

## STRATEGY OF SYARIAH COOPERATIVE 212 IN BUILDING THE INDONESIAN ECONOMY

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**Abstract.** *Indonesia has a population of 267,126,080, with Muslims constituting most of the population at around 87% (World Population Review, 2018). This large number should contribute to Indonesia's economic development, and Sharia Cooperative 212 was formed because of Muslims' awareness of economic issues. This study attempts to provide solutions for the right strategy for Sharia Cooperative 212 Cooperative in developing its business if it wants to contribute to Indonesia's long-term economic development. The method used is ANP with a Benefit, Opportunity, Cost, and Risk (BOCR) network approach, including proposed alternative strategies. The largest weight in the profit cluster is empowering small MSMEs. Meanwhile, in the opportunity cluster, the largest weight is creating economic independence in accordance with Sharia principles. The largest weight in the burden cluster is the socialization and education of institutions, which are currently lacking and therefore require costs to carry out socialization and education of institutions. In terms of risk, the largest weight is competition from similar businesses in general, with the level of profit and opportunity greater than the level of burden and risk. The following are alternative strategies that can be implemented to minimize costs and risks: (1) Research and Development, (2) Collaborating with other Sharia Cooperatives (3) Sharia Fintech.*

**Keywords:** *Indonesian Economy, Sharia Cooperative 212, ANP-BOCR*

**Abstrak.** *Indonesia memiliki populasi sebesar 267.126.080, dengan mayoritas penduduknya beragama Islam sekitar 87% (World Population Review, 2018). Jumlah yang besar ini seharusnya berkontribusi pada perkembangan ekonomi Indonesia, dan Koperasi Syariah 212 dibentuk karena kesadaran umat Islam terhadap isu-isu ekonomi. Studi ini berusaha memberikan solusi untuk strategi yang tepat bagi Koperasi Syariah 212 dalam mengembangkan usahanya jika ingin berkontribusi pada perkembangan ekonomi jangka panjang Indonesia. Metode yang digunakan adalah ANP dengan pendekatan jaringan Manfaat, Peluang, Biaya, dan Risiko (BOCR), termasuk strategi alternatif yang diusulkan. Bobot terbesar dalam kluster keuntungan adalah pemberdayaan UMKM kecil. Sementara itu, dalam kluster peluang, bobot terbesar adalah menciptakan kemandirian ekonomi sesuai dengan prinsip Syariah. Bobot terbesar dalam kluster beban adalah sosialisasi dan pendidikan lembaga, yang saat ini masih kurang dan oleh karena itu memerlukan biaya untuk melaksanakan sosialisasi dan pendidikan lembaga. Dalam hal risiko, bobot terbesar adalah persaingan dari bisnis sejenis secara umum, dengan tingkat keuntungan dan peluang lebih besar daripada tingkat beban dan risiko. Berikut adalah strategi alternatif yang dapat diimplementasikan untuk meminimalkan biaya dan risiko: (1) Penelitian dan Pengembangan, (2) Berkolaborasi dengan Koperasi Syariah lain, (3) Fintech Syariah.*

**Kata Kunci :** *Ekonomi Indonesia, Koperasi Syariah 212, ANP-BOCR*

## Introduction

With a population of 267,126,080, Indonesia stands as the world's most populous Muslim-majority nation, with Muslims accounting for approximately 87% of the total demographic. Statistically, such a vast population should serve as a formidable engine for national economic development, providing the human capital and consumer base necessary to compete effectively with Western markets and non-halal product dominance. However, a significant paradox exists within this demographic landscape. Instead of driving economic sovereignty, a large portion of the Muslim community remains trapped in cycles of poverty and systemic inequality, fundamentally occupying the bottom of the economic pyramid. This positioning has created a chronic state of dependency, where the majority of the population relies heavily on essential goods and services produced by entities outside of their own community.

The severity of this economic disparity is underscored by data from the World Bank and various financial analysts, which reveal a staggering concentration of wealth within a tiny fraction of the population. It is estimated that the richest 10% of Indonesians control approximately 77% of the nation's total wealth, while the wealthiest 1% alone own half of all national assets. This hyper-concentration of resources means that the economic growth reported at the national level rarely trickles down to the masses. For the Muslim majority at the base of the pyramid, the struggle is not merely a lack of income but a lack of ownership over the capital and resources that drive the Indonesian economy.

