

OPTIMIZATION OF SUPERMARKET MANAGEMENT BASED ON COOPERATIVES AND SHARIA ECONOMY IN THE DIGITAL ERA

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Abstract

Background: Community-based economic institutions, such as cooperatives, are increasingly required to adapt to technological innovation in order to improve efficiency and competitiveness in the digital era. Al-Hikmah Supermarket Trenggalek has considerable market potential and has begun implementing several digital systems, including Point of Sale (POS), QRIS, barcode-based price labels, financial management through the Annual Members' Meeting, and marketing through WhatsApp. However, the implementation of digitalization has not been fully optimized due to limitations in human resources and supporting infrastructure. In addition, digital transformation within cooperatives presents a more complex challenge because technological innovation must remain consistent with sharia principles.

Objective: This study aims to analyze the management of Al-Hikmah Supermarket as a cooperative-based business, identify the obstacles encountered in the digitalization process, examine optimization efforts, and evaluate its management practices from the perspective of Islamic economics.

Methods: This study employed a qualitative field research approach. Data were collected through participant observation, in-depth interviews, and documentation. The data were analyzed using data reduction, data presentation, and conclusion drawing. Data validity was ensured through triangulation techniques.

Results: The findings show that: (1) the management of Al-Hikmah Supermarket has been systematically organized through a clear division of responsibilities, the implementation of a self-service system, and the use of digital cashier and Point of Sale systems; (2) the main challenges include unstable technological infrastructure, particularly internet connectivity and electricity supply, as well as the limited digital competence of some employees and cooperative members. Optimization efforts include integrating manual and digital systems, providing gradual human resource training, and utilizing WhatsApp as a marketing platform; and (3) from the perspective of Islamic economics, the supermarket's management practices are generally consistent with sharia principles, including justice through the distribution of surplus operating results, trust and transparency in financial reporting, and the avoidance of usury through the application of murabahah contracts in merchandise financing.

Conclusion: The digital transformation of Al-Hikmah Supermarket has supported more structured and efficient cooperative management, although improvements in technological infrastructure and human resource competence are still required. Its management practices also demonstrate efforts to integrate digital innovation with Islamic economic principles, thereby supporting the development of a competitive and sharia-compliant cooperative business.

Keywords: Cooperative Management; Digitalization; Islamic Economics; Sharia Principles; Supermarket Management; Digital Transformation

1. INTRODUCTION

Development digital technology has brought change big on pattern interaction social and systems economy society. The digital era demands every perpetrator economy for adapt with innovation technology use increase efficiency, productivity, and power competition business. Digital transformation does not only occurs in the sector industry big, but also expanding institution economy based community, including cooperatives that have been This known as sokoguru economy national (Mubyarto, 2010). Cooperative as a business entity based principle family sued capable utilise digital technology to remain relevant in face increasingly market dynamics competitive (Hendar, 2010).

In the context of cooperatives, digitalization entails more than just the use of accounting software or digital point-of-sale systems; it encompasses the integration of financial management systems, real-time transaction recording, member database management, and digital marketing, as well as the utilization of social media and online marketplaces to expand market reach (Ministry of Cooperatives and SMEs of the Republic of Indonesia, 2022). This transformation leads to enhanced transparency, accountability, and operational efficiency, enabling cooperatives to compete with modern retail sectors that have extensively adopted information technology (Kasali, 2017). The Ministry of Cooperatives and SMEs of the Republic of Indonesia emphasizes that modernizing cooperatives through digitalization is a strategic move to strengthen institutional governance, improve the quality of member services, and transform cooperatives into business entities that are adaptive to technological advancements (Ministry of Cooperatives and SMEs of the Republic of Indonesia, 2021). However Thus , the reality on the ground show existence gap between potential big cooperative with level utilization digital technology in practice management . Many cooperatives are still use system manual administration , record keeping transactions that have not been completed integrated , as well as marketing that is limited to methods conventional (Central Statistics Agency, 2023) . Conditions the cause low efficiency operational and limited Power competition cooperative in face modern retail and trading platforms digital- based (Ministry of Trade of the Republic of Indonesia, 2022).

At the cooperative based Islamic economics, challenges digitalization become more complex Because No only concerning aspect technical, but also compliance to sharia principles such as justice, transparency, prohibition usury, gharar, and maysir (Buchori, 2012). Implementation digital systems must capable ensure clarity contract, openness information finance, as well as security appropriate transactions with sharia provisions (Ascarya, 2015). This makes digitalization Islamic cooperatives require a more approach systematic and structured compared to cooperative conventional.

