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Building Member Loyalty in Islamic Cooperatives: The Roles of Service Quality and Trust

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Abstract

Purpose – This study aims to analyze the effects of service quality, cooperative image, trust, and member satisfaction on member loyalty at KSPPS Ummat Makmur, Sawangan Branch. The study involved members of KSPPS Ummat Makmur, Sawangan Branch, as respondents.
Method – This study employed a quantitative approach using primary data collected directly from respondents. The sampling technique applied was probability sampling using a random sampling method. A total of 348 respondents were selected as the research sample through questionnaire distribution. Data were analyzed using multiple linear regression with the assistance of SPSS software, comprising validity tests, reliability tests, classical assumption tests, the F-test, the t-test, and the coefficient of determination (R^2).
Results – The findings indicate that service quality and member trust have positive effects on member loyalty at KSPPS Ummat Makmur, Sawangan Branch. This suggests that improvements in service quality and higher levels of member trust are associated with increased member loyalty.
Implications – The findings of this study are expected to serve as a reference for KSPPS Ummat Makmur, Sawangan Branch, in formulating strategies to enhance member loyalty. Such efforts may include improving service quality, strengthening member trust, and fostering sustainable member loyalty.
Keywords: Service Quality, Trust, and Member Loyalty.

Introduction

Sharia Savings and Loan and Financing Cooperatives (Koperasi Simpan Pinjam dan Pembiayaan Syariah/KSPPS) are cooperative-based microfinance institutions with legal entity status that conduct fund-raising activities, loan distribution, and financing based on Islamic principles. In their operations, KSPPS institutions are not solely oriented toward economic activities through savings and financing products but also incorporate a social dimension by managing benevolent funds derived from zakat (obligatory almsgiving), infaq (voluntary charitable contributions), sadaqah (voluntary donations), and waqf (Islamic endowments). The existence of KSPPS represents one form of Islamic financial institution development that plays a role in expanding access to financial services for the community, particularly micro-entrepreneurs and groups requiring financing that complies with Islamic principles. Institutionally, the development of KSPPS is closely associated with the concept of Baitul Maal wat Tamwil (BMT), which integrates social functions (*baitul maal*) and commercial functions (*baitut tamwil*).

Fundamentally, the development of Islamic cooperatives represents the implementation of an economic system that prioritizes the values of justice, solidarity, mutual assistance, and balance in business activities. These principles are reflected in the relationship between cooperatives and their members, which is established on the basis of cooperation and shared responsibility. One of the fundamental concepts underlying cooperation within Islamic cooperatives is *syirkah*, a form of business partnership in which the parties involved act as partners with rights and obligations determined by mutual agreement. In practice, this partnership emphasizes transparency, fair profit-

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sharing arrangements, and the avoidance of elements of *riba* (usury), *gharar* (excessive uncertainty), and *maysir* (gambling or speculative transactions). Accordingly, KSPPS institutions are expected to function not only as financial institutions that generate economic benefits but also as institutions capable of establishing long-term relationships with their members (Prihatini et al., 2022).

One of the key factors determining the success and operational sustainability of KSPPS is member loyalty. Member loyalty reflects members' commitment and willingness to maintain their relationship with the cooperative, continuously utilize its available products and services, and retain their membership over the long term. Highly loyal members tend to engage in repeat transactions, provide positive recommendations to the community, and are less likely to switch to other financial institutions. Therefore, member loyalty is not merely associated with the number of registered members but also reflects the cooperative's ability to build trust, deliver satisfaction, and maintain sustainable relationships with its members.

The phenomenon of member loyalty can be observed at KSPPS Ummat Makmur, Sawangan Branch. Based on membership development data for the 2021–2025 period, the number of members experienced inconsistent fluctuations. In 2021, the total number of members was recorded at 1,735, before declining to 1,715 in 2022. Subsequently, in 2023, the number of members increased significantly to 2,175. This upward trend continued in 2024, with membership reaching 2,730. However, in 2025, the number of members declined again to 2,663. These changes indicate fluctuations in the membership development of KSPPS Ummat Makmur, Sawangan Branch.

To provide a clearer illustration of this phenomenon, the development of the number of members is presented as follows.

