

# Digitalization of Employee Cooperative Loan Applications

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**Abstract:** Employee cooperatives are a type of cooperative founded and owned by employees or workers of a company or organization. In the operational activities of employee cooperatives, cooperative members usually consist of active or retired employees who work in the same company. Each member has the right to participate in managing the cooperative, including making decisions regarding business activities and cooperative policies. The objectives of this research are: (1) implementing digitalization of employee cooperative loan applications, (2) creating employee cooperative loan transaction reports, (3) creating internal control in an institution's employee cooperative through digitalization. The method used in this study is the waterfall method. The result of this research is a web-based employee cooperative loan application. The reports formed from this application are loan application forms, loan application reports, loan approval reports, loan cards, funds disbursement receipts, journals when funds are disbursed and journals when receiving instalments.

**Keywords:** Digitalization, Submissions, Loans, Cooperatives, Employees.

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## Introduction

Employee cooperatives as a form of membership-based economic organization have a very important role in encouraging employee participation and welfare in their work environment. Employee cooperatives are a clear example of the application of democratic principles in the business world, where employees have an active role in managing and making decisions on the cooperative's business activities. The phenomenon of employee cooperatives has emerged as an attractive alternative for improving employee welfare, increasing productivity and creating a more inclusive work climate.

In the era of globalization and increasingly fierce competition, the challenges faced by employees in achieving prosperity and economic sustainability are increasingly complex. The process of technological transformation and changes in work paradigms affect the traditional way organizations operate, including cooperatives. Therefore, employee cooperatives need to adapt to current developments and utilize technology to

provide the best service for employee members (Carina et al., 2022).

Some of the problems faced by employee cooperatives in the conventional or manual loan application process are as follows: (a) Process efficiency: The manual loan application process often takes time and requires many administrative steps. This can cause delays in loan processing and affect employees' urgent need to obtain funds, (b) Precision and accuracy: Manual processes are prone to human error, whether in filling out forms, calculations, or data verification. These errors can cause delays in loan approval or result in discrepancies between submitted data and actual data. (c) Accessibility limitations: Employees who work far from the cooperative's head office or have other activities may face obstacles in applying for loans directly. This may hinder their participation in cooperative loan programs. (d) Supervision and transparency: Manual processes can complicate supervision and monitoring by cooperative management. Non-transparency in the loan application process can affect employee members' trust and satisfaction with the cooperative. (e) Need

for innovation: In today's digital era, many employees are accustomed to the ease and speed of digital services. Therefore, employee cooperatives need to keep up with technological developments and innovation to meet the expectations of their members.

The main objective of this research is to identify the benefits and potential benefits of digitalization in employee cooperative loan applications, as well as explore the views and perceptions of employee members and cooperative management regarding this initiative. The focus of this research will be on how the application of technology can increase efficiency, accuracy and accessibility for employees in applying for loans. With a deeper understanding of digitalization, it is hoped that this research can make a positive contribution to the development of employee cooperatives and the application of technology in the work environment.

Several previous studies with similar themes are as follows: (1) Research entitled Design and Development of Cooperative Management Accounting Information Systems Using Extreme Programming Methods, the result of this research is an Accounting Information System (AIS) application for cooperative management through the application of the website-based Extreme Programming (XP) method. The results of black-box testing of the system by testing the system functions produce a value of 100%, meaning that the system functions according to requirements (Kustiawan et al., 2022). (2) Research conducted by (Abdilah et al., 2022) entitled Web-based savings and credit cooperative information system application at PT. Mitraindo Sejahtera Utama Tangerang, the results of this research are this research uses a software design method, namely by analysing the system currently running at the PT employee cooperative. Mitraindo Sejahtera Utama includes system design, database design and system implementation. The resulting report includes: reports for member data, member savings data, loan data reports and reports on loan instalments. The programming language used is PHP My SQL, the software the author uses to support the application creation process is Dreamweaver CS6, Adobe Photoshop and Xampp. (3) (Resti, 2021) conducted research entitled

receivables data processing system at the Ruwa Jurai employee cooperative rubber plantation Unit Business Group (UKK) Bergen. Next is research conducted by (Afri, 2021) entitled Design of a Web-Based Goods Sales Information System in Employee Cooperatives, with the following research results: the results of this research can provide a solution to sales problems in employee cooperatives. This research designs a sales website using PHP and MySQL. The website that is built is useful as a means of purchasing transaction activities. The website created is multiuser in nature, consisting of the cooperative operator, treasurer and cooperative members as customers. The next previous research was conducted by (Widiyastuti & Maulana, 2019), with the title of the research Savings and Loans Accounting Application at the BTPN Pringsewu Lampung Bank Employee Cooperative, this research produces the following conclusions: With the existence of a computerized system, it is hoped that it can help minimize errors that may occur when recording data on existing cooperative members, as well as making it easier for employees and owners to obtain savings and loan reports for cooperative members quickly and accurately.