Further investigation into the structure of this inequality shows that wealth in Indonesia is strictly controlled through strategic networks including franchises, distribution channels, manufacturing plants, property, financial institutions, and state assets. The survey results indicate that the ruling business elite is largely comprised of foreign interests or citizens of foreign descent who maintain a tight grip on

industrial and commercial power. This systemic control creates a significant imbalance in wealth management, where the infrastructure of the economy—from online trading to physical transportation—is operated by a small group of stakeholders. Consequently, the indigenous Muslim population often finds itself excluded from the decision-making processes that govern national wealth distribution.

This enduring inequality is not a natural occurrence but a result of long-standing structural imbalances that favor established elites over emerging local enterprises. The concentration of business power in the hands of a few has made it increasingly difficult for sharia-based economic initiatives or small-to-medium enterprises to gain a foothold in the competitive market. As foreign and elite-controlled entities continue to dominate the distribution and financial sectors, the gap between the wealthy few and the impoverished many continues to widen. Addressing this issue requires more than just participation; it necessitates a fundamental shift in how wealth is managed and a concerted effort to empower the community at the bottom of the pyramid through economic independence and structural reform.

Historical parallels can be drawn between the current economic landscape and the Dutch colonial era, when the Indonesian archipelago—then known as the Dutch East Indies—served primarily as a profit engine for a select few. During this period, wealth was aggressively extracted and concentrated within the hands of the *Vereenigde Oostindische Compagnie* (VOC) and a small class of immigrants, while the indigenous population was marginalized as second-class citizens. This systemic exclusion meant that the vast majority of Indonesians were barred from meaningful participation in the wealth management of their own land, creating a deep-seated economic divide that mirrored the social hierarchies of the time.

In response to this pervasive inequality, a pivotal milestone in the national awakening occurred with the establishment of the Islamic

Trading Company (*Sarekat Dagang Islam* or SDI) by Haji Samanhoedi in 1905. Reforming into the Islamic Union (*Sarekat Islam* or SI) just a year later, the organization was born from a collective realization that true liberation required economic resurgence through organized market activities. Unlike other contemporary movements of the era, such as Boedi Oetomo, historians like Suryanegara (2009) argue that SI wielded a significantly broader and more profound influence on the national awakening because it directly addressed the economic grievances of the Muslim majority, linking faith with financial independence.

In the modern era, Sharia Cooperative 212 has emerged as a direct spiritual and economic successor to this historical awareness, driven by a renewed consciousness regarding the economic potential of the Muslim community. The cooperative was formed not merely as a financial entity, but as a strategic movement to optimize the collective power of Muslims across various sectors, including purchasing power, production, distribution, and capital accumulation. By focusing on collective investment in productive sectors, the organization seeks to move away from individualistic economic models and toward a professional, faith-based framework that prioritizes the welfare of the broader community.

The overarching mission of Sharia Cooperative 212 is to bridge the prosperity gap at the family level while simultaneously restoring *izzah* (dignity) to the Muslim community at large. By creating a self-sustaining ecosystem that integrates ethical investment and professional management, the cooperative views the massive Muslim population in Indonesia not as a passive consumer base, but as a primary contributor to the nation's economic development. Ultimately, the mission statement of 212 Syariah reflects a conviction that by reclaiming control over economic resources, Muslims can drive a more equitable and sovereign future for the entire state.

One concrete example of how Sharia Cooperative 212 is working to improve the economic performance of the Muslim community is the

establishment of 212 Mart, which was founded as a franchise. As of 2017, 104 outlets had been established in several regions in Indonesia, and within nine months, 100 outlets had been opened out of a target of 200-250 by the end of 2018. The result of these economic activities is a steadily increasing turnover, with a monthly increase of 20-30%. This indicates the enthusiasm or spirit of Muslims to build the nation's economy (Hamdani, 2018).

However, 212 Mart is still in its early stages and requires significant development before it can achieve success. The 212 Sharia Cooperative needs strategies to continue growing and not falter along the way. Therefore, effective solutions for Indonesia's economic progress are expected to emerge from the 212 Sharia Cooperative as the basis of the economic strength of Muslims, who constitute the largest religious group in Indonesia. Based on this, the author has compiled this scientific work entitled, "Strategies of the 212 Sharia Cooperative in Building the Indonesian Economy: The Anp-Bocr Approach".

