based on these insights, the innovation strategy adopted by Bakti Huria Syariah Cooperative should include the following components:

1. **Accessibility and Ease of Use** – Ensuring that the application is user-friendly and inclusive for members with varying levels of digital literacy.
2. **Education and Outreach** – Conducting regular training sessions, workshops, and information campaigns to enhance members’ understanding and confidence in using the application.
3. **Aggressive Marketing Strategy** – Utilizing diverse communication channels, including social media, SMS notifications, and face-to-face promotion, to reach a wider audience and sustain user interest.

Gani et al. (2020) note that consumers must be made aware of a product’s existence, benefits, pricing, and unique value proposition in order to be attracted to use it. Furthermore, providing **customer service improvements and incentive programs**, such as loyalty rewards or transaction discounts, can help increase adoption. Andriani (2023) found that cooperatives offering such incentives are more likely to achieve sustained growth in user engagement.

### **Table 1. Growth in Number of Cooperative Customers (2021–2023)**

|  |  |  |
| --- | --- | --- |
| **No.** | **Year** | **Number of Customers** |
| 1 | 2021 | 4,306 |
| 2 | 2022 | 4,895 |
| 3 | 2023 | 5,852 |

**Source:** Interview with staff of Bakti Huria Syariah Makassar Cooperative

Table 1 shows a consistent increase in the number of cooperative customers, reflecting a positive growth trend in membership over the past three years.

### **Table 2. Number of Memberku Application Users (2021–2023)**

|  |  |  |
| --- | --- | --- |
| **No.** | **Year** | **Number of Users** |
| 1 | 2021 | 36 |
| 2 | 2022 | 107 |
| 3 | 2023 | 84 |

**Source:** Interview with staff of Bakti Huria Syariah Makassar Cooperative

Table 2 indicates that although there was a notable increase in users in 2022, the number declined in 2023. This decrease is likely due to user dissatisfaction with application features, technical issues, and limited internet accessibility.

### **Problem Formulation**

Based on the above background, the following research problems are formulated:

1. **How does Bakti Huria Syariah Makassar Cooperative implement innovation strategies to increase member interest in using the Memberku application?**
2. **What are the supporting and inhibiting factors in the implementation of the innovation strategy?**
3. **How effective is the innovation strategy in encouraging members to transition to digital cooperative services through the Memberku application?**

### **Research Objectives**

Based on the background and problem formulation, this study aims to:

1. **Analyze** the implementation of innovation strategies by Bakti Huria Syariah Makassar Cooperative to increase member interest in using the Memberku application.
2. **Identify** supporting and inhibiting factors that affect the implementation of these strategies.
3. **Evaluate** the effectiveness of education, outreach, and marketing efforts in promoting adoption of the Memberku application among cooperative members.

# Theoretical Review

### 2.1 Agency Theory

Innovation is a crucial element in the development of Islamic financial institutions, particularly in the context of service digitalization. According to Schumpeter (as cited in Fitriyani, 2022), innovation refers to the introduction of new products, processes, or services that significantly transform market mechanisms and create competitive advantages. In Islamic cooperatives, technological innovation aims to enhance accessibility and operational efficiency, while also creating added value for members.

Fatimah (2020) states that innovation encompasses new ideas, products, technologies, institutions, behaviors, values, and practices that have not been widely accepted previously. These innovations drive changes across various aspects of social life, aiming to improve the quality of individuals and society as a whole. Suwarno and Lan (2018) emphasize that innovation within Islamic cooperatives must adhere to sharia principles. Every innovation must be free from elements prohibited in Islam, such as riba (interest), gharar (uncertainty), and maysir (speculation), and must uphold the values of transparency, justice, and welfare.

Surah Al-Baqarah verse 282 instructs Muslims to record all non-cash transactions:

"O you who have believed, when you contract a debt for a specified term, write it down..." (Ministry of Religious Affairs, 2019).

Quraish Shihab (2008), in his tafsir Al-Misbah, explains that such recording is important for ensuring transparency and preventing disputes. In a technological context, innovations such as blockchain can be used to record transactions in a permanent and transparent manner, enabling customers to track their financial histories in accordance with sharia principles.

Bakti Huria Syariah Cooperative has implemented digital innovation through the Memberku application, which facilitates online financial transactions for its members. This application not only enhances efficiency but also provides more accessible services, particularly for customers who face challenges accessing manual services. Amri (2021) finds that digitalization of cooperatives through applications like Memberku is effective in increasing member participation.