## Materials and Methods

### Study area

The object of this research is 'Bhakti Mulia Employee Cooperative' (PT. Arteria Daya Mulia) which is located at Dukuh Duwur Street No. 46, Cirebon, West Java. The observation period was carried out for approximately one month, starting from September 1 2022 to September 31 2022. The details of the stages are as follows:

#### 1. Preparation Stage

The first step taken by the author is to choose a company allows observations to be made. After that, the author took decision to conduct observations at the Bhakti Mulia Employee Cooperative on PT. Arteria Daya Mulya. The author asked permission to make observations from Chairman of the Bhakti Mulia Employee Cooperative, then the request for observation was

accepted by the Chairman of the Bhakti Mulia Employee Cooperative.

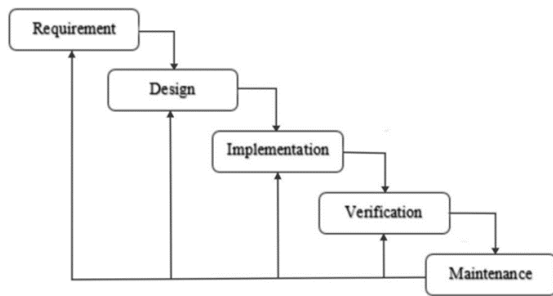
**2. Implementation Stage**

Observations were carried out at the Bhakti Mulia Employee Cooperative, starting September 1, 2022 to September 31, 2022.

**3. Reporting Stage**

After completing the observation stage on September 31 2022, the author start writing reports after carrying out observations, starting at the beginning of the month October 2022.

This research uses the Waterfall method (Andrian, 2021).. This method was chosen because it can identify problems and determine the needs of the system to be built appropriately.



**Figure-1 Research Method**

The following is an explanation of the prototyping processes:

**1. Requirements**

At this stage, system developers need communication aimed at understanding the software expected by users and the limitations of the software. Information can be obtained through interviews, discussions or direct surveys. Information is analysed to obtain the data needed by users.

**2. Design**

At this stage, developers create a system design that can help determine hardware and system requirements and also help in defining the overall system architecture.

**3. Implementation**

In this stage, the system is first developed in small programs called units, which are integrated in subsequent stages. Each unit is developed and tested for functionality which is called unit testing.

**4. Verification**

At this stage, the system is verified and tested to see whether the system fully or partially meets the system requirements. Testing can be categorized into unit testing (carried out on a specific module of code), system testing (to see how the system reacts when all modules are integrated) and acceptance testing. (conducted with or on behalf of the customer to see if all customer needs are satisfied).

**5. Maintenance**

This is the final stage of the waterfall method. The finished software is run and maintained. Maintenance includes correcting errors that were not found in previous steps.

**Results and Discussion**

**1. Software to Run the System**

Details of the software requirements used to run the application for recording employee loan transactions are as shown in table-1 below:

**Table-1. Software Used**

No.	Software	Description
1.	Operating system	Windows 7
2.	Browser	Mozilla Firefox
3.	Editor Programmer	Notepad++
4.	Web Programing	PHP, HTML, Java Script
5.	Database Design	MySQL

**2. Hardware to Run the System**

Details of the hardware requirements used to run the application for recording employee loan transactions are as shown in table-2 below:

**Table-2. Hardware Used**

No.	Hardware	Description
1.	Processor	Intel Inside CPU 887
2.	RAM	4 GB
3.	Hardisk	500 GB

**3. Program View**

Implementation of the program display is the result of designing the program display which was previously carried out at the system design stage. The program display contained in the application

for recording employee loan transactions at the Employee Cooperative is as follows:

### 3.1. Login Form



Figure-2 Login Form

#### Description:

The login form as in Figure-1 is the form that users use to enter the system according to the username and password for each section and according to their access rights. This form consists of a username, password and login button. Here's the explanation:

- Username is filled in with the name that has been registered in the database.
- The password is an integral part of the username where the password is the keyword to enter the program.
- The login button is used if the username and password match those registered in the database, then the main menu will appear in each related section.

