

Formation of the Concept of Independent, Wise, Innovative, and Resilient Human Resources in Gen Z: Digital Multi-Stakeholder Cooperatives for Business Knowledge Management

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Abstract

"How do the characteristics of Gen Z interpret the digital multi-party cooperative business model?" is the topic this study aims to address. In light of the challenges posed by the community demographic bonus, including changes in the characteristics of Generation Z, the development of cooperative business models and cooperative dynamics in Indonesia is urgently needed. In order to do this, it is necessary to analyze the characteristics of Gen Z as they enter the world of digital multi-party cooperatives that concentrate on the context of Business Knowledge Management (BKM). The research is qualitative and descriptive in nature. A literature review serves as the research model. Data collection makes advantage of online literature discovery, which may be found in e-books, articles from the media, research journals, the ideas of Resilient, Innovative, Independent, and Wise are connected to Business Knowledge Management (a 21st century competency in the 6c character framework) for digital multi-stakeholder cooperatives following the data analysis of the three stages previously described. evaluated using a likert scale of 5 on a questionnaire. by employing a Google Form that was completed by 520 Indonesian students and analyzed with Smart-PLS. This essay concludes that, particularly in the context of multi-stakeholder cooperatives, Generation Z possesses strong and pertinent traits to actively participate in corporate knowledge management and innovation in the digital age.

Keywords: *Digital Multi-Party Cooperative, Human Resources Character, Gen Z, Business Knowledge Management, the Concept of Independent, Wise, Innovative, and Resilient.*

Introduction

The key to an organization's success in the current business environment is its Human Resources (HR) department, which must be resilient, creative, autonomous, and perceptive. Digital multi-stakeholder cooperatives are one of the most potential business models in the rapidly changing digital world (Haleem et al., 2024), particularly to draw in Generation Z. Born between the middle of the 1990s and the beginning of the 2010s, Generation Z is distinguished by its high level of creativity, reliance on technology, and demand for flexible work schedules (Hassoun et al., 2023; Nabila et al., 2023). Thus, the secret to encouraging cooperation and creativity in this digital cooperative is corporate knowledge management. Multi-stakeholder cooperatives can maximize the potential of current human resources to accomplish shared objectives more successfully and efficiently by leveraging digital platforms and information technology (Antaraneews.com, 2024). But putting this idea into practice is not without its difficulties, particularly when it comes to making sure that everyone is equipped with the necessary knowledge and abilities. Other challenges that must be addressed include opposition to change and limitations in digital infrastructure. Additionally, the varied backgrounds of cooperative members may result in disparities in the management and perception of business knowledge. As a result, fostering an inclusive atmosphere and encouraging the free flow of ideas are crucial. Thus, a strong digital cooperative framework can foster the development of resilient and creative people resources.

Encountered in digital cooperatives' knowledge and human resource management. Making sure that the hired human resources can swiftly adjust to changing technology and shifting market demands is one of

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the biggest issues (Sulastri et al., 2023). Furthermore, integrating different partners in digital cooperatives frequently creates coordination and communication obstacles, which might impede the exchange of information and knowledge. Despite their technological advantage, Generation Z frequently requires the proper direction and instruction to acquire the skills required in a complicated workplace (Bińczycki et al., 2023; et al., 2020). However, in order to preserve the confidence of cooperative members, certain concerns pertaining to data security and privacy must be appropriately handled. Reliance Furthermore, if knowledge management is not done in an efficient and open manner, cooperative members may become less motivated and involved. How to strike a balance between operational stability and innovation so that cooperatives may stay competitive without compromising service quality is another issue that comes up. Therefore, to address these issues in a sustainable way, a thorough and flexible approach is required.

Given the speed at which digital transformation is occurring and its impact on nearly every industrial sector, this conversation is extremely urgent. Digital multi-stakeholder cooperatives need a knowledge management system that can foster sustainability and innovation in addition to having high-caliber human resources (Lesmana, 2022). Flexible and adaptable company strategies are becoming more and more necessary in light of a worldwide epidemic that has altered how we operate. Since Generation Z is currently the largest workforce and will significantly alter how cooperatives function, it is critical to comprehend and take into account their wants and characteristics. Furthermore, cooperatives must continue to innovate and enhance operational efficiency through effective knowledge management in light of the increasingly intense global competition. Additionally, digital transformation creates new avenues for reaching a wider audience and improving communication with cooperative members (Ministry of Cooperatives and SMEs, 2022). The urgency of this conversation is therefore important for both the long-term viability of cooperatives and for generating broader positive social effects. In this digital age, victory depends on how quickly technology is adopted and suitable human resources are developed, as supported by research results framework based on three pillars related to the technological, human-centric, and organizational perspectives (Ammirato et al., 2023). Therefore, it is imperative that strategic actions be implemented right once to guarantee the optimal and sustainable development of digital cooperatives.

