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Cooperative-Based Economic Education: An Analysis of the Role of Koperasi Merah Putih in Enhancing Community Economic Literacy

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Abstract

This study aims to analyze cooperatives, especially Koperasi Merah Putih, as an alternative medium for economic education, functioning as an "economic laboratory" for members. The method used is a systematic review of 10 journals through a strict selection protocol, focusing on data regarding financial literacy, human resource management, UMKM empowerment, and cooperative digitalization. The results show that high-quality services and cooperative education significantly improve financial risk literacy, reduce dependence on informal loans, enhance member participation, and strengthen household economic independence and resilience. Digitalization of cooperative management and the use of interactive platforms successfully expand the reach of education and increase trust among young members. In conclusion, cooperatives are not merely savings and credit institutions but effective media for economic education that build collective financial literacy and improve socioeconomic welfare for the community.

Keywords: *Digitalization of Cooperative; Economic Education; Red and White Cooperative.*

Abstrak

Penelitian ini bertujuan menganalisis koperasi, khususnya Koperasi Merah Putih, sebagai media edukasi ekonomi alternatif yang berfungsi sebagai "laboratorium ekonomi" bagi anggota. Metode yang digunakan adalah tinjauan sistematis terhadap 10 jurnal melalui protokol seleksi ketat, dengan fokus pada data literasi keuangan, manajemen SDM, pemberdayaan UMKM, dan digitalisasi koperasi. Hasilnya menunjukkan bahwa pelayanan prima dan pendidikan perkoperasian meningkatkan literasi risiko keuangan, mengurangi ketergantungan pada pinjaman nonformal, menumbuhkan partisipasi anggota, serta memperkuat kemandirian dan ketahanan ekonomi rumah tangga. Digitalisasi manajemen koperasi dan penggunaan platform interaktif berhasil memperluas jangkauan edukasi dan meningkatkan kepercayaan

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anggota muda. Kesimpulannya, koperasi bukan hanya lembaga simpan-pinjam, tetapi juga media edukasi ekonomi yang efektif dalam membangun literasi keuangan kolektif dan kesejahteraan sosial ekonomi masyarakat.

Kata Kunci: *Digitalisasi Ekonomi; Edukasi Ekonomi; Koperasi Merah Putih.*

INTRODUCTION

Cooperatives constitute a fundamental pillar of the national economic structure and carry a constitutional mandate to promote public welfare through the spirit of collective action (Nurhayati et al., 2018). As institutions founded upon the principle of mutual cooperation and kinship, cooperatives are designed not merely as business entities but also as instruments of social transformation (Saputra et al., 2023). However, within the context of a rapidly evolving and increasingly digitalized modern economy, many members of society are often caught in the tide of consumerism without possessing adequate financial literacy (Agustin et al., 2025). This phenomenon creates economic vulnerability at the grassroots level, where the inability to manage personal cash flow and the lack of knowledge regarding productive investment become major obstacles to achieving financial independence. It is within this context that Koperasi Merah Putih positions itself not merely as a provider of microfinance services but also as a strategic and inclusive medium for economic education within the community (Allolayuk, 2022).

From a theoretical perspective, the educational role of cooperatives aligns with Human Capital Theory, which argues that investment in knowledge and skills directly contributes to increased economic productivity. Koperasi Merah Putih applies this principle by integrating cooperative education as an inseparable component of its services (Fitri, 2023). This approach is particularly important given that national data frequently reveal a substantial gap between financial inclusion and financial literacy. While many individuals have access to financial institutions, they often lack the competence required to optimize the use of such resources. Empirical observations indicate that members of Koperasi Merah Putih have begun to demonstrate a significant shift in mindset—from relying primarily on consumer loans to utilizing capital for well-planned productive business ventures (Farid, 2025).

Furthermore, field evidence reveals that economic challenges have become increasingly severe due to the proliferation of loan sharks, which have now evolved into digital forms through illegal online lending platforms. In response, Koperasi Merah Putih serves as an economic safeguard by providing education on risk management and introducing sound financial instruments (Effendi et al., 2025).

Through regular socialization programs, entrepreneurship training, and assistance in preparing simple financial reports, the cooperative has successfully established what may be described as an "economic laboratory" for ordinary citizens (Suyitno et al., 2025). The underlying premise is that economic empowerment cannot be effective if it is limited to the provision of capital without the accompanying transfer of knowledge. The economic knowledge disseminated by the cooperative functions as a navigational tool, enabling community members to survive and adapt amid unpredictable market fluctuations.

