

# Strengthening Micro-enterprises and Resilience Transformation (SMART) through the Establishment of the *Merah Putih* Cooperative in Jatisari, Bekasi

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## Article Information:

Received August 31, 2025

Revised September 21, 2025

Accepted September 24, 2025

## Keywords:

community service; cooperative;  
digitalization; SMART; SME

## Abstract

**Background of study:** Community service is a concrete manifestation of the *Tri Dharma* of Higher Education, emphasizing the active role of university lecturers in empowering local communities. In *Kelurahan Jatisari, Kecamatan Jatiasih, Kota Bekasi*, local SMEs face challenges due to the absence of a cooperative as a collective economic institution to support access to training, mentoring, and financing.

**Aims and scope of paper:** This paper aims to examine the strategic role of WIKARA Business School (WBS) lecturers in facilitating the establishment of the *Merah Putih* Cooperative as a means to strengthen local economic institutions. Specifically, the community service activity analyzes the process of designing the cooperative's organizational structure and evaluates the implementation of a digital approach to leader selection as an innovation in community-based economic empowerment.

**Methods:** The activity applied the SMART framework through a participatory approach. WBS lecturers facilitated socialization, structured the cooperative, and organized digital leader selection using video presentations and online scoring based on eight criteria, ensuring transparency and efficiency.

**Result:** A total of 11 candidates submitted video presentations and were assessed based on eight criteria using a digital scoring system. The process resulted in the election of 2 individuals as Chairperson and Vice Chairperson, supported by 3 additional management members. The digital evaluation demonstrated efficiency, transparency, and increased community participation.

**Conclusion:** This program successfully established a collective economic institution and demonstrated the practical application of digital technology at the community level. It also shows that collaboration between Higher Education institution and communities can yield relevant and sustainable empowerment innovations.

## A. Introduction

Community service is one of the implementations of the “*Tri Dharma*” of Higher Education in Indonesia (Sugiarti, 2022), which positions the role of lecturers as educators, as researchers, and as active agents of social change within the community. In this context, lecturers from WIKARA Business School (WBS) contributed through their involvement in the establishment of the *Merah Putih* Cooperative in *Kelurahan Jatisari, Kecamatan Jatiasih, Kota Bekasi*. This area holds promising local economic potential (Budi et al., 2022), particularly in sectors of trade (Ikhsan et al., 2024) and home-based food production (Setyaningrum, 2021). However, this potential has not yet been supported by the presence of a collective economic institution such as a cooperative (Laurencia, 2022), which could serve as a sustainable platform for the development of micro, small, and medium enterprises (Ahmad et al., 2023; Alkahtani et al., 2020; Phonthanukitithaworn et al., 2023).

However, based on interviews with the head of Jatisari Subdistrict, the absence of an active *Merah Putih* Cooperative has hindered local MSME actors from accessing structured training, business mentoring, and financing opportunities. In addition, limited digital literacy (Harnida et al., 2024; Nikou & Reuver, 2025; Yuwono et al., 2020) and managerial literacy (Kulathunga et al., 2020; Zahoor et al., 2023) present further challenges in the development of small-scale enterprises. Therefore, the establishment of a cooperative is considered a strategic step toward providing a collective solution to these issues. This initiative is also aligned with the Presidential Instruction of the Republic of Indonesia (Gumbira et al., 2019; Rosyidah, 2020), which emphasizes the strengthening of cooperatives as a pillar of the people’s economic development (Kurniawan & Haryono, 2023; Macagnan & Seibert, 2021; Paudel & Acharya, 2021; Riwijanti & Fadli, 2019). In support of this directive, WBS has taken an active role by implementing digital technology in the cooperative’s leadership selection process. The WBS faculty team served as the formation committee, playing a key role in establishing the cooperative’s initial organizational structure while also applying simple technological tools to enhance transparency and encourage community participation. This program aims to structurally establish the cooperative, and seeks to integrate technological approaches as a form of innovation in community engagement activities.

