

Antecedent Behavioral Loyalty: Study On Surabaya University Cooperative

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ABSTRACTS: *The study of cooperatives has developed both nationally and internationally and is still being discussed. All this, because the impact is believed to be quite large, not only for cooperative members but also for society and the nation. This study was carried out at the University of Surabaya (UBAYA) Cooperative, which remains operational and offers a range of products such as savings and loan services, development of shop and mini-market units, as well as service and production businesses. The Theory of Planned Behavior (TPB) serves as a comprehensive framework delineating the determinants of individual behavioral intention, encompassing attitude, subjective norms, and perceived behavioral control. While attitude and perceived behavioral control consistently influence intention formation, the impact of subjective norms varies across studies. TPB's application methods, such as the belief and global measure approaches, offer distinct insights into intention formation, with studies predominantly employing the global measure approach due to its practicality and reliability. However, challenges persist in effectively measuring belief indicators, influencing the choice of methodology in TPB-related studies. The outer model evaluation assesses validity and reliability through measures like convergent validity, construct validity, discriminant validity, and composite reliability, while the inner model examination forecasts causal relationships, evaluating coefficients of determination, predictive relevance, and path coefficients through hypothesis testing, ensuring statistical significance for hypothesis acceptance. Results The research findings encompass various aspects, starting with the questionnaire return rate, which reached 66% participation among potential cooperative members. Descriptive analysis provided insights into respondent characteristics, including gender, age, marital status, education level, and visit frequency. For instance, the majority of respondents were male, aged between 31 to 40 years old, and held a bachelor's degree. Furthermore, the description of respondent answers shed light on attitudes, subjective norms, perceived behavioral control, customer satisfaction, service quality, trust, and behavioral loyalty variables. These responses indicated high levels of satisfaction across multiple dimensions, such as cooperative services, competitive product value, and consistent service quality, reflecting positive attitudes, subjective norms, and perceived behavioral control.*

KEYWORDS: Theory Planned Behavioral (TPB), University of Surabaya (UBAYA) Cooperative, attitudes, subjective norms, perceived behavioral control, customer satisfaction, service quality, trust, and behavioral loyalty variables.

INTRODUCTION

Recently, the study of cooperatives has developed both nationally and internationally and is still being discussed. All this, because the impact is believed to be quite large, not only for cooperative members

but also for society and the nation. Along with developments in Indonesia, the number of cooperatives operating to date continues to experience growth, although in recent years it has also experienced a decline as can be seen in the report released by katadata.co.id in

According to Annur (2021), the number of cooperatives in Indonesia rose to 127,124 units in 2020, marking a 3.31% increase from the previous year. The highest concentration was found in East Java, with 22,464 units, representing approximately 17.6% of the total. West Java and Central Java followed with 14,706 and 12,190 units respectively. Although the number of cooperatives peaked at 152,174 units in 2017, it sharply declined to 126,343 units in 2018, and further decreased to 123,048 units the following year. Factors contributing to this decline include capital constraints and a shortage of skilled human resources (Siregar, 2020). The Ministry of Cooperatives and SMEs (KemenkopUKM) aims for the cooperative sector to contribute 5.5% to the national GDP by 2024, while its current contribution stands at 5%.

Cooperatives are not only present in Indonesia but also in other nations, including developed ones. It's ironic that despite being supported by the 1945 Constitution, particularly Article 33 on the national economic system, and receiving significant government funding for their development, cooperatives in Indonesia generally fall short of expectations. In contrast, the perception of cooperatives among Indonesian society, particularly modern society, tends to be negative, often viewing them as primarily serving the disadvantaged. Conversely, in developed countries like Western Europe and the United States (US), cooperatives are regarded on par with major non-cooperative corporations. They even compete and thrive in sectors like agriculture and banking (Tambunan, 2008).

According to data from the International Cooperative Alliance, developed countries showcase the significant role of cooperatives. In 2014, for instance, the United States had 20,000 cooperatives generating 2 million jobs, while France had 21,000 cooperatives employing 1 million people. In Japan, 91 percent of farmers are cooperative members, contributing to a business value exceeding 90 billion US dollars. In New Zealand, cooperatives oversee 95 percent of domestic and exported dairy products. This highlights the substantial impact of effective cooperative management, particularly in job creation and sustainable economic development, aiding the state in addressing employment needs.

In the Indonesian economic structure, there are three primary pillars supporting the economy: State-Owned Enterprises (BUMN), Private-Owned Enterprises (BUMS), and Cooperatives. Each of these pillars has distinct roles based on their capacities. As noted by Widiyanto (Efiani, 2014), among these pillars, cooperatives, despite being considered economic pillars, generally progress at a slower pace compared to BUMN and especially BUMS. Despite extensive government support, in line with the unique position of cooperatives in the Indonesian economic system, they still face challenges. As a fundamental element in economics, the formation of cooperatives is closely tied to Article 33 of the 1945 Constitution, particularly Paragraph 1, which emphasizes structuring the economy as a joint venture based on kinship principles. The Explanation of the 1945 Constitution suggests that cooperatives best embody the principles of familial business structures. This interpretation is often cited as the foundation of the article (Raharjo, 2002).

This study was carried out at the University of Surabaya (UBAYA) Cooperative, which remains operational and offers a range of products such as savings and loan services, development of shop and mini-market units, as well as service and production businesses. In order to stay competitive with other enterprises, the cooperative has also implemented the My Kopkar application technology, facilitating member transactions including savings and loans, online shopping, and access to the My Kopkar portal. Active participation of UBAYA employee cooperative members in savings from 2019 to 2022 is documented in the recapitulation data provided in the table below:

According to the data provided, member savings amounted to Rp. 4,359,041,000 in 2019, declining to Rp. 3,986,853,000 in 2020. This trend continued in 2021, with a further decrease totaling Rp. 2,718,633,000, and a total of IDR 1,557,519,000 in member savings for 2022. The decline in member savings from 2019 to 2022 can be attributed partly to the unstable economic conditions resulting from the pandemic. Additionally, the success of the UBAYA cooperative is closely tied to the dedication and hard work of both the team and cooperative members themselves. To underscore the vital role of contributing resources in the cooperative's achievements, the organizational structure is outlined as follows:

Furthermore, another intriguing aspect of the UBAYA cooperative is the consistent patronage of its members, showcasing a remarkable level of loyalty. Instead of opting for competitors, cooperative members consistently opt to purchase products or services from the cooperative. Moreover, members actively engage in cooperative activities, including attending member meetings, participating in management elections, and contributing to cooperative projects, demonstrating a high degree of involvement and loyalty. Additionally, members enthusiastically recommend the cooperative to others by inviting friends, family, or business associates to join the cooperative. These phenomena indicate that cooperative members have demonstrated consistent loyalty towards the cooperative, which can significantly impact its performance and longevity. In light of this, cooperative management should endeavor to cultivate and sustain member loyalty by implementing strategies that foster active participation, trust, and dedication among members.

Regrettably, findings from empirical research indicate that the presence of formidable competitors offering similar products or services poses challenges in maintaining customer or member loyalty (Rafiah, 2019). This is due to the allure of better offers elsewhere, potentially swaying their loyalty. Furthermore, shifts in member or customer preferences present another hurdle in loyalty retention (Lim & Lee, 2015). Preferences may evolve over time, diverging from the offerings or values of the business or organization. Consequently, this may impede efforts to manage the loyalty behavior of cooperative members. Additionally, dissatisfaction with the cooperative can hinder member loyalty, leading them to seek alternatives (Osarenkhoe & Komunda, 2013). Such discontent may stem from perceptions of unmet expectations within the cooperative (Osarenkhoe & Komunda, 2013).

For cooperatives to sustain their development, it's crucial to uphold their performance optimally, as previously discussed. Various researchers, including Agustina & Anggita (2017), Franken & Cook (2015), and Indrayati (2012), have examined cooperative performance, exploring different variables. Enhancing cooperative performance is paramount to ensure they continue operating according to their

goals. The involvement of all cooperative members, including administrators, supervisors, members, and employees, determines cooperative performance. The quality of their involvement largely hinges on their competence, encompassing skills, knowledge, self-concept, nature, and motives within cooperatives (Indriani, 2020). Additionally, to optimize cooperative performance, effective strategies such as optimizing service quality are necessary. Despite limited research on service quality in cooperatives, it's noteworthy that this topic has been extensively studied in developed countries like China, Saudi Arabia, and Portugal, but with minimal attention to developing countries, notably Indonesia. This research holds significance as, from an organizational standpoint, delivering quality service is a key initiative to satisfy customers, foster loyalty, and ensure customer retention. Several studies have empirically demonstrated the interconnectedness between service quality, customer satisfaction, and loyalty, as seen in research conducted by Olorunniwo et al. (2006) and Prentice (2014).

This study also delves into the Theory of Planned Behavior (TPB) as a framework for dissecting the factors influencing behavior (Ajzen, 1991). TPB is considered a comprehensive and straightforward theory for elucidating human behavior (Park et al., 2011). Moreover, TPB is deemed appropriate for analyzing behaviors linked to cooperative engagement as part of individuals' lives. This theory emphasizes personal interests and motivations, placing a significant emphasis on rational decision-making (Bamberg and Moser, 2007). Additionally, this research acknowledges other external factors beyond the original model that are pertinent to consider when developing a conceptual framework, such as integrating service quality as a cooperative strategy and trust in predicting loyalty behavior within cooperatives.

The Theory of Planned Behavior (TPB) posits that behavior stems from interest, which is shaped by three main determinants: attitudes, subjective norms, and perceived behavioral control. Previous studies indicate that these determinants exert varying degrees of influence. Research by German (2022) demonstrates that attitudes, subjective norms, and behavioral control can impact consumer satisfaction, behavioral intention, and perceptions of value. Many studies have also linked knowledge with the TPB, noting a weak relationship between knowledge and attitude (Hassan et al., 2010). Additionally, some studies have found no difference in attitude between employees with knowledge and those without training, especially at lower levels due to socio-cultural influences (Perron et al., 2006). However, attitudes strongly influence ownership behavior when based on positive and useful knowledge (Karppinen, 2005). Lack of knowledge often leads to little interest in behaving, as observed in companies that do not report social responsibility activities to avoid public attention (Darus et al., 2014). Park et al. (2011) suggested that if behavior is voluntary, neither knowledge nor subjective norms yield satisfactory results in changing behavior. Moreover, in another empirical study by Alleyne et al. (2013), perceived behavioral control emerges as the primary factor in explaining changes in intention (Bandura, 1978), particularly in cases of professional ethics where it is exceedingly high.

In another empirical study, Ajzen (1991) revealed that attitude, subjective norms, and perceived behavioral control effectively predict behavioral intention. Perceived behavioral control refers to individuals' perceptions of the ease or difficulty in achieving desired behavior across different scenarios and actions. Subjective norms indicate how actions or behaviors are viewed positively or

negatively by others, while attitude reflects the perceived goodness or badness of actions or behaviors (Ajzen, 1991). Recent studies confirm the applicability of the TPB model in predicting consumer purchase intentions and satisfaction with various products and services. Carfora et al. (2021) explored consumer purchase intentions toward organic milk, finding that subjective norms and perceived behavioral control significantly predicted consumer intentions, with a strong significant relationship between consumer food choice motives and intentions using TPB constructs (Dowd and Burke, 2013). The research by Savari and Gharechae (2020), Qi and Ploeger (2019), and Chen and Tung (2014) also indicates that attitude, subjective norms, and perceived behavioral control positively impact consumer purchase intentions. Additionally, Fu and Juan (2017) observed that satisfaction is influenced by subjective norms and perceived behavioral control using TPB theory and integrated consumer satisfaction. These findings align with other research findings, such as those by Persada and Thesis (2016) and Ajzen (1991).

