

Increasing the loyalty of cooperative members : The influence of sharia compliance, employee responsibility, and trust

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SERAMBI

165

Abstract

This study examines the determinants of cooperative member loyalty through the lens of Sharia compliance, employee accountability, and trust. The research methodology used quantitative analysis. Data collection methods included questionnaires and structured interviews with 80 research participants. The population consisted of all Ikhlas Beramal Bangkalan Islamic marketing cooperative members. In addition, the data from these respondents were analyzed using SPSS software. Analysis of the research data shows that Sharia compliance shows a negative correlation and does not significantly affect member loyalty. In contrast, employee responsibilities positively correlate with and significantly affect member loyalty. In addition, trust shows a negative correlation and significantly impacts member loyalty. The three elements collectively influence the loyalty of the Ikhlas Beramal Bangkalan Sharia marketing cooperative members.

Public interest statement

Since employee accountability positively impacts loyalty, cooperatives should prioritize staff training to improve professionalism and service quality. The negative effect of Sharia compliance and trust suggests a need to reassess its implementation, ensuring alignment with member expectations through more transparent communication and better integration.

Keywords: *Sharia Compliance; Responsibility; Trust; Member Loyalty; Sharia Cooperatives;*

Paper type: Case study

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Abstrak

Loyalitas anggota koperasi merupakan aset penting bagi koperasi dengan melihat komitmen anggota dan terus berpartisipasi mendukung kegiatan koperasi. Penelitian ini bertujuan untuk menguji determinan loyalitas anggota koperasi melalui lensa kepatuhan Syariah, akuntabilitas karyawan, dan kepercayaan. Metodologi penelitian menggunakan analisis kuantitatif. Metode pengumpulan data termasuk kuesioner dan wawancara terstruktur dengan 80 orang yang menjadi partisipan penelitian. Populasi terdiri dari semua anggota koperasi pemasaran syariah Ikhlas Beramal Bangkalan. Selain itu, data dari responden ini dianalisis dengan perangkat lunak SPSS. Analisis data penelitian menunjukkan bahwa Syariah Compliance menunjukkan korelasi negatif dan tidak signifikan mempengaruhi Loyalitas Anggota, sedangkan Responsibilitas Karyawan menunjukkan korelasi positif dan signifikan mempengaruhi Loyalitas Anggota. Selain itu, kepercayaan menunjukkan korelasi negatif dan berdampak signifikan terhadap Loyalitas Anggota. Ketiga elemen tersebut secara kolektif memberikan pengaruh terhadap loyalitas anggota koperasi pemasaran syariah Ikhlas Beramal Bangkalan.

Introduction

Loyalty is vital in increasing market share and enhancing a company's standing within its industry. Therefore, the significance of loyalty should be well understood by all companies (Mugi Harsono, 2023). Loyalty means the willingness of employees with all their abilities, skills, thoughts, and time to participate in achieving organizational goals, keeping organizational secrets, and not taking actions that could harm the organization as long as the person still has the employee status (Sondak et al., 2019). Customer loyalty can be interpreted as repurchasing products and services as the company's goal. Therefore, loyalty is essential in developing a company (Tjahjaningsih, 2016).

According to the Central Bureau of Statistics, the number of active cooperatives in Indonesia is 127,846 units, spread across 38 provinces. Businesses can benefit from Islamic cooperatives. Islamic cooperatives can fund companies owned by entrepreneurs. The provision of capital requires that the company model adheres to Islamic values. Islamic cooperatives benefit their communities (Batubara, 2021). The essential purpose of a cooperative is to help its members. The welfare of cooperative members will increase their loyalty. The loyalty of cooperative members is essential to survive the competition. If some cooperative members show loyalty, the cooperative no longer has to worry about the sustainability of its business. Given the importance of member loyalty for the sustainability of cooperatives, cooperatives must constantly maintain and increase member loyalty. Therefore, to foster member loyalty, cooperatives must maintain a positive relationship with their members (Maghfiroh & Rusdarti, 2016). Loyalty is proven to be one of the factors that can help increase market share and a company's position in the industry. So, the importance of loyalty must be well understood by every company (Mugi Harsono, 2023).

Sharia compliance refers to an institution's adherence to Islamic principles when conducting commercial contracts, particularly in collecting and distributing funds (NESMI, 2022). Members will likely feel satisfied and develop loyalty when an institution demonstrates substantial Sharia compliance and effectively applies these principles in its operations. Furthermore, employee responsibilities play a crucial role in fostering member loyalty. When employees are responsive to members' complaints and concerns, it positively impacts the overall experience. Such responsiveness builds trust among members, essential for establishing solid relationships. Without trust, genuine connections are difficult to form (Sutrisno et al., 2017).

