

EXAMINING THE KEY SUCCESSION FACTORS OF ISLAMIC COOPERATIVES IN A RESILIENT GLOBAL ECONOMY

Ramadhani Irma Tripalupi¹, Prameshwara Anggahegari², Tasya Aulia Putri³,
Aliqa Riyana Putri⁴, Amira Sabita⁵

¹UIN Sunan Gunung Djati, Indonesia, ramadhaniirmatripalupi@uinsgd.ac.id

²Research Centre for Cooperative, Corporation, and People's Economy-BRIN,
pramoo8@brin.go.id

³UIN Sunan Gunung Djati, Indonesia, ptasya023@gmail.com

⁴UIN Sunan Gunung Djati, Indonesia, ariyanaputri29@gmail.com

⁵UIN Sunan Gunung Djati, Indonesia, sabitaamira39@gmail.com

Abstract

Within the framework of globalization, cooperatives may serve as an effective remedy for issues related to unemployment, poverty, and economic disparity. Consequently, assistance from the economic ecosystems is essential to fortify Islamic cooperatives. This study seeks to uncover and thoroughly analyses the critical aspects that contribute to the development of Islamic cooperatives in Indonesia within a globally resilient economy. This study employs descriptive methodologies and qualitative approaches. The data sources are both primary and secondary, employing triangulation techniques to assess trustworthiness through the triangulation of data sources and data collection methods. The study's findings reveal that the efficacy of Islamic cooperatives in Indonesia within a globally resilient economy can be attributed to six principal factors: leadership grounded in Islamic values, effective governance, active member participation, high-quality human resources, external environmental support, and strategies for global economic resilience. There are several strategies of Islamic cooperatives in the resilient global economy, but the application of Islamic principles is the main foundation. This proves the role of Islamic cooperatives in the ongoing economic activities are ethical and sustainable.

Keywords: Resilient global economy, Islamic cooperatives, Success Factors

Abstrak

Dalam lingkup globalisasi, koperasi dapat menjadi salah satu solusi yang efektif menghadapi masalah pengangguran, kemiskinan, dan ketimpangan ekonomi. Sehingga diperlukan dukungan ekosistem ekonomi untuk memperkuat koperasi Islam. Untuk itu penelitian ini bertujuan untuk mengidentifikasi dan menganalisis secara mendalam faktor-faktor kunci yang mendorong keberhasilan koperasi Islam

di Indonesia dalam ekonomi tangguh secara global. Digunakan metode deskriptif serta pendekatan kualitatif dalam penelitian ini. Sumber datanya adalah primer dan sekunder, serta dilakukan teknik triangulasi untuk menguji kredibilitas berupa triangulasi sumber data dan triangulasi teknik pengumpulan data. Hasil penelitian mengindikasikan bahwa keberhasilan koperasi Islam di Indonesia dalam ekonomi yang tangguh secara global dapat dijelaskan melalui enam faktor utama, meliputi: kepemimpinan berbasis nilai syariah, tata kelola yang baik, keterlibatan aktif anggota, kualitas sumber daya manusia, dukungan lingkungan eksternal, dan strategi ekonomi yang tangguh secara global. Terdapat beberapa strategi koperasi Islam dalam ekonomi yang tangguh secara global, namun penerapan prinsip-prinsip syariah menjadi landasan utama. Hal ini membuktikan peran koperasi Islam dalam berlangsungnya aktivitas ekonomi secara etis dan berkelanjutan.

Kata Kunci: Ekonomi tangguh secara global, Koperasi Islam, Faktor keberhasilan

Introduction

The expansion of Islamic cooperatives in Indonesia reflects a notably positive trajectory. According to information provided by the Ministry of Cooperatives and SMEs, Indonesia is home to a multitude of cooperatives founded on Islamic principles. In 2022, the number of Islamic cooperatives experienced a growth of 1.58%, totaling 3,912 units, in contrast to the prior year's increase of 0.63%. In the interim, the proliferation of conventional cooperatives saw an increase of 1.96%, translating to 130,354 units in 2022, following a more modest increase of 0.57% in 2021 (Edy Syahputra et al., 2023). The advancement of Islamic cooperatives, while numerically trailing behind conventional cooperatives, merits commendation when assessed from a percentage perspective. Conversely, the empirical situation within the sector indicates that a significant number of Islamic cooperatives are either inactive or have been dissolved, attributable to a range of internal and external challenges (Azhari & Yanto, 2023). This phenomenon illustrates a disparity between the potential and actualization of Islamic cooperatives. Islamic cooperatives contribute significantly to the development of the real sector, particularly in the realm of micro, small, and medium enterprises (MSMEs).