Based on the above background, the research questions in this study are as follows:

1. What is the analysis of the benefits, opportunities, costs, and risks of the 212 Sharia Cooperative in building the Indonesian economy?
2. What are the strategies of the 212 Sharia Cooperative in developing the Indonesian economy?

## **Literature Review**

### **The Role of Cooperatives in Building the Indonesian Economy**

Article 33 of the 1945 Constitution serves as the fundamental legal and philosophical pillar for Indonesia's economic structure, mandating a system built upon the framework of Economic Democracy. This principle dictates that the national economy must be organized as a collective effort based on the spirit of family and togetherness, effectively operating "from the people, by the people, and for the people." Under this mandate, the economic system is designed to ensure that the management of the nation's wealth is not concentrated in the hands of a few, but is instead distributed to uphold social justice. This democratic approach requires that the production and distribution of resources are rooted in the participation of the general public, ensuring that the economic engine is fueled by the community's own potential.

Furthermore, this constitutional mandate implies a self-sustaining cycle where all strategic resources utilized within the economy should ideally originate from the people themselves. By empowering the citizenry to manage these resources, the state ensures that the added value and profits generated from economic activities are enjoyed directly by the population rather than being siphoned off by external or elite interests. This creates a sense of economic sovereignty, where every citizen has a stake in the nation's prosperity. The 1945 Constitution thus envisions a middle-way economy that avoids the pitfalls of both extreme liberalism and total state control, placing the welfare of the individual and the collective at the very center of national

development.

In line with these constitutional objectives, the cooperative model emerges as the most appropriate vehicle for realizing the vision of Economic Democracy. Cooperatives are inherently designed to mirror the values of mutual cooperation (*gotong royong*) and shared ownership, making them the institutional personification of Article 33. By pooling small-scale capital and resources from many individuals into a larger, collective force, cooperatives allow the "little people" to compete within the broader market. This alignment between constitutional law and cooperative principles suggests that the cooperative is not just a business entity, but a mandatory instrument for building a balanced Indonesian economy that remains resilient against global volatility.

It is, therefore, only natural and necessary that cooperatives should play a leading role in the structural development of Indonesia's economy. As an institutional embodiment of the people's power, cooperatives provide the necessary infrastructure to bridge the gap between marginalized communities and the formal financial sector. By participating actively in national building, cooperatives help to decentralize economic power and return it to the hands of the people, fulfilling the ultimate promise of the 1945 Constitution. Strengthening the cooperative sector is not merely a policy choice; it is a direct fulfillment of the nation's founding promise to create a prosperous and equitable society through a people-centered economic system.

The 1999-2004 State Policy Guidelines (GBHN) outlined three directions for Indonesia's economic development, namely:

1. Building a competitive economy based on comparative advantages.
2. Developing a people-centered economic system based on fair market mechanisms.

3. Accelerating effective and strong regional economic development by empowering regional economic actors and potential.

Considering the connection to the 1945 Constitution, the government's goal of reviving the economy directly and indirectly depends on the role of cooperatives themselves. With the presence of cooperatives that aim to revive the people's economy independently, they are expected to play important roles such as:

1. Helping to improve the economy of the lower-middle class.
2. Creating SMEs that can compete with large businesses.
3. Educating the people to become independent individuals who care about welfare without begging.
4. Fostering cooperation and tolerance towards others and/or those in need.
5. Promoting domestic products amid the rapid influence of globalization currently.

Thus, cooperatives are expected to play an important role in Indonesia's economic development by empowering local actors and potential. In other words, Indonesia's economy can shift from relying on imports to relying on domestic resources. In addition, the dominant role of the government in development will shift to the dominant role of the community by prioritizing the potential and actors of the local economy. This, in turn, will lead to economic independence in the community itself.

### **The Indonesian Economy**

Tjakrawerdaja et al. (2017) identify three fundamental pillars that uphold the Indonesian economic structure: State-Owned Enterprises (SOEs), the private sector, and cooperatives. These three entities are not merely market participants but are the defining characteristics of the Indonesian economy as originally envisioned by Mohammad Hatta, the nation's founding father of

economics. This tripartite framework is the cornerstone of the Pancasila Economic System, a unique model designed to balance individual enterprise with social justice and collective welfare, ensuring that the nation's financial trajectory remains aligned with its ideological roots.

