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Digital Service Innovation and Marketing Performance of Campus Cooperatives: A Descriptive Study Based on Secondary Data

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Abstract

This study aims to analyze digital service innovation and its relationship with the marketing performance of campus cooperatives. The research employed a descriptive quantitative approach using secondary data obtained from financial reports, Annual Member Meeting (RAT) documents, and cooperative activity reports during the 2023–2025 period. Data were analyzed using documentation techniques, descriptive analysis, and trend analysis to examine the development of cooperative revenue, Net Operating Surplus (SHU), and forms of digital innovation implemented by the cooperative. The findings show that campus cooperatives gradually implemented several digital service innovations, including QRIS-based cashless payment systems, digital transaction recording, and social media utilization for promotion and communication. During the study period, cooperative revenue increased from IDR 1,247,350,000 in 2023 to IDR 1,563,480,000 in 2025, accompanied by relatively stable SHU growth. Descriptively, the implementation of digital service innovation was followed by improvements in transaction activity and operational efficiency. However, this study does not statistically test causal relationships because the analysis is limited to descriptive trend analysis based on secondary data. This study implies that digital transformation can become a strategic approach to strengthening the marketing performance and sustainability of campus cooperatives in the digital era.

Keywords:
digital service innovation, marketing performance, campus cooperatives, secondary data, digital transformation.

INTRODUCTION

The development of digital technology globally has driven significant changes in the marketing practices of organizations, including cooperatives. Digital transformation not only changes communication and promotional patterns, but also plays a strategic role in expanding market reach as well as improving the effectiveness of overall marketing performance (Fajar Nugroho et al., 2026). The development of digital technology has also encouraged organizations to adopt a more adaptive, interactive, and data-based marketing system to improve service quality and organizational competitiveness. In the era of Society 5.0, the use of digital technologies such as social media, digital payment systems, and customer data management is an important part of supporting the effectiveness of an organization's marketing strategy (Yasmin & Jhon Veri, 2025). In addition, the development of artificial intelligence (AI) and big data also provides opportunities for organizations to improve the efficiency of marketing decision-making and strengthen relationships with service users in a more responsive and sustainable manner (Dwivedi et al., 2021).

In the context of cooperatives, digital technology can be used to support product and service innovation through the adoption of digital platforms, social media, and electronic payment systems. The implementation of digital marketing strategies is a form of marketing innovation that allows organizations to achieve wider market penetration and create more intense interactions with members and potential consumers (Ayu et al., 2026). The use of social media and digital technology has also been proven to be able to strengthen customer relationship management (CRM) and increase the effectiveness of organizational marketing communication through more active and responsive engagement of service users (Foltean et al., 2019).

Several studies show that digital marketing and product innovation have an important role in improving marketing performance and organizational competitiveness. For example, an empirical presentation on the relationship between digital marketing and marketing performance confirms that combining product innovation with digital strategies can increase the effectiveness of organizational marketing activities in the midst of intense competition (Achmad Solechan et al., 2025). In addition, innovation orientation and marketing capabilities also have a positive influence on improving organizational performance through strengthening service quality and marketing strategies that are more adaptive to changes in the business environment (Theodosiou et al., 2012). Data-driven marketing approach (*Data-driven marketing*) is also increasingly important in supporting more effective and responsive marketing decision-making to the needs of digital service users (Sunardi et al., 2022).

On the other hand, digitalization is also a necessity for cooperatives to adjust to the dynamics of an increasingly complex business environment. Research on cooperatives that have implemented digital marketing shows that the use of digital platforms not only helps the promotion process but also strengthens the credibility of cooperative services in the digital era (Fathorrahman & Nufus, 2021a). In addition, the implementation of digital cooperatives is seen as an adaptive strategy in strengthening the competitiveness and sustainability of cooperative organizations through the use of digital technology-based services (Puspitasari et al., 2021).

In the context of campus cooperatives, the use of digital services such as non-cash payments, social media, and digital-based administrative systems has begun to be implemented to support the organization's operational and marketing activities. The implementation of digital service innovations not only aims to increase service effectiveness, but also expand interaction, engagement, and loyalty of cooperative members through faster and more responsive communication based on digital technology. The use of social media technology in the organization is also considered to be able to strengthen the relationship between the organization and members through improving the quality of communication and customer relationship management (Foltean et al., 2019).