This initiative was designed within the framework of Strengthening Micro-enterprises and Resilience Transformation (SMART), a strategic approach aimed at enhancing the competitiveness (Fang et al., 2024; Wang et al., 2021) and resilience (Hussen et al., 2021; Syafruddin & Kurnia, 2023; Zighan & Ruel, 2023) of micro, small, and medium enterprises (MSMEs) through the development of collective institutions (DiBella et al., 2022; Makhdoom, 2025; Riwijanti & Fadli, 2019) and the application of digital innovation at the local level. Unlike previous MSME strengthening programs that focused mainly on capacity-building through training (Afandi et al., 2023; Sari et al., 2025) or access to capital (Megersa, 2020), this initiative introduces a novel digitalization (Telukdarie et al., 2023; Westerlund & Ong, 2020) aspect in the cooperative leadership selection process.

The objective of this article is to describe the community service role undertaken by faculty members of WBS in the process of establishing the *Merah Putih* Cooperative in *Kelurahan Jatisari, Kecamatan Jatiasih, Kota Bekasi*. While prior studies and community service reports have highlighted the importance of cooperatives in empowering MSMEs (Brien & Hamburg, 2014; Jabbour et al., 2020; Pietraszewski, 2020), few have explicitly addressed the early formation stage or the application of digital tools for leadership selection. This article fills that gap by documenting both the cooperative establishment process (Huhtala et al., 2020; Paudel & Acharya, 2021) and the digital (Chirumalla, 2021; Lang, 2021) election mechanism as a community service innovation.

This program serves as a strategic effort to strengthen community-based economic institutions, particularly for micro, small, and medium enterprises (MSMEs) that have lacked a collective platform for growth (Yusuf et al., 2023). Specifically, the initiative aims to highlight the urgency of cooperative formation as a solution for local economic empowerment, and present the contribution of WBS through its role in the cooperative formation team. Additionally, this article seeks to document the implementation of digitalization in the cooperative leadership selection process as an innovative approach to community service.

The scope of this community service activity covers the area of *Kelurahan* Jatisari, with a primary focus on MSME actors engaged in household-scale industrial sector. The intervention was limited to the initial stage of cooperative development, particularly the establishment of the cooperative's organizational structure and the implementation of a digital system for the election of cooperative leaders. This activity did not include comprehensive cooperative management training or the drafting of the cooperative's statutes and bylaws. The main focus of the initiative was to strengthen the role of higher education institutions through digital innovation in the development of community economic institutions, as a tangible contribution to the realization of the "Tri Dharma" of Higher Education.

## B. Methods

The implementation method of this community service activity was designed based on the Strengthening Micro-enterprises and Resilience Transformation (SMART) framework, which integrates social, technological, and institutional approaches to strengthen the resilience and self-reliance of MSME actors. Through this approach, the initiative aimed to offer structural solutions such as the establishment of a cooperative and to build the long-term resilience of micro-enterprises in addressing future challenges. The community service activities were carried out using a collaborative approach between the lecturer team from WBS and local community leaders in *Kelurahan* Jatisari, *Kecamatan* Jatiasih, *Kota* Bekasi

The method employed consisted of several stages. It began with the identification of local socio-economic conditions through field observations and informal discussions with local MSME actors to gain a direct understanding of community needs and challenges. Following this phase, the community engagement team organized a forum to raise awareness of the importance of cooperatives as a form of collective economic organization. During the forum, residents were invited to collaboratively establish the initial structure of the cooperative, which was later named the *Merah Putih* Cooperative. The lecturer team from WBS university acted as the formation committee, providing guidance in the development of the cooperative's organizational structure and facilitating the election of cooperative leaders through a digital platform. This digital innovation was introduced to encourage broader participation, enhance process efficiency, and promote transparency in the election process as described below.