State-Owned Enterprises (SOEs) serve a dual purpose as both a source of government revenue and a primary instrument for realizing public welfare. Unlike private corporations that are primarily driven by the pursuit of maximum profit for shareholders, SOEs are mandated to operate for the common good. According to Rahardja & Manurung (2008) and Priantina & Saleem (2021), this is often achieved by maximizing output to ensure affordability; for instance, an SOE might flood the market with essential goods to drive prices down, prioritizing accessibility for the masses over high-profit margins. Managed and monitored by the state, these enterprises are vital in correcting market failures and ensuring that strategic sectors remain under national control to serve the interests of the entire population.

The second pillar, the private sector, acts as one of the most dynamic engines of national economic growth through its inherent freedom of enterprise and innovation. In the Indonesian context, however, the private sector operates under a different set of rules compared to purely capitalist economies. While private businesses are encouraged to flourish and create jobs, their power is strategically limited to prevent the exploitation of the citizenry. A primary constraint is that the nation's natural resources and industries vital to the livelihoods of the general public cannot be monopolized by private entities. This ensures that while the private sector drives competition and efficiency, it does not do so at the expense of the nation's sovereign control over its most essential assets.

The final and perhaps most essential pillar is the cooperative, which has long been envisioned as the "backbone" or *soko guru* of the Indonesian economy. This metaphor, famously championed by Mohammad Hatta, positions the cooperative as the foundational support structure upon which the entire weight

of national prosperity should rest. Unlike other financial institutions, cooperatives embody the deep-seated cultural spirit of *gotong royong* (mutual cooperation), transforming this social value into a formal economic mechanism. They are intentionally designed to be highly accessible to the lower and middle classes, offering a stable and welcoming framework for those who might otherwise find themselves marginalized or entirely excluded from the traditional banking and corporate sectors.

By prioritizing the fundamental principle of being "member-owned, member-controlled, and member-run," cooperatives represent the truest and most direct form of the people's economic power. This democratic structure ensures that the direction of the organization is dictated by the needs of its participants rather than the demands of external shareholders. In this way, cooperatives serve as a vital bridge between individual economic struggle and collective prosperity, creating a system where the growth of the institution is synonymous with the improvement of each member's quality of life.

Furthermore, the role of the cooperative goes beyond simple financial transactions; it acts as a tool for economic education and social empowerment. By participating in a cooperative, citizens learn to manage capital, engage in democratic decision-making, and understand the complexities of the market within a supportive environment. This grassroots involvement ensures that the Indonesian economic system remains inclusive, resilient, and rooted in the active participation of all citizens. As a result, the cooperative functions as a safeguard against economic centralization, distributing wealth and opportunity more equitably across the vast archipelago.

Ultimately, the strength of the cooperative pillar determines the health of the entire Pancasila Economic System. When cooperatives flourish, they provide a buffer against global economic volatility and ensure that the nation's development remains focused on human welfare rather than just capital accumulation. They are the institutional embodiment of the constitutional promise that the economy shall be organized as a common endeavor. By

empowering the "small" actors to act collectively, cooperatives ensure that the economic sovereignty of Indonesia remains firmly in the hands of its people.

## Methodology

### Sources and Methods of Data Collection

In this study, the data used is primary data obtained from *in-depth interviews* with experts, regulators, practitioners, and academics who understand the issues discussed. This was followed by the completion of questionnaires at the second meeting with the relevant respondents.

### Respondents

Respondents were selected based on their understanding of the issues. The number of respondents in this study consisted of three regulators, three experts, and two practitioners who are competent in the 212 Sharia Cooperative strategy. The valid respondent requirement in the Analytic Network Process (ANP) is that they are people who are proficient or experts in their fields. Therefore, the respondents selected in this survey were regulators, Islamic economic experts/researchers, and practitioners who are experts in the field of cooperatives or practitioners who are directly involved in economic development activities in the field of Islamic cooperatives.

