



BENCHMARKING THE ANGKASA COOPERATIVE: INSPIRATION FOR HEALTH WORKERS' COOPERATIVES IN INDONESIA

Nova Arikhman¹, Yetty Morelent², Enjoni², Harisnawati³, Resolinda Harly⁴, Benriwati Maharmi⁵, Leli Honesti⁶

¹Universitas Baiturrahmah

²Universitas Bung Hatta

³Universitas PGRI Sumatera Barat

⁴Universitas Prima Nusantara

⁵Sekolah Tinggi Teknologi Pekanbaru

⁶Institut Teknologi Padang

*Email: arikhmannova73@gmail.com

ABSTRACT

ANGKASA Cooperative (Angkatan Koperasi Kebangsaan Malaysia Berhad) stands as a successful national secondary cooperative model in Malaysia, demonstrating effective management across diverse business sectors through professional governance and collaborative approaches. This study aims to explore the potential application of ANGKASA's best practices for health workers' cooperatives in Indonesia. A qualitative approach was employed, utilizing benchmarking and literature analysis to examine institutional structures, operational strategies, and service delivery mechanisms. Findings indicate that ANGKASA's success is anchored in four key pillars: business diversification, flexible financial systems, digitalization of services, and continuous member education. These elements have enabled sustainable growth, enhanced member engagement, and improved service efficiency. The study suggests that adapting these practices can significantly strengthen the institutional capacity and service quality of health workers' cooperatives in Indonesia. Strategic recommendations include enhancing governance frameworks, investing in digital infrastructure, expanding healthcare-related business portfolios, and fostering cooperative education programs. By emulating ANGKASA's integrated and member-centered model, Indonesian health cooperatives can advance toward greater financial sustainability and social impact. This paper contributes to the discourse on cooperative development in the health sector by offering a practical cross-national benchmarking framework. The insights provided may inform policymakers, cooperative leaders, and stakeholders seeking to improve healthcare delivery and economic resilience among health professionals through cooperative empowerment.

Keywords: health workers' cooperatives, ANGKASA Malaysia, benchmarking, cooperative institutions, health system

ABSTRAK

Koperasi ANGKASA (Angkatan Koperasi Kebangsaan Malaysia Berhad) merupakan model koperasi sekunder nasional Malaysia yang sukses mengelola berbagai bidang usaha melalui tata kelola profesional dan pendekatan kolaboratif. Penelitian ini bertujuan untuk mengeksplorasi potensi penerapan praktik terbaik Koperasi ANGKASA bagi koperasi tenaga kesehatan di Indonesia. Metode yang digunakan adalah pendekatan kualitatif melalui studi tiru (benchmarking) dan analisis literatur. Hasil penelitian menunjukkan bahwa keberhasilan ANGKASA didukung oleh empat pilar utama: diversifikasi usaha, sistem keuangan yang fleksibel, digitalisasi layanan, serta pendidikan dan pelatihan anggota yang berkelanjutan. Pilar-pilar ini telah mendorong pertumbuhan yang berkelanjutan, peningkatan partisipasi anggota, serta efisiensi pelayanan. Studi ini merekomendasikan penerapan praktik tersebut untuk memperkuat kapasitas kelembagaan dan kualitas pelayanan koperasi tenaga kesehatan di Indonesia. Langkah strategis yang diusulkan meliputi penyempurnaan tata kelola, investasi pada infrastruktur digital, perluasan portofolio usaha berbasis kesehatan, serta penguatan program pendidikan koperasi. Dengan meniru model ANGKASA yang terintegrasi dan berfokus pada anggota, koperasi kesehatan di Indonesia dapat mencapai keberlanjutan finansial dan dampak sosial yang lebih besar. Artikel ini memberikan kerangka acuan praktis dalam pengembangan koperasi sektor kesehatan melalui pendekatan pembandingan antarnegara, serta dapat menjadi referensi bagi pembuat kebijakan, pengelola



koperasi, dan pemangku kepentingan lain dalam upaya meningkatkan pelayanan kesehatan dan ketahanan ekonomi tenaga kesehatan melalui pemberdayaan koperasi.