The current concerns brought up in this context encompass a wide range of topics, from the development of digital skills to the acceptance of new technology to the establishment of a welcoming and encouraging work environment. To make sure that everyone in the cooperative can work together even when they are in various places, it is becoming more and more crucial to employ digital collaboration tools like project management platforms and online communication (Nikolić & Lazarević, 2022; Yilmaz et al., 2024). Furthermore, maintaining competitiveness requires the creation of an organizational culture that values innovation and ongoing learning. In the age of big data, another difficulty is how to efficiently manage and preserve corporate knowledge so that all parties may access and utilize pertinent information (Jayatissa, 2023). To safeguard private information and preserve the integrity of digital systems, it's also critical to put in place a strong cybersecurity plan (van Tonder et al., 2020). How to combine data analytics and artificial intelligence (AI) technologies to enhance cooperative decision-making is another significant subject. Furthermore, social responsibility and sustainability are significant issues that need to be taken into account while managing digital cooperatives. As a result, in addition to being difficult, these contemporary problems present excellent chances for creativity and raising the standard of joint operations.

Effective corporate knowledge management and the creation of resilient, creative, autonomous, and perceptive human resources are crucial strategic measures for digital multi-stakeholder cooperatives to meet today's issues. Given its distinct traits, Generation Z need the appropriate strategy to optimize its value to the company. As a result, cooperatives should keep funding the training and development of their human resources in addition to implementing suitable technology and knowledge management techniques (Purbasari & Raharja, 2021). Accordingly, digital cooperatives have the potential to establish an ecosystem that fosters cooperation, creativity, and long-term development (Suaedah et al., 2022; Wardhani et al., 2023). By doing this, digital multi-stakeholder cooperatives can become leaders in developing inclusive and fiercely competitive business models in the digital age, in addition to surviving in the face of intense competition. Furthermore, cooperatives will be able to continue adapting to technical and market developments if business knowledge is managed effectively (Nurul Fadhillah & Darmawati, 2023; Probowati et al., 2022). In

order for human resources to continue to grow and contribute as best they can, it is also critical to create an organizational culture that encourages innovation and learning (van Tonder et al., 2020). Digital cooperatives can accomplish their long-term objectives and generate value for all stakeholders by concentrating on knowledge management and the quality of their human resources. Thus, the digital multi-stakeholder cooperative strategy must prioritize the integration of knowledge management and human resource development. Cooperatives can thereby guarantee future success and sustainability while also benefiting the larger community (Fobbe & Hilletoft, 2021; Susilawati, 2021) (Antaranews.com, 2024)

The answer to the question "How do the characteristics of Generation Z interpret the digital multi-stakeholder cooperative business model?" is the aim of this study, as previously explained.

Method

This study is a review of the literature. As a subset of qualitative research, literature studies concentrate on gathering and examining pre-existing data from books, journals, reports, scientific literature, and other written sources. In-depth knowledge of the subject matter, identification of knowledge gaps, and the development of a solid theoretical foundation for future research are all benefits of a well-conducted literature review. In order to answer research questions or accomplish particular research goals, this study uses published data rather than gathering primary data through surveys or experiments.

This literature study uses either an analytical or descriptive research methodology. Based on the body of current literature, descriptive research seeks to characterize, elucidate, and record certain facets of the phenomenon under study. Analytical research, on the other hand, seeks to evaluate, contrast, and synthesize data from multiple sources in order to support claims or identify trends and connections among ideas covered in the literature.

Secondary data, or data that has already been gathered and published by another researcher, is the kind of data used in literature reviews. Several types of publications are used as data sources in literature research, including: Books: Original sources that offer in-depth information about a specific subject. Journal articles are scholarly works that offer the most recent findings and perspectives from study. A research report is a written summary of the findings of a study that is released by a government agency or research institution. Graduate students' scientific work that has undergone an academic examination process is known as a dissertation or thesis. Online Publications: Websites, scientific databases, and other electronic publications are sources of information.