Furthermore, prior studies have explored the moderation effect of customer trust. Customer trust refers to a customer's confidence in a company or brand's reliability, integrity, and ability to fulfill promises, which is pivotal in fostering long-term customer relationships. According to Chen et al. (2022), customer trust positively moderates the relationship, indicating that higher levels of customer trust strengthen the influence between perceived behavioral control (PBC) and behavioral loyalty. In essence, heightened customer trust enhances the connection between customers' beliefs about their capability to perform certain behaviors (PBC) and their expected loyalty behaviors (Sultan et al., 2022). Additionally, other research has highlighted that customer trust moderates the relationship between service quality, customer satisfaction, and behavioral loyalty (Javed et al., 2021; Susanti, 2018; Abdullah et al., 2022). The role of customer trust can aid companies in devising more effective strategies for cultivating and sustaining customer loyalty.

This research introduces some innovative aspects, aiming to identify factors not previously considered in the relationship between the Theory of Planned Behavior and loyalty behavior. Additionally, it ventures into applying concepts in different contexts or industries that have been relatively underexplored, particularly focusing on the cooperative context. Conceptually, this study delves into the unique impact of the Theory of Planned Behavior, encompassing attitude, subjective norms, and perceived behavioral control, alongside customer satisfaction, service quality, and loyalty behavior. As such, this research examines several interrelated factors, presenting a more intricate concept compared to previous studies. Hence, these aspects contribute to the novelty of this research, potentially offering significant advancements in scientific progress and enriching the existing literature.

Reviewing the findings of prior research, this study not only employs predictors initiated by the TPB but also seeks to integrate additional constructs traditionally overlooked in TPB theory, namely, by incorporating service quality, customer satisfaction, and trust to predict behavioral loyalty. The aim is to enhance the relevance and effectiveness of TPB in predicting intention and shaping the loyalty behavior of cooperative consumers. Therefore, this study aims to investigate the role of service quality, customer satisfaction, and trust in extending the Theory of Planned Behavior.

Identification of Problem

Drawing from the preceding explanation, the problem statement of this research encompasses several inquiries

1. Does *attitude* impact *behavioral loyalty*?
2. Are *subjective norms* influential in shaping *behavioral loyalty*?
3. Does *perceived behavioral control* play a role in *influencing behavioral loyalty*?
4. How does customer satisfaction affect behavioral loyalty?
5. Is there a correlation between service quality and behavioral loyalty?
6. Does customer trust moderate the influence of perceived behavioral control on behavioral loyalty?
7. Does customer trust moderate the influence of customer satisfaction on behavioral loyalty?
8. How does customer trust moderate the influence of service quality on behavioral loyalty?

Research Purpose

Based on the problem formulation provided, the objectives of this study are outlined as follows:

1. Analyzing the impact of attitude on behavioral loyalty.
2. Assessing the influence of subjective norms on behavioral loyalty.
3. Investigating the effect of perceived behavioral control on behavioral loyalty.
4. Examining the impact of customer satisfaction on behavioral loyalty.
5. Evaluating the influence of service quality on behavioral loyalty.
6. Exploring the moderating role of customer trust in the influence of perceived behavioral control on behavioral loyalty.
7. Investigating the moderating role of customer trust in the influence of customer satisfaction on behavioral loyalty.
8. Analyzing the moderating role of customer trust in the influence of service quality on behavioral loyalty.

LITERATURE/THEORETICAL UNDERPINNING

The Theory of Planned Behavior (TPB) serves as a comprehensive framework delineating the determinants of individual behavioral intention, encompassing attitude, subjective norms, and perceived behavioral control. Renowned for its versatility, TPB finds application in various disciplines, including accounting, where it offers insights into behavioral accounting phenomena like software piracy and financial reporting fraud. Despite its strengths, TPB faces limitations when applied to highly regulated behaviors, yet it remains a robust tool for understanding individual behavior, particularly in predicting ethical conduct. Central to TPB is the notion of forecasting behavioral intention, primarily influenced by attitude, subjective norms, and perceived behavioral control.

While attitude and perceived behavioral control consistently influence intention formation, the impact of subjective norms varies across studies. TPB's application methods, such as the belief and global measure approaches, offer distinct insights into intention formation, with studies predominantly employing the global measure approach due to its practicality and reliability. However, challenges

persist in effectively measuring belief indicators, influencing the choice of methodology in TPB-related studies.

The Expectancy-Disconfirmation Theory elucidates the relationship between customer satisfaction, service quality, and loyalty behavior, emphasizing the comparison between initial expectations and actual experiences. Behavioral loyalty, manifested through observable actions like repeat purchases, serves as a tangible indicator of consumer allegiance. Service quality, encompassing actions aimed at meeting consumer needs, plays a pivotal role in shaping customer satisfaction, with satisfaction serving as a crucial measure of service quality. Customer satisfaction arises when performance aligns with or exceeds expectations, eliciting positive emotional responses from consumers and fostering loyalty towards the product or service provider.

RESEARCH RESULTS

Questionnaire Return Rate

Following the distribution of 578 questionnaires to cooperative members and allowing one week for completion, withdrawal, and editing, the researcher observed that 200 questionnaires remained incomplete. Therefore, the response rate for this study is as follows:

$$\frac{587 - 200}{587} \times 100\% = 66\%$$

The response rate did not reach 100% or include all 587 potential participants; instead, only 387 respondents, accounting for 66% of the total, participated in the research..

Descriptive Analysis

This section provides an overview of the respondents' characteristics and their responses in the study. It includes descriptions based on gender, age, marital status, education, and recent visit frequency. Additionally, it presents the respondents' answers regarding attitude, subjective norm, perceived behavioral control, customer satisfaction, service quality, trust, and behavioral loyalty variables.

Description of Respondent Characteristics

The minimum sample size in this study is 85 respondents, based on the calculation of the Slovin formula from a population of 587 UBAYA cooperative members. After distributing the questionnaires, the number of cooperative members or respondents participating in this study was 367 employees. Below is a presentation of the description of respondent characteristics based on gender and age, marital status, education, and the number of visits over the last few months, as follows.

a. a. Characteristics of Respondents Based on Gender

Below are the traits of employee respondents categorized by gender:

Table
Description of Respondent Characteristics Based on Gender

Type of Gender	Number (Person)	Percentage
Male	241	66%
Female	126	34%
Total	367	100%

The table above provides an overview of the gender distribution among the respondents in this study. The majority, comprising 241 respondents, were male, constituting 66% of the total. The remaining 126 respondents, making up 34%, were female.

Characteristics of Respondents by Age

The table below presents the age distribution of respondents based on the collected questionnaire data:

Table
Age of Respondent

Age (Years)	Quantity (Person)	Percentage
17 years - < 30 years	84	23%
31 years - < 40 years	121	33%
41 years - < 50 years	115	31%
>51 years old	47	12%
Total	367	100%

Based on the provided data, it indicates the frequency distribution regarding the age of the respondents. It reveals that 84 respondents, comprising 23%, fell within the age range of 17 to under 30 years. There were 121 respondents, accounting for 33%, aged between 31 to under 40 years. Additionally, 115 respondents, making up 31%, were aged between 41 to under 50 years. Lastly, there were 47 respondents, constituting 12% of the total, in this study. Consequently, the predominant age group among the respondents in this study falls within the range of 31 to 40 years old..

b. Characteristics of Respondents Based on Education

Below are the educational characteristics of the employee respondents:

Table 5.3
Description of Respondent Characteristics Based on Education

Jenis Kelamin	Jumlah (Orang)	Prosentase
SMA	33	8%
Diploma (D1 / D2 / D3)	49	13%
Sarjana (S1)	262	71%
S2 (Magister)	15	4%
S3 (Doktoral)	8	2%
Total	367	100%

The data presented in the table illustrates the frequency distribution concerning the educational backgrounds of the participants in this research. The majority of respondents held a bachelor's degree (S1), totaling 262 individuals, followed by those with a diploma, comprising 49 respondents. Additionally, there were 33 respondents with a high school education, 15 with a master's degree, and 8 with a doctoral degree.

c. Characteristics of Respondents Based on Number of Visits

Description of Respondent Characteristics Based on Number of Visits:

Table 5.4

Description of Respondent Characteristics Based on Number of Visits

Type of Gender	Quantity (Person)	Percentage
1 – 2 times	30	8%
3 – 4 times	22	6%
5 – 6 times	172	47%
> 7 times	143	39%
Total	367	100%

Source: Processed data (2023) (Appendix 3, Page 186)

The provided table illustrates the distribution of the respondents' visit frequency to the cooperative over the past few months. It indicates that 30 respondents visited 1 - 2 times, 22 respondents visited 3 - 4 times, 172 respondents visited 5 - 6 times, and 143 respondents visited more than 7 times.

Description of Respondent's Answer

The description of respondents' responses represents the outcome of their answers to each research variable. This description entails an explanation based on the distribution of respondents' answers across scores 1 to 5, along with the computed averages for each variable. Additionally, categories are assigned to average values based on predefined rules, which include:

$$\text{Class interval} = \frac{\text{Highest Score} - \text{Lowest Score}}{\text{Total of the class}} = \frac{5 - 1}{5} = 0,80$$

In the provided categorization, the highest score is denoted as 5, while the lowest is marked as 1, resulting in a total of 5 classes. Through the given formula, a class interval of 0.80 is derived, representing the distance between each category. Utilizing these computations, the categorization guidelines yield the following outcomes:

Table 5.5
Assessment Category

Interval	Category	Description
1,00 - 1,80	1	Extremely Low
1,81 - 2,60	2	Low
2,61 - 3,40	3	Quite High
3,41 - 4,20	4	High
4,21 - 5,00	5	Extremely High

Outlined below are explanations of responses within each respondent classification, as follows::

Attitude Description

A description of respondents' answers to the attitude variable is shown in the following table:

Table
Respondents' Answers on Attitude Variables

Question Item	Frequency of Answer					Mean	Category
	1	2	3	4	5		
I feel useful being a member of a cooperative	11	44	70	178	64	3,65	High
As a member, I find it easy to make transactions	12	65	89	128	73	3,50	High
As a member, I can provide more benefits to the cooperative	12	62	73	170	50	3,50	High
I am happy to be a member of the cooperative	10	46	79	164	68	3,64	High
Mean Variabel <i>Attitude</i>						3,57	High

Based on the presented table, it's evident that the average score of respondents' responses to statements regarding the attitude variable is 3.57. This score indicates a relatively high perception among cooperative members, suggesting that they find it beneficial to be part of the cooperative and perceive various conveniences and advantages from their membership. Additionally, members express contentment in their affiliation with the cooperative. Notably, the statement with the highest mean score, at 3.65, underscores respondents' belief in the usefulness of their cooperative membership. Overall, the respondents' average scores indicate a positive outlook, which warrants maintenance and enhancement efforts. One approach is to establish transparent communication channels between cooperative management and members, ensuring regular updates on cooperative activities, advancements, and achievements. Moreover, fostering collaborations with external entities that offer additional benefits to members can enhance their satisfaction and engagement. Implementing these strategies may sustain the high level of attitude value within the cooperative.