This research is based on several previous studies, Attamimi (2023) who stated that Islamic cooperatives play a pivotal role in assisting MSMEs in the management and growth of their enterprises, primarily by providing accessible sharia-compliant financing, devoid of elements such as maysir, gharar, and usury

(Attamimi et al., 2023). However, it is noteworthy that numerous cooperatives struggle to consistently uphold these principles. Moreover, numerous challenges persist, including constrained human resources, inadequate governance, low engagement and investment from members, as well as insufficient external support and regulatory frameworks. These issues represent significant obstacles that could ultimately result in the failure of cooperatives (Asriadi et al., 2024; Ermawan et al., 2024). Consequently, it is essential to methodically discern the fundamental elements that contribute to the success of Islamic cooperatives, as these insights can serve as a valuable reference in the formulation of cooperative policies and practices moving forward, particularly in the context of fostering a robust global economy. At present, the world finds itself in a state of uncertainty, grappling with various challenges, notably the global economic conditions that have yet to fully rebound from the repercussions of the Covid-19 pandemic. The pandemic exhibits a widespread and profound impact on a global scale, one notable consequence being the onset of an economic recession. This necessitates robust support for the economic ecosystem to fortify the structural integrity of the economy, particularly in the realm of Islamic cooperatives (Nasfi et al., 2022).

In the scope of globalization, cooperatives can be an effective solution to the problems of unemployment, poverty, and economic inequality. Cooperatives empower local communities by providing education, training, and better utilization of resources through a participatory approach (Bricout et al., 2021; Hartanto et al., 2022).

Based on the gaps in previous research above, namely the key success factors in Islamic cooperatives, this study aims to identify and analyze in depth the key factors that drive the success of Islamic cooperatives in Indonesia in a global resilient economy as an economic entity based on Islamic values. The object of Islamic cooperatives in a global resilient economy is novelty in this study. The urgency of this study lies in its contribution to strengthening an inclusive and sustainable sharia financial system through Islamic cooperatives. As a country with the largest Muslim population in the world, Indonesia has a great responsibility in presenting an alternative economic system based on Islamic values. Cooperatives that consistently implement the sharia system provide sustainable benefits for members and the community and become a model for other Islamic cooperatives (Saputri et al., 2025).

Method

This study employs a descriptive methodology alongside a qualitative framework (Creswell, 2007). The gathered data comprises primary information obtained through interviews, alongside secondary data derived from an examination of various pertinent studies, amounting to a total of 19 literary sources. This methodology will examine the fundamental elements contributing to the success of Islamic cooperatives within a globally resilient economic framework. The process of data analysis commences with the collection of data, followed by the reduction of data, the presentation of data, and ultimately the formulation of conclusions (Campbell et al., 2013). Triangulation techniques were employed to assess credibility by integrating various data sources, which included expanding literature studies to a total of 29, and employing diverse data collection methods through interviews with informants, specifically several 2 administrators and 2 members of the cooperative (Hancock, 2018).

Results and Discussion

Based on field findings and data analysis results, there are several main factors that significantly drive the success of Islamic cooperatives in Indonesia. This study found that the success of Islamic cooperatives in Indonesia is determined by six mutually supportive key factors, some of these factors are according to Ermawan et al (2024) and Rahmadi (2020). These six factors reflect the interaction between internal aspects and external support that play a major role in creating a resilient and sustainable Islamic cooperative. The following are details of these key factors:

Table 1. Key Factors for the Success of Islamic cooperatives in Indonesia

Key Factors	Indicators	Findings Explanation
Sharia Value-Based Leadership	Commitment to Islamic principles, justice, trustworthiness, integrity	Cooperative leaders understand sharia and apply it consistently in decision-making and cooperative management.
Good Governance	Transparency, accountability, responsibility, independence, and fairness	Management is carried out transparently; members can access financial information and are involved in strategic decision-making, there is a

		Sharia Supervisory Board (DPS), and effective monitoring.
Active Member Involvement	Participation in Annual Members Meeting (RAT), and activities of the activeness in cooperative programs, member loyalty	Members are actively involved in the operations cooperative and feel ownership of the development of the cooperative.
Quality of Human Resources (HR)	Managerial and sharia competence, ongoing training	Cooperative human resources understand Islamic economic principles, carry out tasks with professionalism and strong sharia ethics, and provide valuable and sustainable training.
External Environmental Support	Government regulation, strategic partnerships, access to sharia financing	Cooperatives receive assistance from government policies, partnerships with sharia financial institutions, and coaching from related institutions.
Resilient Global Economic Strategy	Sharia principles, digital innovation, economic support, export performance, stakeholders	Islamic cooperative strategies play a role in building a resilient global economy
Various sources, processed.		