**Table 3.1. List of Respondents**

No.	Name	Position	Remarks
1	NASRUN, S.Sos, MAB.	Ministry of Cooperatives, Head of the Basic Budget Change Division	Regulator
2	Mr. Ali Susanto	Bogor Cooperative Office, Head of Cooperative Institutions Section	Regulator

3	Mr. Abdul Majid Umar, S.H	Chairman of the Sharia Cooperative Parent Management	Regulator
4	Dr. Ahmad Juwaini	Executive Director of Sharia Cooperative 212	Practitioner
5	Dr. Agus Siswanto SpPD	Vice Chairperson II for the Community Division of Syariah Cooperative 212	Practitioner
6	Mr. Faried Kurnia, S.E.I., M.Sc	Cooperative Expert Lecturer at Tazkia Islamic Economics College (STEI TAZKIA)	Academician
7	Dr. Syamsuri	Head of Undergraduate Program at UNIDA GONTOR	Academician

## **Results and Discussion**

### **Synthesis and Results of BOCR**

Every decision has several possible positive and negative outcomes that must be considered. In this method, the definite positive outcomes are referred to as benefits. The opposite outcomes are referred to as costs. The uncertain outcomes are referred to as opportunities that may arise from a decision and risks that may occur (Saaty & Vargas, 2006). After grouping each Benefit, Opportunity, Cost, and Risk, a survey was conducted on 7 respondents to analyze the results. The questionnaire, which was the main tool in the survey, was developed through literature review, in-depth interviews with several experts, and the creation of an ANP model and network. The results of the processing were then continued by calculating the average value (Geometric Mean) and the level of agreement (Rater Agreement) to obtain the order of priority. The level of agreement or agreement between respondents was indicated by the Kendall's coefficient of concordance ( $W$ ) with the condition ( $W; 0 < W < 1$ )  $W=1$  indicating perfect agreement. In other words, the closer the number is to 1, the more the respondents agree.

Most agreement values (rater agreement) in each BOCR cluster and alternative strategy are high (Satriasyifa & Priantina, 2021). The following is a description of the data processing results based on the views of the seven respondents regarding the opportunities for implementing State sukuk waqf through social institutions in poverty alleviation.

#### **BOCR Model Rater Agreement Results**

Based on the data processing results in the BOCR model, the respondents had less agreement in assessing the BOCR model with a rater agreement of  $W = 0.02174$ . The rater agreement results with a value of  $W = 0.02174$  indicate that the level of agreement among respondents in assessing the BOCR model in the cluster was very low. When viewed from the average value, the highest agreement was found in the opportunity of Koperasi Syariah 212 in building the economy.

The presence of Koperasi Syariah 212 provides benefits with a rater agreement below opportunity of  $W=0.24269$ , which means that, as seen in Figure 4.4, respondents agree that the opportunity for the Sharia Cooperative 212 strategy in building the Indonesian economy is an opportunity. Meanwhile, the second decision is that the opportunity can provide benefits in the form of facilitating the rise of the Muslim middle class or becoming an alternative sharia investment institution. This is confirmed by Nasrun (2018), who states that Syariah Cooperative 212 has a very large opportunity to increase awareness of sharia economics because the spirit of Syariah Cooperative 212 is the awareness of the people to participate in managing the economy in accordance with sharia. Next, we will discuss the results of the agreement and priority values for each cluster of benefits, opportunities, costs, and risks.

#### ***Results of the Rater Agreement on the Benefit Cluster***

The strategic opportunity of Syariah Cooperative 212 in developing the Indonesian economy is a benefit, meaning that the strategy of Syariah Cooperative 212 in developing the Indonesian economy is an advantage. When viewed from the benefit aspect of the BOCR network, the agreement value of the respondents is perfect, namely 0.10632. The priority in the benefit cluster in the BOCR network is to empower small MSMEs.

Juwaini (2018), a practitioner of Koperasi Syariah 212 as its executive director, stated that Koperasi Syariah 212 does indeed provide a place for SMEs to sell their products because one of the focuses of the 212 spirit is to strengthen the economy of small and medium-sized businesses as a community, thus opening up opportunities for SMEs to conduct their daily business in accordance with sharia law. Nasrun (2018), a regulator at the Ministry of Cooperatives, stated that cooperatives must be able to empower SMEs, so it is hoped that the 212 Sharia Cooperative can become a locomotive or pioneer and spearhead for Muslims in uplifting the dignity and status of small businesses. Heriyono (2012) states that Sharia SMEs that operate based on Islamic values will progress more quickly as long as certain conditions are met, such as full awareness of members, active participation, and independent decision-

making, so that they can become an alternative capable of overcoming the problems currently afflicting Indonesian society, especially the demise of SMEs in the face of more advanced retail businesses. The presence of the 212 Sharia Cooperative can foster this collective economic strength.