Three steps make up the data analysis in this study, specifically: Data collection is the practice of gathering information using keywords from a variety of literary sources. The study's keywords are Business Knowledge Management, Generation Z Characters, and Digital Multi-Party Cooperatives. Thematic synthesis is the process of organizing research results from different literary works according to particular themes or subjects, then examining the parallels, discrepancies, and new trends. Making Inferences: making inferences from the literature analysis and connecting them to the suggested study topics or hypotheses.

Fourth steps additionally, the ideas of Resilient, Innovative, Independent, and Wise are connected to Business Knowledge Management (a 21st century competency in the 6c character framework) for digital multi-stakeholder cooperatives following the data analysis of the three stages previously described. evaluated using a linkert scale of 5 (Never score 1, Seldom score 2, Occasionally score 3, Frequently score 4, Always score 5) on a questionnaire. by employing a Google Form that was completed by 520 Indonesian students and analyzed with Smart-PLS.

Findings

Born between the middle of the 1990s and the beginning of the 2010s, Generation Z was raised in a world that was heavily dependent on technology. Compared to earlier generations, they tend to be more adaptable to change and possess strong technological abilities. To ensure corporate sustainability and growth in the

context of digital multi-stakeholder cooperatives, it is critical to establish Human Resources (HR) that are resilient, innovative, independent, and wise, listed in table below:

Table Synthesis of Themes

No	Gen Character Z	Description	Associated with BKM (business knowledge management)
1	Recillience (Hassoun et al., 2023; Sulastri et al., 2023)	Because they grew up in a time of rapid and dynamic change, Gen Z is renowned for being resilient. Their ability to overcome obstacles and setbacks in digital business innovation is indicative of their resilience in the context of business knowledge management. They don't give up easily and are constantly searching for new solutions and methods to grow from their failures. In commercial knowledge management, this is essential since failure is a necessary component of ongoing innovation and learning.	In the midst of digital technology changes, resilient Gen Z may assist firms in managing and utilizing constantly changing knowledge, making sure that every error is turned into a useful lesson for future growth. This resilience is crucial for BKM since it allows them to adjust to changing market conditions and technical advancements. They are always looking for new answers and are not readily swayed by failure.
No	Gen Character Z	Description	Associated with BKM (business knowledge management)
2	Innovative (Alpay et al., 2012; Anjaningrum & Rudamaga, 2019; Bińczycki et al., 2023; Xueyun et al., 2023)	One of Gen Z's strongest characteristics is independence. They typically possess the capacity to learn on their own, make use of a wide range of internet resources, and pick up new abilities fast. Because they can locate, access, and manage the knowledge and information required for digital business innovation without constantly depending on others, this independence is advantageous in the field of business knowledge management.	Independent Gen Zers are capable of organizing and effectively sharing knowledge among teams, as well as leading knowledge-based projects from research to innovation implementation. Generation Z is renowned for having a wealth of original and imaginative ideas. Innovation is crucial in the context of BKM since digital firms frequently need fresh methods to solve issues and add value. Innovative Gen Z can exploit new technologies, come up with competitive business plans, and offer original and efficient solutions.
3	Independence (Bado et al., 2023; Novandari et al., 2021; Sekar Arum et al., 2023; Wulansari et al., 2024)	One of Gen Z's strongest characteristics is independence. They typically possess the capacity to learn on their own, make use of a wide range of internet resources, and pick up new abilities fast. Because they can locate, access, and manage the knowledge and information required for digital business innovation without constantly depending on others, this	Independent Gen Zers are capable of organizing and effectively sharing knowledge among teams, as well as leading knowledge-based projects from research to innovation implementation. Gen Z is self-sufficient and does not rely on others to learn. They actively seek out information, study independently using a variety of