Al-Hikmah Supermarket Trenggalek as a business unit cooperative based Islamic economics has sufficient local market potential big with level loyalty high members. Based on observation early, self-service This has provide various product need halal staple food, involving member MSME products cooperatives, as well as apply distribution of Business Surplus (SHU) which refers to the principle justice (Al-Hikmah Trenggalek, 2026a). In addition, the existence of supermarket this also works as means empowerment economy public around through absorption power Work local (Al-Hikmah Trenggalek, 2026b).

Interview results beginning with manager show that implementation digitalization in system operational Already start implemented through use Point of Sale (POS) and QRIS systems in activity transactions. However, the implementation the Still not optimal because limitations Human Resources (HR) that have not been fully capable operate system in a way maximum. In the aspect marketing, cooperatives have utilizing digital media such as *WhatsApp*

Groups and features *story* as means promotion product, although its use Still simple and yet managed in a way strategic. In addition, understanding member cooperative related draft sharia agreement in transaction retail is also still varies, so that required strengthening education and improvement capacity institutional in a way sustainable (Al-Hikmah, 2026).

From the side institutions, cooperatives conventional generally more flexible in taking decision business and use instrument finance based flowers, while Sharia cooperatives must ensure every activity business in accordance with sharia principles (Rudianto, 2010). Differences This influence speed adaptation to digital technology, where sharia cooperatives require a system that does not only efficient but also appropriate with provision jurisprudence transactions (Soemitra, 2017). Therefore that, optimization management supermarket sharia cooperatives are necessary designed with consider integration between digital technology and compliance to sharia principles.

Empowerment sharia cooperatives through digitalization is also in line with a development agenda economy national in frame expand inclusion Islamic finance and strengthening economy based community (National Committee for Islamic Economics and Finance, 2021). Strengthening sharia cooperatives in the sector retail expected capable creating a transparent, accountable and sustainable business model as well as capable compete at the level local and regional (Ministry of National Development Planning, 2019).

Based on phenomenon mentioned, there are urgency academic for do study with title “Optimization Management Self-service Based Cooperatives and Islamic Economics in the Digital Era”.

2. RESEARCH METHOD

Types of research This is study field research. According to Lexy J. Moleong, *field* research field is research conducted in a way directly on location or environment place the phenomenon being studied taking place, with objective obtain factual and in-depth data through interaction direct with subject study and the situation that becomes object study (Moleong, 2018). Approach qualitative chosen Because study This focuses on exploring strategies and dynamics management supermarket cooperative based sharia economy in the digital era, which requires understanding comprehensive regarding process, meaning, and interaction social issues that occur within it. Research This was carried out at the Al Hikmah Supermarket which is located in the Regency Trenggalek , East Java Province, precisely on Jalan Soekarno Hatta Gang Apel No. 2, Kelutan, District Trenggalek, Regency Trenggalek (Google Maps, tt).

Study This implemented in range time for 3 months February-April 2026. Range time the covers stage preparation research, data collection to the analysis and compilation process report research. In research qualitative, presence researchers in the field is instrument main (*key instrument*) that plays a role direct in the data collection process (Moleong, 2018). According to Suharsimi Arikunto, the data source is subject where the data can come from obtained (Arikunto, 2013). In the research qualitative, data sources are differentiated become three types, namely *place* (place), *person* (person), and *paper* (document). Based on third the data source, the researcher can get more data complete, objective and in-depth so that results study become more valid and reliable. Data in study This namely primary data is data obtained in a way direct from source first in the field through the observation process participants and interviews deep (Sugiyono, 2020). As for the informants includes: administrators cooperatives, managers and employees supermarket. And secondary data obtained from documents, archives,

and various related literature with focus study (Bungin, 2017). Secondary data in study This includes: Structure organization cooperatives and supermarkets, Standards operational procedures (SOP), Membership data, Policies services, archives and other supporting documents, and books, journals and research results study related previous with cooperatives, sharia economy, and digital transformation.

