



Porter's and CSR Strategies by Islamic Cooperatives

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Abstract. Islamic cooperatives are built to provide funding for micro-scaled entities and low-income societies, but their markets are claimed by bigger Islamic and conventional financial institutions. To adapt to the competition, entities should properly adjust strategies from the available resources and entities' capabilities to build cooperatives' competitive advantages. This study conducted a content analysis in sixty (60) from 2,422 Islamic Cooperatives in East Java Province which inform their products and CSR activities on their websites and social media. Therefore, this study aims to know how far the Islamic cooperatives apply Porter's generic model (differentiation, competitive cost, and market focus strategies) and Corporate Social Responsibility (CSR) activities by referring to Global Reporting Initiative (GRI) Standards (2021). Islamic cooperatives always consider the interest rate of other banks, diversify aqad and schemes for fund collection and financing, develop mobile banking applications, and determine specific customer focus, such as employees, students, village enterprises, and micro businesses with a focus on agriculture, trade, market, pond, and animal husbandry sectors. Concerning CSR, cooperatives also have a target to increase the prosperity of members and society. Cooperatives result in indirect economic impacts through services, products, working capital, and assistance for families and businesses surrounding the cooperatives. Only a few cooperatives initiate a waste-complete environmental program. Many cooperatives also give social support in the form of zakah, assets, religious activities, and employee training. Based on the results, this study implies providing insight for cooperatives about Porter and CSR strategies to increase the entities' values and competitiveness.

Keywords: Islamic cooperatives · Porter's Generic Model · Corporate Social Responsibility (CSR)

1 Introduction

Islamic cooperatives are built to provide funding for micro-scaled entities and low-income societies. However, their markets are claimed by bigger Islamic and conventional financial institutions. Islamic cooperatives are involved in fierce competition with bigger entities which can undermine and decline cooperatives' profitability. This competitiveness arises from the depositors' sensitivity to the margin rate, as customers emphasize the lower price to choose specific services [1]. In other words, depositors always compare and choose the highest rate of return.

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Hence, to cope with demands from customers in competition, entities should creatively and properly adjust strategies from the available resources and entities' capabilities to the cooperatives' competitive advantage [2] and resulting in more profits [1]. Profits generated and good performance among other institutions can be considered as a competitive advantage. Therefore, it is believed that deciding the right strategies leads to better performance [3, 4].

Most Islamic cooperatives are widely known to be unstable [5, 6] and looking for better strategies. Therefore, this study aims to know how far the Islamic cooperatives apply Porter's generic model comprising product differentiation, competitive cost, and market focus strategies. However, [7] stated that in the current market, strategies should not only focus on the quality of products/services (innovation or differentiation) and marketing (focus) but also involve another element which is Corporate Social Responsibility (CSR). CSR is found to be one of the keys to increasing enterprises' competitive advantage because the existence of the business in fierce competition depends on social acceptance which is the result of CSR activities. CSR as a valuable and unique intangible worth secures competitive advantages [8].

It is essential to identify entities' strengths because the factors of competitive advantages are various among different industries. Many previous studies had identified strategies in companies [1, 3], banks [5], and cooperatives; but limited to analysis in Islamic cooperatives. By implementing these strategies, Islamic cooperatives can take benefit by increasing their performance and outweighing their rivals [9].

2 Literature Review

A. Porter's Generic Strategies

Porter's Generic Strategies is one of many strategic plans, consisting of differentiation, cost reduction, and market focus. Differentiation means providing unique products and value to customers through good product quality, product features, brand, delivery service, and after-sale service. Differentiating products will build a high level of customer loyalty. Cost reduction is important because of customers' expectations of product quality at low costs. To attract customers, entities have to improve operating production, increase production efficiency, and determine the competitive price among competitors. Focus is a strategy of deciding the featured product and concentrating on a specific market and group of buyers. By focusing products on particular customers, entities can make products completely in alignment with customers' needs and eventually build customer loyalty. Customer loyalty will support entities' performance and suitability [1, 5, 9].

Entities have to set long-term goals and design strategies and policies by considering the resources to achieve the goals. This process aims at building entities' competitive advantages [9]. Initially, Porter stated that entities should choose at least one of the three strategies to posit competitive advantages above others. Combining all three strategies is not recommended as it can impact poor performance. Take one example, minimizing the costs and differentiating the products at the same time seems impossible as differentiation may absorb the high cost [10].

However, further researchers said that the combination of all strategies is reasonable. Finding the ideal decision comprising cost, differentiation, and buyer focus can potentially lead to more chances of achieving higher competitive advantages [11].

B. *Strategies by Islamic Financial Institutions*

Porter's generic strategies comprise cost, differentiation, and focus. Cost leadership refers to policies to obtain a low-cost position in the production process without neglecting the quality of materials. Differentiation includes a unique design, interesting brand, advanced technology, how to deliver the products and services to customers, and an after-sale network. Focus is deciding the particular segment or specific buyers [9].

