Assessing the Digital Readiness and Preferences of Members of a Community-Based Credit Cooperative: Basis for A Member-Centered Digital Services Roadmap

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DOI: https://doi.org/10.47772/IJRISS.2026.101000720

Received: 24 October 2026; Accepted: 29 October 2026; Published: 17 November 2026

ABSTRACT

This study assessed the digital readiness, challenges, and service preferences of members of the San Jose del Monte Savings and Credit Cooperative to serve as the basis for a member-centered digital services roadmap. Using a descriptive-quantitative research design, data were collected through online and printed questionnaires; of the 200 respondents targeted, 149 valid responses were obtained and analyzed. Members rated their digital access and literacy (M = 4.56), readiness to use digital services (M = 4.48), and trust and satisfaction with digital services (M = 4.50) as "Very High," while awareness and actual use of the cooperative's existing digital services was comparatively lower, at 4.23. Perceived challenges were, on average, moderate (M = 3.03), with concern about scams, fraud, and data privacy standing out as the only barrier rated a serious challenge (M = 3.83). All ten proposed digital services were rated "Very High Priority" (overall M = 4.43), led by SMS/text notifications (M = 4.51), online/digital voting (M = 4.49), and an online member portal (M = 4.48). The study concludes that members are highly capable and willing to adopt digital services, and that the primary obstacle to fuller adoption is not access or skill but a specific, addressable concern about the security of the broader digital environment. A five-year, phased roadmap is proposed, sequencing trust-and-security measures first, followed by awareness campaigns, interactive governance services, mobile consolidation, and finally optimization and inclusion safeguards.

Keywords: digital transformation, digital readiness, community-based credit cooperative, digital services, cybersecurity, digital divide

INTRODUCTION

Digital transformation had significantly changed how financial institutions communicated with clients and delivered services (Bhosale & Pisal, 2025). Transactions that previously required face-to-face interaction could already be completed through mobile applications, online portals, electronic payment channels, and other digital platforms (Lottu et al., 2023, p. 217). In the cooperative sector, the growing use of technology created opportunities to improve service accessibility, transaction efficiency, communication, and member participation (Siswanto et al., 2024).

Digital services included SMS notifications, online forms, member portals, mobile applications, online loan applications, loan status tracking, electronic payment options, online inquiries, appointment scheduling, and digital voting systems. These services allowed members to access information and complete selected transactions without always visiting the cooperative office. Despite these advancements, the transition to such systems requires a strategic understanding of institutional readiness and the mitigation of challenges such as technological literacy gaps and infrastructure deficits (Minzar & Mishra, 2024).

The World Council of Credit Unions identified digital channels as an important component of credit union digitalization (World Council of Credit Unions, 2024). These channels included online and mobile banking, electronic payments, and online loan processing. Digital transformation was therefore not limited to acquiring

computers or maintaining an online presence. It also involved providing secure, accessible, and responsive digital services that addressed the changing needs of members (Krysovatyy et al., 2025, p. 878).

In the Philippines, the use of digital financial services had continued to expand. The Bangko Sentral ng Pilipinas reported that digital payments accounted for 57.4% of retail payment transactions by volume in 2024 (Ta-Asan, 2025). This development indicated that digital channels had become increasingly relevant to organizations that provided financial services, including community-based credit cooperatives. The Cooperative Development Authority had likewise promoted digital adoption through initiatives related to digital transformation, internet connectivity, electronic payment systems, information management, and cybersecurity awareness (CDA Internet Connectivity Project: Training for Cooperative Beneficiaries, 2023).

Although digital transformation offered several benefits, the successful adoption of digital services could not be assumed. Members differed in terms of access to smartphones, computers, and internet connection (Kabwe et al., 2024, p. 33). They also had varying levels of digital literacy, confidence, and willingness to use online platforms. While some members readily adopted digital services, others continued to prefer face-to-face transactions because of limited experience, difficulty following online instructions, fear of making mistakes, or concerns about scams, fraud, and data privacy.

These differences created the possibility of a digital divide. Members with reliable internet access and sufficient digital skills benefited more easily from online services. In contrast, senior citizens, members with limited access to devices, and individuals who were less familiar with digital tools experienced greater difficulty. If these differences were not considered, digital transformation could unintentionally exclude some members instead of improving access to cooperative services.

Trust was another important concern. Members could hesitate to use online platforms when they were uncertain about the security of digital transactions or the protection of their personal information. Clear instructions, accessible assistance, cybersecurity awareness, and responsive support channels were therefore necessary to encourage adoption.