### 3.2. Loan Application Input Form

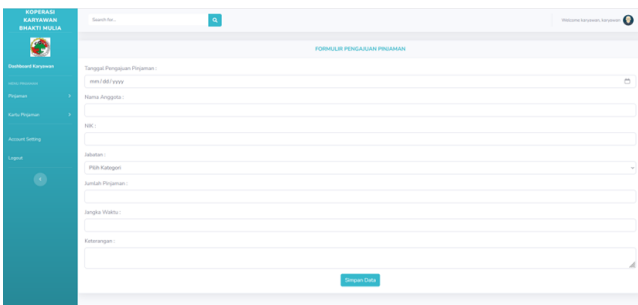


Figure-3 Loan Application Input Form

#### Description:

The loan application input form as in Figure 3 is a form used by employees to add loan application data, which consists of loan application date, member name, NIK, position, loan amount, time

period, information and a save data button to save the data.

### 3.3. Loan Application Input Results Form

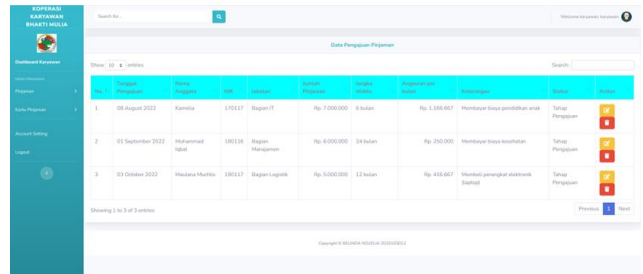


Figure-4 Loan Application Input Form

#### Description:

The loan application input form as in Figure-4 is the form used by employees to edit and delete loan applications. The loan application page contains information from the loan application date, member name, NIK, position, loan amount, time period, information and actions consisting of edit and delete.

### 3.4. Loan Application Report

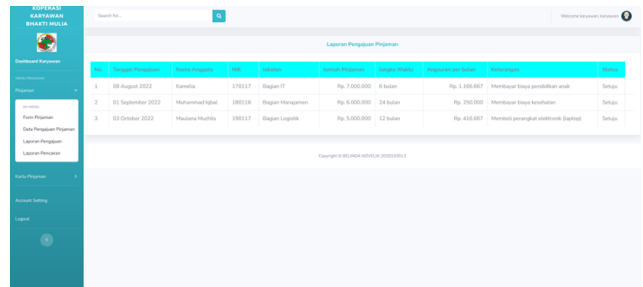


Figure-5 Loan Application Report

#### Description:

The loan application report as in Figure 5 is a report used by employees to view loan application reports. The loan application page contains information on the loan application date, member name, NIK, position, loan amount, time period, information and status.

The main purpose of creating employee loan application reports in employee cooperatives is to record and manage the loan application process in a good and structured manner.

### 3.5. Cooperative Member Input Form

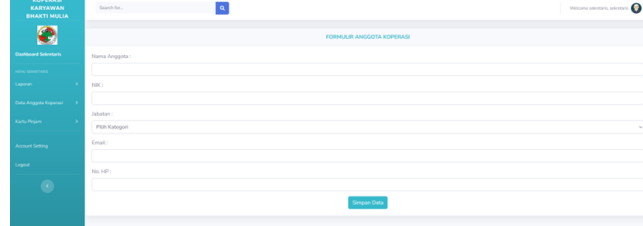
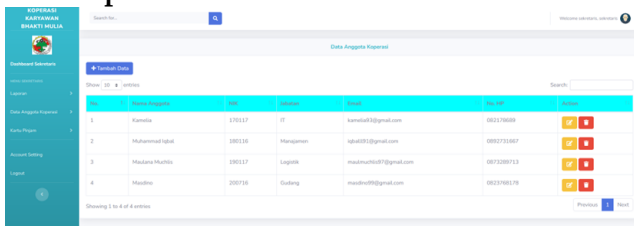


Figure-6 Cooperative Member Input Form

**Description:**

The cooperative member input form as in figure-6 is the form used by the secretary to add cooperative member data, which consists of member name, NIK, position, email, phone number, as well as a save data button to save the data.

