ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

Integrating Digital Transformation into Strategic Management: Pathways for Cooperative Growth in Region IV-A

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Date Submitted:
September 10, 2026

Date Accepted:
October 08, 2026

Date Published:
November 06, 2026

DOI:
10.5281/zenodo.23986303

ABSTRACT

This study examined the strategic management practices of primary cooperatives in Region IV-A CALABARZON, emphasizing their adaptation to digital transformation and the potential integration of digital technologies into cooperative operations. Specifically, it assessed internal strategic processes, external environmental influences, digital readiness, and the acceptability of a proposed user-friendly digital platform. Employing a mixed-methods research design, quantitative data were collected from 339 cooperative members and 31 management personnel across Cavite, Laguna, Batangas, Rizal, and Quezon, supplemented by structured interviews with selected cooperative leaders. Data were analyzed using frequency, weighted mean, analysis of variance (ANOVA), and Pearson correlation. Findings revealed that most cooperatives had operated for over ten years, demonstrating steady capital growth, substantial membership, and strong capabilities in goal setting and governance. However, limitations emerged in strategy implementation and digital technology adoption. Technological advancements and regulatory changes significantly influenced strategic decision-making, while cooperative operational longevity was associated with selected strategic management practices. The proposed digital platform received favorable evaluations regarding usability, satisfaction, and perceived usefulness. Nevertheless, limited internet connectivity, financial constraints, inadequate digital literacy, cybersecurity concerns, and organizational resistance remained significant barriers. Despite these challenges, digital transformation presented opportunities to improve operational efficiency, service delivery, and digital payment integration. The study concluded that cooperatives in CALABARZON remain in the early stages of digital transformation. Consequently, sustained digital capacity-building, stakeholder training, supportive regulatory policies, and customized technological solutions are recommended to strengthen cooperative sustainability, organizational responsiveness, strategic management effectiveness, and long-term competitiveness in an increasingly digital business environment.

Keywords: *Digital Transformation, Strategic Management, Primary Cooperatives, Digital Readiness, Cooperative Growth, Digital Platform, CALABARZON*

INTRODUCTION

Primary cooperatives play a vital role in fostering inclusive economic growth, particularly in communities that are underserved by mainstream financial institutions. In the Philippines, these member-owned organizations provide access to credit, savings, livelihood support, and other essential services, especially for farmers, fisherfolk, small business owners, and informal workers. What sets cooperatives

apart is their democratic structure, members are both owners and beneficiaries and their values of solidarity, mutual assistance, and community development.

Over time, primary cooperatives have contributed significantly to local development, acting as instruments for financial empowerment and social cohesion. However, in today's rapidly evolving economic environment, cooperatives are facing mounting challenges. Many struggle with limited capital, aging leadership, outdated systems, and difficulty attracting younger members. Most pressing is the need to modernize their operations and adapt to digital transformation, a shift that is increasingly necessary in a highly competitive and technology-driven market.

Strategic management has emerged as a critical enabler for cooperatives to adapt and thrive in this changing landscape. Globally recognized as a cornerstone of organizational success, strategic management equips organizations with tools to identify opportunities, address threats, allocate resources wisely, and implement long-term goals.

According to Ramirez (2014), strategic management, encompassing the governance of people, processes, and decisions, is vital for sustainable success across industries and sectors.

In large enterprises, strategic planning often involves robust frameworks that align internal capabilities with external market demands. As Maugbo (2013) noted, formalized strategic planning helps organizations respond with agility to shifting market dynamics. Dogan (2015) further emphasized the value of integrating innovation with strategy to remain resilient and competitive. Similarly, the cooperative sector must embrace strategic frameworks that respond to both operational challenges and the evolving expectations of their members.

In the Philippine context, cooperatives have historically demonstrated resilience and ingenuity. The communal approach to building the Banaue Rice Terraces stands as an early form of cooperative strategy, leveraging shared labor and resources for collective benefit. More recently, the COVID-19 pandemic served as a litmus test for the adaptability of cooperatives. Jumawan (2022) described how cooperatives had to pivot rapidly restructuring operations, digitizing services, and finding innovative ways to serve members in a socially distant environment.

However, research has predominantly focused on cooperatives in agricultural or semi-urban settings. There remains a gap in understanding how cooperatives operate in highly urbanized and digitally saturated environments such as the National Capital Region (NCR). In NCR, cooperatives face unique pressures: rapid urbanization, high competition, digital disruption, and increasingly sophisticated member expectations. These conditions demand a shift toward more strategic, data-informed, and innovation-driven cooperative governance models.

Thus, this study examines the strategic management implemented of primary cooperatives in the NCR. It was to explore how these cooperatives align their Vision, Mission, Goals, and Objectives (VMGO) with strategic decisions, leverage their internal and external resources, and respond to digital and regulatory demands. In line with Fratz et al. (2017), the study asserted that cooperative sustainability depends on embedding strategic management into daily operations. Monday et al. (2015) likewise argued that the implementation of competitive strategies is essential for long-term growth and performance.

Relative to this, this study is grounded on legal mandates that recognize cooperatives as essential pillars of socio-economic development in the Philippines.

The Philippine Constitution of 1987 (Article XII, Section 15) stated that:

"The State shall recognize the principle of subsidiarity and encourage the development of cooperatives as instruments for social justice and economic development."

This constitutional mandate recognizes cooperatives as vital tools in promoting inclusive economic growth and reducing inequality. As self-help organizations, cooperatives serve as vehicles for empowering ordinary citizens, especially in marginalized sectors. In this light, primary cooperatives contribute directly to grassroots development, enabling community-based access to financial, livelihood, and support services. The inclusion of cooperatives in the national development agenda affirms their role in promoting social

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

equity, self-reliance, and economic democracy.

Republic Act No. 9520, or the Philippine Cooperative Code of 2008:

"Mandates the registration, regulation, and promotion of cooperatives as viable instruments for economic growth and social development. Article 44 of this Act requires cooperatives to adopt strategic plans and engage in continuous education and training for their members and officers."

This Act institutionalizes the strategic direction of cooperatives by requiring the formulation of development plans, including capacity-building initiatives, financial planning, and governance structures. Cooperatives are guided to embrace long-term planning, thus aligning their vision, mission, and objectives with measurable strategies for sustainable operation and member empowerment. These planning requirements are directly tied to the practice of strategic management, which includes resource allocation, performance tracking, and policy implementation.

Republic Act No. 6939, or the Charter of the Cooperative Development Authority (CDA):

"Establishes the Cooperative Development Authority as the lead government agency responsible for the registration, supervision, and development of cooperatives in the Philippines."

This law empowers the CDA to formulate integrated plans and strategies for cooperative development. The agency enforces policies that support modernization, digital transformation, and professionalization in cooperatives. The CDA also requires cooperatives to submit periodic development plans, business plans, and VMGO documents, which are essential components of strategic management. By ensuring regulatory compliance and promoting innovation, the CDA fosters a culture of good governance and strategic thinking among cooperatives nationwide.

Together, these legal frameworks provide the foundational support for this study, which aims to examine how primary cooperatives in the National Capital Region (NCR) implement strategic management implemented in response to modern challenges. The laws affirm that cooperatives are not only economic entities but also strategic institutions for inclusive development, requiring foresight, planning, and adaptability to thrive in today's dynamic environment.

In line with the country's broader development agenda, the Philippine Development Plan (PDP) 2023–2028 recognizes cooperatives as key partners in driving inclusive growth. The PDP encourages digital innovation, professionalization, and strategic alignment within the cooperative sector to meet the demands of a modern economy.

Moreover, compliance with laws such as the Ease of Doing Business Act (RA 11032) and Digital Payments Transformation Roadmap (BSP, 2020–2023) further highlights the pressure on cooperatives to adopt digital solutions, streamline processes, and improve organizational efficiency, areas which strategic management directly addresses.

These laws collectively form the legal scaffolding upon which this research is built. They support the idea that cooperatives must not only adhere to statutory requirements but must also proactively strategize in order to fulfill their economic and social mandates in the 21st century.

This study aims to evaluate the strategic management implemented on the operational effectiveness of primary cooperatives in Region IV-A, with the goal of developing a user-friendly and interactive digital platform that addresses their evolving needs. Recognizing the role of cooperatives as key drivers of inclusive growth and community development, the study seeks to understand how these organizations align their internal strategies such as goal setting, strategy formulation, implementation, evaluation, and governance with external factors like technological advancements, market dynamics, regulatory changes, socio-cultural shifts, and global economic trends.

By examining the profile of primary cooperatives in terms of years of operation, capital, membership, services, and digital readiness, the research identified the strategic processes currently in place and assess whether these vary significantly across different cooperative profiles.

Moreover, the study assessed the level of acceptability and effectiveness of a proposed digital platform by examining key indicators such as user satisfaction, usability, adoption, performance, cost per

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

lead, customer acquisition cost, and Return of Investment. Through this, the research intends not only to identify existing gaps and challenges but also to highlight opportunities for innovation. Ultimately, itl proposed a digital platform tailored to the strategic and operational realities of primary cooperatives, ensuring it supports their long-term sustainability, adaptability, and growth in an increasingly digital economy.

In the Philippines, cooperatives have long served as engines of community development, economic inclusivity, and empowerment. Particularly among primary cooperatives, these organizations have played a crucial role in improving access to financial and social services for their members. However, the rapidly evolving economic, technological, and regulatory landscapes pose new challenges and opportunities that require these cooperatives to adopt more dynamic and strategic approaches to management.

In urbanized regions such as Region IV-A, where economic activity is strong and competitive, cooperatives are under increasing pressure to modernize operations and enhance service delivery through digital transformation.

The Cooperative Development Authority (CDA), as the primary regulatory body for cooperatives in the country, has aligned its strategic direction with the Philippine Development Plan (2023–2028), which strongly advocates for digitalization in governance and public service delivery. The CDA has encouraged cooperatives to transition toward e-governance, digital finance, and technology-driven platforms that would streamline operations and increase transparency. Despite this policy push, many small to medium cooperatives still face significant barriers to digital adoption, including limited access to funding, infrastructure gaps, and low levels of digital literacy among members and management.

A 2022 CDA survey highlighted this digital divide: while some large cooperatives in urban areas have successfully adopted online systems, a majority of smaller cooperatives, particularly in urban and rural areas, remain unprepared for digital transformation. This divide contributes to inefficiencies in operations, inconsistent member experiences, and missed opportunities for innovation and sustainability. The Manila Bulletin (2022) reported that fewer than 40% of surveyed cooperatives felt adequately prepared to embrace digital tools, emphasizing the urgent need for tailored interventions and strategic capacity-building programs.

Globally, cooperatives in more developed countries have made significant strides in digital integration, contributing to broader sustainability goals and economic resilience. However, in developing countries like the Philippines, the cooperative sector still lags in fully demonstrating its potential across all pillars of sustainability, economic, social, and environmental (Saari et al., 2015). Digitalization presents a transformative pathway, but also raises questions around inclusivity, data privacy, and equitable access. As cooperatives shift to online platforms and digitized systems, it is critical to ensure that these tools promote, not hinder, democratic participation and member engagement.

Furthermore, while there has been considerable focus on how digital transformation and cooperative growth improve operational efficiency and business collaboration, much of the research overlooks the potential of these strategies to engage younger generations, especially Gen Z and digital-native consumers. These groups are not just looking for products; they’re seeking meaningful, tech-driven experiences and brands that align with their values. However, how businesses can collaborate digitally to tap into this emerging market and build long-term relationships with younger consumers remains underexplored. This study aims to fill that gap by exploring how cooperatives can use digital transformation, through integrating digital transformation into strategic management, to connect with and capture the attention of younger audiences, driving growth in a fast-evolving market.

The study posits that with adaptive strategies and inclusive innovation, cooperatives in Region IV-A can enhance their performance, member satisfaction, and overall contribution to national development.

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

Statement of the Problem

The study aimed to describe the role of cooperative strategic management in developing a user-friendly and interactive cooperative digital platform that was very useful to the primary cooperatives in Region IV-A.

Specifically, it sought to answer the following questions:

1. What is the profile of primary cooperatives in Region IV-A in terms of:
    1.1. Years of operation;
    1.2. Initial capital;
    1.3. Present capital;
    1.4. Number of members;
    1.5. Services offered;
    1.6. Available online services;
    1.7. Assets; and
    1.8. Liabilities?
2. What are the strategic management processes implemented by the primary cooperatives in Region IV-A in terms of:
    2.1. Internal factors: goal setting, formulation strategy, implementation, evaluation, and governance; and
    2.2. External factors: technological advancement, market dynamics, regulatory changes, socio-cultural shifts, and global economic trends?
3. Is there a significant difference on the strategic management process practiced by the primary cooperatives in Region IV-A in terms of the cited factors when grouped according to the profile of the cooperatives?
4. How digital platforms for cooperatives may be developed based on:
    4.1. Technological needs;
    4.2. Website assessment; and
    4.3. Customer feedback?
5. How do the digital platform developed based on the assessment of primary cooperatives in terms of the abovementioned aspects?
6. What is the level of acceptability of the developed digital platform for primary cooperatives in terms of:
    6.1. User satisfaction;
    6.2. Usability;
    6.3. Adoption and engagement; and
    6.4. Performance?
7. How do the respondents assess the digital platforms for primary cooperatives in terms of:
    7.1. Cost per lead;
    7.2. Cost acquisition; and
    7.3. Return of investment?
8. What are the issues, challenges, opportunities, and threats encountered by the primary cooperatives and clients in the utilization of digital platforms?
9. Based on the results of the study, what digital pathways for cooperatives may be proposed?

Theoretical Framework

This study explores the strategic management processes of primary cooperatives in Region IV-A and digital platform on their operations. The theoretical framework integrates the Strategic Management Process Model (SMP) and the Technology Acceptance Model (TAM) to examine how cooperatives develop strategies and adopt technology.

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

The Strategic Management Process (SMP) helps organizations define their goals, formulate strategies, implement them, and evaluate progress. According to Hitt, Ireland, and Hoskisson (2020), goal setting ensures that efforts align with a common purpose, while Kaplan and Norton (1996) emphasize the importance of continuous evaluation. For Region IV-A cooperatives, these stages are critical in achieving long-term success. Barney (2020) further suggests that understanding internal resources and external opportunities helps cooperatives adapt to challenges. A digital platform could streamline strategy formulation and implementation, providing real-time data for more effective decision-making.

Technology Acceptance Model (Davis, 1989) suggests that technology adoption is influenced by Perceived Usefulness (PU) and Perceived Ease of Use (PEOU). Venkatesh et al. (2020) found that users are more likely to adopt technologies that are both useful and easy to use. For cooperatives, the perceived usefulness of a digital platform was depending on how well it supports strategic goals, while ease of use determined its adoption among members with varying technical skills. Recent studies like Gao et al. (2022) emphasize the role of social influence and facilitating conditions in shaping technology acceptance, highlighting the importance of organizational culture and leadership in adopting new systems. By combining SMP and TAM, this study evaluated how Region IV-A cooperatives manage their strategies and adopt digital technologies. The SMP guides the analysis of strategic processes, while TAM assesses the acceptance of the digital platform. This integrated approach provides insights into how technology can enhance strategic management and improve overall performance.

Conceptual Framework

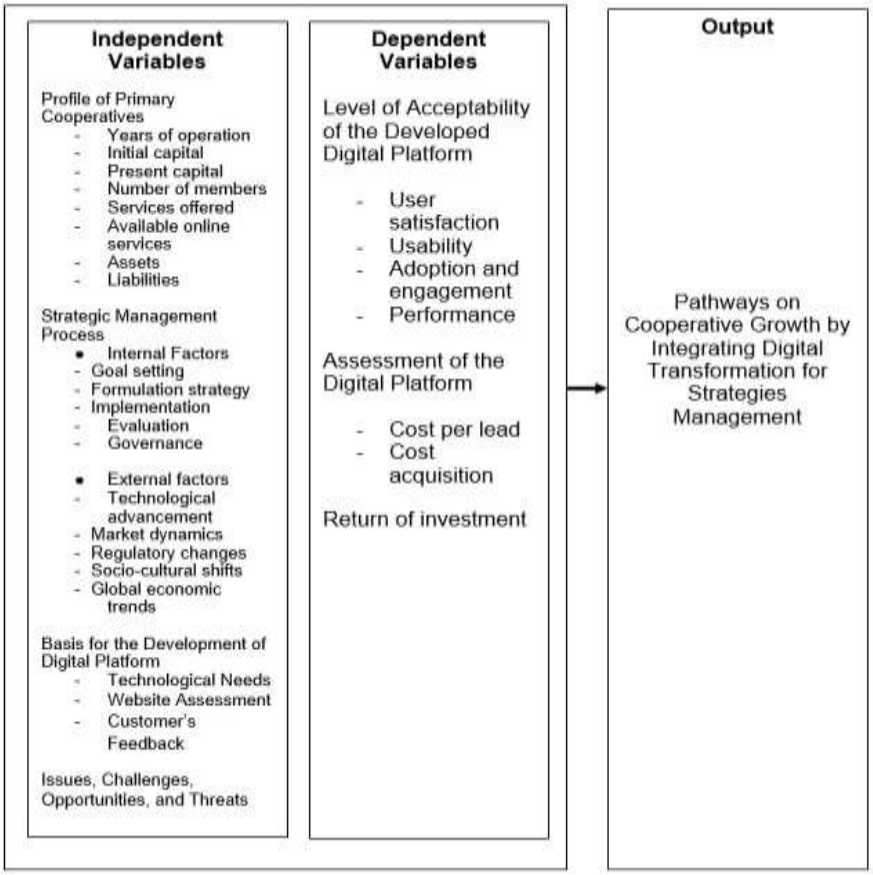


Figure 1. *A Conceptual Framework of Integrating Digital Transformation for Strategic Management*

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

This study employs an Independent Variable-Dependent Variable (IV-DV) model to examine how various factors affect the adoption, acceptability, and a digital platform for primary cooperatives in Region IV-A. The independent variables (IVs) include the cooperatives' profile**,** their strategic management processes**,** and external factors, while the dependent variables (DVs) assess the acceptability and impact of the digital platform.

The profile of cooperatives, such as years of operation**,** capital**,** number of members**,** services offered, and available online services, shapes how well they can adopt and benefit from digital platforms. Cooperatives with more experience, higher capital, and a larger member base are better equipped to integrate new technology. Additionally, the strategic management processes (goal setting, strategy formulation, implementation, and evaluation) are crucial in determining how effectively a cooperative can manage the digital transformation. External factors like technological advancements**,** market dynamics**,** and regulatory changes also influence the decision to adopt and use digital platforms. Furthermore, digital platforms for cooperatives were assessed on technological needs, website assessment, and customer feedback.

The level of acceptability of the digital platform is measured by user satisfaction**,** usability**,** adoption and engagement, and performance. These factors determine how well the platform is integrated into the cooperative's operations. The respondents assessed the digital platform through cost per lead**,** cost acquisition**,** and Return of Investment (ROI)**,** which evaluate the financial effectiveness of the platform.

The IV-DV model illustrates how the cooperatives' profile and strategic management processes influence their ability to adopt and effectively use the digital platform. Cooperatives with stronger financial resources, clear strategic goals, and a positive external environment are more likely to experience higher acceptability and impact from the platform. In contrast, cooperatives facing financial constraints or resistance to change may struggle with adoption and experience lower performance outcomes.

Literature Review

Goal Setting

Cooperatives have social goals. These are an integral part of their nature and purpose. When a cooperative declares in its vision statement that it is "committed to improving the quality of life of its members and the community," it is expressing these goals. Mission statements of most cooperatives also promise to deliver "quality products and services to members" in order to make them productive members of society. When they succeed in doing this, they achieve their social goals (Villamin, 2017).

The strategic management of people, processes and decisions is vital to the success of any venture regardless of its goals, scope, industry or location. Effective management is necessary for the projects to be realized and its goals to be met. In order to improve the prospect of achieving desired results, management must address strategic management challenges in the best way possible (Ramirez, 2014).

According to the National Cooperative Business Association Clusa International (2023), cooperatives often elect a board of directors. The responsibilities of the co-op board include ensuring that the cooperative is working towards achieving its mission, setting up operational policies for the co-op, and hiring any outside managers or other employees. Members of a co-op's board are members of the cooperative itself. They are typically elected to the board by a member vote. Some board members also serve as officers, such as president, vice president, secretary, and treasurer. Board officers have additional responsibilities and duties, which members can find in the cooperative's by-laws.

Cooperatives tend to organize their members without standardized leadership or departments; instead, each member is democratically responsible for agreeing with the other members on the actions to be undertaken (Rey and Tirole, 2007). Similarly, cooperatives distribute the benefits among their members and are open to new members becoming part of said cooperation as long as they support the economic, social, and cultural objectives for which the cooperative was founded (Chungyas and Trinidad, 2022).

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

Several scholars have found that cooperatives' business structure allows them to be more society-oriented (CitationFairbairn et al., 1995; CitationWilkinson & Quarter, 1996; CitationZeuli & Cropp, n.d.). They promote development that is not only society-centered (CitationPieterse 2001) but is also democratic and people-centered (CitationBurkey, 1993; CitationCarmen, 1996; CitationIfe, 2002). Cooperatives expand the ability of groups to participate in, negotiate with, influence, control, and hold accountable the institutions that effect their lives. This empowerment is achieved when community members work together and learn that they can rely on themselves and on their ability to act collectively to improve their personal circumstances and the well-being of their community (Citation Hoyt, 2004).

Effective goal setting is one of their keys to success. You may be working very hard at what you do, but without setting goals you'll find that your hard work doesn't yield meaningful results (Wilson and Dobson, 2008). The cooperative principles are the basic foundations or cornerstones of cooperation. Their adoption and practice give rise to the cooperative character of an association and they serve as the basic guideposts in the organization and management of cooperatives (Mendoza and et al, 2006).

According to Republic Act No. 9520 of 2008, also known as the Cooperative Code of the Philippines, Article 7 which states the primary objective of every cooperative is to help improve the quality of life of its members. Towards this end, the cooperative shall aim to (a) provide goods and services to its members to enable them to attain increased income, savings, investments, productivity, and purchasing power, and promote among themselves equitable distribution of net surplus through maximum utilization of economies of scale, cost-sharing and risk-sharing; (b) Provide optimum social and economic benefits to its members; (c) Teach them efficient ways of doing things in a cooperative manner; (d) Propagate cooperative practices and new ideas in business and management; (e) Allow the lower income and less privileged groups to increase their ownership in the wealth of the nation; and (f) Cooperate with the government, other cooperatives and people-oriented organizations to further the attainment of any of the foregoing objectives. Cooperatives are designed to meet their members' needs; philanthropic organizations that are set up primarily to meet the needs of others are not cooperatives. Nor can a cooperative be diverted into meeting needs that have not been sanctioned by the members, without it ceasing to be a cooperative (Birchall, 2004).

Every organization, either private, public or people's organization like cooperatives must admit that adopting strategic management is indeed important for the improvement of business performance (Chungyas and Trinidad, 2022). The cooperative should have a clearly defined purpose (mission) and vision to which all members and management strive to achieve. Clearly defined business goals and targets help management and members see where they are and what they need to do to fulfill further goals. This keeps everyone on the same page and prevents the organization from getting sidetracked, allowing it to remain focused on achieving its mission (Zueli and Cropp, 2004).

As found in the study, the two groups differ in their responses on the extent of attainment of their cooperative objectives. In their evaluation, the officials have higher evaluation on the extent of attainment of their cooperative objectives as compared to their members (Mina, 2019). Cooperatives are recognized as important partners to achieve the Sustainable Development Goals (SDGs), because they promote democracy, enhance income, foster social inclusion, and care for the environment (Morris Altman and et al., 2020). According to the study conducted by Moon (2020), cooperative members need to understand the purpose and activities of the cooperatives and have specific training regarding their roles and responsibilities. In addition, board members need intensive training in the operation and financial management methods of cooperatives and planning, responsibilities, and the sense of ethics as board members.

According to the study of Mutua et al. (2013), for financial cooperatives to maximize net profits, they must have effective and efficient performance management practices. The performance management system should give employee ownership. The overall systems should be linked to the objectives of the

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

organization. In this performance management practices were found to have a significant relationship with net profit.

Formulation Strategy

In corporate strategic management theory, managers design and execute each strategy to maximize profit on behalf of their shareholders. Unlike corporate firms, cooperatives often do not have a single, simple objective such as maximizing profit. Indeed, cooperatives have mixed, multiple, or competing objectives (Soboh et al., 2009; Benos et al., 2018).

Initially, the mechanism by which cooperatives impact sustainable development is through eradication of poverty and hunger through their financial support to low-income members in various sectors or through simple business economics as applied to members (Castillo & Castillo, 2017; Song, Qi, Zhang, & Vernooy, 2013; Majee & Hoyt, 2011; Zeuli & Radel, 2005).

In the Philippines, while cooperative development early on was legislated as a community development tool in itself, the community of interest are the members themselves comprising of small- or almost no- capital-smallholder farmers, women, small and medium entrepreneurs or common interest groups--not necessarily the surrounding community (Launio and et al, 2021). It is therefore imperative that a strategy formulation is present in a marketing cooperative. The organization and the society with the individuals are inseparably connected and a strategy is vital to be employed to effect change in a cooperative enterprise (Loera, 2014).

Cooperative model is an instrument to promote sustainable development. The unique values and principles governing cooperative enterprises retort to the pressing issues of economic development, environmental management and social equity (ILO, 2015). Opata, et al. (2014) argued that experience and leadership of the manager and volume of savings from members will greatly impact the financial performances of cooperatives. Prakash, et al. (2003) also found out that trained and motivated staff; members' participation and involvement (Mahazril et al., 2012) will contribute to the success of cooperatives. Also, in the study conducted by Kiama (2014), efficient and effective in resource utilization; management of transaction costs; measurement of their performance will contribute to the success of cooperatives. According to Camayo (2021), business development plans spell-out the cooperatives' mission and vision statements; core values; products; and the strategies they will use to achieve success. Budgets, business development plans and operational policies outline goals, objectives, strategies and tactics.