These concerns were particularly relevant to the San Jose del Monte Savings and Credit Cooperative, which served more than 70,000 members with diverse ages, educational backgrounds, levels of digital literacy, and access to technology (Annual Report 2024 Final 2, n.d.). The members joined the cooperative because of the companies strong hold with the people of City of san jose del Monte. Because of its large membership base, the cooperative faced the challenge of delivering services that were accessible, convenient, and responsive to different types of members (Luzon, 2024). Some members were comfortable using smartphones, SMS notifications, online forms, social media platforms, and digital voting systems, while others still required face-to-face assistance or printed options.

The cooperative also needed to consider members' awareness of its existing digital services. Some members were not fully informed about available online channels, while others needed clearer instructions, tutorials, or assistance before they could confidently use digital platforms. These conditions highlighted the need to assess members' digital access and literacy, awareness and actual use of online services, readiness to adopt digital platforms, trust and satisfaction, challenges encountered, and preferred digital services.

Before developing or expanding digital services, the cooperative needed to understand the readiness, experiences, challenges, and preferences of its members. A member-centered assessment could help identify which services were most needed, what barriers required attention, and what forms of assistance should be provided. Without such an assessment, the cooperative risked investing in digital initiatives that might not fully respond to the actual needs of its members.

In response to these concerns, the study assessed the digital readiness and preferences of members of the San Jose del Monte Savings and Credit Cooperative. The findings served as basis for developing a member-centered digital services roadmap that could guide the gradual introduction, improvement, and prioritization of digital services.

The proposed roadmap included possible initiatives such as SMS notifications, online member information forms, digital literacy orientations, assisted helpdesks, online inquiries, appointment scheduling, loan application tracking, electronic payment options, member portals, mobile-friendly services, and digital participation platforms. It also recognized the importance of maintaining alternative channels, such as printed forms and face-to-face assistance, to ensure that members with limited digital access were not excluded.

By focusing on the members' perspective, the study provided an evidence-based foundation for a more inclusive, secure, and responsive approach to digital service development. It also contributed to the broader discussion on how community-based credit cooperatives could use technology while preserving accessibility, trust, and member participation.

Statement of the Problem

This study generally aimed to assess the digital readiness, challenges, and service preferences of members of a community-based credit cooperative as basis for a member-centered digital services roadmap. Specifically, it sought to answer the following questions:

1. What is the profile of the cooperative members in terms of age, sex, length of membership, educational attainment, frequency of cooperative transactions, digital devices used, internet access, and digital services already used?
2. What is the level of members' digital access and literacy?
3. What is the level of members' awareness and use of the cooperative's existing digital services?
4. What is the members' readiness to use digital services for cooperative transactions and activities?
5. What is the level of members' trust and satisfaction with the cooperative's current digital services?
6. What challenges do members encounter in using digital services?
7. Which digital services do members prefer the cooperative to prioritize or improve?
8. What member-centered digital services roadmap can be developed based on the findings of the study?

METHODOLOGY

For this study, a descriptive-quantitative research design was employed. The purpose of this study is to examine the digital readiness, experience, problems faced, and preferences of members of a community-based credit cooperative. Descriptive design was considered an appropriate research design for this study since the goal of this research is to identify the present status of the respondents in relation to their access to digital devices, digital literacy, utilization and awareness of digital services, willingness to use online tools, trust and satisfaction, and preferred digital services.

Research Locale

The study was conducted among a selected community-based credit cooperative. The cooperative has different types of members in terms of access to technology, digital skills, and usage of online services. The chosen locale is appropriate for this study since it involves developing a roadmap for digital services for members of the cooperative.

Respondents of the Study

The target respondents of the study were composed of 200 cooperative members: the first 100 who took part in the survey through Google Forms, and another 100 who completed the printed questionnaire

Both online and printed questionnaire forms were used in order to acquire responses from different members with varying levels of digital access and preference. Members who were adept with technology answered the survey through Google Forms, while those who preferred manual answering could answer the printed questionnaire form.

Of this 200-respondent target, 149 valid responses were ultimately obtained and used in the analysis.

Sampling Technique

Convenience Sampling with Quota Allocation was employed in the research study. The respondents were chosen depending on their availability and willingness to join the survey. Because this is a non-probability method drawn from a cooperative with more than 70,000 members, the achieved sample of 149 should be read as indicative of reachable, willing respondents rather than as statistically representative of the full membership (Hernandez, 2026).

