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The Influence of Product Quality, Member Satisfaction, and Brand Image on Member Loyalty of the Baitul Tamwil Muhammadiyah Mulia Sharia Consumer Cooperative

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ABSTRACT

Competition in the world of the sharia cooperative industry requires administrators to work harder to maintain the loyalty of members so that they do not move to other competitors. So it is important for the management to know the factors that can affect the loyalty of its members. The purpose of this study is to determine the influence of product quality variables, member satisfaction, and brand image on the loyalty of members of the Sharia Consumer Cooperative (KKS) Baitul Tamwil Muhammadiyah (BTM) Mulia partially and simultaneously. The sample used in this study was 98 samples selected by the purposive sampling method with the respondent criteria, namely active members of the KKS BTM Mulia and members who have purchased products or services more than once. The data were processed using multiple linear regression analysis techniques. Based on the test, it was found that member satisfaction and brand image had a positive and significant effect on the loyalty of KKS BTM Mulia members, while product quality had no effect on the loyalty of KKS BTM Mulia members. Product quality, member satisfaction, and brand image simultaneously have a positive and significant effect on the loyalty of KKS BTM Mulia members.

Keywords: Product Quality, Member Satisfaction, Brand Image, Loyalty, KKS BTM Mulia

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INTRODUCTION

Islamic Financial Institutions (IFIs) play a crucial role in the country's economic activities, as they are a rapidly growing sector that supports the national economy and development (Aditiyan & Basri, 2022). An IFI is a financial institution operating based on sharia principles (Mardani, 2017). Their role is to provide facilities or products to the community to meet their needs, ensure welfare, and ensure justice based on sharia (Ahmad, 2022). However, not all IFIs are able to meet the financial needs of all segments of society unlike sharia banks (Permana & Adhiem, 2019).

To meet the financial needs of the lower-middle class, Islamic Microfinance Institutions (LKMS) were established to help lower-class communities (Solekha et al., 2021).

The presence of LKMS is an alternative solution for the country's economy, where the majority of the population is comprised of micro, small, and medium enterprises (MSMEs) (Sa'diyah, 2014). This is because LKMS are able to reach lower-income



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communities compared to banks, which only reach the upper middle class (Sa'diyah, 2014). LKMS are also expected to provide an alternative for the community to avoid usury practices (Sa'diyah, 2014).

Because Allah SWT has prohibited the practice of usury, as explained in the Qur'an, Surah Al-Baqarah, verse 275.

Al-Baqarah ayat 275. الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَخْطِطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ذَلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا فَمَنْ جَاءَهُ مَوْعِظَةٌ مِنْ رَبِّهِ فَانْتَهَى فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ وَمَنْ عَادَ فَأُولَئِكَ أَصْحَابُ النَّارِ هُمْ فِيهَا خَالِدُونَ

¹ "People who eat (take) usury cannot stand but are like those who are possessed by the devil because of (the pressure of) insanity. Their situation is like that, because they say (opinion), actually buying and selling is the same as usury, even though Allah has permitted buying and selling and forbidden usury. Those who have received a prohibition from their Lord, and then continue to stop (from taking usury), will have for them what they have taken previously (before the prohibition came); and its affairs are (up to) Allah. Those who return (take usury), then those people are the inhabitants of hell; they will abide therein" (Hatta, 2009).

Ibn Abbas said that people who eat usury (commit usury) ¹⁰ will be resurrected on the Day of Judgment in a state of madness and suffocation. So Allah SWT. will deny people who start with usury, because in usury there are benefits for oneself (Mashudi, 2020).

According to Law No. 17 of 2012, Article 82 concerning cooperatives, the type of cooperative based on similar business activities is a consumer cooperative (Indonesia, 2012), and the type of Islamic-based consumer cooperative is the Sharia Consumer Cooperative (KKS). According to the Central Statistics Agency, the number of active cooperatives in Indonesia in 2021 was 127,846 cooperatives and East Java Province is the province with the most cooperatives in Indonesia with 22,845 cooperatives above West Java which totaled 15,621 cooperatives (Statistics, 2022). According to the Cooperative and Micro Business Office of Lamongan Regency, there are five types of cooperatives in Lamongan, namely marketing cooperatives, producer cooperatives, customer cooperatives, service cooperatives, and savings and loan cooperatives. The number of active cooperatives in Lamongan in 2023 was 1,123 cooperatives, while the number of sharia-based cooperatives was 141 cooperatives (Cooperative Office, 2023).

