

A Member Loyalty Model Based on Religiosity, Halal Awareness, Service Quality, and Customer Expectations: The Mediating Roles of Customer Satisfaction and Complaint Handling in Islamic Microfinance Institutions

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Article Info	ABSTRACT
Article history: Received Aug, 2026 Revised Aug, 2026 Accepted Aug, 2026 Keywords: Customer Satisfaction; Halal Awareness; Islamic Microfinance Institution; Member Loyalty; Religiosity; Service Quality	This study develops a comprehensive loyalty model by integrating religiosity, halal awareness, service quality, customer expectations, customer satisfaction, and complaint handling within a single structural framework. This study employed a quantitative explanatory approach using Structural Equation Modeling–Partial Least Squares (SEM-PLS). The research was conducted at KSPPS BMT Nuansa Ummah, East Java, involving 260 members selected through quota sampling from 52 operational branches. Primary data were collected using structured questionnaires measured on a five-point Likert scale. The measurement model was evaluated through convergent validity, discriminant validity, composite reliability, and Cronbach's alpha, while the structural model was assessed using bootstrapping procedures to examine both direct and indirect relationships among variables. The findings reveal that service quality and customer expectations play significant roles in enhancing customer satisfaction and strengthening complaint handling, which subsequently contribute to member loyalty. Religiosity and halal awareness demonstrate different levels of influence within the proposed structural model. Furthermore, customer satisfaction and complaint handling function as important mediating variables that reinforce long-term loyalty. These findings provide practical insights for Islamic microfinance institutions in developing sustainable service strategies while maintaining compliance with Islamic values. <i>This is an open access article under the CC BY-SA license.</i> 

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1. INTRODUCTION

Islamic microfinance institutions (IMFIs) play an essential role in promoting

financial inclusion while ensuring compliance with Sharia principles. Unlike conventional microfinance, IMFIs integrate commercial objectives with Islamic ethical values,

enabling financial services to improve both economic welfare and social justice [1]. Consequently, institutional sustainability depends not only on financial performance but also on the ability to maintain long-term relationships with members through satisfaction and loyalty [2].

In Indonesia, Koperasi Simpan Pinjam dan Pembiayaan Syariah (KSPPS) has become one of the most important forms of Islamic microfinance by providing Sharia-compliant savings and financing services while empowering local communities [3]. However, the rapid expansion of Islamic banks, cooperatives, and financial technology providers has intensified competition, making member loyalty a strategic asset for institutional sustainability. Therefore, identifying the determinants of member loyalty has become increasingly important [4].

Previous studies have identified service quality, trust, customer satisfaction, and perceived value as major predictors of customer loyalty in Islamic financial services [5]. However, these findings cannot be directly generalized to Islamic microfinance institutions because cooperative members simultaneously act as customers and institutional owners. Beyond service-related factors, scholars have increasingly examined Islamic values [6]. Religiosity reflects the extent to which Islamic beliefs influence financial decision-making. At the same time, halal awareness encourages consumers to evaluate financial services according to compliance with Islamic principles, including the prohibition of *riba*, *gharar*, and *maysir* [7]. Nevertheless, empirical findings remain inconsistent. Some studies report that religiosity and halal awareness significantly strengthen customer loyalty through trust and satisfaction, whereas others find only weak or insignificant effects after accounting for service quality and customer experience [8], [9].

Service quality remains one of the strongest determinants of customer satisfaction and loyalty. According to the SERVQUAL framework, reliability, responsiveness, assurance, empathy, and tangibility influence customers' evaluations of

service performance. In Islamic financial institutions, service quality also encompasses ethical behaviour, transparency, honesty, and fairness based on Sharia principles [10]. Furthermore, Expectation Confirmation Theory explains that satisfaction arises when perceived performance meets or exceeds customer expectations, whereas unmet expectations may generate dissatisfaction and complaints that eventually reduce loyalty [11].

Complaint handling also plays an important role in maintaining customer relationships because effective complaint management enables institutions to recover customer trust and improve service quality [12]. However, studies investigating complaint handling within Islamic microfinance institutions remain limited compared with those conducted in Islamic banking.

Although previous research has examined religiosity, halal awareness, service quality, customer expectations, customer satisfaction, complaint handling, and loyalty, these variables have generally been investigated separately [13]. Most studies emphasize direct relationships while giving limited attention to the mediating roles of customer satisfaction and complaint handling [14]. Consequently, the behavioural mechanisms through which spiritual values, cognitive evaluations, and service experiences jointly influence member loyalty remain insufficiently understood, particularly within Islamic microfinance cooperatives.

This study addresses these limitations by integrating religiosity, halal awareness, service quality, and customer expectations into a comprehensive member loyalty framework while positioning customer satisfaction and complaint handling as sequential mediating variables. The study also provides empirical evidence from KSPPS BMT Nuansa Ummah East Java, thereby extending the literature beyond the Islamic banking context. The proposed model is expected to offer a more comprehensive explanation of member loyalty formation

using the Structural Equation Modeling–Partial Least Squares (SEM-PLS) approach.

Accordingly, this study aims to analyze the direct and indirect effects of religiosity, halal awareness, service quality, and customer expectations on member loyalty through customer satisfaction and complaint handling at KSPPS BMT Nuansa Ummah East Java. The findings are expected to contribute to the development of Islamic marketing and Islamic microfinance literature while providing practical recommendations for strengthening member loyalty and institutional sustainability.

2. LITERATURE REVIEW

2.1 *Member Loyalty in Islamic Microfinance Institutions*

Member loyalty represents one of the most important indicators of organizational sustainability in service-based institutions because loyal members tend to maintain long-term relationships, repeatedly use institutional services, and voluntarily recommend the institution to others. Within Islamic microfinance institutions, loyalty extends beyond transactional behavior and reflects members' commitment to institutions that consistently implement Islamic values in their operational activities [14].