Kata kunci: koperasi tenaga kesehatan, ANGKASA Malaysia, studi tiru, kelembagaan koperasi, sistem kesehatan

INTRODUCTION

Health workers' cooperatives represent a form of people-based economic organization designed to enhance the welfare of health professionals, including doctors, nurses, midwives, pharmacists, and other healthcare personnel. Within the context of the national health system, these cooperatives serve a dual role: as providers of economic services and as mechanisms to improve access to more affordable and inclusive healthcare services for their members (Putri & Susanti, 2020). Beyond offering savings and credit facilities, health workers' cooperatives can manage business units such as cooperative pharmacies, clinics, ambulance services, and the supply of medical equipment. Their existence is crucial in addressing the welfare challenges faced by healthcare workers, who are often marginalized within formal economic structures, particularly in remote or underserved areas.

Nevertheless, the sustainability of health workers' cooperatives in Indonesia continues to face fundamental challenges. Persistent issues such as weak institutional management, limited access to financing, low member participation, and insufficient service innovation remain major barriers to their development (Hasibuan et al., 2022; Ministry of Cooperatives and SMEs, 2021). Furthermore, the digital era demands technological transformation in cooperatives—a shift that has yet to be fully realized in financial, membership, and healthcare service operations (Hutapea & Nurhayati, 2021). The lack of management and technology training among cooperative leaders further exacerbates these challenges.

Amid these constraints, benchmarking successful foreign cooperatives offers a strategic approach to generating new insights for local cooperative development. One prominent international model is ANGKASA Cooperative (Angkatan Koperasi Kebangsaan Malaysia Berhad), a national cooperative federation in Malaysia. Established in 1971, ANGKASA oversees more than 13,000 primary cooperatives and serves over 10 million individual members (ANGKASA, 2021). This scale reflects not only substantial institutional capacity but also a strong ability to adapt to market needs and contemporary demands.

ANGKASA is recognized for successfully operating multi-sector business units, including financial services, health spas, vocational training, property management, and community-based tourism. What distinguishes ANGKASA from many other cooperatives is its implementation of professional governance systems, financial transparency, and systematic use of information technology in management and financial reporting (Ramli & Ahmad, 2020). These practices foster member trust, strengthen organizational accountability, and support long-term sustainability.

Therefore, benchmarking ANGKASA Cooperative offers valuable insights for developing health workers' cooperatives in Indonesia. This approach is not only structurally and institutionally relevant but also strategically significant in transforming cooperatives into responsive entities within the evolving landscape of modern healthcare. By adopting ANGKASA's management principles and innovative practices, Indonesian health workers' cooperatives have significant potential to enhance service efficiency, expand membership, and contribute to strengthening a community-based national health system.

METHOD

This study employs a descriptive qualitative approach using the benchmarking method and literature analysis. The research aims to explore and understand the best practices implemented by ANGKASA Cooperative in Malaysia, particularly in the areas of institutional structure, business

management, financial systems, and service digitalization. Data were collected through document reviews, annual reports, official publications from the ANGKASA website, as well as scientific articles and news reports related to benchmarking visits conducted by various Indonesian cooperatives and institutions to Malaysia. Thematic analysis was applied to identify and categorize key information relevant to the development of health workers' cooperatives in Indonesia. The findings were then synthesized to formulate strategic recommendations that can be adapted and applied within the context of professional health cooperatives in Indonesia. This approach enables a comprehensive understanding of successful cooperative models and supports evidence-based policy and operational improvements in the Indonesian cooperative sector.