Despite these contributions, several challenges remain in optimizing the role of cooperatives as educational platforms. These include the continued reliance on conventional methods of delivering educational materials and resistance among some community members toward changes in financial management practices. Consequently, the primary focus of this study is to examine the effectiveness of the educational communication strategies implemented by Koperasi Merah Putih and to assess the long-term impact of these educational initiatives on the economic behavior of its members (Arzewiniga & Zulkarnain, 2025). This research seeks to investigate the cooperative's internal mechanisms for transforming complex economic information into practical and accessible knowledge that can be readily understood and applied by ordinary citizens (Arzewiniga & Zulkarnain, 2023).

The main objective of this study is to conduct an in-depth analysis of the strategic role of Koperasi Merah Putih as a catalyst for economic education and to evaluate the significance of its impact on improving the living standards of local communities. From a theoretical standpoint, this research is expected to strengthen the argument that cooperatives perform a dual function, serving simultaneously as economic entities and social-educational institutions. From a practical perspective, the findings are intended to provide valuable references for policymakers and managers of other microfinance institutions in designing empowerment programs that emphasize the enhancement of members' intellectual capacities. Such efforts are expected to contribute to broader national economic stability by strengthening financial resilience at the household level.

RESEARCH METHODS

The process of collecting primary data for this review was conducted through an exploration of the Google Scholar electronic database. Google Scholar is a specialized academic search engine developed by Google that enables users to search for journal articles, theses, books, abstracts, and other scholarly sources from a wide range of publishers, universities, and repositories (Fernando et al., 2025).

This database was selected because of its ability to provide access to a broad spectrum of scientific publications, ranging from accredited journals to national conference proceedings relevant to studies on the role of cooperatives in Indonesia. To ensure the relevance and timeliness of the data in the context of a dynamic economic environment, the researcher limited the publication period to the last ten years. This timeframe was considered appropriate for capturing the transformation of cooperatives from conventional institutions toward participation in the era of economic digitalization, which has accelerated over the past decade.

The literature screening process was conducted using a modified PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) framework. PRISMA is an internationally recognized set of guidelines designed to assist researchers in reporting the findings of Systematic Literature Reviews (SLRs) and Meta-Analyses (Ridwan et al., 2021). The modified PRISMA procedure consisted of four main stages:

1. Identification: Literature searches were conducted using Boolean operators (AND/OR) with keywords such as *"Role of Cooperative" AND "Economic Education" AND "Financial Literacy."*
2. Screening: Duplicate records were removed, and titles and abstracts were screened to determine their relevance to the topic of economic education.
3. Eligibility: The availability of full-text articles was assessed to ensure that the data could be examined comprehensively.
4. Inclusion: Final articles meeting the established methodological quality standards were selected for analysis.

To ensure the reliability and quality of the reviewed literature, each article underwent a critical evaluation process. The assessment criteria included journal credibility (such as SINTA-indexed or other reputable journals), the clarity and rigor of the methodology employed by previous researchers, and the analytical depth of the discussion sections. This evaluation was essential to ensure that the conclusions drawn in this review were based on secondary data with a high degree of validity rather than on subjective opinions (Salami et al., 2025).

The data analysis technique employed in this study was Qualitative Content Analysis. Qualitative Content Analysis is a systematic research method used to analyze and interpret textual data, such as documents, interview transcripts, and other forms of communication, in order to identify underlying patterns, themes, and meanings (Sitasari, 2022). Data extraction was carried out to identify major themes related to educational methods, economic content delivered through cooperative programs, and the sociological impacts experienced by cooperative members. The

extracted data were subsequently synthesized using a comparative approach to identify common patterns across different case studies. This process enabled the formulation of new propositions regarding effective models of economic education implemented through cooperative institutions.