Various studies recommend that all organization need not only define the vision, mission and goals of the organization but also diligently seek to apply numerous strategic management principles (Chungyas and Trinidad, 2022). According to the study of de Carvalho (2012), each cooperative is free to develop its own strategic plan, focusing on areas that fit its needs.

Based on the financial strategic formulation, it is recommended that cooperative development as a business institution on an ongoing basis must make investments, especially to achieve capacity on an economical scale with efficient production and operational costs. By looking for alternative funding with the cheapest weighted average cost of capital, so that cooperatives can improve their profitability and members get optimal benefits (ICOO, 2018). Cooperatives are self-sufficient and can regain their business capacities by diversification, staying committed to the cooperative principles (Bartolome, 2022).

According to the study of Rufin and Arceno (2023), credit and multi- purpose cooperatives have showcased their potential for expanding membership, mobilizing financial resources, and consistently delivering financial services to small savers and borrowers. With an effective supervisory and regulatory environment, coupled with streamlined policies and practices, these cooperatives could evolve over time into financially robust and competitive institutions.

When it comes to strategy, the findings can be attributed to limited scope of business operations among small cooperatives in which top level management can religiously focus on these operations (Sarale et al., 2020). Competition, technology, and unforeseen elements like the pandemic are important factors to

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

consider in strategically planning emanating from the general management and cross-functional areas (Ringor et al., 2022). In relations to organizational performance, it was concluded that the manpower service cooperative corporate strategies has something to do with the cooperative organizational performance. The better is the strategies applied, the better is the organizational performance (Juevesa et al., 2020). This implies that cooperatives are highly encouraged to strengthen its culture and structure so as to increase viability level. On the other hand, cooperatives are cautioned of engaging strategic linkages and partnerships as it may pose risks to its viability. Furthermore, it can be proposed that closed-type cooperatives seem to be more financially viable than those open- type cooperatives (Sarsale, 2019).

According to the study of Search (1999), agricultural cooperative businesses do have a diverse set of goals from which to legitimately select. These include financial, corporate, and farmer-oriented indicators. Inevitably, conflict will occur when priorities are being assessed. It is, therefore, crucial that all stakeholder groups have the opportunity to contribute to decisions and to be kept informed of final outcomes in as clear and transparent a way as possible. Importantly, member-centered performance and corporate-oriented goals are not incompatible, and the attainment of both go can go hand-in- hand.

Implementation

Successful organizations, as seen by both external and internal clients, have leaders who set high standards and goals, values that demonstrate the organization's concern for its employees, and concepts that define products and services. The quality of leaders and their leadership style is cited in several kinds of literature as a crucial predictor of any successful group activity (Bass, 2009). Cooperatives, through the principles of voluntary and open membership and democratic member control, have been instrumental in shaping working conditions, which are aligned to the value of a decent work agenda, supported by international organisations such as the ILO, which outline, through Recommendation 193, the central role that the cooperative model occupies in this regard (ILO, 2002). Cooperative members in the country operate on self-help, mutual responsibility, and solidarity in various platforms, and people have to learn to solve their problems with possible help from aggregated capital and efforts (Teodosio, 2009).

Cooperatives and investor-owned firms (IOFs) alike are facing intensified competition. This places increasing demand on strategic management aside from high performing governance. A good board is key to strategic management activity since they are the ones who have to decide about strategies and dynamic top management is needed to implement strategic management implemented (Hakelius, 2018).

Cooperatives are unique institutions that balance and negotiate relationships between members, communities, traders, the state and international commercial traders: social capital facilitates these relationships. This includes members' interests, caring for others, and the general welfare of the community. Social performance has, at its core, the idea that organizations should involve themselves in more than just an economic role in society and should not only take responsibility for its economic actions, but also accept a wider ethical responsibility for the impacts it has on the society and on the environment in which it functions (Kyazze, Nkote & Wakaisuka- Isingoma, 2017).

Oczkowski et al. (2013) studied empirical research on the adherence to the cooperative principles cited only studies in developed countries. Vo (2016) used a case study of two cooperatives in Costa Rica to understand the factors that motivate cooperatives to sustain high levels of community engagement. In the Philippines, Castillo (2006) demonstrated the importance of cooperative in modernizing agriculture and in improving the welfare of members and community; and Piadozo et al. (2012) and Valientes et al. (2012) looked into the contribution of cooperatives in sustainable agriculture and environmental sustainability.

According to Donna and Wanjira (2018), performance and thus growth of the firm require successful implementation of the formulated strategies. Similarly, Wangeci (2017) shared that growth of the firm requires implementation of the strategies that have been established after strategic planning. Implementation of strategies requires the firm to critically examine the structure, resources and culture so as to realize superior performance that may promote growth (Mailu, Ntale &Ngui, 2018). Cooperative

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

development policy should give priority to quality of cooperatives, to produces quality cooperatives required good supervision (Dasuki, 2019).

An organizational structure would provide the duties and responsibilities of the staff while reinforcing the existing channels of communication during strategy implementation (Mailu et al., 2018). Existence of a positive culture in an organization enables employees to accept change that come switch strategy implementation (Muendo, 2016). For successful formulation and implementation of strategies in an organization, they must be well aligned with the existing culture. During strategy implementation, an effective culture unifies employees in an organization while creating set of common rules and norms that should be adhered to by staff in the firm. An effective culture during strategy implementation promotes adaptability, consistency, involvement and shared mission (Akinyi, 2015).

Ochiki (2014) did an analysis of growth strategy and the prevailing structure in an organization. Visintin and Pittino (2010) did an analysis of organizational culture, entrepreneurial orientation and the growth of the firm.

Omar, Lim and Basiruddin (2014) did a study with emphasis on directorship and growth of the small firms where organization culture was taken as a moderator variable.

Evaluation

According to Yuvaragi and Biruk (2013), the financial health of cooperatives can be determined through its financial statements by examining the relationship of the different figures stated therein and make comparisons with relevant information. The results can be a valuable tool for the members, creditors, financial analysts as well as the clients in their decision making process related to the cooperatives under study. This usually involves financial measures as net revenues, asset utilization, profitability ratios and solvency ratios (Chungyas and Calara, 2018).

A business is said to be doing well if its financial statements reflects positive profits. Profit is a very good indicator of business performance thus, every business organization must see to it that they are earning sufficient income and be able to settle its obligations when it becomes due (Ghosh, 2016). Financial statements serve the need of different users. It provides insights on the business activities of the company under analysis as well as provide crucial input for strategic planning which can be used to corrective action and make new operating, investing and financing decisions (Valix et.al. 2020).

Critical area in cooperative development is their financial performance. It is the best indicator to define the stability, profitability and competitiveness of the business. Instituting a regular check-up of the firm's financial performance is a very good business practice (Jebna and Baharudin, 2013). The measurement of financial performance can be done using financial ratios or non-financial indicators that can be developed to serve its purpose and objectives (Shamsuddin et al., 2018).

International Credit Union Regulators' Network's (ICURN) principles for effective regulation and supervision of cooperative sector suggest that formulating appropriate regulatory framework, setting minimum KPIs for cooperatives, allocating adequate resources (human, technical and financial), regular monitoring and applying correcting measures are key for the success of the cooperative sector (WOCCU, 2011). Appropriately designed KPIs are helpful to report progress, evaluate target vis-a-vis achievement, compare with past performance and standards, ensure efficient use of members' investment, develop early warning system, and take necessary corrective measures accurately (Kneiding and Tracey, 2009). Social indicators such as serving to the target group, financial inclusion, members' satisfaction measure social returns. Sustainability and performance of any program or action depend on strategy, employees' and customers' satisfaction and macro environment (Epstein & Roy, 2001). Therefore the KPIs should consider double bottom line of achieving financial and social returns on investment (Kneiding and Tracey, 2009).

According to the study of Lucas and et al. (2021), cooperatives thereby have both direct and indirect impacts on quality-of-life factors. With increased incomes, members can invest in higher quality education for their children and meet the essential needs of their households.

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

The study of Kollapuri (2017) on the effects of bank consolidation to efficiency involving 16 consolidation deals in India concluded that pure technical efficiency scores improved in majority of the deals, while for overall and scale efficiency scores, majority did not register efficiency gains.

According to the study of Nolasco (1999) the cooperatives' financial status is significantly associated only to number of employees and educational attainment of the manager. The cooperatives' extent of financial control, however, did not significantly influence their financial status.

A survey conducted among the 200 general managers and board presidents of agricultural cooperatives in Minnesota and Wisconsin reported that all Board agreed that cooperative should had well defined missions, objectives and goals but disagreed that their cooperative had a well developed and written strategic planning (University of Wisconsin Centre for Cooperatives, 2000). Past study had found a positive significant influence of the strategic planning on cooperatives' performances (Mahazril and et al., 2012). This is supported by a tentative framework developed in study conducted that having a long term plan for cooperative will influence the performance of cooperatives in Malaysia (Sushila, Nurizah, Mohd Shahron, Rafedah and Farahaini, 2009). Overall, this study shows that cooperatives' strategic planning and participation from their members are the identified factors that contribute to their overall success and performance (Mahazril and et al., 2012).

Bouker Maroua (2015) in his investigation of cooperative banks in Tunisia concluded that the performance of cooperatives is attributed to the increase in ratio of accession and good governance of these cooperatives. This study was supported by Karin Hakelius (2018) which gathered and examined empirical evidences concerning the extent to which the performance of cooperatives is related to the composition of their board and interaction patterns. As supported by the data, the overall performance of cooperatives was higher if the board was larger, welleducated and had consensus between the directors and the CEO. Slavik, Putnova & Cebakova (2015) concluded also in their study that leadership is a participatory factor to economic success of corporations and is an effective tool to strategic management.

Governance

According to Bassi et al., cooperatives are strategic organizations responding and adapting to the evolution of localized and emerging social needs. Cooperatives can be classified on the basis of the kind of members, distinguishing between primary cooperatives that have farmers as their members, and secondary or federated cooperatives that have primary cooperatives as their members (e.g. Sögaard, 1994; Bijman, Chaddad and Cook, 2004). Fusco & Migliaccio (2018) indicate that the studies on cooperatives' financial ratios are carried out especially for credit cooperatives and primary sector cooperatives. Cooperatives contributes to improving the governance, efficiency and performance of primary cooperatives, other social economy organizations and their higher level structures in order to strengthen their capacity to access markets, create jobs, generate income, reduce poverty, provide social protection and give their members a voice and representation in society (Bezabih Emana, 2009).

Regarding the economic importance of cooperatives, according to the ICA (2010), in Western Europe the immense majority of agricultural producers are organized into cooperatives, controlling more than half the market for agricultural products. In fact, cooperatives in Finland produce 96 percent of dairy products, 50 percent of eggs, and 34 percent of forestry products. In France, they control more than 40 percent of agricultural and nonagricultural food production. In Uruguay, cooperatives produce 90 percent of milk and 30 percent of wheat. Twenty-two percent of New Zealand's gross domestic product (GDP) was generated by cooperatives in 2007. And in 2009, cooperatives accounted for 5.7 percent of Brazil's total GDP (37.2 percent of its agricultural GDP) and close to 5 percent of Colombia's GDP.

Good governance principles such as legitimacy, participation, professionalization, accountability, transparency, honesty, integrity and fairness that is normally associated with investor-owned organizations are also applicable in cooperatives. Because cooperatives have separate legal existence and governed by the board of directors elected by share members in general assembly. The participation of cooperative

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

unions in the economic activities is affected by their management capacity, experience and access to credit. This is due to lack of good governance practices (Dayanandan, 2013).

Literatures provided that in terms of social goals, cooperatives provide opportunities for interactions among the members and their officers in order to effectively maintain their autonomy and independence (Sumelius et al., 2015; Borda-Rodriguez & Vicari, 2014). They have also improved the social benefits of their members by providing education and trainings (Oczkowski, et al., 2013) and the opportunity to participate in meetings and to become officers (Majurin, 2012).

In practice, the members would have to patronize their products and services, and elect functioning officers (Harris et al., 1996) who emanated among them, and guarantee their participation by paying the subscribed shares (Mikami, 2015).

Good governance characteristics such as transparency, responsibility, accountability, participation, responsiveness to the people's needs, and respect for the rule of law, are also features of the cooperative identity. Deeply rooted in the community they operate, cooperatives can empower people by enabling even the poorest segments of the population to participate in economic progress. Furthermore, by creating a platform for local development initiatives, they bring together a range of community institutions to foster opportunities for decent work and social inclusion (ILO, 2003).

Cooperatives, according to Bitonio (2017), are autonomous, duly registered associations of persons with a common bond of interest who have voluntarily joined together to meet their social, economic, and cultural needs and aspirations, making equitable contributions to the capital required, patronizing their own products and services, and accepting a fair share of the risks and benefits of the undertaking in accordance with universally accepted cooperative principles. "Concern for community" as a universal cooperative principle was emphasized when it became the seventh cooperative principle as agreed by members of the International Cooperative Alliance (ICA) in 1995. Before 1995, concern for communities was only part of the sixth principle, "cooperation among cooperatives" (ICA, 2015).

A sense of commitment is manifested in the case of a cooperative model, particularly the workers cooperative in which a group evaluates property ownership inputs both in economic and socio-political terms through an end product referred to as a collectively managed enterprise (Gupta, 2014). Different research findings as to a systematic literature review about cooperatives also highlighted ICA's report articulating the seven (7) cooperative principles: Open Membership; Democratic Member Control, Members' Economic Participation; Autonomy and Independence Education, Training, and Information, Cooperation among Cooperatives, Concern for Community (Benavides & Ehrenhard, 2015). Cooperatives, in all their diversity, believe and sustain democracy, unity, and self-governance (Forney & Haberlie, 2017).

The governance of cooperatives follows the concept of Triandis (2001) on horizontal and vertical collectivism. In some instances, the members are not only member owners who invest monetary interest but they can also become employees, suppliers, and/or customers in order to support their cooperative (Ramanauskas et al., 2017). The survival of the cooperative movement could be attributed to the cooperative principles and collectivist culture that were passed on by the early founders and members of cooperatives. They have shown that through cooperation and promotion of their welfare, they can provide their needs and attain better living standards (Gerry Gatawa, 2021). They are in fact regarded as important institutions that can contribute to the Vision 2040 of the Philippines which encourages the cooperative sector to play critical role in: a) rapid, inclusive and sustained economic growth, b) financial inclusion, and c) reduction of poverty (RA9520; NEDA, 2017).

Technological Advancement

Economies and societies have evolved for generations through innovation and technological change. Though there are some clear ways in which this current wave of automated technologies marks a change from those that preceded it (Yoshio, et. al., 2021). According to Kenney and Zysman (2016), a "platform economy" or "digital platform economy" is one characterized by a growing number of digitally

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

enabled activities in business, politics, and social interaction where a “platform” refers to a set of online digital arrangements whose algorithms serve to organize and structure such activities. The rise of the platform economy signifies the latest development in the ongoing digital revolution (Kenney, Zysman, and Bearson, 2020). New technologies not only promise to increase labor productivity and efficiency. They could also lead to new jobs and new forms of work. Although certain jobs that are low-skilled and routinary are at risk of automation, job loss can be compensated with increased demand in the digital labor market. It has been estimated that up to 540 million people would benefit from earning in platform work by 2025, consequently increasing self-employed workers (AFDB et al., 2018).

Cooperative digital platforms have been considered an alternative to corporate-controlled digital platforms. These platforms have a positive social impact because they can engage members via more democratic and participatory models (Wegner and et al, 2022). Cooperative digitalization can remain a subordinated part of the former model as the third sector is today. It could also become mainstream, autonomously, or by partnering with public or corporate organizations, peacefully or through crisis and negotiations (Caffentzis & Federici, 2014). France, only a few platform co-ops in the U.S. consider themselves matchmakers (Evans and Schmalensee 2016), i.e. digital marketplaces that allow everyone to offer their services (for a typology that differentiates worker cooperatives from cooperative digital infrastructures, see also Pentzien 2020).

The term "Platform Cooperativism", coined by Trebor Scholz, describes the application or fusion of the cooperative principle with the concept of digital platforms and represents a more sustainable and social alternative compared to the large venture capital platforms (Scholz, 2016). Platform cooperatives attempt to prevent the financial exploitation of any stakeholder groups by including them into the decision-making processes of the company (Zhu and Marjanovic, 2021).

The study "Contributions of Cooperative Societies to Economic Development in Kogi State, Nigeria" by Ademu, Aduku, Elesho, and Nweke (2018) looked at the contributions of cooperative societies to economic development in Kogi State, Nigeria.

Globalization of agricultural markets put pressure on producer cooperatives to invest in development and growth to maintain their competitiveness, according to Alho (2019) in the study "Farmer's readiness to invest in new cooperative instruments: a choice experiment." Digitalization is the term that is closest to the Fourth Industrial Revolution, which has affected the life science industry (Gbadegeshin, 2019). Gbadegeshin (2019) also revealed that digital system commercializes information sourcing, assessment, and big data creation, which shows the importance of digitization in every company. Further research was conducted by Kuusisto (2017), who examined the big picture of a literature review about digitalization effects in organizational processes. Another study conducted by Riswan, Suyono, & Mafudi (2017) examined the significant impact of modern business practices on traditional businesses, including cooperatives village units.

In particular, the impact of digitalization on cooperatives was raised by Yueh, Chen, & Chen (2013). This study explored farmers’ associations in Taiwan using spatial analysis. The result revealed that the digitalization process was affected by the geographical neighborhood and organizational characteristics. One practical implication of this study was that the development of information technology has to be implemented in every business process to make the most significant impact on cooperatives’ development (Nurdany and et al., 2020).

The need for digitalization varies among companies such as cooperatives or SMEs, and some are not utilizing the full potential of digital media (Taiminen & Karjaluoto, 2015. According to the study of Nurdany and et al (2020), in a developing country where digital use is below the global average, business managers should consider avoiding business digitalization that is not essential as long as the targeted customer base is not yet ready to transition to digital.

As highlighted in the works of Ahuja and Chan (2021) in their study on digital innovation in small firms in rural Canada and Andjarwati and Wulan (2021) in their research on technology transformation for

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

sustainable Indonesian MSMEs and cooperatives, digitalization has become an essential strategy for SMEs and cooperatives to streamline operations, expand market reach, and enhance customer engagement (Kaluge and et al., 2023).

Market Dynamics

Cooperatives offer a wide range of services and opportunities to its members such as providing market information, facilitating smallholder farmers' participation in decision-making at all levels, and negotiating better terms of trade in contract farming and farm inputs purchase (Zheng et al., 2012). Further, since household income and expenditure are traditionally used by economists to assess living standards or welfare in monetary terms (Atkinson, 1989 and O'chieng, 2012), farmers' cooperative organization has also been regarded as a valid growth and welfare improvement strategy. Cooperative society has become weapon that is used to lessen the effect of poverty (Lagos State Ministry of Agriculture and Cooperative, 2013).

Different studies on agricultural marketing of Bangladesh explores that farmers of this country are always deprived of fair price for their products due to plethora of middleman like Beparis, farias, wholesalers, commission agents/radars, contract buyers, cold storage operators, wholesaler-retailers, assembler-wholesalers, hawkers and retailers and they also force the farmers to sell their products to them by tying up some conditions (Sultana, 2012).

Most cooperatives invest resources to support efforts, to retain and satisfy members, which include, among other things, building trust among membership and management team (Kyazze et al., 2017). It implies that the manager and/or the board of directors, can motivate his members to cooperate in the activities of cooperatives, can lead the cooperative according to the members' needs and demands, and leads his employees with all respect (San Jose, 2022). It is also like the conclusion of Roberts and Rawson (2014) that leadership skills of the managers and/or board of directors enables effective operation and delivery of complex initiatives.

Cooperatives have been playing significant socioeconomic roles by reducing transaction costs and by improving the bargaining power of individuals in all sectors including agriculture (Staatz, 1986; Bonin et al., 1993; Francesconi and Ruben, 2012). According to Chaddad and Cook (2004), several cooperatives have undergone structural changes in order to acquire necessary capital to implement the growth of related strategies and to remain competitive in the market (Wirtz & Zeithaml, 2018) explains that the service desired by customers is often referred to as service quality Market dynamics within cooperatives are significantly shaped by the evolving needs and philosophies of members, particularly in terms of the services they require. Cooperatives often provide unique benefits, such as higher deposit rates, lower loan interest rates, and personalized services, which are distinct from more formal services offered by traditional financial institutions. These features highlight the cooperative's ability to serve its members in a more intimate, community-focused manner, which aligns with research on the preferences of individuals seeking more personalized financial services (Wright & Fite, 2020).

Recent studies have highlighted that the savings and loan operations of cooperatives, including those following Sharia principles, play a crucial role in expanding financial inclusion. These cooperative business units, which manage not only financial products but also social investments like zakat and endowments, provide a service that traditional banks may not offer (Tan et al., 2022). By combining financial products with social responsibility, cooperatives create an environment where the financial and personal needs of members are prioritized, contributing to the broader social fabric.

In terms of strategic growth, research by Porter (2021) emphasizes the importance of diversification strategies for firms aiming to increase their market share. Cooperatives, particularly those in the financial sector, must adopt similar principles to drive growth. According to a recent study by Goh & Hwang (2021), identifying attractive business opportunities that align with member needs and market demands is crucial for cooperatives to maintain a competitive edge.

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

A study by Zhang & Wu (2023) also explored the impact of customer- centric strategies on the performance of cooperatives. The findings indicated that cooperatives with a clear focus on member satisfaction and personalized service offerings tend to outperform competitors, as they foster stronger member loyalty and engagement. This insight reinforces the idea that cooperatives must align their market strategies with the personal needs and philosophies of their members to ensure sustainable growth and success in an increasingly competitive market.

Regulatory Changes

In general, registered cooperatives are exempt from paying taxes, including income tax, value-added tax, documentary stamp tax, and annual registration fees. TSOs engaged in microfinance are also exempted from paying income taxes, except when microfinance is not part of their registered activities (Revenue Regulation No. 14-2007, 2007). To facilitate cooperative activities, laws must provide tax exemptions to cooperatives. This form of business organization has been tax exempt for a long time so businesses can grow into feasible and accessible economic establishments that are always ready to serve their members' need (Baladya, 2019).

Other experts consider the importance of tax exemptions to encourage cooperatives to assist in alleviating poverty (Mushonga, Arun and Marwa, 2018; Larrabure, Vieta and Schugurensky, 2011) and sustain food sovereignty (Satgar, 2011) in communities under conflict. Subsidies from the government and pertinent tax exemptions make worker cooperatives attractive where these organizations are seen to be resilient during economic fluctuations due to flexible wages (Vieta, Quarter, Spear and Moskovskaya, 2016) instead of outright retrenchment.

Republic Act No. 6939 created the Cooperative Development Authority (CDA) in 1990 and mandated it to be the sole agency for the registration of all types of cooperatives. Accordingly, the policy is well spelled out in the Philippine Constitution of 1987 and various enabling laws passed by the Philippine legislature. The most important recent laws include the Cooperative Code (RA 6938) and the Cooperative Development Authority Charter (RA 6939) both of 1990, and the abovementioned RA 9520 in 2008 (Luanio, 2021). Furthermore, Lab-oyen acknowledged also the lack of knowledge of employees on some accounting procedures and stressed the need for assistance of these cooperatives to be able to comply with Cooperative Development Authority (CDA) requirements (Laboyen, 2018).

Labor organizations and associations of workers' unions go to the Department of Labor and Employment (DOLE) to register in accordance with Article 234 of the Labor Code of the Philippines (Presidential Decree No. 442, 1974).

Regulatory frameworks play a significant role in shaping the development and sustainability of cooperatives. In recent years, there has been a growing emphasis on strengthening the legal frameworks governing cooperatives to support their long-term viability and growth. For instance, in the Philippines, Republic Act No. 6938, which established the Cooperative Development Authority (CDA), has been crucial in promoting cooperatives as instruments for economic development and social justice. The law provides a comprehensive framework for the governance, operation, and regulation of cooperatives. Furthermore, the amendments made by Republic Act No. 9520 in 2008, which include provisions for subsidiary cooperatives and financial services, have ensured that cooperatives continue to evolve in response to the changing needs of the market and their members (CDA, 2021).

In many countries, there has been a shift toward recognizing cooperatives as key players in economic resilience and sustainable development. Recent studies highlight the need for tax exemptions and favorable policies to encourage the growth of cooperatives. For example, it is argued that tax incentives allow cooperatives to reinvest their profits into expanding services for members, which ultimately strengthens their position in the market (Baladya, 2019). This focus on policy support is essential for fostering self-reliance among cooperatives and ensuring that they remain competitive in an increasingly globalized economy.

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

Recent legal frameworks also reflect a commitment to ensuring that cooperatives are not only economically viable but also socially responsible. The legal provisions for cooperatives in the European Union have been evolving in response to both the social and environmental challenges of the 21st century. The EU's regulatory approach encourages cooperatives to adopt sustainable practices while ensuring their continued social relevance (European Commission, 2020). The recognition of cooperatives as significant contributors to social and environmental sustainability has led to the introduction of policies aimed at improving governance and transparency within the cooperative sector.

As the cooperative sector grows, there is a continued need for comprehensive regulatory oversight to ensure that cooperatives can meet the demands of their members while remaining competitive and socially responsible. The regulatory environment, therefore, must not only focus on supporting cooperative growth but also on ensuring that cooperatives adapt to modern economic challenges, such as technological advancements and shifts in consumer behavior (Bundang, 2015).

Socio-cultural Shifts

In improving economic conditions, cooperatives contributed in providing jobs, generating income, quality of food and services, and in enhancing weak members' individual capacities (Lecoutere, 2017). They also promoted better economic decision-making of the members and provided opportunities for equitable growth in wealth through the members' patronage and cooperation (Altman, 2015).