Sharia Consumer Cooperatives are cooperatives that operate on sharia principles based on equality and justice (Sa'diyah, 2019). One form of KKS in Lamongan Regency is Baitul Tamwil Muhammadiyah (BTM) Mulia. KKS BTM Mulia was established on December 19, 2009, under the name KSPPS BTM Mulia. In 2018, BTM Mulia established its first branch in Sekaran, then in 2020, KSPPS BTM Mulia established a branch in Pangkatrejo, and in 2021, a branch in Paciran was established, but it only became operational in 2022 (Rini, 2022).

KSPPS BTM Mulia to expand its business in the property and Umrah travel sectors, then in 2023 BTM Mulia which was originally in the form of KSPPS was changed to KKS to have a wider reach and can provide services to members in the East Java region, and can open branches outside Lamongan (Purwanti, 2023). KKS BTM Mulia is one of the KKS in Lamongan that has won second place in the category of outstanding cooperatives at the provincial level. In addition, to facilitate and reach its members, KKS BTM Mulia uses technology such as Mobile Collection and Mulia Mobile Banking (Purwanti, 2023). The number of KKS BTM Mulia members can be seen in the following table.



Figure 1.1 Number of KKS BTM Mulia Members
Source: Purwanti (2023)

Based on Figure 1.1, the number of members of the Mulia BTM Community Cooperative (KKS BTM Mulia) has increased and decreased annually. This is evident in the following: in 2018, the number of members reached 820, decreased to 797 in 2019, and increased again to 1,268 in 2020. Then, in 2021 and 2022, the number of members decreased to 1,094, and increased again to 1,257 in 2023.

According to Junaedi and Robiatin (2022), members are assets that must be safeguarded by financial institutions. Because of the importance of members, financial institutions need to foster member loyalty to prevent them from switching to competitors. Member loyalty is a commitment to repurchase a particular service or product (Lesmana, 2023). However, to build member loyalty, financial institutions can be influenced by several factors, such as product quality, member satisfaction, and brand image (Alifah & Nur, 2023; Silaban, 2015).

Product quality is the ability of a product or service to meet customer needs (Harjadi & Arraniri, 2021). If a financial institution offers a high-quality product, it will influence customers to repurchase the product, thus creating loyalty (Nyonyie, Kalangi, & Tamengkel, 2019). Meanwhile, member satisfaction is a member's reaction to the service and performance (results) received (Daga, 2017). For financial institutions, achieving member satisfaction can increase loyalty. This is because member satisfaction and loyalty are key factors that can benefit both the financial institution and its members (Warsito, 2018).

Brand image is an ingrained belief that customers retain when they hear a slogan (Putri & Yasa, 2023). According to Mahfudl (2021), financial institutions must have a strong brand image to create a positive brand image in the minds of customers. A strong brand image will influence customer loyalty and trust in a brand (Mahfudl, 2021).

The novelty of this study compared to previous ones lies in the variables, samples, and research objects. This is similar to research conducted by Farida (2017), Asari (2021), Syuhada (2023), Achmad (2020), Aini (2022), Junaedi (2022), Amelia (2023), Risal (2019), Qomarsyah (2023), and Silaban (2015). Previous research has not used KKS BTM Mulia as the research object regarding product quality, member satisfaction, and brand image on member loyalty. Based on the above background, the purpose of this study is to determine the effect of product quality, member satisfaction, and brand image on KKS BTM Mulia member loyalty partially and simultaneously using multiple linear regression analysis methods.

Most previous research on cooperative member loyalty has focused on general satisfaction or single factors such as service quality. However, studies that simultaneously examine the combined influence of product quality, member satisfaction, and brand image in the context of Islamic consumer cooperatives, particularly in community-based institutions like Baitul Tamwil Muhammadiyah, are

rare. Furthermore, the role of brand image as a factor in strengthening the emotional bond between members and cooperatives has not been extensively researched in the context of Islamic cooperatives in Indonesia.

