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Shariah Compliance and Amanah as Drivers of Member Satisfaction

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ABSTRACT

Islamic cooperatives (KSPPS/BMT) operate under a dual mandate of financial intermediation and adherence to Islamic principles; however, empirical evidence regarding how Shariah compliance and the prophetic value of Amanah (trustworthiness) jointly shape service quality and member satisfaction remains limited. Grounded in Signaling Theory and the means-end chain framework, this study examines the direct and indirect effects of Shariah compliance and Amanah on member satisfaction at KSPPS BMT UGT Nusantara, using Service Quality as a mediating variable. A quantitative approach utilizing Partial Least Squares-Structural Equation Modeling (PLS-SEM) was applied to survey data collected from 400 members across 52 branches in June 2026, with instruments validated via SmartPLS 4.0. Findings reveal that Shariah Compliance significantly influences Service Quality ($\beta = 0.440, p < 0.001$) and Member Satisfaction ($\beta = 0.106, p = 0.019$). Similarly, Amanah positively affects Service Quality ($\beta = 0.278, p < 0.001$) and Member Satisfaction ($\beta = 0.107, p = 0.020$). Service Quality emerged as the strongest direct predictor of Member Satisfaction ($\beta = 0.508, p < 0.001$). Indirect effect analysis confirms partial mediation through Service Quality, with Variance Accounted For (VAF) values of 67.9% for Shariah Compliance and 56.9% for Amanah. All constructs demonstrated robust reliability ($\alpha \geq 0.794$) and validity ($AVE \geq 0.506, HTMT < 0.65$). In conclusion, Shariah values and Amanah must be explicitly operationalized into concrete service experiences to maximize member satisfaction, offering vital strategic guidance for Islamic microfinance managers and policymakers seeking to optimize institutional performance.

1. Introduction

Islamic cooperatives known as Koperasi Simpan Pinjam dan Pembiayaan Syariah (KSPPS), or popularly as Baitul Mal wa Tamwil (BMT), represent one of the most significant grassroots Islamic financial institutions in Indonesia. With more than 5,000 registered entities and millions of members, BMTs serve a critical function in extending financial access to micro-entrepreneurs and low-income households that are underserved by formal banking institutions (Antonio, 2011). KSPPS BMT UGT Nusantara, with 52 branches and a total active membership of 723,794 members across Java, Kalimantan, Bali, Lampung, and Riau, exemplifies this institutional scale and reach. Unlike conventional financial institutions, Islamic cooperatives derive their legitimacy from adherence to Shariah principles. Shariah compliance—encompassing halal contracts, avoidance of

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riba (interest), and the application of maqasid al-shariah—is not merely a regulatory requirement but a foundational commitment that distinguishes Islamic finance from its conventional counterpart (Usman, 2022). Alongside this institutional dimension, individual character traits derived from Prophetic example—particularly Amanah (trustworthiness)—are recognized as foundational ethical values that should permeate Islamic financial institutions (Siswahyuningsih et al., 2025; Alwi et al., 2021).

Al-Qur'an explicitly commands trustworthiness (Amanah) in financial dealings: "Indeed, Allah commands you to render trusts to whom they are due" (QS. An-Nisa: 58). The Prophet Muhammad ﷺ further established the indispensability of trust in commerce through the hadith: "The truthful and trustworthy merchant will be with the prophets, the truthful, and the martyrs" (HR. Tirmidhi). These scriptural foundations establish that Amanah is not merely an ethical ideal but an operational imperative for Islamic financial institutions. Despite the growing body of literature on Islamic cooperative performance, three critical gaps remain unaddressed. First, from a theoretical gap perspective, existing studies have established that Shariah compliance influences customer satisfaction (Fawatihussuari et al., 2022; Santoso et al., 2022) and that trust affects member satisfaction in cooperatives (Khoirunisa et al., 2023), yet no study has theoretically explained the mechanism through which Shariah compliance and the prophetic value of Amanah transmit their effects—whether through signaling theory, stewardship theory, or means-end chain logic. Second, from a variable-relationship gap perspective, Amanah has not been operationalized as a distinct, measurable latent construct in a multi-variable PLS-SEM model that simultaneously tests its direct and mediated effects on member satisfaction alongside Shariah compliance and service quality. Third, from a contextual gap perspective, no empirical study has examined these relationships within a large-scale KSPPS with 52 branches and 723,794 active members—a context that differs substantially from single-branch BMT studies or Islamic banking contexts.