In improving political conditions, cooperatives acted as polities where the members exercise autonomy and independence in electing their officers that could encourage better leadership and governance (Sumelius, et al., 2015). It requires that the members have emotional attachment by willingly giving up some of their resources through payment of their subscribed shares (Mikami, 2015) and enable their cooperative to accumulate resources. The members can also become employees, suppliers, and customers in order to support the operation of their cooperative (Ramanauskas, et al., 2017).

In fact, the cooperatives' successes are measured in terms of how far these VMGs were attained and translated into the cooperatives' operation (Puusa, et al., 2006). There have been extant literatures exploring the historical roots of cooperatives (Molina, 2012; Birchall, 2013), measuring their performances (McKee, 2008; Maroua, 2015), evaluating their weaknesses (Cabo & Rebelo, 2012), suggesting control mechanisms (Aras & Crowther, 2008), and pointing out their challenges (Flecha & Ngai, 2014; Tkacz, et al., 2015; Ramanauskas, et al., 2017).

Culture is a multifaceted and dynamic concept that influences organizational behavior and effectiveness. Modern interpretations of culture emphasize its role in shaping organizational structures and strategies, particularly in how organizations respond to market and societal changes. Recent studies suggest that the culture within organizations, including cooperatives, significantly impacts their performance and adaptability. Koźminski and Jemielniak (2011) argue that understanding and internalizing the prevailing culture is essential for guiding management decisions and fostering a successful organizational direction. This understanding of culture is especially relevant for cooperatives, which must navigate the complexities of both local traditions and modern business practices.

The multipurpose cooperative model has increasingly focused on integrating customer-oriented marketing strategies while maintaining a culture of compliance. This shift reflects a growing recognition of the importance of marketing structures that align with customer needs and expectations. Lee et al. (2015) assert that cooperatives need to adapt their management and marketing mindsets to remain competitive and responsive to the demands of members. The compliance culture in cooperatives emphasizes the importance of legal and regulatory adherence, ensuring that all activities align with national and international laws (DeStefano, 2014). However, recent reports suggest that while compliance is crucial, some cooperatives continue to struggle with meeting performance expectations, highlighting the need for greater alignment between regulatory compliance and operational effectiveness.

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

Over the last decade, studies have highlighted the ability of cooperatives to provide substantial economic benefits and improve the quality of life for their members. Research by Habito (2018), Manto-Beltran (2017), and Yap, Lim, & Devlin (2015) has demonstrated how cooperatives contribute to community development and economic stability. These findings underscore the importance of cooperative models in fostering socio- economic resilience, particularly in communities facing economic challenges. Similarly, Quilloy (2012) and Valle & Rosales (2013) noted that cooperatives provide critical services that enhance the well-being of their members, promoting a more equitable distribution of resources.

Organizational culture remains a key factor in the success of cooperatives. Hartnell et al. (2011) conducted a meta-analysis of studies between 1980 and 2008, supporting the idea that organizational culture, as measured by models such as the Competing Values Framework, is closely linked to effectiveness. This insight remains highly relevant in recent studies, which continue to explore the ways in which culture influences organizational outcomes. Cameron & Quinn (2011) identified that different organizational culture types, such as market-oriented, hierarchical, and clan cultures, have varying impacts on performance. For cooperatives, cultivating a balance between internal control (hierarchical culture) and external competitiveness (market culture) is crucial for long-term sustainability and member satisfaction.

More recent studies, such as Sarsale et al. (2019), have emphasized the significant role of strategy, culture, and organizational structure in small cooperatives. These cooperatives often foster a supportive internal culture that enhances collaboration among employees and strengthens relationships with members. This culture of support helps to overcome challenges related to resource limitations and fosters greater loyalty from members and stakeholders. The alignment of cooperative culture with business strategies is therefore essential for maintaining competitiveness and sustaining growth.

Global Economic Trends

Global competition, which was viewed as a universal tool for market stimulation of business activity and high effectiveness of economic subjects, leads to ousting the domestic business from internal markets and gradual monopolization of the global economic system (Bogomolova, 2017). Co- operatives promote social cohesion through collective action and have proved useful in serving members during crises, for instance jobs losses during the 19th Century due to industrial revolution in Europe (Khumalo, 2014).

Globalized economy has potentials for co-operatives but also affect them during crises (Paolo Anania, 2018). Members can collectively negotiate better contract terms and prices in competitive local and global markets (FAO, 2012; Ruete, 2014). Globally co-operatives together have approximately 32% of global market share in agriculture (ILO and ICA, 2015a). Measures such as improving social services and initiating local development projects by co- operatives can help to combat rural-urban migration of youths and other working force (Anania, 2017).

Cooperatives bring up together individuals with common problems (economic problems) who cannot meet certain goals effectively if they act individually (Putnam, 2000; Barham & Chitemi, 2009; Birchall & Ketilson, 2009; Belay, D. (2020). Despite the increasing advancement of the global agenda for promoting cooperatives as vehicle for development, the role and contribution of cooperatives in agricultural marketing development are often understated. One of the reasons for this is the dearth in empirical evidences showcasing the success and potentials of agricultural cooperatives in contributing to marketing efficiency (Custodio and et al, 2015).

Cooperative's diversified activities covering almost all sectors had generated huge employment and contribution to world economy (Ravichandran K., 2016). As forwarded by Nohria, Joyce and Roberson (2003), exemplary performance can be achieved and sustained if firms can excel four essential management practices, namely: 1.) strategy, 2.) execution, 3.) culture and 4.) structure, and also must exhibit excellence at least two of the four secondary dimensions which include: 5.) talent, 6.) leadership, 7.) innovation and 8.) mergers and partnerships.

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

Global economic trends have become a critical factor influencing the strategic decisions of businesses and cooperatives alike. At the macro level, global disruptions such as pandemics, trade wars, inflationary pressures, and geopolitical tensions have reshaped the way organizations operate. According to Schwab and Zahidi (2020), the COVID-19 pandemic accelerated structural shifts in global economies, exposing vulnerabilities in traditional business models and underscoring the importance of digital transformation, resilience planning, and sustainable economic policies. These global shifts have prompted industries to rethink long-term strategies, particularly in developing nations where recovery and adaptation are more challenging.

Internationally, the World Bank (2023) reported that emerging economies have been facing significant headwinds due to fluctuating commodity prices, exchange rate volatility, and supply chain constraints. This economic turbulence has affected small enterprises, including cooperatives, by increasing operational costs and limiting access to capital. As a response, many organizations have begun to integrate digital solutions and innovation- driven strategies to remain competitive in the global market.

At the meso level, studies have shown that global economic trends trickle down to national industries, shaping sectoral performance and decision-making. In a study conducted by Fernando et al. (2022) in Southeast Asia, it was observed that cooperatives and SMEs are more susceptible to external economic shocks due to limited financial buffers and technological infrastructure. The study emphasized that digital adoption, supported by policy incentives, plays a key role in enabling cooperatives to withstand global market fluctuations.

In the Philippine context, Salazar and de Jesus (2021) explored how global economic downturns, particularly those resulting from the pandemic and international inflation, have affected the viability of agricultural and multipurpose cooperatives. The findings revealed that many cooperatives experienced decreased revenue streams, increased supply chain costs, and delayed remittances from overseas workers, highlighting the interconnectedness of the local economy to global trends. Nonetheless, cooperatives that adopted digital platforms and diversified services showed greater resilience and faster recovery.

Further, a study by Cruz and Villanueva (2018) found that the integration of Philippine cooperatives into the ASEAN economic community has pressured them to modernize operations and align with global standards. The increased competition from foreign enterprises, coupled with rising labor and production costs, pushed cooperatives to invest in capacity-building, technology, and governance reforms to remain viable.

At the micro level, this alignment with global economic trends has influenced internal decision-making processes within cooperatives. Local studies such as that by Ramos and Tanguilig (2020) emphasized that cooperative leaders are now more inclined to consider global economic indicators, digital finance trends, and sustainability benchmarks when formulating strategic plans. This shift marks a transition from traditional management approaches toward a more adaptive, globally aware governance model.

METHODS

Method of Research Study

This study employed a mixed methods approach, combining both quantitative and qualitative techniques to explore how primary cooperatives in Region IV-A manage their strategies and embrace digital transformation. The goal was to gain a comprehensive understanding of their operational practices, strategic management, and the challenges and opportunities they face in adopting new technologies (Gay, 2012).

The quantitative phase of the study used a descriptive survey design to gather data from both cooperative members and management teams. The survey aimed to collect information about the cooperatives' business profiles, including factors such as their years of operation, initial and current capital, number of members, services offered, and available online services. It also focused on understanding the internal and external strategic management practices of the cooperatives. This included examining aspects

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

like governance, goal setting, strategy formulation, and the cooperatives' responses to external factors such as technological advancements, market dynamics, and socio-cultural changes.

Additionally, the survey assessed the cooperatives' digital platforms. It investigated the technological needs of these platforms, evaluated the performance of their websites, and collected feedback from customers through a dichotomous response system. The survey also looked at how well the developed digital platform met user needs in terms of satisfaction, usability, and overall engagement, as well as its financial impact, including cost per lead, customer acquisition costs, and return on investment.

The qualitative component of the study involved semi-structured interviews with the management teams of the cooperatives. This aspect of the research focused on capturing the deeper perspectives of cooperative leaders, particularly regarding the challenges, opportunities, and risks they encounter in adopting and integrating digital platforms. The interviews also explored how cooperatives address various internal and external factors, such as governance structures, technological shifts, regulatory changes, and socio-cultural influences.

These interviews provided a rich source of data that complemented the survey findings, offering a more nuanced view of the real-world challenges cooperatives face in their digital transformation journey. They also highlighted the strategic decisions made by management teams, revealing how these cooperatives are balancing traditional business practices with the need to innovate in a digital world.

By integrating both quantitative and qualitative data, the study was able to provide a well-rounded understanding of how cooperatives in Region IV-A are approaching digital transformation and strategic management. The quantitative survey provided hard data on the cooperatives' operations and digital tools, while the qualitative interviews offered deeper insights into the attitudes and experiences of cooperative leaders. Together, these methods allowed for a comprehensive exploration of the adoption of digital platforms and the strategic decisions involved in that process.

Despite the valuable insights gained from this study, there are certain limitations that should be noted. The study was confined to primary cooperatives within five provinces of Region IV-A—Cavite, Laguna, Batangas, Rizal, and Quezon—meaning that its findings may not fully represent the practices and challenges of cooperatives in other parts of the Philippines. The sample consisted of 31 management personnel and 339 cooperative members, which, while substantial, may not capture the full diversity of experiences across all cooperatives in the region. Additionally, the study did not explore hardware development or delve deeply into cybersecurity concerns, as the primary focus was on the digital platforms themselves. These limitations should be taken into account when interpreting the findings.

Nonetheless, this study offers valuable insights into how primary cooperatives in Region IV-A are navigating the challenges of digital transformation and strategic management, and it provides a foundation for future research and practical improvements in cooperative digital practices.

Setting of the Study

The study was conducted in Region IV-A which comprises of Cavite, Laguna, Batangas, Rizal and Quezon. According to Philippine Statistic Office of 2020, Region IV-A has 16,195,042 total population with 2.48% growth rate. According to Population Reference Bureau of 2008, Region IV-A Region is also one of the country's leading regions for economic investment and growth. With the influx of people and rapid industrial growth, environmental issues such as pollution, solid waste management, conservation, and natural resource management will increasingly become major concerns. Additionally, the rapid growth in population will require increased investments in infrastructure and services in order to maintain the relatively high living standards that residents of Region IV-A currently enjoy.

The products produced by the different industrial firms in Cavite are food and beverages; textile, wearing apparel and leather industries; wood and wood products, including furniture and fixtures; paper and paper products, including printing and publishing; chemical and chemical products, coil, rubber and plastic products; non-metallic mineral products; basic metal products; fabricated metal products, machinery and

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

equipment; electronic, electrical and telecommunication parts and equipment; agri-business, livestock and poultry; toys, games and sporting goods; services; and others. In 2013, majority of the industrial establishments (146) in Cavite are into services which accounts to 16.26% of the total 898. This is a wide-range industry involved in giving third party services to other companies like engineering designs, contact centers, manpower services, accounting services, etc. This is followed by electronics and electrical equipment industry with 14.59%. The third major industry is into fabricated metal products, machinery and equipment equivalent to 13.14% of the total industrial establishments.

The province of Laguna is one of the primary growth centers identified with Cavite, Laguna, Batangas, Rizal, and Quezon (Region IV-A) Industrial Program under the Philippine Assistance Plan. The concept of this program is the complementation of basic industrial projects, support infrastructure, adequate and well trained manpower to meet the demand of prospective occupant industries in Region IV.

Spatial development of Region IV-A just like its economic development is strongly affected by the presence of Metro Manila. The area within some 50 kilometer radius of Metro Manila is considered as a coherent region where various activities are inter-related by way of the economy of Metro Manila. Incidentally Calamba lies just outside the 50 kilometer radius, that's why together with San Pedro, Santa Rosa and Cabuyao, Calamba is also progressing. Total business establishments in the town now reached to 3,646 with 4% to manufacturing and 96% to commercial. Calamba has an average annual growth rate for business establishments of 7.85% in eight (8) areas (1988-1996). Given the same growth rate for the next four years, the town is expecting a total of 4,933 establishments by the year 2000.

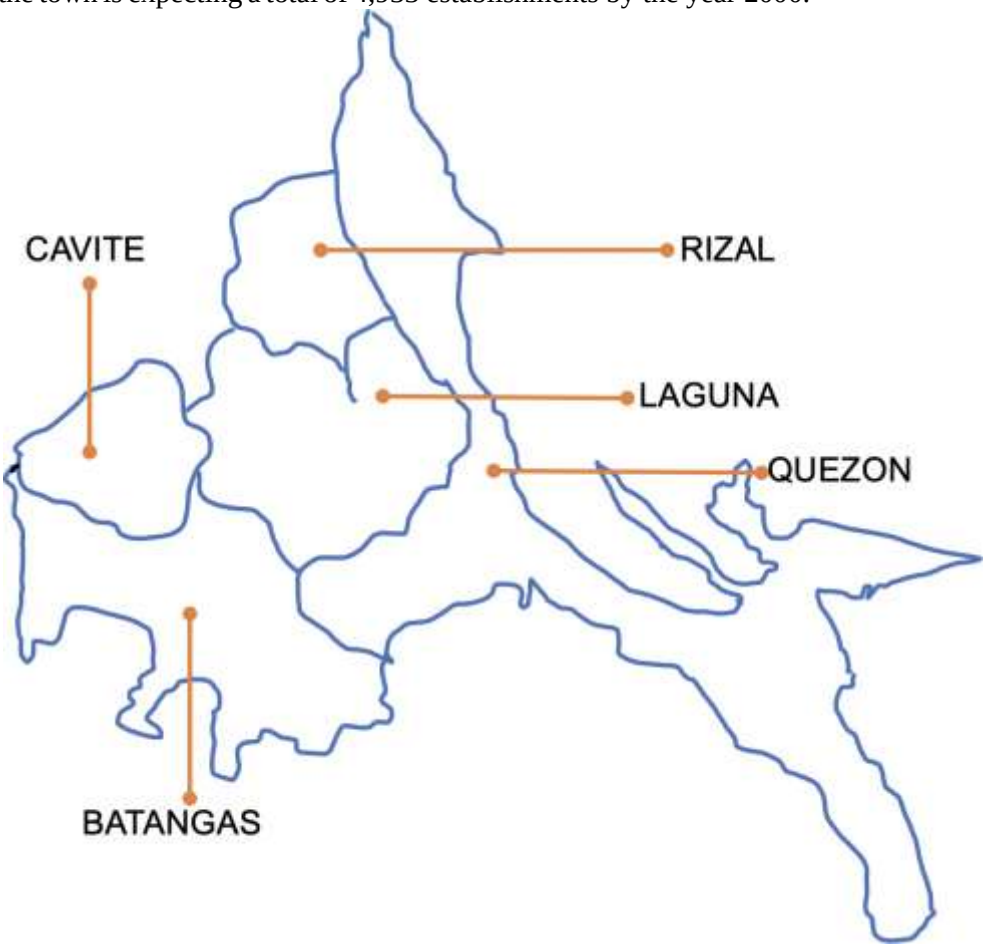


Figure 2. *Location Map of Region IV-A*

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

Province of Batangas-Batangas City - as the major regional urban center, will play the significant role as the main artery of investments. At present, the Batangas City International Port is undergoing a 4-phase development program. The 42-kilometer, 4-lane Southern Tagalog Access Road (also known as South Luzon Expressway Extension) will directly link the Batangas Port to Metro Manila. Batangas City, with its deep coastline, has been identified as the site of the regional agri-industrial hub, the Batangas Regional Agri-Industrial Center (BRAIC). The area is suitable for basic industries requiring private port facilities.

The Province of Rizal is gifted with beautiful attractions consisting of waterfalls, natural springs, rock formations, the panoramic view of Sierra Madre Mountain ranges and Laguna de Bay, colorful festivities, lush sceneries, golf and country clubs, resorts, restaurants, hotels, among others, which give life to the tourism industry of the province. One of the most interesting tourist destination in Rizal province is the Petroglyphs in the Angono-Binangonan Boundary. This is a World Heritage Site where there are about 127 drawings of animal and human figures engraved in rock said to be dated back to circa 3000 B.C., is the most ancient Filipino relic ever discovered. Click TOURISM to discover more. The Sta, Lucia East Grand Mall, SM Malls with sub-store chain SaveMore, Robinsons Malls, Cherry Foodarama, Shopwise, Puregold, Budget Lane and other commercial centers are among the major chains of malls and commercial establishments in the business districts of Metropolitan Cities of Manila that are now growing fast in the Province of Rizal. The wearable industry dominates the major type of industry registered in Rizal. It comprises of textile, garments and leathergoods. One of the main sources of garments is located in Taytay Rizal. Many shoppers visit the Taytay Tiangge every Mondays, Thursdays and Sundays. Rizal province is rich in substantial amount of non-metallic mineral deposits like rock aggregates, volcanic tuff, limestone, marble and guano/rock phosphate. These mineral deposits are usually the major components of construction materials which can fuel other potential industries and economic activities in the province. The availability of red clay and the large deposits of raw materials in Antipolo City, Tanay and Baras in the form of limestone, dacite, diorite, siliceous sand and shale- sandstone are used for the manufacturing of cement. These materials can also be made into terra cotta, ceramics, tiles and bricks. Aside to garments, Rizal is a home to more that thousands of micro, small and medium scale enterprise which varies from handicrafts, woodworks, food processing (making of traditional native foods & delicacies), toys, novelty items and bamboo crafts which contributes higher income and number one in the employment generation in the province. large expanse of land are available for housing and other real estate development projects. Well-developed residential projects ranging from exclusive to low-cost housing estates are available for the growing network of labor force.

Aside from coconuts, Quezon is also the most important agricultural province among the provinces in Region IV-A in terms of producing staple food items such as rice and corn. The province supplies 200,000 metric tons (200,000 long tons; 220,000 short tons) of rice and corn annually or around 42% of the total rice and corn requirement of the region. Other major crops are rice, corn, banana, and coffee. The people's main sources of livelihood range from land and sea agricultural cultivation to home industries, which have lately taken a turn toward the export-oriented light to heavy industries, with the planning and construction of economic zones.

Subject of the Study

This study explored the role that strategic management plays in helping primary cooperatives in Region IV-A in order to successfully adopt and utilize digital platforms. The goal is to understand how these cooperatives can thrive and remain sustainable in an ever-changing, competitive environment by leveraging technology to enhance their operations.

The main focus of the research is on how cooperatives handle their strategies internally—things like goal setting, planning, and implementing initiatives—and externally, responding to factors such as technological advances, market trends, and shifting societal needs. A significant part of the study involves

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

assessing how cooperatives in the region have embraced digital transformation, specifically through the use of a digital platform, and understanding how these platforms affect their day to day operations and member engagement. To dive deep into this, the study considered and surveyed 31 management personnel from cooperatives, including general managers, CEOs, and operations managers, who provided insights into their cooperatives' business profiles. This included details such as their years of operation, capital structure, the number of members, services offered, and whether they have already integrated online services into their business. These individuals also shared their approaches to strategic management—how they make decisions, set goals, and respond to external pressures such as changes in the market and technology.

Another major focus was on understanding how well the digital platform developed for these cooperatives is accepted by both the management teams and their members. To assess this, 339 cooperative members from 5 provinces in Region IV-A—Cavite, Laguna, Batangas, Rizal, and Quezon—were surveyed to gather feedback on their experiences with the digital platform. By hearing directly from members about their satisfaction and the usability of the platform, the study was able to uncover how the platform was being received and where improvements might be needed.

The study also took a closer look at the technological needs of these cooperatives. This included a self-assessment of the digital platforms used by 15 cooperatives focusing on how easy their websites are to use, how accessible they are for members, and whether they effectively serve their intended purpose. To make sure the feedback was clear and actionable, customer input was gathered using a simple "yes/no" response format, making it easier to measure satisfaction with the digital services offered.

In addition, the researcher interviewed 10 management team members to discuss the challenges, opportunities, and threats they face in adopting digital solutions. The interview provided valuable insights into the practical hurdles of implementing digital tools, as well as the potential benefits that could lead to better member engagement and business growth.

By focusing on these selected cooperatives, the study provides a clearer picture of the factors that drive their success, especially in the context of digital transformation. The findings will offer practical guidance for cooperative leaders, board members, and other stakeholders, helping them make informed decisions to ensure long term growth and sustainability. In an increasingly digital world, these insights will be essential for cooperatives looking to stay competitive and relevant in a fast-paced market.

Procedure of the Study

The study began with the researcher carefully selecting a title that would best reflect the goal of understanding how strategic management processes could be enhanced through digital platforms in primary cooperatives within Region IV-A. After finalizing the title, it was submitted to the research instructor for approval, and once it was green-lighted, the researcher dove into the literature review. This involved reading various books, articles, and browsing the internet to explore relevant topics in strategic management and digital transformation, specifically looking at how cooperatives could benefit from adopting digital technologies.

Once Chapters 1 to 3 of the proposal were approved, the researcher sought formal permission from the Dean of the Graduate School at URS to move forward with the study. With the green light, the next major step was preparing a questionnaire checklist, which was designed to gather information about which cooperatives in Region IV-A were already using digital platforms and which were not. The aim was to evaluate not just the digital readiness of these cooperatives, but also the acceptability of the platform that the researcher had developed.

The study unfolded in several key phases, each focusing on different aspects of the research:

The first phase was about identifying which cooperatives were already using digital platforms and which were not. This was crucial because it allowed the researcher to understand the baseline level of digital adoption in Region IV-A. A list of cooperatives that weren't using digital platforms was created, and the researcher distributed a questionnaire to these cooperatives to collect important data. To ensure that the

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

information gathered was reliable, the questionnaire was validated by a group of experts.

Once this identification process was complete, the researcher moved on to developing the digital platform that would be tested by the cooperatives. This platform was specifically designed to address the unique needs of cooperatives in Region IV-A, integrating features that would help streamline their operations and support strategic decision-making. The platform was then handed over to the selected cooperatives for testing. Key members of the management teams—such as CEOs, general managers, and operations managers—were asked to use the platform in their daily operations and provide feedback on its usability and effectiveness.

After the cooperatives had a chance to test the platform, the next phase involved assessing its acceptability. A questionnaire was distributed to these cooperatives to gather feedback on the platform's technological needs, user satisfaction, and overall functionality. The participants, who included key personnel like managers, officers, and other decision-makers, represented their cooperatives as a whole. The goal was to understand how well the platform met their needs and whether they would be willing to adopt it on a long-term basis.

Once all the questionnaires were collected, the researcher analyzed the feedback. Using statistical tools, particularly the mean, the researcher was able to interpret the data and draw conclusions about the platform's strengths and weaknesses. This analysis helped the researcher identify areas where the platform could be improved to better serve the cooperatives.

The final phase was about revising and refining the platform based on the feedback received. Both the responses from the cooperatives and the insights from the experts were taken into account. This allowed the researcher to make necessary improvements to the platform, ensuring it would be more effective and user-friendly for cooperatives looking to adopt digital tools for strategic management.

Throughout the study, the researcher worked closely with the cooperatives, making sure to capture their experiences and opinions in a way that was meaningful for improving the platform. By the end of the research, the aim was not only to evaluate how cooperatives could adopt digital tools for better strategic management but also to provide a practical and accessible platform that could enhance their operations and help them thrive in a competitive, evolving market.

Sources of Data

The study used a mix of primary and secondary data to offer a comprehensive understanding of the cooperatives' digital readiness and strategic management practices.

Primary data was gathered directly from the selected cooperatives using surveys, interviews, and observations. The survey, which included a 5-point Likert scale, were distributed to the management teams of the cooperatives such as the Managers, CEOs, Officers-in-Charge, Chairpersons, and other designated staff members.

These individuals were asked to provide information on the cooperatives' business profiles, resource management practices, and responses to market forces. The purpose of the surveys was to collect quantitative data that would help assess how well the cooperatives are managing their strategies and implementing digital solutions. The 5-point scale allowed the researcher to interpret the cooperatives' performance in strategic management and their use of digital platforms, from "fully implemented" to "never implemented."

In addition to the surveys, in-depth interviews were conducted with one representative from each cooperative. These interviews provided qualitative insights into the specific challenges and strategies the cooperatives face, particularly in terms of digital transformation. The goal was to understand the broader context and personal experiences of those involved in the decision- making process, which helped inform the analysis of how cooperatives are adopting and using digital tools.

5-point Likert Scale used to interpret the data in verbal form, the researcher made use of the range scale, which can be seen below.