Leadership Based on Sharia Values

The research conducted by Rusita et.,al (2021) highlights a pivotal element: the significance of leadership aligned with sharia principles in facilitating the success of Islamic cooperatives. The most effective Islamic cooperatives exhibit leadership that transcends mere administrative and financial oversight,

embodying and promoting Islamic values in the execution of cooperative activities. The leadership grounded in sharia is evident in decision-making processes that consistently emphasise the well-being of members and uphold the principle of justice (Saifuddin & Humairoh, 2025; Saputri et al., 2025).

The leaders of effective Islamic cooperatives possess a profound comprehension of fiqh muamalah and the principles of Islamic economics, ensuring that each transaction conducted by the cooperative adheres strictly to sharia provisions, thereby avoiding usury, gharar (uncertainty), and maisir (gambling). Moreover, there exists a notable degree of amanah (trust), fostering an environment where members feel at ease and assured in their engagement with cooperative activities (Latifah & Pambudi, 2024).

The findings of the research conducted by Nasfi et al (2022) indicate that cooperative administrators who possess a deep understanding of sharia management, along with executing their responsibilities and methodologies for task completion in alignment with sharia principles, can generate concepts that enhance the quality of work. This has the potential to enhance the overall efficacy of Islamic cooperatives. It elucidates that cooperative administrators possessing a profound comprehension of task execution with an acute sense of work awareness and accountability, in alignment with the ART/ARD framework, which emphasises the understanding of roles and responsibilities, as well as the implementation of cooperative principles and exemplary practices in cooperative management, can significantly enhance cooperative productivity.

Good Governance

Effective Islamic cooperatives exhibit a governance system characterised by transparency, accountability, responsibility, independence, and fairness (Erstiawan & Soebijono, 2018). Transparency is evident through the provision of open financial reports, which have undergone scrutiny by the Public Accounting Firm (KAP). All financial management activities and the allocation of remaining business results (SHU) are presented at the Annual Members Meeting (RAT).

Accountability entails the institution's duty to be answerable for each action and decision made in relation to stakeholders in the RAT. The seamless execution of responsibility is facilitated by the active engagement of management in the decision-making process. The decisions made stem from thorough considerations, guaranteeing that duties are executed with precision. An illustration of this is the meticulous approach to decision-making in the allocation of financial resources. An effective internal supervision system exemplifies accountability and responsibility within Islamic cooperatives,

particularly through the establishment of a Sharia Supervisory Board (DPS) that oversees the cooperatives' adherence to sharia principles (Kamaruddin et al., 2024) alongside a rigorous managerial control framework.

Cooperative independence is realised through the accumulation of capital contributed by members, which is subsequently utilised for innovation, investment, and the provision of quality service. The advancement of individuals, initiated by and for the individuals themselves, will enhance the cooperative's capacity to compete effectively and fulfil the requirements of both its members and the broader community. The principle of equity within cooperatives ensures that all members, regardless of their status as majority or minority shareholders, receive just and impartial treatment. Membership in a cooperative is defined not by individual backgrounds, but by the foundational principles of equality and equal rights. It is imperative for cooperative management to adhere to this principle, ensuring that all members receive equitable treatment without discrimination.

The research conducted by Jamaluddin et al., (2023) employing a systematic literature review approach, reveals that effective governance plays a crucial role in the success of Islamic cooperatives. Effective governance in cooperatives necessitates diligent oversight of all operations, which influences not only financial outcomes but also social and environmental dimensions. According to the results of his research, it was determined that four primary categories of governance significantly influenced cooperative performance: (1) board characteristics; (2) adherence to policies or principles; (3) management, leadership, and strategy; (4) human or social capital.

Member Involvement and Participation

Another important factor that drives the success of Islamic cooperatives is the level of member involvement and participation. Cooperatives that have active members who participate in cooperative activities, both in terms of management and decision-making, tend to be more successful in developing their businesses. Members who are actively involved show a high level of loyalty to the cooperative, as well as a strong sense of belonging to the success of the cooperative.