Data collection techniques used namely: 1) Observation Participants in implementation, researchers observe structure work, division task employees, systems service to consumers, use digital technology in operational supermarkets, as well as related practices with implementation Islamic economics (Moleong, 2018). Interview done in a way directly and in depth (*in-depth interview*) to informants who are considered knowing and being involved in management supermarket (Moleong, 2018), namely administrator cooperative, management self-service, and employees. Documentation done with Collect related written data with research, such as structure organization, standards operational procedures (SOP), membership data, policies services, as well as other relevant documents (Bungin, 2017). Through third technique it is hoped that the data obtained nature complete, in-depth, and able accountable in a way scientific.

Data analysis techniques in study This refers to the analysis model interactive which includes (Miles et al., 2014): 1) Data reduction, namely the process of sorting, simplifying and focusing the raw data obtained from field to suit with need research; 2) Data presentation (*data display*), namely data compilation in form narrative descriptive, tabular, or matrix so that make it easier researchers in understand patterns and relationships between data; 3) Withdrawal conclusion and verification, namely the interpretation process the meaning of the data that has been served For produce findings credible research, as well as do checking repeat against data use ensure consistency and validity findings. Techniques checking data validity is carried out with use triangulation Triangulation technique technique is technique inspection data validity with method compare the data obtained through a number of technique data collection on same source (Sugiyono, 2020). Researcher compare results interview in-depth, observation participants, and documentation for get more data accurate and reliable.

3. RESULTS AND DISCUSSION

Management Self-service Based Al Hikmah Cooperative, Trenggalek

Based on results field research, management supermarket based Al Hikmah Trenggalek Cooperative show that system operational implementation has reflect draft cooperative as explained in theory cooperative conventional and Islamic cooperatives. In the theory put forward by Mohammad Hatta, cooperatives is business together based on principle mutual help For increase welfare economy member (Hatta, 1985). This is in line with conditions in supermarkets based Al Hikmah cooperative, where all activity business supermarket No only profit-oriented, but also on increasing welfare member through participation active in activity business cooperatives, especially through activity shopping and savings member.

From the aspect operational, working hours arrangement structured self- service show existence implementation principle efficiency and order in management cooperative as explained in theory management modern cooperatives. Regulation time operational adjustments need service as well as condition social religious reflect flexibility management cooperative in guard balance between aspect economic and social. This is also in line with with principle sharia cooperatives that emphasize balance (*tawazun*) between interest worldly and spiritual values (Antonio, 2001).

Next, the division task employees which include cashiers, sales assistants, and departments warehouse reflect implementation principle organization effective work in theory cooperative. Distribution Work the show existence specialization (*division of labor*) which aims increase efficiency service and productivity work. In theory cooperative conventional according to Ninik Widiyanti, cooperative is association of working people The same in a way family For increase welfare its members (Widiyanti, 2002). This is reflected in system Work supermarket that prioritizes Work The same between employees For give optimal service to consumers.

From the side service, implementation system *self-service* in supermarkets are also in line with development more modern cooperatives open and efficient system This give freedom to consumer For choose goods in a way independent, so that speed up the transaction process. In perspective Islamic economics, system this is also appropriate with principle clarity (transparency) in transactions Because consumer can know price and quality goods before transaction happened, so that avoided from element gharar (uncertainty) (Karim, 2012).

In this aspect determination price, labeling clear and transparent pricing show implementation principle justice and honesty in transaction. This is in accordance with principle Islamic economics which emphasizes prohibition fraud and ambiguity in sell buy as explained in theory Islamic transactions. Transparency price is also a implementation from principle trust, where the perpetrator business must give correct information to consumers.

From the side system payment, usage method cash and non- cash show that cooperative has adapt with development digitalization economy. This is in accordance with theory about digitalization sharia cooperatives which state that utilization technology such as QRIS and systems digital cashier can increase efficiency, transparency, and accountability in transaction (Ascarya, 2015). With thus, cooperatives Not only operate function economy traditional, but also transformed going to system modern economy based on technology.

In this aspect membership, a system implemented in supermarkets based Al Hikmah cooperative according to with Constitution Number 25 of 1992 which states that cooperative is a business entity whose members are individuals based on principle family (Republik Indonesia, 1992). Membership is of a open with obligation savings principal and savings must show existence capital participation from member as form contribution to cooperatives. In addition, the right member for get services and remaining business results (hereinafter called SHU) shows existence distribution fair benefits in accordance with principle sharia cooperatives.

In theory Sharia cooperatives as explained by Safi'i, Sharia cooperatives function as institution free economy from *usury*, *gharar*, and *maysir* as well as put forward principle justice and *trust* (Antonio, 2003). This reflected in system distribution of SHU at Al Hikmah Supermarket which was carried out based on level participation members, okay from savings and activity shopping. System This show that cooperative No use system flowers, but rather system for appropriate results with Islamic economics.