**3.6. Cooperative Member Data**



**Figure-7 Cooperative Member Data**

**Description:**

Cooperative member data as in Figure 7 is cooperative member data which is used by the secretary to edit, delete and add data. Cooperative member page containing information on member's name, NIK, position, email, phone number, add data button and actions consisting of edit and delete.

Creating data on employee loan cooperative members in employee cooperatives has several important objectives, including:

**Member Identification:**

Employee loan cooperative member data is used to identify and record personal information from each member of the cooperative (Manousakis et al., 2021). This includes name, address, contact number, and other information necessary to properly identify the member.

**Membership Management:**

Cooperative member data makes it easier to manage and maintain membership (Opiola et al., 2022). This data helps the cooperative in ascertaining who is a member and monitoring their membership status.

**Loan Eligibility Determination:**

Cooperative member data helps in determining a member's eligibility to apply for a loan. Financial data and previous loan history can be the basis for evaluating a member's ability to repay loans.

**Better Member Service:**

By having structured and well-managed member data, cooperatives can provide better services to their members. The data helps understand

members' needs and preferences, and respond quickly to their requests or questions.

**Financial and Strategic Planning:**

Cooperative member data is the basis for cooperative financial and strategic planning. This data can help in designing products and services that suit members' needs as well as developing strategies for the growth and sustainability of the cooperative (Pageler & Palma, 2022).

**Decision-making:**

Accurate and reliable member data supports better decision making. Decisions related to expanding services, determining interest rates, and other cooperative policies can be taken based on proper data analysis.

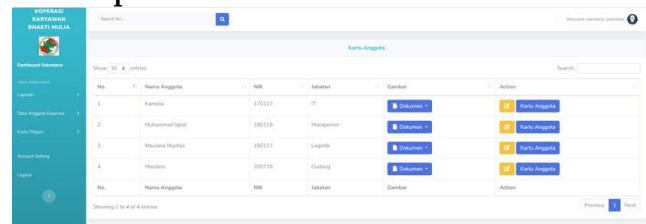
**Communication and Information:**

Cooperative member data is also used to establish effective communication with members. Information related to programs, activities or changes in the cooperative can be provided to members easily through well-managed data (Kania et al., 2020).

**Regulatory Compliance:**

Cooperative member data is also used to fulfilled applicable regulatory requirements related to cooperatives. The existence of complete and orderly data helps cooperatives fulfilled their legal and tax responsibilities.

**3.7. Cooperative Member Card**



**Figure-8 Cooperative Member Card**

**Description:**

The member card as in figure-8 is the data used by the secretary to view the member card. Cooperative member card page containing information on member's name, NIK, position, email, phone number, picture.

Cooperative membership cards have various important benefits for members and the cooperative itself. Some of the benefits of cooperative membership cards include:

**Member Identification:** The cooperative member card serves as the member's official identification.

With this card, members can easily be identified as part of the cooperative and gain access to the services and programs provided.

**Access Cooperative Services:** Member cards allow members to gain access to various services offered by cooperatives, such as loans, savings, insurance, and other social programs. This card makes it easier for members to use these services easily and quickly.

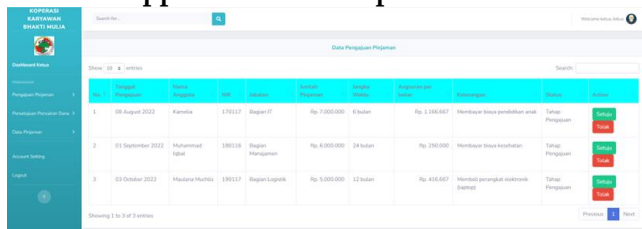
**Providing Discounts and Special Benefits:** Some cooperatives provide discounts or special benefits for members who use their membership card when making transactions. This could be a discount on the purchase of a product or service, a redeemable points reward, or the opportunity to get another special offer.

**Loyalty Program:** Cooperative membership cards are also often used as loyalty cards. Through this card, members can collect points or get bonuses that can be used for certain purposes, such as gifts or discounts in the future.

**Transaction Security:** Member cards help increase transaction security for members. With this card, members can identify themselves when making transactions with the cooperative, thereby reducing the risk of identity misuse or unauthorized access.

**Makes it easier to track transaction history:** Cooperative member cards record members' transaction history with the cooperative. This makes it easier for members to track transactions they have made, including loans taken, savings deposited, or other investments.