		independence is advantageous in the field of business knowledge management.	digital resources, and manage the knowledge they already possess. Digital firms require people who can take the initiative and use technology to learn and progress on their own, which is why this is significant in BKM.
No	Gen Z Character	Description	Associated with BKM (business knowledge management)
4	Wise (Hardian & Eric Hermawan, 2022; Hassoun et al., 2023; Rasulong et al., 2024; Sakitri, 2021; Sulastri et al., 2023)	In the context of Gen Z, the term "arif" (wise) describes their capacity to make sensible decisions despite their youth. They frequently weigh the advantages and disadvantages of various technological and strategic options, as well as the long-term effects of company decisions. This wisdom is crucial for business knowledge management because it helps to sift pertinent information, incorporate it into business innovation, and strike a balance between technology use and sustainability and ethical principles.	Understanding Gen Z can assist companies in making well-informed decisions that consider social, environmental, and ethical factors. This way, digital business innovation concentrates on long-term benefits in addition to revenue. Identifying Gen Z involves more than just gathering data; it also involves filtering and evaluating pertinent and useful data. This wisdom in BKM refers to their ability to spot information that is truly helpful to the company and steer clear of irrelevant or deceptive data.

Qualities of Resilient, Creative, Self-Reliant, and Astute Human Resources Resilient: HR that have resilience can remain composed and productive in the face of adversity. Resilient members of Generation Z can overcome setbacks and challenges and adjust to changes in the market and in technology. Innovative: Creating new solutions and enhancing current procedures require innovation. Generation Z prefers to solve challenges more creatively and has broad access to knowledge. In the context of digital multi-stakeholder cooperatives, innovation could include the creation of new platforms, the application of blockchain technology for transparency, or the creation of more inclusive economic models. Self-Reliance: Independence is the capacity to function independently and without continual supervision. Because they have ready access to digital tools and knowledge, Generation Z is more likely to solve problems on their own and make judgments. This entails being able to handle knowledge, do duties quickly, and contribute to the growth of the cooperative without constantly relying on the boss in a digital cooperative. Arif: Human resources should possess the ability to make wise decisions. Here, "arif" refers to the ability to look beyond the immediate situation, weigh the long-term effects of decisions, and make choices that benefit not only you but also the community and all cooperative members.

Additionally, business knowledge management—21st century competency in the 6C character framework—is connected to the idea of Resilient, Innovative, Independent, and Wise in relation to digital multi-stakeholder cooperatives. tested using a Google Form survey completed by 520 Indonesian students, and the results were examined using Smart-PLS. An illustration of the Construct and Indicator Relationship Model may be found below.