Research by Kosim and Alwi indicates that Sharia compliance directly influences the loyalty of cooperative members (Kosim, 2020). Ahmad Dzul Ilmi Syarifuddin and Akramunnas also found that Sharia compliance significantly affects customer loyalty (Syarifuddin & Mahesa, 2020). According to Latifah et al. (2022), trust, commitment, and Sharia compliance all impact customer loyalty. However, this contrasts with the findings of Atika Oktaviani and Lucky Rahmawati, who reported no effect of customer perceptions of sharia compliance and good corporate governance on customer loyalty at the BNI Syariah Surabaya Branch Office (Oktaviani & Rachmawati, 2019). Mariana Simanjuntak discovered that responsibility enhances consumer loyalty (Marpaung & Simanjuntak, 2024). In addition, research by I Gede Yogi Pramana and Ni Made Rastini suggests that trust promotes loyalty (Pramana & Rastini, 2016). Conversely, Anisa Nuri Lutfiani and Mila Fursiana found that trust can decrease cooperative member loyalty (Lutfiani & Musfiroh, 2022).

Considering the context of existing research, researchers aimed to investigate the simultaneous and partial effects of Sharia Compliance, Employee Responsibility, and Trust on member loyalty. They chose to conduct their study at the Ikhlas Beramal Bangkalan Sharia Marketing Cooperative, which has been operating since 1968 and currently has 380 members as of 2024. This setting distinguishes their research from previous studies.

Case description

Definition of Sharia cooperative

According to experts, here are some definitions of Sharia Cooperatives (Nurrachmi & Setiawan, 2020). According to *Ahmad Iffham*, an Islamic cooperative is a business entity based on profit sharing, free of usury, and includes all halal, valuable, and profitable business activities. Islamic cooperatives are microfinance institutions that use a profit-sharing model to grow micro and small businesses owned by their members to improve the status and protect underprivileged communities, according to Soemitra. Nur S. Buchori asserts that Islamic cooperatives aim to improve the socio-economic welfare of their members through Islamic principles and ethics to realize brotherhood and justice in Islamic law. Article 1 of the Regulation of the Minister of Cooperatives and SMEs of the Republic of Indonesia Year 2009 defines sharia cooperatives as cooperatives that carry out financing, storage, investment, and profit-sharing activities.

Member loyalty

Loyalty is a habitual repeat purchase behavior characterized by significant attention and involvement in selecting certain goods (Lutfiani & Musfiroh, 2022). The determinants of consumer loyalty identified in the article (Asmi, 2021) are: Consumers' enjoyment significantly impacts their loyalty. The existence of an emotional connection between consumers and a product affects their loyalty; for example, a brand can embody a consumer trait. In addition, consumers' trust in a company or brand to fulfill a specific function is crucial. Furthermore, the convenience consumers experience, through reduced choices and formed habits, fosters comfort and loyalty. The simplicity of conducting transactions and a person's previous experience with an organization can significantly impact their behavior. When consumers have a positive experience with a company or brand, they tend to seek to replicate that experience. Customer loyalty is high loyalty towards repeated and continuous product or service purchases, not sensitive to any changes in conditions that trigger customer switching (Kasanah & Hanifah, 2023). Customer loyalty is one of the main success factors in obtaining sustainable competitiveness (Laili, 2024). Member or consumer loyalty can be assessed using the following indicators: Purchase Intention, Word of Mouth, Price Sensitivity, and Complaining Behavior (Dakhi, 2021). Additional metrics to assess consumer loyalty include the percentage of purchases, frequency of visits, and referrals to others (Pritandhari, 2015).

Sharia compliance

Compliance means complying with all laws, rules, and regulations. Adequate supervision and internal control procedures are required to manage risk, safeguard the bank's reputation, protect assets, and comply with all regulatory requirements. Shariah compliance in Islamic banking applies Islamic principles, laws, and traditions to financial, banking, and related business activities. Shariah compliance measures compliance with the operational mandates of Islamic banks. Shariah compliance is a bank's accountability for Shariah compliance. It ensures clients' halal transactions (Nesmi, 2022). Islamic finance is very different from conventional finance. Islamic teachings and the operations of financial companies have theoretical and practical similarities. The main difference between Islamic and mainstream finance is Shariah compliance. People's morality and spirituality, along with creating products and services, will help Islamic lifestyles emerge (Husna & Kurnia, 2022). Sharia compliance has five indicators, according to (Sugandi et al., 2023): All transactions and economic operations are carefully documented using Sharia accounting rules; Workplaces and institutions follow Sharia; Capital meets Sharia standards; Sharia Audit Committee (DPS) as a Sharia director who oversees the business activities of Islamic banks; Sharia capital is a legitimate source of investment.