**3.8 Loan Application Data Input Form**



**Figure-9 Employee Loan Application Data Input Form**

**Description:**

The loan application data input form as in Figure-9 is the form used by the chairman to approve loan application data, which consists of loan application date, member name, ID, position, loan amount,

time period, status information and actions to agree and reject.

**3.9 Loan Application Report**



**Figure-10 Employee Loan Application Report Description:**

The loan application report as in Figure 10 is a report used by the chairman to view loan application reports that have been approved by the chairman. The loan application page contains information on the loan application date, member name, NIK, position, loan amount, time period, information and status.

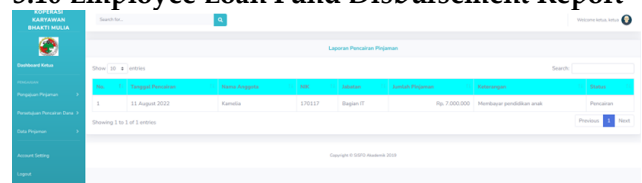
The employee cooperative member loan application report has significant benefits for the cooperative and employee members, including:

**Transparency and Accountability:** Loan application reports provide a written record of each incoming loan application. This creates transparency in the application process and ensures openness in decision making regarding loan approval or rejection. This report also allows for accountability in terms of managing loan funds (Kania et al., 2020).

**Loan Management and Monitoring:** With loan application reports, cooperatives can easily manage and monitor the status of each ongoing loan. This report includes information about the loan amount, term, interest rate, and payment status. In this way, cooperatives can manage loan funds more efficiently.

**Loan Eligibility Evaluation:** This report allows the cooperative to evaluate the eligibility of employee members in applying for a loan. Financial data and other information in the report helps measure a member's ability to repay loans on time.

**3.10 Employee Loan Fund Disbursement Report**

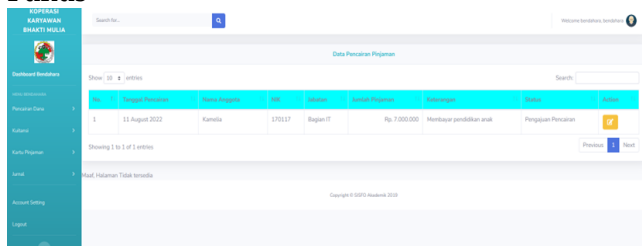


**Figure-11 Employee Loan Fund Disbursement Report**

**Description:**

The loan disbursement report as in Figure 11 is a report used by the chairman to view the loan disbursement report that has been approved by the chairman. Loan application page containing information on disbursement date, member name, ID, position, loan amount, information and status.

**3.11 Data on Disbursement of Employee Loan Funds**

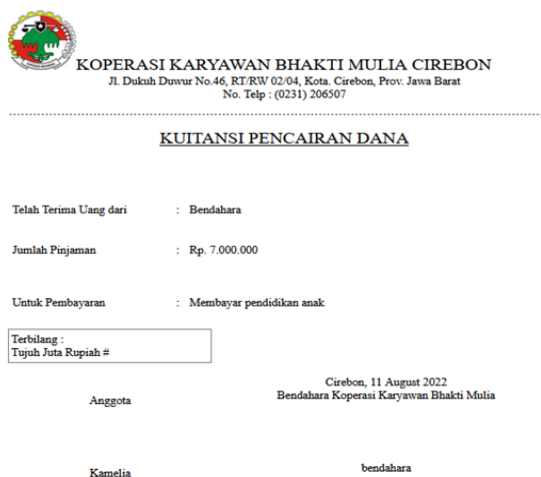


**Figure-12 Data on Disbursement of Employee Loan Funds**

**Description:**

Loan disbursement data as in Figure 12 is data used by the treasurer to view loan disbursement reports that have not been approved by the chairman. The loan application page contains information on the disbursement date, member's name, NIK, position, loan amount, information and status, and action with an edit button.

**3.12 Receipt for Disbursement of Employee Loan Funds**



**Figure-13 Receipt for Disbursement of Employee Loan Funds**

**Description:**

The funds disbursement receipt as in Figure-13 is data used by the treasurer to record proof of the funds disbursement transaction, which contains the date, money receipt, loan amount and payment information.

Here are some specific purposes for making receipts in the process of disbursing loan funds:

**Proof of Transaction:** Receipts are valid written proof of the disbursement of loan funds. This is important for cooperatives and employee members as proof that the disbursement process has been carried out correctly and in accordance with the agreed amount.

