
Mapping Pesantren Cooperative Research in the 2020-2025 Range with a Systemic Literature Review Approach

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Abstract (English)

Pesantren is one of the religious education institutions that has a role in the spread of Islam. However, in its development, pesantren not only play a role as educational institutions but also as institutions that play a role in socio-economic empowerment. One form of fulfilling this role is the establishment of pesantren cooperatives. There are at least 30 studies published in SINTA indexed journals in the period 2020-2024. The research discussed several topics such as pesantren empowerment, empowerment of surrounding communities, legal and ethical reviews, business operations, pesantren development, products and services, and consumer behavior. Based on the findings, there are several topics that can be developed for future research. The recommendations include, among others, taking other research locations in Java Island, the impact of financial literacy, financial performance assessment, aspects of innovation management and public relations, development of cooperation networks, verified financing, and reviewing consumer behavior from the aspect of religiosity.

Keywords; Cooperative, Pesantren, Religious Education, SLR, Systematic Literature Review



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INTRODUCTION

Pesantren is one of the institutions that is closely related to the development of Islam in Indonesia. This development can mainly be seen in the method of proselytizing carried out by Walisongo to spread Islam in Java. Along with the interest of the people of the archipelago to understand Islam, educational institutions with a strong Islamic style were created, namely pesantren. In addition to teaching religious education, pesantren are also a means of integrating Islamic values into the social life of Indonesian society. (Susilo & Wulansari, 2020).

In subsequent developments, pesantren as Islamic educational institutions have increasingly benefited the community both in terms of religious understanding and social empowerment, so that the emergence of pesantren in the community has always been responded positively by the community. This positive response is shown by community assistance in the construction and renovation of pesantren facilities such as mosques, dormitories, and buildings for learning. (Hamidah Mansyuri et al., 2023)..

Public acceptance has greatly influenced the rapid growth of pesantren in Indonesia. Indonesia currently has 26,975 pesantrens spread across all provinces, especially in West Java, Banten, East Java, and Central Java. When viewed from the number of students, Indonesia currently has a total of 4,076,407 students. Of these, more than 2.9 million are boarding

students who live in the pesantren. (Siswanto, 2023).

Along with its rapid development, pesantren are required not only as Islamic educational institutions but also social empowerment. This is as found in the trilogy of pesantren development by the Religion Minister which includes (1) Pesantren as a religious institution that teaches religious sciences and Islamic values (*tajaqquh fi ad-din*). (2) Pesantren as an educational institution that becomes a forum for the development of science and technology (science), economy, and culture. (3) Pesantren as a social institution that maintains community harmony, conducts social control, and social engineering. (Zoni & Mubarak, 2020).

An important aspect that is expected from pesantren is economic empowerment. Pesantren as a social institution that is very close to the community has the potential to empower the community's economy. This potential is inseparable from the ownership of capital ranging from land to human resources, especially among students. In addition, pesantren have an extensive network both with the community and with other pesantren. (Chamidi, 2023).

The role of pesantren in the economic field can be seen with the development of the creative economy in various forms of business ranging from agriculture, services, MSMEs, and retail. The creative economic development carried out by pesantren is a combination of the implementation of sharia economic values also the involvement of santri and community both as producers and consumers. This approach has been proven to form the independence of pesantren and also improve the welfare of the community. (Riadi et al., 2021).

One business line that has great potential to be developed by pesantren is sharia cooperatives. When compared to other businesses such as agriculture, health, animal husbandry, and other businesses, cooperatives are the most widely adopted business unit by pesantren in Indonesia. The number itself reached 1,895 units or about 21.01% of all business units owned by pesantren in Indonesia. This number shows the tendency of pesantren to use cooperatives in improving their economy. (Siswanto, 2023).

Cooperative itself is a populist economic movement and a business entity that plays a role in building a prosperous society. While the type of cooperative run in pesantren is a type of sharia cooperative. Unlike cooperatives in general, sharia cooperatives have the principle to run a halal, good, useful, and profitable business with a profit-sharing system and does not contain usury. This profit-sharing system emphasizes the principles of justice and mutual cooperation. (Evita Sari et al., 2022)..