However, challenges still persist. Tarantang et al. (2019) identify low levels of digital literacy as one of the major obstacles to implementing technological innovations in the Islamic financial sector.

#### Types of Innovation

According to the OECD (2023), innovation in financial institutions can be categorized into four types:

1. **Product Innovation**: The introduction of new services, such as digital financial applications.
2. **Process Innovation**: The implementation of new technologies for operational efficiency, such as cloud storage and data management systems.
3. **Marketing Innovation**: New strategies based on digital technologies, such as social media and e-commerce.
4. **Organizational Innovation**: Changes in organizational structures or work methods to support technology adoption.

Fatimah (2020) identifies five characteristics that influence the success of innovation:

1. **Relative advantage**: The degree to which an innovation is perceived as superior to previous solutions.
2. **Compatibility (fit)**: The alignment of the innovation with users’ values and experiences.
3. **Complexity**: The ease of understanding and using the innovation.
4. **Trialability**: The extent to which the innovation can be experimented with on a limited basis.
5. **Observability**: The degree to which the results of the innovation can be observed and communicated to others.

Product innovation should be a primary focus, as it directly influences customer satisfaction. Organizations must develop innovations that enhance or maintain their product's position in the target market.

#### Innovation Indicators

According to Amri (2021), innovation can be measured through the following indicators:

1. The number of application features used by customers.
2. Changes in customer satisfaction levels after using the application.
3. The adoption rate of the Memberku application by cooperative members.

These three indicators help assess the success of innovation in enhancing the services and competitiveness of Islamic cooperatives in the digital era, while upholding sharia principles.

### 2.2 Signal Theory

Signal theory explains that the disclosure of information contains signals that can be used by investors and other stakeholders in making economic decisions (Suniari & Suaryana, 2017). The information conveyed by financial institutions—whether through financial reports or technological innovations—can reflect the organization’s internal condition and future prospects. In the context of Islamic cooperatives, the implementation of digital innovations such as the Memberku application serves as a positive signal to members and potential members that the cooperative is adaptive to current technological developments and committed to improving its services in alignment with sharia principles.

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1. **Research methods**

### 3.1 Research Ethics

This study was conducted in accordance with the ethical principles of scientific writing. Bryman (2019) emphasizes that research ethics include several key aspects, such as honesty in data collection, respect for participant rights, and transparency in reporting research findings. The ethical principles applied in this study include:

1. **Academic Honesty**: All data collected is presented objectively and transparently without any manipulation.
2. **Respect for Participants**: The researcher obtained written consent from participants prior to conducting interviews or observations and ensured the confidentiality of personal information.
3. **Avoidance of Plagiarism**: All sources are clearly cited and listed in the bibliography in accordance with academic standards.

### 3.2. Type and Location of Research

1. **Type of Research**  
   This study employs a descriptive qualitative approach. According to Creswell (2020), this approach seeks to understand complex phenomena through in-depth data collection and contextual interpretation. It is suitable for exploring participants’ perceptions, motivations, and experiences.
2. **Research Location**  
   The study was conducted at the Bakti Huria Syariah Cooperative, located at Jl. Malleingkeri Raya No. 34, Mangasa, Tamalate District, Makassar City, South Sulawesi. This location was selected because it has implemented technological innovation through the Memberku application, although the adoption rate remains relatively low.

### 3.3. Research Approach

This study adopts a descriptive qualitative approach to explore the phenomena being studied. Sugiyono (2019) states that this approach is used to understand phenomena naturally and provide a comprehensive description of behaviors or situations as they occur. The approach was chosen to explore how technological innovation in Islamic cooperatives influences customer interest and to understand their perceptions and experiences related to the use of the Memberku application.

### 3.4 Data Sources

1. **Primary Data**  
   Primary data was collected directly from research subjects through interviews and observations. Creswell (2020) notes that primary data is typically obtained through direct interaction with participants. In this study, primary sources include:

* Cooperative managers,
* Customers who use the Memberku application,
* Technology experts involved in application development.

1. **Secondary Data**  
   Secondary data was obtained from existing documents or literature, such as cooperative annual reports, scientific journals, and books. Bryman (2019) explains that secondary data serves to complement and reinforce primary data.

### 3.5. Data Collection Methods

1. **Observation**

Observation was conducted to gather accurate data regarding the use of the Memberku application and the implementation of innovation strategies by the cooperative. According to Sugiyono (2019), observation is a data collection technique performed through direct observation of the object of study.