From the perspective of relationship marketing, loyalty develops through a cumulative evaluation process involving cognitive, affective, and behavioral dimensions [15]. Customers initially assess service performance based on rational considerations, subsequently develop emotional attachment through satisfying experiences, and finally demonstrate behavioral commitment through repeated transactions and positive word-of-mouth communication. In Islamic financial institutions, this process is strengthened by compliance with Sharia principles, ethical business conduct, and institutional credibility [16].

Unlike commercial banking customers, members of Islamic cooperatives simultaneously function as users and owners of the institution [17].

Consequently, member loyalty contributes not only to financial sustainability but also to organizational participation, institutional governance, and cooperative development. Therefore, identifying factors that influence member loyalty remains essential for ensuring the long-term sustainability of Islamic microfinance institutions.

2.2 *Religiosity and Customer Satisfaction*

Religiosity reflects the extent to which individuals internalize and practice religious beliefs in their daily lives. Within Islamic consumer behavior, religiosity influences attitudes, preferences, and purchasing decisions because consumers tend to evaluate products and services according to their conformity with Islamic teachings [18].

Highly religious individuals generally demonstrate greater sensitivity toward institutional integrity, ethical conduct, and Sharia compliance. Consequently, Islamic financial institutions are expected to provide services that satisfy not only functional needs but also spiritual expectations. When members perceive those institutional practices are consistent with Islamic principles, positive evaluations toward service performance are likely to emerge, resulting in higher customer satisfaction [19].

Previous studies generally indicate that religiosity positively contributes to customer satisfaction within Islamic financial services. Nevertheless, several empirical investigations report insignificant relationships, suggesting that religiosity alone may not guarantee customer satisfaction without adequate service performance.

According to **Expectation Confirmation Theory**, customer satisfaction arises when institutional performance fulfills previously established expectations [20]. In Islamic financial services, religious values constitute part of these expectations because customers expect institutions to

consistently implement Sharia principles [21].

H1. Religiosity positively influences customer satisfaction.

2.3 *Religiosity and Complaint Handling*

Religious values influence not only purchasing decisions but also customers' responses to service failures [22]. Individuals with stronger religiosity often demonstrate greater tolerance, patience, and willingness to resolve problems constructively [23]. However, highly religious customers may also possess higher expectations regarding ethical conduct and fairness [24]. Consequently, ineffective complaint handling may generate stronger disappointment because institutional behaviour is perceived as inconsistent with Islamic teachings.

Complaint handling therefore becomes an important mechanism through which Islamic financial institutions maintain trust and preserve long-term relationships with members [25]. Based on these arguments, the following hypothesis is proposed [26].

H2. Religiosity positively influences complaint handling.

2.4 *Halal Awareness and Customer Satisfaction*

Halal awareness refers to consumers' understanding of halal principles, including knowledge regarding lawful transactions, prohibited practices, and compliance with Islamic economic values. Within Islamic financial institutions, halal awareness extends beyond product certification and encompasses members' understanding of contracts (*akad*), financing mechanisms, transparency, and avoidance of *riba*, *gharar*, and *maysi* [27].

Consumers possessing stronger halal awareness generally exhibit greater confidence toward institutions capable of consistently implementing Islamic principles. Consequently, higher halal awareness is expected to enhance satisfaction because members perceive greater congruence between institutional

practices and personal religious beliefs [28].

Nevertheless, previous empirical findings remain inconsistent. Some studies identify significant positive relationships, whereas others conclude that halal awareness primarily influences initial selection rather than post-purchase satisfaction. Accordingly, the following hypothesis is proposed [29].

H3. Halal awareness positively influences customer satisfaction.

2.5 *Halal Awareness and Complaint Handling*

Members with greater knowledge regarding halal principles are generally more capable of evaluating whether institutional practices conform to Islamic law. Consequently, halal awareness also influences members' evaluations when service failures occur. Transparent complaint resolution that reflects Islamic ethical values is expected to strengthen members' confidence in the institution. Therefore, complaint handling within Islamic financial institutions should not merely resolve operational problems but also demonstrate institutional commitment toward Sharia compliance [30].

Based on this reasoning, the following hypothesis is formulated.

H4. Halal awareness positively influences complaint handling.

2.6 *Service Quality and Customer Satisfaction*

Service quality has consistently been recognized as one of the strongest determinants of customer satisfaction across various service industries. According to the SERVQUAL framework, service quality comprises reliability, responsiveness, assurance, empathy, and tangible aspects that collectively shape customers' perceptions regarding institutional performance [31].

Within Islamic financial institutions, service quality extends beyond technical efficiency by incorporating ethical values such as honesty, justice, transparency, and

trustworthiness. Therefore, customers evaluate service quality not only from operational performance but also from institutional adherence to Islamic moral principles [32].

Expectation Confirmation Theory further suggests that customer satisfaction emerges when perceived service performance equals or exceeds prior expectations. Accordingly, higher service quality should increase customer satisfaction [33].

H5. Service quality positively influences customer satisfaction.

2.7 Service Quality and Complaint Handling

Service failures are unavoidable within financial service organizations. Nevertheless, customers tend to evaluate institutions not solely based on the occurrence of service failures but also on how effectively these failures are managed. Institutions demonstrating prompt responsiveness, fairness, and empathy during complaint resolution are more likely to restore customer confidence [34].

Consequently, service quality also contributes to improving complaint handling effectiveness within Islamic financial institutions.

H6. Service quality positively influences complaint handling.

2.8 Customer Expectations and Customer Satisfaction

Customer expectation has long been recognized as one of the fundamental determinants of customer satisfaction within service marketing literature. According to Expectation Confirmation Theory (ECT), customers continuously compare perceived service performance with their prior expectations. Satisfaction emerges when organizational performance equals or exceeds these expectations, whereas dissatisfaction occurs when perceived performance falls below anticipated standards [35].