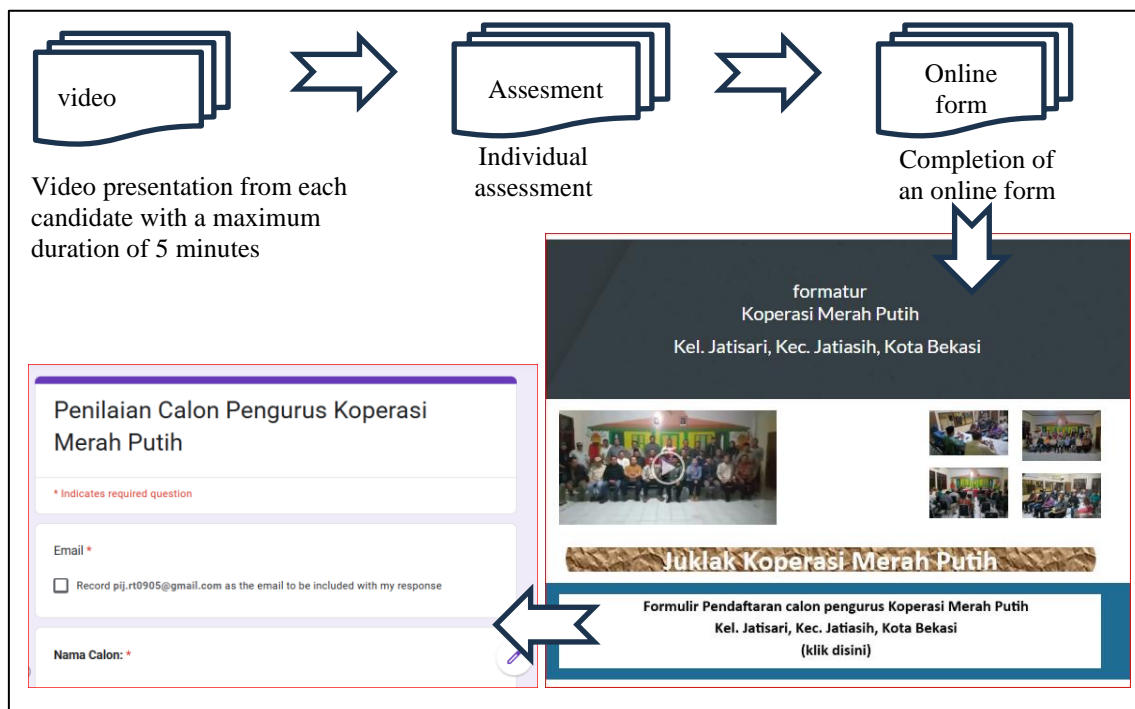


Figure 1. Evaluation Process of *Merah Putih* Cooperative Board Candidates

This community engagement initiative was guided by eight predetermined assessment criteria to ensure objectivity (Laser, 2022; Lee et al., 2019) and consistency (Aljaghoub et al., 2023; Ezell et al., 2021; Odu, 2019) in measuring the performance (Amrulloh, 2018) and feasibility of each subject. The eight criteria are: [1] General self-confidence: a broad belief in one's own ability to handle various situations (Mohanty, 2019), regardless of the specific context. It reflects a calm demeanor (Talwar et al., 2020), willingness to take initiative (Abaci & Okyay, 2020; Silitonga et al., 2025), and the capacity to think (Dwyer, 2019) and act independently (Jekauc et al., 2025) [2] General appearance: refers to the overall physical presentation, grooming (Hamshaw & Gavin, 2022), attire (Kurihara et al., 2014; Xun et al., 2021), and demeanor (Burke & Doucet, 2019) of an individual as perceived by others (Enders & Aemaly, 2018). [3] General communication skills : refer to an individual's overall ability to convey ideas clearly (Amelia et al., 2022), confidently (Saaty, 2023), and appropriately (Purwianingsih et al., 2023) in both verbal and nonverbal forms (Jiang et al., 2021). [4] Clarity of the vision and mission presented: refers to how clearly (Fitzsimmons et al., 2022) and coherently (Fraser, 2023). A well-presented vision and mission demonstrate purposeful direction (Fraser, 2023) and a strong understanding of one's objectives (Spurk et al., 2018). [5] Feasibility of achieving the stated vision and mission: refers to the extent to which the proposed goals and strategies are realistic (Asabadi & Zwikael, 2023) by practical steps and available resources. It involves evaluating whether the vision and mission are idealistic (Zigan et al., 2021) and have real purpose (Akter, 2021) in current contextual factors [6] Clarity of the proposed work programs: refers to how clearly and systematically an individual outlines the activities or plans they intend to implement (Weston, 2020) [7] Feasibility of implementing the proposed work programs: refers to how realistic and achievable the proposed activities and initiatives are (Hughes et al., 2021). This criterion assessed whether the plans are well-structured and executable within the given context. In evaluations, high feasibility indicates strong planning skills and the ability to translate ideas into sustainable actions and [8] Relevance of the presentation content to the concept of "*Koperasi Merah Putih (KMP)*": refers to the extent to which the ideas, proposals, and narratives presented align with the principles, values, and objectives of the *KMP*. This included consistency with the cooperative's emphasis on mutual support, inclusivity, national identity, and community empowerment. In assessments, high relevance indicates the presenter's understanding of the cooperative's core concept and their ability to contribute meaningfully to its mission and development. These criteria were applied uniformly to assess each candidate's capability in terms of leadership potential, strategic thinking, and alignment with the cooperative's core values. The scoring process was conducted through direct observation and evaluation during structured presentations and interviews.