Subjective Norm Descriptio

The following is a description of respondents' answers to the Subjective Norm variable:

Table
Respondents' Answers on Subjective Norm Variables

Question Item	Frequency of Answer					Mean	Category
	1	2	3	4	5		
There is a belief formed in the environment around consumers that the product (savings and loan, sembaku, automotive, and cellular) is the best choice.	12	41	119	125	70	3,54	High
The social environment of the consumer will give praise if the consumer owns the product (savings and loan, sembaku, automotive, and cellular).	12	52	119	145	39	3,40	Moderately High
There is support arising from the consumer's social environment to buy products (savings and loans, sembaku, automotive, and cellular).	14	51	113	152	37	3,40	High Enough
<i>Mean Variabel Subjective Norm</i>						3,45	High

According to the data from the 2023 questionnaire (Appendix 4, Page 189), the collective average of respondent answers regarding the Subjective Norm variable is 3.45. This average indicates a relatively high level of confidence among respondents, particularly cooperative members, in their social environment and the support they receive from it. One statement item garnered the highest average score of 3.54, indicating that members believe in the superiority of cooperative products based on the perception formed within their social circles. Overall, the subjective norm value reflects a positive sentiment that should be upheld and ideally enhanced. Strategies to achieve this include fostering effective communication with members, organizing regular meetings to cultivate a more positive perception of the cooperative and its products, and delivering empathetic messages that resonate with members' needs and aspirations. It's also essential for cooperatives to ensure that their policies and initiatives align with local cultural norms and values, avoiding any potential conflicts with community values..

Deskripsi Perceived Behavioral Control

The following is a description of respondents' answers to the Perceived Behavioral Control variable:

Table

Respondents' Answers on the Perceived Behavioral Control Variable

Question Item	Frequency of Answer					Mean	Category
	1	2	3	4	5		
I can make an independent decision to use the cooperative's services.	16	61	79	161	50	3,46	High
I have the ability to use cooperative services	7	23	78	184	75	3,81	High
I have time to use cooperative products	2	12	73	231	49	3,85	High
I have complete information and awareness about the services provided by the cooperative.	0	7	97	145	118	4,02	High
I can handle any difficulties associated with the decision to use the cooperative's services.	1	34	116	152	64	3,66	High
Mean Variabel <i>Perceived Behavioral Control</i>						3,45	High

According to the data from the 2023 questionnaire (Appendix 4, Pages 190-191), the collective average of respondent answers concerning the Perceived Behavioral Control variable is 3.45. This average reflects a relatively high level of perceived control among respondents, particularly cooperative members, indicating their ability to make independent decisions and utilize cooperative services effectively. One statement item recorded the highest average score of 4.02, suggesting that members possess comprehensive information and awareness regarding cooperative services. Overall, perceived behavioral control falls within the high category, a positive trend that should be sustained and enhanced. Strategies to bolster perceived behavioral control include providing training and education to members, enhancing their technical skills and knowledge relevant to cooperative participation, and fostering a supportive environment within the cooperative. Encouraging social support among members can boost individual self-confidence and empower them to take greater control over their cooperative engagements, thereby enhancing their overall involvement and performance.

Service Quality Description

A description of respondents' answers to the service quality variable is shown in the following table:

Table
Respondents' Answers on Service Quality Variables

Question Item	Frequency of Answer					Mean	Category
	1	2	3	4	5		
I find it easy to make transactions in the cooperative,	2	31	92	151	91	3,81	High
I feel that the value of the products sold is quite competitive with other competitors,	6	30	73	165	93	3,84	High
The services in the cooperative are standardized and good.,	5	28	86	159	89	3,81	High
I felt the service was friendly and fast	6	21	98	151	90	3,81	High
I feel facilitated by the current cooperative management.,	2	37	92	149	84	3,76	High
I feel that the cooperative guarantees product novelty,	1	20	95	160	91	3,87	High
I feel that the cooperative guarantees the variety of products it has	0	19	128	148	72	3,74	High
I feel that the cooperative has prioritized the interests of its members.,	3	39	94	144	87	3,74	High
So far, I feel that the cooperative's operating hours do not conflict with my busy schedule.	3	12	91	170	91	3,91	High
I feel that there are few things that can entertain me in the cooperative.,	0	34	96	157	80	3,77	High
I see that the cleanliness of the cooperative is well maintained	41	33	59	185	49	3,46	High
I feel that the cooperative always provides important information related to its services.,	26	29	91	117	104	3,66	High
I feel that the cooperative quickly provides solutions on handling member complaints	24	50	79	136	78	3,53	High
Mean Variabel <i>Service Quality</i>						3,81	High

The combined average of respondents' responses to statements regarding the service quality variable is 3.81, indicating a high level of satisfaction. Respondents perceive cooperative transactions as

convenient and view the value of products offered as competitive with those of other competitors. Furthermore, they appreciate the friendly and efficient service provided. The highest average score of 3.91, indicating strong satisfaction, was achieved for a statement regarding cooperative operating hours that align well with members' busy schedules. Overall, service quality garnered a high average rating, underscoring the need to sustain and enhance it. To achieve this, cooperatives should prioritize listening to members' needs, regularly solicit direct feedback through satisfaction surveys, and ensure easy access to services through technological solutions like websites or mobile apps..

Customer Satisfaction Description

A description of respondents' answers to the customer satisfaction variable is shown in the table as follows:

Table
Respondents' Answers on the Customer Satisfaction Variable

Question Item	Frequency of Answer					Mean	Category
	1	2	3	4	5		
I am satisfied with the services at the cooperative that have met my expectations.	2	40	80	144	101	3,82	High
I am satisfied with my cooperative	0	42	87	160	78	3,75	High
I am satisfied that I did the right thing by choosing this cooperative.	2	39	88	146	92	3,78	High
Mean Variabel <i>Customer Satisfaction</i>						3,82	High

According to the 2023 Questionnaire Data (Appendix 4, Page 197)

The collective average of respondents' responses to statements regarding customer satisfaction is 3.82, indicating a relatively high level of satisfaction. Respondents express contentment with the cooperative's services, the cooperative itself, and their decision to join. The highest mean value of 3.78, signifying strong satisfaction, was observed for a statement indicating overall satisfaction with the cooperative. Overall, customer satisfaction received a high score, highlighting the importance of maintaining and potentially enhancing it. To achieve this, cooperatives should consider providing training to staff to deliver friendly and responsive customer service, addressing members' inquiries, feedback, or complaints promptly and effectively. Additionally, implementing a reward or incentive program can recognize and incentivize active member participation, thereby boosting motivation and satisfaction.

Trust Description

A description of respondents' answers to the Trust variable is shown in the table as follows:

Table
Respondents' Answers on the Trust Variable

Question Item	Frequency of Answer					Mean	Category
	1	2	3	4	5		
I feel that what the cooperative is doing is as promised.	2	53	77	172	63	3,66	High
Services provided by the cooperative periodically remain consistent and accurate.	0	43	84	156	84	3,77	High
Service providers at the cooperative have good and polite behavior	1	9	108	163	86	3,88	High
Mean Variabel <i>Trust</i>						3,77	High

The overall average of respondents' responses to statements regarding customer trust is 3.77, indicating a relatively high level of trust. Respondents perceive that the cooperative's actions align with its promises, and the services provided remain consistent and accurate. The highest mean value of 3.88, reflecting strong trust, was observed for a statement indicating positive and courteous behavior from cooperative service providers. Overall, trust received a high rating, underscoring the importance of its maintenance and potential enhancement. To achieve this, cooperatives should consider implementing transparency measures, such as providing clear and transparent information about policies, decisions, and performance. It's essential to ensure members have a comprehensive understanding of decision-making processes and cooperative operations. Additionally, fostering open communication channels, whether through regular meetings, newsletters, or online platforms, allows members to express opinions, questions, or input. Lastly, prioritizing member information security and ensuring robust information security systems are in place can further enhance trust. By maintaining these relationship patterns, cooperatives can cultivate a high level of trust among members, contributing to a positive and productive cooperative environment.

Behavioural Loyalty Description

A description of respondents' answers to the Behavioral Loyalty variable is shown in the table as follows:

Table
Respondents' Answers on the Behavioural Loyalty Variable

Question Item	Frequency Of Answer					Mean	Category
	1	2	3	4	5		
As a member of the cooperative, I will use the services of the cooperative in the future.,	1	21	104	147	94	3,85	High
As a cooperative member, I will fulfill my desire for the next purchase,	1	7	117	167	75	3,84	High
As a cooperative member, I want to stay involved in the activities, programs, or services provided by the cooperative.	1	18	99	169	80	3,84	High
Mean Variabel <i>Behavioural Loyalty</i>						3,84	High

The overall average of respondents' responses regarding behavioral loyalty is 3.84, indicating a relatively high level of loyalty. Respondents have been utilizing cooperative services and express confidence that their desires will be met by the cooperative. The highest mean value of 3.85, indicating strong loyalty, was observed for a statement indicating intent to use cooperative services in the future. Overall, behavioral loyalty received a high rating, highlighting the importance of its maintenance and potential enhancement. To achieve this, cooperatives could consider implementing a membership program that offers additional value and benefits to loyal members, providing exclusive benefits to those who actively participate. Additionally, establishing partnerships with businesses or organizations that offer added value for members can enhance loyalty, such as special discounts or access to supplementary services. Finally, cooperatives can offer joint business development programs to assist members in collaborative ventures, fostering stronger bonds among them.

Model Analysis

In this study, the researchers conducted model and hypothesis testing using the PLS (Partial Least Squares) technique. The PLS analysis comprises two main components: outer model evaluation and inner model evaluation. The following sections will elucidate the assessment of each model based on the analysis outcomes.

Outer Model Testing

The objective of outer model evaluation is to ascertain the validity and reliability of the measurement instruments utilized in the research model. This is conducted to gauge the effectiveness of questionnaire items in capturing the essence and concept of the variables under examination, as well as to ensure consistency across different instances and locations. Outer model analysis encompasses metrics such as convergent validity, construct validity, discriminant validity, and composite reliability. The outer model is delineated as follows.