The marketing performance of a cooperative can be reflected through various indicators such as transaction growth, member loyalty, and the effectiveness of the organization's marketing activities (Pasaribu et al., 2025a). The results of the study show that the integration of digital innovation contributes positively to improving the marketing performance of organizations.

Although various studies have discussed the influence of digital marketing and innovation on organizational performance, most studies still focus on the MSME sector or profit-based companies, while studies that specifically analyze campus cooperatives with a secondary data-based approach to financial statements are still relatively limited. In addition, previous research generally used a perception survey approach or inferential model, so that not many have examined the relationship between digital service innovation and marketing performance through empirical trend analysis based on organizational financial documents. In fact, campus cooperatives have unique characteristics as a membership-based economic institution that is service-oriented as well as business sustainability. Therefore, this study is here to fill this gap by analyzing digital product and service innovations and their relationship with the marketing performance of campus cooperatives using secondary data for the 2023–2025 period in a systematic and structured manner. This research makes an empirical contribution through trend analysis based on organizational financial statements, which are still rarely used in the study of cooperative innovation and marketing in the university environment.

The novelty of this research lies in the use of a descriptive approach based on secondary data of campus cooperative financial statements for the 2023–2025 period to analyze the relationship between digital service innovation and marketing performance. Previous research generally used a survey approach on MSMEs or profit-oriented companies, while this study focused on campus cooperatives as membership-based economic organizations.

Based on the phenomenon and empirical evidence from the study, this study is designed to comprehensively analyze how digital product and service innovations affect the marketing performance of campus cooperatives. By utilizing organizational data and internal reports as secondary sources, this research is expected to provide a strong empirical perspective to understand the extent to which digitalization can be an effective marketing strategy in a campus cooperative environment.

Based on the research background that has been described, the main problem in this study focuses on the dynamics of digital product and service innovation and its relation to the marketing performance of campus cooperatives. This research is directed to examine in depth the form and level of innovation of digital products and services that have been applied in the operational activities of campus cooperatives. In addition, this study also seeks to describe the condition of campus cooperative marketing performance as reflected through available organizational data and financial statements. Furthermore, this study aims to analyze the relationship between the application of digital product and service innovation and the marketing performance of campus cooperatives as an effort to understand the contribution of innovation to strengthening the competitiveness and sustainability of cooperatives.

In line with the formulation of the problem that has been formulated, this study aims to obtain an empirical picture of the role of innovation in supporting the marketing performance of campus cooperatives. In particular, this study aims to analyze the form and level of innovation of digital products and services applied in campus cooperative activities. In addition, this study also aims to describe the marketing performance of campus cooperatives based on organizational indicators and financial achievements available in secondary documents. In the end, this research is expected to be able to analyze the relationship between digital product and service innovation and the marketing performance of campus cooperatives, so that it can make a conceptual and practical contribution to the development of cooperative marketing strategies based on digital innovation.

LITERATURE REVIEW

Digital Service Innovation

The development of digital transformation has encouraged organizations to adopt more adaptive, faster, and technology-based service systems to support operational and marketing activities. Digitalization is not only related to the use of information technology, but also encompasses changes in business processes, communication patterns, and organizational strategies in providing services to users. In the era of Society 5.0, the use of digital technologies such as social media, electronic payment systems, artificial intelligence (AI), and customer data management has become a crucial part of improving service effectiveness and organizational competitiveness (Yasmin & Jhon Veri, 2025). In addition, developments in AI and big data enable organizations to improve the efficiency of decision-making and the quality of interactions with service users in a more responsive and sustainable manner (Dwivedi et al., 2021).

In the context of cooperatives, digital service innovation can be realized through the implementation of a cashless payment system (QRIS), digital transaction recording, the use of social media as a promotional tool, and the integration of application-based administrative services. These innovations fall into the categories of process innovation and marketing innovation because they impact how organizations provide services and build relationships with cooperative members. The use of digital technology is also considered capable of increasing the effectiveness of customer relationship management (CRM) through more interactive and responsive communication with members (Foltean et al., 2019).