In several successful Islamic cooperatives, members are not only beneficiaries but also act as partners in the development of the cooperative. For example, cooperative members are given the opportunity to be involved in managing cooperative funds, as well as in planning the products and services to

be offered (Asriadi et al., 2024). Member involvement in these activities not only increases the sense of responsibility, but also ensures that the profits, products and services provided by the cooperative are in accordance with the needs of members and the market (Misbakhun, 2024).

The explanation above is in line with the research results of (Eka Rosnika Putri & Indriani, n.d.) member participation plays a role in improving cooperative business performance and cooperative business sustainability. The purpose of establishing a cooperative is to meet the needs of its members, and conversely members utilize cooperative services, and actively participate in various activities and decision-making, including contributing in the form of savings and bearing the risks of the cooperative business.

In addition, cooperatives also tend to have an effective communication system between management and members. Every decision taken by the management is always communicated openly to members through discussion forums or other communication media. This creates an inclusive and participatory environment, which strengthens the relationship between management and members, and minimizes internal conflicts that can harm the cooperative.

Quality of Human Resources (HR)

Competent HR is one of the main pillars in the success of Islamic cooperatives. Successful Islamic cooperatives have skilled, dedicated workers who have a good understanding of the principles of sharia economics. One of the characteristics of a successful Islamic cooperative is the existence of managers and staff who not only have technical competence in finance and management but also have a deep understanding of the *fiqh muamalah* applied in cooperatives. According Zahara (2023) Islamic cooperatives require two dimensions that must be mastered in harmony, namely knowledge of sharia *muamalah* and a practical understanding of economics and finance. Several successful Islamic cooperatives pay special attention to training and developing the capacity of their human resources in accordance with (Subagyo, 2024). Training not only covers technical aspects, such as sharia accounting and financial management, but also aspects of ethics and leadership in accordance with Islamic teachings. This aims to ensure that each member of the managerial team is not only able to manage the cooperative efficiently, but also prioritizes the values of justice, transparency, and sustainability in every decision taken (Syahrul, 2023).

Meanwhile, Ichsan et.al (2023) considered that the development of human resources through training and management is not only an increase in intellectual abilities, but also prioritizes moral depth that is based on religious teachings.

Therefore, the material in the training or development must contain the values of itqan, ihsan, and al falah. In addition, successful cooperatives tend to have strict recruitment policies, by selecting individuals who are not only competent, but also have a high commitment to sharia principles. This high quality of HR is an important factor in maintaining the performance of cooperatives in the long term, as well as providing better services to members (Fitriana & Muafi, 2022).

External Environmental Support

Support from the external environment also plays an important role in the success of Islamic cooperatives, such as government regulatory factors, economic and social conditions, and the role of related institutions or strategic partners (Ermawan et al., 2024). Islamic cooperatives that are growing rapidly generally receive strong support from various parties including: the government, related sharia financial institutions, and the surrounding community. In this case, the role of beneficial regulations, fiscal incentives, and easy access to financing and training are the main supporting factors for the growth of Islamic cooperatives (Subagyo, 2024).

Active involvement from the community is also an important factor. The community needs to have literacy in Islamic cooperatives, the advantages and benefits provided so that Islamic cooperatives get full support from the community. Good cooperation with other sectors including the private sector as strategic partners is also an important factor. Cooperation with the private sector can gain access to a wider market and get better technical and technological support (Subagyo, 2024).

Infrastructure collaboration needs to be carried out through cooperation between cooperatives. This collaboration is to support each other in terms of infrastructure weaknesses in each cooperative. So that this will realize mutual progress by complementing the shortcomings and advantages of Islamic cooperatives (Syahrul, 2023).

Islamic Cooperatives in the Resilient Global Economy

When the world is in an uncertain global situation, a strategy is needed for Islamic cooperatives to play a role in building a resilient global economy. The following strategies can be used as a reference so that cooperatives can survive and grow in global competition: (1) Encourage digital innovation and its training programs. (2) Economic support through funding facilities accompanied by strategic consultation and risk management, to support expansion into foreign

markets. (3) Improve export performance, for example through consortiums and simplifying procedures. (4) Quality of relationships with stakeholders to improve global reputation (Martos-Pedrero et al., 2025).

Ardhyatama (2019) in Wijaya et al (2025) stated that in the current digital era, it provides opportunities for cooperatives to utilize this technology to increase competitiveness in the global market, such as: the use of e-commerce platforms, mobile applications, digital microfinance services, digital-based zakat, infaq, shadaqah and waqf (ziswaf) services, and so on.