Within Islamic microfinance institutions, customer expectations encompass not only functional aspects

such as transaction speed, financing accessibility, and employee responsiveness but also ethical dimensions reflecting Sharia compliance. Members expect Islamic financial institutions to demonstrate transparency, fairness, honesty, and accountability in every financial transaction. Consequently, institutions capable of fulfilling both functional and religious expectations are more likely to generate higher customer satisfaction.

Previous empirical studies consistently demonstrate that customer expectations significantly influence satisfaction across various financial service sectors. Nevertheless, the strength of this relationship may vary depending on institutional characteristics and customers' religious orientations. Accordingly, the following hypothesis is proposed [36].

H7. Customer expectations positively influence customer satisfaction.

2.9 Customer Expectations and Complaint Handling

Customer expectations also influence how customers evaluate institutional responses when service failures occur. Members possessing higher expectations generally demand faster, fairer, and more transparent complaint resolution. Consequently, effective complaint handling should not merely resolve operational problems but should also restore customers' confidence by meeting their expectations regarding organizational responsibility and service recovery [37].

From the perspective of Service Recovery Theory, complaint handling represents a strategic mechanism for reducing dissatisfaction following service failures. Customers tend to forgive service errors when institutions provide timely responses, transparent communication, and equitable solutions. Therefore, organizations capable of meeting customers' expectations during complaint resolution are more likely to preserve long-term relationships [38].

Based on these arguments, the following hypothesis is formulated.

H8. Customer expectations positively influence complaint handling.

2.10 Customer Satisfaction and Member Loyalty

Customer satisfaction remains one of the most widely accepted antecedents of customer loyalty. Relationship Marketing Theory suggests that repeated positive experiences strengthen emotional attachment between customers and service providers, ultimately encouraging long-term commitment [39].

Within Islamic financial institutions, satisfaction extends beyond functional service evaluation because members simultaneously assess institutional consistency in implementing Islamic ethical values. Consequently, satisfied members are more likely to continue using institutional services, increase transaction intensity, participate in cooperative activities, and recommend the institution to prospective members [40].

Numerous empirical studies consistently identify customer satisfaction as a significant predictor of customer loyalty. Although the magnitude of influence varies across institutional settings, satisfaction generally serves as the primary psychological mechanism explaining repeated customer behaviour. Accordingly, the following hypothesis is proposed [41].

H9. Customer satisfaction positively influences member loyalty.

2.11 Complaint Handling and Member Loyalty

Service failures inevitably occur in every service organization. However, organizational sustainability depends less on the occurrence of failures than on the institution's ability to recover from them effectively. Complaint handling therefore constitutes an important component of relationship management because successful service recovery enables

institutions to restore customer trust and reduce switching intentions.

Justice Theory explains that customers evaluate complaint handling based on distributive justice, procedural justice, and interactional justice. When complaint resolution is perceived as fair, transparent, and respectful, dissatisfaction can be transformed into stronger customer commitment.

Within Islamic financial institutions, complaint handling carries additional significance because fairness and accountability are fundamental principles embedded in Islamic business ethics. Institutions demonstrating sincerity, honesty, and responsibility during complaint resolution reinforce members' confidence while strengthening institutional legitimacy.

Consequently, effective complaint handling is expected to improve member loyalty.

H10. Complaint handling positively influences member loyalty.

2.12 The Mediating Role of Customer Satisfaction and Complaint Handling

Customer loyalty rarely develops through direct relationships alone. Instead, behavioural responses generally emerge through complex psychological mechanisms involving cognitive evaluations, emotional reactions, and post-purchase experiences. Within Islamic financial institutions, customer satisfaction and complaint handling represent two important mediating mechanisms explaining how organizational performance ultimately influences member loyalty.

Customer satisfaction functions as an affective evaluation reflecting members' overall experiences after utilizing institutional services. High-quality services, fulfillment of customer expectations, and compliance with Islamic values are expected to strengthen satisfaction, which subsequently encourages long-term loyalty. Conversely, complaint handling represents an institutional recovery

mechanism that restores customer confidence following service failures. Effective complaint management therefore minimizes dissatisfaction while reinforcing long-term relationships [42].

Integrating these two mediating variables provides a more comprehensive explanation regarding the formation of member loyalty than examining direct effects alone. Accordingly, this study proposes that customer satisfaction and complaint handling mediate the relationships between religiosity, halal awareness, service quality, customer expectations, and member loyalty.

2.13 Conceptual Framework

Based on the theoretical framework and hypotheses developed, the conceptual research model integrates four exogenous variables—religiosity, halal understanding, service quality, and customer expectations—to explain member loyalty through two mediating variables, namely customer satisfaction and customer complaints. The proposed model is analyzed using the Structural Equation Modeling–Partial Least Squares (SEM-PLS) approach.