This study addresses these three gaps by positioning itself as follows: unlike Fawatihussuari et al. (2022) who examined Shariah compliance alone as a predictor of satisfaction, and unlike Khoirunisa et al. (2023) who used trust as a generic construct, this study introduces Amanah as a theoretically distinct, Qur'anically grounded construct with its own measurement model, and tests both Shariah compliance and Amanah as joint antecedents within a mediated structural model. The novelty lies in the simultaneous examination of these twin Islamic values as theoretically distinct antecedents of service quality and member satisfaction at the largest Islamic cooperative network in East Java, grounded in Signaling Theory as the explanatory mechanism. This study investigates the following objectives: (1) to examine the direct effect of Shariah Compliance on Service Quality and Member Satisfaction; (2) to examine the direct effect of Amanah on Service Quality and Member Satisfaction; (3) to examine the mediating role of Service Quality in the relationship between Shariah Compliance, Amanah, and Member Satisfaction.

2. Literature Review

2.1 Shariah Compliance in Islamic Financial Institutions

Shariah compliance refers to the conformity of an institution's products, operations, contracts, and management practices with the principles of Islamic law (Tuzzahroh & Laela, 2022). In the context of BMT, Shariah compliance encompasses the proper application of Islamic contracts (akad) such as murabahah, mudharabah, and musharakah; prohibition of riba; and the broader ethical framework of maqasid al-shariah including the protection of religion, life, intellect, lineage, and property (Rahmatika & Andriansyah, 2024). Al-Qur'an affirms the obligation to fulfill contractual commitments: "O you who have believed, fulfill [all] contracts" (QS. Al-Ma'idah: 1).

Suaidi (2025) argues that institutional and regulatory gaps in implementing Shariah compliance remain a significant challenge in Indonesia's Islamic financial sector. Andespaa et al. (2023) confirm through a systematic review that Shariah compliance perceptions shape behavioral intentions among Muslim consumers, while Taujihharrahman & Alfianato (2024) demonstrate that Shariah compliance significantly predicts continued usage of Islamic digital banking. Nuriiatullah et al. (2024) further confirm that Shariah compliance positively influences customer satisfaction and loyalty in Islamic banking, and Sinaga et al. (2024) demonstrate that good corporate governance and Shariah compliance jointly enhance customer satisfaction at Bank Syariah Indonesia.

2.2 Amanah as an Institutional Ethical Value: Conceptual and Operational Definition

Conceptually, Amanah (trustworthiness) is one of the four fundamental prophetic character traits—alongside Shiddiq (truthfulness), Tabligh (communication), and Fathanah (wisdom)—rooted in the teachings of Prophet Muhammad ﷺ (Siswahyuningsih et al., 2025; Hirsanuddin & Martini, 2023). Conceptually, Amanah is defined as a divine and ethical obligation to preserve, protect, and fulfill what has been entrusted—whether it concerns financial resources, contractual commitments, information, or governance responsibilities (Yuliawati & Rama, 2026; Nouruzzaman et al., 2026). Hidayat & Masyhuri (2026) position Amanah as the spiritual foundation of Islamic financial accountability—a finding corroborated by Zettira et al. (2026) who confirm that Amanah and accountability are inseparable in Islamic banking practice—extending beyond individual morality to encompass institutional responsibility toward all stakeholders, including Allah, society, and members.

In this study, Amanah is positioned as an institutional ethical value perceived by members—that is, the degree to which members perceive the cooperative institution as fulfilling its obligations honestly, transparently, and responsibly. This is distinct from Amanah as an individual character trait of a specific employee, and distinct from Amanah as an organizational policy document. The unit of measurement is the member's perception of the institution's Amanah character, operationalized through five indicators (AM1–AM5): (1) honest and Shariah-compliant contract execution (AM1); (2) transparent financial and product reporting (AM2); (3) effective and accountable Shariah supervisory board (DPS) oversight (AM3); (4) absence of hidden charges beyond agreed-upon terms (AM4); and (5) responsible management of member savings in accordance with Shariah principles (AM5). These indicators were developed by the researcher based on the theoretical dimensions of Amanah identified by Hidayat & Masyhuri (2026), Alwi et al. (2021), and Poerbantoro et al. (2024), covering the sub-dimensions of honest contract execution, transparent reporting, governance accountability, and responsible fund stewardship. The importance of these dimensions is underscored by Prasetyo et al. (2025), who document that violations of the Amanah principle in Islamic business ethics result in institutional consequences including member withdrawal and reputational damage, confirming that Amanah is not merely a moral aspiration but a practical governance imperative.