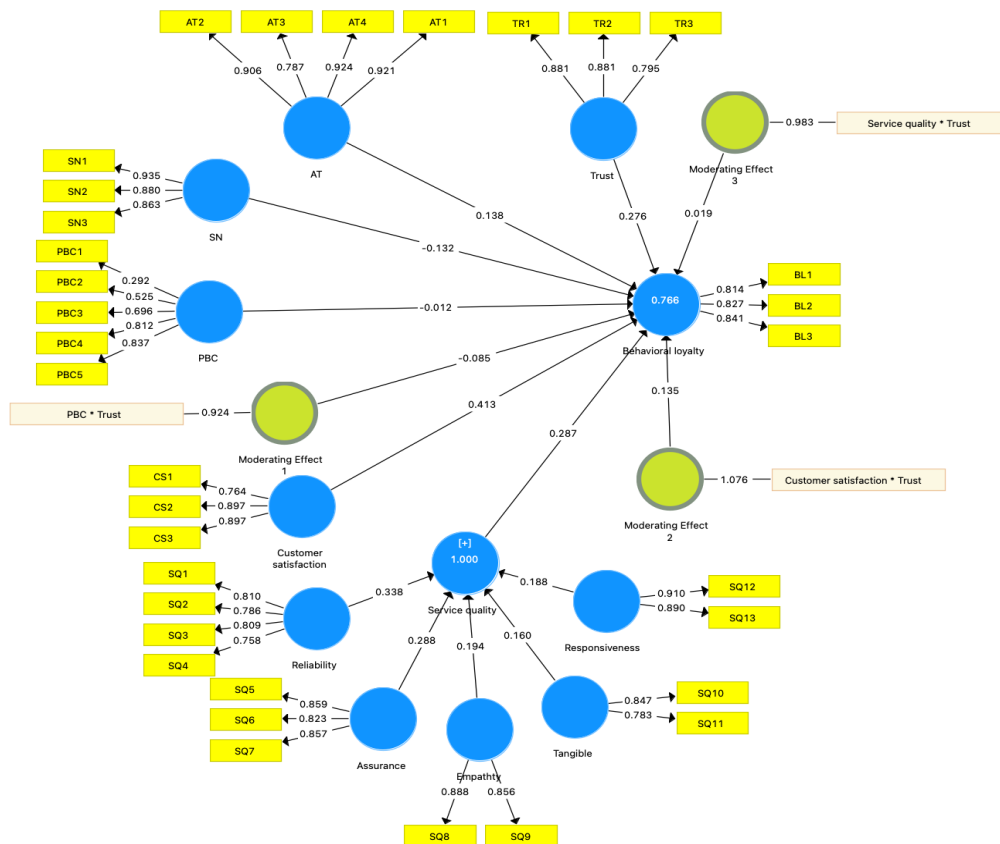
Convergent Validity

The initial aspect of outer model analysis involves examining convergent validity. In PLS, convergent validity is assessed by scrutinizing the loading factor values. These values indicate the strength of correlation between each measurement item (indicator in the questionnaire) and the latent variable (construct). An indicator item is deemed to exhibit convergent validity if its loading score on each path between the component (latent variable) and the manifest variable surpasses 0.5 (Hair et al., 2021). The subsequent table illustrates the outcomes of the validation test based on the loading factor values for each indicator in this study (prior to dropping the indicator).

Table
Loading Factors

	AT	BL	CS	PBC	SN	SQ	Trust
AT1	0,921						
AT2	0,906						
AT3	0,787						
AT4	0,924						
BL1		0,814					
BL2		0,827					
BL3		0,841					
CS1			0,764				
CS2			0,897				
CS3			0,897				
PBC1				0,292			
PBC2				0,525			
PBC3				0,696			
PBC4				0,812			
PBC5				0,837			
SN1					0,935		
SN2					0,880		
SN3					0,863		
SQ1						0,810	
SQ10						0,847	
SQ11						0,783	
SQ12						0,910	
SQ13						0,890	
SQ2						0,786	
SQ3						0,809	
SQ4						0,758	
SQ5						0,859	
SQ6						0,823	
SQ7						0,857	
SQ8						0,888	
SQ9						0,856	
TR1							0,881
TR2							0,881
TR3							0,795

The presented table indicates that the majority of loading factor values for each indicator exceed 0.5. This demonstrates that the indicators in this study have been deemed statistically valid and can be employed in research constructs. However, one measurement of the TBC variable, specifically TBC1, exhibits a value below 0.5, necessitating its removal or declaration as invalid in constructing the latent variable. The following image depicts the research model generated through processing with SmartPLS3 before the indicator drop is executed.



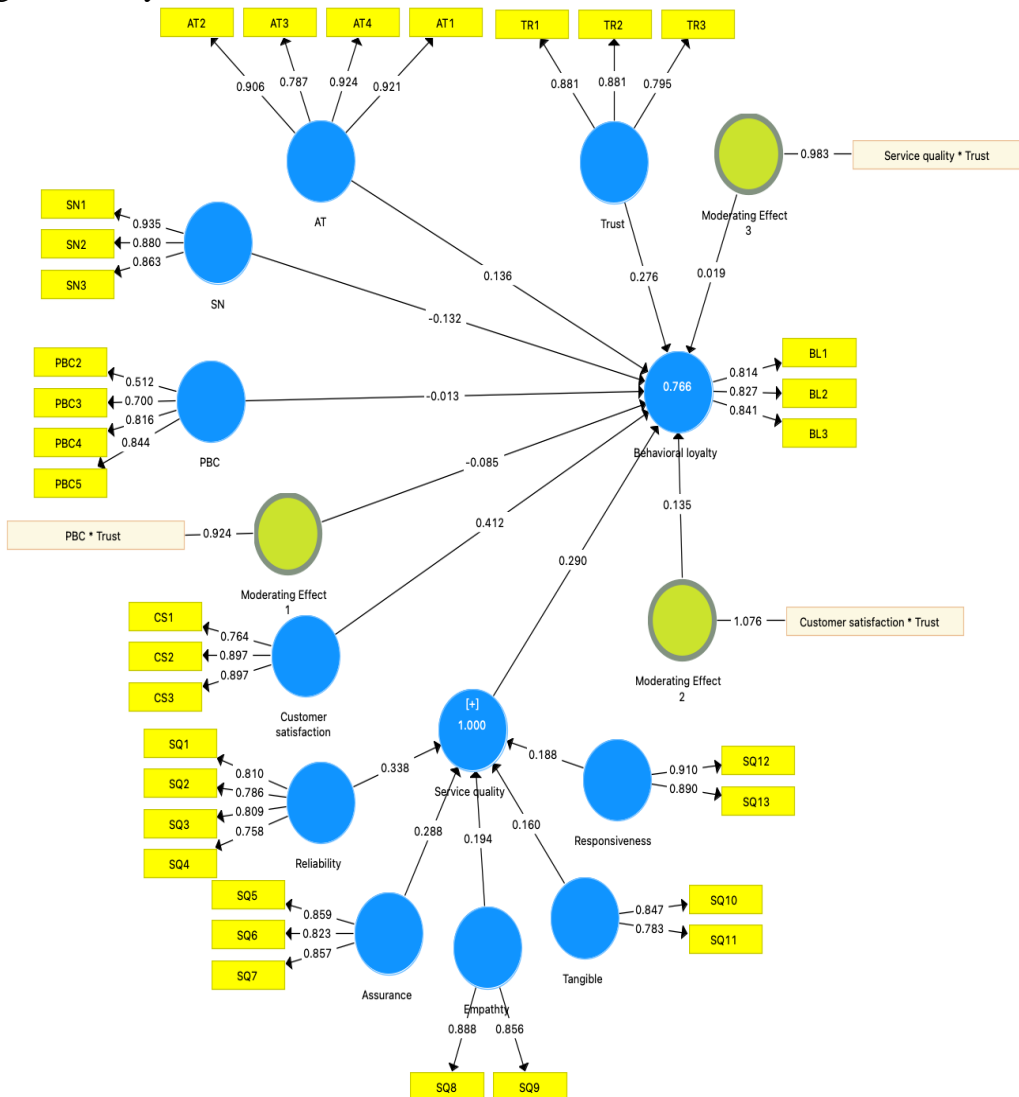
Picture 1
PLS Outer Model Path Diagram
 (before dropping the indicator)

Below is the subsequent table presenting the outcomes of the validity assessment for each indicator subsequent to the removal or elimination of indicators with low (invalid) factor loading values, as follows:

Table
Loading Factor
(After indicator drop)

	AT	BL	CS	PBC	SN	SQ	Trust
AT1	0,921						
AT2	0,906						
AT3	0,787						
AT4	0,924						
BL1		0,814					
BL2		0,827					
BL3		0,841					
CS1			0,764				
CS2			0,897				
CS3			0,897				
PBC2				0,512			
PBC3				0,700			
PBC4				0,816			
PBC5				0,844			
SN1					0,935		
SN2					0,880		
SN3					0,863		
SQ1						0,810	
SQ10						0,847	
SQ11						0,783	
SQ12						0,910	
SQ13						0,890	
SQ2						0,786	
SQ3						0,809	
SQ4						0,758	
SQ5						0,859	
SQ6						0,823	
SQ7						0,857	
SQ8						0,888	
SQ9						0,856	
TR1							0,881
TR2							0,881
TR3							0,795

According to the table above, it's evident that eliminating the invalid indicators resulted in an increase in the loading factor values for each variable. The presence of invalid indicators indicates their inability to accurately contribute to the construct. However, after their removal, the loading factor values for each variable now meet the threshold set by (Hair et al., 2021), which is > 0.5 , indicating validity and suitability for measuring constructs in the research. The image below depicts the research model generated by SmartPLS3 after the removal of indicators.



Picture 2
PLS Outer Model Path Diagram
 (after dropping the indicator)

Construct Validity

In the second stage of outer model analysis, construct validity is assessed. This form of validity indicates the degree to which a test accurately measures the theoretical construct upon which it is based. Construct validity is considered good if the Average Variance Extracted (AVE) value exceeds 0.5 (Jogiyanto, 2016). An AVE value above 0.5 indicates that the likelihood of an indicator belonging to another variable is lower than 0.5, thus indicating a higher probability of the indicator being associated with the intended construct, exceeding 50 percent (Abdillah & Hartono, 2016). The outcomes of construct validity testing conducted using SmartPLS are presented below:

Table
Average Variance Extracted (AVE)

Average Variance Extracted (AVE)	
AT	0,786
Behavioral loyalty	0,684
Customer satisfaction	0,731
PBC	0,532
SN	0,798
Service quality	0,512
Trust	0,729

Based on the table above, it can be seen that the AVE value for each variable in this research analysis model has good construct validity values, namely the AVE value is greater than 0.5.