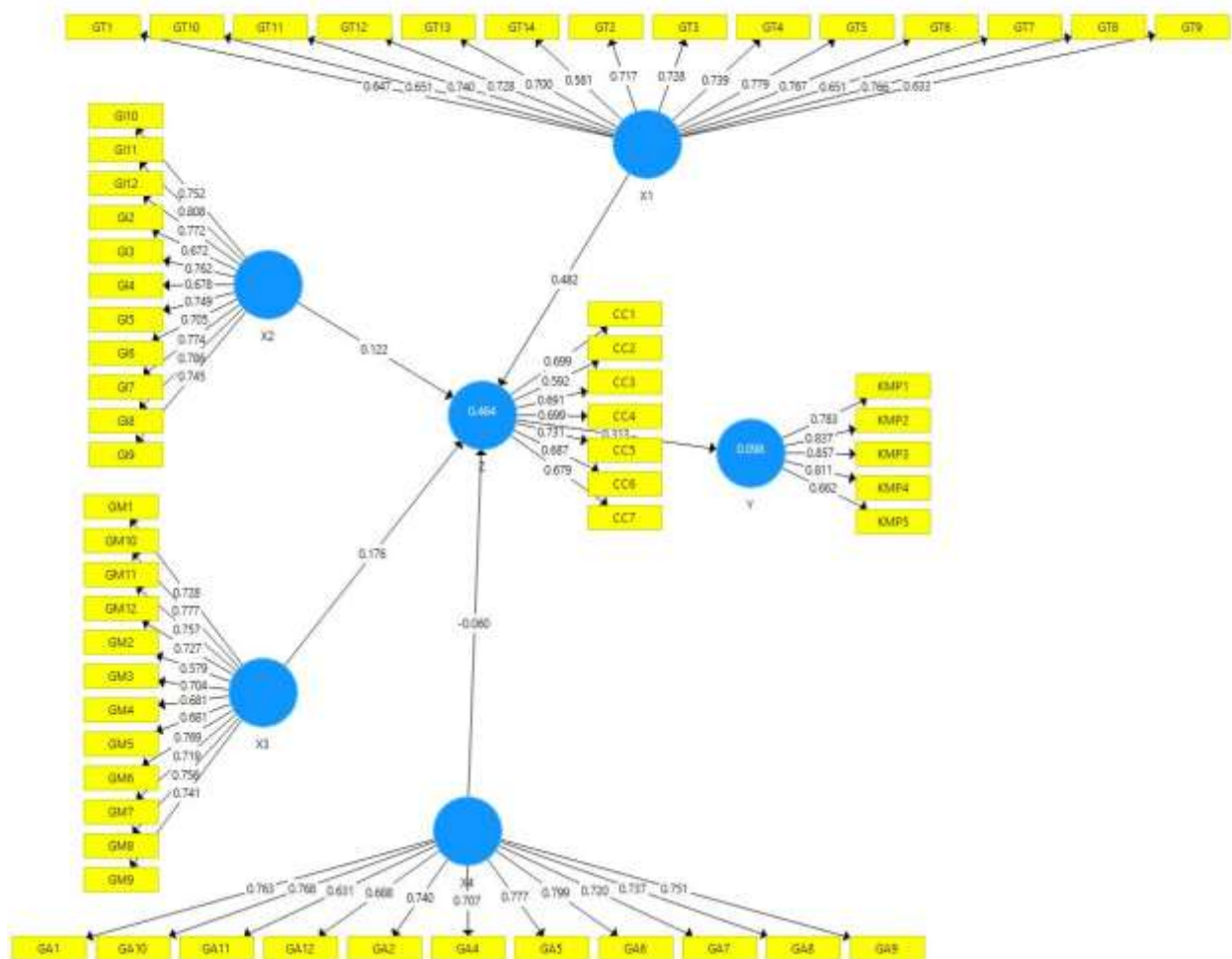


Figure: The Construct and Indicator Relationship Model Diagram (The Attachment Has a List of the Instruments)

One type of cooperative that includes multiple stakeholders with equally dispersed ownership and rewards is a digital multi-stakeholder cooperative. To manage, disseminate, and leverage collective knowledge for commercial success in this setting, BKM is essential. A novel concept, multistakeholder cooperatives involve a variety of stakeholders, including consumers, producers, employees, volunteers, and members of the general public, who are not divided by the type of cooperative but instead become one.

It is strongly anticipated that Generation Z will have the opportunity to contribute to the development of a novel business model in the form of a digital multi-stakeholder cooperative. This aligns with the following fundamental cooperative ideas and the characteristics of Generation Z: **Acquiring Knowledge:** HR from Generation Z can use digital platforms to gather information from a variety of sources. This involves using databases, internet forums, and social media to learn about market trends and cooperative members' requirements. **information Distribution:** Cooperative intranets, mobile applications, and cloud-based information management systems are examples of knowledge-sharing platforms that can be used in digital cooperatives. Since Generation Z is already accustomed to using a variety of digital collaboration tools, they can make the most of this technology to guarantee that all cooperative members have equitable access to pertinent information. **Knowledge Utilization:** With the information at their disposal, Generation Z's astute and creative thinkers may develop more successful business plans. For instance, by examining data from

cooperative members, they can create goods or services that better meet the requirements of members while making the best choices to maintain the cooperative's viability.

Discussion

In digital business innovation, Gen Z's Resilient, independent, creative, and perceptive nature significantly contributes to company knowledge management. They are the perfect change agents in knowledge management to assist firms in the rapidly changing digital era because they can overcome obstacles, study on their own, innovate, and make informed judgments. By combining these traits, Gen Z can effectively manage knowledge and make a substantial contribution to the growth and sustainability of digital business innovation.

Particularly in the context of digital multi-stakeholder cooperatives, Generation Z has a great deal of potential to develop into resilient, creative, autonomous, and astute human resources. They may contribute significantly to the success and sustainability of cooperatives in the digital age by putting Business Knowledge Management into practice. Realizing this potential requires ongoing training, assistance with technology, and an atmosphere that encourages creativity and self-reliance. Cooperatives must make the necessary training and development investments in order to create human resources that are resilient, creative, self-sufficient, and perceptive. Nonetheless, issues like reluctance to change, the digital divide among participants, and the requirement for quick technological adaption must be resolved.