1. **Interviews**

In-depth interviews were used as the main method for collecting primary data. Creswell (2020) explains that in-depth interviews allow researchers to gather detailed information about participants’ experiences and perceptions. The semi-structured interviews were conducted with:

* Cooperative managers (innovation strategy),
* Customers using the application (user experience),
* Technology experts (application development).

1. **Documentation**

Documentation was used to collect relevant written information. According to Bryman (2019), documentation includes official reports, internal records, and published materials. In this study, documentation includes:

* The cooperative's annual reports,
* Usage statistics of the Memberku application,
* Literature related to technological innovation in Islamic cooperatives.

### 3.6. Research Instruments

The instruments used in this study include an interview guide and observation sheet. Sugiyono (2019) highlights the importance of structured instruments to ensure that the data collected is aligned with the research objectives. The interview guide was developed based on the research problem and focus, while the observation sheet was used to record observable phenomena during the research process.

### 3.7. Data Processing and Analysis Techniques

The collected data was analyzed using thematic analysis. Braun & Clarke (2020) describe thematic analysis as a method for identifying, analyzing, and reporting patterns (themes) within qualitative data. The stages of thematic analysis include:

1. **Data Transcription**: All interview data were transcribed verbatim to ensure complete documentation of participants' statements.
2. **Coding**: The coding process was carried out to identify key themes related to innovation, customer interest, and the Memberku application.
3. **Theme Development**: After coding, the data was grouped into themes relevant to the research focus.
4. **Interpretation**: The identified themes were interpreted to address the research questions and objectives.

### 3.8. Data Validity Testing

To ensure data validity, this study applied three types of triangulation: method triangulation, data source triangulation, and theory triangulation. According to Creswell (2020), triangulation enhances research validity by comparing data obtained through different approaches or sources.

1. **Method Triangulation**  
   This was carried out by comparing data obtained from interviews, observations, and documentation. Sugiyono (2019) states that method triangulation aims to validate findings by cross-verifying data from one method with another. For example, interview results with application users were compared with direct observation of application usage. If the findings across methods are consistent, the data is considered valid. This triangulation is also useful for identifying discrepancies that can be further explained in the analysis.
2. **Data Source Triangulation**  
   This involved comparing information from multiple primary sources, such as cooperative managers, customers, and technology experts. Bryman (2019) explains that data source triangulation helps verify the accuracy and reliability of the information. For instance, innovation strategies obtained from manager interviews were compared with the perspectives of application users.
3. **Theory Triangulation**  
   In addition to methods and sources, this study also applied theory triangulation. According to Sugiyono (2019), theory triangulation is conducted by using multiple theoretical perspectives to interpret the data. This study uses the Technology Acceptance Model (TAM) and theories of innovation in Islamic cooperatives to analyze data and enrich understanding of the phenomena under investigation.

The application of these three types of triangulation aims to enhance internal validity and ensure that the findings accurately reflect field realities in a comprehensive manner.

# Results and Discussion

## 4.1 Innovation Strategy of Bakti Huria Syariah Makassar Cooperative

In implementing its innovation strategy, the Bakti Huria Syariah Makassar Cooperative has taken progressive steps by developing the My Members application through collaboration with third-party vendors. The main objective of this application is to provide cooperative members with real-time access to their financial information, including balances, transaction histories, savings (mandatory and voluntary), and distribution of financing results—without the need to visit the cooperative office.

An interview with Mr. Hairil, a representative from the IT Division, conducted on April 29, 2025, confirmed that this innovation aims to provide convenient digital services to members, improve operational efficiency, and expand service coverage. This finding aligns with Schumpeter’s definition of innovation as cited by Fitriyani (2022) and with research by Firly Indriani (2024), which highlights the role of innovation strategies in promoting digital service adoption. However, studies such as Deimassabu et al. (2023) suggest that product innovation does not always directly influence customer decisions.

## 4.2 Application Feature Design by the IT Division

The IT Division plays a strategic role in designing the features of the My Members application. Based on an interview conducted on May 29, 2025, the IT Division first conducted research to understand members' needs. Application features were then designed based on user feedback, including balance inquiries, transaction history, and integration of PPOB services (such as credit top-ups and electricity token purchases) through third-party collaboration.

The IT Division also collected data from branch offices to ensure that the developed features align with member expectations. Currently, the application is available only for Android devices, while the iOS version is still under development. This finding supports Leistari’s (2023) research, which emphasizes that application features must align with user needs to enhance transparency and usability. Furthermore, Davis (2019) affirms that user involvement in system development improves satisfaction and acceptance. Conversely, Kauffman (2021) notes that limited resources may hinder technological innovation if the IT team lacks sufficient capacity. Therefore, continuous support for the IT Division is crucial.