However, the most important thing is not to abandon the implementation based on sharia principles, because it plays an important role in making Islamic cooperatives one of the ethical economic activities. These principles include fair and equal, no maysir, no usury, no gharar, transparency and accountability, and social concern this is as stated by Attamimi (2023) and Syahrul (2023).. These principles describe the moral and ethical foundations that must be upheld in all Islamic cooperative activities (Saifuddin & Humairoh, 2025; Saputri et al., 2025).

Conclusion

The success of Islamic cooperatives in Indonesia in the resilient global economy can be explained through six main factors, including: sharia-based leadership, good governance, active involvement of members, quality of human resources, external environmental support, and resilient global economic strategies. The limited data sources are a weakness in this research, therefore the data credibility test in this study can be continued with triangulation of data collection techniques, namely adding informants from other stakeholders and triangulation of data collection time. This triangulation is carried out to gain a deeper and more comprehensive understanding of the phenomenon being studied.

References

Asriadi, A. A., Salam, M., Nadja, R. A., Fudjaja, L., Rukmana, D., Jamil, M. H., Arsyad, M., Rahmadanih, & Maulidiyah, R. (2024). Determinants of Farmer Participation and Development of Shallot Farming in Search of Effective Farm Management Practices: Evidence Grounded in Structural Equation Modeling Results. *Sustainability* (Switzerland), 16(15). <https://doi.org/10.3390/su16156332>

- Azhari, A., & Yanto, F. (2023). Faktor – Faktor Yang Mempengaruhi Keberhasilan Koperasi Di Indonesia. *IndOmera*, 4(8), 49–54. <https://doi.org/10.55178/idm.v4i8.349>
- Bricout, J., Baker, P. M. A., Moon, N. W., & Sharma, B. (2021). Exploring the smart future of participation: Community, inclusivity, and people with disabilities. *International Journal of E-Planning Research*, 10(2), 94–108. <https://doi.org/10.4018/IJEPR.20210401.0a8>
- Campbell, J. L., Quincy, C., Osserman, J., & Pedersen, O. K. (2013). Coding In-depth Semistructured Interviews: Problems of Unitization and Inter coder Reliability and Agreement. *Sociological Methods and Research*, 42(3), 294–320. <https://doi.org/10.1177/0049124113500475>
- Creswell, J. W. (2007). Research Design: Qualitative, Quantitative and Mixed Method Aproaches. SAGE Publications, 203–223. <https://doi.org/10.4135/9781849208956>
- Edy Syahputra, Muhammad Yusuf Harahap, & Noni Rozaini. (2023). Perkembangan Koperasi Syariah di Indonesia. *AL-MUTSLA*, 5(2), 379–389. <https://doi.org/10.46870/jstain.v5i2.742>
- Eka Rosnika Putri, C., & Indriani, M. (n.d.). *The Role of Member Participation and Governance on Sustainability: Evidence from Cooperatives in South Aceh*. [www/http/jurnal.unsyiah.ac.id/JAROE](http://jurnal.unsyiah.ac.id/JAROE)
- Ermawan, H., Eliza, A., Supriyaningsih, O., Islam Negeri Raden Intan Lampung Jl Letnan Kolonel Jl Endro Suratmin, U. H., Sukarame, K., & Bandar Lampung, K. (2024). Pengaruh Lingkungan Eksternal dan Perencanaan Strategis Terhadap Kinerja Usaha Mikro Kecil Menengah (UMKM) Konveksi di Bandar Lampung Dalam Perspektif Bisnis Islam. 2(3), 31–53. <https://doi.org/10.59841/glory.v2i3.1258>
- Erstiawan, M. S., & Soebijono, T. (n.d.). *Analisis Good Corporate Governance Pada Koperasi (Pendekatan Sistem Informasi Studi Kasus Koperasi Setia Bhakti Wanita Di Surabaya)*.
- Fitriana, Y., & Muafi, M. (2022). The influence of human resource practices in Islamic perspective on service performance. *International Journal of Business Ecosystem & Strategy* (2687-2293), 4(4), 13–23. <https://doi.org/10.36096/ijbes.v4i4.370>
- Hancock, M. (2018). Thinking Qualitatively Methods of Mind: A Review. *The Qualitative Report*, 23(9), 2251–2252. <https://doi.org/10.46743/2160-3715/2018.3715>