A critical conceptual clarification is required regarding the distinction between Amanah and trust, as both appear in Islamic financial institution literature and share surface-level semantic similarity. Trust, as used in studies such as Khoirunisa et al. (2023) and Kadir et al. (2023), is a psychological-relational construct—defined as the member's belief that the institution is reliable, benevolent, and competent, formed through cumulative service experiences and evaluative judgments. Trust is descriptive and experiential: it reflects what a member has come to believe

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based on what they have encountered. Amanah, by contrast, is a normative-theological construct grounded in divine revelation. Yuliawati & Rama (2026) demonstrate through a multidisciplinary analysis of QS. An-Nisa: 58 that Amanah differs from trust by its unique spiritual-transcendental dimension: while trust is contingent on experience and can be revised, Amanah is a divine obligation (taklif) that is non-negotiable and extends vertically to Allah, horizontally to other humans, and inwardly to self-integrity. Nouruzzaman et al. (2026) further establish that Amanah in institutional economics requires transparency, accountability, stakeholder protection, and the safeguarding of value and rights—making it an ethical-institutional principle rather than a relational-psychological perception.

Therefore, Amanah and trust should be treated as causally ordered rather than synonymous constructs: an institution that embodies Amanah—fulfilling its obligations honestly and transparently—generates member trust as a downstream outcome. Amanah is thus an antecedent of trust, not its equivalent (Poerbantoro et al., 2024; Alwi et al., 2021). This distinction justifies treating Amanah as a separate, theoretically grounded construct in this study, independent from and not reducible to the trust construct used in prior literature.

2.3 Service Quality in Islamic Microfinance

Service quality in Islamic financial institutions integrates the SERVQUAL/CARTER dimensions (compliance, assurance, reliability, tangibles, empathy, responsiveness) with Islamic dimensions including Shariah compliance and staff Islamic character (Aprianti & Mu'arrif, 2025). Niu & Maqfiroh (2022) demonstrate that service and product quality significantly predict member decisions at BMT UGT Sidogiri, while Kadir et al. (2023) confirm that service quality mediated by satisfaction drives customer loyalty in Indonesian Islamic banks. Faidlussalam et al. (2025) further demonstrate that service quality improvement grounded in Shariah principles is the primary pathway through which BMT member loyalty is optimized.

2.4 Member Satisfaction in Islamic Cooperatives

Member satisfaction in BMT contexts is the cumulative evaluation of service experiences against Islamic and financial expectations. Fitri et al. (2024) model the relationship between religiosity, image, trust, and satisfaction towards member loyalty in Jambi. Sholikhah & Majid (2025) employ Google Review data to analyze member satisfaction at BMT Beringharjo Nganjuk, finding consistent alignment between subjective member narratives and quantitative service quality dimensions. Shodiiq (2023) similarly confirms that customer loyalty in Islamic microfinance institutions is substantially determined by satisfaction levels, emphasizing that satisfied members are the foundation of long-term institutional sustainability. Nopitasari et al. (2023) provide empirical evidence from nine sharia cooperatives across six Indonesian provinces that Maqasid Shariah practices—protecting religion, life, lineage, and wealth—significantly influence member satisfaction, providing a theoretical mechanism by which Shariah compliance transmits its effect on satisfaction.

2.5 Theoretical Foundation: Signaling Theory and Means-End Chain

This study grounds its hypotheses in two complementary theoretical frameworks. First, Signaling Theory (Spence, 1973; Bafera & Kleinert, 2023) posits that in conditions of information asymmetry—where members cannot directly observe the internal quality of a cooperative's operations—institutions send observable signals that reduce uncertainty and influence member evaluations. Shariah compliance, evidenced through product structures, DPS endorsement, and fatwa adherence, functions as a credible institutional signal of ethical integrity and operational quality. Members interpret Shariah compliance as a signal that the institution is internally managed with discipline and moral accountability, which translates into elevated perceptions of service quality (Hamdouni, 2025; Rici & Wahyudi, 2025). Amanah functions similarly: an institution that consistently fulfills contractual obligations, avoids hidden charges, and manages funds responsibly sends a behavioral signal that reduces member concerns about moral hazard and agency problems (Martiana et al., 2024).