Table 1. Growth in the number of members at KSPPS Ummat Makmur, Sawangan Branch, over the years

Year	Number of members	Change
2021	1,735	-
2022	1,715	Decrease of 20
2023	2,175	Increase of 460
2024	2,730	Increase of 555
2025	2,663	Decrease of 67

Note: The 2021 data use the figure of 1,735, as stated in the latest recapitulation.

Based on the data, it can be observed that the number of members of KSPPS Ummat Makmur, Sawangan Branch, has experienced both increases and decreases over the past five years. The growth in membership in 2023 and 2024 indicates positive developments in the cooperative's efforts to expand its outreach to the community. However, the decline in 2022 and its recurrence in 2025 suggest underlying issues that require further attention from the cooperative's management. This situation presents an interesting phenomenon to investigate, as fluctuations in membership may be associated with the cooperative's ability to retain existing members while attracting new ones. Nevertheless, changes in membership figures do not directly indicate a decline in member loyalty. Therefore, further research is needed to identify and examine the actual level of member loyalty more comprehensively.

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This phenomenon highlights that member loyalty is a strategic aspect that deserves particular attention in the management of KSPPS Ummat Makmur, Sawangan Branch. Several factors are theoretically considered influential in shaping member loyalty, including service quality, cooperative image, trust, and member satisfaction. Service quality relates to the cooperative's ability to provide services that are prompt, accurate, friendly, and consistent with members' expectations. The cooperative's image reflects public perceptions of its reputation, credibility, and institutional identity. Meanwhile, trust serves as the foundation of members' confidence in the cooperative's ability to manage funds and fulfill its commitments. Member satisfaction, on the other hand, represents an evaluation of the extent to which members' expectations align with their actual experiences after using the cooperative's products and services. These four factors are important to examine because they can create positive member experiences and encourage the development of long-term relationships between members and the cooperative.

The urgency of this research lies in the importance of maintaining member loyalty as one of the fundamental pillars supporting the sustainability and growth of KSPPS. If the cooperative is unable to maintain member loyalty, there is a potential risk of reduced transaction frequency, an increased tendency among members to switch to other financial institutions, and weakened relationships between the cooperative and the community. In the long term, such conditions may affect the stability of fund collection, financing distribution, and the overall business development of the cooperative. Therefore, KSPPS Ummat Makmur, Sawangan Branch, needs to understand the factors that can strengthen member loyalty, particularly through improving service quality, establishing a positive cooperative image, strengthening trust, and enhancing member satisfaction.

Based on the foregoing discussion, the main issue addressed in this study is the lack of consistency in membership growth at KSPPS Ummat Makmur, Sawangan Branch, as reflected in the fluctuations in the number of members during the 2021–2025 period. This phenomenon provides a basis for further investigating the factors that contribute to member loyalty. Accordingly, this study aims to analyze the effects of service quality, cooperative image, trust, and member satisfaction on the loyalty of members of KSPPS Ummat Makmur, Sawangan Branch. The findings are expected to provide empirical insights into the factors that contribute to building member loyalty while serving as a basis for the cooperative's management to formulate strategies for continuously improving the quality of its relationships with members.

Literature Review

Member Loyalty

Member loyalty is one of the essential aspects of maintaining the sustainability and enhancing the competitiveness of cooperatives. Mahardhika and Arintowati (2022), as cited in Fathullah et al. (2023), explain that customer satisfaction with product quality is one of the factors that contribute to the development of loyalty. In the context of cooperatives, members' satisfaction with the quality of services and products provided can serve as a foundation for fostering long-term relationships between members and the

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cooperative. The better the experiences gained by members, the greater their tendency to maintain their relationships and membership.

Furthermore, Rahmawati et al. (2022) argue that member loyalty is reflected in their commitment and consistency in utilizing the products and services offered. Such commitment is demonstrated not only through repeated transaction decisions but also through members' confidence in the cooperative's ability to meet their needs and provide benefits in accordance with their expectations. This condition indicates that highly loyal members tend to remain committed to their choices and are less likely to switch to other financial institutions or cooperatives.

In line with this perspective, Amanda (2017), as cited in Yusuf et al. (2023), states that loyalty represents a strategic condition desired by every service institution because it contributes to organizational success and sustainability. Loyal members contribute not only through continuous transaction and investment activities but also by serving as potential advocates who generate positive word-of-mouth recommendations to others. Therefore, member loyalty has strategic value because it can strengthen institutional relationships while expanding public trust in cooperatives.