Discriminant Validity

Discriminant validity is an assessment conducted to determine if each indicator comprising a latent variable exhibits a higher loading value compared to indicators for other latent variables. In this test, discriminant validity is established by comparing the square root of the Average Variance Extracted (AVE) of a construct, which should surpass the correlations between the latent variables, or by examining cross-loading values (Abdillah & Hartono, 2016). The cross-loading table reveals distinctions among indicators within a construct compared to those in other constructs, illustrating their alignment with the intended construct. Below are the cross-loading values for each indicator:

Table
Cross Loading Score

	AT	BL	CS	PBC	SN	SQ	Trust
AT1	0,921	0,156	0,201	0,201	0,722	0,151	0,168
AT2	0,906	0,243	0,248	0,234	0,815	0,245	0,230
AT3	0,787	0,087	0,124	0,116	0,756	0,092	0,097
AT4	0,924	0,205	0,204	0,237	0,701	0,203	0,184
BL1	0,209	0,814	0,708	0,552	0,140	0,690	0,663
BL2	0,126	0,827	0,688	0,549	0,051	0,641	0,651
BL3	0,194	0,841	0,646	0,531	0,085	0,678	0,645
CS1	0,189	0,611	0,764	0,576	0,084	0,626	0,655
CS2	0,216	0,722	0,897	0,616	0,153	0,735	0,730
CS3	0,192	0,769	0,897	0,631	0,118	0,722	0,689
PBC2	0,355	0,278	0,276	0,512	0,342	0,283	0,207
PBC3	0,059	0,340	0,363	0,700	0,076	0,397	0,315
PBC4	0,154	0,582	0,654	0,816	0,086	0,680	0,545
PBC5	0,189	0,606	0,644	0,844	0,113	0,676	0,633
SN1	0,811	0,137	0,186	0,199	0,935	0,181	0,177
SN2	0,694	0,063	0,057	0,091	0,880	0,070	0,073
SN3	0,697	0,054	0,059	0,135	0,863	0,102	0,046
SQ1	0,176	0,618	0,613	0,626	0,098	0,758	0,626
SQ10	0,145	0,608	0,621	0,552	0,114	0,681	0,578
SQ11	0,173	0,477	0,407	0,241	0,101	0,583	0,391
SQ12	0,137	0,600	0,562	0,425	0,101	0,725	0,528
SQ13	0,194	0,554	0,545	0,461	0,147	0,660	0,539
SQ2	0,134	0,528	0,591	0,572	0,091	0,684	0,567
SQ3	0,210	0,580	0,595	0,600	0,116	0,721	0,537
SQ4	0,144	0,549	0,514	0,456	0,122	0,699	0,491
SQ5	0,176	0,654	0,678	0,623	0,077	0,795	0,605
SQ6	0,083	0,516	0,580	0,615	0,088	0,708	0,558
SQ7	0,101	0,619	0,600	0,581	0,115	0,783	0,574
SQ8	0,220	0,643	0,671	0,602	0,160	0,784	0,647
SQ9	0,082	0,552	0,556	0,534	0,071	0,696	0,562
TR1	0,196	0,748	0,739	0,571	0,072	0,689	0,881
TR2	0,189	0,658	0,735	0,591	0,115	0,705	0,881
TR3	0,139	0,606	0,583	0,451	0,172	0,592	0,795

Table 4 shows that the value of each indicator in one construct is higher than in other constructs and aggregates in one construct. So this research can be said to have good discriminant validity.

Composite Reliability

The assessment of reliability involves examining both Cronbach's alpha and Composite reliability values. A construct is considered reliable if its Cronbach's alpha value exceeds 0.6 and its Composite reliability value exceeds 0.7 (Abdillah & Hartono, 2016). While Cronbach's alpha measures the lower bound of reliability for a variable, Composite reliability reflects the true reliability value, ensuring that the Composite reliability value always surpasses the Cronbach's alpha value (Abdillah & Hartono, 2016). The following table presents the Cronbach's alpha and Composite reliability values for each variable in this study:

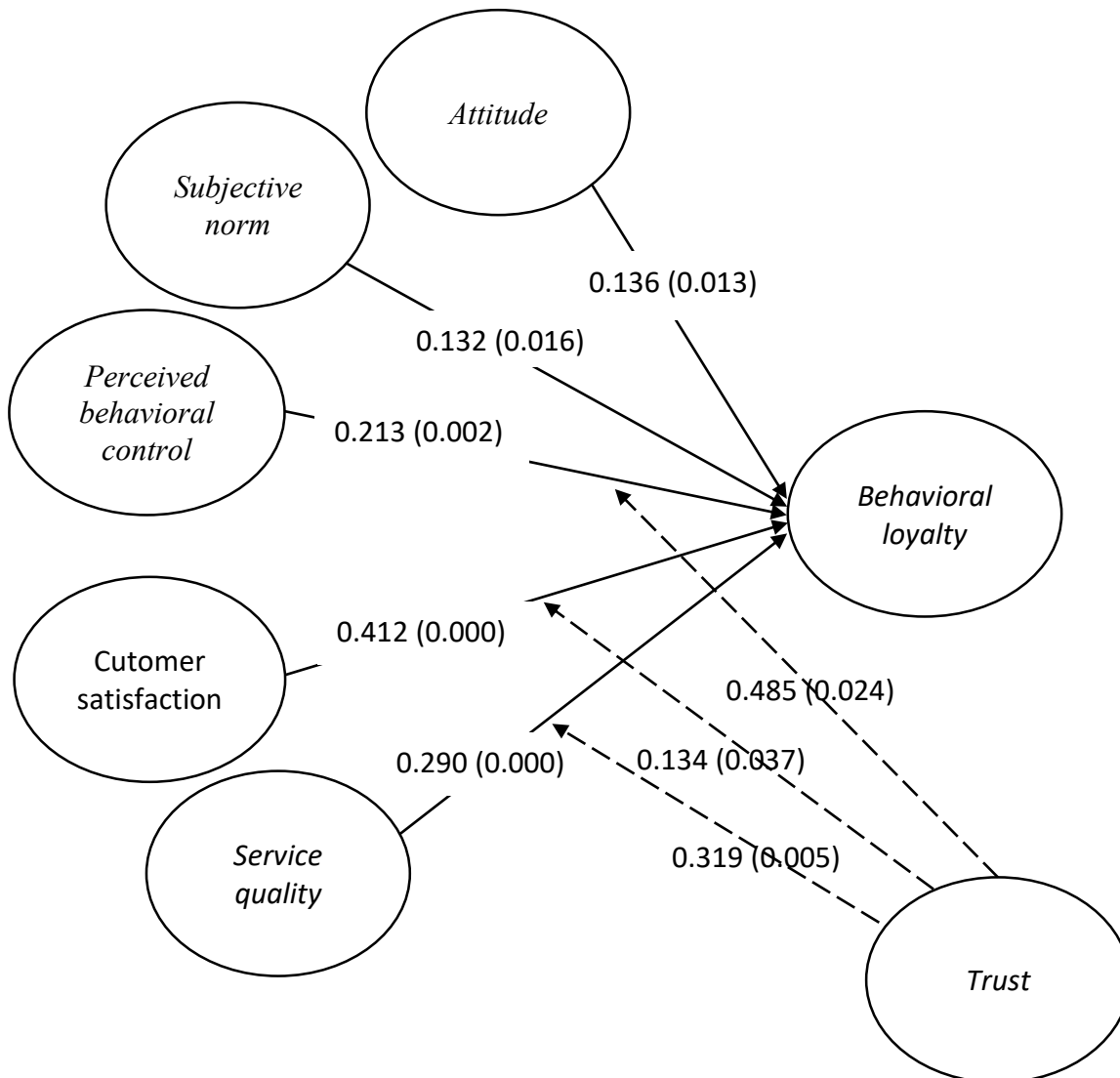
Table
Composite Reliability dan Cronbach's alpha

	Cronbach's Alpha	Composite Reliability
AT	0,913	0,936
Behavioral loyalty	0,769	0,867
Customer satisfaction	0,814	0,890
PBC	0,706	0,815
SN	0,892	0,922
Service quality	0,920	0,931
Trust	0,813	0,889

The table above indicates that all constructs examined in this study exhibit Cronbach's alpha values exceeding 0.6 and Composite reliability values surpassing 0.7. Hence, it is evident that all constructs are reliable. This suggests that each construct in the research model demonstrates internal consistency in the instrument reliability assessment.

Inner Model Evaluation

The inner model or structural model assessment is conducted to forecast causal relationships among variables or hypothesis testing. This evaluation is observed through outcomes such as the coefficient of determination, predictive relevance, goodness of fit, along with path coefficients and parameter coefficients. Upon identifying a significant relationship between variables, conclusions can be drawn regarding the variables examined in this study, including attitude, subjective norm, perceived behavioral control, customer satisfaction, service quality, and behavior. Hypothesis testing is executed through bootstrapping. Below are the findings of the PLS bootstrapping output on the research model:



Picture 6
PLS Inner Model Path Diagram

Coefficient of Determination

The coefficient of determination analysis is conducted to assess the extent to which a model can elucidate variations in the dependent variable (Ghozali, 2014: 28). Ranging between zero and one, the coefficient of determination signifies the degree of variance explained. A smaller R-square value suggests limited variance in the dependent variable, while a value closer to 1 indicates that the independent variables sufficiently account for the variance, enabling the explanation and prediction of the dependent variable.

The coefficient of determination is presented in the R-square table by converting the R-square value into a percentage. A value exceeding 67% signifies a robust coefficient of determination, between 33% and 67% suggests a moderate coefficient, and less than 33% yet above 19% indicates a weak coefficient of determination (Ghozali, 2014:28). The following table illustrates the coefficient of determination values:

Table
R-Square

R Square	
Behavioral loyalty	0,766

Source: Appendix 5, Page 206

Based on the R-square value shown in the table above and after multiplying it by 100%, the determination coefficient value of the variable is 76.6% for behavioral loyalty. This means that the coefficient of determination of the behavioral loyalty variable influencing this research is 76.6%, while the remaining 23.4% is explained by other variables outside the research model..

Predictive Relevance

Predictive relevance In structural models, predictive relevance assesses the effectiveness of the model in generating observed values and estimated parameters (Ghozali, 2014:34). This metric is quantified through the Q-square calculation, which is computed as follows:

$$\begin{aligned}
 Q^2 &= 1 - (1 - R^2_1) \\
 &= 1 - (1 - 0,766) \\
 &= 1 - 0,234 \\
 &= 0.766
 \end{aligned}$$

Based on the results of the Q-square calculation above, it can be stated that the model has a predictive relevance value of 0.766 or 76.6%, this shows that the analysis model has good predictive relevance.

Goodness of Fit

Goodness of fit evaluates the appropriateness between observed outcomes (observed frequency) and the frequency predicted based on theoretical expectations. This value is computed using the following formula:

$$\begin{aligned}
 \text{Goodness of fit} &= \sqrt{AVE \times R^2} \\
 &= \sqrt{0.682 \times 0.766} \\
 &= 0.633
 \end{aligned}$$

Based on these computations, the goodness of fit (GoF) value in this study stands at 0.259. GoF is categorized into three criteria: GoF = 0.10 signifies a small value, GoF = 0.25 represents a medium value, and GoF = 0.36 indicates a large value. The calculations demonstrate that the amalgamated performance of the measurement model and the structural model yields a large value, surpassing 0.36. This indicates that the empirical data aligns well with the model (no disparity between the model and the data), thus confirming the model's fitness (Ghozali, 2011:35).

Hypothesis Testing Results

Involves estimating the path coefficient, which is evaluated using the T-statistics value. This estimate illustrates the relationship between latent variables obtained through bootstrapping. A measurement item is deemed significant if its T-statistics score exceeds 1.96, with a p-value below 0.05 at a 5% significance level. Additionally, the parameter coefficient indicates the direction and magnitude of influence of the independent variable on the dependent variable (Ghozali, 2008:38). Below is a path coefficient table displaying the T-statistic values.c.