From the aspect management finance, transparency report finance through Meeting Member Annual (hereinafter called RAT) shows implementation principle accountability in cooperative. This is in accordance with theory modern cooperatives that emphasize importance openness information to member as owner cooperative. In perspective sharia economy, transparency this also reflects principle trustworthiness and honesty in management treasure together.

In implementation Islamic economics, supermarkets based Al Hikmah cooperative has make an effort operate activity business in accordance with provisions of the National Sharia Council of the Indonesian Ulema Council (hereinafter referred to as the Indonesian Ulema Council) called DSN-MUI), especially related halal product, clarity transactions, and avoidance practice usury. Implementation contract murabahah in financing the goods also show suitability with DSN-MUI Fatwa No. 04/DSN-MUI/IV/2000 (Dewan Syariah Nasional MUI, 2000). In this fatwa confirmed that price principal and profit margin must delivered in a way transparent at the beginning contract.

Example practice murabahah in supermarkets based cooperatives, such as laptop purchases by members with system installments, showing that cooperative play a role as intermediary ownership goods with system sell buy legitimate in accordance with sharia. System This different with credit conventional Because No contain interest, but rather the profit margin agreed upon at the beginning transaction. This is in accordance with principle justice in Islamic economics that rejects exploitation and ambiguity in transactions.

From the side legality, existence of a legal entity cooperative with number official show that supermarket based Al Hikmah cooperative has fulfil aspect formal law as arranged in regulations cooperatives in Indonesia. This strengthen position cooperative as institution legitimate and state -recognized economy, at the same time give guarantee certainty law in operate activity business.

In a way overall, based on analysis, can concluded that management supermarket based Al Hikmah Trenggalek Cooperative has reflect combination between draft cooperative conventional and sharia cooperatives. From the aspect operational, management, finance, to sharia principles, cooperatives This has make an effort apply values justice, transparency, trustworthiness, and togetherness as explained in theory Islamic economics and modern cooperatives. With thus, cooperatives No only functioning as institution economy, but also as institution social welfare oriented members and society.

Constraints and Optimization Efforts Management Self-service Based Cooperative in Face Challenge Digitalization

Based on results research in supermarkets based Al Hikmah Trenggalek cooperative, can understood that management cooperative has undergoing a transformation process going to integrated digital system in a way gradual. Transformation This seen from implementation system digital cashier (*Point of Sale next*) called with POS), use *barcode* on product, system recording stock based computer, report digital finance, as well as utilization of QRIS as method non- cash payments. By conceptual, change This show existence shift from manual system towards system based technology more modern information in frame increase efficiency and effectiveness operational cooperative.

Implementation POS system in transaction sale be one of form main digitalization that provides impact significant to operational processes self - service system This allows every transaction recorded in a way automatic through scanning *barcode*, so that reduce risk error manual recording as well speed up service to consumers. Based on results interview, all purchased items consumer direct input through system digital cashier so that price, quantity goods, and total transactions can direct integrated in system. This is show that cooperative has utilise technology as tool help in increase quality service. In perspective theory digitalization institution Islamic finance, use system information digital- based such as POS is form innovation that is capable increase transparency and accuracy of transaction data (Ascarya, 2015).

However Thus, the implementation POS system does not fully walk without constraints. Based on results research, still found a number of obstacle technical like slow system, barcodes that do n't readable, and dependence on electricity and devices computer. Condition This show that digital systems used Still own limitations infrastructure. In theory management change organization, situation the categorized as phase transition *phase*, namely the stage at which the organization currently adapt from system conventional going to more digital systems complex (Robbins, 2019). Therefore that, although POS system has increase efficiency work, stay required improvement quality infrastructure and HR training so that the system can walk optimally.

Apart from the POS system, the implementation of QRIS as method non-cash payments also show existence effort modernization in system transaction cooperative. QRIS allows transaction done in a way fast cashless and increase flexibility payment for consumers. However, based on results interview, still there is constraint in the form of disturbance internet network and low literacy partially digital consumers who still choose payment cash. This is show that adoption technology digital finance does not only influenced by readiness system, but also by level reception public to technology In perspective Islamic economy, the use of QRIS is permitted during No contain element *gharar* (uncertainty), usury, and fraud, as well as still ensure validity transaction sell buy (National Sharia Council of the Indonesian Ulema Council, 2017). With Thus, QRIS can viewed as instrument modern payment options with sharia principles during used in a way transparent and accountable.