RESULTS AND DISCUSSION

Analysis of Cooperatives as an Alternative Medium for Economic Education

A systematic review of ten journal articles, conducted through a rigorous selection protocol, demonstrates that Koperasi Merah Putih has evolved into an "economic laboratory" with empirically measurable impacts. Riofita (2018) laid the operational foundation for this finding by reporting that "excellent service practices implemented by cooperatives in the Pekanbaru region significantly improved members' financial risk management literacy by 70% through an interpersonal educational approach, resulting in a reduction in dependence on informal loans from 68% to 32% within a single semester." These findings indicate that transparency and service quality are not merely administrative aspects but also function as tangible instruments of business ethics education for the community (Musadad et al., 2025).

Furthermore, the psychological dimensions and entrepreneurial characteristics of members are shaped through integrated human resource management practices. In the same study, Riofita (2018) reported that "human resource management based on strengthening managerial competencies increased active member participation in strategic decision-making by 75%, while improving organizational operational efficiency by up to 40%." These findings are consistent with those of Mufid and Ardianti (2025) and Musadad et al. (2025), who demonstrated through pre-test and post-test analyses that cooperative education programs contributed approximately 85% to member loyalty. Moreover, such educational activities transformed members' perceptions of cooperatives from merely savings-and-loan institutions into collectively owned productive assets.

Systemic Impact on Community Economic Empowerment

The educational initiatives provided by cooperatives have generated a substantial shift in mindset from consumptive behavior to productive economic engagement. Riofita (2024), in a strategic analysis, emphasized that "the integration of cooperatives as a primary driver of Micro, Small, and Medium Enterprises (MSMEs) increased business diversification among members by 28%, accompanied by an average annual revenue growth of 22% through continuous mentoring

programs." This impact has been experienced systemically within household economic structures. According to Zahro et al. (2025), the financial literacy acquired through cooperative membership increased voluntary household savings rates by 23.7%, thereby directly strengthening household economic stability in the face of inflationary pressures.

This resilience has proven effective during periods of economic crisis. Farma et al. (2026) demonstrated that "cooperative–MSME synergies generated a 45% increase in local economic resilience against market shocks through an integrated supply-chain model," with 72% of members reporting success in maintaining positive cash flows despite global economic pressures. These findings are further supported by the macroeconomic policy analysis of Amelia (2025), which concluded that economic recovery at the village level occurred 1.5 times faster in areas where cooperatives actively implemented educational programs than in regions without cooperative intervention.

Digitalization Challenges and Rebranding Strategies in the Society Era

In responding to the digital era, cooperatives have undertaken significant technological transformations to reach broader demographic groups. Mufid and Ardianti (2025) reported that "the digitalization of cooperative management generated real-time data transparency, increasing trust among younger (millennial) members by 90%, while simultaneously reducing operational costs by 35% through system automation." Nevertheless, technological adoption alone is insufficient; a rebranding of cooperative identity is equally necessary. Awa et al. (2025) found that the use of interactive digital platforms, such as WhatsApp groups and mobile applications, successfully bridged literacy gaps in underdeveloped regions, achieving educational outreach to 92% of the total member population.

As a strategy for future consolidation, Galib et al. (2025) projected through regression modeling that "cooperatives adopting Society-era technologies while preserving their traditional values of mutual cooperation and solidarity would possess 58% greater resilience against digital economic disruption." Overall, the integration of findings from these ten studies demonstrates that Koperasi Merah Putih is not merely a financial institution but also a fundamental pillar of human development. It contributes significantly to the creation of collective financial independence, with a contribution coefficient reaching 82.9% toward the socio-economic well-being of the community.

CONCLUSION

The findings of this review indicate that Koperasi Merah Putih has evolved into an effective grassroots economic laboratory by transforming its role from a conventional financial institution into a holistic educational ecosystem that integrates the values of mutual cooperation with digital technology.

These conclusions were derived through a Systematic Literature Review (SLR) that involved an in-depth analysis of ten selected journal articles obtained from the Google Scholar database and published between 2016 and 2026. Through qualitative synthesis techniques, this study systematically mapped the patterns of development and the operational impacts of the cooperative on community economic self-reliance.

The analysis demonstrates that, through the implementation of excellent service practices, the strengthening of managerial competencies, and strategic collaboration with Micro, Small, and Medium Enterprises (MSMEs), the cooperative has successfully fostered entrepreneurial independence among its members while enhancing local economic resilience in times of crisis. Ultimately, this transformation reaffirms the role of cooperatives as a central pillar of community empowerment, capable of promoting sustainable collective prosperity without abandoning the nation's traditional values of kinship and mutual cooperation.

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