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

Scale	Range	Verbal Interpretation	Agreement
5	4.20 – 5.00	Fully Implemented	Strongly Agree
4	3.40 – 4.19	Implemented	Agree
3	2.60 – 3.39	Sometimes Implemented	Neutral
2	1.80 – 2.59	Seldom Implemented	Disagree
1	1.00 – 1.79	Never Implemented	Strongly Disagree

Cronbach's Alpha was used to measure the internal consistency or reliability of a scale and the developed questionnaire survey, assessing how closely related a set of items is as a group and evaluating how well the items measure the same underlying concept or construct.
The scale for interpreting Cronbach's Alpha is as follows:

Cronbach's Alpha (α)	Verbal Interpretation
$\alpha \geq 0.9$	Excellent
$0.9 > \alpha \geq 0.8$	Good
$0.8 > \alpha \geq 0.7$	Acceptable
$0.7 > \alpha \geq 0.6$	Questionable
$0.6 > \alpha \geq 0.5$	Poor
$0.5 > \alpha$	Unacceptable

Secondary data played a crucial role in the study by providing additional context and validation to the primary data collected. Information from the Cooperative Development Authority (CDA) offered insights into the cooperatives' financial health and membership profiles, while data from the Philippine Statistics Authority (PSA) helped assess regional market dynamics and socio-economic factors. The Department of Trade and Industry (DTI) provided insights into the cooperatives' role in the local economy, particularly in relation to small businesses and MSMEs. The Department of Information and Communications Technology (DICT) shared essential data on the region's digital infrastructure, which was vital for understanding the cooperatives' capacity to adopt digital platforms. Lastly, academic research on strategic management and digital transformation, including the Technology Acceptance Model (TAM), provided a theoretical framework to analyze the adoption of digital tools. Together, these secondary data sources enriched the study by offering a comprehensive view of the cooperatives' internal processes and their external environment.

Sampling Design and Sample

This study focused on understanding how primary cooperatives in Region IV-A manage their strategies through digital transformation. To do this, a group of 31 primary cooperatives were selected from the provinces of Cavite, Laguna, Batangas, Rizal, and Quezon. These cooperatives were not chosen at random but were purposively selected based on their willingness to participate and their openness to innovation. This approach ensured that the cooperatives involved were both ready and able to engage meaningfully in the research process.

From each of these cooperatives, one member of the management team participated in the study. These individuals included general managers, chief executive officers, operations managers, or other designated officers who could provide a solid understanding of how the cooperative operates and how it responds to both internal and external challenges. Their insights were essential in profiling the cooperatives and in evaluating how digital platforms could fit into their strategic processes.

In addition to the management team, a total of 339 cooperative members took part in the survey. These participants were selected using random sampling techniques to provide a broader view of how

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

members perceive their cooperative's digital transformation. The sample was divided across the five provinces, with 67 from Cavite, 93 from Laguna, 67 from Batangas, 54 from Rizal, and 58 from Quezon. While this sampling provided good regional coverage, it is acknowledged that the findings may not reflect the experiences of all cooperative members in the region.

To better understand the issues and challenges surrounding digital adoption, 10 participants from the management group were also interviewed in a structured format. These interviews were conducted in person and aimed to explore not just the technical aspects, but also the human experiences tied to using digital platforms in a cooperative setting.

Another important aspect of the study involved the evaluation of the developed digital platform. Thirty-one cooperative representatives participated in this phase. They assessed the platform based on their cooperative's technological needs, conducted a self-review of 15 cooperative websites, and provided feedback through a simple yes-or-no format. This feedback helped the researcher understand what worked well, what could be improved, and how the platform could better serve the needs of primary cooperatives.

Construction of the Instrument

In developing the research instrument for this study, the researcher made sure that each part of the questionnaire reflected the real-world experiences and needs of primary cooperatives in Region IV-A. The questions were thoughtfully designed to match the purpose of the study— exploring how digital platforms can support and improve strategic management among cooperatives.

The questionnaire began with questions that helped profile the cooperatives. These included details such as how long they've been operating, their initial and current capital, how many members they serve, the services they offer, whether they provide online services, and the scope of their assets and liabilities. This part gave a clearer picture of each cooperative's background and capacity.

To understand how these cooperatives manage their operations, the next part of the questionnaire focused on their internal strategies. It asked about their processes for setting goals, creating and implementing strategies, evaluating their progress, and how they govern their organizations. The survey also looked into how external factors—like changes in technology, the market, government policies, cultural shifts, and the global economy—affect the decisions they make.

Another important section of the instrument focused on digital readiness. Here, the researcher asked the respondents to evaluate their cooperative's technological needs and the functionality of their websites.

Fifteen cooperative websites were self-assessed to see how accessible and user-friendly they were. Customer feedback was gathered using a simple yes-or-no format to keep it easy and direct.

To understand how useful and practical the newly developed digital platform was, the questionnaire also included items on user satisfaction, ease of use, engagement, and performance. The financial side was considered too, with questions about cost per lead, cost of acquisition, and return on investment, so cooperatives could reflect on whether the platform made good business sense.

The researcher made sure the questionnaire was clear and relevant by consulting experts and refining the items based on feedback. To ensure consistency in how the questions measured each concept, the instrument was tested for reliability using Cronbach's Alpha.

Alongside the survey, a structured interview guide was prepared for selected members of the management teams. These interviews allowed the researcher to dig deeper into the issues and challenges cooperatives face, as well as the opportunities and threats that come with going digital. Speaking directly with these individuals gave richer, more personal insights that helped support the survey findings.

Administration of the Instrument

To make sure the survey instrument would gather clear, useful, and reliable data, the researcher went through a careful validation process before it was officially administered. The first step was conducting

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

a pilot test with a small group of cooperative personnel and managers who represented the intended respondents. Their feedback helped determine whether the questions were understandable, relevant, and well-structured.

The pilot test also allowed the researcher to check how consistent and reliable the questionnaire was by using Cronbach's Alpha. The section on internal strategic management processes showed a reliability score of 0.83, which indicated good internal consistency. The external factors section scored 0.76, while the part that measured the acceptability of the developed digital platform had a score of 0.79—both considered acceptable. Meanwhile, the section that assessed the digital platform itself scored 0.87, again showing strong consistency. These results gave confidence that the questionnaire could reliably capture the views and experiences of the respondents.

After the pilot test, the researcher made a few necessary adjustments based on the suggestions of the participants to improve the clarity and flow of the questions. These revisions helped make sure that the survey would be easy to answer and would capture meaningful insights.

To further improve the instrument, the researcher reached out to experts in the fields of cooperative finance, management, and research methods. Their review helped confirm that the questionnaire addressed the right topics and reflected the realities that cooperatives face today, especially in relation to digital transformation.

This thoughtful process of testing, revising, and seeking expert input ensured that by the time the final instrument was administered, it was both practical and aligned with the study's goals. The care taken during this phase helped lay a strong foundation for collecting quality data that would support a deeper understanding of how primary cooperatives in Region IV-A are navigating digital strategic management.

Data Gathering Procedure

Gathering data for this study was an insightful and engaging journey, as it aimed to explore how primary cooperatives in Region IV-A manage their strategies in a world that's quickly moving towards digital solutions. The study started by understanding the unique characteristics of each cooperative, including their years of operation, financial status, services offered, and their use of digital tools. This information came from surveys filled out by 339 cooperative members and 31 management personnel, which helped paint a clear picture of the cooperative landscape across Cavite, Laguna, Batangas, Rizal, and Quezon.

But the study was not just about gathering basic facts, it also looked at how these cooperatives handle their internal and external strategies. On the inside, the survey explored how cooperatives set their goals, plan and execute strategies, evaluate their progress, and manage their governance. On the outside, the study examined how cooperatives adapt to changes in

technology, market trends, new regulations, and shifts in cultural or economic landscapes.

A key part of the data collection focused on assessing the digital platform being developed for these cooperatives. The researcher wanted to understand what kind of digital tools cooperatives really need—whether for improving communication, service delivery, or managing finances. To gauge this, the researcher reviewed 15 cooperative websites to assess their effectiveness, user-friendliness, and overall accessibility. Alongside this, cooperative members were asked to give straightforward yes-or-no feedback on the current digital services, helping to uncover how satisfied they were with what was available.

To gain a deeper understanding of the practical challenges cooperatives face, 10 management team members were interviewed. These interviews offered invaluable insights into the real-world obstacles, opportunities, and risks cooperatives encounter when trying to adopt new digital platforms. The stories shared by these individuals added a much- needed layer of depth to the research.

By combining surveys, interviews, and assessments, the data collection process helped link the strategic management practices of cooperatives with their digital needs. This approach made it possible to create a more tailored and effective digital platform while also providing valuable insights for enhancing the sustainability and growth of primary cooperatives in Region IV-A.

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

Statistical Treatment of Data

To analyze the data, the statistical treatments below were applied to answer the entire problem stated in this study.

To analyze the profile of primary cooperatives in Region IV-A, frequency and percentage distribution were used.

To determine the strategic management processes practiced by the primary cooperatives in Region IV-A in terms of internal and external factors, mean was used.

To determine the significant difference on the strategic management implemented by the primary cooperatives in Region IV-A in terms of the cited factors when grouped according to the profile of the cooperatives, one-way ANOVA was used.

To determine the level of acceptability of the digital platform in terms of content, objective, user-friendliness, and technical aspects, mean was used.

To assess the digital platform of primary cooperatives in terms of cost per lead, cost acquisition, return of investment, mean was used.

RESULTS AND DISCUSSION

Profile of Primary Cooperatives in Region IV-A in Terms of Selected Variables

Table 1 presents the frequency and percentage distribution of the primary cooperative's profile in Region IV-A in terms of selected variables.

In terms of years of operation, the majority of primary cooperatives (71%), have been in operation for 31 years and above. A small percentage (16.1%) have been operational for 11 to 20 years, 12.9% of primary cooperatives fall into the 21 to 30 years category, and none falling within the range of 10 years and below of operation.

In regard to their initial capitalization, it reveals that the majority of primary cooperatives in Region IV-A have an initial capital of below P50,000.00**,** comprising 58.1%. Only 16.1% have initial capital between P51,000.00 to P250,000.00 and P501,000.00 and above each, while 9.7% of primary cooperatives have initial capital between P251,000.00 to P500,000.00.

In terms of their present capitalization, a significant majority (77.4%) of the primary cooperatives in Region IV-A have a present capitalization of P100,000,000.00 and above, while only 19.4% have a present capitalization between P15,000,001.00 and P100,000,000.00. A very small proportion

(3.2%) has a present capitalization of P3,000,000.00 and above, with none falling within the range of P3,000,001.00 to P15,000,000.00.

For the number of members of the primary cooperatives in Region IV- A, this study reveals that majority of the cooperatives have 5,000 members and below (58.0%), followed by 5,001 to 15,000 members (22.6%). Fewer cooperatives report having 15,001 to 30,000 members (9.7%) or 30,000 and above members (9.7%).

Relative to the services offered, the table shows that all the primary cooperatives in Region IV-A (100%) offer financial services. Consumer services are offered by 48.4% of the primary cooperatives, while agricultural services are offered by 32.3%. A smaller proportion offers producer services (12.9%), transport services (3.2%), and other services (29.0%).

In terms of the available online services, it reveals that 48.4% of cooperatives have a website, while the same percentage (48.4%) also utilize social media applications for their online presence. Notably, 0% of the cooperatives have adopted other digital platforms, and only 3.2% of cooperatives reported having no online services.

With regard to their assets, the table shows that 100% of the cooperatives in Region IV-A report assets of P100,000,000.00 and above. No cooperatives have assets in the lower ranges.

While in terms of liabilities, the majority (58.1%) of primary cooperatives in Region IV-A have

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

liabilities of P250,000.00 and below, while a smaller proportion (3.2%) have liabilities ranging from P250,001.00 to P500,000.00 and P500,001.00 to P1,000,000.00 (3.2%), and 35.5% of primary cooperatives have a liabilities of P1,000,001 and above.

Table 1. *Frequency and Percentage Distribution of the Primary Cooperative's Profile in terms of Selected Variables*

Profile		Frequency	Percentage
Years of Operation			
	10 years and below	0	0.0%
	11 years to 20 years	5	16.1%
	21 years to 30 years	4	12.9%
	31 years and above	22	71.0%
	Total	**31**	**100.00%**
Initial Capitalization			
	Below P50,000.00	18	58.1%
	P51,000.00 to P250,000.00	5	16.1%
	P251,000.00 to P500,000.00	3	9.7%
	P501,000.00 and above	5	16.1%
	Total	**31**	**100.0%**
Present Capitalization			
	P3,000,000.00 and above	1	3.2%
	P3,000,001.00 to P15,000,000.00	0	0.0%
	P15,000,001.00 to P100,000,000.00	6	19.4%
	P100,000,000.00 and above	24	77.4%
	Total	**31**	**100.0%**
Number of Members			
	5,000 and below	18	58.0%
	5,001 to 15,000	7	22.6%
	15,001 to 30,000	3	9.7%
	30,000 and above	3	9.7%
	Total	**31**	**100.0%**
Services Offered			
	Financial	**31**	**100.0%**
	Agricultural	10	32.3%
	Consumer	15	48.4%
	Producer	4	12.9%
	Transport	1	3.2%
	Others	9	29.0%
Available Online-services			
	Website	15	48.4%
	Social media application	15	48.4%
	Other digital platform	0	0.0%
	None	1	3.2%
	Total	**31**	**100.0%**
Assets			
	P3,000,000.00 and above	0	0.0%
	P3,000,001.00 to P15,000,000.00	0	0.0%
	P15,000,001.00 to P100,000,000.00	0	0.0%
	P100,000,000.00 and above	31	100.0%
	Total	**31**	**100.0%**

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

Liabilities			
	P250,000.00 and below	18	58.1%
	P250,001.00 to P500,000.00	1	3.2%
	P500,001.00 to P1,000,000.00	1	3.2%
	P1,000,001 and above	11	35.5%
	Total	**31**	**100.0%**

This implies that the majority of cooperatives (71%) in Region IV-A have been in operation for over 30 years, indicating strong organizational experience and stability. However, their long history might also mean resistance to change or slower adoption of new technologies. According to the study of Boddy, D., & Croft, D. (2018) "Organizational resistance to digital transformation in long-established cooperatives", long-established cooperatives may face challenges in embracing digital technologies due to ingrained traditional practices, cultural resistance, and limited technological knowledge.

Also, with most cooperatives (58.1%) having initial capital below P50,000, many may face challenges in funding digital transformation or other innovations. This low capital base might limit their growth potential unless supplemented by external funding or support. Based on the study of Chavez, E. (2020), "Overcoming financial limitations in cooperative digital innovation", he discusses how limited initial capital can hinder a cooperative's ability to adopt advanced technologies, stressing the importance of seeking external funding, partnerships, or grants for digital adoption.

In regard to the initial capitalization, a significant portion (77.4%) of cooperatives now have a present capitalization of P100,000,000 and above, showing financial growth. This strong capital position can facilitate investments in digital technologies, though high liabilities may still pose financial risks. Morris, G., & Lee, A. (2019) emphasize in their study "Financial growth and digital technology adoption in cooperatives" that financial growth enables cooperatives to invest in digital technologies, but warn that excessive liabilities can offset the benefits of strong capitalization and may prevent full utilization of technological opportunities.

In addition, most cooperatives (58%) have 5,000 or fewer members, which could indicate smaller scale operations. Smaller member bases may limit the resources available for technological investments but also allow for more personalized services and tighter community engagement. Telfer (2020) highlights that smaller cooperatives with fewer members may struggle with resource allocation for digital innovation. However, they also tend to offer more personalized services, which could serve as a competitive advantage when integrating digital tools in his study "Small-scale cooperatives and digital adoption challenges".

While all cooperatives offer financial services, only half (48.4%) provide consumer services and fewer offer agricultural, producer, or transport services. This suggests cooperatives may need to diversify their offerings to meet member needs and stay competitive in the market. Based on the study of Greenwood (2021) cooperatives must diversify their services to remain relevant and competitive. Offering a broad range of services, including consumer, agricultural, and transport services, is essential for meeting evolving member needs and adapting to market trends.

Also, based on the gathered data, most half (48.4%) of cooperatives use websites and social media, but none have adopted other digital platforms.

This shows an awareness of the need for digital presence but highlights an opportunity for further integration of more sophisticated online services to improve member engagement. The study of Robinson (2022) highlighted the growing importance of online platforms for cooperatives. While websites and social media serve as basic tools for engagement, the lack of more advanced platforms (e.g., mobile apps or integrated digital services) hinders further member interaction and service optimization.

When it comes to assets, all primary cooperatives over P100,000,000, indicating strong financial standing. This high asset base suggests they are capable of investing in technological innovations, but it also raises concerns about how effectively these assets are being leveraged for growth. Taylor and Evans (2021) noted that cooperatives with substantial assets are in a good position to invest in digital tools and

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

platforms. However, they caution that these assets need to be strategically allocated for long-term growth, focusing on innovation to fully maximize their potential.

On the other hand, majority (58.1%) have liabilities below P250,000, a significant proportion (35.5%) has liabilities above P1,000,000. High liabilities may limit the cooperatives' ability to invest in new projects or digital platforms, even though they have substantial assets and capitalization. Chavez & Thompson (2021) discussed how high liabilities can restrict a cooperative's ability to take on new initiatives, including adopting digital platforms.

They recommend focusing on debt management strategies to free up capital for innovation and long-term sustainability.

Strategic Management Processes Implemented by the Primary Cooperatives in Region IV-A in terms of Internal Factors' Different Aspects

Table 2 on the next page presents the computed weighted mean and its verbal interpretation on the extent of strategic management implemented as assessed by the management in terms of internal factors' goal setting**.**

The table below shows that all items related to goal-setting practices are interpreted as Fully Implemented, with an overall weighted mean of 4.56. First in rank is the item "Strategic plan is created that outlines long-term objectives aligned with the cooperative's mission," with a weighted mean of 4.81, which is interpreted as "Fully Implemented." Following closely is the item "Goals prioritizing members' needs and benefits are created to achieve the cooperative's commitment to members," also with a weighted mean of 4.81, and similarly interpreted as "Fully Implemented." The third highest- ranked indicator is "The goals are aligned to the values and mission of the cooperative," which has a weighted mean of 4.68, also interpreted as "Fully Implemented." On the other hand, the two lowest-ranked indicators are "Members in the goal-setting process for realistic results are involved," and "Ongoing feedback from members is aligned with the cooperative goals and strategies," both with a weighted mean of 4.35, which is also interpreted as "Fully Implemented."

Table 2. *Computed Weighted Mean and Its Verbal Interpretation on the Extent of Strategic Management Implemented as assessed by the Management in terms of Internal Factors' Goal Setting*

Goal Setting	$W\bar{x}$	**Verbal Interpretation**
1. Strategic plan is created that outlines long-term objectives aligned with the cooperative's mission.	4.81	Fully Implemented
2. Long-term goals are broken down into short- term objectives which is manageable in achieving overall vision.	4.42	Fully Implemented
3. Market research and analysis is conducted to understand the market trends and member needs.	4.42	Fully Implemented
4. The goals are aligned to the values and mission of the cooperative.	4.68	Fully Implemented
5. Members in the goal-setting process for realistic result are involved.	4.35	Fully Implemented
6. Ongoing feedback from members are aligned with the cooperative goals and strategies.	4.35	Fully Implemented
7. Historical data and previous performance results are used to set realistic and achievable goals.	4.52	Fully Implemented

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

8. The SMART (Specific, Measurable, Achievable, Relevant and Time-bound) framework are implemented	4.61	Fully Implemented
9. Performance data are used to track down success and identify areas for improvement.	4.65	Fully Implemented
10. Goals prioritizing members needs and benefits are created to achieve the cooperative commitment to members.	4.81	Fully Implemented
Average	**4.56**	**Fully Implemented**

The findings suggest that the cooperative is effectively aligning its strategic goals with its mission and prioritizing member needs. However, the slightly lower rankings point to opportunities for improving member engagement and feedback mechanisms. Strengthening these aspects could enhance the cooperative's responsiveness to member needs and foster greater participation in the decision-making process.

Kaplan and Norton (2004) emphasized that such alignment ensures sustainable success by focusing on long-term objectives that reflect organizational values. Additionally, Birchall and Simmons (2004) showed that strong member engagement in goal-setting enhances cooperative performance. Improving feedback systems, as suggested by Bryson (2018) further strengthened strategic alignment by ensuring that goals remain relevant and adaptable to changing member needs.

Table 3 on the next page presents the computed weighted mean and its verbal interpretation on the extent of strategic management implemented as assessed by the management in terms of internal factors' formulation strategy**.**

As shown on the table above, all items related to formulation strategy are interpreted as Fully Implemented, with an overall weighted mean of 4.56. The highest-ranked item is "Members, board of directors, and staff are involved in the strategy formulation process," with a weighted mean of 4.81, which is interpreted as "Fully Implemented." Followed by "The strengths, weaknesses, opportunities, and threats are evaluated that might affect the current position of the cooperative," with a weighted mean of 4.71, also interpreted as "Fully Implemented." Similarly, the item "All staff are informed about the strategy, its objectives, and their roles in its implementation" received a weighted mean of 4.71. On contrary, the two lowest-ranked indicators are "Feedback from members are gathered to understand their needs, expectations, and satisfaction levels," and "Performance against other cooperative standards are compared to measure success and identify areas for improvement," both with a weighted mean of 4.39, interpreted as "Fully Implemented."

Table 3. *Computed Weighted Mean and Its Verbal Interpretation on the Extent of Strategic Management Implemented as assessed by the Management in terms of Internal Factors' Formulation Strategy*

Formulation Strategy	$W\bar{x}$	**Verbal Interpretation**
1. A clear vision is developed for the future that aligns the mission and provide direction for long-term growth.	4.65	Fully Implemented
2. The mission of the cooperative is well-defined and understood by all members.	4.45	Fully Implemented
3. The strengths, weaknesses, opportunities and threats are evaluated that might affect the current position of the cooperative.	4.71	Fully Implemented

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

4. Feedbacks from members are gathered to understand their needs, expectations, and satisfaction levels.	4.39	Fully Implemented
5. Members, board of directors and staff are involved in the strategy formulation process.	4.81	Fully Implemented
6. Performance against other cooperative standards are compared to measure success and identify areas for improvement.	4.39	Fully Implemented
7. Detailed action plans are created outlining the steps needed to achieve strategic objectives including timelines, resource requirements, and responsible parties.	4.52	Fully Implemented
8. Strategic initiatives focused on innovation, growth, and expansion are identified to enhance the cooperative's competitive edge and market presence.	4.42	Fully Implemented
9. The cooperative's strategic goals and progress are communicated to members to build trust and support.	4.58	Fully Implemented
10. All staff are informed about the strategy, its objectives, and their roles in its implementation.	4.71	Fully Implemented
Average	**4.56**	**Fully Implemented**

It implies that the primary cooperative is generally effective in formulating its strategy, with strong involvement from key stakeholders and regular assessment of internal and external factors. High rankings in items suggest a comprehensive and collaborative approach to strategic planning. The lower ranks, however, highlight areas that might use work. Improving these elements may result in better strategic outcomes, increased member satisfaction, and more efficient decision-making.

Table 4 on the next page presents the computed weighted mean and its verbal interpretation on the extent of strategic management implemented as assessed by the management in terms of internal factors' implementation**.** It can be gleaned from the above table that all items related to implementation are interpreted as Fully Implemented, with an overall weighted mean of 4.67. The highest-rated item in the implementation category is "Policies made by the cooperative are supported with board resolution," which received a weighted mean of 4.87, categorized as "Fully Implemented." Second highly rated is the item "Leaders and managers are compliant with the policy and promote its importance to all members and staff," which received a mean of 4.84 with a verbal interpretation of "Fully Implemented". Third highly rated item is "Strategy, goals, and the roles of the staff and members in the implementation process are clearly and consistently communicated," with a mean of 4.77, also marked as "Fully Implemented." On the other hand, the second to the lowest-rated item is "Implements mechanisms for gathering feedback from members and staff about the implementation process to make adjustments if necessary" with a weighted mean of 4.58, interpreted as "Fully Implemented", and the lowest-rated item is "Members are involved in policy implementation through training and education," which has a weighted mean of 4.29, still interpreted as "Fully Implemented."

Table 4. *Computed Weighted Mean and Its Verbal Interpretation on the Extent of Strategic Management Implemented as assessed by the Management in terms of Internal Factors' Implementation*

Implementation	$W\bar{x}$	**Verbal Interpretation**
1. Policies made by the cooperative are supported with board resolution.	4.87	Fully Implemented

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

2. Strategy, goals, and the roles of the staff and members in the implementation process are clearly and consistently communicated.	4.77	Fully Implemented
3. Implements mechanisms for gathering feedback from members and staff about the implementation process to make adjustments if necessary.	4.58	Fully Implemented
4. Policies are clearly documented and accessible to all members and staff.	4.68	Fully Implemented
5. Members are involved in policy implementation through training and education.	4.29	Fully Implemented
6. The necessary resources, including financial, human, and material resources are determined and allocated to support the implementation process.	4.65	Fully Implemented
7. Leaders and managers are compliant with the policy and promote its importance to all members and staff.	4.84	Fully Implemented
8. Maintains open channels for receiving feedback from members and staff about the policy and its implementation.	4.71	Fully Implemented
9. Periodic reviews of the policy are scheduled to ensure that it remains relevant and effective.	4.65	Fully Implemented
10. Revises policy based on review findings to improve its effectiveness and address any emerging issues.	4.68	Fully Implemented
Average	**4.67**	**Fully Implemented**

The findings reveal that the cooperative has a strong foundation for policy implementation, supported by the board and characterized by clear communication of roles and responsibilities. The high ratings items indicate an effective and organized implementation process. However, the slightly lower score suggests that there is an opportunity to enhance member engagement. Placing greater emphasis on providing members with the necessary training and resources to actively contribute to policy implementation could further strengthen the cooperative's overall effectiveness in executing its strategies.