**Certainty and Openness:** Receipts provide certainty and openness in the process of disbursing loan funds. Employee members can ensure that the amount of funds received is as agreed and that the transaction has been officially recorded.

**Record Important Data:** Receipts record important data related to disbursement of loan funds, such as transaction date, amount disbursed, recipient's name, and employee member number. This information becomes an easily accessible reference for recording and monitoring purposes by the cooperative.

**Financial Management:** Receipts help in managing cooperative finances by ensuring that every loan disbursement transaction has been recorded accurately (Sukenti, 2023). Data from receipts can be used in cooperative bookkeeping and financial reporting.

**Audit and Compliance:** Receipts become important documents during the internal or external audit process. This helps in ensuring that disbursement of loan funds is in accordance with established procedures and meets regulatory requirements (Bergman, 2023).

**Security and Verification:** Receipts help secure the loan disbursement process by recording the signature of the recipient of the funds. This helps verify that the funds have been received by the employee member concerned.

**Maintaining Good Relations with Members:** Receipts show the cooperative's professionalism in managing transactions with employee members.

This can help maintain good relationships and trust between the cooperative and members.

**Ease of Tracking:** With receipts, employee members can easily track every loan disbursement transaction that has been carried out. If there are questions or problems related to the transaction, the receipt can be a clear reference.

### 3.13 Member Loan Installment Payment Receipt

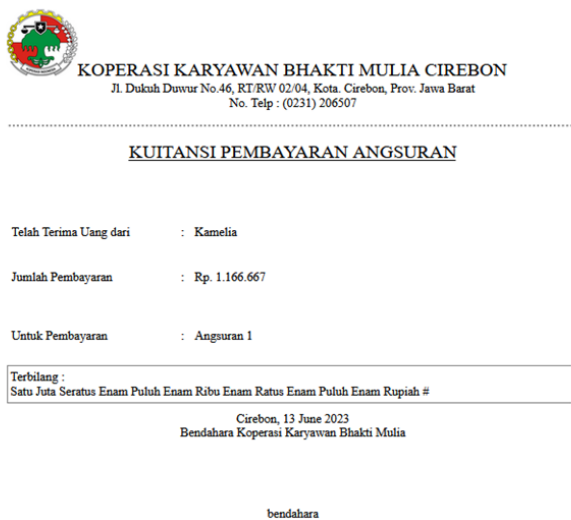


Figure-14 Member Loan Installment Payment Receipt

**Description:**

The installment receipt receipt as in Figure-14 is data used by the treasurer to record proof of installment receipt transactions, which contains the date, cash receipt, payment amount and payment information.

The purpose of making receipts for member loan installment payments is: as proof of valid payments, transparency and accountability, financial reconciliation, monitoring payment regularity, accurate financial reports, customer service to cooperative members.

### 3.14 Cash Disbursement Journal

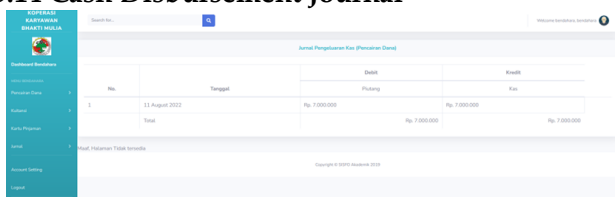


Figure-14 Cash Disbursement Journal

**Description:**

The cash disbursement journal is as shown in figure-14. is data used by the treasurer that appears based on transactions when disbursing loan funds.

Creating a cash disbursement journal for employee cooperative loan transactions has important benefits in managing cooperative finances and monitoring loan activities. Some of the benefits of the cash disbursement journal are:

**Recording Transactions Properly:** A cash disbursement journal ensures that every loan transaction that occurs is recorded precisely and in detail. This helps record the loan amount given to employee members, including interest rates, admin fees and disbursement dates.

**Expenditure Tracking:** This journal helps in tracking cooperative cash expenditure related to loan disbursement. By recording each transaction, the cooperative can find out the amount of funds that have been issued as loans to members.

**More Efficient Financial Management:** Cash disbursement journals help in managing cooperative finances more efficiently. Data recorded in journals enables better financial analysis and helps make informed decisions.

**Preventing Fraud and Errors:** The cash disbursement journal functions as a tool to identify potential fraud or errors that occur in the loan disbursement process. If there are discrepancies between recorded data and actual transactions, problems can be identified and resolved early.