The use of digital technology was implemented through online forms (Amer et al., 2022; Surahman & Wang, 2022; Wei et al., 2021) accessible via mobile devices by members of the formation team. The election data were collected and automatically compiled, then announced publicly during an open plenary meeting. The entire mentoring process was carried out directly and accompanied by brief explanations to community leaders who were actively involved, covering the importance of cooperatives, the operational structure of cooperative organizations, and how digitalization can be leveraged to support collective economic activities. This method illustrates the synergy between social and technological approaches and the active role of higher education institutions in empowering communities in a sustainable manner.

## C. Results and Discussion

### 1. Results

The discussion among the formation team resulted in the establishment of eight key criteria for evaluating candidates for leadership positions in the "*Koperasi Merah Putih (KMP)*" Cooperative. These criteria were designed to assess various aspects ranging from personality traits and strategic vision to the alignment of proposed work programs with the cooperative's concept. The eight criteria are: [1] General self-confidence, [2] General appearance, [3] General communication skills, [4] Clarity of the vision and mission presented, [5] Feasibility of achieving the stated vision and mission, [6] Clarity of the proposed work programs, [7] Feasibility of implementing the proposed work programs, and [8] Relevance of the presentation content to the concept of *KMP*. The purpose of defining these criteria was to ensure that the selection process would be fair, measurable, and reflective of the actual needs of the cooperative.

The entire evaluation process was conducted digitally and independently by each member of the formation team. The eight criteria were entered into an online form that could be accessed via mobile devices. Each candidate submitted a presentation video with a maximum duration of five minutes, which served as the primary material for assessment by the formation team. The evaluation process involved three clearly defined steps. First, each member of the formation team independently viewed the videos submitted

by the candidates. These videos could be replayed as needed, allowing assessors the flexibility to evaluate objectively and thoroughly. Second, the evaluation was conducted individually for each candidate using eight pre-established criteria, with a scoring system ranging from 1 to 3, where 3 represented the highest score. Third, the same process was repeated sequentially for all remaining candidates. The evaluation was facilitated using an online form accessible via mobile devices, enabling assessors to enter their scores directly. The results were automatically compiled into a spreadsheet, which could be monitored in real time by all team members. This digital method ensured efficiency, objectivity, and transparency throughout the selection process.

A total of 11 candidates submitted presentation videos with a maximum duration of five minutes. These videos served as the primary material for assessing each candidate. Given the estimated viewing time of approximately five minutes per video, each team member required around 55 minutes to complete the full evaluation process. This video-based format was considered more efficient and flexible compared to conventional face-to-face presentations. Each candidate received scores based on eight evaluation criteria, assessed individually by every member of the formation team. The evaluation process involved assessing each candidate against eight predetermined criteria established by the formation team. The results of this assessment are summarized in Table 1, which presents the recapitulation of evaluation scores for all candidates.