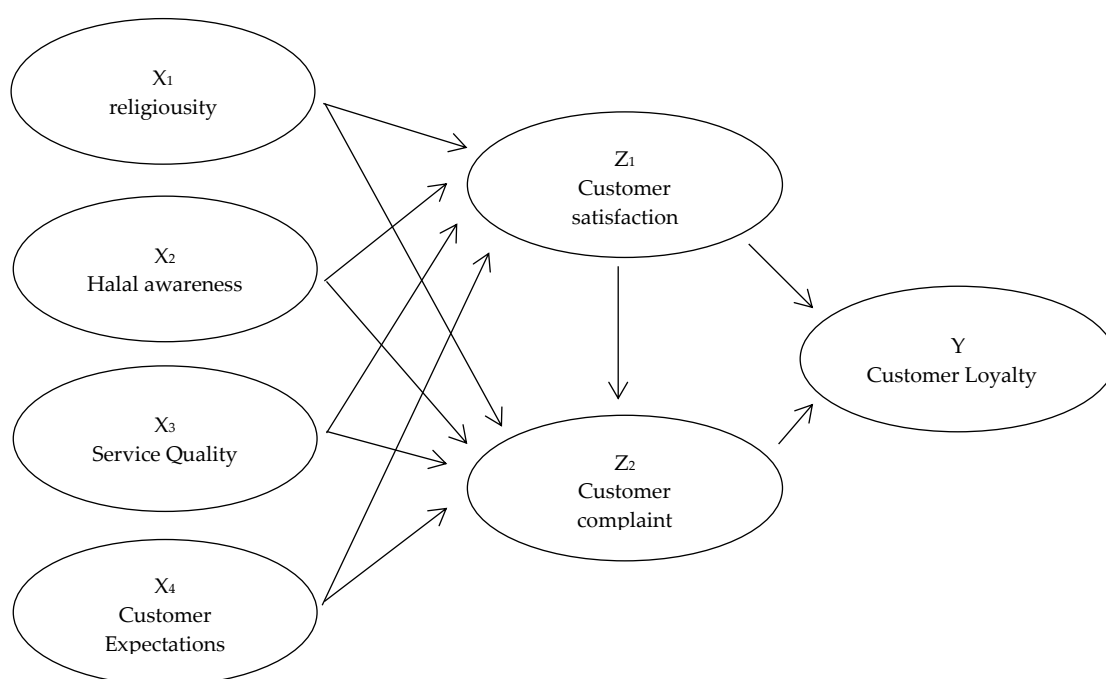


Figure 1. Conceptual Framework

2.14 Transition to Methodology

Based on that conceptual framework, this study then examines the relationship Causal relationships between variables using the SEM-PLS approach. This approach was chosen because it can analyze simultaneous relationships between latent constructs, evaluate the measurement model and the structural model, and comprehensively test mediation effects through the bootstrapping procedure.

3. METHODS

3.1 Research Design

This study employed a quantitative approach with an explanatory research design to examine the causal relationships among religiosity, halal awareness, service quality, customer expectations, customer satisfaction, complaint handling, and member loyalty within Islamic microfinance institutions. The explanatory approach was selected because the study aims to test theoretically developed hypotheses through empirical evidence and evaluate

both direct and indirect relationships among latent constructs.

The analytical framework was developed using **Structural Equation Modeling–Partial Least Squares (SEM-PLS)**. Compared with covariance-based SEM, SEM-PLS is more appropriate for predictive research involving complex structural models with multiple latent variables and mediation effects. Furthermore, SEM-PLS simultaneously evaluates the measurement model and the structural model, enabling a comprehensive assessment of construct validity, reliability, and causal relationships.

3.2 Research Setting

The study was conducted at **KSPPS BMT Nuansa Ummah, East Java**, one of the largest Islamic microfinance cooperatives in the province. The institution operates through an extensive branch network and provides Sharia-compliant savings, financing, and other financial services to its members.

KSPPS BMT Nuansa Ummah was selected because of its significant institutional scale, diverse member characteristics, and continuous commitment to implementing Islamic financial principles. These characteristics make the institution an appropriate setting for investigating the determinants of member loyalty within the Islamic microfinance sector.

3.3 Population and Sample

The target population consisted of **30,816 registered members** distributed across **107 active branches** of KSPPS BMT Nuansa Ummah in East Java. Considering the wide geographical distribution of members, the study focused on **52 operational branches** representing various service areas.

A total of **260 respondents** participated in the study. Sample

selection employed a **quota sampling** technique to ensure adequate representation across selected branches. This sample size satisfies the minimum recommendation for SEM-PLS analysis because it exceeds the minimum sample requirement based on the ten-times rule and provides sufficient statistical power for evaluating structural relationships.

3.4 Data Collection Procedure

Primary data were collected using a structured questionnaire administered directly to members of KSPPS BMT Nuansa Ummah. The questionnaire consisted of closed-ended questions measuring all research constructs.

Prior to full-scale data collection, the instrument was reviewed to ensure clarity, content validity, and consistency with the conceptual framework. Respondents voluntarily completed the questionnaire after receiving information regarding the research objectives and confidentiality of their responses.

3.5 Measurement of Variables

The study investigated seven latent constructs comprising four exogenous variables, two mediating variables, and one endogenous variable.

The exogenous variables include: Religiosity, Halal Awareness, Service Quality and Customer Expectations. The mediating variables include: Customer Satisfaction and Complaint Handling. The endogenous variable is: Member Loyalty

All indicators were adapted from established theories and previous empirical studies while considering the operational characteristics of Islamic microfinance institutions. Responses were measured using a **five-point Likert scale**, ranging from 1 (**strongly disagree**) to 5 (**strongly agree**).

Table 1. Operational Definition of Variables

Variable	Definition	Main Indicators
Religiosity	Degree to which members internalize Islamic values in financial decision-making	Belief, worship, Islamic behavior

Variable	Definition	Main Indicators
Halal Awareness	Members' understanding regarding Sharia-compliant financial transactions	Knowledge, understanding, awareness
Service Quality	Members' evaluation of institutional service performance	Tangibles, reliability, responsiveness, assurance, empathy
Customer Expectations	Desired performance expected before receiving services	Performance expectation, fairness, transparency
Customer Satisfaction	Overall evaluation after service experience	Satisfaction, expectation confirmation, service evaluation
Complaint Handling	Institutional ability to manage customer complaints effectively	Responsiveness, fairness, speed, problem resolution
Member Loyalty	Commitment to maintaining long-term relationships with the institution	Repeat transaction, recommendation, retention

3.6 Data Analysis Technique

Data analysis was performed using **Structural Equation Modeling–Partial Least Squares (SEM-PLS)** with SmartPLS software. The analytical procedure consisted of two sequential stages: evaluation of the measurement model (*outer model*) and evaluation of the structural model (*inner model*). Hypothesis testing was conducted using **Bootstrapping**. A hypothesis was accepted when the **t-statistic exceeded 1.96** and the **p-value was less than 0.05** at the 95% confidence level.