The pesantren cooperative is a business entity developed by the pesantren, including its funding sources. Profits obtained from pesantren business entities are used to fund pesantren operations. The pesantren cooperative is usually run by pesantren personnel ranging from students, kyai, and alumni. The pesantren cooperative is also part of the sharia ecosystem which aims to

improve the welfare of not only the pesantren but also the community around the pesantren. (Haeri, 2023).

The topic of pesantren cooperatives has become one of the most researched topics because of its important role in empowering pesantren and the surrounding community. In addition, another thing that is widely studied is how pesantren cooperatives are managed, starting from strategic management, finance, human resource management, technological innovation, and so on. Unfortunately, there is no research that specifically maps all of these studies. In fact, this is very important to understand research trends as well as to find existing research gaps so that they can be used as a reference for further research.

Because of this, this research will try to map research on Islamic cooperatives, especially on case study research. With this approach, it can be seen the condition of pesantren cooperatives in various pesantren in Indonesia. It can also be a reference for future researchers to examine some topics that are not too discussed. This research is also limited to research in the range of 2020-2024 so that it can understand the latest trends.

METHOD

This research uses a systemic literature review (SLR) approach. The SLR method is a method that aims to identify and analyze previous research both from the similarity of methods, phenomena, and research topics. The SLR stages begin with determining research questions, searching for research publications, selecting publications according to previously established standards, determining the analysis of findings, and reporting the results. To map the process, the PRISMA (preferred reporting items for systematic reviews and Meta-Analysis) is used, which is a tool and assistance in the form of a framework in literature review. (Nurkhin et al., 2024).

The source of this research is publications contained in the Google Scholar database. Further research will be processed using several tools such as Microsoft Office Excel and Publish or Perish. This research is focused on scientific journals that discuss the practice of pesantren cooperatives directly in the field. To see the latest trends in publications, this research will be limited to publications in the range 2020-2024. This research is also limited to journals indexed at least by SINTA to ensure publication quality.

To facilitate the SLR analysis, the following research questions will be used:

- a. What are the research trends on the topic of 'pesantren cooperatives' in indexed journals in the last 5 years
- b. Where are the locations used as research objects
- c. What are the trends and researched topics regarding boarding school cooperatives
- d. What are the findings of the research on pesantren cooperatives

- e. What's next on the research agenda

RESULTS AND DISCUSSION

PRISMA analysis process

This research began by analyzing PRISMA, a framework that is needed as a guide from searching to filtering existing research as shown in Figure 1.

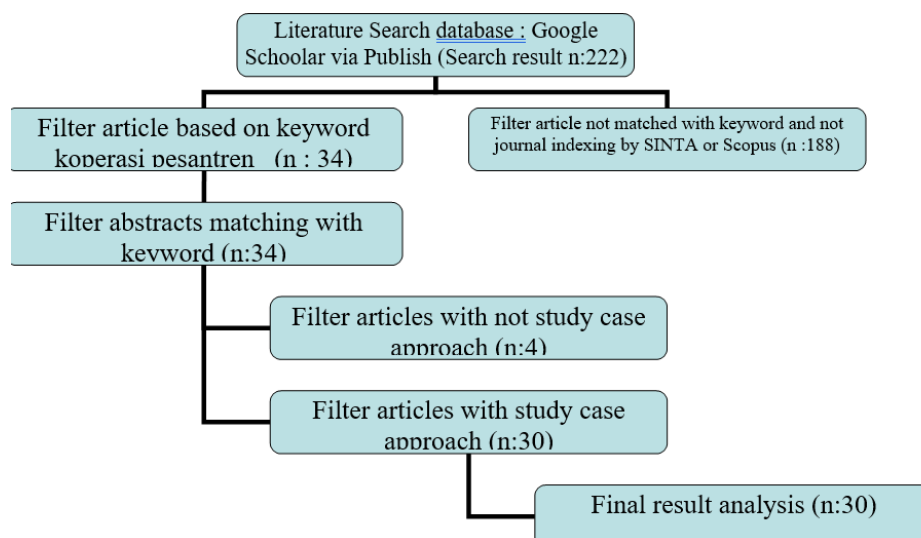


Figure 1: PRISMA analysis chart

This research began with a database search on Google Scholar using the Publish or Perish application with the keyword 'pesantren cooperatives' in the range 2020-2024. Based on this search, 222 publications were obtained that met the criteria set in this study.