**Table 1.** Recapitulation of Evaluation Scores by the Formation Team for Each Candidate

No	Candidate ID	Criteria							
		[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]
1.	Code-8325	3	3	3	2	2	3	3	2
2.	Code-9716	3	3	3	3	3	3	3	3
3.	Code-3080	2	2	1	2	1	1	1	2
4.	Code-9766	2	2	2	3	2	1	1	2
5.	Code-4935	2	2	2	2	2	2	2	2
6.	Code-3078	3	3	3	3	3	3	3	3
7.	Code-7743	2	2	1	1	1	1	1	1
8.	Code-2276	2	2	2	2	2	1	1	2
9.	Code-7186	2	2	2	2	2	2	2	3
10.	Code-2744	2	2	1	1	1	1	1	1
11.	Code-3919	2	1	2	1	1	1	1	1

Source: Community Service Data (2025)

The final assessment, which served as a consolidated summary of the evaluation process, was formally validated through a plenary meeting of the formation committee. Figure 2 below illustrates several moments from the plenary deliberations.



**Figure 2.** Meeting during the *Merah Putih* Cooperative Board Election

The final results were then ranked from the highest to the lowest scores. This ranking served as the basis for the plenary meeting of the formation team to determine the candidates recommended for the positions of Chairperson, Vice Chairperson, and cooperative board members. The ranking results were subsequently submitted officially to the Head of Jatisari Subdistrict (*Lurah*) for formal endorsement of the cooperative's initial organizational structure.

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## 2. Discussion

The implementation of this community service program demonstrated that a strategic approach based on the Strengthening Micro-enterprises and Resilience Transformation (SMART) framework can be effectively applied in local contexts to empower micro, small, and medium enterprises (MSMEs). The active involvement of WBS lecturers as the cooperative formation team highlights the essential role of higher education institutions in strengthening community economic institutions through innovative and participatory means. In this case, the use of digital technology (Zahoor et al., 2023) in the selection process for cooperative management served as a key innovation that promoted transparency, efficiency, and inclusive community participation, while simultaneously fostering digital literacy (Harnida et al., 2024) at the grassroots level.

The implementation results indicated that the method of selecting cooperative board members through video presentations and online assessments successfully expedited the selection process without compromising objectivity and evaluation quality. This strategy proved effective in facilitating a structured and accountable democratic process, even within a community previously unfamiliar with cooperative institutional systems. The application of eight systematic assessment criteria reflects a measured and professional approach, while also serving as an educational tool to raise community awareness about the importance of accountability in organizational governance.

This discussion reinforces the argument that digitalization in strengthening economic institutions is not only relevant to the formal sector but can also be effectively adopted in grassroots community service initiatives. Simple implementations—such as the use of online forms and digital scoring systems—can have a significant transformative impact on community perceptions of participation, transparency, and collaboration. These findings may serve as an important reference for future community engagement programs seeking to integrate technological approaches into local development efforts.

### 2.1 Implications

The results of this community service program offer both practical and strategic implications for strengthening local economies, particularly in areas lacking collective economic institutions such as cooperatives. The application of digital methods in the selection process for the *Merah Putih* Cooperative board not only accelerated administrative procedures but also enhanced transparency and community participation. This serves as concrete evidence that technology-based interventions can be effectively implemented at the community level through simple and targeted approaches. Another implication is the emergence of collective awareness among community members regarding the importance of having a formal organizational structure to support joint business activities. Moreover, the involvement of WBS lecturers as facilitators reinforces the importance of collaboration between higher education institutions and the community in building an inclusive and sustainable people's economy. This program also presents a replicable model for other regions facing similar challenges in developing MSMEs and local economic institutions.