According to Smith and Robinson (2023), effective policy implementation requires that policies be formally supported by the board and that the roles of all stakeholders be clearly defined and communicated. Additionally, research by Brown and Green (2022) highlighted the significance of maintaining open channels for feedback from members and staff, noting that continuous feedback is essential to adapt and refine policies for maximum effectiveness. Also, the involvement of members in policy implementation is emphasized by Johnson (2021) who argued that training and education are crucial for empowering members to fully participate in cooperative activities.

Moreover, studies by Williams and Carter (2020) suggested that periodic policy reviews and revisions are essential for ensuring that policies remain relevant and responsive to changing circumstances.

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

Table 5 presents the computed weighted mean and its verbal interpretation on the extent of strategic management implemented as assessed by the management in terms of internal factors' evaluation**.**

As per the table above, all items related to evaluation are interpreted as Fully Implemented, with an overall weighted mean of 4.73. The highest- rated item in the evaluation category is "Annual progress report to the Cooperative Development Authority for evaluation are submitted," which received a weighted mean of 4.94, categorized as "Fully Implemented." Second highly ranked item is "Managers and the board of directors meet for monthly performance evaluation," with a weighted mean of 4.90, also marked as "Fully Implemented." Same goes with the item "Monthly financial and non- performance reviews of the cooperative" received a mean of 4.90. On the other hand, the lowest-ranked items in this section are "A business review for VMGO alignment is conducted" and "Cooperative practices are compared with other cooperatives for benchmarking" with a weighted mean of 4.61 and 4.52 respectively, interpreted as "Fully Implemented."

Table 5. *Computed Weighted Mean and Its Verbal Interpretation on the Extent of Strategic Management Implemented as assessed by the Management in terms of Internal Factors' Evaluation*

Evaluation	$W\bar{x}$	**Verbal Interpretation**
1. A business review for VMGO alignment is conducted.	4.61	Fully Implemented
2. Cooperative practices are compared with other cooperatives for benchmarking.	4.52	Fully Implemented
3. Annual progress report to the Cooperative Development Authority for evaluation are submitted.	4.94	Fully Implemented
4. Managers and the board of directors meet for monthly performance evaluation.	4.90	Fully Implemented
5. Monthly financial and non- performances of the cooperative and review are reported on how well it adheres to its budgets and financial plans.	4.90	Fully Implemented
6. Evaluates the performance of the employee in guiding the cooperative and achieving its objectives.	4.77	Fully Implemented
7. The implementation of the action plan and assess progress are monitored.	4.65	Fully Implemented
8. The effectiveness of the cooperative's governance structure, including decision- making processes, transparency, and accountability are assessed.	4.68	Fully Implemented
9. The cooperative's impact on its community, including contributions to local development, social responsibility initiatives, and member empowerment are evaluated.	4.68	Fully Implemented
10. The efficiency and effectiveness of operational processes are assessed.	4.65	Fully Implemented
Average	**4.73**	**Fully Implemented**

This entails that the cooperative places significant emphasis on regular evaluations, demonstrating a strong commitment to transparency, performance monitoring, and continuous improvement. High ratings

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

in areas such as the submission of progress reports, monthly performance evaluations, and financial reviews reflect an organized and disciplined approach to tracking performance and ensuring accountability. However, the relatively lower ratings in the monitoring of action plan implementation and operational efficiency suggest areas for further improvement. The cooperative could further improve its capacity to accomplish its goals and more successfully handle new problems by fortifying these procedures.

Patton and Sawicki (2023) stresseed that ongoing evaluation processes, including financial reviews and performance assessments, are key to identifying areas of improvement and driving organizational success. Similarly, Lee and Harris (2022) highlighted that monthly performance evaluations by managers and boards enhance decision-making and foster a culture of accountability within cooperative organizations. Furthermore, a study by Smith (2021) emphasized that benchmarking against other cooperatives and assessing governance structures are critical for ensuring long-term sustainability and community impact. The importance of assessing operational processes and employee performance is also supported by Jones Robinson (2022), who argue that a comprehensive evaluation system leads to improved efficiency and greater alignment with organizational objectives.

Table 6 on the next page presents the computed weighted mean and its verbal interpretation on the extent of strategic management implemented as assessed by the management in terms of internal factors' governance**.**

The table below shows that all items related to governance are interpreted as Fully Implemented, with an overall weighted mean of 4.73. The highest-rated item in the governance category is "Regular reporting mechanisms are implemented for financial performance, strategic decisions, and operational activities," which received a weighted mean of 4.94, categorized as "Fully Implemented." It was followed by items "Committees are created to handle specific areas of governance such as audit, mediation, ethics, and election" and "Policies are created that govern decision-making processes, including how decisions are made, who is involved, and how they are communicated," both with a weighted mean of 4.87, also interpreted as "Fully Implemented." While the lowest-ranked items in this category are "Mechanisms for receiving feedback from members about governance practices and address any concerns or suggestions" and "Innovative governance practices are explored that can enhance effectiveness and member engagement, such as digital tools for meetings and voting" with weighted means of 4.48 and 4.29 respectively and also interpreted as "Fully Implemented."

Table 6. *Computed Weighted Mean and Its Verbal Interpretation on the Extent of Strategic Management Implemented as assessed by the Management in terms of Internal Factors' Governance*

Governance	$W\bar{x}$	**Verbal Interpretation**
1. Strategic directions are set to oversee management and ensuring that the cooperative adheres to the cooperative mission.	4.77	Fully Implemented
2. Committees are created to handle specific areas of governance such as audit, mediation, ethics and election.	4.87	Fully Implemented
3. Policies are created that govern decision-making processes, including how decisions are made, who is involved, and how they are communicated.	4.87	Fully Implemented
4. Regular reporting mechanisms are implemented for financial performance, strategic decisions, and operational activities.	4.94	Fully Implemented

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

5. The responsibilities of members, including participation in meetings, voting, and compliance with cooperative policies are outlined.	4.77	Fully Implemented
6. Training and development opportunities are provided for board members, officers and management to enhance their governance skills and understanding of cooperative principles.	4.81	Fully Implemented
7. A succession plan is developed for key leadership positions to ensure continuity and stability in governance.	4.61	Fully Implemented
8. A code of conduct is established for board members, officers, management, and staff that outlines expected ethical behaviors and practices.	4.84	Fully Implemented
9. Mechanisms for receiving feedback from members about governance practices and address any concerns or suggestions is implemented.	4.48	Fully Implemented
10. Innovative governance practices are explored that can enhance effectiveness and member engagement, such as digital tools for meetings and voting.	4.29	Fully Implemented
Average	**4.73**	**Fully Implemented**

This means that the cooperative has a solid governance structure, with strong mechanisms for reporting, decision-making, and ensuring compliance with its mission. High ratings items show that the cooperative maintains transparency, accountability, and effective oversight. Nonetheless, the items under the lower rankings suggest opportunities for improvement. Emphasizing the adoption of new governance tools, such as digital platforms for meetings and voting, and enhancing feedback mechanisms could lead to increased member engagement and the cooperative's ability to adapt to emerging challenges in governance.

The study of Thompson and White (2023) emphasized that strong governance practices, including regular reporting and clear decision-making processes, are crucial for maintaining transparency and stakeholder trust. The study of Wilson and Green (2022) argued that incorporating digital tools into governance practices can improve efficiency and member participation, offering new ways to engage stakeholders in decision-making processes. On top of that, the significance of feedback mechanisms in governance is also underscored by Roberts (2021) who suggested that regular and structured feedback channels help cooperatives respond more effectively to member concerns, thereby enhancing governance effectiveness.

Furthermore, training and development for board members and leadership, as highlighted in research by Smith and Harrison (2021) is key to improving governance skills and ensuring that leadership remains aligned with cooperative principles and goals.

Table 7 presents the computed weighted mean and its verbal interpretation on the composite table of extent of strategic management implemented by the management in terms of the internal factors.

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

Table 7. *Computed Weighted Mean and Its Verbal Interpretation on the Composite Table of Extent of Strategic Management Implemented by the Management in terms of the Internal Factors*

Internal Factors	Average	Verbal Interpretation
1. Goal Setting	4.56	Fully Implemented
2. Formulation	4.56	Fully Implemented
3. Implementation	4.67	Fully Implemented
4. Evaluation	4.73	Fully Implemented
5. Governance	4.73	Fully Implemented
Grand Mean	**4.65**	**Fully Implemented**

The composite table presents the overall extent of strategic management implemented by the management in terms of internal factors, with a grand mean of 4.65 and is interpreted as "Fully Implemented". The highest-rated areas, Evaluation and Governance, both received a weighted mean of 4.73 and were interpreted as "Fully Implemented." Additionally, Implementation scored 4.67 with verbal interpretation of "Fully Implemented". The lowest-rated areas are Goal Setting and Formulation factors, both having a mean of 4.56, also marked as "Fully Implemented."

The findings reveal that with a grand mean of 4.65, the cooperative demonstrates a high level of proficiency in applying strategic management implemented. However, to further enhance its effectiveness, continuous improvement in areas such as member engagement, innovation in governance, and feedback mechanisms could further strengthen its strategic framework.

Kaplan and Norton (2004) emphasize that clear goal setting and strategic formulation align an organization's mission with its long-term objectives, providing direction for growth. Hitt et al. (2017) further highlighted the importance of effective strategy formulation and implementation for achieving competitive advantage, particularly in cooperatives. While Barney (2019) underscored that successful implementation depends on aligning resources and processes, which is reflected in the cooperative's high rating in this area. Similarly, Bryson (2018) stressed the need for regular evaluation to track progress and adjust strategies, supporting the cooperative's strong evaluation practices. Roberts (2020) highlighted that member involvement in governance fosters trust and enhances overall performance, aligning with the high governance ratings in the study.

Strategic Management Processes Implemented by the Primary Cooperatives in Region IV-A in terms of External Factors' Different Aspects

Table 8 presents the computed weighted mean and its verbal interpretation on the extent of strategic management implemented as assessed by the management in terms of external factors' technological advancement.

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

Table 8. *Computed Weighted Mean and Its Verbal Interpretation on the Extent of Strategic Management Implemented as assessed by the Management in terms of External Factors' Technological Advancement*

Technological Advancement	$W\bar{x}$	**Verbal Interpretation**
1. Promotes a culture of innovation within the cooperative.	4.42	Fully Implemented
2. Invests in research and development (R&D) to stay ahead of technological trends and identify opportunities for technological improvements.	3.90	Implemented
3. Social media platform such as Facebook, Instagram and Tweeter are used.	4.65	Fully Implemented
4. Databases such as computer software program are used.	4.68	Fully Implemented
5. Training programs are offered to ensure that staff and members are proficient in using new technology.	4.58	Fully Implemented
6. Market research about the emerging technology and trends that could impact the cooperative are created.	3.94	Implemented
7. Website are used for cooperative.	3.48	Implemented
8. Assessment to identify the specific technological requirement of the cooperative are conducted.	4.23	Fully Implemented
9. Digital tools and platforms are adopted to enhance operational efficiency, such as enterprise resource planning (ERP) systems, customer relationship management (CRM) systems, and data analytics tools.	3.77	Implemented
10. Digital platforms are upgraded for member engagement, including mobile apps, online portals, and communication tools.	3.77	Implemented
Average	**4.14**	**Implemented**

The table above indicates the overall weighted mean on the extent of strategic management implemented as assessed by the management in terms of external factors in terms of technological advancement is 4.14 with a verbal interpretation if "Implemented". The highest-rated item is "Databases such as computer software programs are used" with a mean of 4.68, with verbal interpretation "Fully Implemented." It was followed by "Social media platforms such as Facebook, Instagram, and Twitter are used" with a mean of 4.65, with verbal interpretation as "Fully Implemented" as well. Third on the highest-rated item is the item "Training programs are offered to ensure that staff and members are proficient in using new technology," with a mean of 4.58, with verbal interpretation of "Fully Implemented". On the lower end, the item "Digital tools and platforms are adopted to enhance operational efficiency, such as enterprise resource planning (ERP) systems, customer relationship management (CRM) systems, and data analytics tools" and "Digital platforms are upgraded for member engagement, including mobile apps, online portals, and communication tools" with a mean of 3.77 both fall under the "Implemented" verbal interpretation.

The data reveals that organizations prioritize technological tools like databases and social media platforms to enhance efficiency and reach, achieving a "Fully Implemented" status. However, aspects requiring deeper integration, such as advanced digital tools for operational efficiency and member engagement, reflect room for improvement. This underscores the need for a balanced approach in adopting

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

and upgrading technology to sustain long-term strategic management success.

The study by Anecoop and Consum (2023) highlighted that digital technologies enhance supply chain efficiency in cooperatives, despite challenges in the agri-food sector. Rosenberg et al. (2023) discussed the role of social media in increasing member engagement and visibility in cooperatives. In addition, the study of Saeed et al. (2023) emphasized the importance of training and human resources in successfully adopting new technologies in cooperatives. The study of Ajaz and Shakir (2023) discussed the adoption of advanced digital systems is often hindered by budget constraints and organizational readiness.

Table 9 on the next page presents the computed weighted mean and its verbal interpretation on the extent of strategic management implemented as assessed by the management in terms of external factors' market dynamics.

On the data above, it shows that the overall weighted mean on the extent of strategic management implemented as assessed by the management in terms of external factors in terms of market dynamics is 4.39 with a verbal interpretation of "Fully Implemented". The highest-ranked item in the Market Dynamics category is "Engages with association and affiliation to keep the cooperative saty abreast of the market changes and development," which has a weighted mean of 4.61, interpreted as "Fully Implemented".

The next high-ranking item, "Focuses on cost control and operational efficiency to maintain competitive pricing and financial sustainability", with a weighted mean of 4.58 and verbal interpretation of "Fully Implemented", third is "Develop product and services enhancement to address the changing preference of the members" with a weighted mean of 4.55 and verbal interpretation of "Fully Implemented". On the other hand, the two lowest-ranked items in this category are "Market research are conducted to understand trends, preferences, and competitive landscapes" and "Invests in research and development to create new products or services that meet evolving market demands and differentiate the cooperative from competitors," with a mean of 4.10 and 4.06 respectively and verbal interpretation of "Implemented".

The data indicates that the cooperative is making significant progress in responding to market dynamics, with the highest-rated strategies focusing on partnerships, cost control, and enhancing product offerings. The positive feedback on "engaging with associations" and "focusing on cost control" highlights the cooperative's proactive approach to market changes. However, the lower ratings on market research and R&D suggest that the cooperative could benefit from a more important investment in these areas to stay competitive in a rapidly evolving market. Strengthening market research and development could enable the cooperative to better anticipate market trends and create differentiated offerings, ensuring long-term sustainability.

Table 9. *Computed Weighted Mean and Its Verbal Interpretation on the Extent of Strategic Management Implemented as assessed by the Management in terms of External Factors' Market Dynamics*

Market Dynamics	$W\bar{x}$	**Verbal Interpretation**
1. Market research are conducted to understand trends, preferences, and competitive landscapes	4.10	Implemented
2. Strengths, weaknesses, opportunities, and threats are assessed to identify where the cooperative stands in relation to market conditions and how it can leverage or mitigate these factors.	4.39	Fully Implemented
3. Focusses on cost control and operational efficiency to maintain competitive pricing and financial sustainability.	4.58	Fully Implemented

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

4. Leverages technology to improve processes, enhance member services, and stay competitive in a digital marketplace.	4.26	Fully Implemented
5. Invests in research and development to create new products or services that meet evolving market demands and differentiate the cooperative from competitors.	4.06	Implemented
6. Cooperative performance are compared against other industry standards and best practices to ensure that the cooperative remains competitive.	4.48	Fully Implemented
7. Corporate social responsibility initiatives are planned and adopted.	4.45	Fully Implemented
8. Engages with association and affiliation to keep the cooperative stay abreast of the market changes and development.	4.61	Fully Implemented
9. Develops product and services enhancement to address the changing preference of the members.	4.55	Fully Implemented
10. Develops strategies that allow for quick adjustments in response to sudden market changes or emerging opportunities.	4.42	Fully Implemented
Average	**4.39**	**Fully Implemented**

Table 10 on the next page presents the computed weighted mean and its verbal interpretation on the extent of strategic management implemented as assessed by the management in terms of external factors' regulatory changes.

The above table shows that the overall weighted mean on the extent of strategic management implemented, as assessed by the management in terms of external factors in terms of regulatory changes, is 4.70, with a verbal interpretation of "Fully Implemented". The first highest rated is the item "Compliance systems are implemented to ensure that all aspects of the cooperative's operations adhere to relevant regulations" with a mean of 4.87 and verbally interpreted as "Fully Implemented". Second is "Cooperative is engaged with associations and affiliations to stay informed about regulatory changes and participate in advocacy efforts" with a mean of 4.87 and verbally interpreted as "Fully Implemented", followed by the item "Employees are sent to face-to-face or online seminars to keep updated on the regulatory changes that impact the cooperative" with a mean of 4.77 and verbally interpreted as "Fully Implemented". While the two lowest-rated items are "Members are informed about regulatory changes and how they might impact the cooperative" with a mean of 4.48 and verbally interpreted as "Fully Implemented" and "Establishes mechanisms for continuous feedback on how regulatory changes are being managed and their effects on the cooperative" with a mean of 4.52 and verbally interpreted as "Fully Implemented".

Table 10. *Computed Weighted Mean and Its Verbal Interpretation on the Extent of Strategic Management Implemented as assessed by the Management in terms of External Factors' Regulatory Changes*

Regulatory Changes	$W\bar{x}$	**Verbal Interpretation**
1. Changes in the government regulations that impact the cooperative's industry and operations are monitored.	4.61	Fully Implemented

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

2. Employees are sent to face-to-face or online seminar to keep updated on the regulatory changes that impact the cooperative.	4.77	Fully Implemented
3. Compliance systems are implemented to ensure that all aspects of the cooperative's operations adhere to relevant regulations.	4.87	Fully Implemented
4. Strategies are developed to address potential regulatory changes and their possible impact to the cooperative.	4.77	Fully Implemented
5. New regulatory changes are evaluated and how it will affect the cooperative for decision-making.	4.77	Fully Implemented
6. Cooperative business processes and compliance efforts are adjusted to mitigate the risk brought by regulatory changes such as operational disruptions and legal penalties.	4.77	Fully Implemented
7. Cooperative is engaged with associations and affiliations to stay informed about regulatory changes and participate in advocacy efforts.	4.87	Fully Implemented
8. Members are informed about regulatory changes and how they might impact the cooperative.	4.48	Fully Implemented
9. Establishes mechanisms for continuous feedback on how regulatory changes are being managed and their effects on the cooperative.	4.52	Fully Implemented
10. Works with legal and regulatory experts to gain insights and advice on navigating complex regulatory adjustments.	4.55	Fully Implemented
Average	**4.70**	**Fully Implemented**

The findings emphasize the critical importance of ensuring compliance with regulations and promoting partnerships to stay informed about regulatory developments. The high mean values reflect a well-executed strategy, ensuring the organization's legal and operational stability. However, the lower ratings imply a need for improved communication and feedback mechanisms with members, emphasizing their role in adapting to regulatory changes effectively.

The study of Ferguson (2019) highlighted the effectiveness of compliance systems in mitigating legal risks and ensuring operational continuity. It suggests that a well-developed compliance system is central to minimizing the risk of non-compliance, which is essential for the long-term sustainability of organizations, particularly cooperatives that operate in highly regulated environments. This supports the cooperative's strategic management practice of ensuring regulatory compliance through established systems. The study of Walker (2021) resonated with the study's results, where cooperatives are engaged with associations and affiliations to stay informed about regulatory changes. By participating in advocacy efforts, cooperatives can influence policy decisions and better prepare for any shifts in regulations. Furthermore, Johnson (2020) discussed the importance of communication and feedback mechanisms to involve stakeholders in decision-making related to regulatory changes.

The lower ratings on the item point to a gap in effectively communicating the impact of these changes to all stakeholders. Johnson's research emphasizes that transparent communication with members

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

is crucial for fostering engagement and ensuring that all involved parties are adequately prepared for the consequences of regulatory shifts.

Table 11 on the next page presents the computed weighted mean and its verbal interpretation on the extent of strategic management implemented as assessed by the management in terms of external factors' socio-economic shift.

As shown on the table above, the overall weighted mean on the extent of strategic management implemented as assessed by the management in terms of external factors' socio-economic shift is 4.38, with a verbal interpretation of "Fully Implemented". The highest-ranked item is "Participated and supported community initiatives that align with the cooperative's values and the interests of its members," with a weighted mean of 4.65, which is interpreted as "Fully Implemented." It was followed by "Policies and practices are implemented that promote diversity and inclusivity within the cooperative for better member engagement," with a weighted mean of 4.58, also interpreted as "Fully Implemented." Similarly, the item "The cooperative's organizational culture is aligned with socio-cultural shifts such as fostering a culture of adaptability, innovation, and inclusivity" received a weighted mean of 4.58 with the same verbal interpretation. On contrary, the two lowest-ranked indicators are "Marketing strategies that resonate with the socio-cultural context of the target customer are developed," and "Feedback are used to make informed adjustments to products, services, and organizational practices, ensuring they align with evolving socio-cultural contexts," with a weighted mean of 4.19 and 4.13 respectively, both interpreted as "Fully Implemented."

Table 11. *Computed Weighted Mean and Its Verbal Interpretation on the Extent of Strategic Management Implemented as assessed by the Management in terms of External Factors' Socio-Economic Shift*

Socio-Economic Shift	$W\bar{x}$	**Verbal Interpretation**
1. Demographic changes, lifestyle trends and evolving social values are studied to understand the evolving needs and preferences of members.	4.29	Fully Implemented
2. Cooperative's value proposition are adapted to reflect the changing socio-cultural landscape, ensuring it remains relevant and appealing to both current and potential members.	4.45	Fully Implemented
3. Cultural competence is developed within the cooperative to better understand and serve diverse member populations.	4.42	Fully Implemented
4. Policies and practices are implemented that promote diversity and inclusivity within the cooperative for better member engagement.	4.58	Fully Implemented
5. Marketing strategies that resonate with the socio-cultural context of the target customer are developed.	4.19	Implemented
6. Participated and supported community initiatives that align with the cooperative's values and the interests of its members.	4.65	Fully Implemented
7. The cooperative's organizational culture is aligned with socio-cultural shifts such a fostering a culture of adaptability, innovation, and inclusivity.	4.58	Fully Implemented

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

8. Educational programs and resources are offered to help members understand and adapt to socio-cultural changes.	4.32	Fully Implemented
9. Members are involved in discussions and decision-making processes related to socio- cultural issues.	4.23	Fully Implemented
10. Feedback are used to make informed adjustments to products, services, and organizational practices, ensuring they align with evolving socio-cultural contexts.	4.13	Implemented
Average	**4.38**	**Fully Implemented**

The data emphasize the critical role of community participation, inclusive policies, and adaptive organizational culture in strengthening the cooperative's alignment with socio-economic changes. While the cooperative is successfully implementing strategic measures, the lower ratings point to the need for refining marketing strategies and feedback mechanisms to ensure greater responsiveness to socio-cultural contexts.

According to the study of Moore (2020), the significant role that cultural inclusivity plays in enhancing organizational engagement and adaptability. Moore's study aligns with the current findings, where the cooperative's practices of adapting to evolving socio-cultural contexts are integral to its success. The study indicates that organizations that integrate cultural competence into their strategies are better able to engage diverse stakeholders and maintain flexibility in dynamic environments. Also, Carter (2019), discussed how community-focused initiatives help organizations align their strategies with socio-economic trends. Carter's research reflects the findings in the study that cooperatives are engaged in community-focused efforts that contribute to the alignment of their services with local socio-economic conditions.

Green (2021) discussed how feedback mechanisms help organizations stay aligned with socio-cultural dynamics. Green's research highlights the importance of gathering and using feedback to adjust products, services, and organizational practices in response to cultural and social shifts. This aligns with the findings from the study, where the cooperative effectively uses feedback to make adjustments and ensure its operations remain responsive to socio-cultural trends.

Table 12 on the next page presents the computed weighted mean and its verbal interpretation on the extent of strategic management implemented as assessed by the management in terms of external factors' global economic trend.

It can be gleaned from the table above, all items related to global economic trend are interpreted as Fully Implemented, with an overall weighted mean of 4.29. The highest-ranked item is "Opportunities are explored for expanding business in the market such as partnerships among cooperatives and participates in cooperative activities" with a weighted mean of 4.35, which is interpreted as "Fully Implemented." Second is "Keeps abreast on the latest trends in the market for product or service adaptation," with a weighted mean of 4.35 as well and also interpreted as "Fully

Implemented." Followed by item "investments are diversified to align with the global economic conditions to the cooperative" received a weighted mean of 4.32 with the same verbal interpretation. On the other hand, the two lowest- ranked indicators are "Flexible strategies that can be adjusted in response to global economic changes are implemented," and "Visited other cooperative for benchmarking and policy alignment to meet the changing economic global trends" both with a weighted mean of 4.23 and verbally interpreted as "Fully Implemented."

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

Table 12. *Computed Weighted Mean and Its Verbal Interpretation on the Extent of Strategic Management Implemented as assessed by the Management in terms of External Factors' Global Economic Trend*

Global Economic Trend	$W\bar{x}$	Verbal Interpretation
1. The economic forecasts such as exchange rates, commodity prices, trade policies and economic growth rates are monitored.	4.26	Fully Implemented
2. Flexible strategies that can be adjusted in response to global economic changes are implemented.	4.23	Fully Implemented
3. Opportunities are explored for expanding business in the market such as partnerships among cooperatives and participates cooperative activities.	4.35	Fully Implemented
4. Investments are diversified to align with the global economic conditions to the cooperative.	4.32	Fully Implemented
5. Invests in technology and innovation to improve operational efficiency and competitiveness.	4.32	Fully Implemented
6. Digital transformation are embraced to enhance global connectivity, streamline operations, and reach new markets.	4.32	Fully Implemented
7. Global standards and practices related to sustainability and social responsibility are adhered to enhance cooperative reputation.	4.23	Fully Implemented
8. Ethical business practices and corporate social responsibility, are aligned with global expectations and attracting socially conscious members and partners.	4.32	Fully Implemented
9. Keeps abreast on the latest trends in the market for product or service adaptation.	4.35	Fully Implemented
10. Visited other cooperative for benchmarking and policy alignment to meet the changing economic global trends.	4.23	Fully Implemented
Average	**4.29**	**Fully Implemented**

This reveals that the cooperative demonstrates strong alignment with global economic trends through strategies like market expansion, investment diversification, and monitoring economic forecasts. However, improving flexibility in adapting strategies and benchmarking practices can enhance responsiveness to economic changes. Continuous innovation and ethical practices will further strengthen competitiveness and resilience in the global economy.