Furthermore, from the 222 publications obtained, it will be filtered with criteria as in table 1.

Inclusion Criteria	Exclusion Criteria
Publication is a scientific article	Publications in the form of proceedings, theses, theses, and dissertations
Article can be accessed	Article inaccessible
Articles discussing pesantren cooperatives	The article does not discuss boarding school cooperatives
Articles published by journals indexed by SINTA or Scopus	Articles published by journals that are not indexed by SINTA or Scopus

Inclusion and exclusion criteria

From these criteria, 188 articles were excluded from the study while 34 articles that met the criteria would go through the next process of screening by looking at the content of the article. From the screening process, 4 articles that did not use the case study approach were excluded,

leaving 30 articles to be further investigated.

Publication Distribution

From the PRISMA analysis conducted, 30 studies were obtained that fit the criteria set out in table 2.

No	Author's	Year	Title	Journal	Pesantren Location
1	Saputra AA	2023	Peran Koperasi Pondok Pesantren (Kopontren) Jarinabi Mart dalam Meningkatkan Ekonomi Pondok Pesantren Jarinabi	Jurnal Ilmiah Ekonomi Islam	Pesantren Jarinabi, Jambi
2	Julaicha, S, & Badariyah, M	2024	Peran Koperasi Konsumsi Pondok Pesantren Dalam Pemberdayaan Masyarakat	Likuid	Pesantren Raudatul Hasanah, North Sumatera
3	Safitri I et al	2023	Peningkatan Kesejahteraan Karyawan dan Guru Melalui Pemberdayaan Koperasi Sekolah di Pesantren (Studi Pengabdian Masyarakat di Pesantren SMP, SMA ZAD IQBS)	Zad Al-Ummah	Pesantren IQBS, West Java
4	Iswahyuni I	2022	Strategi Pengelolaan Dan Peran Koperasi Alfa Salam Untuk Kesejahteraan Ekonomi Masyarakat Di Sekitar Pondok Pesantren Syafa'ah Darussalam Denpasar	Widya Belina	Pesantren Syafaah Darussalam, Bali
5	Aldiansyah Ibnu	2022	Peran Koperasi Pondok Pesantren Terhadap Peningkatan Ekonomi Masyarakat	Syarikah	Riyadul Mutaalimin, West Java
6	Asiyah B.N	2024	Community Socio-Economic Involvement in the Islamic Boarding School Cooperative Model Based on Sharia Financial Technology	Iqtishadia	Pesantren Khusnul Khotimah, West Java
7	Solekah et al	2020	Mencapai Sustainability Koperasi Pesantren melalui Jiwa Entrepreneurship pada Mahasantri Lembaga Tinggi Pesantren Luhur Malang	Engagement	Pesantren Luhur, East Java
8	Izzetilah et al	2024	Implementation of Islamic Boarding School Cooperative Management in Forming the Entrepreneurial Spirit of Santri	Jimkes	Pesantren Ainul Hasan, East Java
9	Chaniago et al	2024	Implementation of Halal Supply Chain in the Cooperative of Islamic Boarding School: Maqashid Syariah Perspective	JHI	Pesantren Darussalam Gontor, East Java
10	Sukoco et al	2022	Implementation Of Khiyar On Ba'i Salam Transactions In Student Cooperative At Islamic Boarding School Darussalam	Muamalat	Pesantren Darussalam Gontor, East Java