Due to platforms that align with their digital habits, social ideals that meet their expectations, and opportunities for innovation and personal growth, digital multi-stakeholder cooperatives are very appealing to Generation Z (Samari & Sumantri, 2020)(Ministry of Cooperatives and SMEs, 2022). However, Generation Z needs to equip themselves with the necessary business expertise managerial knowledge and abilities in order to thrive in this setting. Generation Z can be the primary force behind the success of digital multi-stakeholder cooperatives through education, training, the development of soft skills, participation in actual initiatives, and assistance from networks and mentors (Syarafina et al., 2024). Digital multi-stakeholder cooperatives are ideal for Generation Z's digital lifestyle. Through online applications or platforms, they can obtain information instantly, engage in joint activities, and actively and directly participate in decision-making (Yusliza et al., 2020) They may participate at any time and from any location thanks to this digital interaction, which gives them the flexibility they desire.

It is well known that Generation Z is highly socially conscious and favors organizations that share their ideals. With their democratic, participatory, and economic justice tenets, cooperatives provide a business model that aligns with Generation Z's goal to make a positive impact on society (Radford, 2021; Sintani et al., 2024). This appeal is strengthened by digital multi-stakeholder cooperatives, which enable different stakeholders to equitably share the advantages. Digital multi-stakeholder cooperatives offer a platform for experimentation and creativity. The inventive and creative members of Generation Z will be drawn to chances to come up with fresh ideas and take part in the creation of previously unheard-of business models. They can also keep learning and growing in an ever-changing setting.

Conclusion

This essay concludes that, particularly in the context of multi-stakeholder cooperatives, Generation Z possesses strong and pertinent traits to actively participate in corporate knowledge management and innovation in the digital age. They can overcome obstacles and bring about beneficial improvements in digital company because of their Resilient, independent, creative, and perceptive attitude.

In order for Generation Z to reach their full potential, cooperatives must offer ongoing training and technological assistance. This generation will be more drawn to cooperatives that align with their digital habits and social beliefs, despite obstacles like opposition to change and the digital gap. In a setting that fosters creativity, involvement, and education, Generation Z has the potential to play a significant role in the prosperity of digital cooperatives and help society achieve the sustainability and innovation it needs.

Ideas for Additional Research

Digital Cooperative Case Study: Investigating cooperatives that have effectively applied the values that Generation Z finds appealing. Other cooperatives can use the detailed insights into best practices that this research can offer. **Analysis of Skills Needed:** Examine in detail the soft and digital skills that Generation Z most needs in the context of cooperatives. A more specialized training program can be created with the use of this research.

The Effect of Technology on Cooperative Performance: Examines how Generation Z adjusts to new technologies in the workplace and how technology adoption impacts cooperative performance and sustainability. **Members' Perception of Change:** Analyze how cooperative members feel about the changes that have been put into place. Understanding the variables influencing innovation adoption and resistance can be aided by this research. **Assessment of Mentoring Initiatives:** Examine how well mentorship programs work to help individuals of Generation Z develop their abilities and self-assurance.

Impact of Social involvement on Cooperative Performance: Investigates the connection between cooperative performance and members' degree of social involvement. This can offer factual proof of how crucial social ideals are to cooperative success. **Member-Based Innovation:** Examining how the cooperative's business plan might incorporate creative suggestions made by Generation Z members. This study may contribute to the development of a more inclusive innovation mechanism.

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Questionnaire Question Attachment

CC (business knowledge management) variable

CC1: How important do you think teamwork is in achieving business success?

CC2: In a business context, how important is it for you to create a work environment similar to a family environment?

- CC3: How often do you hold group discussions to make important decisions in your business?
 CC4: How important do you think it is to have strong integrity and ethics in running a business?
 CC5: How would you rate your own character in a business context?
 CC6: How much do you care about the social and environmental impact of the business you run?
 CC7: How often do you use data analysis and risk evaluation in creating business decisions?

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GT Variable X1 (Resilient Character)

- GT.1: I am able to manage stress and deal with stressful situations without loss of mental balance.
 GT.2: I am able to bounce back from failure or difficulty and continue to adapt and improve.
 GT.3: I am able to recognize, understand, and manage my own emotions as well as empathize with others.
 GT.4: I am able to work with others to achieve a common goal, both in personal and professional contexts.
 GT.5: I am able to convey ideas and information clearly and listen
 GT.6: I am able to resolve differences of opinion and conflicts constructively.
 GT.7: I am able to start and manage my own business, including measurable risk-taking and opportunity creation.
 GT.8: I am able to think creatively, generate new ideas, and apply innovative solutions to solve problems.
 GT.9: I have good physical health through a healthy diet, exercise regular, and proper health care.
 GT.10: I have mental health in a healthy way, including through support social, counseling, and stress management.
 GT.11: I have access to a good education that prepares individuals to Facing challenges in an ever-changing world.
 GT.12 : I learned relevant skills such as critical thinking, creativity, digital literacy, and adaptability.
 GT.13: I developed effective leadership skills to lead a team, project, or community. GT.14 : I contribute to the community through volunteer activities, participation in social programs, and community development.