Production costs in cooperatives may be represented by sharia profit sharing to depositors, whereas other costs such as transportation, waste, and maintenance are shown by operational expenses. Product differentiation is done by designing interesting transactions based on the depositors' needs (saving for hajj, ied al-Adha, etc.), determining competitive margins rather than other Islamic financial institutions, delivering service, and building image. In terms of the market, Islamic cooperatives have to decide on the specific market and potential depositors.

C. *Corporate Social Responsibility (CSR)*

CSR suggests entities embrace a wider range of stakeholders through economic support, environment protection, and social bound. Entities should use their resources to contribute to sustainable business and economics, and social welfare. Technically, providing business aid funds for micro entities will effectively support them in development. Conducting business by considering environmental effects can help the business to be more sustainable. And also, the social activities prompt takes part in promoting social welfare [12].

On one side, CSR actions divert the entities to not merely focus on profit, but also on stakeholders' concerns (Maráková et al., 2019). On the other side, CSR can improve the image and reputation, which leads to depositor satisfaction and eventually boost the level of financing and profits. Overall, CSR has the goal of achieving competitiveness including both financial performance and reputational performance [7].

D. *Previous Studies*

Some previous studies discuss the competitive advantages of different entities, like banks, companies, and cooperatives [13]. The products/services differentiation strategy consists of design, diversification, brand, custom, delivery, advertising, accountability, competence, reliability, specialty, distribution channel, incentives, innovation, high quality of products, unique technology, high-tech packaging [14].

The cost reduction strategy comprises cost efficiency for all aspects, raw material, production, operation, transportation, waste, maintenance, monitoring [5], and distribution channel to be a competitive cost and price leader [8]. Meanwhile, the focus strategy related to the number of sellers, advertising cost, and new products fit with specific areas and groups of customers [5].

These strategies support the achievement of performance [15], although different results may occur depending on the sector, such as differentiation may be the most

important factor for performance [16] or a combination of differentiation and cost leadership [17]. Cost leadership can be combined with improved technology to be a more efficient and better quality assurance system [16]. In terms of CSR, [12] found that marketing, innovation, and CSR implementation are sources of competitive advantage in the market.

3 Methodology

The population of this study is 2,422 Islamic Cooperatives in East Java Province under the supervision of the Ministry of Cooperation and Small and Medium Entities (SMEs). Among this number, 60 cooperatives are informing their products and CSR activities on their websites and social media.

This study is a content analysis to map and depict the cooperatives' margin determination in balancing the cost-revenue, efforts in product differentiation, customer focus, and CSR to attract the market. Cost is defined as cost-revenue determination, differentiation is unique services provided by cooperatives, customer focus explains the market segment, and CSR indicators refer to Global Reporting Initiative (GRI) Standards (2021) which consist of economic, environmental, and social aspects. The secondary data used is the information from the website and social media like Instagram and Facebook Table 1.

4 Results

The following is the demographic data of 60 Islamic cooperatives in East Java.

A. Cost

Cooperatives always consider the interest determined by other banks and decide their margin to be mostly close to other banks' interest. Take one example, when one conventional bank set an interest of 0,6%, cooperatives will decide around 0,7–0,8%. A rate of 0,6% could be unfavorable for cooperatives so they set a bit higher rate. Despite the higher margin than conventional banks, cooperatives still posit competitiveness because

Table 1. Islamic Cooperatives Sectors

Sectors	Total Cooperatives
Saving and Loan	38
Consumer	17
Producer	1
Saving and Loan; and Consumer	4
Total	60

they are more accessible by SMEs in terms of ceiling, guarantee types, and flexibility to pay off the debt.

B. *Differentiation*

In saving and loan cooperatives, deposits are in the form of principal, mandatory, and voluntary. Islamic cooperatives diversify the transaction (*aqad*). Fund collection uses the following *aqad*: 1) *wadi'ah* saving; 2) savings in many products for various purposes, such as store/shop/groceries built, safe, pension/future fund, household, education/school, *ied fitri/ied adha*, hajj and umrah, marriage, *aqiqah*, pilgrimage, vacation, for employees and students; and 3) deposits with terms of 1, 3, 6, or 12 months. Cooperatives collect funds using the *wadiah aqad* with various schemes as a form of adaptation to society's needs. Society around the cooperatives may have to save for education, marriage, hajj, etc. Villagers can put the money for educational purposes like paying tuition fees in deposit or term saving schemes. After an agreed-specific period, depositors can take/withdraw their money.