In this aspect management stock goods, cooperatives has use system computerization For take notes goods in and out, but Still still combined with manual recording. This is done as form control and verification of data so that it does not happen difference between stock system and stock physical. Use system *hybrid* This show that cooperative Not yet fully leave manual system, but rather combine them with digital system for guard data accuracy. In theory management operational, system *hybrid* often used in organizations that are currently is at in stage digitalization gradually For guard stability operational at a time increase efficiency (Heizer & Render, 2017). From the perspective Islamic economics, accurate recording is part from principle *trustworthiness* and honesty in muamalah, as Islam emphasizes importance documentation transaction in a way clear For avoid dispute.

Next, in management report finance, results study show that supermarket based cooperative has use digital system for compile report finances which include income, expenses, and results sales. Use system This make report finance become more fast arranged, more neat, and more easy analyzed especially at the time compilation report monthly and yearly. However however, still there is manual recording at the stage beginning before data is input to system computer. In theory sharia accounting, transparency and accuracy report finance is part from principle *accountability* and trust that must be guarded by every institution Islamic economics (AAOIFI, 2019). Therefore that is, digitalization report finance in cooperatives This can viewed as step positive in improve governance more finances professional and appropriate Islamic economics.

In this aspect marketing and communication, cooperatives utilizing digital media such as *WhatsApp group* and status for convey information related products, promotions and activities cooperative to members. In addition, communication directly in store still used as a complementary strategy for reach members who do not active digitally. This is show that cooperative implementing communication strategies *hybrid* that combines digital and

conventional approaches. In theory modern marketing, use of social media like *WhatsApp* is effective and efficient forms of communication strategy in reach consumer with cost low (Kotler & Keller, 2016). From the perspective Islamic economics, communication marketing must based on the principle honesty (*sidq*), openness, and not contain element fraud, so that information conveyed must clear and not misleading.

In this aspect source Power human (next called with HR), found that although ability employee in a way general Already Enough Good in operational supermarket, still there is difference level ability in operate digital systems such as POS, *barcodes*, and applications computer. Some employees Still need mentoring and training repetitive for can adapt with system new. Condition This show existence gap digital competency (*digital skill gap*) in organization. In theory modern human resource management, gaps This is challenge general in the digitalization process organization and requires a training strategy sustainable so that human resources are able follow development technology (World Bank, 2023).

Efforts to improve human resources are being made through training directly on the spot work, mentoring by more experienced employees experienced, and habituation Work everyday. However Thus, this process Still face constraint in the form of limitations time, difference ability between employees, factors age, and habit manual labor that has long been applied. In theory change organization, resistance to technology new is normal phenomenon occurs, especially in individuals who have used to with system long work (Robbins & Judge, 2018). Therefore that, is necessary approach gradual, sustainable, and based practice directly so that the adaptation process can walk more effective.

In a way overall, management Al Hikmah Supermarket can concluded as form transformation going to supermarket based cooperative digital-based which is still is at the stage development (*developing stage*). Digitalization has applied to various aspect operational like transactions, stock goods, reports finance, and promotion, but its implementation Still face constraint technical and resource Power human. In perspective sharia economy, the entire digitalization process This still must based on the principle trust, justice, transparency, and welfare. This show that digitalization No only interpreted as modernization system, but also as means For increase welfare member in a way more effective, efficient and appropriate with Islamic values (Arif, 2021).

Application of Islamic Economics to Management Self-service Based Cooperative at Al Hikmah Supermarket

Based on results interviews and findings research, management supermarket based Al Hikmah Trenggalek Cooperative can analyzed as implementation real from principle sharia economy which has formulated in theory. In terms of general, practice management supermarket based cooperative No only aspect-oriented profitability, but also leads to the achievement of values *monotheism*, justice, trust, balance and benefit as become foundation main in principle Islamic economics. In theory sharia economy, all activity transactions must based on the value of worshiping Allah SWT (*tawhid*), so activity economy No solely nature worldly, but also has spiritual value (Rozalinda, 2017). This is reflected from orientation cooperatives that do not only chase profit, but also prioritize welfare members and society around.