RESULT AND DISCUSSION

1. Benchmarking Results on ANGKASA Cooperative

The benchmarking study of ANGKASA Cooperative reveals that its success is anchored in four key pillars: (1) strong and professional institutional governance, (2) diversification of business units, (3) adaptive and inclusive cooperative financial systems, and (4) the integration of digital technology in operational and membership services (ANGKASA, 2021; Ramli & Ahmad, 2020). ANGKASA has successfully built trust among its members and the broader public through transparent governance, open financial reporting, and robust mechanisms for member participation in decision-making processes. The cooperative also benefits from an extensive network via its federation of primary cooperatives across Malaysia, which enhances national competitiveness and institutional capacity.

In terms of business operations, ANGKASA extends beyond traditional savings and credit services by managing diverse business units such as health spas, educational and vocational training centers, property development, community-based tourism, and even cooperative-run hospitals. This demonstrates that business diversification is a core strategy for expanding revenue streams and improving member services (WartaKoperasi, 2023). In the health sector, ANGKASA has pioneered community-based services that reach lower-income populations through cooperative healthcare delivery models.

2. Relevance and Adaptation for Health Workers' Cooperatives in Indonesia

The ANGKASA model is highly relevant for the development of health workers' cooperatives in Indonesia. Currently, many such cooperatives in Indonesia remain limited to basic financial services or the provision of daily necessities, lacking direct healthcare service units tailored to members' professional needs (Ministry of Cooperatives and SMEs, 2021). Yet, significant opportunities exist to develop cooperative clinics, pharmacies, ambulance services, homecare programs, and collective procurement of medical equipment.

By emulating ANGKASA, Indonesian health cooperatives can strengthen their institutional capacity through managerial training, digitalization of administrative systems, and strategic partnerships with both private and public sectors. A critical aspect to adapt is the flexible yet competitive interest rate system—ANGKASA offers approximately 8% interest on savings and 6% on loans, adjustable according to the cooperative's financial condition (Koperasi Denpasar, 2023).

3. Implementation Challenges in Indonesia

Despite its ideal characteristics, implementing the ANGKASA model in Indonesia presents several challenges. These include limited human resource capacity within cooperatives, particularly in professional management and digital literacy (Hasibuan & Wahyudi, 2022). Moreover, government policy support for health-sector cooperatives remains insufficient in terms of funding, incentives, and enabling institutional regulations.



Nevertheless, significant opportunities exist for establishing health cooperatives based on the ANGKASA model. The Indonesian government is currently promoting cooperative digital transformation through initiatives such as the Cooperative Modernization Program and the National Cooperative Master Plan (RIPKN), which align with ANGKASA's principles of digitalization and professionalism (Ministry of Cooperatives and SMEs, 2022). Through cross-sectoral collaboration and inter-professional synergy, health workers' cooperatives in Indonesia can evolve into sustainable socio-economic institutions, responsive to the dynamic demands of modern healthcare delivery.

CONCLUSION

Benchmarking the ANGKASA Cooperative in Malaysia offers valuable insights for the development of health workers' cooperatives in Indonesia. ANGKASA's success is built upon four core pillars: professional institutional governance, business diversification, flexible financial systems, and service digitalization. These practices have proven effective in building member trust, enhancing cooperative performance, and sustainably addressing the economic and social needs of the community.

This model is highly relevant for Indonesian health workers' cooperatives, which continue to face significant challenges related to institutional capacity, innovation, and access to technology. By adapting the principles and strategies implemented by ANGKASA, health cooperatives in Indonesia have the potential to evolve into stronger, more self-reliant institutions that make tangible contributions to improving healthcare workers' welfare and strengthening the national health system.

The successful adoption of this model, however, depends heavily on cross-sectoral support, strong commitment from cooperative leadership, and enabling government policies—particularly in the areas of capacity building, financing, and digital transformation. Therefore, inter-institutional collaboration and comprehensive institutional capacity development are critical steps toward transforming Indonesia's health workers' cooperatives into more modern, resilient, and professionally managed entities.

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