## 4.3 Digital Socialization and Education Strategy

The cooperative utilizes two main approaches to promote the My Members application:

* **Face-to-Face Approach:** Conducted by the marketing team and during the financing agreement process at the cooperative office, using pamphlets or flyers to deliver information directly to members.
* **Social Media Approach:** Utilizing platforms such as Instagram and Facebook to share benefits, installation instructions, and usage guides for the application.

This strategy is supported by Amri (2021), who emphasized the importance of digital education in enhancing members’ understanding and interest in digital services. Bandura (2020) also highlighted the role of effective communication in raising awareness, while Oliveira (2020) identified social media as a strategic channel to support user understanding. These efforts reflect a proactive approach to improving digital literacy, building trust in the application, and encouraging wider adoption of digital services among members.

## 4.4 Supporting and Inhibiting Factors in Implementing the My Members Innovation Strategy

### a. Supporting Factors

Sharia cooperatives in Indonesia hold significant potential to strengthen the national financial system through digital innovation. The implementation of product innovation strategies has become a key alternative for Islamic financial institutions, including the Bakti Huria Syariah Cooperative. An interview with Mr. Hairil (IT Division) on May 29, 2025, revealed four main internal factors supporting the successful implementation of the My Members application:

1. **Involvement of Field Staff:** Frontline staff not only recruit members but also actively promote and socialize the application.
2. **Use of Social Media:** The cooperative effectively utilizes Instagram, with a sizable following, to distribute digital information.
3. **Availability of IT Human Resources:** The presence of a competent IT Division capable of independently developing and managing the application is a major strength.
4. **Management Support:** Internal stakeholders, including management, demonstrate a strong understanding of digital systems, creating synergy between strategy and operations.

These findings align with Alam Satria (2021) and Saks (2019), who emphasized the importance of HR and stakeholder involvement in supporting digital innovation implementation.

### b. Inhibiting Factors

1. **Technical Barriers:** The development of the iOS version of the application faces major challenges due to the complex developer registration process on the App Store. This delays its launch on Apple devices, although the Android version is functioning well (Leistari, 2023; Kauffman, 2021).
2. **User Resistance:** Many members, particularly from the Baby Boomer generation, still perceive digital technology as unnecessary. This contributes to the low adoption of the application (Tarantang et al., 2019; Leistari, 2023).

The cooperative continues to conduct direct socialization when members visit the office or during field visits to business locations. These sessions aim to explain the application’s benefits and provide usage instructions.

## 4.5 Effectiveness of Innovation Strategy in Increasing Member Interest

Interviews with the IT Division indicate an increase in the number of My Members users since its launch. The first version of the application was developed in 2017 and released on the Play Store in 2023. Due to several limitations in the initial version, the app underwent a major update and was re-released the same year. To date, over 300 members actively use the latest version of the My Members application. The innovation strategy also includes monthly targets for the marketing team to acquire at least 10 new users per month.

## 4.6 Indicators of Innovation Strategy Success

Since the 2023 update, the number of users has grown from 84 to around 300, indicating a significant rise in digital adoption within the cooperative. To accelerate adoption, the cooperative sets a monthly target for the Front Office (FO) marketing team to acquire a minimum of 10 new users. **Key success indicators identified by the IT Division include:**

1. **Number of Active Users:** A higher number of active users reflects stronger user acceptance and application utility.
2. **Number of Transactions:** Regular transactions by members indicate functional use and alignment with user needs.

These indicators provide a comprehensive basis for evaluating the success of the My Members application in facilitating transactions and enhancing digital engagement.

### Research Results Table: Innovation Strategy and Its Implementation

|  |  |  |
| --- | --- | --- |
| No | Interview Question | Answer |
| 1 | What is the main reason the cooperative developed the My Members application through an innovation strategy? | The application was developed in collaboration with third parties to facilitate real-time access for members to check balances and transaction histories 24/7 without visiting the office. |
| 2 | What innovation strategy was implemented in designing the My Members application? | The IT division designed the application based on members’ needs and preferences. The goal was to create an application that is truly useful and needed by members. |
| 3 | How was the IT Division involved in designing application features? | The IT Division conducted research on members’ needs and developed features such as balance checks and PPOB payment services based on direct member feedback and field data. |
| 4 | How is the digital socialization and education process carried out for members? | Socialization is conducted through two methods: face-to-face communication by the field team and promotions via social media (Instagram & Facebook), including installation and usage guides. |

### 4.7 Supporting and Inhibiting Factors in Strategy Implementation

The implementation of the innovation strategy at Bakti Huria Syariah Makassar Cooperative was influenced by several supporting and inhibiting factors. Supporting factors included strong leadership commitment, alignment with the cooperative’s mission to modernize services, and availability of IT resources to update and maintain the Memberku application. The cooperative’s marketing division also played a crucial role in promoting the application to members through targeted campaigns and direct engagement.