Instrument of the Study

A researcher-made questionnaire titled Member Digital Readiness and Service Preferences Survey was used in this study.

The questionnaire was divided into the following sections:

Table 1. Sections and Focus of the Survey Questionnaire

Section	Focus
Part I	Member Profile
Part II	Member Digital Access and Literacy
Part III	Awareness and Use of Cooperative Digital Services
Part IV	Member Readiness to Use Digital Services
Part V	Trust and Satisfaction with Digital Services
Part VI	Challenges in Using Digital Services
Part VII	Preferred Digital Services
Part VIII	Open-Ended Questions

The questionnaire was presented in English with Taglish translations to improve clarity and accessibility. Clear instructions have been provided before each section. The items were written in a member-friendly manner and focused only on experiences, observations, and preferences that ordinary cooperative members can reasonably assess.

Validation of the Instrument

Before conducting the actual data gathering, the questionnaire was presented to at least three validators with expertise in Information technology, Member Services, and Cooperative Management.

The validators were asked to give their opinions regarding the questionnaire's congruence to the aims of the study, clarity of questions, appropriateness of the wording used, relevance of the questionnaire items, comprehensibility of the Taglish translations, clarity of the instructions and ratings, and logical order of the parts of the questionnaire.

The questionnaire has undergone revision after receiving feedback from the validators.

Statistical Treatment

Responses were scored using a 5-point scale. Weighted means were computed for each item and for each section as a whole to determine the respondents' overall assessment. The resulting weighted mean scores were interpreted using the following ranges: 4.20–5.00 as Very High, 3.40–4.19 as High, 2.60–3.39 as Moderate, 1.80–2.59 as Low, and 1.00–1.79 as Very Low for Access and Literacy, Awareness, Readiness, and Trust.

For the Challenges section, the same numerical ranges were interpreted as Very Serious Challenge, Serious Challenge, Moderate Challenge, Slight Challenge, and Not a Challenge, respectively. For the Priority Items

section, the ranges were interpreted as Very High Priority, High Priority, Moderate Priority, Low Priority, and Very Low Priority, respectively.

Data Gathering Procedure

Permission to conduct the study was first obtained from the cooperative management. After securing approval, the questionnaire was administered through two modes of data collection.

The online version was distributed using Google Forms, and the first 100 members who submitted complete and valid responses were included in the study. Printed copies of the questionnaire were also distributed to members who were accessible and willing to participate. Similarly, the first 100 members who returned completed printed questionnaires were initially considered for inclusion.

However, some responses from both the online and printed questionnaires were excluded during data screening because they were incomplete or invalid. Both versions of the questionnaire contained identical questions, instructions, and response scales to ensure consistency in data collection.

Ethical Issues

Participation in the study was entirely voluntary. Before completing the questionnaire, all participants were informed of the purpose of the research and how the collected data would be used. They were also informed that they could decline to participate or withdraw from the study at any time without any penalty or consequence.

The questionnaire did not collect unnecessary personal information. All responses were treated with strict confidentiality in accordance with the **Data Privacy Act of 2012 (Republic Act No. 10173).** Survey codes were used solely to prevent duplicate responses and to monitor the completion of the questionnaires. These codes were not used to identify the respondents during data analysis, thereby ensuring the anonymity and confidentiality of the participants.

RESULT AND DISCUSSION

The integration of digital services has transformed the way individuals access information, communicate, conduct financial transactions, and interact with organizations (Asmayawati et al., 2025, p. 607). Despite these advancements, several challenges continue to hinder the effective adoption of digital services, including concerns about privacy and security, limited digital literacy, inadequate internet connectivity, technical difficulties, and the complexity of digital platforms. Understanding these challenges is essential for identifying opportunities to improve the accessibility, usability, and inclusiveness of digital services (Khan et al., 2026). In the context of community-based credit cooperatives, assessing members' digital readiness and service preferences provides valuable evidence for designing digital initiatives that are responsive to members' needs while supporting the cooperative's long-term digital transformation.

The findings presented in this chapter should be interpreted in light of several limitations. The study obtained responses from 149 members through convenience sampling, which was below the originally targeted sample size and may not fully represent the entire cooperative membership, particularly less digitally engaged members. In addition, the findings are based on self-reported data, which may differ from members' actual digital skills and service usage. The proposed roadmap focuses exclusively on member-facing digital priorities and does not assess the cooperative's internal technological readiness, such as its IT infrastructure, cybersecurity capabilities, or staff capacity, all of which should be evaluated before implementation. Furthermore, because the study was conducted in a single community-based credit cooperative, the findings may not be directly generalizable to other cooperatives with different organizational contexts. Although the researcher-made instrument underwent content validation by three experts, its internal consistency reliability was not established; future studies are encouraged to assess reliability using appropriate statistical measures, such as Cronbach's alpha, to further strengthen the instrument's validity.