Table
Path Coefficients

	Original Sample (O)	T Statistics (O/STDEV)	P Values
AT → Behavioral loyalty	0,136	2,376	0,018
SN → Behavioral loyalty	0,132	2,439	0,015
PBC → Behavioral loyalty	0,213	4,290	0,002
Customer satisfaction → Behavioral loyalty	0,412	5,661	0,000
Service quality → Behavioral loyalty	0,290	4,320	0,000
PBC*Trust → Behavioral loyalty	0,485	5,540	0,024
CS*Trust → Behavioral loyalty	0,134	2,094	0,037
SC*Trust → Behavioral loyalty	0,319	0,319	0,005

Source: Appendix 5, Page 206

Based on the path coefficient test results presented in Table 4.16 above, the research hypotheses are evaluated as follows:

1. The effect of attitude on *behavioral loyalty*
Attitude exhibits a positive influence on behavioral loyalty, indicated by a parameter coefficient of 0.135, with a T-statistic value of 2.376 (> 1.96) and a p-value of 0.018 (< 0.05), signifying significance. Hence, H1, asserting a positive and significant influence of attitude on behavioral loyalty, is supported.
2. The effect of subjective norms on *behavioral loyalty*
Subjective norms demonstrate a positive impact on behavioral loyalty, evidenced by a parameter coefficient of 0.132, a T-statistic value of 2.439 (> 1.96), and a p-value of 0.015 (< 0.05), indicating significance. Therefore, H2, proposing a positive and significant influence of subjective norms on behavioral loyalty, is supported.
3. The effect of perceived behavioral control on *behavioral loyalty*
Perceived behavioral control exhibits a positive influence on behavioral loyalty, reflected by a parameter coefficient of 0.011, with a T-statistic value of 0.050 (< 1.96) and a p-value of 0.960 (> 0.05), suggesting insignificance. Consequently, H3, suggesting a positive but insignificant impact of perceived behavioral control on behavioral loyalty, is rejected.
4. The effect of customer satisfaction on behavioral loyalty

Customer satisfaction demonstrates a positive impact on behavioral loyalty, with a parameter coefficient of 0.410, a T-statistic value of 5.661 (> 1.96), and a p-value of 0.000 (< 0.05), indicating significance. Thus, H4, asserting a positive and significant influence of customer satisfaction on behavioral loyalty, is supported.

5. The effect of service quality on behavioral loyalty

Service quality displays a positive influence on behavioral loyalty, evidenced by a parameter coefficient of 0.292, a T-statistic value of 4.320 (> 1.96), and a p-value of 0.000 (< 0.05), demonstrating significance. Therefore, H5, suggesting a positive and significant impact of service quality on behavioral loyalty, is supported.

6. The moderating effect of trust on the relationship between perceived behavioral control and behavioral loyalty

Trust significantly moderates the influence of perceived behavioral control on behavioral loyalty, with a parameter coefficient value of 0.485, a T-statistic value of 5.540 (> 1.96), and a p-value of 0.02 (< 0.05), indicating significance. Thus, H6, proposing a significant moderating role of trust on the relationship between perceived behavioral control and behavioral loyalty, is supported.

7. The moderating effect of trust on the relationship between customer satisfaction and behavioral loyalty

Trust significantly moderates the influence of customer satisfaction on behavioral loyalty, as evidenced by a parameter coefficient value of 0.13, a T-statistic value of 2.094 (> 1.96), and a p-value of 0.037 (< 0.05), demonstrating significance. Hence, H7, suggesting a significant moderating role of trust on the relationship between customer satisfaction and behavioral loyalty, is supported.

8. The effect of service quality on behavioral loyalty through trust as moderation.

The table above also reveals that the effect of service quality on behavioral loyalty is positively moderated. This is indicated through the acquisition of a parameter coefficient value of 0.319. In addition, the moderating role also shows significant, this is known from the acquisition of a T-statistic value of $0.319 > 1.96$ and a p-value of $0.005 < 0.05$ which shows significant. Based on these statistical calculations, it can be concluded that trust is able to significantly moderate the effect of service quality and behavioral loyalty, so that H8 which states that trust significantly moderates the influence between service quality on behavioral loyalty is accepted (supported).

DISCUSSION

Analysis Results Description of Variable Responses

Based on the distribution of respondents' answers to each indicator variable, the interpretation is as follows:

Attitude

Referring to Table 5.6 in the preceding chapter, the key indicator for the attitude variable is the statement "I feel useful being part of a cooperative member," which garnered an average rating of 3.65. This indicates that cooperative members perceive their membership as beneficial and fulfilling. Such positive sentiment suggests satisfaction and contentment derived from active participation in cooperative activities. This sentiment may stem from various factors, including the tangible benefits members derive from their cooperative involvement. Feeling useful within the cooperative context can serve as a significant motivator for sustained engagement and commitment. Hence, it is imperative for cooperatives to foster a supportive atmosphere and deliver tangible benefits to their members to maintain their active involvement.

The statement "I am happy to be part of the cooperative members" also received a high average rating of 3.64. This reflects the positive emotions and satisfaction experienced by members through their involvement in the cooperative. There are various factors and benefits contributing to the happiness of cooperative members. One such factor is economic and financial growth, as cooperatives often offer economic benefits such as profit-sharing. Members who witness economic growth from their investment in the cooperative can derive happiness from the positive outcomes. Additionally, there is a sense of solidarity and collective ownership inherent in cooperatives' principles. Members who feel part of this solidarity community and actively participate in collective ownership experience emotional connection and happiness stemming from a shared sense of ownership

The study's findings also indicate that members find it easy to conduct transactions and believe they can contribute more to the cooperative. This demonstrates a positive attitude and acknowledgment of members' active role in fostering the cooperative's success and expansion. One way members can enhance their contributions is by consistently investing in the cooperative's capital or savings, thereby boosting its purchasing power and financial stability. Capital injections from members can be utilized for business expansion, investments, or enhancing services. Moreover, active participation in cooperative activities such as meetings, discussions, or community projects fosters a dynamic and collaborative environment. This engagement enriches member experiences and cultivates a more vibrant cooperative culture.

Subjective norm

According to table 5.7 from the preceding chapter, the primary indicators of the subjective norm variable center around the belief that cooperatives represent the optimal choice. Specifically, the statement item "There is a belief formed in the environment around consumers that the product (savings and loans), grocery, automotive, and cellular) are the best choices." holds significant weight with an average assessment score of 3.54. This item underscores the level of trust and positive reputation surrounding cooperative products. Such beliefs can shape favorable perceptions among consumers and influence their purchasing behaviors. Positive factors contributing to these beliefs include high-quality products and satisfactory performance, which foster confidence in the product's suitability.

Furthermore, the social context in which consumers receive praise for possessing products such as savings and loans, groceries, automotive, and cellular items holds considerable significance, as do other factors such as the support provided by the consumer's social circle to purchase these products. This highlights the beneficial influence exerted by social environments on individual purchasing choices. Such social networks may encompass family, friends, colleagues, community members, or even fellow cooperative members themselves.

Perceived behavioral control

Based on the data presented in table 5.8 from the previous chapter, the primary indicators of the perceived behavioral control variable revolve around having comprehensive information and awareness, as illustrated by the statement item "I have complete information and awareness regarding the services provided by the cooperative," with an average assessment weight of 4.02. This indicates that cooperative members possess a thorough understanding and complete awareness regarding the services offered by the cooperative. They are well-versed in the products and services available, comprehending their features, benefits, and usage. Additionally, members are not only knowledgeable about the cooperative's offerings but also grasp the benefits and added value extended to members or customers, encompassing financial, social, or other advantages provided by the cooperative.

Another statement with a notable score is "I have time to use cooperative products." This indicates the availability of time among users or cooperative members to effectively utilize the products or services offered by the cooperative. It also underscores the willingness of cooperative members to actively engage in using cooperative products or services. Active involvement may entail various activities such as understanding product features, participating in training programs, or engaging in cooperative activities, including active participation in cooperative initiatives.

Furthermore, the responses from the participants reveal that cooperative members are capable of making independent decisions regarding the utilization of cooperative services. They also demonstrate the ability to handle any challenges associated with the decision-making process concerning the use of cooperative services. With this capability

Service quality

Referring to table 5.9 from the previous chapter, particularly in chapter 5, it's evident that the primary indicators of the service quality variable pertain to the empathy dimension, notably with the statement item "I feel that the cooperative's operational hours do not conflict with my busy schedule," garnering an average assessment weight of 3.91. This indicates that up to this point, cooperative members perceive that the cooperative's operational hours do not clash or pose hindrances to their busy schedules. Cooperative members may also find the cooperative's operating hours to be sufficiently flexible, enabling them to seamlessly integrate visits or engagements with the cooperative into their daily routines. The absence of significant conflicts between cooperative operating hours and other commitments facilitates the sustained involvement of cooperative members in cooperative activities.

Furthermore, the cooperative ensures product innovation. This signifies the perception that the cooperative adopts specific policies or strategies to foster innovation and freshness in its offerings. It's crucial to recognize that the sustainability of innovation within cooperatives hinges on various factors like organizational culture, management strategies, and member engagement. When cooperative members perceive that their cooperative assures product innovation, it can enhance member value by granting access to products that evolve continuously and remain relevant in the market.

Additionally, they perceive the products sold by the cooperative as competitively priced compared to other competitors, enabling them to profit from transactions conducted within the cooperative. Furthermore, the services rendered by the cooperative thus far are perceived to be of high quality, delivered in a friendly and efficient manner. Moreover, cooperative members express contentment with their involvement in the cooperative, noting the cleanliness and upkeep of the environmental facilities. Lastly, members feel well-informed by the cooperative, appreciating the provision of crucial information related to services. This indicates a favorable perception of cooperative communication practices towards its members. It appears that cooperatives prioritize transparency in their communication with members, sharing essential updates on services, policies, and cooperative developments. Through transparent and consistent communication, cooperatives can strengthen member relationships, enhance understanding, and encourage greater involvement in cooperative services and decisions.

Customer satisfaction

Customer satisfaction is predominantly influenced by the statement item "I am satisfied with the service at the cooperative which has met my expectations," as indicated in table 5.10 from the previous chapter. With an average scoring weight of 3.78, this suggests that cooperative members are content with the services provided by the cooperative, aligning with their expectations. Furthermore, the statement implies that cooperative services not only meet but potentially surpass member expectations, possibly through prompt responses, product longevity, or member-oriented service policies. Additionally, member satisfaction may be linked to the promptness and effectiveness of service delivery, where swift and efficient service can enhance member satisfaction levels.

Respondents' answers to the statement regarding consumer satisfaction also indicated that they felt assured in their decision to choose the cooperative and expressed overall satisfaction with it. Member satisfaction plays a pivotal role in cooperative success, and providing satisfactory service fosters strong bonds between cooperatives and their members. By taking into account these insights, cooperatives can consistently enhance their services to align more closely with members' expectations.

Trust

According to table 5.11 from the preceding chapter, the primary indicators of the trust variable revolve around the statement item "Service providers in cooperatives exhibit good and courteous behavior," with an average assessment score of 3.88. This suggests that the staff or individuals delivering services at the cooperative demonstrate positive, friendly, and courteous behavior in their interactions with members or customers.

Service providers exhibiting good and courteous behavior typically adhere to professional ethics, demonstrating respect, understanding, and friendliness towards cooperative members. Effective communication is integral to such behavior, involving clear communication, the use of appropriate language, and attentive listening to members' needs. Through these actions, service providers not only ensure member satisfaction but also foster positive and enduring relationships between the cooperative and its members. This conducive environment supports the overall growth and sustainability of the cooperative, fostering trust among its members.