Second, the Means-End Chain framework explains why Shariah compliance and Amanah—as abstract institutional values—primarily influence member satisfaction indirectly through service quality rather than directly. Abstract values (Islamic ethics, trustworthiness) must be translated into concrete service attributes (responsiveness, accuracy, empathy) to generate felt consequences (satisfaction). Without this translation into tangible service experiences, institutional Islamic values remain as organizational commitments that members acknowledge but do not feel. Service quality thus functions as the critical translational mechanism—the means through which the abstract ends of Shariah and Amanah become experientially felt by members.

2.6 Hypothesis Development

Based on Signaling Theory, when members observe consistent Shariah-compliant practices—halal contracts, riba avoidance, DPS oversight, fatwa adherence—these signals reduce information asymmetry and increase member confidence in institutional quality, which elevates perceived service quality (Hamdouni, 2025). Evidence from Fawatihussuari et al. (2022) and Santoso et al. (2022) supports this mechanism in BMT and Islamic rural bank contexts. Thus:

H1: Shariah Compliance has a positive and significant effect on Service Quality.

The direct effect of Shariah compliance on member satisfaction operates through the same signaling mechanism: members who perceive strong Shariah adherence evaluate the institution favorably beyond service interactions, because compliance fulfills their religious-normative expectations (Nopitasari et al., 2023). Thus:

H2: Shariah Compliance has a positive and significant effect on Member Satisfaction.

Amanah, as a behavioral signal of honest contract execution, transparent reporting, and responsible fund management, reduces member concerns about agency problems and moral hazard in cooperative management (Martiana et al., 2024; Poerbantoro et al., 2024). Institutions perceived as Amanah send signals of internal governance quality that members experience as superior service quality. Thus:

H3: Amanah has a positive and significant effect on Service Quality.

The direct effect of Amanah on satisfaction reflects members' fulfillment of religious-normative expectations: members who perceive the institution as Amanah experience spiritual and psychological satisfaction that is partially independent of service quality evaluations (Alwi et al., 2021; Prasetyo et al., 2025). Thus:

H4: Amanah has a positive and significant effect on Member Satisfaction.

Service quality, representing the concrete translation of institutional values into tangible member experiences, is the proximal determinant of satisfaction. This is consistent with the means-end chain logic and supported extensively in the Islamic financial institution literature (Kadir et al., 2023; Nurdin et al., 2025). Thus:

H5: Service Quality has a positive and significant effect on Member Satisfaction.

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The indirect effects of Shariah compliance (H6) and Amanah (H7) through Service Quality are grounded in the means-end chain: abstract Islamic institutional values must be translated into concrete service experiences before members feel their impact as satisfaction.

H6: Shariah Compliance indirectly affects Member Satisfaction through Service Quality.

H7: Amanah indirectly affects Member Satisfaction through Service Quality.

3. Methodology

This study employs a quantitative approach with Partial Least Squares-Structural Equation Modeling (PLS-SEM), which is appropriate for predictive research models with complex variable structures and reflectively measured constructs (Hair et al., 2019). The research was conducted at KSPPS BMT UGT Nusantara, a large Islamic cooperative with 52 branches spread across Java, Kalimantan, Bali, Lampung, and Riau. The target population consisted of all active members of KSPPS BMT UGT Nusantara, totaling 723,794 active members based on internal institutional data as of December 2025. Sample size was determined using the Yamane (1967) formula with a margin of error of 5%:

$n = N / (1 + N \times e^2)$

$n = 723{,}794 / (1 + 723{,}794 \times 0.05^2)$

$n = 723{,}794 / 1{,}810.49 \approx 400$ respondents

A total of 400 respondents were drawn using proportional stratified random sampling, with the 52 branches serving as the strata. The proportion of respondents per branch was determined based on the relative size of active membership at each branch. Within each stratum, respondents were selected through simple random sampling using a Google Form-based survey instrument distributed to registered members via the official WhatsApp network of each branch office. Data collection was conducted in June 2026. Inclusion criteria for respondents were: (1) registered as an active member of KSPPS BMT UGT Nusantara; (2) having conducted at least one financial transaction (savings, financing, or investment) in the six months prior to the survey; and (3) aged 17 years or above. Members who did not meet these criteria were excluded.