- Hartanto, A. D., Siswati, A., & Mardiasih, N. C. (2022). Formulasi Pengembangan Ekonomi Lokal Partisipatif Sebagai Strategi Peningkatan Daya Saing Umkm. *Jurnal Dinamika Ekonomi Pembangunan*, 5(1), 535–544. <https://doi.org/10.33005/jdep.v5i1.312>
- Himma Arasy Attamimi, Amalia Ayuningtyas, Nailis Syafa Kamila, David Apriyansyah, & Diah Ayu Eka Putri. (2023). Analisis Peran Kontribusi Koperasi Syariah dalam Pengembangan UMKM di Kota Pekalongan. *Journal of Islamic Economics and Finance*, 1(4), 48–60. <https://doi.org/10.59841/jureksi.v1i4.368>
- Ichsan, R. N., Syahbudi, M., & Nst, V. F. H. (2023). Development of Islamic Human Resource Management in The Digital Era For MSMEs and Cooperatives in Indonesia. *IQTISHODUNA: Jurnal Ekonomi Islam*, 12(2), 497–512. <https://doi.org/10.54471/iqtishoduna.v12i2.2336>
- Jamaluddin, F., Saleh, N. M., Abdullah, A., Hassan, M. S., Hamzah, N., Jaffar, R., Abdul Ghani Aziz, S. A., & Embong, Z. (2023). Cooperative Governance and Cooperative Performance: A Systematic Literature Review. *SAGE Open*, 13(3). <https://doi.org/10.1177/21582440231192944>
- John W. Creswell-Research Design_ Qualitative, Quantitative, and Mixed Method Approaches-SAGE Publications (2013).pdf. (n.d.).
- Kamaruddin, M. I. H., Salleh, S., Shafii, Z., Hanefah, M. M., & Zakaria, N. (2024). Exploring Shariah Governance Practices in Islamic Co-Operatives in Malaysia. *International Journal of Economics and Financial Issues*, 14(3), 89–96. <https://doi.org/10.32479/ijefi.16048>
- Martos-Pedrero, A., Cortés-García, F. J., Abad-Segura, E., & Belmonte-Ureña, L. J. (2025). Internationalization, innovation, and resilience: Financial performance of agricultural cooperatives in southeastern Spain's rural economy. *Journal of Rural Studies*, 117. <https://doi.org/10.1016/j.jrurstud.2025.103682>
- Nasfi, N., Prawira, A., Yunimar, Lutfi, A., & Aziz, Z. (2022). Conversion of Conventional Cooperatives to Sharia Affected by Cooperative Skills, Discipline and Work Environment. *Adpebi International Journal of Multidisciplinary Sciences*, 1(1), 111–119. <https://doi.org/10.54099/aijms.v1i1.242>
- Olivia Zahara UIN Abdurrahman Wahid Pekalongan Ayu Andini UIN KH Abdurrahman Wahid Pekalongan Tia Syifana UIN KH Abdurrahman Wahid Pekalongan Intan Nadzifa UIN KH Abdurrahman Wahid Pekalongan Laily Nurul Hidayah, L. K., Taufiq Abadi UIN Abdurrahman Wahid Pekalongan

- Alamat, M. K., Pahlawan Km, J., Pekalongan, K., & Tengah, J. (2023). *Koperasi Syariah*. 1(4), 276–285. <https://doi.org/10.61722/jiem.v1i4.341>
- Ony Thoyib Hadi Wijaya, Kirana Salsabilla Citra Wijaya, & Lely Maharani. (2025). Transformasi Koperasi Menuju Society 5.0 Untuk Meningkatkan Perekonomian Indonesia. *Jurnal Ilmiah Manajemen, Ekonomi Dan Akuntansi*, 5(1), 37–47. <https://doi.org/10.55606/jurimea.v5i1.871>
- Saifuddin, & Humairoh. (2025). *Analisis Penerapan Prinsip Syariah dan Dampak terhadap Kinerja Keuangan UMKM* (Vol. 11, Issue 1).
- Saputri, M. N., Akbar, W., & Widagdo, H. H. (2025). Penerapan Prinsip Syariah Dalam Operasional Koperasi Sekolah Di Mahad Al-Irsyad Lil Banat Yala Thailand. *Jurnal Manajemen Terapan Dan Keuangan (Mankeu)*, 14(01).
- Shindi Latifah, Y., & Pria Adjie Pambudi, V. (2024). Mekanisme Dan Prosedur Pendirian Koperasi Syariah Perspektif Islam. *JIHBIZ: Global Journal of Islamic Banking and Finance*, 6(2).