Previous research shows that the implementation of digital marketing in cooperatives and MSMEs can increase promotional effectiveness, expand market reach, and strengthen organizational credibility in the digital era (Fathorrahman & Nufus, 2021). In addition, the implementation of digital cooperatives is seen as an adaptive strategy to strengthen the sustainability of membership-based organizations through the integration of digital technology-based services (Puspitasari et al., 2021). Thus, digital service innovation is an important factor in supporting the operational and marketing effectiveness of cooperatives amidst the development of the digital ecosystem.

Marketing Performance

Marketing performance is an indicator used to measure an organization's success in achieving marketing goals and maintaining business sustainability. Marketing performance can be reflected in increased revenue, transaction volume growth, customer or member loyalty, promotional effectiveness, and the organization's ability to maintain market competitiveness (Pasaribu et al., 2025). In membership-based organizations such as cooperatives, marketing performance is also related to the organization's ability to increase member participation and maintain the stability of business activities.

From a strategic perspective, marketing performance is influenced by the organization's ability to develop market orientation, innovation, and marketing capabilities that are adaptive to changes in the business environment. (Theodosiou et al., 2012) explains that marketing capabilities have a positive relationship with improving organizational performance through strengthening service strategies and effective marketing communications. Furthermore, a data-driven marketing approach is increasingly important in supporting more accurate marketing decision-making that is responsive to the behavior of digital service users (Saura, 2021).

In this study, the marketing performance of cooperatives is measured descriptively through indicators of revenue growth, development of Net Operating Surplus (SHU), and dynamics of transaction activities reflected in the cooperative organization report for the period 2023–2025.

The Relationship Between Digital Service Innovation and Marketing Performance

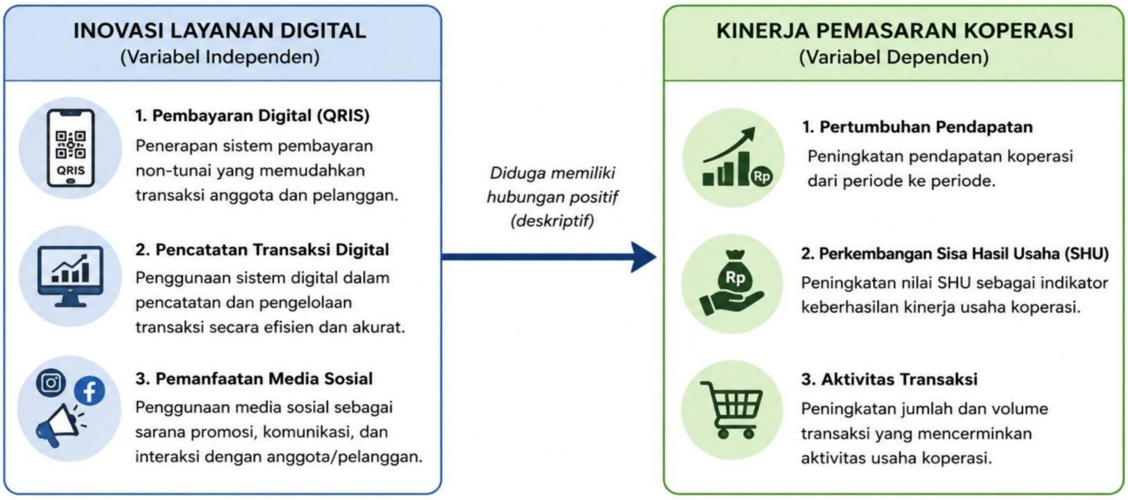
Theoretically, digital service innovation is linked to improved organizational marketing performance. Implementing digital technology enables organizations to increase service efficiency, expand marketing reach, accelerate transaction processes, and strengthen relationships with customers or members. The use of social media, digital payment systems, and data-driven technology is also considered capable of increasing the effectiveness of marketing communications and user loyalty.