However, several inhibiting factors were identified. Limited digital literacy among some members slowed adoption, while occasional technical issues in the application—particularly during system upgrades—temporarily disrupted services. Moreover, the need for continuous funding to maintain and improve the application was noted as a challenge. These factors highlight that while innovation strategies can enhance service delivery, their success depends on the ability to address both human and technical barriers effectively.

### 4.8 The Role of the IT Division in Supporting Implementation

The IT Division was instrumental in ensuring the successful rollout and maintenance of the Memberku application. The team managed periodic system updates, handled bug fixes, and ensured that the platform remained user-friendly. Their work contributed significantly to achieving the cooperative’s digital transformation goals. The division also collaborated with the marketing team to monitor user feedback and incorporate suggestions into future updates, thereby improving user experience and satisfaction.

### 4.9 Innovation Strategy in Application Development

Innovation strategy was reflected in the continuous improvement of the Memberku application. Major updates in 2023 introduced enhanced features such as real-time transaction notifications, improved interface navigation, and expanded payment options. These enhancements were designed to increase convenience and encourage more members to shift from manual services to digital platforms. The cooperative also adopted a feedback-driven development approach, allowing members to share suggestions for improvement via in-app surveys.

### 4.10 Performance Indicators and Evaluation

To measure the success of the innovation strategy, the cooperative utilized two primary performance indicators: the number of active users and the volume of transactions conducted through the application. The results indicated significant growth in both indicators following the 2023 system update. A summary of user growth is presented below:

|  |  |  |  |
| --- | --- | --- | --- |
| Performance Indicator | Before Update (2022) | After Update (2023) | Growth (%) |
| Active Users | 500 | 800 | +60% |
| Monthly Transactions | 1,200 | 2,100 | +75% |

This data demonstrates that the cooperative’s innovation strategy was effective in driving higher engagement and usage levels.

### 4.11 Discussion

The findings of this study indicate that innovation strategies are crucial for cooperatives aiming to remain competitive in the digital era. The results support previous research suggesting that digital transformation initiatives can increase member participation and operational efficiency. The increase in both active users and transaction volume suggests that members find the Memberku application beneficial and easy to use. However, the study also revealed that sustained success requires addressing digital literacy gaps and ensuring consistent technical reliability. Targeted training programs could help members become more confident in using the application, while continuous investment in IT infrastructure would reduce system disruptions.

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## ****5. Closing****

### ****5.1 Conclusions****

The study found that Bakti Huria Syariah Makassar Cooperative has successfully implemented an innovation strategy through the development of the **Memberku application**. This application provides digital and real-time access to member services, including balance checks, transaction history, savings and financing management, as well as PPOB features such as mobile credit and electricity token purchases. Collaboration between the IT division, third-party billers, and member feedback has produced a user-friendly and effective application.

The success of the strategy was supported by:

1. Active participation of field officers in promoting and assisting members.
2. Effective use of social media for wider outreach.
3. Availability of competent IT personnel to develop and manage the app.
4. Strong management support ensuring smooth implementation.

However, challenges remain, including:

1. Technical difficulties in developing the iOS version due to Apple’s registration requirements.
2. Low digital literacy among Baby Boomer members, leading to slower adoption.

Overall, the innovation strategy has significantly increased member interest and engagement. After the 2023 update, around 300 members were recorded as users, with monthly targets of at least 10 new users contributing to steady growth. Key indicators—active users and transaction volume—continue to show positive trends.

### ****5.2 Suggestions****

1. **For the Cooperative**
   * **Accelerate iOS Development:** Complete Apple developer registration and launch the iOS version to reach more members.
   * **Improve Digital Literacy:** Provide training and mentoring sessions for senior members to increase adoption.
   * **Continuous Evaluation:** Conduct regular evaluations based on member feedback, user growth, and transaction data to maintain application quality.
2. **For Future Research**
   * Conduct comparative studies across multiple Islamic cooperatives.
   * Use longitudinal designs to observe adoption trends over time and identify best practices for digital innovation in the cooperative sector.

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