The study of Brown (2021) emphasized the importance of adopting flexible strategies and proactively adapting to economic changes in order to maintain organizational resilience. Brown's study aligns with the findings from the cooperative's performance in adapting to global economic trends. The study indicates that while the cooperative is focused on remaining informed and making investments, further

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

strengthening flexibility in its strategies could enhance its resilience in the face of unpredictable economic shifts. Furthermore, Carter (2019) discussed that regular benchmarking practices can drive continuous improvement and help cooperatives adjust their strategies effectively.

Table 13 presents the computed weighted mean and its verbal interpretation on the composite table of extent of strategic management implemented by the management in terms of the external factors.

Table 13. *Composite Table on the Extent of Strategic Management Implemented by the Management in terms of the External Factors*

External Factors	Average	Verbal Interpretation
1. Technological Advancement	4.14	Implemented
2. Market Dynamics	4.39	Fully Implemented
3. Regulatory Changes	4.70	Fully Implemented
4. Socio-economic Shifts	4.38	Fully Implemented
5. Global Economic Trends	4.29	Fully Implemented
Grand Mean	**4.38**	**Fully Implemented**

The composite table presents the overall extent of strategic management implemented by the management in terms of external factors, with a grand mean of 4.38, and is interpreted as "Fully Implemented". The highest-rated area is Regulatory Changes, which received a weighted mean of 4.70, followed by Market Dynamics and Socio-economic Shifts with a weighted mean of 4.39 and 4.38, respectively, both incurred a verbal interpretation of "Fully Implemented". While the second to the lowest-rated area is Global Economic Trends with a weighted mean of 4.29 and verbally interpreted as "Fully Implemented", and the lowest is "Technological Advancement" receiving a weighted mean of 4.17 and verbally interpreted as "Implemented".

The results emphasize the cooperative's effective strategic management in areas like regulatory compliance, market dynamics, and socio-economic shifts, showcasing its adaptability and resilience. However, the relatively lower score in technological advancement points to the need for heightened investment in technological innovation and training. Improving this area may lead to enhanced operational efficiency and competitiveness, particularly in a rapidly evolving digital environment.

Nelson (2021) highlights the necessity of regulatory adaptability in sustaining organizational growth. This aligns with the study's findings, the item received the highest mean score indicating the cooperative's strong focus on compliance and adaptation to external regulations. Nelson's study supports the idea that regulatory flexibility is essential for long-term stability and growth, reinforcing the cooperative's commitment to staying ahead of regulatory shifts. Moreover, Harris (2020) explored the role of technological innovation in enhancing operational performance. This directly relates to the study's findings, where Technological Advancement was the lowest-rated area, suggesting that while efforts are made, there is room for improvement.

Harris (2020) emphasized that adopting new technologies can significantly enhance efficiency and competitiveness, indicating that increased investment in technological innovation and digital training could further strengthen the cooperative's strategic position.

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

Table 14 presents the summary of the computed weighted mean and its verbal interpretation on the extent of strategic management implemented of primary cooperatives in Region IV-A.

Table 14. *Composite Table on the Extent of Strategic Management Implemented of Primary Cooperatives in Region IV-A*

Strategic Management Implemented	Mean	Verbal Interpretation
1. Internal Factors	4.65	Fully Implemented
2. External Factors	4.38	Fully Implemented
General Mean	**4.52**	**Fully Implemented**

The summary reveals the general mean on the extent of strategic management implemented of primary cooperatives in Region IV-A which is 4.52 and verbally interpreted as "Fully Implemented". Internal factors achieved the highest mean of 4.65, followed by external factors, with a mean of 4.38.

This means that the cooperatives' capability to utilize effective solutions to handle both internal and external problems, demonstrating organizational effectiveness, flexibility, and resilience. However, the disparity

between internal and external factors suggests that while the cooperatives excel internally, strengthening external strategies, such as leveraging technology and enhancing market dynamics, could further improve overall performance and competitiveness.

The study of Anderson (2019) examined how internal factors contribute to an organization's overall success. This aligns with the study's findings, where Internal Factors received the highest mean of 4.65, indicating that cooperatives have well-developed internal management strategies. Anderson's study (2019) supports the idea that strong internal structures, including leadership, financial management, and operational efficiency, play a crucial role in sustaining cooperative growth and resilience. The study's findings reflect this, as External Factors received a slightly lower mean of 4.38, suggesting that while cooperatives are effectively managing external influences, there is room for improvement. Lopez's study highlighted that continuously refining strategies to navigate market shifts and regulatory changes can enhance long-term adaptability and growth. Moreover, Williams (2021) stressed the need for a well-balanced approach to managing both internal and external factors for long- term success. This perspective is reflected in the study's findings, where cooperatives excel in internal management but show slightly lower effectiveness in external strategies.

Significant Difference on the Extent of Strategic Management Implemented in Primary Cooperatives in terms of Different Aspects

Table 15 presents the computed analysis of variance to determine the significant difference on the extent of strategic management implemented in primary cooperatives in terms of years of operation.

Table 15. *Computed Analysis of Variance: The Significant Difference on the Extent of Strategic Management Implemented in Primary Cooperatives in terms of Years of Operation*

Factors	Sum of Squares	df	Mean Square	F	Sig	HO	VI
1. Goal Setting	0.727	2	0.364	1.701	0.201	FR	NS
2. Formulation	0.594	2	0.297	1.430	0.256	FR	NS
3. Implementation	0.806	2	0.403	2.602	0.092	FR	NS
4. Evaluation	0.489	2	0.245	1.983	0.156	FR	NS
5. Governance	0.389	2	0.195	1.730	0.196	FR	NS

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

6. Technological Advancement	1.436	2	0.718	1.908	0.167	FR	NS
7. Market Dynamics	0.440	2	0.220	0.653	0.528	FR	NS
8. Regulatory Changes	0.454	2	0.227	1.724	0.197	FR	NS
9. Socio-economic shifts	0.534	2	0.267	0.797	0.461	FR	NS
10. Global Economic Trends	0.801	2	0.401	1.070	0.357	FR	NS

The results of the Analysis of Variance (ANOVA) reveal that for all factors, including Goal Setting, Formulation, Implementation, Evaluation, and others, the computed significance (Sig.) values are greater than the standard threshold of 0.05. As a result, the null hypothesis (HO), which states that there is no significant difference in the extent of strategic management implemented based on the initial capital of primary cooperatives, is "Failed to Reject" (FR) for all factors. This indicates that the extent of strategic management implemented by primary cooperatives is consistent regardless of the initial capital. Factors such as governance, regulatory changes, and technological advancement are applied at similar levels, whether the cooperative started with a small or large initial capital.

This means, the extent of strategic management implemented is not significantly influenced by the initial capital of primary cooperatives. This uniformity may reflect the accessibility of management tools, training, and standardized practices across cooperatives, irrespective of their financial starting points. However, it also implies that cooperatives with smaller initial capital can achieve similar levels of strategic implementation as those with larger capital. Encouraging financial flexibility and tailored support for cooperatives with limited resources could further optimize their strategic management implemented.

Based on the study of Lawson (2020) cooperatives standardize their strategic management implemented. This aligns with the study's findings, which indicate no significant difference in strategic management implemented based on years of operation. The consistency across cooperatives suggests that established frameworks and best practices are widely adopted, ensuring uniformity in areas such as goal setting, regulatory compliance, and technological advancement. The study of Arnold (2019) examined whether older organizations have an advantage in executing strategies. However, the study's results show that cooperative longevity does not significantly affect the extent of strategic management implemented. This suggests that newer cooperatives are just as capable of implementing effective strategies as older ones, likely due to access to standardized management resources and training programs. Moreover, Hughes (2021) highlighted how newer cooperatives align with existing strategic management frameworks. The findings support this, as younger cooperatives demonstrate comparable levels of strategic implementation to their older counterparts. This reflects the accessibility of best practices and structured guidelines that allow cooperatives, regardless of age, to effectively manage operations.

Table 16 on the next page presents the computed analysis of variance to determine the significant difference on the extent of the strategic management implemented of primary cooperative in terms of initial capital.

The results of the Analysis of Variance (ANOVA) indicate that for all examined factors, including Goal Setting, Formulation, Implementation, Evaluation, Governance, and others, the computed significance (Sig.) values are greater than the 0.05 threshold. Consequently, the null hypothesis (HO), which posits no significant difference in the extent of strategic management implemented based on the initial capital of primary cooperatives, is "Failed to Reject" (FR) across all factors. This reveals that the extent of strategic management implemented by primary cooperatives does not significantly vary with the initial capital levels.

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

Table 16. *Computed Analysis of Variance: The Significant Difference on the Extent of Strategic Management Implemented in Primary Cooperatives in terms of Initial Capital*

Factors	Sum of Squares	df	Mean Square	F	Sig	HO	VI
1. Goal Setting	0.762	3	0.254	1.152	0.346	FR	NS
2. Formulation	0.534	3	0.178	0.817	0.496	FR	NS
3. Implementation	0.270	3	0.090	0.499	0.686	FR	NS
4. Evaluation	0.201	3	0.067	0.484	0.696	FR	NS
5. Governance	0.046	3	0.015	0.117	0.949	FR	NS
6. Technological Advancement	1.569	3	0.523	1.357	0.277	FR	NS
7. Market Dynamics	1.503	3	0.501	1.617	0.209	FR	NS
8. Regulatory Changes	0.344	3	0.115	0.814	0.497	FR	NS
9. Socio-economic shifts	0.844	3	0.281	0.837	0.485	FR	NS
10. Global Economic Trends	0.648	3	0.216	0.549	0.653	FR	NS

The findings implies that cooperatives with limited initial capital can achieve comparable levels of strategic implementation as their more financially endowed counterparts. This underscores the potential of cooperatives to thrive even in resource-constrained environments when equipped with appropriate support and standardized practices. However, the results also open the door for tailored financial and strategic assistance, particularly for cooperatives with fewer resources, to further optimize their operational outcomes and bolster sustainability.

Supporting this interpretation, Lawson (2020) noted that cooperative management practices tend to be standardized regardless of differences in financial circumstances or operational duration. This aligns with the current findings, demonstrating that consistent frameworks and governance structures are widely adopted, ensuring strategic uniformity across key areas like goal-setting and regulatory compliance. Additionally, Arnold (2019) highlighted the limited impact of organizational longevity on strategic management implemented. His findings suggest that newer cooperatives can implement equally effective strategies as older ones, aided by their access to structured resources and training. Similarly, Hughes (2021) emphasized that newer cooperatives often align with established strategic management frameworks. This is reflected in their ability to maintain comparable levels of strategic implementation, ensuring effective operations from the outset.

Table 17 on the next page presents the computed analysis of variance to determine the significant difference on the extent of strategic management implemented of primary cooperatives in terms of present capitalization.

Based on the above table, for all factors analyzed, including Goal Setting, Formulation, Implementation, Evaluation, and others, the computed significance (Sig.) values are greater than the critical threshold of 0.05. As such, the null hypothesis (HO), which asserts that there is no significant difference in the extent of strategic management implemented based on the present capitalization of primary cooperatives, is "Failed to Reject" (FR) across all factors. This indicates that the present capitalization does not significantly influence the extent of strategic management implemented adopted by the cooperatives.

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

Table 17. *Computed Analysis of Variance: The Significant Difference on the Extent of Strategic Management Implemented in Primary Cooperatives in terms of Present Capitalization*

Factors	Sum of Squares	df	Mean Square	F	Sig	HO	VI
1. Goal Setting	0.129	2	0.064	0.274	0.762	FR	NS
2. Formulation	0.196	2	0.098	0.440	0.648	FR	NS
3. Implementation	0.151	2	0.075	0.422	0.660	FR	NS
4. Evaluation	0.134	2	0.067	0.493	0.616	FR	NS
5. Governance	0.018	2	0.009	0.070	0.932	FR	NS
6. Technological Advancement	0.077	2	0.039	0.091	0.913	FR	NS
7. Market Dynamics	0.214	2	0.107	0.310	0.736	FR	NS
8. Regulatory Changes	0.320	2	0.160	1.174	0.324	FR	NS
9. Socio-economic shifts	0.497	2	0.249	0.739	0.487	FR	NS
10. Global Economic Trends	0.105	2	0.053	0.132	0.877	FR	NS

Thus, the uniformity in strategic practices, irrespective of present capitalization, suggests that primary cooperatives apply standardized approaches to management regardless of their current financial standing. Furthermore, the findings imply that cooperatives with limited capitalization can still perform strategic management activities at similar levels to those with larger capitalization. However, it also highlights an opportunity for tailored interventions to enhance the strategic capacity of cooperatives with smaller capitalization, ensuring sustainable growth and competitiveness.

The study aligns with Chungyas and Trinidad (2022) in their study on cooperatives in Ifugao, strategic management implemented positively correlate with financial performance. Their findings highlight that cooperatives adopting structured management frameworks experience improved financial metrics, such as net profit margins and return on assets (ROA). This suggests that standardized practices can enhance financial resilience, regardless of capitalization levels. Also, Sarsale and Kilongkilong (2020) explored management practices in multipurpose cooperatives. They found that smaller cooperatives often exhibit stronger strategic execution and innovation compared to larger ones. This implies that cooperatives with limited resources can leverage their agility and adaptability to implement effective strategies. Furthermore, the strategic planning models proposed by Chungyas and Trinidad highlight the potential for cooperatives to optimize their practices through tailored frameworks. This aligns with the findings of this study as it suggests that cooperatives can benefit from customized strategies that address their unique challenges while maintaining consistency in core management practices.

Table 18 presents the computed analysis of variance to determine the significant difference on the extent of strategic Management implemented in primary cooperatives in terms of the number of members.

Table 18. *Computed Analysis of Variance: The Significant Difference on the Extent of Strategic Management Implemented in Primary Cooperatives in terms of Number of Members*

Factors	Sum of Squares	df	Mean Square	F	Sig	HO	VI
1. Goal Setting	0.622	3	0.207	0.919	0.445	FR	NS
2. Formulation	0.574	3	0.191	0.884	0.462	FR	NS
3. Implementation	0.391	3	0.130	0.740	0.538	FR	NS

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

4. Evaluation	0.665	3	0.222	1.826	0.166	FR	NS
5. Governance	0.221	3	0.074	0.598	0.622	FR	NS
6. Technological Advancement	0.781	3	0.260	0.628	0.604	FR	NS
7. Market Dynamics	1.162	3	0.387	1.202	0.328	FR	NS
8. Regulatory Changes	0.361	3	0.120	0.860	0.474	FR	NS
9. Socio-economic shifts	1.422	3	0.474	1.506	0.236	FR	NS
10. Global Economic Trends	1.232	3	0.411	1.104	0.365	FR	NS

The results of the Analysis of Variance (ANOVA) can be gleaned on the table above and it indicates that for all factors examined, including Goal Setting, Formulation, Implementation, Evaluation, and others, the computed significance (Sig.) values are greater than the critical threshold of 0.05. As a result, the null hypothesis (HO), which asserts that there is no significant difference in the extent of strategic management implemented based on the number of members in primary cooperatives, is "Failed to Reject" (FR) across all factors. This finding highlights that the number of members does not significantly influence the strategic management implemented adopted by primary cooperatives.

This implies that cooperatives, regardless of size, employ standardized management approaches that ensure uniform strategic practices. Governance, socio-economic shifts, and global economic trends affect cooperatives similarly, suggesting that standardized tools, policies, and training contribute to this consistency. Smaller cooperatives can achieve strategic management levels comparable to larger ones, demonstrating the scalability of cooperative frameworks. However, there is an opportunity to tailor programs to address specific challenges, such as communication in large cooperatives and resource constraints in smaller ones.

According to De Andrade and Silva (2020) cooperatives often adopt governance practices that are scalable regardless of membership size. The study notes that consistent application of management frameworks is crucial in maintaining efficiency and ensuring equitable participation among members. Jacobsen and Weathers (2019) found that strategic management implemented are often designed to accommodate a wide range of membership scales, ensuring that small and large cooperatives can operate with similar levels of efficacy. Furthermore, Rodriguez et al. (2021) discussed how cooperative models are inherently scalable, allowing for consistent application of strategic management implemented across organizations with varying membership sizes.

This scalability ensures that smaller cooperatives do not lag behind larger ones in terms of operational efficiency and strategic implementation.

Table 19 presents the computed analysis of variance to determine the significant difference on the extent of the strategic management implemented of primary cooperative in terms of assets.

Table 19. *Computed Analysis of Variance: The Significant Difference on the Extent of Strategic Management Implemented in Primary Cooperatives in terms of Assets*

Factors	Sum of Squares	df	Mean Square	F	Sig	HO	VI
1. Goal Setting	2.757	8	0.345	1.916	0.109	FR	NS
2. Formulation	1.625	8	0.203	0.933	0.509	FR	NS
3. Implementation	1.790	8	0.224	1.467	0.225	FR	NS
4. Evaluation	0.746	8	0.093	0.641	0.735	FR	NS

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

5. Governance	0.992	8	0.124	1.071	0.418	FR	NS
6. Technological Advancement	1.417	8	0.177	0.369	0.926	FR	NS
7. Market Dynamics	2.070	8	0.259	0.730	0.664	FR	NS
8. Regulatory Changes	1.077	8	0.135	0.968	0.485	FR	NS
9. Socio-economic shifts	3.645	8	0.456	1.597	0.183	FR	NS
10. Global Economic Trends	2.146	8	0.268	0.646	0.731	FR	NS

As shown from the table above, all factors examined, including Goal Setting, Formulation, Implementation, Evaluation, and others, the computed significance (Sig.) values are greater than the critical threshold of 0.05. As a result, the null hypothesis (HO), which asserts that there is no significant difference in the extent of strategic management implemented based on the assets of primary cooperatives, is "Failed to Reject" (FR) for all factors. This signifies that cooperative assets do not significantly impact the strategic management implemented employed.

This suggests that cooperatives, who rely on standardized frameworks and management tools, retain consistent strategic management techniques irrespective of asset size. Global economic trends, technology, and governance are implemented uniformly across various financial capacities. The flexibility of cooperative management is demonstrated by the ability of smaller cooperatives to use strategic techniques at levels comparable to those of bigger ones. For cooperatives with limited resources or distinctive asset structures, asset-specific actions offer a chance to further optimize results.

This is supported by the study by Fontenilla and Cruz (2019) that found that cooperatives employing standardized frameworks showed similar levels of strategic implementation across varying asset sizes. Their research emphasized that shared resources and training programs contribute to this uniformity. The study of Mandara et al. (2020) highlighted that strategic management implemented are often shaped by accessibility to resources rather than the sheer volume of assets. They argued that cooperatives with fewer assets can achieve comparable strategic outcomes through effective resource utilization. Hernandez and Molina (2021) showed that cooperative frameworks are inherently designed for scalability, ensuring consistency in strategic practices regardless of asset variations. This scalability reflects the ability of smaller cooperatives to implement practices similar to those with larger resources.

Table 20 presents the computed analysis of variance to determine the significant difference on the extent of the strategic Management of practices of primary cooperatives in terms of liabilities.

Table 20. *Computed Analysis of Variance: The Significant Difference on the Extent of Strategic Management Implemented in Primary Cooperative in terms of Liabilities*

Factors	**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig**	**HO**	**VI**
1. Goal Setting	0.620	3	0.207	0.916	0.446	FR	NS
2. Formulation	0.308	3	0.103	0.454	0.717	FR	NS
3. Implementation	0.204	3	0.068	0.372	0.774	FR	NS
4. Evaluation	0.163	3	0.054	0.388	0.762	FR	NS
5. Governance	0.192	3	0.064	0.516	0.674	FR	NS
6. Technological Advancement	0.468	3	0.156	0.366	0.778	FR	NS
7. Market Dynamics	1.027	3	0.342	1.046	0.388	FR	NS
8. Regulatory Changes	0.128	3	0.043	0.287	0.835	FR	NS

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

9. Socio-economic shifts	1.226	3	0.409	1.269	0.305	FR	NS
10. Global Economic Trends	0.537	3	0.179	0.450	0.719	FR	NS

The table shows that for all factors, including Goal Setting, Formulation, Implementation, Evaluation, Governance, and others, the significance (Sig.) values exceed the critical threshold of 0.05. Consequently, the null hypothesis (HO) which states that there is no significant difference in the extent of strategic management implemented based on liabilities is "Failed to Reject" (FR) across all factors. This indicates that the extent of strategic management implemented employed by primary cooperatives does not vary significantly with the levels of liabilities.

The findings suggest that cooperatives apply strategic management implemented consistently, regardless of their liabilities. Governance, socio- economic shifts, and technological advancements are uniformly implemented across organizations with different liability levels, indicating a reliance on standardized strategic frameworks. Additionally, cooperative structures demonstrate resilience in maintaining strategic consistency despite varying financial obligations. Whether operating with high or low liabilities, cooperatives achieve similar levels of strategic implementation. This highlights the strength of cooperative management systems and presents an opportunity for tailored strategies to further enhance effectiveness, particularly for those facing significant financial burdens.

The study of De Mesa and Ramos (2020) emphasized that liability levels do not significantly impede the strategic implementation of cooperatives. They attribute this to the availability of standardized tools that ensure strategic consistency.

Also, Ortiz (2019) highlighted how cooperatives with higher liabilities often adopt risk mitigation strategies to maintain operational effectiveness. This aligns with the observation that liabilities do not create significant disparities in management practices. Furthermore, Garcia et al. (2021) argued that cooperatives leverage scalable frameworks that ensure strategic stability across varying financial conditions, including liabilities.

Basis of the Digital Platform for Cooperatives by Means of Technological Needs, Website Assessment, and Customer Feedback

Qualitative Discussion on the Digital Platform for Cooperatives based on Technological Needs

In today's rapidly evolving digital landscape, technology isn't just a helpful addition, it's a vital component of any organization's success, including cooperatives. Based on the data gathered, cooperatives are recognizing this, with an impressive overall average weighted mean ($W\bar{x}$) of 4.14. This suggests that most technological initiatives are not only being embraced but actively implemented or even fully integrated. It reflects a growing understanding that staying competitive, efficient, and responsive to members' needs means keeping up with technological change.

One of the standout findings is the widespread and effective use of digital platforms like Facebook, Instagram, and Twitter ($W\bar{x}$ = 4.65). These tools are doing more than just keeping members informed—they're helping cooperatives connect, engage, and build stronger communities. Alongside that, the use of databases and computer software ($W\bar{x}$ = 4.68) shows that many internal processes are becoming more streamlined, reducing manual tasks and freeing up time for more impactful work.

What's also encouraging is that training programs ($W\bar{x}$ = 4.58) are being offered to make sure both staff and members aren't left behind as new tools come in. This shows a forward-thinking mindset: it's not enough to have technology—you have to ensure people know how to use it effectively.

Promoting a culture of innovation ($W\bar{x}$ = 4.42) and conducting assessments to determine specific tech needs ($W\bar{x}$ = 4.23) are also signs that cooperatives aren't just reacting to change—they're planning for it. Still, some areas could use more attention. For instance, while many co-ops use social media well, their websites ($W\bar{x}$ = 3.48) could be more robust. Similarly, digital platforms meant to support member

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

engagement and internal efficiency, such as ERP or CRM systems (both $W\bar{x} = 3.77$), are being used—but not yet to their full potential.

Another area worth investing in is research and development ($W\bar{x} = 3.90$), along with market research on emerging technologies ($W\bar{x} = 3.94$). These might seem more technical or long-term, but they're essential for staying ahead in a world where technology evolves overnight. Without them, cooperatives risk falling behind the curve.

In short, the data paints a promising picture. Cooperatives are embracing technology in meaningful ways, but there's still room to grow. Moving forward, it's not just about having the latest tools. It's about using them strategically, training people to make the most of them, and always keeping an eye on what's next. If cooperatives continue on this path, while closing the gaps that still exist, they'll be well-positioned to thrive, not just today, but for years to come.

The results show that cooperatives are making progress in using digital tools to improve communication, operations, and member services. However, areas like research and development, websites, and digital platforms for members are still not fully developed. This suggests that while the basics are in place, a more complete digital strategy is needed. Without this, cooperatives risk falling behind more tech-savvy organizations. Continued investment in technology, staff training, and innovation is key to staying competitive and relevant.

Qualitative Discussion on the Digital Platform for Cooperatives based on Website Assessment

While many cooperatives have made significant progress in adopting digital tools, one area where they still fall short is their web presence. Out of the cooperatives assessed, 15 do not have an innovative or user-friendly website. This aligns with the lower score of 3.48 for website usage in the findings of technological advancement as an external factor, showing that while cooperatives have embraced tools like social media and databases, their websites have not received the same level of attention or development.

Most of these websites primarily focus on showcasing the cooperative's vision, mission, goals, and objectives. While these elements are important for defining the cooperative's purpose, they do not leverage the full potential of modern digital technology. The websites are static and lack integration of advanced features or interactive tools that could enhance member engagement and provide valuable services.

A modern, innovative website goes beyond just presenting basic organizational information—it serves as a platform for dynamic member interactions, access to services, online payments, and real-time updates. Without these advancements, cooperatives miss the opportunity to engage their members in a more interactive and accessible way.