The Influence of Service Quality on Member Loyalty

Service quality is one of the key factors determining the level of member loyalty toward Islamic banking institutions. Optimal, responsive, friendly, and needs-oriented services can create positive experiences and strengthen members' trust in the institution. According to Wardani and Kurniawan (2024), service quality is an external factor that can influence members' behavior and attitudes. Accordingly, the better the perceived service quality, the greater the likelihood that members will maintain their relationships and commitment to using Islamic banking services.

The relationship between service quality and member loyalty is also supported by the findings of Nugraheni and Agustin (2023), who demonstrated that service quality has a positive effect on loyalty. These findings indicate that services capable of meeting members' expectations can potentially generate satisfaction and encourage the development of long-term loyalty. Similarly, a study by Leli Afifah (2021) found that product quality has a positive effect on loyalty. Although the study focuses on product quality, its findings reinforce the argument that the quality of value offered by an institution is one of the considerations influencing members' decisions to maintain their relationships with financial service providers.

Based on the theoretical foundations and empirical evidence from previous studies, it can be concluded that service quality plays a strategic role in developing member loyalty. The higher the quality of services provided, the stronger members' tendency to continue using the services, maintain long-term relationships, and demonstrate their commitment to Islamic banking institutions. Therefore, the hypothesis proposed in this study is as follows:

H1: Service quality has a positive effect on member loyalty.

The Effect of Trust on Member Loyalty

Trust is one of the fundamental factors in building and maintaining long-term relationships between an organization and its members. Trust reflects an individual's confidence in another party's ability, integrity, consistency, and goodwill in fulfilling its commitments. Sangadji and Sopiah (2013:201) explain that trust is associated with

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consumers' knowledge and beliefs about a product, including the object, attributes, and benefits associated with the product. In the context of the relationship between an organization and its members, trust can be defined as members' confidence that the organization is capable of providing services that meet their expectations, acting honestly, and prioritizing their interests. The higher the level of members' trust, the greater their tendency to maintain the relationship and continue using the organization's services.

Conceptually, trust is closely related to the development of member loyalty. Members who hold positive beliefs about an organization tend to demonstrate stronger commitment, a willingness to maintain ongoing relationships, and a desire to remain part of the organization. Trust can also reduce members' doubts and perceptions of risk when establishing relationships with an organization. Therefore, trust serves not only as the foundation for establishing harmonious relationships but also as an essential instrument for developing long-term member loyalty.

This argument is supported by the findings of Dini Setia Ningrum, Siti Saroh, and Eny Widayawati (2025), who demonstrated that trust has a positive effect on loyalty. Similar findings were reported by Pebrianti and Asrida (2022), who also confirmed the positive effect of trust on loyalty. These findings indicate that the higher the level of trust members place in an organization, the greater their tendency to maintain their membership and demonstrate loyalty. Based on the theoretical foundation and empirical evidence from previous studies, the following hypothesis is proposed:
H2: Trust has a positive effect on Member Loyalty.

Theoretical Framework and Research Model

The theoretical framework developed is presented in the following figure:

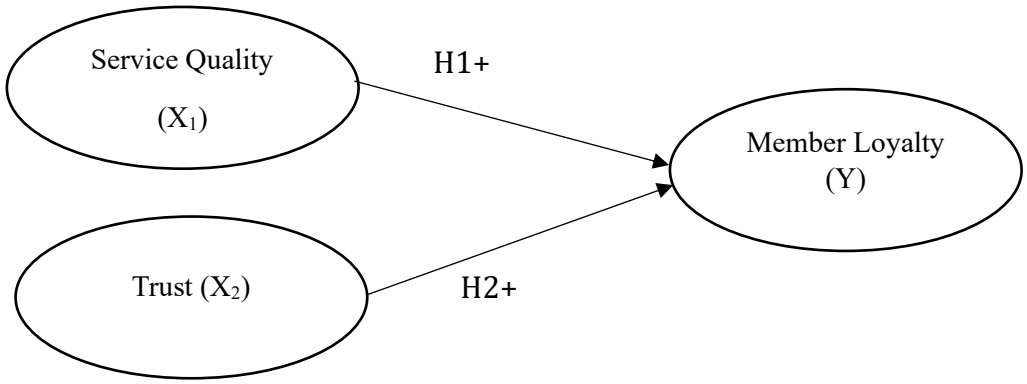


Figure 1. Research Model

Research Method

Research Design

According to Sugiyono (2018), the quantitative research method can be defined as a research approach based on the philosophy of positivism, which is used to investigate a specific population or sample. Data are collected using research instruments and analyzed statistically, with the aim of describing phenomena and testing predetermined hypotheses. This study employs numerical data, which are analyzed using statistical techniques with the assistance of Statistical Package for the Social Sciences (SPSS).