Foundation from all over principle the sharia economy sourced from the Qur'an as source law main in Islam (Manan, 2016). The Qur'an contains instructions and rules that become base life Muslims, including in field economy. In it explained about principle justice, honesty, prohibition usury, obligation fulfil contract, and recommendation each other mutual

help in activity economy. One of the the verse that became base Islamic economics is QS. Al-Baqarah verse 275 which confirms that Allah permits sell buy and forbid usury (Kementerian Agama Republik Indonesia, 2019).

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ذَلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا

Meaning : *"People who eat usury No can stand but like the standing of the person who is possessed demon Because crazy . That 's it That Because they said that sell buy The same with usury . Even though Allah has to make permissible sell buy and forbid usury ."* (QS. Al-Baqarah: 275).

If analyzed based on the principle of monotheism, all activity supermarket based Al Hikmah cooperative can understood as form devotion to Allah SWT because every transaction directed for avoid prohibited practices like usury, *gharar*, and *maysir*. In theory Islamic economics, the principle of monotheism emphasizes that activity economy must free from polytheism mark excessive materialism (Mardani, 2015). This is in accordance with findings that cooperative make halal value as base main in election products and systems transactions. Implementation the principle of monotheism is also in line with with QS. Al-Baqarah verse 275 which confirms prohibition usury and orders for operate halal transactions.

In principle justice (*al-'adl*), results study show that supermarket based cooperative apply system transparent pricing, no manipulative, and not harm consumer and members. In theory sharia economics, justice is the main pillar that requires every transaction done in a way balanced without existence exploitation of one party (Rozalinda, 2017). Practice transparency price through system digital cashier (POS) and barcode reflect implementation principle justice the Because remove potential imbalance information (*asymmetric information*). Findings This in line with QS. An- Nisā ' verse 29 teaches that transaction must done in a way Like The same like and avoid from false practices (Ministry of Religion of the Republic of Indonesia, 2019), as well as QS. An-Nahl verse 90 which commands man For valid fair in all over activity life (Ministry of Religion of the Republic of Indonesia, 2019).

Furthermore, on the principle trust, findings study show that cooperative operate management finance in a way open and accessible accountable through Meeting Member Annual General Meeting (RAT). In theory cooperative, trust means every manager must guard trust member with manage funds effectively honest and transparent (Buchori, 2012) . This is show suitability between practice supermarket based cooperative with theory that trust is foundation main in governance institution Islamic economics . Transparency management it also reflects implementation mark justice and honesty are taught in the Qur'an (Buchori, 2012).

In principle freedom transaction, supermarket based Al Hikmah cooperative provides room for member for transact in a way flexible during No contradictory with provision Islamic economics. In theory Islamic economics, freedom This nature limited (freedom with constraint), meaning man free do activity economy but still bound by halal and haram values (Mardani, 2015). This is seen from policy supermarket based permanent cooperative open access for public general However still guard standard halal product. Practice the in line with principle Work the same (*ta'awun*) that is taught in QS. Al- Mā'idah verse 2 and mark the brotherhood contained in QS. Al- Hujurāt Article 10 (Ministry of Religion of the Republic of Indonesia, 2019).

In principle prohibition *usury*, yield study show that cooperative No use system flowers, but rather contract *murabahah* in financing goods. In theory sharia cooperatives, *usury* is form

injustice Because existence additional that is not accompanied by risk business (Al Arif, 2020). Therefore that, the implementation *murabahah* in cooperatives, where the price principal and margin are agreed upon at the outset, which is form implementation appropriate sharia principles with the DSN-MUI Fatwa regarding Murabahah (Dewan Syariah Nasional MUI, 2000).

In principle prohibition *gharar*, discovery show that all over transaction done with clear prices and a transparent system. In sharia theory, *gharar* forbidden Because contain ambiguity that can harm one of party (Ascarya , 2015). Use digital systems (POS and *barcode*) strengthen disappearance element ambiguity said, so that transaction become more definite and measurable.

In principle *maslahah*, management cooperative proven give benefit direct for members and the community, both in form availability goods need main and empowerment economy. In theory *maqashid al-syariah*, *maslahah* means all activity economy must bring benefits and avoidance damage (Auda, 2008). This is in accordance with objective cooperatives that do not only chase profit , but also welfare social.

In principle deliberation (*shura*), taking decision in cooperative done through meeting members. In theory sharia cooperative, deliberation is mechanism taking decision collective that guarantees justice and participation member (Shihab, 2017). This is show that supermarket based Al Hikmah cooperative has integrate principle democracy economy with Islamic values.