Additionally, members of the cooperative also perceive that the cooperative's actions align with its promises. This indicates the belief that the cooperative has fulfilled or even surpassed the commitments it made to its members. Furthermore, this statement highlights the cooperative's adherence to the promises outlined in agreements or contracts with its members, including fulfilling agreed-upon obligations regarding products, services, or other benefits.

Furthermore, the cooperative's actions align with official declarations or commitments communicated through various channels such as contract documents, marketing materials, or written communications. Therefore, it's crucial to uphold transparent communication channels between the cooperative and its members and promptly address any shifts in members' needs or expectations. By maintaining coherence between promises and actual delivery, cooperatives can foster robust trust among their members.

Behavioural loyalty

According to table 5.12 in the preceding chapter, the primary indicators of the behavioral loyalty variable include statements like "I, as a cooperative member, intend to utilize cooperative services in the future," with an average assessment weight score of 3.85. This underscores cooperative members' resolve to continue utilizing the cooperative's services in the future. Additionally, it reflects their dedication to remain engaged and make use of the services provided by the cooperative going forward.

Cooperative members might strongly believe in the values and advantages offered by the cooperative, spanning financial, social, and other dimensions, which drive their intention to keep utilizing its services. By staying engaged and utilizing services in the future, members can bolster the cooperative's sustainability while reaping ongoing benefits from their membership. Active participation in cooperative activities and decision-making processes can further enrich member experiences and foster robust relationships within the cooperative community.

Additionally, cooperative members express their intent to continue fulfilling their needs through future purchases and to remain engaged in the activities, programs, or services provided by the cooperative. This demonstrates their commitment to sustaining active participation in the cooperative's endeavors. Moreover, it underscores the significance cooperative members attach to their involvement in cooperative activities, programs, or services. This inclination may stem from personal advantages, a desire to contribute, or a sense of belonging to the cooperative community. Furthermore, cooperative members' engagement may signify their alignment with the cooperative's mission and values, as they aspire to partake in activities that uphold the cooperative's objectives and principles.

Furthermore, cooperative members may recognize that active participation in cooperative activities yields additional advantages for them as members. These benefits might encompass financial gains, networking prospects, or other perks. By sustaining their involvement, members not only reap personal rewards but also foster the cooperative's positive momentum and longevity. Member engagement serves as a pivotal factor in fortifying a robust and enduring cooperative structure.

Discussion of Hypothesis Results

Analysis of the data processing results, along with the employment of partial least squares (PLS), indicates that the constructs employed in forming the research model conform to the predefined goodness of fit criteria. The subsequent discussion delves into the findings derived from this research.

Attitude has a significant effect on behavioral loyalty

The research indicates that attitude significantly impacts behavioral loyalty. A positive attitude is associated with increased behavioral loyalty, as evidenced by cooperative members finding it beneficial to be part of the cooperative and experiencing ease in transactions. Additionally, members report being able to offer more benefits and feeling content with their cooperative involvement. These factors play a pivotal role in fostering loyalty behaviors such as continued service utilization, sustained support, and advocacy to others.

According to Ali (2022), individuals with a favorable attitude toward a brand or product exhibit a tendency to repeatedly choose that brand in their purchasing decisions, indicating a strong brand preference. Furthermore, positive attitudes are commonly linked with high levels of satisfaction (Alnaser et al., 2017). Satisfied customers are more inclined to exhibit loyalty and make repeat purchases. Moreover, individuals with positive attitudes are more inclined to endorse the product or brand to their social circles (Azemi and Romle, 2020). Additionally, they tend to be loyal customers, displaying reluctance to switch to alternative brands and demonstrating willingness to invest more or exert additional effort to maintain brand loyalty. Conversely, individuals with positive attitudes are inclined to engage more positively with brands, potentially participating in loyalty programs, offering positive feedback, and demonstrating increased brand engagement. The brands examined in this study include cooperatives.

Therefore, maintaining a positive attitude toward a brand or product plays a pivotal role in cultivating and sustaining behavioral loyalty. Businesses often prioritize cultivating a positive brand image, delivering exceptional customer experiences, and consistently meeting customer expectations to shape customer attitudes and foster enduring loyalty. The findings of this study align with numerous prior research findings that underscore the positive and substantial impact of attitude on behavioral loyalty (Hwang and Choi, 2020; Kumar, 2021; and Woo and Kim, 2019).

Subjective norm has a significant effect on behavioral loyalty

The study indicates that subjective norms significantly impact behavioral loyalty, suggesting that a strong subjective norm fosters greater behavioral loyalty. The research findings suggest that environmental beliefs and social influences play a crucial role in shaping consumer loyalty.

Specifically, when consumers perceive certain products as the preferred choice and receive social support and recognition for their loyalty, particularly in cooperative settings, it enhances their loyalty behavior. These findings underscore the importance of social norms and peer opinions in driving repeat purchases and sustained support for brands, products, or services.

As per Al-Swidi et al. (2014), subjective norms encompass the opinions and expectations of significant individuals in an individual's social circle. Positive endorsements and recommendations from friends, family, or relevant social circles can sway individuals towards making repeat purchases. Additionally, individuals often seek acceptance within specific social groups or communities. If using or endorsing a brand or product is perceived as a means to gain acceptance or conform to group norms, it can motivate acts of loyalty.

Recommendations from acquaintances, relatives, or esteemed business associates can wield considerable influence over purchasing decisions and service usage (Alnaser et al., 2017). When respected individuals endorse a brand, customers are more inclined to consider and opt for that particular brand. Additionally, purchasing decisions often involve multiple stakeholders, such as families or business teams, whose social norms and opinions can sway decision outcomes and overall loyalty. Moreover, subjective norms can be shaped by a brand's reputation in society; a positively perceived brand with a good reputation can establish favorable social norms surrounding its usage. These findings align with previous research, underscoring the significant positive impact of subjective norms on behavioral loyalty (Ruiz-Mafe et al., 2016; Izquierdo-Yusta et al., 2022; Alnaser et al., 2017; Elgarhy and Abou-Shouk, 2022).

Perceived behavioral control has a significant effect on behavioral loyalty

The findings of this study indicate that perceived behavioral control significantly impacts behavioral loyalty, with higher levels of perceived control correlating with increased loyalty. The results suggest that respondents have the autonomy to make independent decisions regarding the utilization of cooperative services. Moreover, they possess the necessary information and awareness about these services and feel capable of overcoming any obstacles associated with their usage. These factors contribute to the fostering of loyalty among cooperative members. Overall, these findings underscore the importance of individuals feeling empowered and capable of engaging in behaviors that demonstrate loyalty, which, in turn, enhances their likelihood of consistently exhibiting such behaviors.

Liu et al. (2023) emphasized that individuals are more inclined to engage in actions that demonstrate loyalty, such as making repeat purchases, when they feel competent and capable of doing so. This confidence boosts their likelihood of performing the action. Additionally, if individuals perceive an action of loyalty, such as regular product purchases, as easy to accomplish, they are more inclined to follow through. The perceived ease of carrying out such actions contributes to increased behavioral loyalty.

Sultan et al. (2020) highlighted that perceived behavioral control plays a crucial role in understanding brand or product loyalty behavior. Companies frequently endeavor to facilitate loyalty actions for customers and enhance customers' perceived control over these actions to elevate loyalty levels. Hence, the outcomes of this study align with several prior investigations indicating that perceived behavioral control positively and significantly influences behavioral loyalty (Hasbullah et al., 2014; Sultan et al., 2020; and Azemi and Romle, 2020).

Customer satisfaction has a significant effect on behavioral loyalty

The subsequent research findings indicate that customer satisfaction significantly and positively affects behavioral loyalty. This implies that a high level of customer satisfaction can foster behavioral loyalty. The study demonstrates that cooperative members are satisfied with the services provided by the cooperative, which align with their expectations. Furthermore, they feel content with their decision to choose the cooperative, further reinforcing their loyalty.

Moreover, as highlighted by Supriyanto et al. (2021), satisfied customers are inclined to make repeat purchases as they perceive that the brand or product meets their expectations, fostering loyalty. Additionally, customer satisfaction can engender long-term loyalty, with customers consistently opting for the same brand or product over time. Furthermore, according to Susanti (2018), satisfied customers often advocate for the brand or product, providing positive recommendations to their social circles, thereby influencing others to become loyal customers. Importantly, customer satisfaction can enhance customer lifetime value by ensuring continued purchases and contributing to the company's sustained revenue.

Hence, the findings of this research are consistent with previous studies, including those by Susanti (2019) and Pérez-Morón et al. (2022), which underscore the positive and significant impact of customer satisfaction on behavioral loyalty.

Service quality significant effect on behavioral loyalty

The subsequent findings indicate that service quality significantly and positively impacts behavioral loyalty. This implies that higher service quality corresponds to increased behavioral loyalty. The study suggests that cooperative members find it convenient to conduct transactions and perceive the cooperative's products to be competitively priced compared to other competitors. Additionally, they perceive the services offered by the cooperative to be conducted efficiently, adhering to standards, and delivered in a friendly and prompt manner. These aspects of service quality contribute to fostering loyalty among cooperative members.

Apart from that, so far cooperatives have had a level of variety and novelty in the products they have and cooperatives have prioritized the interests of their members. On the other hand, so far members are aware that the cooperative has provided important information needed by members, and they even feel that the cooperative is responsive in providing solutions to every complaint made by its members. Some of these things have had an impact or influence on increasingly higher behavioral loyalty for each member.

Consistent with this, Susanti (2019) suggests that high service quality typically results in increased customer satisfaction. Satisfied customers are more inclined to stay loyal and make repeat purchases, as they trust that the company will consistently meet their expectations. Furthermore, Tan et al. (2022) indicate that satisfied customers often advocate for brands and products they enjoy, influencing others to become loyal customers. Additionally, maintaining consistent service quality fosters long-term loyalty, as customers who feel valued and receive excellent service are more likely to remain loyal over time. These findings align with the conclusions drawn by Pérez-Morón et al. (2022) and Tan et al. (2022), emphasizing the positive and significant impact of service quality on loyalty behavior.

The role of trust in moderating the effect of perceived behavioral control on *behavioral loyalty*

Another significant finding from this research is that trust positively moderates the influence of perceived behavioral control on behavioral loyalty. This indicates that trust enhances the relationship between perceived behavioral control and behavioral loyalty. The level of trust among cooperative members plays a crucial moderating role in determining the extent to which perceived behavioral control impacts behavioral loyalty.

The research findings indicated that cooperative members perceived the cooperative to fulfill its promises consistently, maintaining accuracy and consistency in its services. Additionally, cooperative service providers exhibited courteous and respectful behavior, fostering trust among members. These factors contribute to members having a high level of trust in the cooperative. This aligns with the assertion made by Hasbullah et al. (2014) that high trust in a brand or company can boost customers' confidence in their ability (perceived behavioral control) to engage in loyal actions such as repeat purchases, with strong trust serving as an additional motivator.

Moreover, when encountering challenges or barriers that could impede loyalty actions, strong trust can assist customers in overcoming these obstacles. They might exhibit greater motivation and dedication to maintaining loyalty due to their trust-based convictions. Furthermore, when confronted with competitors or competitive promotions, customers with high trust levels are typically more resistant to such influences and are inclined to stay loyal to the brands they trust (Azemi et al., 2020). Additionally, elevated trust levels can foster increased customer engagement with a brand or product, thereby enhancing their relationship and bolstering loyalty.