Various empirical studies have shown that digital marketing and service innovation contribute to improved organizational performance. (Achmad Solechan, n.d.). explains that the combination of innovation and digital marketing can increase the effectiveness of an organization's marketing activities amidst increasingly competitive business competition. Research by (Pasaribu et al., 2025) also shows that the integration of innovation and digital marketing has a positive relationship with improving organizational marketing performance. Furthermore, research by Foltean et al., (2019) confirms that utilizing digital technology and social media-based CRM can improve organizational relationships with service users and support improved organizational performance.

In the context of campus cooperatives, the implementation of digital service innovations such as QRIS, digital transaction recording, and social media-based promotions is thought to be linked to increased transaction activity, marketing effectiveness, and operational efficiency. However, in this study, these relationships were understood descriptively through secondary data-based trend analysis and were not tested using inferential statistical approaches.

Conceptual Framework

This study uses a simple conceptual framework that positions digital service innovation as a factor related to the marketing performance of campus cooperatives. The digital service innovations in this study include the use of QRIS, digital transaction recording, and the use of social media as a promotional tool. Meanwhile, marketing performance is reflected in revenue growth, SHU development, and the dynamics of cooperative transaction activity.



Picture 1. Conceptual Framework

METHODS

This research uses a descriptive quantitative approach with a secondary data-driven trend analysis design. This approach was chosen because the research aims to describe the dynamics of digital service innovation and the development of campus cooperative marketing performance based on systematically documented numerical data. Secondary data is used as the primary research source because it provides historical information regarding the organizational development and marketing activities of cooperatives (Martins et al., 2018).

The research data was obtained through a documentary study of the cooperative's annual financial reports, Annual Members' Meeting (RAT) documents, organizational activity reports, and the cooperative's administrative archives for the 2023–2025 period. Documentation techniques were used to identify forms of digital service innovation implemented by the cooperative, such as the use of QRIS, digital transaction recording, and the use of social media as a promotional medium.

Data analysis was conducted through several stages: data reduction, financial document classification, growth rate calculations, and interpretation of revenue and Net Operating Profit (SHU) development trends. Trend analysis was used to examine patterns of change in the cooperative's marketing performance following the implementation of digital service innovations. Marketing performance indicators in this study included cooperative revenue growth, SHU development, and the dynamics of organizational transaction activity.

This study did not use inferential analysis or statistical causality testing because the research objective focused on empirical description and interpretation of organizational trends based on secondary data. Therefore, the relationship between digital service innovation and marketing performance is understood descriptively, not as a cause-and-effect relationship that can be tested statistically.

To maintain data validity, the study utilized official cooperative documents that had been administratively documented and used consistently throughout the study period.

RESULT AND DISCUSSION

Overview of Digital Product and Service Innovation

Based on organizational documents and cooperative activity reports for the 2023–2025 period, it is known that campus cooperatives have gradually adopted digital services since 2023. The innovations implemented include the use of a cashless payment system (QRIS), digital transaction recording, and the use of social media as a means of promotion and communication with members.

The implementation of these digital services demonstrates the cooperative's efforts to adapt to technological developments and consumer behavior, which are increasingly moving towards electronic transactions. These innovations can be categorized as process innovations and marketing innovations because they impact how cooperatives provide services and interact with the market.

The implementation of these digital service innovations indicates changes in the operational patterns and marketing strategies of campus cooperatives. The impact of these innovations can then be analyzed through the development of the cooperative's marketing performance, as reflected in revenue growth and Net Operating Income (SHU) during the study period.

Cooperative Marketing Performance Overview

Based on the cooperative's financial report for the 2023–2025 period, revenue increased from Rp 1,247,350,000 in 2023 to Rp 1,389,725,000 in 2024, and then increased again to Rp 1,563,480,000 in 2025. This increase indicates a positive growth trend in the cooperative's marketing activities.