Gontor For Girl 2 According To Fiqh Muamalah

11	Solikhah, V	2022	Implementasi Strategi Pengembangan Koperasi Pesantren Sebagai Pusat Ekonomi Mandiri di Pesantren Al-Qodiri Jember	JEBI	Pesantren Al-Qodri, East Java
12	Solikhah, V	2022	Perencanaan Strategis Pengembangan Usaha Ekonomi Mikro Islam di Koperasi Pesantren Al-Qodiri Jember	At-Tamwil	Pesantren Al-Qodri, East Java
13	Rozaidin, M, & Adinugraha, HH	2020	Penerapan Akuntansi Pondok Pesantren (Studi pada Koperasi Pondok Pesantren Al Hasyimi Kabupaten Pekalongan)	Syariah	Pesantren Al-Hasyimi, Central Java
14	Fitri, SM, & Faezal, FS	2023	Analisa Kinerja Keuangan Ditinjau dari Rentabilitas, Likuiditas, Solvabilitas Koperasi Pondok Pesantren Mutmainnah 2021-2022	Media Bina Patria	Pesantren Mutmainnah, West Nusa Tenggara
15	Ilham et al	2022	Analisis Manajemen Sumber Daya Insani Pada Koperasi Guna Mencapai Kemandirian Ekonomi Pondok Pesantren	Ulumun	Miftahul Ulum, East Java
16	Rahman A et al	2024	Peningkatan SDM Pengurus Koperasi Pada Koperasi Pesantren Khodimul Ummah Kepulauan Riau	Community Development	Khodimul Ummah, Riau Islands
17	Hermanto A et al	2022	Pemanfaatan Teknologi Informasi Untuk Revitalisasi Koperasi Pondok Pesantren At-Tanwir	Altifani	Pesantren At-Tanwir, East Java
18	Sumarni, S et al	2021	Marketing Strategy of 'Qura hexagonal Drinking Water' Products in Koperasi Pesantren Al-Qur'an Cijantung-Ciamis	Syariah Economics	Pesantren Al-Qur'an, Jakarta & West Java
19	Maulidia S.R	2024	Pengaruh kualitas pelayanan dan produk terhadap kepuasan pelanggan dimediasi kebijakan harga di Koperasi Al Misky Pondok Pesantren Al Mahrusiyah Ngampel	Innovative	Pesantren Al-Mahrusiyah Ngampel, East Java
20	Bakara W.O	2023	Analisa Pengaruh Pembiayaan, Kualitas Pelayanan, dan Motivasi Terhadap Loyalitas dan Kesejahteraan Anggota Koperasi Pondok Pesantren Muhammadiyah Kota Binjai	El-Buhuth	Pesantren Muhammadiyah Kota Binjai, North Sumatera
21	Lasminingrat et al	2023	Dampak Pandemi Covid-19 terhadap Peningkatan Partisipasi Santri dan Penjualan Produk Koperasi Pondok Pesantren Al-Basyariyah Bandung	Maps	Pesantren Al-Basyariyah, West Java

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22	Silvia D	2024	Utilisasi Proses Produksi Kemasan Kantong Untuk Kebutuhan Koperasi di Pesantren Uzlifatil Jannah, Tangerang, Banten	Mitra Akademia	Pesantren Uzlifatil Jannah, Banten
23	Andrini, RF, & Setiawan	2020	Model usahatani kentang di hulu daerah aliran sungai (DAS) Citarum (Studi kasus di Koperasi Pertanian Pesantren Al-Fatah	Mimbar Agribisnis	Pesantren Al-Falah, West Java
24	Inayah N	2021	Kajian Etika Bisnis Islam Di Koperasi Pesantren (Studi Kasus Di Pesantren Darussalam Blokagung Banyuwangi	JPSDa	Pesantren Darussalam Blokagung, East Java
25	Hotijeh, H, & Rohman	2023	Analisis Manajemen Koperasi Pondok Pesantren Nazhatut Thullab Berbasis Ekoproteksi dalam Prespektif Etika Bisnis Islam	Edunomika	Pesantren Nazhatut Thullab, East Java
26	Khoirunnisa, NA et al	2022	Telaah Kritis Implementasi Syirkah Melalui Akad Musyarakah pada Koperasi Pondok Pesantren	Jurnal Ilmiah Ekonomi Islam	Pesantren Al-Yasini, East Java
27	Ansori et al	2024	Penguatan Akad Syariah Pondok Pesantren Ummul Quro Al-Islami Untuk Memperkuat Kepatuhan Syariah dan Meningkatkan Kepercayaan Masyarakat Melalui Penyusunan Pedoman Akad Syariah	Community Development	Pesantren Ummul Quro, West Java
28	Fitri U.N.B	2021	Manajemen Pembiayaan Pendidikan Berbasis Koperasi Pondok Pesantren	Tadbir Muwwahid	Pesantren Darussalam Gontor, East Java
29	Fatah D.A	2021	Pendirian Koperasi Simpan Pinjam Dan Pembiayaan Syariah Pesantren Luhur Sabilussalam	Mitra Akademia	Pesantren Luhur Sabilussalam, Banten
30	Nur, BS, & Hendratmi, A	2020	The Development of Digital Financial Service in Non Bank Institution (Case Study of Cooperative Pondok Pesantren Sunan Drajat Lamongan)	Jurnal Ekonomi Syariah Teori dan Terapan	Pesantren Sunan Drajat, East Java