3.7 Ethical Considerations

Participation in this study was voluntary. Respondents were informed of the research objectives before completing the questionnaire, and all responses were treated confidentially. Data were analyzed solely for academic purposes, and no personally identifiable information was disclosed throughout the research process.

3.8 Transition to Results

Following the evaluation of the research methodology, the subsequent section presents the empirical findings. The analysis begins with respondents' demographic characteristics, followed by the assessment of the measurement model, structural model evaluation, hypothesis testing, and mediation analysis using the SEM-PLS approach.

4. RESULTS AND DISCUSSION

4.1 Results

a. Respondent Characteristics

A total of **260 valid questionnaires** were analyzed in this study. The respondents comprised active members of KSPPS BMT Nuansa Ummah who had utilized the institution's financial services and met the research criteria. Respondents were selected from **52 operational branches** representing the distribution of members across East Java.

To provide a comprehensive overview of the research sample, respondents were classified according to demographic characteristics, including gender, age, educational background, occupation, length of membership, and frequency of transactions. Understanding these characteristics is important because differences in demographic profiles may influence members' perceptions of service quality, customer satisfaction, complaint handling, and loyalty.

b. Measurement Model Evaluation (Outer Model)

The measurement model was evaluated to ensure that all latent constructs satisfied the requirements of reliability and validity before examining the structural relationships among variables. Following the SEM-PLS procedure, the assessment included indicator

reliability, internal consistency reliability, convergent validity, and discriminant validity.

1) Internal Consistency Reliability

Internal consistency was evaluated using **Cronbach's**

Alpha and **Composite Reliability**. Both statistics should exceed the recommended threshold of 0.70.

Table 2. Reliability Statistics

Construct	Cronbach's Alpha	Composite Reliability
Religiosity	0,624	0,60
Halal Awareness	0,609	0,60
Service Quality	0,609	0,60
Customer Expectations	0,671	0,60
Customer Satisfaction	0,652	0,60
Complaint Handling	0,652	0,60
Member Loyalty	0,627	0,60

The reliability assessment demonstrates that all constructs possess satisfactory internal consistency, as indicated by Cronbach's Alpha and Composite Reliability values exceeding the recommended threshold. These results confirm that the measurement instrument consistently measures each latent construct.

c. Structural Evaluation Model (Inner Model)

Following confirmation of the measurement model, the structural model was evaluated to examine the predictive capability of the proposed model and the hypothesized causal relationships among latent constructs.

1) Collinearity Assessment

Multicollinearity among predictor constructs was assessed using the Variance Inflation Factor (VIF).

Table 3. Inner VIF Values

Variable	Indicator Dominant	Loading Factor
Religiosity	X1.1 dan X1.3	0,783
Halal Awareness	X2.6	0,842
Service Quality	X3.4	0,896
Customer Expectations	X4.2	0,850
Customer Satisfaction	Kep.2	0,942
Complaint Handling	Kel.2	0,908
Member Loyalty	L.3	0,913

The VIF values were below the recommended threshold, indicating the absence of multicollinearity among predictor variables. Therefore, the structural model was considered statistically

appropriate for hypothesis testing.

2) Coefficient of Determination (R^2)

The explanatory power of the structural model was evaluated using the coefficient of determination (R^2).

Table 4. R² Values

Endogenous Variable	R ²
Customer Satisfaction	0,676746076
Complaint Handling	0,673775333
Member Loyalty	0,773619

The R² values indicate the proportion of variance explained by the exogenous constructs for each endogenous variable. Higher R² values demonstrate stronger predictive capability of the proposed structural model.

3) Effect Size (f²)

The effect size (f²) was calculated to determine the contribution of each exogenous construct to the endogenous variables.

Table 5. Effect Size (f²)

Endogenous Variable	Sig F
Customer Satisfaction	3,54066E-62
Complaint Handling	1,13186E-61
Member Loyalty	4,61691E-84

4.2 Discussion

The discussion section aims to provide a comprehensive interpretation of the research findings by integrating the empirical results with relevant theories and previous studies. It not only explains the relationships among the variables but also elaborates on the theoretical rationale and practical implications of each finding within the context of Islamic microfinance institutions.

a. The Effect of Religiosity on Customer Satisfaction

The findings indicate that religiosity has a significant effect on customer satisfaction, as supported by the hypothesis testing results. This finding suggests that religiosity plays an important role in shaping members' evaluations of the services provided by Islamic microfinance institutions. In the context of KSPPS BMT Nuansa Ummah, religiosity is not merely reflected in the level of individual religious commitment but also in members' expectations that all institutional operations comply with Islamic principles.

From a theoretical perspective, this finding can be explained by Expectation

Confirmation Theory (ECT), which posits that customer satisfaction arises when the actual service experience meets or exceeds customers' prior expectations. Within Islamic financial institutions, these expectations extend beyond service quality to include the implementation of Islamic values such as honesty, justice, transparency, and compliance with Sharia contracts. When members perceive that these values are consistently practiced, they develop a more favorable evaluation of the institution, thereby enhancing their satisfaction.

The findings also support the perspective of Islamic Relationship Marketing, which emphasizes that long-term relationships between financial institutions and their members are established through moral integrity and trust derived from adherence to Sharia principles. Accordingly, members' religiosity strengthens their positive perceptions of the quality of the relationship with the institution.