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GI Variable X2 (Innovative Character)

- GI.1: I am able to see the problem from an unusual point of view and creating unique solutions.
 GI.2: I have a desire to explore and try new ideas without fear of failure.
 GI.3: I am able to identify problems and find practical and effective solutions.
 GI.4: I have been able to adapt quickly to change and new environment.
 GI.5: I am able to use and utilize the latest technology to support innovation.
 GI.6: I am able to work with digital tools, software, and online platforms.
 GI.7: I am able to take the initiative in developing and launching new projects or businesses.
 GI.8: I am able to assess and manage the risks associated with innovative ventures.
 GI.9: I am able to work with others in a multidisciplinary team to achieve a common goal.
 GI.10: I build and leverage a network of professionals and communities to support and resources.
 GI.11: I have awareness and responsibility for social and environmental impacts from the innovations carried out.
 GI.12: I developed a solution that was not only economically profitable but are also sustainable and environmentally friendly.

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GM Variable X3 (Independent Character)

- GM.1: I am able to make decisions independently with careful consideration and full of responsibility.
 GM.2: I identify problems and find solutions independently on others.
 GM.3: I am able to manage my time well and complete tasks in a timely manner. efficient.
 GM.4: I manage my personal finances wisely, including budget planning and savings.
 GM.5: I am able to perform various daily tasks such as cooking, cleaning home, and self-care.
 GM.6: I am able to face and rise from difficulties or challenges without losing motivation.
 GM.7: I am able to start and manage my own business, create opportunities and face risks with confidence.
 GM.8: I think creatively and look for new ways to achieve goals or overcome problem.
 GM.9: I am able to communicate well with others and build relationships
 GM10 : I am able to work together in a team and contribute effectively to projects together.
 GM.11: I am constantly looking for ways to improve my personal skills and knowledge.
 GM.12: I understand my strengths and weaknesses and try to improve myself continuously.

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GA Variable X4 (Wise Character)

- GA.1: I am able to make decisions that are based on careful consideration and a deep understanding of the situation.
 GA.2: I have extensive knowledge and in-depth experience gained through learning and life experience.
 GA.3: I am able to understand and feel the feelings of others, as well as give support accordingly.
 GA.4: I am able to manage my own emotions well and interact effectively with other people.
 GA.5: I have strong moral and ethical principles and are consistent in my daily actions.
 GA.6: I maintain integrity and take responsibility for decisions and actions.
 GA.7: I am able to manage stress and life pressure in a healthy and balanced way.
 GA.8: I am able to balance the demands of work with personal and social needs.
 GA.9: I am able to lead wisely, provide clear direction, and motivate others in a positive way.
 GA.10: I develop new ideas and innovative solutions while considering the long-term impact.
 GA.11: I am actively involved in social activities and make a positive contribution to society.
 GA.12: I put the interests of the community first and strive to make a positive impact on the lives of others.

KMP Multi-Party Cooperative Variable (Y)

- KMP.1: Are you interested in Multi-Party Production Cooperatives (e.g.: processing rice into rice; processing wood raw materials into furniture; leather bag factories; clothes factories; restaurants producing food; motorcycle factories; shoe manufacturing).
- KMP.2: Are you interested in Multi-Party Marketing Cooperatives (e.g., promoting, selling, and distributing products or services.).
- KMP.3: Are you interested in Multi-Party Cooperatives (e.g., cooperative models that involve various parties in providing and managing the products or services consumed).
- KMP.4: Are you interested in Multi-Party Cooperatives (e.g., cooperative models where various parties—such as service providers, transportation consumers, and business partners— work together to offer and manage services with the aim of mutual benefit.).
- KMP.5: Are you interested in the Multi-Party Savings and Loan Cooperative (for example: model cooperatives that involve various parties in the provision of financial services, such as savings and loans.).