Table 2. Database Publication

From this research, it can be seen that the research trend tends to increase, especially in the last 3 years. The average publication per year is 6 publications with the most publications occurring in 2022 and 2024 as many as 8 publications. These results show that the trend of research on pesantren cooperatives has increased from previous years and may be even more in the coming years.

The distribution of publications in this study also tends to be even. All journals only published 1 article about pesantren cooperatives in the last 5 years except for 2 journals, namely

Mitra Akademia and Jurnal Ilmiah Ekonomi Islam, which each published 2 articles. On average, the authors also only published their articles once except for Solikhah who published 2 articles about Pesantren Al-Qodri.

The pesantren that became the object of research also tended to be evenly distributed where 1 pesantren only had 1 article discussing its pesantren cooperative in addition to Pesantren Al-Qodri with 2 studies and Pesantren Darussalam Gontor with 3 studies. Even so, there is a big imbalance in the selection of pesantren studied where the majority of the studies studied pesantren in West Java (7 pesantren) and East Java (14 pesantren). In addition, there were only 6 studies that took research outside the island of Java.

Research Topic

1. Impact and Empowerment

The most discussed topic related to pesantren cooperatives is the impact of pesantren cooperatives both internally in pesantren and members and the surrounding community. As in research Satiri et al (2023), Saputra et al (2023), Badriyatul Fitri et al (2021) which shows the role of pesantren cooperatives in improving the pesantren economy such as education financing, infrastructure development to increasing the income of pesantren human resources.

Pesantren cooperatives not only play a role in the pesantren economy but also play a role in empowering the surrounding community. This is proven by research Julaicha S & Badariyah M (2021), Aldiyansyah & Ibnu (2022) and Nur Asiyah et al (2024) which shows that pesantren cooperatives play a role in financing community businesses, opening employment opportunities, and community empowerment. The same thing was also found by Bakara & Ahmadi (2023) which quantitatively proved that pesantren cooperatives have a significant effect on the welfare of their members. However, research by Iswahyuni (2022) show the opposite that empowerment from cooperative is only felt by a small part of the community around the pesantren.

Another party that greatly benefits from pesantren cooperatives is the santri. According to research Solekah & Ekonomi (2020) and Izzetillah et al (2024)(2020) and Izzetillah et al (2024), the pesantren cooperative acts as a forum for the development of the entrepreneurial spirit of students. The pesantren cooperative provides an opportunity for students to be directly involved in running the cooperative. The pesantren cooperative also plays a role in supporting and financing the students' businesses.

Legal and ethical review

In addition to discussing the impact of pesantren cooperatives, there are also studies that try to analyze the products of pesantren cooperatives from the point of view of fiqh or Islamic law, which there are 2 studies both conducted at Pesantren Darussalam Gontor. Chaniago et al (2024) discussed the implementation of maqasid sharia in monitoring the halalness of the supply chain. While

research Sukoco & Khilmia (2022) shows the implementation of the ba'I salam contract and khiyar in the transactions that occur. In another pesantren, precisely in Pesantren Al-Yasini, Khoirunnisa N A et al (2022) conducted a fiqh review of the practice of musyarakah contracts in cooperative financing programs.