The findings of this study align with previous research, indicating that consumer trust plays a significant moderating role in shaping the impact of perceived behavioral control on behavioral loyalty (Sultan et al., 2020 and Azemi et al., 2020). These results underscore the importance of customer trust in reinforcing the relationship between perceived behavioral control and loyalty behavior. Consequently, companies, including cooperatives, should prioritize efforts to cultivate and uphold high levels of trust with their customers to enhance overall loyalty levels.

The role of trust in moderating the effect of customer satisfaction on *behavioral loyalty*

The study discovered that trust positively and significantly moderates the impact of customer satisfaction on behavioral loyalty. This indicates that trust strengthens the link between customer

satisfaction and behavioral loyalty. The level of trust among cooperative members plays a crucial role in determining how much customer satisfaction affects behavioral loyalty.

In this scenario, trust serves as a variable that alters the connection between customer satisfaction and behavioral loyalty. Upamannyu et al. (2015) define customer trust as the belief and confidence customers have in a brand, company, product, or service, which is vital for fostering robust customer relationships. When customers trust a business, they are more inclined to engage in repeat purchases, offer positive word-of-mouth endorsements, and sustain long-term loyalty (Zhang et al., 2023; Sultan et al., 2020).

Aligned with this perspective, the research findings of Leninkumar (2017), Azizan (2019), and Minta (2018) underscore that elevated trust in a brand or company amplifies the positive effect of customer satisfaction on loyalty. Robust trust fortifies the connection between customers and brands. Furthermore, in scenarios where potential customer discontent arises, even if minor, high trust can mitigate the impact, framing the issue as a negligible incident that doesn't tarnish the overall brand perception. Moreover, customers with high trust are inclined to offer stronger positive endorsements and word-of-mouth referrals about a brand or product to others, potentially fostering additional loyal customers (Javed et al., 2021). These research outcomes are congruent with various prior studies that emphasize how heightened trust fosters deeper engagement between customers and brands, thereby bolstering loyalty and influencing repeat behaviors (Susanti, 2018; Javed et al., 2021).

The results of this study, indicating that trust serves as a positive and significant moderator, underscore the critical role of fostering and upholding high levels of trust with customers as a key factor in enhancing the link between customer satisfaction and behavioral loyalty. Consequently, organizations frequently endeavor to cultivate strong trust bonds with their customer base to optimize levels of customer loyalty.

The role of trust in moderating the effect of service quality on *behavioral loyalty*

The research concludes that trust plays a crucial role in moderating the impact of service quality on behavioral loyalty. It was found that trust positively and significantly enhances the connection between service quality and behavioral loyalty. The level of trust among cooperative members serves as a robust moderator, influencing how much service quality affects behavioral loyalty.

The study discovered that cooperative members who trust the cooperative have confidence in the brand or organization. They believe it will fulfill its promises, offer high-quality products or services, and treat them with honesty. Trust is cultivated through consistent actions and service delivery by the company. Organizations that consistently deliver positive experiences often earn higher levels of trust from their customers. Similarly, Soedarto et al. (2019) found that a company's societal reputation significantly influences customer trust levels. Companies with favorable reputations typically find it easier to establish and maintain trust. Customers with strong trust in a brand or company are often more resistant to competitors' attempts to lure them away, displaying greater loyalty to brands they trust.

The findings of this study align with several previous research studies indicating that the level of trust among cooperative members plays a significant moderating role in determining how service quality impacts behavioral loyalty. Trust serves as a crucial factor in reinforcing the connection between service quality and behavioral loyalty (Boonlertvanich, 2019; Susanti, 2018; and Abdullah et al., 2022). For companies, fostering and preserving customer trust is a key objective, as it can lead to loyal customers, positive recommendations, and sustainable business growth. The positive moderation results underscore the importance of cultivating and maintaining high levels of trust with customers to optimize the relationship between service quality and customer behavioral loyalty. Consequently, companies often prioritize efforts to bolster and uphold customer trust as part of their loyalty-building strategies.

RESEARCH FINDINGS IMPLICATIONS

The outcomes of this study carry both theoretical and practical implications, influencing marketing theory development and enhancing the execution of cooperative activities at the University of Surabaya. Theoretical implications involve advancing marketing theory, while practical implications pertain to leveraging research findings to enhance cooperative operations. Key implications include:

Theoretical Implications

The research outcomes yield several theoretical implications. Firstly, they underscore the significance of various predictors such as attitudes, subjective norms, perceived behavioral control, customer satisfaction, and service quality in shaping behavioral loyalty. These findings shed light on the factors that drive consumer loyalty behavior. Secondly, the study contributes to the advancement of the Theory of Planned Behavior by integrating it with other constructs, particularly within the cooperative context, where such combinations have been less explored. Thirdly, the results highlight theoretical implications concerning the moderating role of customer trust in the relationship between different exogenous and endogenous constructs examined in the study. These findings provide valuable insights for developing theoretical models and serve as a foundation for future research, particularly for academics exploring similar topics within the same context.

Practical Implications

The research outcomes carry significant practical implications. It is crucial for cooperatives to prioritize fostering behavioral loyalty among their members to ensure their sustained growth and development, and to effectively meet the needs of customers and stakeholders. Hence, cooperatives must prioritize their members as key customers, as their loyalty forms the cornerstone of cooperative longevity. To enhance loyalty behavior, cooperatives should focus on improving key factors such as attitudes, subjective norms, perceived behavioral control, customer satisfaction, and service quality. Enhancements in these areas can bolster loyalty among existing cooperative members. Additionally, cooperatives should prioritize maintaining a positive reputation to instill trust among their members. This can be achieved by instilling confidence in the quality, integrity, and ethics of their operations, maintaining transparency in communications, including business practices, policies, and pricing, and ensuring the protection of members' privacy. **Research Limitations**

Like any research, this study has several limitations. Firstly, the data collection occurred at a single point in time using a cross-sectional design. Secondly, the response rate was 66%, not reaching 100%, which may affect the generalizability of the findings. Thirdly, there were constraints in the constructs used to explain the Theory of Planned Behavior. Lastly, while the independent variables accounted for 76.6% of the variance in the dependent variable, the remaining 23.4% could be influenced by factors not examined in this study. Despite these limitations, this research offers recommendations for future studies, as outlined in the following section on research suggestions.

CONCLUSION

In summary, the findings from Chapters 5 and 6 underscore several key conclusions:

1. Attitude significantly influences behavioral loyalty, indicating that a positive attitude fosters higher levels of loyalty among cooperative members. Positive experiences within the cooperative, ease of transactions, and perceived benefits contribute to members' willingness to engage in loyal behaviors such as repeated service usage and recommending the cooperative to others.
2. Subjective norms play a crucial role in shaping behavioral loyalty, with strong social influences encouraging loyalty behaviors. The belief in certain products or services as the best choice, coupled with social support and praise, enhances loyalty behavior among cooperative members.
3. Perceived behavioral control positively affects behavioral loyalty, highlighting the importance of members' sense of autonomy and competence in using cooperative services. Members' ability to make independent decisions, access information, and handle challenges related to service usage positively influences their loyalty behavior.
4. Customer satisfaction has a positive and significant effect on behavioral loyalty. Higher levels of customer satisfaction can increase behavioral loyalty. The results of this study reveal that cooperative members have been satisfied with the services provided by the cooperative, which have met their expectations. Moreover, they feel satisfied with their decision to choose the cooperative. This sense of satisfaction has motivated them to act loyally towards the cooperative.
5. Service quality also significantly influences behavioral loyalty. This indicates that higher levels of service quality lead to higher levels of behavioral loyalty. The findings demonstrate that cooperative members have experienced ease in conducting transactions and perceive the cooperative's products to be competitive with those of other competitors. Furthermore, they perceive the services provided by the cooperative to be in line with standards, friendly, and prompt. This quality of service has encouraged cooperative members to remain loyal.
6. The influence of perceived behavioral control on behavioral loyalty is positively moderated by trust. This means that trust strengthens the relationship between perceived behavioral control and behavioral loyalty. The trust level of cooperative members plays a strong moderating role in determining the extent to which perceived behavioral control affects behavioral loyalty. The findings indicate that cooperative members believe the cooperative delivers on its promises and provides consistent and accurate services. Additionally, service providers in the cooperative exhibit good and polite behavior, fostering trust among members.
7. Similarly, the influence of customer satisfaction on behavioral loyalty is positively and significantly moderated by trust. Trust strengthens the relationship between customer satisfaction and behavioral loyalty. The trust level of cooperative members plays a strong moderating role in

determining the extent to which customer satisfaction affects behavioral loyalty. Trust serves as a factor that alters the relationship between customer satisfaction and loyalty behavior. Customer trust refers to the confidence customers have in a brand, company, product, or service. This is a critical component in building and maintaining strong customer relationships.

8. Finally, the influence of service quality on behavioral loyalty is positively and significantly moderated by trust. Trust strengthens the relationship between service quality and behavioral loyalty. The trust level of cooperative members plays a strong moderating role in determining the extent to which service quality affects behavioral loyalty. Cooperative members who trust the cooperative feel confident and believe in the brand or company. They trust that the cooperative will fulfill its promises, provide quality products or services, and treat them with integrity. Trust is built through consistency in company actions and services. Companies/organizations that consistently provide positive experiences tend to gain higher trust from their customers.

Overall, these findings emphasize the significance of attitude, subjective norms, and perceived behavioral control in fostering behavioral loyalty within cooperatives. By understanding and addressing these factors, cooperatives can enhance member satisfaction, engagement, and long-term loyalty, ultimately contributing to their sustainability and success.

Future Research

1. Based on the limitations and findings of this study, the following suggestions are proposed for future research and cooperatives:
2. Longitudinal Study: Future research should consider conducting longitudinal studies to track changes in phenomena or groups of subjects over time, providing deeper insights into causal relationships.
3. Increased Coverage and Contextual Validation: Researchers are encouraged to aim for a higher response rate and validate findings across different contexts to improve generalizability.
4. Expansion of Constructs: Further studies can explore additional constructs, such as past experiences, to enhance the understanding of the Theory of Planned Behavior.
5. Exploration of Other Variables: Given that around 23.4% of variance remains unexplained, future research can investigate additional antecedent variables, such as place attachment and perceived value, to address existing gaps.
6. Emphasis on Trust Building: Cooperatives, like the Ubaya Cooperative, should prioritize efforts to build and maintain trust among members, recognizing its pivotal role in fostering loyalty, positive recommendations, and sustainable growth.
7. Evaluation and Improvement: The management of cooperatives should evaluate trust-related indicators identified in this research and make necessary improvements to enhance member satisfaction and loyalty.
8. Utilization of Analytical Models: Future researchers can explore alternative analytical models and statistical tools to deepen the analysis of cooperative dynamics and loyalty behavior.
9. Member Engagement Strategies: Cooperative management should implement strategies to engage members and reinforce trust, thereby reducing member attrition and promoting long-term loyalty.

10. Diversification of Research Objects: To enhance the generalizability of findings, future research should consider involving a broader range of cooperatives or even other types of organizations, such as hospitals, to explore similar concepts in different contexts.

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