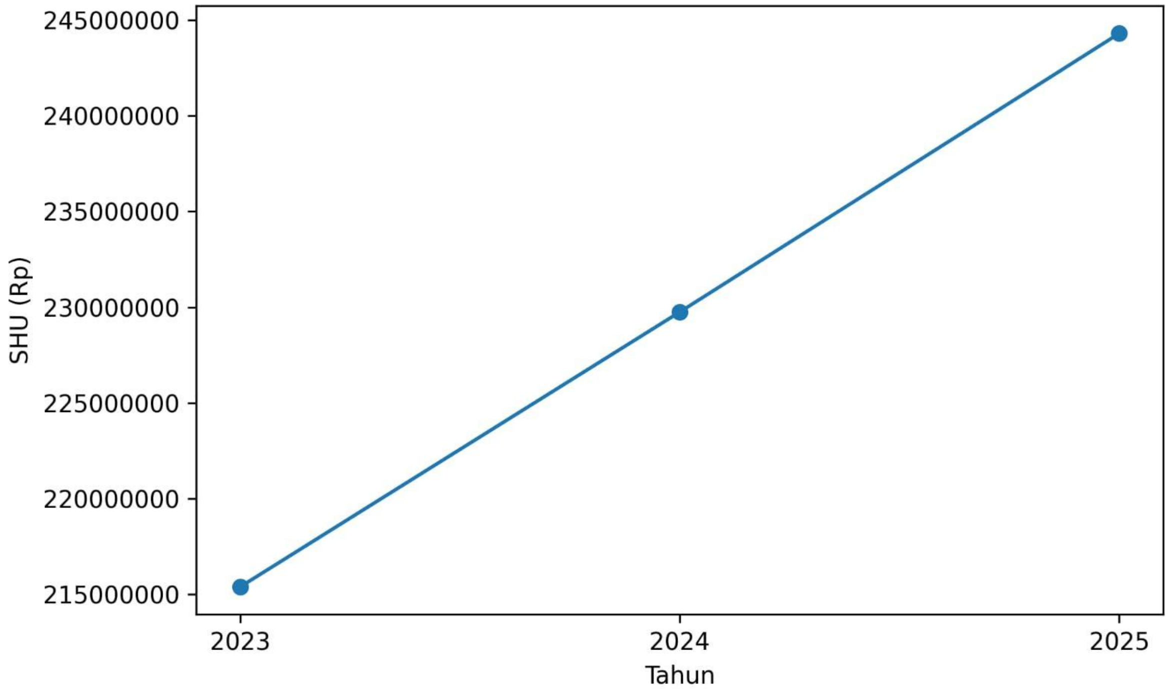
The Net Operating Surplus (SHU) also showed relatively stable growth, indicating increased operational efficiency and the contribution of member transaction activity to the cooperative's performance.

Based on the cooperative's financial report for the 2023–2025 period, revenue increased.

Table 1. Cooperative Revenue Development 2023–2025.

Years	Income (Rp)	Growth Rate (%)
2023	1.247.350.000	–
2024	1.389.725.000	11,42%
2025	1.563.480.000	12,51%

Based on Table 1, cooperative revenues showed a consistent growth trend during the 2023–2025 period. Growth of 11.42% in 2023–2024 increased to 12.51% in 2024–2025. This increased growth rate indicates an acceleration in marketing activities following the implementation of digital service innovations.