#### **Results of the *Rater Agreement Cluster Opportunity***

The next conclusion is based on the results of processing the BOCR network on the opportunity cluster. In this BOCR opportunity cluster network, the respondents' agreement is low at 0.05393, while the average value shows that the first priority in the cluster opportunity strategy of Syariah Cooperative 212 in building the Indonesian economy is to create economic independence in accordance with sharia principles. Abdul Majid (2018), the regulator of the Sharia Cooperative, stated that it is an obligation for sharia-based cooperatives to provide education on sharia economic independence because it is indeed our obligation as sharia economic actors, so that this role can be carried out. Ali (2017) aims to create independence for the Muslim community in economic activities based on Sharia principles, meaning that Muslims no longer rely on conventional economic methods and have fully transitioned to Islamic economics.

#### **Results of *Rater Agreement Cluster Cost***

In the cluster cost, the conclusion that can be drawn from the BOCR network is that the level of agreement is quite low among all respondents, at 0.021812. The average value of respondents obtained from this BOCR shows the highest priority on institutional socialization and education. Agus Siswanto (2018), a practitioner at Koperasi Syariah 212, stated that spending on institutional education must always be increased to maintain the existence of Koperasi Syariah 212 in the form of a network and management that can elevate the brand of Koperasi Syariah 212 itself. Conducting socialization requires considerable costs. Anonymous (2014) states that institutional socialization and education for the community play an important role in supporting the marketing process. A good reputation will encourage progress, including improving education in developing a broad network.

### ***Rater Agreement Results for Risk Cluster***

The rater agreement results on cluster risk show a perfect level of agreement among respondents of 0.19827. The average value obtained from this BOCR gives the highest priority to competition from similar businesses. Nasrun (2018), a regulator at the Ministry of Cooperatives, stated that similar business competition is a very big threat to Sharia Cooperative 212 because of its lack of or absence of competence, causing it to lose in competition. According to Faried (2018), similar business competitions are a real threat to business actors in the business world. In this case, it is necessary to take anticipatory measures against this threat.

### ***Geometric Mean Cluster BOCR Results***

In this section, the researcher will describe the order of priority, starting with benefits, opportunities, costs, and risks. The following are the contributions of each element to BOCR network.

From the results obtained in Figure 4.9, it can be concluded that all respondents prioritize competition among similar businesses. The second priority is the lack of socialization and education by institutions. The third priority that is of concern is creating economic independence in accordance with sharia law.

### ***Alternative Cluster Rater Agreement Results***

The alternative strategies in this study are aimed at maximizing benefits and opportunities while minimizing costs and risks in the implementation of the Sharia Cooperative 212 strategy in developing the Indonesian economy. It can be concluded that the agreement value on the alternative strategy is quite high at 0.20664. The reason for this high value is that the respondents agreed well with the alternatives provided by the author in this cluster, so that the differences in the respondents' backgrounds did not become a problem.

The results of the alternative strategy show that the main concern is *Research and Development (R&D)*. Abdul Majid (2018) states that it is necessary to conduct research and development in order to remain competitive by considering the long term to provide positive results in advancing business

units.

### **Geometric Mean Cluster Alternative**

From the results obtained in Figure 4.10, it can be concluded that all respondents prioritize the need for research and development. The second priority is the need to collaborate with other Islamic cooperatives, and the third priority is Islamic fintech.

### **Conclusion**

The results of the BOCR (Benefit, Opportunity, Cost, and Risk) Model research are as follows:

- a) **Benefit:** the benefits gained from the presence of Sharia Cooperative 212 can help empower small SMEs, create jobs, and provide investment management facilities for members of Sharia Cooperative 212.
- b) **Opportunity:** the opportunities that will be obtained in the future when the community's awareness of participating as members of the 212 Sharia Cooperative increases, namely increasing public awareness of sharia-based economic independence, facilitating the rise of *the Muslim middle class*, and becoming an alternative investment institution for Muslims.
- c) **Cost,** the costs/burdens incurred when Sharia Cooperative 212 wants to survive and be able to compete in participating in building the Indonesian economy, digital/limited funds, service standardization.
- d) **Risk:** The risks that Sharia Cooperative 212 will face when performing its activities include competition from similar businesses that could damage the name or brand of Sharia Cooperative 212 itself, management risks, and government regulations.