Problem 1 sought to determine the profile of the cooperative members in terms of age, sex, length of membership, educational attainment, frequency of cooperative transactions, digital devices used, internet access, and digital services already used. The findings indicate that the respondents were predominantly middle-aged, with the largest groups belonging to the 46–55 (30.2%) and 36–45 (28.9%) age brackets. Most respondents were female (67.1%), college graduates (47.7%), and conducted transactions with the cooperative on a monthly basis (69.8%). While the largest proportion of respondents had been members for 1–3 years (32.2%), nearly half (48.4%) had maintained their membership for more than seven years, indicating a good representation of both newer and long-term members. In terms of digital access, almost all respondents used smartphones (94.0%) and reported having reliable internet access (85.2%), suggesting that the majority have the necessary resources to use digital services. Among the cooperative's existing digital services, SMS/text notifications (76.5%) and Facebook (55.7%) were the most commonly used, whereas the website (10.1%) and mobile application or member portal (12.8%) showed relatively low utilization. These findings suggest that members prefer simple and familiar communication channels over dedicated digital platforms, highlighting the need for the cooperative to prioritize accessible, mobile-friendly, and easy-to-use digital services in its digital transformation initiatives. However, these findings should be interpreted with caution because the respondents were selected through convenience sampling, which may have resulted in greater participation from members who are already more digitally active than the cooperative's overall membership.

Table 2. Predominant Profile of the Respondents

Profile Variable	Predominant Profile	Share of Respondents
Age	46–55 years old (next-largest: 36–45, 28.9%)	30.2%
Sex	Female	67.1%
Educational Attainment	College Level/Graduate	47.7%
Frequency of Cooperative Transactions	Monthly	69.8%
Length of Membership	1–3 years (largest single group)	32.2% (7+ years combined: 48.4%)
Internet Access	Always available	85.2%
Primary Device Used	Smartphone	94.0%
Most-Used Existing Digital Service	SMS/text notifications	76.5%
Second Most-Used Digital Service	Facebook page/group announcements	55.7%
Least-Used Digital Services	Website (10.1%) / Mobile app or member portal	10.1% / 12.8%

Problem 2 sought to determine the level of members' digital access and literacy. The results revealed that the respondents demonstrated a very high level of digital access and literacy (M = 4.56). All five indicators—access to digital devices, internet connectivity, knowledge of basic digital tools, ability to follow digital instructions, and willingness to learn new technologies—received mean scores above 4.50, indicating consistently high ratings across all dimensions. These findings suggest that the respondents possess the necessary digital resources, basic skills, and positive attitudes needed to adopt digital services. Consequently, digital access and literacy do not appear to be significant barriers to digital adoption among the respondents. This also provides an important basis for interpreting the succeeding findings, as any limitations in members' awareness, usage, or trust in the cooperative's digital services are more likely due to factors other than their basic digital capability.

Problem 3 sought to determine the level of members' awareness and use of the cooperative's existing digital services. The findings revealed that members' awareness and use of the cooperative's digital services received an overall rating of Very High (M = 4.23). However, this was the lowest-rated dimension among the four digital readiness constructs. In particular, awareness of available digital services (M = 4.00) and actual use

of at least one digital service (M = 3.97) were rated only High, indicating that not all members are fully aware of or actively using the cooperative's available digital platforms. These findings suggest that while members possess the necessary digital skills and access to technology, there remains a gap between their digital capability and their awareness and utilization of the cooperative's specific digital services. This implies that the challenge lies not in members' ability to use digital technologies but in effectively communicating and promoting the benefits and availability of the cooperative's digital services. Therefore, strengthening information campaigns, member orientation, and promotional efforts may be more effective in increasing digital service adoption than investing solely in additional digital infrastructure.