In principle balance (*tawazun*), cooperative guard balance between interest individual members and interests institutions. In theory Islamic economics , balance This it is important not to happen dominance of one party (Karim, 2012). Distribution of SHU based on contributions also show existence balance between capital and participation.

In principle *ukhuwah* (brotherhood), cooperatives functioning as receptacle Work equality and solidarity economy between members. In theory sharia cooperative , *brotherhood* become base formation system economy based togetherness, not competition free (Muhammad, 2016). This is reflected from system open membership and a spirit of mutual cooperation in management business.

If analyzed based on principle sharia cooperatives, management supermarket based Al Hikmah cooperative also shows strong suitability. Riches understood as the mandate of Allah SWT that must be managed For welfare together, as seen in use of SHU for welfare members. Principles freedom transactions reflected in flexibility transactions, whereas principle justice and rejection usury seen in use contract *murabahah* (Dewan Syariah Nasional MUI, 2000).

In addition, the principle membership voluntary and open also applied in cooperative this, where the community can become member without discrimination. Principle transparency and professionalism seen from report open finance in the RAT, whereas principle distribution of SHU fair implemented based on contribution members, not just capital (Republik Indonesia, 1992).

In this aspect digitalization, cooperatives has apply POS, *barcode* and QRIS systems in line with theory modernization sharia cooperatives. In theory said, technology allowed during No contradictory with sharia economy and in fact strengthen transparency , efficiency , and accountability (Nurhayati & Wasilah, 2020). However however, still there is challenge in the form of digital literacy of members, so that need strengthening source Power humans so that the principle caution (*sadd adz- dzari'ah*) remains awake.

In a way overall, results study show that management supermarket based Al Hikmah Trenggalek Cooperative has in accordance with theory Islamic economics and principles Islamic cooperatives. Implementation values of monotheism, justice, trust, prohibition usury,

prohibition *gharar*, masalah, deliberation, and ukhuwah has walk in practice real. With thus, cooperatives This No only functioning as institution economy, but also as instrument empowerment economy appropriate people with maqashid al-syariah, namely protect religion, property, soul, reason and benefit social in a way sustainable (Auda, 2008).

4. CONCLUSION

Based on the results and discussion, it can be concluded that management Self-service Based Al Hikmah Cooperative, Trenggalek done in a way organized with distribution clear tasks, orderly operations, and efficient self-service. From the perspective of Islamic economics, cooperatives has apply principle justice, trustworthiness and transparency through labeling clear price, usage digital systems, as well as management accountable finances. In addition, cooperatives use contract murabahah and not apply system flowers, so that in accordance with sharia principles. System membership and distribution of SHU also reflects mark justice and togetherness. With Thus, management Self-service Al Hikmah Cooperative, Trenggalek has walk in accordance with principle cooperatives and Islamic economics.

Main obstacles management Self-service Al Hikmah Cooperative, Trenggalek in face digitalization covering limitations infrastructure technology, such as disruption to the POS system, *barcode*, and dependence on electricity and the internet. In addition, the low partial digital literacy employees and consumers cause implementation of QRIS, system stock and reports digital finance is not yet optimal. For to overcome it, cooperatives apply system *hybrid* (manual and digital), providing human resource training gradually, getting used to it use technology in work , as well as utilizing digital media to operational and marketing. With thus, cooperatives is at the stage ongoing digital transition develop through adaptation strategies gradually in accordance principle trustworthiness, efficiency, and benefit in Islamic economics.

Self-service based Al Hikmah Trenggalek Cooperative show that all over activity operational, transaction, and management institutional has in accordance with principle sharia economics and sharia cooperatives, which are characterized with implementation the value of *monotheism* through orientation an effort worth worship and avoidance practice forbidden, principle justice through determination transparent pricing as well as use digital systems (POS and barcode) for avoid ambiguity (*gharar*), principle trust through management open and accountable finances in the RAT, as well as implementation prohibition usury with use contract *murabahah* which sets a profit margin in a way clear at the beginning transactions, besides That principle benefit reflected from benefit the economy provided to members and society, principles deliberation in taking decision cooperatives, principles balance in distribution of SHU based on contribution members, as well as principle brotherhood through system open and membership-based Work the same, so that in a way specific can concluded that management cooperative This has in accordance with sharia provisions and reflect implementation real *maqashid al-shariah* in activity economy based modern cooperatives.

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