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Population and Sampling Technique

According to Sugiyono (2019), a population refers to a generalization area consisting of objects or subjects that possess specific quantities and characteristics determined by the researcher for investigation and from which conclusions are subsequently drawn. The population in this study consists of 2,663 members of KSPPS Ummat Makmur, Sawangan Branch, based on membership data recorded from January 2021 to December 2025.

According to Sugiyono (2010), a sample is a subset of the population that represents its size and characteristics. The sample in this study comprises members of KSPPS Ummat Makmur, Sawangan Branch. To determine the appropriate sample size, the researcher applied the Slovin formula with a margin of error (precision level) of 5% (0.05). The Slovin formula is presented as follows:

$$n = \frac{N}{1+N\,(e)^2}$$

Note:
n = Sample size
N = Known population size
e = Margin of error

Based on data from the Sawangan branch of KSPPS Ummat Makmur, the total number of members for the 2021–2025 period is 2,663. With a precision level of 5% (0.05), the sample size calculation is as follows:

Note:
n = Sample Size
N = Known Population Size
d^2 = Specified Precision $n = \frac{2663}{1+2663(0,5)^2}$

$$n = \frac{2663}{1+2663(0,0025)}$$

$$n = \frac{2663}{1+7,65}$$

n= 347,75 rounded to 348

Thus, the sample size for this study consists of 348 members. In this study, the researcher employs probability sampling specifically, random sampling which involves selecting samples randomly, without regard for existing strata within the population.

Operational Definitions of Variables

An operational definition refers to the process of measuring research variables based on specific characteristics reflected in the dimensions or indicators of those variables (Widodo, 2019). Based on the literature review and the development of a theoretical framework, the operational definitions of the variables used in this study are as follows:

Tabel 2. Operational Definition of Variables

No	Variable	Definition	Indicator
1.	Member Loyalty (Y)	Member Loyalty (Y) refers to behaviors related to a product brand, including the likelihood of future contracts, the probability of a member shifting their	(Fathullah et al., 2023) 1. Say positive things 2. Refers to other 3. repurchase

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No	Variable	Definition	Indicator
		support toward another brand, and the extent of a member's willingness to reinforce the product's positive image (Jauhariyah & Setiawaty, 2023). (Fathullah et al., 2023)	3. Demonstrates immunity
2.	Service Quality (X1)	Service quality is defined as the fulfillment of customer needs and desires, combined with the precise delivery of services to meet or exceed customer expectations (Ramadhani & Prawoto, 2023).	According to Tjiptono (2012:45) in (Cahyo et al., 2022): 1. Intangibility 2. Inseparability 3. Variability 4. Perishability
3.	Trust (X2)	According to Hidayatullah et al. (2023), trust is the primary key to fostering loyalty, as it serves as the foundation of any business. Building trust is a means of acquiring and retaining customers. Trust is linked to belief a conviction regarding what is right or wrong, shaped by suggestions, intuition, authority, experience, and available evidence.	(Rawlins, 2007) in (Lusiana, 2023): 1. Satisfaction 2. Interpersonal scale 3. Trustworthiness 4. Outcomes of trust

Data Quality Testing

Validity Test

A validity test is used to determine whether a research instrument is valid. An instrument is considered valid if its items are capable of accurately measuring the constructs intended to be assessed by the questionnaire. In this study, the validity test is conducted by examining the correlation between each item and the total score for the variable. An item is deemed valid if its correlation coefficient is greater than 0.30 and its significance value is less than 0.05.

Tabel 3. ***Validity Test***

Variable	Correlation Range	Sig.	Note
Service Quality	0,775**-0,831**	0,000	Valid
Trust	0,754**-0,796**	0,000	Valid
Member Loyalty	0,878**-0,902**	0,000	Valid

Source: processed primary data, 2026

Based on Table 3., all variables have correlation values greater than 0.30, with a significance level of 0.000 which is less than 0.05. Consequently, all statement items in this study are considered valid and suitable for use as research instruments.