Apart from legal review, another perspective used by researchers is the ethical side. Inayah & Ahmad Wakhidun (2021) reviewed the implementation of the 4 prophet traits, namely siddiq (truthful), Amanah, tabligh (conveying), and fathanah (intelligent) in the operations of the Darussalam Banyuwangi Pesantren cooperative. A similar perspective was also carried out Rohman (2023) by adding service points (Khidmah) and also aspects of piety.

2. Business operations

In terms of financial performance, there is only one study conducted, namely the research of Fitri SM et al (2023) at Mutmainnah Islamic Boarding School. In this study, it was found that the cooperative's financial performance was not good. Starting from profitability, solvency, to liquidity, everything has not met the standards to be said to be good.

On the managerial side such as field, sales and marketing, Sumarni et al (2021) conducted research on the marketing strategy of the Al-Qur'an Islamic Boarding School which sells drinking water products. While Lasminigrat & Nalibratawati (2023) researched the impact of the Covid-19 pandemic which increased sales and student participation at Pesantren Al-Basyiriyah. On the accounting application side, Rozaidin & Adinugraha (2020) conducted research at Pesantren Al-Hasyimi and showed that the cooperative had implemented accounting but was still not up to standard. In the field of human resource management, Ilham et al (2022) conducted research at Pesantren Mutmainnah and showed that the management of human resources was still lacking.

3. Business Development

On the topic of development, the majority of research is the result of community service in the form of training. Such as the development of the cooperatives of Pesantren Khadimul Ummah and Pesantren Luhur Sabilussalam, which develop their human resources through in-house training, especially managerial skills and technology operation. (Abdul Fatah et al., 2021; Rahman et al., 2024). Then specifically there is product packaging training at the Uzlifatil Jannah Cooperative (Silvia et al., 2024). Development is not only limited to the business side but also from sharia compliance as done by Pesantren Ummul Quro by making sharia guidelines (Ansori et al., 2024)..

In addition to providing training, some of the services carried out are also mentoring and making applications to facilitate cooperative operations. As in the Pesantren At-Tanwir, which developed the POS (Point of Selling) application to help sales and reporting (Hermanto A et al., 2022). Then at Pesantren Sunan Drajad, which developed a payment application by collaborating with

outside parties, especially banks, to facilitate digital transactions (Nur & Hendratmi, 2020).

In addition to research from community development results, there are also studies that review the implementation of internal management strategies as found in 2 studies Solikhah V (2022) in the same location, namely Al-Qodiri Islamic Boarding School, East Java. The research shows that the development strategy carried out by Pesantren Al-Qodiri is still limited to developing cooperation.

4. Products and services

On the product side, there are several studies that discuss products owned by pesantren cooperatives in the form of both goods and financing. Research on pesantren products in the form of goods was conducted by Sumarni et al (2021) on the drinking water products of the Pesantren Al-Qur'an cooperative and also the research of Andriani & Setiawan (2020) on potato products belonging to the Pesantren Al-Falah cooperative. In addition, there is also research from (Chaniago et al., 2024) which emphasizes more on monitoring the halalness of the product supply chain.

For financing services, some of the research conducted is still focused on legal studies regarding the contracts made. Khoirunnisa N A et al (2022) on cooperatives owned by Pesantren Yasini. In this study, it was found that the implementation of the musyarakah uqud contract or capital alliance on the businesses of its members. There is also research from Bakara & Ahmadi (2023) which discusses murabahah financing for the procurement of goods by Pesantren Muhammadiyah Binjai.

5. Consumer Behavior

Research on pesantren cooperatives not only observes the internal conditions of the cooperative but also from consumer behavior. The studies conducted on this topic focus on discussing things that affect consumer behavior quantitatively. Research Maulidiya S.R et al (2024) proves that the quality of services and products greatly affects customer satisfaction. While research Bakara & Ahmadi (2023) shows that service quality affects member loyalty.