Picture 2. Cooperative Revenue Growth Trends 2023–2025

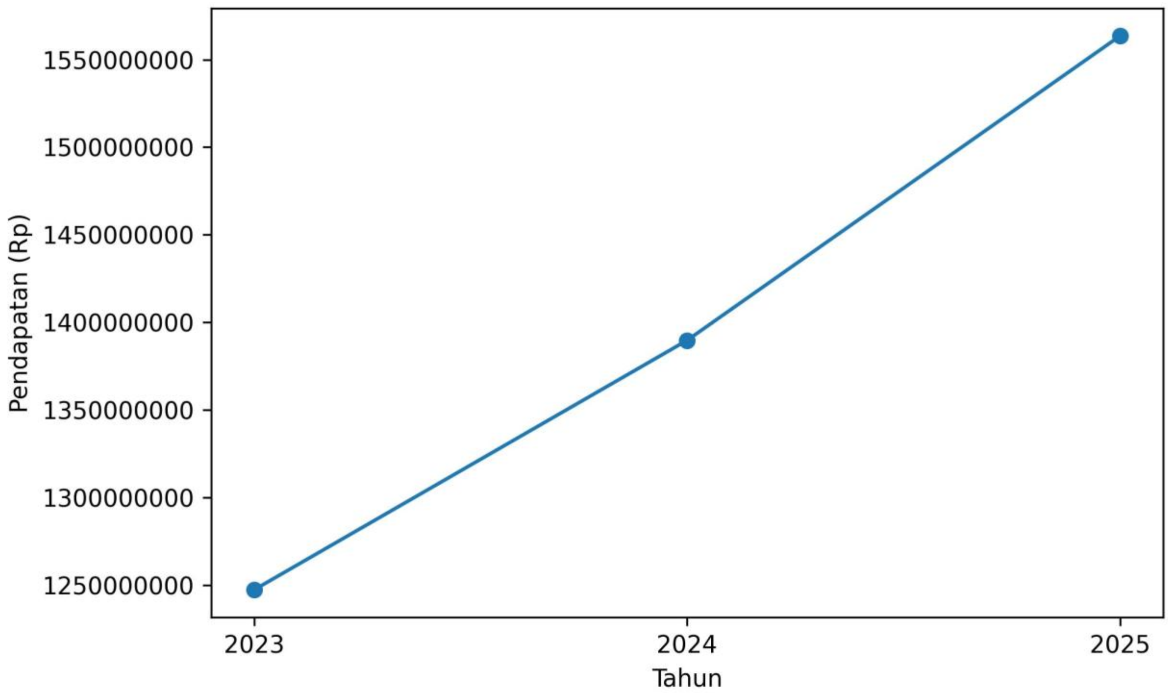
Graph 1 shows a consistent increase in cooperative income during the research period, which indicates growth in marketing activities after the implementation of digital service innovations.

Meanwhile, Table 2 shows that Net Operating Surplus (SHU) also experienced relatively stable growth, with an average growth rate of around 6% per year. The stability of SHU growth indicates that the increase in revenue was not accompanied by a significant increase in operating costs. This indicates an increase in the cooperative's operational efficiency following the implementation of the digital system.

Table 2. Development of Net Operating Income (SHU) 2023–2025

Years	SHU (Rp)	Growth Rate (%)
2023	215.400.000	–
2024	229.750.000	6,66%
2025	244.300.000	6,34%

Based on Table 2, the relatively stable growth in SHU indicates that the increase in revenue was not accompanied by a significant increase in operational costs. This indicates that the cooperative is able to maintain efficiency in resource management despite increased business activity. This stability also reflects that the implementation of digital service innovations has not only increased transaction volume but also contributed to controlling operational costs.



Picture 3. Cooperative SHU Growth Trends 2023–2025

Chart 2 shows that the growth of the cooperative's net income (SHU) has been relatively stable, reflecting the cooperative's operational efficiency during the digital transformation process.

Service digitalization, such as the use of cashless payment systems and digital transaction recording, enables faster, more accurate, and error-free operational processes, thereby reducing administrative costs and increasing work productivity. Furthermore, the use of digital media as a promotional tool tends to be more efficient than conventional marketing methods, which require higher costs.

Therefore, the stability of SHU growth can be interpreted as an indicator that digital product and service innovation not only improves marketing performance in terms of revenue but also strengthens the cooperative's overall operational efficiency. This emphasizes the strategic role of digital transformation in creating a balance between increasing revenue and controlling costs within a cooperative organization.

Analysis of the Relationship between Digital Innovation and Marketing Performance

Comparing the periods before and after the implementation of digital services, it appears that after the implementation of the cashless payment system and social media-based promotions, there was an increase in transaction volume and cooperative revenue. This indicates a positive relationship between digital service innovation and the dynamics of cooperative marketing performance.

Theoretically, innovation in digital services can increase transaction convenience, expand market reach, and strengthen member loyalty, thus impacting the organization's marketing performance. This finding aligns with previous research that suggests that digital marketing and product innovation contribute to improved organizational performance.

However, the relationship found in this study is descriptive and based on trend analysis, and therefore does not statistically test causality.

DISCUSSION

Research results show that digital service innovation plays a strategic role in shaping user perceptions of service quality and transaction efficiency. Digital technology not only impacts the functional aspects of services but also shapes user perceptions, trust, and emotional satisfaction with application-based services (Zainuddin, 2025). Thus, in the context of campus cooperatives, digital service innovations such as online ordering systems, cashless payments, and internal application integration have the potential to increase member satisfaction while strengthening the cooperative's image as a modern and adaptive institution.