Reliability Test

The reliability test is conducted to determine the consistency of the research instrument. In this study, reliability is assessed using Cronbach's Alpha. An instrument is considered reliable if its Cronbach's Alpha value is greater than 0.70.

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Tabel 4. ***Reliability Test***

Variable	*Cronbach's Alpha*	Sig	Batas	Note
Service Quality	0,862	>	0,7	Reliable
Trust	0,789	>	0,7	Reliable
Member Loyalty	0,913	>	0,7	Reliable

Source: processed primary data, 2026

Based on Table 4., all variables have a Cronbach's Alpha value greater than 0.70. This indicates that all instruments used in this study are reliable, meaning that respondents' answers for each variable can be considered consistent.

Goodness-of-Fit Test

The Goodness-of-Fit test is used to determine the suitability of a regression model in explaining the relationship between independent and dependent variables. A model is considered suitable if the calculated F-value is greater than the F-table value and the significance level is less than 0.05.

Tabel 5. ***F-test Results***

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1153,580	4	288,395	65,717	,000[b]
	Residual	1505,236	343	4,388		
	Total	2658,816	347			

a. Dependent Variable: Member Loyalty
b. Predictors: (Constant), Trust, Service Quality
Source: processed primary data, 2026

Based on Table 5., the calculated F-value is 65.717, which is greater than the F-table value of 2.40, with a significance level of 0.000. Since this significance level is less than 0.05, the multiple regression model in this study is considered suitable for explaining the influence of Service Quality and Trust on Member Loyalty.

Hypothesis Testing

t-test

The t-test is used to examine the partial effect of each independent variable on the dependent variable. With a sample size of 348 and 4 independent variables, the degrees of freedom (df) are calculated as df = n - k - 1 = 348 - 4 - 1 = 343. The t-table value at a 5% significance level is approximately 1.967. A hypothesis is accepted if the calculated t-value is greater than the t-table value and the significance level is less than 0.05.

Tabel 6. ***t-test Results***

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	-2,976	1,193		-2,494	,013
	Service Quality	,298	,035	,352	8,542	,000
	Trust	,215	,044	,199	4,869	,000

a. Dependent Variable: Member Loyalty
Source: processed primary data, 2026

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Coefficient of Determination

The coefficient of determination is used to determine the extent to which the independent variables are able to explain the variation in the dependent variable. The value used in this study is the Adjusted R-squared.

Tabel 7. ***Coefficient of Determination Test Results***

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,659[a]	,434	,427	2,09486

a. Predictors: (Constant), Trust, Service Quality
b. Dependent Variable: Member Loyalty
Source: processed primary data, 2026

Based on Table 7., the Adjusted R-squared value is 0.427. This indicates that the variables Service Quality and Trust account for 42.7% of the variance in Member Loyalty, while the remaining 57.3% is explained by other variables outside of this research model.

Discussion

The Effect of Service Quality on Member Loyalty

Based on the partial test results (t-test), the Service Quality variable obtained a t-statistic value of 8.542, which was higher than the critical t-value of 1.967, with a significance level of 0.000, below the threshold of 0.05. These results indicate that Service Quality has a positive and significant effect on Member Loyalty. This means that improvements in service quality are accompanied by an increase in member loyalty. Therefore, the first hypothesis (H1), which states that Service Quality has a positive effect on Member Loyalty, is accepted.

The findings indicate that service quality is one of the key factors in establishing and maintaining member loyalty at KSPPS Ummat Makmur, Sawangan Branch. High-quality service is reflected not only in employees' ability to provide information and meet members' needs but also in their professionalism, friendliness, accuracy, and consistency in implementing service procedures. Positive interactions between employees and members create pleasant service experiences, enhance members' comfort, and strengthen their trust in the institution. Furthermore, employees' ability to deliver services promptly, accurately, and in accordance with members' expectations reinforces positive perceptions of KSPPS Ummat Makmur, Sawangan Branch. These conditions encourage members to continue using the institution's services, maintain long-term relationships, and recommend its services to others.