However, if the empirical results of the thesis reveal a non-significant relationship, this may

indicate that members' satisfaction is influenced more by their actual service experiences than by their personal level of religiosity. In other words, members tend to prioritize service quality, transaction convenience, and service efficiency as the primary determinants of their satisfaction.

b. The Effect of Religiosity on Complaint Handling

The relationship between religiosity and complaint handling suggests that religious values influence how members perceive the institution's complaint resolution process. Members with higher levels of religiosity generally have greater expectations regarding employees' ethical behavior and expect disputes to be resolved fairly in accordance with Sharia principles.

From the perspective of Islamic Business Ethics, complaint resolution is not merely an administrative process but also an implementation of the values of *amanah* (trustworthiness), justice, and responsibility. Therefore, effective complaint handling enhances members' perceptions that the institution genuinely applies Islamic principles throughout its operations.

If the empirical findings indicate a non-significant relationship, this suggests that members evaluate complaint resolution primarily based on the speed and effectiveness of the service rather than on their own level of religiosity. Such findings imply that service performance remains the dominant factor shaping members' perceptions of the institution's complaint-handling mechanism.

c. The Effect of Halal Awareness on Customer Satisfaction

Halal awareness reflects members' understanding of Sharia principles governing financial activities. The greater the members'

knowledge of halal concepts, Sharia contracts, and the prohibitions of *riba* (usury), *gharar* (uncertainty), and *maysir* (gambling), the more likely they are to evaluate positively an institution that consistently applies these principles.

The findings demonstrate that halal awareness contributes significantly to customer satisfaction. This suggests that satisfaction is influenced not only by the functional aspects of service delivery but also by members' confidence that all financial transactions are conducted in accordance with Islamic law.

These findings reinforce the concept of Perceived Sharia Compliance, which refers to members' perceptions of the institution's adherence to Sharia principles. The stronger this perception, the higher the level of satisfaction experienced by members.

d. The Effect of Halal Awareness on Complaint Handling

Halal awareness also influences how members evaluate the complaint resolution process. Members with a stronger understanding of Sharia principles tend to expect complaint handling procedures to be conducted transparently, fairly, and responsibly.

When the institution demonstrates transparency and consistently applies Sharia principles throughout the complaint resolution process, members' trust is strengthened. Conversely, if complaint handling is perceived to be inconsistent with Islamic values, members may lose confidence in the institution.

e. The Effect of Service Quality on Customer Satisfaction

Service quality is one of the primary determinants of customer satisfaction in Islamic microfinance institutions. Based on the hypothesis testing results, the relationship

between service quality and customer satisfaction indicates that members' perceptions of service quality play a crucial role in shaping their overall evaluation of the institution's performance. The higher the perceived quality of service, the greater the level of satisfaction experienced by members.

This finding is consistent with the SERVQUAL model developed by Parasuraman, Zeithaml, and Berry, which proposes that service quality is determined by five key dimensions: tangibles, reliability, responsiveness, assurance, and empathy. Within the context of Islamic microfinance institutions, these dimensions represent not only technical service quality but also the institution's commitment to providing professional, transparent, and Sharia-compliant services.

At KSPPS BMT Nuansa Ummah, service quality is a strategic factor because members expect not only efficient and accurate administrative processes but also interactions that reflect Islamic ethics. Employees' friendliness, honesty, accessibility of information, and ability to resolve members' concerns effectively constitute essential indicators that shape positive perceptions of the institution.

The findings are also consistent with previous studies identifying service quality as a key predictor of customer satisfaction in the service sector, including Islamic financial institutions. However, this study offers a broader perspective by examining service quality alongside religiosity, halal awareness, customer expectations, and complaint handling within a single SEM-PLS framework. Consequently, service quality is viewed not merely as an operational factor but also as a strategic instrument for fostering long-term relationships with members.

f. The Effect of Service Quality on Complaint Handling

In addition to enhancing customer satisfaction, service quality also influences the effectiveness of complaint handling. The findings indicate that institutions capable of delivering high-quality services are generally better prepared to address members' complaints promptly, accurately, and fairly. This suggests that service quality extends beyond the core service delivery process and is also reflected in the institution's ability to implement effective service recovery when service failures or customer dissatisfaction occur.

According to Service Recovery Theory, organizational success is determined not only by minimizing service failures but also by its ability to restore customers' trust following service breakdowns. In the context of KSPPS BMT Nuansa Ummah, a responsive complaint-handling mechanism demonstrates the institution's commitment to maintaining positive relationships with its members.

From an Islamic perspective, complaint resolution also represents the implementation of the principles of *al-'adl* (justice), *amanah* (trustworthiness), and *ihsan* (excellence in service). Therefore, superior service quality strengthens members' perceptions that the institution fulfills its moral responsibility toward resolving members' concerns.

g. The Effect of Customer Expectations on Customer Satisfaction

Customer expectations constitute the initial benchmark used by members to evaluate the quality of services they receive. According to Expectation Confirmation Theory (ECT), satisfaction emerges when the institution's performance meets or exceeds members' expectations. Conversely, when service

performance falls below expectations, members are more likely to experience dissatisfaction.

The findings reveal that customer expectations significantly contribute to the formation of customer satisfaction. This indicates that members of KSPPS BMT Nuansa Ummah evaluate not only the final service outcome but also compare it with the expectations formed prior to engaging in transactions. Consequently, managing customer expectations becomes an essential component of the institution's service strategy.

In practice, members' expectations are shaped by previous experiences, recommendations from other members, marketing communications, and the institution's reputation. The more realistic these expectations are and the more consistently high-quality services are delivered, the greater the likelihood of achieving customer satisfaction.

h. The Effect of Customer Expectations on Complaint Handling

Customer expectations also influence how members evaluate the complaint resolution process. Members with high service expectations tend to assess complaint handling based on response speed, clarity of information, and the fairness of the solutions provided.