Meanwhile, the financing offered using *aqad* like 1) *mudharabah*, *musharaka*, *bay/murabaha*, *salam* in the forms of consumptive financing for a) purchasing stuffs such as goods, education, health care, housing, house renovation, vehicles, electronic stuffs, b) working capital/investment for agriculture, trade, market, pond, animal husbandry, c) productive financing for village business/enterprises, micro business, rent, buy and rent, and d) other financing for hajj and educator certification; 2) *qardh* without any additional fee; 3) waqf of Al-Qur'an and for mosque, and productive waqf for supporting business; 4) *ijarah*; 5) pawning of gold, vehicles, vehicles certificate, and land certificate; 6) *Zakah*, *Infaq*, *Shadaqah* (ZIS); 7) environmental *shadaqah*; 8) investment for short-term, long-term, and project; and 9) bank services including banks transfer; payment of vehicle tax and postage service; extension of driving license and vehicle registration; purchase of plane and train tickets; buying internet data package; and payment of phone, electricity, water, internet, games token, and insurance premium.

In contrast to saving and loan, consumer cooperative provides 1) selling goods such as drinking water, rice, batik, bag, clothes, brooch, foods, craft, fruits marketplace, *qurban* animals, *aqiqah*, catering, food court, tour and travel, mart, vehicles, land plot, housing, sea plantation, household equipment; and 2) providing services like bag endorsement, studio rent, land and business stalls rent, multimedia content service, business consultation. Moreover, the productive cooperative provides dairy cows, dairy production, farmers, and transportation units.

Some saving and loan cooperatives in East Java build applications, such as "Mbayar", "Al-Iktisab Mobile", "Mobile KSPPS Nuri Jatim", "Maslahah Mobile", "IMoneyQ", "BIM Mobile", "DMU Mobile", and "ISEjahtera Mobile". Consumer cooperatives also build "Koperasi Malabar", "Mobile Tabassum", and "ADNU Mobile".

C. *Customer Focus*

Sixty (60) observed Islamic cooperatives determine their specific customer focus, such as employees, students, village enterprises, and micro businesses in the district and village. They provide a place for employees and students living in their villages; also micro entities at the village level to save and borrow money. Cooperatives also focus on

sectors commonly found in the village, like agriculture, trade, market, pond, and animal husbandry so that the existence of cooperatives could sustain the economy in the village.

D. CSR Practices

Management commits to avoiding *riba* and doing commerce fairly with principles of empowerment and justice. Most cooperatives have the vision to expand the business (develop a retail business and subsidiary in another sector) and participate in national economic growth to create an advanced, fair, and prosperous society.

Besides business-related, cooperatives also have a target to finance the business in the village, increase income per capita of village society, rise the prosperity of members and society, and prevent urbanization and migration out of the village.

About economics, cooperatives provide services, products, working capital/productive waqf/revolving fund, and assistance for families and businesses surrounding the cooperative. Besides, there is also a bazaar for entrepreneur women and members' production. Moreover, cooperatives also provide training, business branding support, and members' businesses endorsement. All of these efforts are to result in indirect economic impacts (GRI 203) like entrepreneurship schools, village development, retail business (mart) or gas stations, cooperation (with governmental institutions (forestry), banks, manufacturing companies, umrah agencies to actualize many programs), and villages project success.

In terms of the environment, only a few cooperatives initiate programs such as a waste-complete environmental program, support for clean water during the dry season, and collection of plastic bottles.

Related to social aspects, many cooperatives give houses for homeless, finance through *qardh aqad* without additional fee, school uniform, equipment (sandals, prayer mat, prayer set) for the mosque, boreholes, ambulance for free, hajj rituals, distribution of *qurban* meat, social and financial assistance, scholarship for students with achievements, blood donation with PMI, financial and goods assistance (for the poor, widows, orphans), financial and skill assistance for woman empowerment and Family Welfare Empowerment (PKK), holiday allowance, health care, free milk for early childhood and kindergarten students, donation in the form of mask or groceries, fitrah *zakah*, access for e-book of general and Islamic knowledge, drinking water in the mosque, meal every Friday, goat meat, Madrasah *Diniyah* (early childhood and kindergarten), recitation for women, comparative study to other cooperatives, death fund, employees' certification (SKKNI), employees' training (motivation for self-development, financial products, 5C in credit analysis, and problem credit handling), sport (bicycling), emergency mosque after an earthquake in Lombok, educational scholarship (for primary, secondary, tertiary school), and religious social activities.

5 Discussion

A. Differentiation, Focus, and Cost

Islamic cooperatives search the alternative ways to cope with pressure and maintain their going concern by employing porter's strategy. Cooperatives that creatively design

their savings and financing schemes represent product/service innovation. They determine savings in various schemes such as for a household, education, *ied fitri*, *ied adha*, pension, vacation; and financing for specific purposes such as consumptive, productive, and other like *hajj*, education to appeal to more depositors. These modified products have been designed based on the particular segment target [16], like micro and small businesses, low-income families, students, and agricultural sectors; hence increasing the total of funds collected and fund channeled.