The results of this study support the findings of Nugraheni and Agustin (2023), who revealed that service quality has a positive effect on customer loyalty. Similar findings were also reported by Leli Afifah (2021), who demonstrated that service quality contributes to increased customer loyalty in Islamic financial institutions. Thus, this study further confirms that service quality is not merely an operational aspect but also an important strategy for Islamic financial institutions to create satisfaction, build trust, and maintain sustainable relationships with their members.

The Effect of Trust on Member Loyalty

Based on the partial test results (t-test), the Trust variable obtained a t-statistic value of 4.869, which was higher than the critical t-value of 1.967, with a significance level of 0.000, below the tolerance threshold of 0.05. These results indicate that Trust has a

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positive and significant effect on Member Loyalty. This means that an increase in members' trust is associated with a greater tendency to demonstrate loyalty toward the cooperative. Therefore, the third hypothesis (H3), which states that Trust has a positive effect on Member Loyalty, is accepted.

These findings suggest that trust is not merely a supporting factor but rather a fundamental foundation for establishing long-term relationships between KSPPS Ummat Makmur, Sawangan Branch, and its members. Trust develops when the cooperative demonstrates integrity in managing members' funds, provides transparent information regarding contractual agreements (akad), ensures the security of every transaction, and conducts its operational activities in accordance with Islamic principles. These conditions create a sense of security and confidence among members, encouraging them to maintain their relationships with the cooperative. The stronger members' confidence in the cooperative's credibility and accountability, the less likely they are to switch to other financial institutions. Therefore, trust plays an essential role in strengthening member relationships while encouraging the continued use of the cooperative's products and services.

Empirically, the findings of this study support the research conducted by Dini Setia Ningrum, Siti Saroh, and Eny Widayawati (2025), which revealed that trust makes a positive contribution to customer loyalty. Similar findings were also reported by Pebrianti and Asrida (2022), who explained that members' levels of trust are positively associated with their loyalty to cooperatives. The consistency of these findings demonstrates that trust is an important determinant of loyalty, particularly in membership-based financial institutions. Therefore, KSPPS Ummat Makmur, Sawangan Branch, needs to maintain service consistency, management transparency, and compliance with Islamic principles as efforts to strengthen trust and sustain member loyalty.

Conclusion

Based on the research findings and discussion concerning the effects of Service Quality, Cooperative Image, Trust, and Member Satisfaction on Member Loyalty at KSPPS Ummat Makmur, Sawangan Branch, the following conclusions can be drawn:

1. The findings indicate that Service Quality has a positive effect on Member Loyalty at KSPPS Ummat Makmur, Sawangan Branch. This demonstrates that the better the quality of services provided, including prompt, friendly, responsive services that are capable of meeting members' needs, the higher the level of member loyalty. Therefore, service quality is an important factor in retaining members and enhancing their loyalty to KSPPS Ummat Makmur, Sawangan Branch.
2. The findings indicate that Trust has a positive effect on Member Loyalty at KSPPS Ummat Makmur, Sawangan Branch. This demonstrates that the higher the level of members' trust in the cooperative, particularly regarding fund security, management transparency, and service consistency, the higher their level of loyalty. Therefore, trust is an essential factor in establishing long-term relationships between members and the cooperative.

Recommendations

Based on the research findings and conclusions, the following recommendations are proposed for KSPPS Ummat Makmur, Sawangan Branch:

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1. Based on the findings concerning the Service Quality variable, KSPPS Ummat Makmur, Sawangan Branch, is expected to improve the speed, accuracy, and friendliness of its services to members. The cooperative should also enhance employees' capabilities in explaining products and service procedures to ensure that members receive clear and comprehensive information.
2. Based on the findings concerning the Trust variable, KSPPS Ummat Makmur, Sawangan Branch, is expected to maintain transparency in fund management, clarity of contractual agreements (akad), transaction security, and service consistency to strengthen members' confidence in continuing to use the cooperative's services.

Future Research Agenda

Considering the limitations of this study, the following directions are proposed for future research:

1. Future studies are expected to expand the research scope by including several KSPPS branches or other Islamic financial institutions to provide broader and more comprehensive research findings.
2. Future research may incorporate additional variables that potentially influence Member Loyalty, such as product quality, promotion, member value, digital service convenience, religiosity, and member commitment.
3. Future studies may employ a mixed-methods approach combining quantitative and qualitative methods. This approach would not only explain the relationships among variables but also explore the underlying reasons and deeper insights into the factors influencing Member Loyalty.

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