From the data processing results, the priority strategies and BOCR model are ranked as benefits, opportunities, costs, and risks. The priority benefit is empowering small SMEs, because empowerment can provide opportunities for the middle class to run their businesses, thereby fostering a sense of economic independence. The priority *opportunity* is to create

economic independence in accordance with Sharia, thereby restoring the essence of being a Muslim, where we should participate in making Sharia a reference for the economy, as is our obligation as the majority Muslim population in the world. The priority *in terms of cost* is the socialization and education of the institution, because it is important to socialize it to the community, which requires considerable costs to make the community understand the good intentions of Sharia Cooperative 212 itself. *The priority risk* is competition from similar businesses, as the establishment of Sharia Cooperative 212 is still relatively new, posing a high risk compared to similar businesses that have been established for a long time. In other words, special vigilance is needed against this threat.

Based on the results of the research conducted, it can be concluded that the strategy of Sharia Cooperative 212 with data processing results based on priority scales consists of *research and development*. Therefore, the author concludes that *research and development* is needed at 212 Mart, in accordance with the priority results in the alternative cluster, where the author concludes three things, namely:

1. Improving quality of standardization service and digital improvement to simplify the shopping process.
2. Conducting price research on goods with the aim of attracting consumers to be able to compete with similar businesses.
3. And finally, the need for improvement in the marketing of 212 Mart itself.

This involves *innovative* quality improvements. The author hopes that the alternatives provided can enhance 212 Mart's competitiveness in the future. The second priority is to collaborate with Islamic cooperatives. The third priority is to balance *Islamic fintech*, the fourth is to support the marketing process, the fifth is to have an Islamic-based business unit, and the last is the management aspect.

## Recommendations

Based on the findings of this study, several strategic recommendations are proposed to enhance the sustainability and competitiveness of Sharia Cooperative 212:

- 1. Strategic Investment in Digital Infrastructure and Standardization** To address the "Cost" priority and the need for research and development, the cooperative should prioritize the digitalization of its service chain. This includes developing a robust mobile application or integrated POS system to streamline the shopping process at 212 Mart. Simultaneously, management must establish a strict Service Level Agreement (SLA) to standardize quality across all outlets, ensuring a consistent brand experience that can compete with established retail chains.
- 2. Competitive Pricing and Market Research Integration** Given that competition is the highest "Risk" factor, 212 Mart should implement a systematic price monitoring mechanism. By conducting regular market research on fast-moving consumer goods (FMCG), the cooperative can adjust its margins or negotiate better supply chain deals to remain price-competitive without compromising Sharia principles. This will help shift the perception of the cooperative from a purely ideological choice to a practical, value-driven shopping destination.
- 3. Intensifying Socialization and Sharia-Based Marketing** Since "Benefit" and "Opportunity" focus on SME empowerment and Muslim middle-class independence, the cooperative should launch a targeted educational campaign. This campaign should emphasize the "Good Intentions" and social impact of the cooperative, moving beyond traditional advertising to "Value-Based Marketing." By clearly communicating how member participation directly funds SME empowerment, the cooperative can increase member loyalty and attract the growing Muslim middle class.
- 4. Strategic Collaboration and Fintech Integration** To mitigate limited funding and human resource risks, Sharia Cooperative 212 should

actively seek partnerships with larger Islamic financial institutions and Islamic Fintech platforms. Collaborating with Fintech can provide the necessary technological "leapfrog" to compete with modern retailers while maintaining an Islamic-based business unit structure. These partnerships can facilitate easier capital access for the SMEs under the cooperative's wing, further reinforcing the primary benefit of SME empowerment.

**5. Regulatory Advocacy and Management Professionalism** To navigate the risks of government regulations and management volatility, the cooperative should establish a dedicated legal and compliance division. This team should ensure that all activities remain ahead of regulatory changes while maintaining the highest standards of professional management. Improving management transparency will not only mitigate internal risks but also increase public trust and investment.

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