

Research Article

The Mediating Role of Trust and Commitment in the Relationship Between Service Quality and Member Loyalty in Women's Cooperatives in Jember Regency

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Abstract: This study investigates the influence of service quality, trust, and commitment on member loyalty in Women's Cooperatives in Jember Regency, Indonesia. Amid increasing competition from financial institutions and a declining number of active cooperatives, member loyalty has become a critical factor for sustainability. Drawing upon the Key Mediating Variable (KMV) model and relationship marketing theory, this research highlights how service quality and trust shape long-term cooperative-member relationships. The study also explores the unique role of commitment in fostering member retention in a cooperative context driven by social empowerment and collective welfare. Findings from previous literature underscore the positive and significant effects of service quality and trust on loyalty, while commitment shows varied influence. The paper emphasizes the necessity for cooperatives to maintain high service standards and build strong emotional ties with members. This approach is essential for sustaining member engagement and positioning women's cooperatives as agents of local economic development and female empowerment.

Keywords: Women's Cooperatives, Loyalty, Key Mediating Variable (KMV)

1. INTRODUCTION

Customer loyalty has become a central focus in the service industry due to its crucial role in ensuring long-term business sustainability and success. Nevertheless, achieving loyalty remains a major challenge in the service sector, primarily because of high market uncertainty and managerial failures in formulating effective strategies. Several studies have indicated that loyalty is not formed directly, but is influenced by factors such as service quality (Kasiri et al., 2017), trust (Stathopoulou & Balabanis, 2016), satisfaction (Schirmer et al., 2018), and commitment (Tabrani et al., 2018). In the context of relationship marketing, Morgan and Hunt (1994) developed the KMV (Key Mediating Variable) model, which emphasizes the importance of trust and commitment in building long-term relationships between companies and their customers.

On the other hand, cooperatives particularly women's cooperatives—play a vital role in promoting local economic empowerment and women's welfare. However, in Jember Regency, the number of active women's cooperatives has declined annually, despite the remaining cooperatives striving to stay competitive by improving service quality and maintaining member loyalty. Various studies have confirmed that service quality, trust, and satisfaction have a significant positive impact on customer loyalty (Pakurár et al., 2019; Qomariah, 2016; Wahyoedi & Winoto, 2018).

Trust has emerged as a critical variable in shaping loyalty, although some studies have shown inconsistent results (Tandawijaya, 2022). Commitment also stands as a key factor that can enhance loyalty if managed properly. In the context of women's cooperatives, engagement and a sense of belonging to the organization are essential elements in maintaining member loyalty. Therefore, this study focuses on examining the

Received: May 09, 2025

Revised: May 25, 2025

Accepted: June 06, 2025

Online Available: June 09, 2025

Curr. Ver.: June 09, 2025



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influence of service quality, trust, and commitment on member loyalty in women's cooperatives in Jember Regency, as part of efforts to ensure the sustainability and competitiveness of cooperatives amid external challenges and the decline in the number of active cooperatives.

2. RESEARCH METHODOLOGY

The research design is based on the problem formulation, theoretical framework, and empirical review to address the research problems, achieve the research objectives, and test the proposed hypotheses. This study is classified as explanatory research, which aims to explain the relationships between variables through hypothesis testing. A quantitative approach is employed, utilizing both theoretical and empirical foundations to formulate research hypotheses, which are then measured using analytical tools to examine the influence of customer trust and customer commitment on customer loyalty through service quality.

To ensure that the research objectives are achieved in accordance with the stated problems, data and information related to members of women's cooperatives were collected using questionnaires. The analytical tool used in this study is Partial Least Squares Structural Equation Modeling (PLS-SEM).

3. RESULTS AND DISCUSSION

3.1 The Influence of Service Quality on Member Trust

The results show that service quality has a significant influence on the trust of members of the Women's Cooperative in Jember Regency. A p-value of $0.000 < 0.05$ and a t-statistic of $10.220 > 1.96$ indicate that the hypothesis is accepted. This means that good service quality directly encourages the level of trust members have in the cooperative. This finding aligns with previous studies such as Zubair et al. (2019) and Lanin & Hermanto (2019), which stated that timely and consistent service creates a foundation of trust.

Descriptive statistics also show that the majority of members responded "strongly agree" to statements related to service quality, although a small proportion gave less positive assessments. The quality of facilities, staff responsiveness, and a sense of security in transactions were the most appreciated aspects. The F Square test showed a strong effect of service quality on trust, with a value of 0.655. This confirms that the higher the service quality, the greater the members' trust. Therefore, the cooperative must maintain its good service quality while continuously making improvements based on member feedback as a key strategy in building long-term trust-based relationships.

3.2 The Influence of Service Quality on Member Commitment

The results show that service quality significantly affects member commitment in the Women's Cooperative of Jember Regency, as evidenced by a p-value of $0.000 < 0.05$ and a t-statistic of $10.110 > 1.96$. Thus, the second hypothesis is accepted. This means that the higher the quality of service provided by the cooperative, the greater the level of member commitment in supporting and contributing to the cooperative's progress. This is supported by the F Square test, which shows a strong influence of service quality on commitment with a value of 0.638. This study is consistent with previous studies such as Samadara and Fanggidae (2021), which stated that service quality plays an important role in shaping commitment.

Other studies (Abdullah et al., 2021; Sharma et al., 2016) also confirmed that service quality creates a psychological contract and a sense of belonging to the service-providing institution. Descriptive analysis shows that most members answered "strongly agree" to statements describing the influence of service quality on commitment, although some variation in responses exists. This suggests that while the cooperative is on the right track, it still needs to improve aspects such as communication, transparency, and responsiveness to individual member needs to maintain and enhance commitment.