### 2.2 Research contribution

The main contribution of this initiative lies in its community service practice that integrates digitalization into the formation of community-based economic institutions. This article enriches the literature on the application of technology in MSME empowerment activities and serves as a contextual case study of the implementation of the SMART framework at a local scale. The use of video-based assessments and online forms for cooperative board selection introduces innovation in the governance of community institutions. Furthermore, the involvement of WBS lecturers in the facilitation process provides tangible contributions to the implementation of the “*Tri Dharma*” of Higher Education, particularly in aligning education, research, and community service. From an academic perspective, this documentation offers new insights into simple yet impactful methods for institutional transformation at the grassroots level, and also serves as a reference for evaluating and developing similar future service programs.

### 2.3 Limitations

Although the program successfully achieved its primary objectives, several limitations should be acknowledged. First, the scope of intervention was limited to the initial stage of cooperative formation, without extending to managerial training, the drafting of the Articles of Association (*Anggaran Dasar*), or comprehensive cooperative business planning. This constraint was primarily due to limited implementation

time and the specific focus on digitalizing the board selection process. Second, community engagement in utilizing online technology still faced challenges related to digital literacy, requiring more intensive facilitation to ensure that digital transformation is truly inclusive. Third, while video-based assessment offered flexibility, not all candidates possessed strong communication skills in a video format, which may have affected the evaluators' perceptions. These limitations offer important points of reflection for improving future initiatives, so that program outcomes can become more comprehensive and sustainable.

#### **2.4 Suggestions**

To enhance the sustainability of this program, several recommendations can be proposed. First, it is necessary to conduct follow-up assistance in the form of training for cooperative management, financial reporting, and business development strategies for the elected board members. This is essential to ensure that the cooperative not only exists formally but also functions effectively. Second, the use of digital technology in cooperative operations could be further developed, for example by creating a web-based cooperative information system to record transactions, membership, and routine activities. Third, local government and SME support institutions should be involved in the next phase to provide ongoing guidance and policy support. Finally, future initiatives should expand community participation during the early planning stages to better align with local needs and foster a stronger sense of ownership toward the cooperative as a shared institution.

#### **D. Conclusion**

The community service program implemented by lecturers from WIKARA Business School (WBS) university in *Kelurahan Jatisari, Kecamatan Jatiasih, Kota Bekasi*, applied the Strengthening Micro-enterprises and Resilience Transformation (SMART) framework through participatory socialization, collaborative drafting of the cooperative's organizational structure, and facilitation by the WBS formation committee. The initiative successfully established *Koperasi Merah Putih* and introduced a digital, criteria-based leader selection in which 11 candidates submitted video presentations and five management members were elected using eight predefined evaluation criteria. Qualitatively, participants perceived the process as fair, efficient, and inclusive, while procedurally the use of video and online scoring increased transparency and engagement. By establishing a collective institution, the program addressed the absence of a cooperative that had limited MSME access to training, mentorship, and structured financing. From a practical perspective, the cooperative provides MSMEs with collective bargaining power, structured financing, and continuous capacity-building opportunities. From a theoretical perspective, the program contributes to community service literature by showing how digital tools in cooperative development enhance inclusivity, governance, and sustainability. This initiative demonstrates a replicable model of university–community collaboration; future programs should include broader outreach and follow-up assistance to ensure long-term cooperative impact on local economic growth.

#### **E. Acknowledgment**

The authors would like to express their sincere gratitude to the community members of *Kelurahan Jatisari, Kecamatan Jatiasih, Kota Bekasi*, for their active participation and cooperation throughout the implementation of this community service initiative. Special thanks are extended to the local leaders and stakeholders who supported the formation of the *Merah Putih* Cooperative and welcomed the collaboration with WBS. The authors also acknowledge the support of WIKARA Business School, particularly the Community Service Division, for facilitating the planning and execution of this program under the SMART framework. Appreciation is given to all team members who contributed their time, expertise, and technological resources, especially in the implementation of the digital-based selection process. Without their involvement, this initiative would not have achieved its intended impact.

#### **F. Author Contribution Statement**

The author confirms sole responsibility for the conception and design of the study, coordination of community engagement, implementation of the digital selection process, data collection and analysis, documentation, and preparation of the manuscript. The author has read and approved the final version of the manuscript.

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