**Ensure Regulatory Compliance:** This journal also serves as an important reference during the audit process. By recording every transaction correctly, cooperatives can ensure compliance with applicable regulations in loan management.

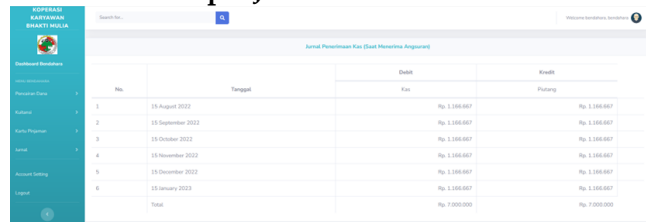
**Financial Reporting:** Cash disbursements journal helps in preparing cooperative financial reports. The data recorded in the journal is the basis for preparing balance sheets, profit and loss statements and other financial reports (Salehi et al., 2022).

**Loan Performance Analysis:** This journal can be used to analyze cooperative loan performance. Logged data can provide insight into loan portfolio growth rates, loan quality, and loan cash flow.

**Makes Reconciliation Easier:** A cash disbursement journal also helps in the process of reconciling with

other financial records, such as physical proof of payment or entries in a general ledger.

### 3.15 Cash Receipts Journal



No.	Tanggal	Debit		Kredit
		Kas	No. 1.588.001	Pinjaman
1	15 August 2022	No. 1.588.001	No. 1.588.001	No. 1.588.001
2	15 September 2022	No. 1.588.001	No. 1.588.001	No. 1.588.001
3	15 October 2022	No. 1.588.001	No. 1.588.001	No. 1.588.001
4	15 November 2022	No. 1.588.001	No. 1.588.001	No. 1.588.001
5	15 Desember 2022	No. 1.588.001	No. 1.588.001	No. 1.588.001
6	15 January 2023	No. 1.588.001	No. 1.588.001	No. 1.588.001
Total		No. 7.000.000	No. 7.000.000	No. 7.000.000

Figure-16 Cash Receipts Journal

#### Description:

The cash receipts journal as in Figure 16 is data used by the treasurer which appears based on transactions when receiving installments.

Here are some of the main benefits of recording these cash receipts in a journal:

**Financial Transparency:** By recording cash receipts in detail in a journal, cooperatives can demonstrate transparency in their financial activities to members. Members can see how many loans have been paid and evaluate whether their loan payments match their personal records.

**Accurate Financial Recording:** The cash receipts journal helps in accurately recording the amount of money coming in from cooperative member loan installment payments. With proper recording, cooperatives can ensure that the accounts of employee cooperative members remain accurate and avoid errors or confusion in financial management.

**Monitoring Payment Regularity:** Through the cash receipts journal, cooperatives can track the regularity of loan installment payments by employee cooperative members. If there are members who are often late or experience arrears, the cooperative can take the necessary steps to help these members continue to pay according to the established schedule.

**Debt and Financing Management:** By recording member loan installment payments in a journal, cooperatives can properly manage their debt and financing (Hayati et al., 2022). This helps cooperatives plan cash flow and make wise decisions regarding the use of funds coming in from installment payments.

**Cooperative Performance Evaluation:** Cash receipts journals can also be used as a tool to

evaluate cooperative financial performance (Wen et al., 2022). By looking at the amount of money coming in from loan installment payments, cooperatives can analyze the income generated from lending activities and compare it with operational costs, so that the efficiency and sustainability of the cooperative can be assessed.

**Tax Compliance and Reports:** Good recording in the cash receipts journal helps cooperatives comply with applicable legal and tax requirements (Fakhroni & Fitraratri, 2022). Neat and orderly records make it easier to prepare accurate and timely financial reports and tax reports.

### Conclusions

Digitizing employee cooperative loan applications can provide many benefits for cooperatives and their members. By improving efficiency, accessibility, security and member experience, digitalization can be an important step to improve the performance and competitiveness of cooperatives in providing financial services to their members.

With this digitalization, it can increase the efficiency of the employee loan application process, accessibility and convenience, data security and privacy, increase the speed of loan disbursement, save operational costs, improve member experience. Employee cooperative applications can also help in automating many administrative processes, such as recording financial transactions, managing member data, and generating reports. This reduces the administrative workload and increases the cooperative's operational efficiency.

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