Employee responsibilities

Administrative responsibility is defined as an individual's commitment to appropriately fulfilling the tasks assigned to him. Furthermore, responsibility implies that although an individual has autonomy to carry out assigned tasks, he is still responsible for the results of his actions and may be forced to fulfill his obligations (Khodijah & Yustini, 2022).

Responsibility demonstrates an organization's commitment to formulating an agenda that prioritizes services anticipated by the community (Afrizal et al., 2021). Responsibility is included in performance metrics because responsiveness directly signifies a public organization's ability to achieve its goals and mission, particularly in meeting the community's needs. The gap between public demands and services offered reflects a lack of organizational accountability (Choirunnisa & Hijri, 2023). Responsibility indicators are measured by employee compliance in carrying out applicable provisions/regulations, employee compliance in carrying out established procedures, and employee attitudes in receiving criticism and suggestions from members (Arfah, 2021). Other indicators of employee responsiveness can be seen in responsive, careful, and fast service to help customers.

Member trust

Customer trust is not inherently present; it must be nurtured through management functions such as Planning, Organizing, Mobilizing, and Controlling. Trust is the overall knowledge of customers and the conclusions they draw regarding an aspect, attributes, and benefits (Permatasari & Adiba, 2024). Careful planning, accompanied by a comprehensive monitoring approach, will undoubtedly result in optimal outputs (goods/services), thus eliciting a positive response from clients towards the organization. Customers tend to evaluate their experiences and preferences against what they have tasted, valued, or ingested. Factors that generate consumer trust in financial services businesses include company reputation and attention. Consumer trust in the company fosters satisfaction in utilizing its products or services, thus building customer trust as a business foundation, which is important for attracting and retaining consumers. Customer trust is mainly centered on the experience that reflects the interaction between the customer and the organization and its personnel in providing services. Trust significantly affects customer loyalty. Trust includes belief in the brand or corporate image, which assures customers of favorable outcomes both now and in the future (Rahman, 2022). The indicators used to measure member trust can be measured based on integrity, competence, consistency, loyalty, and openness (Ni'mah & Rusdarti, 2021).

Methods

This method focuses on active Ikhlas Beramal Bangkalan Sharia Marketing Cooperative members. Specifically, the author studied 80 active members of the cooperative as research samples. The sampling method was carried out using the Slovin method formula. The sample size was determined using the Slovin formula, expressed as $n = N / (1 + (N \times e^2))$, with a margin of error of 10% (0.1). The criteria used to select the sample were active cooperative members who had joined for at least 1 year in cooperative activities. This research uses quantitative research methods. The research method used in this research is quantitative. The quantitative method is a systematic approach to research that uses numerical data to analyze phenomena (Kusumastuti et al., 2024). The study population consists of all 380 Sharia Marketing Cooperative Ikhlas Beramal Bangkalan members.

Measurement

The variables in this study refer to various measurements made by previous researchers. In research (Sugandi et al., 2023). Sharia compliance has five indicators: All transactions and economic operations are carefully documented using Sharia accounting rules; Workplaces and institutions follow Sharia; Capital meets Sharia standards; the Sharia Audit Committee (DPS) as a Sharia director who oversees the business activities of Islamic banks; Sharia capital is a legitimate source of investment. In research (Arfah, 2021), Responsibility indicators are measured by employee compliance in carrying out applicable provisions/regulations, employee compliance in carrying out established procedures, and employee attitudes in receiving criticism and suggestions from members. In the (Ni'mah & Rusdarti, 2021). The indicators used to measure member trust can be measured based on Integrity, Competence, Consistency, Loyalty, and Openness. In the (Dakhi, 2021). Member or consumer loyalty can be assessed using the following indicators: Purchase Intention, Word of Mouth, Price Sensitivity, and Complaining Behavior. The scale used in this study included 20 items, each with a 5-point Likert response scale for approval.