This study aims to analyze the influence of product quality, member satisfaction, and brand image on member loyalty at the Baitul Tamwil Muhammadiyah Mulia Sharia Consumer Cooperative. Specifically, this study aims to identify the extent to which each independent variable influences member loyalty and examine the simultaneous relationship between these three factors in increasing member engagement and sustainable participation.

METHOD

This study used a quantitative approach. The population of this study was all 1,257 members of the Mulia KKS in 2023. The sample size was 98 members. This study was conducted at the Mulia KKS. The researcher explored information or data by distributing questionnaires to active members of the Mulia KKS to determine the influence of product quality, member satisfaction, and brand image, as well as the extent of influence of these three variables on the loyalty of the Mulia KKS members. This analysis was then processed using multiple linear regression analysis using SPSS 25.

RESULTS AND DISCUSSION

Product Quality Does Not Affect the Loyalty of KKS BTM Mulia Members

Product quality has no effect on the loyalty of KKS BTM Mulia members. This research aligns with Dina's (2018) study, which states that better product quality provided by a financial institution does not necessarily lead to member loyalty. This study also aligns with Mauliza's (2022) study, which states that members do not place a high value on the quality of the products they use, so any increase or decrease in product quality does not affect member loyalty. Although the products in KKS BTM Mulia are in accordance with sharia principles, the products have benefits and positive impacts for members, and the requirements and product application process are relatively easy, this does not completely influence member loyalty. Because member loyalty in KKS BTM Mulia is more influenced by loyalty to the Muhammadiyah organization, especially because KKS BTM Mulia is a Muhammadiyah Business Charity (AUM) located in the Muhammadiyah complex, with the majority of its members being Muhammadiyah members.

This demonstrates that members of the KKS BTM Mulia are loyal to the organization, reflected in their savings and use of KKS BTM Mulia products. This also aligns with the 2024 instruction from the Muhammadiyah Central Leadership, which directed its members to transfer their savings from Bank Syariah Indonesia (BSI) to Bank Muamalat, which was then followed by members transferring their savings. This aligns with Muhammadiyah's motto, "Live Muhammadiyah, don't seek a living in Muhammadiyah" (Noer, 1985).

Member Satisfaction Influences the Loyalty of KKS BTM Mulia Members

Member satisfaction has a positive and significant impact on member loyalty at KKS BTM Mulia. This is in line with research by Aini and Ilyas (2022), who stated that satisfied members are the foundation for financial institutions in fostering member loyalty, as member satisfaction and loyalty are key factors that can benefit both the financial institution and its members. This research aligns with Nisa (2023), who stated that the level of satisfaction in sharia cooperatives can influence member loyalty, as satisfaction has a significant potential to foster member loyalty.

This research is supported by Band's (1991) theory, which states that customer satisfaction is the level at which customer needs, desires, and expectations are met, resulting in repeat purchases or continued loyalty. This indicates that the level of satisfaction within a financial institution will influence member loyalty, as satisfaction has a significant potential to create member loyalty. Therefore, the more satisfied members are with a financial institution, the higher their loyalty will be (Warsito, 2018).

Member loyalty at KKS BTM Mulia is influenced by member satisfaction, this is shown by KKS BTM Mulia employees who provide good service to their members by being friendly, the service is not long-winded and is given based on the queue order, then KKS BTM Mulia provides products that comply with sharia principles, in addition to providing a fast and appropriate response when a member complains, and KKS BTM Mulia provides facilities that make it easier for its members, such as mobile collection, mobile banking, and savings pick-up and drop-off. Therefore, KKS BTM Mulia must maintain the satisfaction of its members to create loyalty that will have a positive impact on the institution's business so that they do not move to other competitors.

Brand Image Influences the Loyalty of KKS BTM Mulia Members

Brand image has a positive and significant impact on the loyalty of KKS BTM Mulia members. This research aligns with Aini and Ilyas (2022), who stated that a better brand image in the eyes of members increases their loyalty. Members tend to use brand image as a reference before deciding to use a product or service offered, so financial institutions must build a better brand image. This research also aligns with Junaedi & Robiatin (2022), who stated that a better brand image increases member loyalty.