3.3 The Influence of Service Quality on Member Loyalty

The findings indicate that service quality significantly affects member commitment in the Women's Cooperative of Jember Regency, as evidenced by a p-value of $0.000 < 0.05$ and a t-statistic of $10.110 > 1.96$. Thus, the hypothesis is accepted. This

implies that better service quality increases member commitment to supporting and contributing to the cooperative's progress. The F Square test also shows a strong influence of service quality on commitment with a value of 0.638. This research aligns with previous studies, such as Samadara and Fanggalda (2021), which stated that service quality plays a critical role in shaping commitment.

Other studies (Kaur & Soch, 2012; Abdullah et al., 2021; Sharma et al., 2016) emphasized that service quality creates a psychological contract and a sense of ownership toward the service provider. Descriptive analysis reveals that most members “strongly agreed” with statements linking service quality and commitment, though response variations remain. This indicates that the cooperative is moving in the right direction but should continue to improve communication, transparency, and responsiveness to individual needs to sustain and enhance commitment.

3.4 The Influence of Trust on Member Loyalty

The results show that trust significantly influences the loyalty of cooperative members in Jember Regency, with a p-value of $0.005 < 0.05$ and a t-statistic of $2.794 > 1.96$. Thus, the fourth hypothesis is accepted. This means that the higher the members' trust in the cooperative—whether in integrity, honesty, or managerial competence—the greater their likelihood of remaining loyal and actively participating in the cooperative. This result is supported by an F Square value of 0.050, indicating a small but statistically significant effect.

These findings are in line with Yulisetiari & Mawarni (2021), who emphasized that satisfaction and trust are essential in building customer loyalty. However, member responses varied from “strongly agree” to “strongly disagree,” indicating that perceptions of loyalty are not uniform. Therefore, the cooperative needs to enhance transparency, consistency in service, and emotional connection with members. In doing so, loyalty can be more evenly distributed, ensuring the sustainability of the cooperative organization.

3.5 The Influence of Commitment on Member Loyalty

The findings indicate that member commitment significantly influences loyalty among members of the Women's Cooperative in Jember Regency, with a p-value of $0.001 < 0.05$ and a t-statistic of $3.293 > 1.96$. Therefore, the fifth hypothesis is accepted. This implies that members with a high level of commitment—reflected in emotional attachment, responsibility, and willingness to contribute—also exhibit higher loyalty.

This result aligns with studies by Zailani et al. (2023) and Adriel et al. (2024), which emphasized that customer commitment strengthens loyalty through effective engagement strategies. Mahatama and Wardana (2022) also asserted that strong commitment increases the tendency for customers to remain loyal and continue using services. Most members “strongly agreed” that commitment influences loyalty, although opinions ranged from agreement to strong disagreement. This indicates the need for cooperatives to improve communication, services, and member experiences to foster stronger commitment. The F Square test indicates that commitment has a small but significant influence on loyalty (0.039). Therefore, the cooperative should continue nurturing member commitment through active participation, recognition, and effective communication to enhance loyalty and organizational sustainability.

3.6 The Influence of Service Quality on Loyalty through Trust

The findings show that trust does not mediate the influence of service quality on member loyalty in the Women's Cooperative of Jember Regency, as indicated by a p-value of $0.118 > 0.05$. This suggests that the relationship between service quality and loyalty is not significantly mediated by trust, even though service quality directly affects trust, and trust affects loyalty. This result aligns with the Key Mediating Variable (KMV) theory proposed by Morgan and Hunt (1994), where trust and commitment are positioned as key mediating variables in forming long-term relationships between organizations and consumers. In this context, service quality directly builds trust, while loyalty is more likely a subsequent effect of the trust that has already been established. In other words, trust is the initial foundation built through quality service, but its presence does not always directly mediate the formation of loyalty. Therefore, cooperatives must

continue improving service quality to directly build trust, as a crucial first step toward establishing strong and sustainable member loyalty.

3.7 The Influence of Service Quality on Loyalty through Commitment

The findings show that commitment does not mediate the influence of service quality on member loyalty in the Women's Cooperative of Jember Regency, as indicated by a p-value of $0.136 > 0.05$. This suggests that although service quality directly affects both commitment and loyalty, commitment does not serve as a significant mediator in this relationship. This finding can also be explained using the Key Mediating Variable (KMV) theory by Morgan and Hunt (1994), which emphasizes that trust and commitment are two key components in forming long-term relationships.

In this context, commitment is positioned more as a direct result of service quality perceptions rather than as a bridge to loyalty. Loyalty tends to be viewed as the ultimate consequence of established trust and commitment. Therefore, this study reinforces the view that cooperative members develop loyalty through strong emotional involvement and trust, not merely through commitment mediated by loyalty. Cooperatives should focus on improving service quality to directly build commitment and then strengthen loyalty through consistent, value-driven interactions.

4. CONCLUSION

The conclusions drawn by the researcher regarding *The Role of Trust and Commitment as Mediators of Service Quality on Member Loyalty in Women's Cooperatives in Jember Regency* are as follows:

- Service quality has a significant effect on the trust of members of women's cooperatives in Jember Regency.
- Service quality has a significant effect on the commitment of members of women's cooperatives in Jember Regency.
- Service quality has a significant effect on the loyalty of members of women's cooperatives in Jember Regency.
- Trust and commitment serve as mediating variables between service quality and loyalty.

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