The findings suggest that managing customer expectations is an important element in creating positive service experiences. When complaint resolution meets members' expectations, their trust in the institution is strengthened. Conversely, if the complaint resolution process is perceived as inadequate, members may lose confidence in the institution even when the core service quality is considered satisfactory.

Therefore, Islamic microfinance institutions should

ensure that complaint-handling procedures are systematic, transparent, and easily understood by members. Such an approach not only minimizes the potential for conflicts but also strengthens the institution's image as a professional organization committed to member satisfaction.

i. The Effect of Customer Satisfaction on Member Loyalty

Customer satisfaction represents the psychological mechanism linking service experiences to loyal behavior. Members who are satisfied are more likely to maintain their relationship with the institution, increase the frequency of their transactions, and recommend the institution to others. Thus, satisfaction not only generates positive evaluations but also encourages behaviors that contribute to the organization's long-term sustainability.

In the context of KSPPS BMT Nuansa Ummah, customer satisfaction reflects the institution's success in fulfilling both the economic needs and the spiritual expectations of its members. Members who consistently experience positive service encounters develop greater trust in the institution, allowing loyalty to evolve naturally over time.

These findings support Relationship Marketing Theory, which identifies customer satisfaction as the primary foundation for developing long-term relationships between organizations and their customers. Relationships built upon satisfaction tend to produce stronger commitment than those based solely on economic considerations.

j. The Effect of Complaint Handling on Member Loyalty

Complaint handling is one of the key factors determining an institution's ability to maintain member loyalty. Complaints should

not necessarily be viewed as indicators of organizational failure; rather, they may serve as opportunities to strengthen customer relationships when managed effectively.

The findings demonstrate that effective complaint handling contributes significantly to the development of member loyalty. When members perceive that their concerns are addressed promptly, fairly, and transparently, their trust in the institution increases. Conversely, delayed or unsatisfactory complaint resolution may reduce members' commitment to the institution.

From the perspective of Justice Theory, successful complaint handling depends on members' perceptions of distributive justice (fairness of outcomes), procedural justice (fairness of procedures), and interactional justice (fairness in interpersonal treatment). These three dimensions play essential roles in rebuilding members' trust following service failures.

For Islamic microfinance institutions, effective complaint handling also represents the implementation of Islamic values emphasizing responsibility, honesty, and respect for members' rights. Consequently, complaint management should be regarded not merely as a problem-solving mechanism but also as a strategic tool for strengthening long-term member loyalty.

k. The Mediating Role of Customer Satisfaction

The analysis indicates that customer satisfaction serves as a mediating mechanism linking religiosity, halal awareness, service quality, and customer expectations to member loyalty. This finding suggests that member loyalty in Islamic microfinance institutions is not formed directly through the

influence of these variables alone but rather through members' evaluations of their service experiences.

From the perspective of Expectation Confirmation Theory (ECT), satisfaction results from the congruence between members' expectations and the institution's performance. When service performance meets or exceeds expectations, members develop positive evaluations that subsequently evolve into long-term commitment toward the institution. Therefore, satisfaction functions not only as an outcome of service quality but also as a psychological mechanism that transforms favorable perceptions into loyal behaviors.

Within the context of KSPPS BMT Nuansa Ummah, customer satisfaction is influenced not only by functional aspects such as service efficiency and transaction convenience but also by members' perceptions that all institutional activities are conducted in accordance with Sharia principles. The integration of superior service quality with adherence to Islamic values creates a more comprehensive customer experience than that typically found in conventional financial services. This condition strengthens members' emotional attachment to the institution and increases the likelihood of long-term relationships.

These findings also indicate that improving member loyalty cannot be achieved solely through enhancing service quality or strengthening religious aspects independently. Instead, the institution must ensure that every service experience generates a high level of customer satisfaction, thereby providing members with compelling reasons to maintain long-term relationships with the institution.

1. The Mediating Role of Complaint Handling

In addition to customer satisfaction, this study demonstrates that complaint handling plays an important mediating role in explaining the development of member loyalty. Complaint handling functions not only as a problem-resolution mechanism but also as a strategic approach for maintaining relationships between the institution and its members following service failures.

According to Service Recovery Theory, customers tend to evaluate organizations more positively when service failures are resolved promptly, fairly, and transparently. Consequently, service failures do not necessarily result in the loss of customer loyalty if the organization is capable of implementing effective service recovery strategies.

Within Islamic microfinance institutions, complaint handling encompasses a broader dimension than in many other service sectors. Members evaluate not only the effectiveness of problem resolution but also whether the process reflects Islamic values such as *amanah* (trustworthiness), honesty, *shura* (consultation), and justice. Therefore, complaint-handling mechanisms implemented in accordance with Sharia principles strengthen members' trust in the institution's integrity.

The findings further indicate that effective complaint handling reduces the negative consequences of customer dissatisfaction while enhancing members' commitment to continue using the services of KSPPS BMT Nuansa Ummah. Accordingly, complaints should be viewed as valuable strategic information that can be utilized to continuously improve service quality and

strengthen long-term member relationships.

m. Theoretical Implications

This study provides several contributions to the development of the literature on member behavior in Islamic microfinance institutions.

First, this study extends Relationship Marketing Theory by demonstrating that member loyalty is influenced not only by the quality of the relationship between members and the institution but also by religiosity and members' understanding of halal principles. The integration of these spiritual dimensions with service-related variables results in a more comprehensive conceptual model than previous studies, which have generally emphasized only service quality and customer satisfaction.

Second, this study reinforces Expectation Confirmation Theory (ECT) by showing that customer satisfaction is formed through the congruence between members' expectations and their actual service experiences. In the context of Islamic financial institutions, the confirmation process extends beyond service quality to include the implementation of Sharia principles in the institution's operational activities.