Furthermore, the relatively stable growth in Net Operating Income (SHU) indicates that increased revenue has not been accompanied by significant cost overruns. This situation demonstrates that digitalization has the potential to improve operational efficiency, as emphasized in digital transformation studies that emphasize the importance of technology integration in improving organizational productivity and performance (Nugroho & Tambunan, 2025).

Furthermore, digital innovation is also related to changes in consumer behavior in utilizing technology as part of their lifestyle. The adoption of digital technology shapes consumption patterns and service preferences that are more practical and efficient (Zainuddin & Sutariyono, 2025). This suggests that campus cooperatives that integrate digital product and service innovation will be better able to meet the needs of a generation of students familiar with the digital ecosystem.

From a marketing strategy perspective, digitalization enables cooperatives to optimize promotions through social media, internal applications, and notification systems based on member transaction data. This transformation strengthens the effectiveness of marketing communications and increases member engagement in cooperative activities. Thus, digital product and service innovation not only impacts sales growth but also strengthens long-term relationships with members, the cooperative's primary customers.

Overall, these findings confirm that digital innovation is a determining factor in improving the marketing performance of campus cooperatives, both through increased satisfaction and loyalty, and expanding the campus's internal market reach.

CONCLUSION

Based on the research results, it can be concluded that campus cooperatives have been innovating digital products and services since 2023 through the implementation of a cashless payment system (QRIS), digital transaction recording, and the use of social media as a promotional tool. These innovations demonstrate a transformation in the cooperative's marketing processes and strategies toward a system that is more adaptive to technological developments. In terms of marketing performance, there has been a consistent increase in revenue during the 2023–2025 period, indicating growth in transaction activity and marketing effectiveness. The relatively stable growth in Net Operating Income (SHU) also indicates operational efficiency that supports the cooperative's sustainability. Descriptively, the findings of this study indicate a positive relationship between digital product and service innovation and the marketing performance of campus cooperatives. This aligns with research that states that the adoption of digital marketing and service innovation contributes to improved organizational performance, both in terms of sales and competitiveness. (Fathorrahman & Nufus, 2021 and Nugroho & Tambunan, 2025). Saura, (2021) research found that the use of social media as part of a cooperative's marketing communications strategy demonstrates the crucial role of digital technology in expanding the dissemination of organizational information and increasing member engagement. Utilizing digital marketing enables cooperatives to build more effective, adaptive, and responsive communications to member needs through a digital technology-based marketing approach. This research provides empirical evidence on the implementation of digital transformation in campus cooperatives based on secondary organizational data and financial reports. The results reinforce the view that digital technology integration can be a crucial strategy in supporting marketing development, improving service quality, and the sustainability of cooperative organizations in higher education settings (Aman et al., 2026). Thus, digital service innovation can be viewed as a relevant strategy for strengthening the position of cooperatives in the era of digital transformation. However, this study still uses a descriptive approach based on secondary data, so the relationships found are indicative and have not been tested statistically inferentially.

Based on the research findings, campus cooperatives are advised to maintain and develop innovative digital services sustainably. Integration of cooperative management information systems, optimization of QRIS usage, and strengthening social media-based promotions are essential to improve marketing effectiveness and expand the reach of cooperative services. Furthermore, cooperatives need to utilize transaction data analysis more systematically to understand member behavior patterns and support more adaptive, data-driven marketing decision-making.

Further research is recommended to expand the study of digital transformation in cooperatives by utilizing a data-driven marketing approach to gain a deeper understanding of member behavior patterns and transaction trends. This approach will enable organizations to develop marketing strategies that are more adaptive, efficient, and responsive to member needs in the digital era. Furthermore, future research could also include other variables such as member loyalty, user satisfaction, and digital marketing effectiveness to gain a broader understanding of digital transformation in membership-based cooperatives (Saura, 2021). It is also recommended that future research use an inferential quantitative approach such as regression analysis or Structural Equation Modeling (SEM) so that the relationship between variables can be analyzed more comprehensively (Pradiani, 2018 and Purwana et al., 2017).

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