This is demonstrated by the presence of branches in various locations, such as Babat, Sekaran, Pangkatrejo, and Paciran. Furthermore, the Mulia BTM Cooperative has a logo that is easily remembered by its members, with the word "noble" written on it and a green leaf image beside it. The name of the Mulia BTM Cooperative is also widely recognized by the public, as evidenced by the thousands of members spread across several sub-districts. Furthermore, the Mulia BTM Cooperative's reputation in the field of Islamic microeconomics is also excellent, as evidenced by its achievement as the second-place winner in the East Java-level outstanding cooperatives. The Mulia BTM Cooperative even has operational coverage up to the provincial level.

Product Quality, Member Satisfaction, and Brand Image Simultaneously Influence the Loyalty of KKS BTM Mulia Members

Based on the test results, it shows that simultaneously the variables of product quality, member satisfaction, and brand image have a positive and significant influence on the loyalty of KKS BTM Mulia members. (Hakimi et al., 2024) Product quality, member satisfaction, and brand image must be improved simultaneously, without eliminating any of these factors, because member loyalty is not formed instantly, but rather gradually and consistently based on good product quality, good member satisfaction, and a good brand image. Because to build member loyalty, financial institutions can be influenced by several factors, such as product quality, member satisfaction, and brand image (Alifah & Nur, 2023; Silaban, 2015).

Implications of Research Findings

The findings of this study provide a theoretical contribution to the development of the literature on member loyalty in the context of Islamic cooperatives. Specifically, the results strengthen the argument that member loyalty is influenced not only by satisfaction alone, but also by perceptions of product quality and brand image, which

together shape members' emotional and rational attachment to the cooperative. This adds new insights to the field of Islamic cooperative management studies, particularly in understanding the dynamics of loyalty from a multi-variable perspective, which has rarely been studied comprehensively. (Nurdin et al., 2025).

Practically, the results of this study provide strategic guidance for the management of the Muhammadiyah BTM Cooperative to improve member retention through a more holistic approach. Management needs to prioritize improving product quality relevant to member needs, strengthening services that can increase satisfaction, and building a brand image that reflects sharia values and Muhammadiyah identity. These three aspects, if managed consistently and sustainably, are believed to be able to create sustainable loyalty and strengthen the cooperative's long-term competitiveness.

Research Limitations and Further Research Directions

This study has several limitations that need to be considered when interpreting the results and generalizing the findings. First, the scope of the study was limited to one sharia cooperative, namely the Baitul Tamwil Muhammadiyah Mulia Sharia Consumer Cooperative, so the results cannot necessarily be generalized to other sharia cooperatives in different regions or organizations. Second, the data collected was quantitative and relied on the subjective perceptions of respondents through questionnaires, which could potentially be influenced by social and emotional factors during the questionnaire. Third, the analytical method used focused only on multiple linear regression, so it does not fully describe the causal or mediating relationships between variables. (Said et al., 2019).

Based on these limitations, further research is recommended to expand the study to several other sharia cooperatives to obtain a more comprehensive and representative picture. Furthermore, future research could consider using mixed methods to gain a richer qualitative and quantitative understanding. It is also recommended to add other relevant variables such as trust, commitment, or religious values, which are important characteristics of long-term relationships in sharia cooperatives. With a broader approach and more in-depth variables, further research is expected to provide more significant theoretical and practical contributions to developing cooperative member loyalty based on sharia values.

CONCLUSION

Based on the results of the research that has been conducted, it can be concluded that the loyalty of members of the Baitul Tamwil Muhammadiyah Sharia Consumer Cooperative (KKS BTM) Mulia is influenced by several factors, although not all of them have a significant influence individually. The results of the analysis show that product quality does not have a significant influence on member loyalty. In contrast, member satisfaction is proven to have a positive and significant influence, which indicates that the higher the level of member satisfaction, the greater the loyalty formed. In addition, brand image also shows a positive and significant influence on member loyalty, which indicates the importance of positive perceptions of the cooperative's image in maintaining member engagement. Simultaneously, the three variables—product quality, member satisfaction, and brand image—have a positive and significant influence on member loyalty, which means that the synergy between these factors contributes collectively in building member loyalty to the cooperative.

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