Third, this study contributes to the advancement of Service Recovery Theory by positioning complaint handling as a mediating variable in the development of member loyalty. The findings suggest that an organization's ability to resolve customer complaints effectively helps sustain long-term relationships with members, even after service dissatisfaction has occurred.

Fourth, this study enriches the literature on Islamic microfinance institutions by proposing a comprehensive loyalty model that

integrates religiosity, halal awareness, service quality, customer expectations, customer satisfaction, and complaint handling within a single SEM-PLS framework. This integrated approach provides a more comprehensive perspective than previous studies, which have generally examined these relationships independently.

n. Practical Implications

The findings of this study offer several practical implications for the management of KSPPS BMT Nuansa Ummah as well as other Islamic microfinance institutions.

First, enhancing member loyalty should begin with comprehensive improvements in service quality. Management should ensure that every service interaction is delivered professionally, responsively, and in accordance with Sharia principles to create consistently positive customer experiences.

Second, strengthening human resource competencies is essential. Employee training should not be limited to technical service skills but should also emphasize Islamic business ethics, interpersonal communication, and conflict resolution capabilities based on fairness, transparency, and accountability.

Third, the institution should enhance member education regarding Islamic financial products, Sharia contracts, and operational mechanisms. Improving members' halal awareness will strengthen their trust in the institution while reducing misunderstandings that may lead to customer complaints.

Fourth, the complaint-handling system should be developed into a more integrated and systematic mechanism by establishing clear procedures, measurable response times,

comprehensive case documentation, and periodic evaluations of all complaints received. Through such improvements, customer complaints can be transformed into valuable sources of information for continuous service quality improvement.

Fifth, management should regularly assess member satisfaction through periodic customer satisfaction surveys to identify changes in members' needs and expectations at an early stage. The information obtained can serve as an empirical basis for developing service strategies that are more adaptive to the dynamic business environment.

o. Research Limitations

Despite providing important empirical evidence regarding member loyalty within Islamic microfinance institutions, this study has several limitations that should be considered when interpreting the findings.

First, the research was conducted exclusively at **KSPPS BMT Nuansa Ummah, East Java**, limiting the generalizability of the findings to other Islamic financial institutions with different organizational characteristics, governance systems, or market segments. Variations in institutional scale, managerial practices, and regional socio-economic conditions may influence members' perceptions and behavioral responses.

Second, the study employed a **cross-sectional research design**, in which data were collected at a single point in time. Consequently, the proposed structural relationships represent members' perceptions during the period of data collection and may not fully capture changes in customer attitudes and loyalty over time. Future studies are therefore encouraged to employ longitudinal approaches to obtain a deeper

understanding of loyalty formation in Islamic financial institutions.

Third, although this study integrated religiosity, halal awareness, service quality, customer expectations, customer satisfaction, complaint handling, and member loyalty into a comprehensive SEM-PLS model, other variables that potentially influence loyalty were not included. Constructs such as **trust**, **corporate image**, **perceived value**, **customer engagement**, **digital service quality**, **Islamic financial literacy**, and **switching barriers** may provide additional explanatory power and should be incorporated in future research.

Fourth, this study relied on **self-reported questionnaire data**, which may be susceptible to response bias and social desirability bias. Respondents may have provided answers that reflected socially desirable behavior rather than their actual perceptions. Future studies are therefore encouraged to combine survey methods with interviews, observations, or secondary institutional data to strengthen the robustness of empirical findings.

Finally, although the SEM-PLS model demonstrated satisfactory explanatory capability, future research should consider testing alternative structural models involving moderation effects, higher-order constructs, or multi-group analysis to better understand behavioral differences among various categories of members.

5. CONCLUSION

This study was conducted to develop and empirically examine an integrated model of member loyalty within Islamic microfinance institutions by investigating the roles of **religiosity**, **halal awareness**, **service quality**, and **customer expectations**, with **customer satisfaction** and **complaint handling** serving as mediating variables.

Using the **Structural Equation Modeling-Partial Least Squares (SEM-PLS)** approach, the study provides a comprehensive understanding of the mechanisms underlying member loyalty in the context of KSPPS BMT Nuansa Ummah, East Java.

The findings demonstrate that member loyalty is not formed solely through direct relationships between exogenous variables and loyalty but is also influenced by members' evaluations of their service experiences and the institution's ability to respond to complaints effectively. Customer satisfaction and complaint handling function as important mechanisms that translate members' perceptions regarding institutional performance into long-term commitment and loyalty. These findings reinforce the importance of combining high-quality services with consistent implementation of Islamic values in maintaining sustainable relationships with members.

From a theoretical perspective, this study extends the application of **Relationship Marketing Theory**, **Expectation Confirmation Theory**, and **Service Recovery Theory** by integrating spiritual, cognitive, and service-related constructs into a single structural model. The research also contributes to the Islamic marketing and Islamic microfinance literature by demonstrating that loyalty formation within Islamic financial institutions involves interactions among religious values, customer expectations, service experiences, and organizational responses to customer complaints.

From a managerial perspective, the findings emphasize that Islamic microfinance institutions should not rely exclusively on competitive financial products or operational efficiency. Instead, institutional sustainability requires continuous improvements in service quality, strengthening members' understanding of Sharia-compliant financial practices, effective complaint management, and organizational commitment to ethical Islamic values. These strategic efforts are expected to enhance customer satisfaction, strengthen member trust, and ultimately improve long-term loyalty.

Overall, this study confirms that developing member loyalty in Islamic microfinance institutions requires a holistic approach integrating operational excellence with Sharia compliance. Such an approach is essential not only for maintaining competitive advantage but also for supporting the long-

term sustainability of Islamic microfinance institutions in Indonesia.

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