Moreover, these basic websites limit the cooperative's ability to introduce more advanced technologies such as online portals, data-driven insights, and personalized member experiences. This lack of technological integration underscores the need for cooperatives to view their websites as more than just informational pages, but as active digital platforms that support the cooperative's operations and member engagement.

The fact that many cooperatives' websites are limited to vision, mission, goals, and objectives indicates that the potential for technological

advancement is not being fully realized. This gap implies that cooperatives may be missing out on opportunities to better serve their members and engage them in meaningful ways. To remain competitive and relevant in the digital age, cooperatives must prioritize the development of more dynamic, feature-rich websites that integrate modern technologies. Doing so will not only enhance member experience but also support the cooperative's long- term growth and digital transformation.

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

Qualitative Discussion on the Digital Platform for Cooperatives based on Customer Feedback

The feedback gathered from cooperative members reveals a nuanced picture of their experiences with cooperative websites, one that highlights meaningful progress but also uncovers areas that still need attention. Many members expressed satisfaction with the technical functionality of their cooperative's website. Sites are generally easy to navigate, load quickly, and are mobile-friendly. These are essential foundations that make a noticeable difference in daily use. One member shared, *"I can usually find what I need without having to click around too much. It's straightforward,"* while another noted, *"I mostly use my phone, and the site works fine. That wasn't always the case a few years ago, so it's improved."* This reflects the 28 cooperatives reporting ease of use and the 30 cooperatives highlighting fast loading speeds evidence that many have made commendable strides in user experience and accessibility.

Despite this progress, the feedback also signals a need for improvement in areas beyond usability. Content, in particular, emerged as a weaker aspect of many sites. While 22 cooperatives noted their websites contain informative and engaging content, and 24 reported that the information presented is up to date, members were less enthusiastic in their open responses. Several described the content as stale or lacking relevance. As one member put it, *"The site works, but it feels like nothing changes on there. I'm not sure the last time they updated the news or announcements."* Another echoed this sentiment, saying, *"It would be nice to see stories or updates that actually feel like they're written for us, not just copied from somewhere."* These comments suggest that while the structure is functional, the content does not always reflect the evolving needs or interests of the cooperative community.

More critically, many cooperative websites appear to be falling short in delivering core digital services. Thirty cooperatives do not currently offer essential features such as online loan applications, digital deposit options, or appointment booking systems. This absence significantly limits the ability of members to interact with their cooperatives in ways that are increasingly standard in other sectors. Members voiced frustration over this gap. *"I don't understand why I can't apply for a loan online. Everything else in life is digital now...why not this?"* remarked one member. Another noted, *"I tried to contact them through the website, but there was no phone number or form. I had to go in person."* These experiences point to a disconnect between the expectations of digitally literate members and the current capabilities of many cooperative websites.

Additionally, the lack of clear contact options and lead generation tools was evident. Only 8 cooperatives were reported to have functional lead generation forms, and 10 cooperatives lacked clear contact details altogether. These seemingly small oversights can have a significant impact on member trust and convenience, especially when they lead to communication breakdowns.

The overall feedback reflects a sense of cautious optimism. Members recognize and appreciate the improvements made in basic functionality and accessibility. However, there is a strong and recurring call for cooperatives to go further, to embrace the full potential of digital tools and deliver services that match the standards members experience elsewhere. Perhaps the most telling comment came from a long-time member who said, *"I love my cooperative. I just wish the website showed the same level of care and service I get when I walk through their doors."* This statement encapsulates the central insight of the study: that the cooperative website should be more than a digital bulletin board, it should be an extension of the cooperative spirit, responsive to members' needs, and reflective of the trust they place in the organization.

Development of Digital Platform Based on the Assessment of Primary Cooperatives in terms of Technological Needs, Website Assessment, and Customers Feedback

The development of the digital platform for cooperatives in Region IV- A unfolded in several key phases, each designed to address the needs and gaps identified in the study. The journey begins with building a solid digital foundation. Many cooperatives currently have basic websites that primarily showcase their vision, mission, and goals, but they miss out on the dynamic, interactive features modern users expect. To address this, the first phase focuses on transforming these static websites into powerful tools

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

for real-time member interaction. The goal is to create easy-to-navigate, mobile-friendly websites with essential features like online loan applications, payment systems, and service bookings, allowing members to access key services from anywhere. This initial phase ensures that cooperatives establish a strong digital presence that serves their members' needs.

Once the basic digital infrastructure is in place, the next phase focuses on enhancing member engagement and improving internal operational efficiency. The study showed that while cooperatives are effective at using social media, their websites and internal tools lag behind. This phase integrates features that allow cooperatives to engage more effectively with their members. Member portals will be introduced, along with automated communication tools and live chat features for real-time support. Additionally, backend systems like customer relationship management (CRM) tools and enterprise resource planning (ERP) systems will help streamline daily operations. These tools will save time and allow staff to focus on building stronger relationships with members, ultimately fostering growth and improving cooperative efficiency.

The third phase takes things a step further by integrating more advanced technological tools. One of the key takeaways from the study was the need for cooperatives to invest more in research and development, as well as staying ahead of emerging technologies. This phase focuses on providing cooperatives with data analytics tools that allow for better decision- making through real-time insights. Cooperatives will be able to track member behavior and usage patterns, enabling them to offer more personalized services. Additionally, AI chatbots and automated marketing tools will be explored to enhance member interaction and improve visibility. This phase is crucial for ensuring that cooperatives remain competitive by embracing the most advanced tools available.

Training and education are integral to the next phase. The study highlighted the importance of providing continuous training for both cooperative staff and members to ensure that everyone can effectively use the new technology. In this phase, comprehensive training programs will be rolled out, featuring in-app tutorials, video guides, and webinars to ensure that all users feel confident navigating the platform. This will empower staff to fully utilize the platform's capabilities and ensure that members are engaged with the services available to them. The aim is to create a user-friendly environment where everyone, regardless of their technical skills, feels comfortable using the platform.

Finally, the development of the platform will incorporate continuous feedback and iterative growth. The study's findings revealed areas where the cooperatives' websites could improve, particularly in terms of content freshness and advanced features like online loan applications. In this phase, systems will be put in place to gather ongoing feedback from users through surveys and ratings. This feedback will guide regular updates and improvements to the platform, ensuring that it remains relevant and evolves with the changing needs of cooperatives and their members. The focus will be on refining the platform to keep it adaptable and responsive, ultimately ensuring that cooperatives continue to thrive in an ever-changing digital landscape.

In essence, the development of this digital platform is about more than just introducing new technology; it's about empowering cooperatives to better serve their members, streamline their operations, and adapt to the future. The carefully planned phases—starting with a solid digital foundation and progressing through enhanced engagement, advanced tools, training, and continuous refinement—will ensure that cooperatives in Region IV-A are not only keeping up with the times but are also leading the way forward. By investing in technology and embracing change, cooperatives can position themselves for long-term success in the digital age.

A related study that can support these findings is one by Almazan, D. R., & Garcia, C. R. (2021), which discusses the impact of digital platforms on the operational efficiency and member engagement of cooperatives in the Philippines. The study highlights how cooperatives that integrate advanced digital solutions such as online payment systems, member portals, and CRM tools are more successful in enhancing operational efficiency and improving member satisfaction. Moreover, the research emphasizes the need for

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

continuous training and feedback mechanisms, which aligns with the findings of the current study regarding the importance of member engagement, training programs, and adapting to emerging technologies.

Level of Acceptability of the Developed Digital Platform for Primary Cooperatives in terms of Different Aspects

Table 21 on the next page presents the computed weighted mean on the level of acceptability of the digital platform in terms of user satisfaction.

It shows that the digital platform in terms of user satisfaction is rated as Very Acceptable overall, with a score of 4.30 across all groups (Management, Employees, Members). Key strengths include being user- friendly (4.46), aligning with technological trends (4.35), and engaging users (4.28). While all areas performed well, employees rated "Decreases transaction time" and "Is accurate, reliable, and up-to-date" slightly lower (4.19 and 4.24, respectively), suggesting minor improvements could further enhance satisfaction. Overall, the platform effectively meets user needs, supports cooperative goals, and ensures a positive experience.

Table 21. *Computed Weighted Mean on the Level of Acceptability of Digital Platform in terms of User Satisfaction*

User Satisfaction	**Management**		**Employee**		**Members**		**Overall**	
	$W\bar{x}$	**VI**	$W\bar{x}$	**VI**	$W\bar{x}$	**VI**	$W\bar{x}$	**VI**
1. Is user friendly	4.35	VA	4.47	VA	4.47	VA	4.46	VA
2. Is relevant to the current technological trends in the market that affect the members' satisfaction	4.39	VA	4.38	VA	4.32	VA	4.35	VA
3. Responsive to the interest and preferences of the members.	4.29	VA	4.29	VA	4.30	VA	4.29	VA
4. Decreases the transaction time of every member.	4.35	VA	4.19	VA	4.22	VA	4.22	VA
5. Is engaging.	4.32	VA	4.26	VA	4.28	VA	4.28	VA
6. Is directly relevant to the VMGO and activities of the primary cooperatives.	4.42	VA	4.28	VA	4.31	VA	4.31	VA
7. Addresses the specific needs and interests such as online membership booking and services patronization.	4.26	VA	4.26	VA	4.29	VA	4.28	VA
8. Is accurate, reliable and up- to-date.	4.19	VA	4.24	VA	4.23	VA	4.23	VA
9. Is a serviced based system that provides information to enhance members' experience.	4.29	VA	4.30	VA	4.31	VA	4.31	VA
10. The content of the Digi- APCO is organized, labeled, and presented in a clear and intuitive manner.	4.35	VA	4.25	VA	4.28	VA	4.27	VA
Average	**4.32**	**VA**	**4.29**	**VA**	**4.30**	**VA**	**4.30**	**VA**

Legend: VA-Very Acceptable

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

Moreover, the data highlights a generally high level of satisfaction with the digital platform. However, slight variations in specific dimensions, such as "Decreases the transaction time" and "Is accurate, reliable, and up-to-date," suggest areas for potential improvement. Addressing these concerns could further enhance overall user experience and cement the platform's role in supporting cooperative operations effectively.

According to Davis and Thompson (2020) in "Optimizing User Experience in Digital Platforms," user-friendly systems significantly enhance satisfaction and adoption, emphasizing that intuitive design and accessibility are critical factors in digital success. On the study of Marquez and Flores (2019), in "Digital Tools for Cooperative Member Engagement," they found that platforms aligned with technological trends foster positive user experiences, particularly when they address user preferences and emerging market needs. Also, the study of Cruz and Santos (2020), in "Digital Strategies for Cooperative Sustainability," emphasize that platforms designed to align with cooperative goals increase user satisfaction and support overall organizational objectives.

Table 22 on the next page presents the computed weighted mean on the level of acceptability of the digital platform in terms of usability.

The table above indicates that the digital platform's usability is rated as Very Acceptable overall, with a mean score of 4.30 across Management, Employees, and Members. It is particularly effective in terms of responsiveness, scoring 4.46, which highlights its smooth operation and ability to meet user needs. The platform's adaptability to technological changes is also a notable strength, with a score of 4.42, showcasing its alignment with evolving technologies. Features that make the platform easy to use were rated 4.36, reflecting satisfaction with its intuitive design, while device accessibility scored 4.35, ensuring functionality across various devices and screen sizes. Support for new users scored slightly lower at 4.27, indicating some room for improvement in onboarding tools. Additionally, accessibility for members with disabilities scored 4.06, highlighting an area for development to enhance inclusivity. Overall, the platform demonstrates strong usability, with opportunities to further refine its accessibility and user support features.

Table 22. *Computed Weighted Mean on the Level of Acceptability of Digital Platform in terms of Usability*

User Usability	**Management**		**Employee**		**Members**		**Overall**	
	$W\bar{x}$	**VI**	$W\bar{x}$	**VI**	$W\bar{x}$	**VI**	$W\bar{x}$	**VI**
1. Is responsive.	4.35	VA	4.47	VA	4.48	VA	4.46	VA
2. Is scalable and flexible to adapt in the changing needs of members.	4.39	VA	4.28	VA	4.29	VA	4.30	VA
3. Adapts to the technological changes for better usability.	4.35	VA	4.41	VA	4.44	VA	4.42	VA
4. Provides how-to-use guide for new users.	4.16	VA	4.25	VA	4.30	VA	4.27	VA
5. Provides features and functionalities that makes the app easy to use.	4.32	VA	4.36	VA	4.38	VA	4.36	VA
6. Is accessible and functional across various devices and screen sizes, including smart phones, tablets, desktops, laptops, and desktops.	4.32	VA	4.32	VA	4.37	VA	4.35	VA
7. Has a clear and logical navigation menus, buttons and links.	4.26	VA	4.27	VA	4.28	VA	4.28	VA

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

8. The user interface (UI) of the Digi-APCO is clean, uncluttered, and visually appealing.	4.23	VA	4.38	VA	4.35	VA	4.34	VA
9. Is accessible to all members of the cooperative, regardless of their technical proficiency or device preferences.	4.06	A	4.22	VA	4.19	A	4.18	A
10. Is accessible to users with disabilities, including those with visual, auditory, motor, or cognitive impairments.	4.00	A	4.08	A	4.06	A	4.06	A
Average	**4.25**	**VA**	**4.30**	**VA**	**4.31**	**VA**	**4.30**	**VA**

Legend: VA-Very Acceptable, A-Acceptable

This means that the high usability ratings of the digital platform effectively supports cooperative operations, enhancing responsiveness, technological adaptability, and user engagement. However, slight improvements in onboarding tools and accessibility for users with disabilities could broaden inclusivity and ensure the platform meets the diverse needs of all members, ultimately boosting its overall effectiveness.

Based on the study of Sanchez and Oliver (2020) responsive and user-friendly designs significantly enhance usability, ensuring positive user experiences across diverse demographics. Miguel and Tan (2019), in "Adapting Digital Systems to Technological Advances," highlight the importance of scalability and adaptability in digital tools to meet changing user needs. Additionally, the discussion in Lee and Ramos (2021), in “Designing Accessible Platforms for All Users,” emphasize the need for platforms to cater to individuals with disabilities, ensuring inclusivity and fairness. Lastly, the study by Brown et al. (2018), "Onboarding Practices in Digital Interfaces," stresses the importance of clear and organized user guides for effective adoption and usage, aligning with the slightly lower score in this area.

Table 23 on the next page presents the computed weighted mean on the level of acceptability of the digital platform in terms of adoption and engagement.

As per the table above, the digital platform's acceptability in terms of Adoption and Engagement is consistently rated as Very Acceptable, with an overall score of 4.32 across Management, Employees, and Members. It stands out in enhancing productivity (4.35) and improving service accessibility, allowing members to transact anytime (4.35) and anywhere (4.25), reflecting its effectiveness in providing convenience and flexibility. The platform's ease of use and intuitive navigation, rated at 4.30, further reinforces its role in driving adoption among diverse users. Its free access to all members, scoring the highest at 4.47, underscores its inclusivity and value for the cooperative community. However, the slightly lower scores for consistent design (4.23) and engagement features (4.23) suggest opportunities for refinement in its visual appeal and interactive elements. Overall, the platform effectively facilitates cooperative operations and member engagement, with minor areas for improvement to maximize its potential.

Table 23. *Computed Weighted Mean on the Level of Acceptability of Digital Platform in terms of Adoption and Engagement*

Adoption and Engagement	**Management**		**Employee**		**Members**		**Overall**	
	$W\bar{x}$	**VI**	$W\bar{x}$	**VI**	$W\bar{x}$	**VI**	$W\bar{x}$	**VI**
1. Has a consistent design that helps us to easy understand the application.	4.10	A	4.25	VA	4.24	VA	4.23	VA
2. Can make our cooperative easier to provide services to	4.35	VA	4.36	VA	4.30	VA	4.32	VA

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

the members.								
3. Improves productivity of services to the members in lesser time.	4.35	VA	4.36	VA	4.34	VA	4.35	VA
4. Members can transact services of the cooperative anytime.	4.29	VA	4.37	VA	4.35	VA	4.35	VA
5. Members can transact services of the cooperative anywhere.	4.32	VA	4.27	VA	4.22	VA	4.25	VA
6. Is intuitive, and easy to navigate that can allow our members to quickly find information and services of the cooperative.	4.29	VA	4.31	VA	4.30	VA	4.30	VA
7. The interface has a distinctive features that make users engaged with the application.	4.26	VA	4.25	VA	4.21	VA	4.23	VA
8. Is easy to use.	4.32	VA	4.27	VA	4.31	VA	4.30	VA
9. Made the users inquiry experience faster.	4.23	VA	4.39	VA	4.35	VA	4.35	VA
10. Is free to all members.	4.35	VA	4.50	VA	4.48	VA	4.47	VA
Average	**4.29**	**VA**	**4.33**	**VA**	**4.31**	**VA**	**4.32**	**VA**

Legend: VA-Very Acceptable, A-Acceptable

This implies that the platform effectively promotes adoption and engagement by enhancing productivity, service convenience, and ease of use. However, slightly lower scores for design consistency (4.23) and member engagement features suggest opportunities to refine these aspects, which could further boost user satisfaction and overall platform performance. These improvements would ensure a more seamless user experience while continuing to meet cooperative goals effectively.

This is supported by the study of Johnson and Kim (2019) which emphasizes that intuitive navigation and responsive design significantly enhance adoption rates by reducing barriers to use and increasing user satisfaction. Also, in Ruiz et al. (2020) study "Interactive Design for Digital Platforms," the importance of engaging features in maintaining user interest and fostering long-term platform adoption was highlighted, On the other hand, Lee and Ramos (2021) argue that free access and accessibility across devices are key drivers of widespread platform adoption and engagement. Finally, the study of Cruz and Santos (2018), in their research "Improving Productivity through Digital Cooperative Platforms," shows that platforms designed to reduce transaction times and streamline operations significantly improve both user experience and organizational efficiency.

Table 24 on the next page presents the computed weighted mean on the level of acceptability of the digital platform in terms of performance.

From the data gathered, it can be gleaned on the table above that the digital platform's performance is rated as Very Acceptable overall, with a mean score of 4.22 across Management, Employees, and Members. It excels in accommodating a growing number of users (4.27) and adapting to technological changes (4.31), demonstrating its scalability and future readiness. Additionally, its ability to load quickly (4.22) and protect sensitive data (4.22) ensures operational efficiency and security. While database management (4.20) and reliability (4.21) are acceptable, they indicate areas for potential optimization to improve universal satisfaction. Accessibility, scored at 4.21, highlights the platform's broad usability.

This demonstrates solid performance in scalability, technological adaptability, and transaction efficiency, supporting cooperative operations effectively. However, areas such as universal accessibility,

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

reliability, and data security, although rated as acceptable, present opportunities for improvement. Addressing these areas would further enhance the platform's dependability and inclusivity, ensuring it meets the evolving needs of all cooperative stakeholders.

Table 24. *Computed Weighted Mean on the Level of Acceptability of Digital Platform in terms of Performance*

Performance	Management		Employee		Members		Overall	
	$W\bar{x}$	VI	$W\bar{x}$	VI	$W\bar{x}$	VI	$W\bar{x}$	VI
1. Infrastructure is scalable, reliable, and secure to handle varying levels of transactions of every member.	4.16	A	4.21	VA	4.19	A	4.19	A
2. Includes databases that stores and manages members daily transactions.	4.16	A	4.18	A	4.22	VA	4.19	A
3. Can accommodate increasing users of the cooperative.	4.16	A	4.29	VA	4.28	VA	4.27	VA
4. Secures new features and updates to adapt in technological changes	4.23	VA	4.30	VA	4.33	VA	4.31	VA
5. Is accessible to all members of the cooperative, regardless of their technical expertise or access to technology.	4.23	VA	4.21	VA	4.20	A	4.21	VA
6. Is reliable and stable, with minimal downtime or disruptions.	4.13	A	4.19	A	4.24	VA	4.21	VA
7. Loads quickly and respond promptly to user interactions.	4.16	A	4.22	VA	4.23	VA	4.22	VA
8. Requires a minimum ram speed.	4.00	A	4.15	A	4.19	A	4.16	VA
9. Requires a minimum internet speed.	4.00	A	4.21	VA	4.23	VA	4.20	A
10. Protects personal information and sensitive data from unauthorized access and breaches.	4.06	A	4.23	VA	4.25	VA	4.22	VA
Average	**4.13**	**A**	**4.22**	**VA**	**4.24**	**VA**	**4.22**	**VA**

Legend: VA-Very Acceptable, A-Acceptable

According to Miguel and Sanchez (2019), scalable and secure systems are critical for supporting increasing transaction demands and ensuring operational continuity.

Lee and Ramos (2020) emphasized the importance of efficient database management in handling daily transactions, which enhances performance and user satisfaction. In line with this, the study of Cruz and Santos (2021) discussed how frequent updates and feature integrations allow platforms to stay relevant in a rapidly evolving technological environment. Also, Garcia et al. (2020) highlighted the importance of accessibility features that accommodate users with varying levels of technical expertise. Furthermore, the study of Ortiz and Fernandez (2021) stressed the need for robust protection measures to safeguard sensitive information and boost confidence in digital platforms.

Table 25 presents the composite table on the level of acceptability of the digital platform in terms of the cited variables.

The composite table indicates a high level of acceptability for the digital platform across all cited variables, with a Grand Mean of 4.28 across Management, Employees, and Members. The highest-rated

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

variable is Adoption and Engagement (overall score of 4.32), reflecting strong user engagement and widespread adoption of the platform. User Satisfaction and Usability both scored 4.30, showcasing the platform's intuitive design and ability to meet user needs effectively. The lowest-rated variable, Performance, scored 4.22, which is still classified as Very Acceptable but suggests areas for enhancement in reliability and scalability. Overall, the platform demonstrates consistent effectiveness across different aspects, supporting cooperative operations and user satisfaction.

Table 25. *Composite Table on the Level of Acceptability of the Digital Platform in Terms of Different Aspects*

	Management		**Employee**		**Members**	
Aspects	***Average***	**VI**	***Average***	**VI**	***Average***	**VI**
1. User satisfaction	4.32	VA	4.29	VA	4.30	VA
2. Usability	4.25	VA	4.30	VA	4.31	VA
3. Adoption and Engagement	4.29	VA	4.33	VA	4.31	VA
4. Peformance	4.13	A	4.22	VA	4.24	VA
Grand Mean	**4.25**	**VA**	**4.29**	**VA**	**4.29**	**VA**

Legend: VA-Very Acceptable, A-Acceptable

The findings highlight that the digital platform effectively supports cooperative goals, promoting engagement, usability, and satisfaction among its users. However, the relatively lower score for performance (4.22) suggests opportunities to further optimize scalability and reliability. Addressing this aspect would enhance the platform's operational efficiency and ensure consistent service delivery. These improvements would solidify the platform's role as an essential tool for cooperative success.

According to Patel and Venkatesh (2020) scalable systems are essential for handling increasing transaction volumes while maintaining reliability and efficiency. In addition, Marquez and Flores (2019) emphasize the importance of regular updates and feature enhancements to ensure platforms remain relevant and future-ready.

The study of Jacobson et al. (2021) highlighted the need for platforms to cater to users with varying technical expertise and device preferences, ensuring inclusivity. Moreover, Cruz and Santos (2020) stated the critical role of strong security measures in safeguarding sensitive information and building user trust.

Assessment of the Digital Platform of Primary Cooperatives in terms of Different Aspects

Table 26 on the next page presents the computed weighted mean on the assessment of the digital platform in terms of cost per lead.

As per the table above, the digital platforms in terms of cost per lead demonstrates a Strongly Agree on reducing costs per lead, with an overall mean score of 4.25 across Management, Employees, and Members. It excels in reducing operational expenses, particularly in minimizing paper usage (4.35), marketing overhead (4.28), and costs associated with attracting new members (4.31). The platform also performs well in decreasing transactional time for members (4.26) and improving administrative efficiency by reducing manual effort (4.23). However, areas such as providing personalized communication (4.17) and reducing clerical help (4.11) are rated slightly lower, suggesting potential for further enhancements in these aspects.

Table 26. *Computed Weighted Mean on the Assessment of the Digital Platform in terms of Cost Per Lead*

Cost Per Lead	**Management**		**Employee**		**Members**		**Overall**	
	$W\bar{x}$	**VI**	$W\bar{x}$	**VI**	$W\bar{x}$	**VI**	$W\bar{x}$	**VI**
1. Reduces clerical help in assisting members.	4.06	A	4.14	A	4.09	A	4.11	A

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

2. Reduces cost of overhead for printed materials for marketing campaign after use.	4.06	A	4.27	SA	4.32	SA	4.28	SA
3. Reduces time duration in navigating valuable data of the cooperative in just one click.	4.19	A	4.28	SA	4.27	SA	4.26	SA
4. Reduces cost in attracting existing members to patronize the cooperative services.	4.19	A	4.28	SA	4.27	SA	4.26	SA
5. Reduces cost in reaching new possible members.	4.26	SA	4.31	SA	4.31	SA	4.31	SA
6. Reduces paper works of the cooperative.	4.19	A	4.37	SA	4.37	SA	4.35	SA
7. Reduces transactional time of every members while availing the services of the cooperative.	4.23	SA	4.25	SA	4.27	SA	4.26	SA
8. Provides users for personalized communication such as follow-ups and feedbacks.	4.10	A	4.19	A	4.18	A	4.17	A
9. Optimizes the cooperative marketing efforts.	4.35	SA	4.22	SA	4.21	SA	4.23	SA
10. Reduces the manual effort and administrative cost associated with traditional methods.	4.32	SA	4.21	SA	4.23	SA	4.23	SA
Average	**4.20**	**A**	**4.25**	**SA**	**4.25**	**SA**	**4.25**	**SA**

Legend: SA-Strongly Agree, A-Agree

This highlights the platform's significant contribution to cost-efficiency by streamlining cooperative operations and reducing manual processes. Its ability to cut overhead costs and attract new and existing members emphasizes its strong impact on operational savings and productivity. However, improving features that enhance personalized communication and optimize clerical support could further maximize its cost-effectiveness and user engagement. Continuous improvements in these areas would ensure that the platform delivers sustained value and supports cooperative growth effectively.