Further Research Agenda

Based on the research mapping conducted, there are several things to consider for further research. The first is to diversify the research location. So far, the research conducted is still centered on Java Island, especially in East Java where almost half of the research was conducted in pesantren in East Java. In fact, there are still many pesantren in other regions whose cooperatives can be studied such as in Central Java, Yogyakarta, or other regions outside Java such as Kalimantan and Sulawesi.

On the topic of impact, one issue that is rarely raised is the issue of financial literacy and inclusiveness. So far, research on the impact of cooperatives is still focused on economic empowerment and also fostering an entrepreneurial spirit. In fact, cooperatives are one of the financial institutions whose presence can be a forum for developing financial literacy, especially for santri.

For the review of Islamic law or fiqh, there are still other contracts that have not been

discussed. The discussion in previous studies still focused on murabahah and musyarakah contracts even though there are other contracts carried out by cooperatives such as qardh, wakalah, and mudharabah. Meanwhile, the discussion of ethics can be further researched regarding the attitude of mutual cooperation and kinship in cooperatives.

On the operational side, it is very important to assess the financial performance of the cooperative. This is inseparable from the need to evaluate the success of pesantren cooperatives. Unfortunately, there is only one study that did so using an assessment of solvency, liquidity, and profitability. In future research, it can be considered to analyze other financial ratios. It may also examine aspects of cooperative capital. For the assessment of other managerial aspects, it can be considered to examine aspects of public relations, change management, and innovation management that have not been used in previous studies. Can also conduct research on aspects of cooperative supervision, especially the role of the Sharia Supervisory Board.

The majority of development topics are community service in the form of cooperative human resource training. For future research, especially in consumption cooperatives, it can be considered to expand the cooperation network, especially with distributors. It is also possible to help cooperatives conduct promotions so as to get more members. Meanwhile, research on financing products can be further developed. Research related to financing is still limited to a discussion of the contract review carried out. For the future, it can be researched related to risk management such as assessing the business to be financed. It is also possible to conduct research related to the success of business financing programs carried out by cooperatives. Finally, consumer behavior can consider aspects of religiosity. As a pesantren cooperative that applies sharia principles, the aspect of religiosity is an important aspect that is considered by someone joining or becoming a consumer of the cooperative. Unfortunately, research so far is still limited to quantitative research on the relationship between services and customer satisfaction and loyalty.

CLOSING

The pesantren cooperative is one of the important institutions for pesantren to fulfill its role in the economic field. There are several studies that try to examine pesantren cooperatives from various sides. There are at least 30 studies published in SINTA indexed journals in the span of 2020-2024. The distribution of research tends to be evenly distributed where almost all journals and authors have only one research related to pesantren cooperatives. However, there is an imbalance in the location of the research where almost half of the research was conducted in pesantren in East Java.

Research topics on pesantren cooperatives also vary. The majority is research related to the impact of empowerment both in the pesantren environment and the surrounding community. Then there are studies that review cooperatives in terms of fiqh and ethics. On operational topics, there are

6 studies that discuss various aspects ranging from financial performance, accounting application, to human resource management. For research related to the development of pesantren cooperatives, the majority is in the form of service results, especially in training and technology application. On the product and service side, there are 3 studies on products and 2 studies related to the financing of pesantren cooperatives. Finally, there are 2 quantitative studies that investigate the factors that influence customer loyalty and satisfaction.

Based on some of the research conducted, there are recommendations, especially on the parts that have not been studied. The recommendations are related to the verification of research locations, especially in pesantren outside Java Island. Then, for impact research, it can examine the role of cooperatives in financial literacy. For operations, it can be more focused on financial performance and also the role of the Sharia Supervisory Board. On its own development, which is mostly community service research, can consider expanding the network of cooperation, especially with distributors and financiers. Meanwhile, in the aspect of research on financing, we can conduct research related to risk management and the implementation of other financing contracts.

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