Results and discussion

Descriptive Statistics

According to Table 1, the average score for Sharia Compliance respondents is approximately 18.73 (SD = 2.24). The average score for Employee Responsibility is around 19.30 (SD = 3.96). Trust has an average score of about 17.32 (SD = 1.90), while member Loyalty has an average score of approximately 21.20 (SD = 2.79).

Table 1.

Descriptive statistics of research data

	Mean	SD
Sharia Compliance	18.73	2.24
Employee Responsibility	19.30	3.96
Trust	17.32	1.90
Loyalty of Members	21.20	2.79

The regression results reveal that employee responsibility ($\beta = 0.306$, $p = 0.003$) positively and significantly impacts member loyalty, indicating that cooperative members value professional and accountable staff behavior. In contrast, Sharia compliance ($\beta = -0.093$, $p = 0.342$) shows a negative but insignificant effect, suggesting that mere adherence to Islamic principles does not inherently enhance loyalty unless members perceive tangible benefits. Surprisingly, trust ($\beta = -0.390$, $p = 0.000$) exhibits a strong negative and significant relationship with loyalty, potentially reflecting unmet expectations or governance issues that undermine member commitment despite their trust. The model explains 29.8% of the variance in loyalty (Adj. $R^2 = 0.298$), with all predictors collectively having a significant influence ($F = 12.205$, $p < 0.001$). These findings suggest cooperatives should strengthen employee accountability, reassess

trust-building strategies, and ensure Sharia compliance delivers clear member value to foster long-term loyalty.

Table 2.
Regression analysis

	B	Std. Error	t	Sig.
Sharia Compliance	-,099	,104	-,957	,342
Employee Responsibility	,294	,095	3,106	,003
Trust	-,459	,118	-3,899	,000
Constant	14,867	1,762	8,438	,000
F	12,205			
Adj.R ²	0,298			

Discussion

This study examines the relationship between Sharia compliance, employee responsibility, trust, and member loyalty in the Ikhlas Beramal Bangkalan Sharia Marketing Cooperative. The findings offer valuable insights for cooperative management seeking to strengthen member engagement and retention.

The results regarding Sharia compliance indicate no significant impact on member loyalty. This finding aligns with previous research by Nulviki (2021) and Oktaviani and Rachmawati (2019), suggesting that mere adherence to Sharia principles may not automatically translate to enhanced member commitment. The cooperative should focus on better communicating the practical benefits of its Sharia compliance to members through educational initiatives and transparent reporting of Sharia implementation outcomes.

Employee responsibility emerges as a significant positive factor influencing member loyalty. This finding supports Marpaung and Simanjuntak's (2024) conclusion about the importance of staff accountability. Hence, the cooperative should invest in continuous staff training programs, emphasizing service excellence and member relationship management to maintain high employee performance standards.

Contrary to conventional expectations, the study reveals an inverse relationship between trust and member loyalty. This surprising result, consistent with Musfiroh's (2022) findings, suggests potential gaps between member expectations and cooperative performance. Hence, the cooperative should enhance transparency in operations, ensure consistent fulfillment of service promises, and establish more effective communication channels with members.

These findings suggest that Islamic cooperatives should adopt a balanced approach to member retention, focusing mainly on employee development and expectation management. While maintaining Sharia compliance remains essential, cooperatives must demonstrate its practical value to members. The negative trust-loyalty relationship highlights the need for cooperatives to better align their operations with member expectations through improved governance and communication practices.

Future research could explore additional factors influencing member loyalty in Islamic cooperatives, such as service quality perceptions or the role of religious motivation. Comparative studies across different types of cooperatives might also yield valuable insights into the unique dynamics of member loyalty in Sharia-based institutions.

Conclusion

This study reveals important insights about member loyalty in the Ikhlas Beramal Bangkalan Sharia Marketing Cooperative. Three significant findings emerge from the research: First, the analysis shows an unexpected negative relationship between Sharia compliance and member loyalty. However, this correlation is not statistically significant. Second, employee responsibility clearly has a positive influence on member loyalty. Cooperative members appear exceptionally responsive to staff who demonstrate accountability, professionalism, and dedication in their service delivery. Third, the study identifies trust as a significant factor affecting member loyalty. However, the nature of this relationship warrants deeper examination, as trust dynamics in cooperative settings may involve complex interactions between expectations, experiences, and institutional credibility. These findings have important implications for cooperative management. While maintaining Sharia compliance remains essential, cooperatives may need to communicate better how Islamic principles translate into tangible member benefits. Simultaneously, investments in staff development and trust-building initiatives appear crucial for strengthening member loyalty.

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