Problem 4 sought to determine the members' readiness to use digital services for cooperative transactions and activities. The findings revealed that respondents demonstrated a very high level of readiness to use digital services (M = 4.48). The highest-rated indicators were members' willingness to receive cooperative updates through SMS, email, or Facebook (M = 4.62) and their willingness to participate in digital activities, such as online voting (M = 4.59). Respondents also highly agreed that digital services are useful in making cooperative transactions more convenient and efficient (M = 4.49). These findings indicate that members are receptive to adopting digital services and recognize their potential benefits in improving access to cooperative services. When considered alongside the findings of Problem 3, the results suggest that members' willingness to use digital services is already well established, but greater awareness and promotion of the cooperative's existing digital services are needed to encourage wider adoption and actual use.

Problem 5 sought to determine the level of members' trust and satisfaction with the cooperative's current digital services. The findings revealed that respondents had a very high level of trust and satisfaction with the cooperative's current digital services (M = 4.50). The highest-rated indicator was members' trust that the cooperative adequately protects their personal information (M = 4.63), reflecting strong confidence in the institution's ability to safeguard member data. Although still rated Very High, satisfaction with the cooperative's current digital communication and online services (M = 4.42) received the lowest mean among the indicators, suggesting that there is still room to improve members' overall digital service experience. These findings indicate that members generally trust the cooperative as an institution and are satisfied with its digital initiatives. However, when considered together with the findings on the challenges encountered by members, the results suggest that while trust in the cooperative is strong, concerns about the security of the broader digital environment, such as online scams and fraud, may still influence members' confidence in using digital services. This highlights the importance of continuously improving both the quality and security of the cooperative's digital service delivery.

Problem 6 sought to determine the challenges encountered by members in using digital services. The findings revealed that respondents perceived the identified challenges as moderate overall (M = 3.03), indicating that these barriers do not substantially hinder their use of digital services. However, concern about scams, fraud, and data privacy emerged as the most significant challenge (M = 3.83), receiving a Serious Challenge rating and ranking considerably higher than the other identified barriers. This was followed by fear of making mistakes when using digital services and a preference for face-to-face transactions (M = 3.16 each). In contrast, lack of access to digital devices was the least reported challenge (M = 2.71), which supports the earlier finding that members generally have adequate access to digital technology. These findings suggest that the primary barrier to greater adoption of the cooperative's digital services is not the availability of technology or members' digital skills, but concerns about security and the safety of online transactions. Therefore, the cooperative should prioritize strengthening cybersecurity awareness, fraud prevention measures, secure payment verification, and clear communication regarding official digital channels to increase members' confidence in using its digital services.

Table 3. Challenges in Using Digital Services

Challenge	Weighted	Interpretation	Rank
Concern about scams, fraud, or data privacy	3.83	Serious Challenge	1
Fear of making mistakes when using	3.16	Moderate Challenge	2.5

Preference for face-to-face transactions	3.16	Moderate Challenge	2.5
Lack of assistance when using digital services	2.97	Moderate Challenge	4.5
Limited awareness of available digital services	2.97	Moderate Challenge	4.5
Poor or unstable internet connection	2.95	Moderate Challenge	6
Lack of knowledge in using digital services	2.92	Moderate Challenge	7
Difficulty understanding digital instructions	2.84	Moderate Challenge	8.5
Difficulty accessing/navigating online platforms	2.84	Moderate Challenge	8.5
Lack of access to a digital device	2.71	Moderate Challenge	10
Overall Weighted Mean	3.03	Moderate Challenge	-

Problem 7 sought to determine which digital services members prefer the cooperative to prioritize or improve. The findings revealed that all ten proposed digital services were rated as Very High Priority, with an overall mean of 4.43, indicating strong member support for expanding and enhancing the cooperative's digital services. The highest-ranked priorities were SMS notifications (M = 4.51), an online or digital voting system (M = 4.49), and an online member portal (M = 4.48). In contrast, services involving financial transactions, such as e-wallet payments (M = 4.44) and online loan processing (M = 4.36), received slightly lower ratings, although they remained within the Very High Priority category. These findings suggest that members place greater priority on digital services that improve communication, access to information, and participation before adopting more transaction-intensive services. This preference aligns with the earlier findings that members have concerns about scams, fraud, and data privacy, indicating that the cooperative should first strengthen members' confidence through low-risk, high-value digital services before expanding more complex financial digital solutions.