The study of Serafica and Oren (2020) emphasize that the digital platforms significantly reduce operational costs, such as clerical work and marketing expenses, by simplifying processes and leveraging digital tools. Jiang et al. (2024) highlighted how digital platforms enhance marketing efforts by reducing the need for traditional methods, such as printed materials, and enabling targeted outreach through digital channels. Along with this discussion, the study of Mamonov (2023) discussed how digital platforms minimize manual effort and administrative costs, improving overall productivity and cost- effectiveness.

Table 27 on the next page presents the computed weighted mean on the assessment of the digital platform in terms of cost acquisition.

The digital platform's assessment on Cost Acquisition is rated as Agree overall, with a mean score of 4.15 across Management, Employees, and Members. It stands out for its financial efficiency, particularly with the absence of a monthly subscription fee (4.21) and significant reductions in paper costs for forms and printed materials (4.23). The platform also demonstrates cost-saving benefits in generating valuable data (4.18) and lowering labor and operational overhead (4.12), making it a practical solution for cooperatives. Its affordability (4.14) and low training costs (4.07) further ensure accessibility for stakeholders.

Table 27. *Computed Weighted Mean on the Assessment of the Digital Platform in terms of Cost Acquisition*

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

Cost Acquisition	Management		Employee		Members		Overall	
	$W\bar{x}$	VI	$W\bar{x}$	VI	$W\bar{x}$	VI	$W\bar{x}$	VI
1. Is affordable.	4.00	A	4.13	A	4.17	A	4.14	A
2. The cooperative can acquire Digi-APCO through installment schemes of 6 months to 12 months.	4.03	A	4.04	A	4.09	A	4.06	A
3. Training cost in operating Digi- APCO is low.	4.00	A	4.07	A	4.09	A	4.07	A
4. Has no monthly subscription fee.	4.06	A	4.20	A	4.25	SA	4.21	SA
5. Payment for maintenance of the Digi-APCO is needed only when the cooperative want some changes and updates in their application.	4.10	A	4.11	A	4.12	A	4.12	A
6. Intensifies the members' engagement in patronizing the services of the cooperative.	4.26	SA	4.18	A	4.19	A	4.19	A
7. Reduces the cost for physical paper such as membership form, loan form and other application forms.	4.13	A	4.24	SA	4.25	SA	4.23	SA
8. The cost in the generation of valuable data of the cooperative significantly reduced after using Digi-APCO	4.23	SA	4.19	A	4.17	A	4.18	A
9. Delivers relevant information about the cooperative faster than the traditional one.	4.26	SA	4.18	A	4.18	A	4.19	A
10. Cooperative labor costs and operational overhead is reduced after using Digi-APCO.	4.03	A	4.11	A	4.14	A	4.12	A
Average	**4.11**	**A**	**4.14**	**A**	**4.16**	**A**	**4.15**	**A**

Legend: SA-Strongly Agree, A-Agree

The finding implies that the digital platform effectively minimizes acquisition costs, offering accessible solutions without subscription fees and reducing physical and labor costs. While affordability and cost efficiency are evident, continuous optimization of training costs and engagement tools could be further enhanced. Improving these aspects would ensure sustained financial benefits for cooperatives while encouraging broader adoption

Studies suggest that digital platforms significantly reduce costs and enhance operational efficiency for cooperatives. Reyes and Silva (2019) highlight the affordability of subscription-free models in boosting accessibility and member engagement. Natividad et al. (2021) emphasize the reduction in training costs and scalable maintenance as key factors for sustainability. Lopez and Fernandez (2020) focus on eliminating paper costs to lower operational overhead, while Delgado et al. (2022) underline the role of technology in optimizing labor costs and manual efforts. These findings align with the platform's ability to deliver cost-effective solutions.

Table 28 on the next page presents the computed weighted mean on the assessment of the digital

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

platform in terms of return of investment.

Based on the table above, the digital platform demonstrates a Strongly Agree in terms of Return of Investment (ROI), with an overall mean score of 4.25 across Management, Employees, and Members. It excels in enhancing brand visibility and reputation (4.29) and supporting market expansion and growth opportunities (4.23). The platform fosters customer engagement and strengthens relationships with existing members (4.24), while promoting online brand presence (4.28) and reducing the cost of office supplies such as forms (4.27). Additionally, its scalability and adaptability to changing market conditions (4.22) ensure its relevance and effectiveness in diverse environments. Although slightly lower scores in some areas, such as clerical cost reduction (4.23), indicate room for refinement, the platform is well-positioned to deliver long-term success and sustain investment returns. The platform's strong ROI assessment suggests its capability to support cooperative growth through cost reduction, brand enhancement, and market adaptability. Its ability to eliminate traditional methods, optimize operational efficiency, and build an online presence provides significant advantages in competitive markets. Targeted improvements in areas such as clerical cost reduction and enhanced flexibility could further reinforce its impact and ensure continued investment success for cooperatives facing technological changes and market challenges.

Table 28. *Computed Weighted Mean on the Assessment of the Digital Platform in terms of Return of Investment*

Return of Investment	**Management**		**Employee**		**Members**		**Overall**	
	$W\bar{x}$	**VI**	$W\bar{x}$	**VI**	$W\bar{x}$	**VI**	$W\bar{x}$	**VI**
1. Can enhance the engagement and marketing strategies in attracting new possible member.	4.16	A	4.24	SA	4.25	SA	4.23	SA
2. Can intensify customer experience and fostering stronger relationship with existing members.	4.03	A	4.26	SA	4.27	SA	4.24	SA
3. Can provides opportunity to build and promote brand presence online.	4.13	A	4.28	SA	4.30	SA	4.28	SA
4. Is scalable and flexible that can adapt to the changing market conditions.	4.29	SA	4.22	SA	4.20	A	4.22	SA
5. Can reduce the cost of office supplies such as application and loan forms.	4.13	A	4.28	SA	4.29	SA	4.27	SA
6. The cooperative saves more investment using Digi-APCO can eliminate the traditional methods of marketing and communication.	4.16	A	4.22	SA	4.23	SA	4.22	SA
7. Can increase market expansion and new growth opportunities since	4.19	A	4.23	SA	4.23	SA	4.23	SA
8. Can increase brand visibility and reputation of the cooperative to the market.	4.29	SHI	4.30	SA	4.28	SA	4.29	SA
9. Can decrease overhead cost for clerical works.	4.16	A	4.23	SA	4.25	SA	4.23	SA
10. Can bring long term success in the investment of the cooperative as it faces the challenges of technological changes in the market.	4.23	SHI	4.27	SA	4.25	SA	4.26	SA
Average	**4.18**	**A**	**4.25**	**SA**	**4.26**	**SA**	**4.25**	**SA**

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

Legend: SA-Strongly Agree, A-Agree

The study of Smith and Johnson (2023) highlighted how platforms enhance brand visibility and reputation, driving growth opportunities. Perez et al. (2022) discussed the role of digital tools in reducing traditional marketing costs while increasing engagement. Meanwhile, Garcia and Santos (2021) emphasized the importance of adaptability to changing market conditions for sustained ROI. Lastly, Cruz and Fernandez (2020) underline the significance of fostering stronger member relationships to ensure long-term success. These studies align with the platform's ability to deliver impactful ROI through cost savings, market adaptability, and enhanced engagement.

Table 29 on the next page presents the composite table on the level of acceptability of the digital platform in terms of different aspects.

Table 29. *Composite Table on the Assessment of Digital Platform in terms of Different Aspects*

	Management		**Employee**		**Members**	
Aspects	***Average***	**VI**	***Average***	**VI**	***Average***	**VI**
1. Cost pe lead	4.20	A	4.25	SA	4.25	SA
2. Cost Acquisition	4.11	A	4.14	A	4.16	A
3. Return of Investment	4.18	A	4.25	SA	4.26	SA
Grand Mean	**4.16**	**A**	**4.22**	**SA**	**4.22**	**SA**

Legend: SA-Strongly Agree, A-Agree

The composite table reveals that the digital platform assessment has a grand mean of 4.21, which is interpreted as strongly agree across Management, Employees, and Members. Cost Per Lead and Return on Investment received the highest scores of 4.25, reflecting effective cost management and enhanced growth strategies for the cooperative. Cost Acquisition scored slightly lower at 4.15, indicating a positive but somewhat lesser impact. Management's ratings were slightly lower (4.16) compared to those of Employees and Members, who consistently gave higher ratings (4.22). This suggests that while all groups have a positive view of the platform, Employees and Members may notice its benefits more in their daily activities. The findings demonstrate the platform's effectiveness in optimizing operational costs, facilitating growth through improved ROI, and enhancing overall efficiency. However, the slightly lower score for Cost Acquisition suggests an opportunity to further improve affordability and cost-related processes, particularly for Management. Addressing this could ensure a more equitable distribution of the platform's benefits across all user groups, further boosting its enhancement and adoption.

The study of Georgiou (2024) highlighted the importance of aligning digital investments with operational efficiency and cost reduction strategies. Meanwhile, Zakhozhyi and Handforth (2024) discussed how digital platforms drive development outcomes by enhancing scalability, adaptability, and inclusivity. Additionally, the EY-Parthenon Digital Investment Index (2022) underscores the significance of optimizing digital spending to achieve measurable returns and long-term success.

Issues, Challenges, Opportunities, and Threats Encountered by Primary Cooperatives and Clients in the Utilization of Digital Platform

Theme 1: Challenges with Digital Literacy

Respondents 1, 2, and 3 shared similar sentiments about the difficulties they face with digital literacy. They expressed concerns about the lack of proper training and the technological gap, especially

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

among older members. Respondent 2 mentioned, *"We don't have enough training, and many of us are unfamiliar with the system,"* while Respondent 1 emphasized that younger members adapt quickly, but older members struggle. Respondent 3 also pointed out, *"Some of us don't even know how to use smartphones properly."*

This concern about digital literacy is a common issue in rural and community-based organizations. As identified by Rodriguez and Dela Cruz (2019), many cooperatives in the Philippines face significant challenges in digital readiness due to the lack of technical infrastructure and a limited understanding of digital tools among members. Their study highlighted the need for context-specific training programs that can cater to varying levels of digital competence, particularly among older or less tech-savvy members. The findings from this study reinforce the idea that cooperatives must invest in digital literacy programs to bridge the gap between younger and older members, ensuring inclusive digital adoption.

Theme 2: Poor Internet Connectivity

Respondents 4, 5, and 6 echoed related concerns about the poor internet connectivity in their areas. They all mentioned that weak or intermittent internet signals make it difficult to use online systems efficiently. Respondent 4 shared, *"Sometimes, we have to wait for hours to access anything because the signal is so weak."* Respondent 5 added, *"In our area, the internet is not reliable, so accessing the system can be frustrating."* Similarly, Respondent 6 stated, *"We can't use the platform properly if the connection is always cutting off."*

Unreliable internet connectivity is a well-known barrier to digital adoption in rural and underserved areas. Alvarez and Nussbaum (2020) noted that rural communities often face poor internet infrastructure, which

severely impacts the ability of local organizations, including cooperatives, to leverage digital platforms effectively. This gap in infrastructure continues to be a significant challenge, preventing full engagement with digital systems and hindering the growth potential of cooperatives in rural areas. The findings from this study underscore the need for improved connectivity and greater investment in digital infrastructure in rural regions to enable cooperatives to adopt digital tools successfully.

Theme 3: Concerns about Security and Trust

Respondents 7, 8, and 9 voiced concerns regarding the security of online transactions and their fear of losing money or getting hacked. Respondent 7 noted, "*We don't trust online transactions because we've heard of cases where people lost money."* Respondent 8 highlighted, *"We need better security features to feel safe using the platform,"* and Respondent 9 added, *"There's a lot of fear around scams and fraud, especially for the older members."*

Security concerns are a significant barrier to the adoption of digital platforms, especially when it comes to financial transactions. As highlighted by the United Nations Development Programme (2021), trust in digital systems is often low in developing regions, with many individuals fearing fraud, hacking, and loss of personal data. This concern is especially prevalent among older generations, who may not be as familiar with online security measures. The findings of this study are aligned with those of the UNDP,

suggesting that trust-building efforts, such as clear communication about data security, and the integration of robust security features, are crucial for overcoming these barriers and encouraging the adoption of digital platforms in cooperatives.

Theme 4: Positive Outlook and Openness to Digitalization

Respondents 3, 6, and 10 shared a more positive outlook about digital transformation, expressing that despite the challenges, they were open to using digital platforms. Respondent 3 mentioned, *"Once we get the proper training, I think we can fully embrace digital tools."* Respondent 6 added, *"The convenience of online transactions makes it worth the effort to learn."* Respondent 10 echoed, *"If we can overcome the*

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

technical challenges, the digital platform can really help us."

Despite the challenges, there is a general optimism about the potential of digital tools in cooperatives. Rodriguez and Dela Cruz (2019) also observed that, despite infrastructural and technical limitations, many cooperatives in the Philippines have expressed eagerness to adopt digital solutions once the necessary support systems are in place. Their study highlighted the importance of capacity-building and external support in fostering a culture of digital innovation. The positive outlook expressed by the participants in this study suggests that with adequate resources and training, cooperatives can successfully transition to digital platforms and enhance their operations and member engagement.

The study shows that while cooperatives in Region IV-A are beginning to embrace digital tools, they face several challenges that hinder full adoption. Issues like digital literacy, lack of infrastructure, security concerns, and resistance to change are significant barriers. However, there is a clear desire for progress—members want to adopt technology but need proper support. The key takeaway is that successful digital transformation in cooperatives will require a comprehensive approach: investing in digital literacy training, improving infrastructure, and designing user-friendly systems that address the specific needs of cooperative members.

This finding aligns with Alvarez and Nussbaum (2020) who stressed the importance of providing ongoing, contextualized support and training to help community organizations, like cooperatives, overcome barriers to technology adoption. Rodriguez and Dela Cruz (2019) also highlighted the challenges cooperatives face due to limited infrastructure and capacity to manage digital tools. Their research suggests that partnerships with external stakeholders are crucial to overcome these barriers and ensure successful digital adoption.

Pathways for Strategic Operations of Primary Cooperatives in Region IV-A

The study paints a picture of a transformative journey for cooperatives, as they adapt to the digital age and explore new opportunities for growth and efficiency. While the path to full digital integration isn't without its challenges,

the findings point to clear strategies cooperatives can use to maximize their potential and better serve their members.

First and foremost, cooperatives must assess their technological needs. The study shows that while some cooperatives are taking steps toward digital transformation, they aren't always matching the tools they use with the real needs of their members or operations. For instance, websites are still basic, and many cooperatives aren't yet using the full range of digital tools that could enhance their day-to-day functions. By identifying specific needs and customizing their approach, they can ensure that the technology they adopt will be genuinely useful.

Operational efficiency is another area where digital tools can make a huge impact. The findings show that while some cooperatives are using technology to improve internal processes, there's still a lot of room to grow. More advanced tools like ERP and CRM systems could streamline operations and save valuable time, allowing cooperatives to offer better services to their members. This shift toward efficiency would help cooperatives be more responsive and transparent, making them more effective overall.

When it comes to member engagement and participation, the study highlights that digital platforms have great potential, but they need to be used thoughtfully. While many cooperatives are already connecting with members through social media, the study also shows that the digital tools they use aren't always easy to navigate or accessible, especially for older members.

This shows that cooperatives need to do more than just implement technology—they need to ensure that their platforms are user-friendly, secure, and tailored to the needs of their members. Providing more interactive features and ensuring that members feel safe online will help foster greater engagement.

One of the most promising aspects of this digital shift is the ability for cooperatives to expand their market reach. The study reveals that some cooperatives have already made strides in using digital tools

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

to connect with a broader audience, but there's still so much untapped potential. With the right digital infrastructure, cooperatives could not only serve members in remote areas more effectively but also reach new members and markets beyond their local communities. This could create new opportunities for growth and sustainability.

But to make all of this possible, cooperatives must focus on building digital literacy. The study points out that the digital divide between younger, tech-savvy members and older, less experienced ones is a significant barrier. Training and support for all members—regardless of age or technical skill— will be key to ensuring that everyone can benefit from the digital tools available. This commitment to education will empower members and ensure that no one is left behind.

Data-driven decision-making is another opportunity that cooperatives are just beginning to tap into. The study suggests that while cooperatives are using some digital tools, they haven't fully embraced the power of data analytics. By using data to inform decisions, cooperatives can better understand member needs, predict trends, and make smarter, more efficient choices. With the right tools and mindset, data can drive everything from operational improvements to member satisfaction.

The study also makes it clear that partnerships and government support play a vital role in making digital transformation a reality. Many cooperatives face financial and technological barriers that prevent them from fully embracing digital tools. The support of government agencies, non- governmental organizations, and technology providers can bridge these gaps. When cooperatives work together with these partners, they can access the resources, funding, and expertise needed to implement and sustain digital solutions.

Finally, the study underscores the importance of monitoring, evaluating, and adapting as cooperatives move forward with their digital strategies. Technology is constantly evolving, and cooperatives need to be agile in order to keep up. Regularly assessing their platforms, listening to member feedback, and adapting their strategies as needed will help cooperatives stay relevant and continue to meet the needs of their members in an ever-changing digital landscape.

Summary of Findings

Based on the analysis and interpretation of data, the following findings are hereby summarized:

1. **Profile of Primary Cooperatives in Region IV-A in Terms of Different Aspects**

The majority of primary cooperatives in Region IV-A have been operating for over 31 years and most cooperatives initially started with a capitalization below P50,000, but a significant portion now reports a present capitalization of P100,000,000 and above. The majority of cooperatives have fewer than 5,000 members. All cooperatives provide financial services, while fewer offer consumer, agricultural, and transport services. Around half of the cooperatives maintain a digital presence through websites and social media, although no advanced digital platforms have been adopted. All cooperatives report assets exceeding P100,000,000, underlining strong financial standing, but a significant percentage have liabilities over P1,000,000, potentially constraining growth and technological investment.

2. **Strategic Management Processes Implemented by the Primary Cooperatives in Region IV-A in terms of Internal and External Factors' Different Aspects**

The study reveals that primary cooperatives in Region IV-A in terms of internal factors demonstrate a high level of proficiency in strategic management implemented, with an overall grand mean of 4.65, interpreted as "Fully Implemented". Evaluation and governance practices are the strongest areas. However, areas like member involvement, feedback mechanisms, and innovative governance tools scored slightly lower. On the other hand, in terms of external factors, the grand mean of 4.38 was received and interpreted as "Fully Implemented." The highest-rated area in external factors is Regulatory Changes (4.70), Technological Advancement scored lowest at 4.17, indicating ongoing efforts in database usage and training but limited adoption of advanced digital tools.

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

3. **Significant Difference on the Extent of Strategic Management Implemented in Primary Cooperatives in terms of Different Aspects**

The Analysis of Variance (ANOVA) results reveal that the extent of strategic management implemented among primary cooperatives in Region IV-A does not significantly vary based on factors such as initial capital, present capitalization, number of members, assets, or liabilities. Regardless of financial resources or size, cooperatives consistently apply standardized management approaches, demonstrating scalability, resilience, and adaptability across diverse conditions.

4. **Basis of the Digital Platform for Cooperatives by Means of Technological Needs, Website Assessment, and Customer Feedback**

Cooperatives are making meaningful progress in adopting digital tools, particularly through the effective use of social media, internal systems like databases, and training programs that help staff and members keep up with technological changes. These steps reflect a growing commitment to staying relevant and responsive. However, many cooperative websites remain underdeveloped, offering only basic information without interactive features or essential online services like loan applications and service bookings. Member feedback highlights this gap, highlighting the need for fresher content and more convenient digital experiences. Additionally, limited use of advanced systems and low investment in research and development suggest that while the foundation is strong, a more complete and strategic digital transformation is necessary to meet member needs and ensure long- term growth fully.

5. **Development of Digital Platform Based on the Assessment of Primary Cooperatives in terms of Technological Needs, Website Assessment, and Customers Feedback**

The development of the digital platform for cooperatives in Region IV-A is a thoughtful response to the real needs shared by members and staff alike. It begins by improving basic websites into functional, user-friendly tools that offer online services, and then moves into boosting internal efficiency with systems like CRM and ERP. As cooperatives grow more comfortable, they'll adopt smarter tools like data analytics and AI, supported by continuous training to make sure no one is left behind—especially those less familiar with technology. What makes this journey meaningful is that it's shaped by ongoing feedback, keeping the platform responsive and relevant.

6. **Level of Acceptability of the Developed Digital Platform for Primary Cooperatives in terms of Different Aspects**

The study indicates a high level of acceptability for the digital platform across user satisfaction, usability, adoption, engagement, and performance, with a Grand Mean of 4.28 overall. Key strengths include its user-friendly design, alignment with technological trends, and inclusivity through free access to members. Adoption and Engagement scored highest (4.32). Usability (4.30) and accessibility for users with disabilities scored slightly lower. Performance (4.22) shows scalability and efficiency.

7. **Assessment on the Digital Platform of Primary Cooperatives in terms of Different Aspects**

The assessment of the digital platform has attained a verbal interpretation of Strongly Agree on Cost Per Lead and ROI (both 4.25), excelling in reducing expenses, attracting members, and enhancing brand visibility. It promotes cooperative growth through market expansion and online presence. Cost Acquisition (4.15) highlights financial efficiency but suggests room for improvement in personalized communication, clerical support, and onboarding tools. With a Grand Mean of 4.21, the platform boosts cooperative operations and engagement, while continuous refinements in accessibility and scalability could enhance its long-term value.

8. **Issues, Challenges, Opportunities, and Threats Encountered by the Primary Cooperatives and Clients in the Utilization of Digital Platforms**

This study explored the experiences of primary cooperatives and their clients in Region IV-A in using an interactive cooperative digital platform. It identified several interrelated themes including low digital literacy, inadequate infrastructure, usability issues, financial limitations, trust and data security concerns, and cultural resistance to digital change. Despite these challenges, the cooperatives acknowledged

ISSN: 3116-3475
International Journal
of Education, Research, and Innovation Perspectives
Volume 2 Issue 11 (November 2026)

the benefits of modernization, particularly in improving service delivery and organizational efficiency. External support and stakeholder engagement were found to be critical factors in overcoming barriers and facilitating a smooth digital transition

9. Pathways for Strategic Operations of Primary Cooperatives in REGION IV-A

The study shows that cooperatives are making strides in their digital transformation but still face challenges like digital literacy gaps, outdated platforms, and infrastructure issues. To thrive, they must assess their technological needs, improve operational efficiency through tools like ERP and CRM systems, and ensure platforms are user-friendly to engage all members. Expanding digital literacy, leveraging data-driven decisions, and building strategic partnerships will also be key. By addressing these areas, cooperatives can enhance services, foster member participation, and position themselves for growth in the digital age, ensuring they remain competitive and sustainable in the long term.

CONCLUSIONS

Based on the findings of the study, the conclusion is drawn:

The findings from the Analysis of Variance (ANOVA) indicate that there is no significant difference in the extent of strategic management implemented among primary cooperatives in Region IV-A when grouped according to initial capital, present capitalization, number of members, total assets, or liabilities. This suggests that cooperative size or financial standing does not influence the application of strategic management approaches. The consistency of these practices across various cooperative profiles reflects the sector's scalability, resilience, and adaptability**.** It also highlights a shared commitment to structured governance and long-term planning, regardless of economic capacity, reinforcing the strength and uniformity of cooperative management frameworks in the region.

The study highlights that while cooperatives in Region IV-A have made notable strides in embracing digital tools, there are still significant gaps that need to be addressed for their full digital transformation. Digital transformation is essential for the continued growth and success of cooperatives. With proper investments in digital literacy, infrastructure, and secure platforms, cooperatives can overcome current challenges and unlock the full potential of technology to improve operations, enhance member services, and expand their reach. However, this requires ongoing training, robust support systems, and a focus on inclusive, user-friendly solutions. The study reinforces the idea that digitalization is no longer optional for cooperatives, but a necessary step for their long-term sustainability and relevance in an increasingly digital world.

Recommendations

In light of the findings, the following recommendations are hereby offered:

1. Expand diversification efforts by offering more services, such as consumer, agricultural, and transport services, to complement financial services and address member needs while boosting cooperative growth.
2. Adopt advanced digital tools to enhance member engagement, improve feedback mechanisms, and modernize governance practices for increased efficiency and innovation.
3. Leverage uniformity in strategic practices by creating standardized training programs and management tools to support cooperatives across varying profiles and ensure consistent operational success.
4. Cooperatives should enhance their websites with online services, use advanced tools like ERP and CRM, provide regular training, and invest in new technologies to better serve members and stay competitive.
5. Cooperatives may invest in upgrading their websites into interactive platforms, adopt tools like CRM and ERP for smoother operations, and provide regular training to ensure both staff and members can confidently use digital services. Continuous feedback and support from partners will

help refine and sustain the platform.

6. Enhance accessibility features, including disability-friendly designs, to ensure inclusivity and equitable access for all cooperative members.
7. To improve the platform's effectiveness, cooperatives should focus on reducing cost acquisition, particularly for management, by streamlining processes and offering more affordable solutions. Providing additional training for management on the platform's cost-saving features will ensure its benefits are more evenly experienced across all groups, boosting adoption and growth.
8. Cooperatives may prioritize improving internet access, provide basic digital training for members, especially the elderly, and simplify platform design to make it more user-friendly. Strengthening cybersecurity and offering consistent support will also help build trust and encourage wider adoption.
9. Cooperatives may improve digital tools, train members, strengthen partnerships, and listen to feedback to stay relevant and grow sustainably in the digital age.
10. Parallel studies may be conducted considering other variables.

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