Although Islamic cooperatives cannot compete with bigger financial institutions in providing more interesting margins, they cover it with flexible products that are more suitable for villagers. Some examples are working capital/investment for agriculture, trade, market, pond, and animal husbandry; productive financing for village businesses/enterprises; and consumptive financing for purchasing small-scaled kinds of stuff such as house renovation, vehicles, and electronic goods.

They also improve internal capabilities by building self-technological mobile banking and training employees. This is in accordance with [16] that technology can increase efficiency and support cost leadership. This whole effort support the cooperatives to be more competitive in the market [12].

Cost and differentiation are actually in a trade-off position. When consumers demand product characteristics beyond price, the entities have to put effort more into designing the products. Meanwhile, when most consumers are not demanding specific requirements of products but are highly sensitive to price, entities have to focus more on cost-efficiency [17]. Like the finding of [13], differentiation is the most important factor in the other two strategies.

However, Islamic cooperatives' consumers mostly are sensitive to price, but also demanding on products specification in alignment with their needs. Therefore, the management of Islamic cooperatives has to make a strategic decision that considers the consumer needs but determines the competitive margin as well. However, pursuing more than one strategy at a time, a differentiated product at a low cost will be hardly challenging in the long term [18]. Therefore, because the focus segment target has been clear, Islamic cooperatives have to make concerned about both differentiation and cost strategies.

B. CSR

Not only the products/services, but good relations with stakeholders also become the strength of the entities. CSR practices as explained above, like providing funds for business, considering environmental effects, and serving socially can improve good circumstances with stakeholders surrounding the cooperative. This practice will make a positive impression and differentiate the cooperative from other [19]. Specifically, social activity is a major factor to form a positive reputation. Hence, CSR becomes a part of building a competitive advantage [15].

Moreover, building relations with many stakeholders through CSR can ease the cooperatives to offer their financing. Cooperatives have known and adequate information about potential depositors so they spend less time and cut the costs of obtaining new depositors and offering financing schemes [20]. Moreover, by engaging in social activities, cooperatives can gain information such as new trends or technology needs

in society, which can inspire the management to create new financial or consuming products [21].

However, not all entities derive benefits from CSR as CSR activities are costly and can be ineffective to gather strategic information. Therefore, entities should utilize CSR well in gaining an advantage. The more they spend and engage in society, the more they gain information about the market [22]. Nevertheless, despite the failed CSR in encouraging innovative products, this CSR practice still benefits the entities in obtaining a good impression from society.

6 Conclusion, Limitation, and Recommendation

Cooperatives always consider the interest determined by other banks and still posit competitiveness because they are more accessible by SMEs in terms of ceiling, guarantee types, and flexibility to pay off the debt. In saving and loan cooperatives, deposits are in the form of principal, mandatory, and voluntary. Islamic cooperatives diversify the transaction (aqad) for fund collection like wadi'ah saving, savings in many products for various purposes, and deposits with terms of 1-year maximum. Financing is also offered for consumptive and productive financing through mudharaba, musharaka, bay/murabaha, salam, qardh without any additional fee, waqf, ijarah, and zakah, infaq, shadaqah (ZIS). Some saving and loan cooperatives in East Java engage in technology by developing mobile banking applications. Islamic cooperatives also determine their specific customer focus, such as employees, students, village enterprises, and micro businesses in districts and villages with a focus on agriculture, trade, market, pond, and animal husbandry sectors.

Management commits to avoiding riba and doing commerce fairly with principles of empowerment and justice. Cooperatives also have a target to finance the business in the village, increase income per capita of village society, rise the prosperity of members and society, and prevent urbanization and migration out of the village. Concerning CSR in the economic aspect, cooperatives provide services, products, working capital/productive waqf/revolving fund, and assistance for families and businesses surrounding the cooperatives to result in indirect economic impacts like village development and cooperation. Only a few cooperatives initiate the waste-complete environmental program. Many cooperatives also give social support in the form of houses for the homeless, *qardh*, school uniforms, mosque equipment, ambulance, *zakah*, employees' training, and religious social activities. Both Porter's strategies (cost-price determination, differentiation, and focus) and CSR activities are the potential to build cooperatives' competitive advantages.

This study only conducts content analysis from the disclosure of Porter's strategies and CSR on the website and social media. Further research can use other data collection methods to gain deeper and broader information about potential factors of cooperatives' strategy to increase competitive advantages.

7 Implication

The implication of this study is to provide insight for cooperatives about Porter and CSR strategies. The strategies can increase the entity's values in front of stakeholders and competitiveness among other financial institutions.

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