Table 4. Preferred Digital Services

Preferred Digital Service	Weighted Mean	Interpretation	Rank
MS/ text notifications	4.51	Very High Priority	1
Online/digital voting system	4.49	Very High Priority	2
Online member portal	4.48	Very High Priority	3
Online forms for updating member info	4.47	Very High Priority	4
Online/e-wallet payment options	4.44	Very High Priority	5
Digital orientation/tutorial for members	4.43	Very High Priority	6
Online inquiry/ customer support Helpdesk	4.41	Very High Priority	7
Mobile application for cooperative services	4.38	Very High Priority	8
Online loan application and status tracking	4.36	Very High Priority	9
Online appointment/ transaction scheduling	4.32	Very High Priority	10
Overall Weighted Mean	4.43	Very High Priority	-

Problem 8 sought to develop a member-centered digital services roadmap based on the findings of the study. Based on the results of the preceding objectives, a Five-Year Member-Centered Digital Services Roadmap was developed to provide a structured and practical guide for the cooperative's digital transformation. The roadmap adopts a phased implementation approach that aligns digital initiatives with members' digital readiness, service preferences, and identified challenges. During the first two years, priority is given to strengthening trust, improving security measures, enhancing official communication channels, and increasing members' awareness and use of existing digital services through information campaigns, digital orientation

programs, and the establishment of a basic online member portal. These initiatives directly address the study's findings that members possess high digital readiness but require greater awareness of available services and stronger assurance regarding digital security.

Table 5. The Roadmap Summary

Year	Strategic Focus	Key Initiatives
Year 1	Trust, Security & Communication Foundation	Anti-scam/official-channel campaign; payment-confirmation fix; formalized SMS notifications
Year 2	Awareness & Core Digital Infrastructure	Cross-channel promotion of under-used services; basic online member portal; digital orientation materials
Year 3	Interactive & Governance Services	Online/digital voting system; expanded e-wallet and online payment options; enhanced portal (loan info)
Year 4	Mobile Consolidation & Transactional Services	Unified mobile application; online loan application and status tracking; appointment/transaction scheduling
Year 5	Optimization, Inclusion & Sustainability	Data-driven service refinement; internal IT/security audit and certification; repeat readiness assessment; continuous digital literacy program

As members become more familiar and confident in using digital services, the roadmap gradually introduces more advanced initiatives, including online voting, expanded digital payment options, improved online loan services, a unified mobile application, online loan application and tracking, appointment scheduling, and continuous service enhancement through periodic digital readiness assessments and data-driven improvements. This phased implementation allows the cooperative to introduce digital services according to both organizational capacity and members' readiness, reducing implementation risks while encouraging greater acceptance and participation. Overall, the proposed roadmap serves as a practical framework for delivering secure, accessible, and member-centered digital services that support the cooperative's long-term digital transformation objectives.

CONCLUSION

This study assessed the digital readiness, challenges, and service preferences of members of the San Jose del Monte Savings and Credit Cooperative as the basis for a member-centered digital services roadmap. The findings show that members already possess the foundational capacity for digital adoption: access to devices and the internet, basic digital literacy, and willingness to learn were all rated Very High, and members expressed strong readiness for and trust in the cooperative's digital initiatives. This capacity, however, has not yet translated into full engagement with the cooperative's own digital platforms. Awareness of, and actual use of, the cooperative's existing digital services was the weakest of the four readiness-related constructs, indicating that the primary obstacle to adoption is not what members can do but what they currently know about and have tried.

Security concerns compound this gap. Worry about scams, fraud, and data privacy was the only barrier rated a serious challenge, and it coexists with high institutional trust — members trust the cooperative itself more than they feel secure in the broader digital environment. At the same time, member demand is broad rather than narrow: all ten proposed digital services were rated Very High Priority, led by SMS notifications, online voting, and an online member portal.

Taken together, these findings support pursuing the cooperative's digital transformation as a sequenced, member-centered program rather than a single rollout. The proposed five-year roadmap reflects this logic: Year 1 addresses trust and security concerns and formalizes existing communication channels; Year 2 closes the awareness gap and introduces core infrastructure such as a basic member portal; Years 3 and 4 build on this foundation with governance and transactional services, including online voting and a unified mobile application;

and Year 5 focuses on optimization, a repeat readiness assessment, and continued digital literacy support. Throughout implementation, printed and face-to-face options should remain available so that members with limited digital access — particularly older and less digitally engaged members, who were likely underrepresented in this convenience sample — are not excluded.

Before the roadmap is implemented, the cooperative should complement these member-facing findings with an internal assessment of its own IT infrastructure, cybersecurity capabilities, and staff capacity, since this study examined member readiness only and did not evaluate the cooperative's institutional readiness to deliver on it. Future research should also validate the survey instrument's reliability and extend this assessment to other cooperatives to test how well these findings generalize beyond a single institution.

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