The research instrument comprised a self-administered questionnaire with four constructs measured on a five-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree). The instrument items, their sources, and outer loadings are presented in Appendix Table A1. Shariah Compliance was measured using 16 indicators (SC1–SC16) adapted from Usman (2022), Rahmatika & Andriansyah (2024), and Nopitasari et al. (2023), covering six dimensions: product Shariah compliance, profit-sharing transparency, Islamic business ethics, DSN-MUI fatwa compliance, halal assurance, and maqasid Shariah (SC1–SC16). Amanah was measured using 5 indicators (AM1–AM5) developed by the researcher based on Hidayat & Masyhuri (2026), Alwi et al. (2021), and Poerbantoro et al. (2024), covering honest contract execution, transparent reporting, governance accountability, absence of hidden charges, and responsible fund management. Service Quality was measured using 18 indicators (SQ1–SQ18) adapted from the CARTER model (Othman & Owen, 2001) as applied by Aprianti & Mu'arrif (2025), covering six dimensions: Shariah compliance in service, assurance, reliability, tangibles, empathy, and responsiveness. Member Satisfaction was measured using 15 indicators (MS1–MS15) adapted from Oliver (1980) and Fitri et al. (2024), covering five dimensions: overall satisfaction, service satisfaction, spiritual satisfaction, community impact satisfaction, and loyalty intention.

Data were analyzed using SmartPLS 4.0 with 5,000 bootstrap resamples. The measurement model was assessed through outer loadings (threshold ≥ 0.60), Cronbach's alpha and composite reliability (threshold ≥ 0.70), Average Variance Extracted—AVE (threshold ≥ 0.50), and discriminant validity via the Heterotrait-Monotrait Ratio (HTMT < 0.85). The structural model was evaluated using path coefficients (β), T-statistics, P-values, R-square (R^2), effect sizes (f^2), and Variance Accounted For (VAF) to determine mediation type.

4. Results and Discussion

4.1 Measurement Model Assessment

Outer loadings for all indicators ranged from 0.623 (MS1, MS2, MS15) to 0.813 (SC13), all exceeding the 0.60 threshold. Table 1 presents reliability and validity statistics.

Table 1. Construct Reliability and Validity

Construct	Cronbach's α	rho_a	rho_c	AVE
Amanah	0.794	0.802	0.859	0.549
Member Satisfaction	0.933	0.937	0.941	0.519
Service Quality	0.942	0.943	0.948	0.506
Shariah Compliance	0.937	0.939	0.945	0.516

Source: SmartPLS 4.0 Output (2026)

All constructs meet reliability thresholds (Cronbach's α: 0.794–0.942; AVE > 0.50). Discriminant validity was confirmed via HTMT ratios (Table 2), all below 0.85, with the highest value of 0.652 for Service Quality→Member Satisfaction.

Table 2. Heterotrait-Monotrait Ratio (HTMT)

Construct Pair	HTMT
Member Satisfaction → Amanah	0.430
Service Quality → Amanah	0.513
Service Quality → Member Satisfaction	0.652
Shariah Compliance → Amanah	0.447
Shariah Compliance → Member Satisfaction	0.451
Shariah Compliance → Service Quality	0.579

Source: SmartPLS 4.0 Output (2026)

4.2 Structural Model and Hypothesis Testing

The structural model yielded $R^2 = 0.398$ for Member Satisfaction and $R^2 = 0.366$ for Service Quality (Table 3), classified as moderate in PLS-SEM standards (Hair et al., 2019).

Table 3. R-Square Values

Construct	R^2	R^2 Adjusted
Member Satisfaction	0.398	0.393
Service Quality	0.366	0.363

Source: SmartPLS 4.0 Output (2026)

Table 4 presents the direct path coefficients with bootstrapping statistics (5,000 resamples). All five hypotheses are supported.

Table 4. Path Coefficients, T-Statistics, P-Values, and Effect Sizes

Path	β	Mean	STDEV	T-Stat	P-Value	f^2
SC → SQ (H1)	0.440	0.442	0.037	11.759	0.000	0.259
SC → MS (H2)	0.106	0.106	0.045	2.351	0.019	0.013
AM → SQ (H3)	0.278	0.281	0.045	6.237	0.000	0.103
AM → MS (H4)	0.107	0.107	0.046	2.333	0.020	0.015

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SQ → MS (H5)	0.508	0.511	0.043	11.720	0.000	0.272

Source: SmartPLS 4.0 Bootstrapping Output (2026); SC = Shariah Compliance; AM = Amanah; SQ = Service Quality; MS = Member Satisfaction

Table 5 presents specific indirect effects with bootstrapping statistics and VAF calculations to determine mediation type.

Table 5. Specific Indirect Effects and Mediation Analysis

Indirect Path	β indirect	β direct	T-Stat	P-Value	VAF	Mediation Type
AM → SQ → MS (H7)	0.141	0.107	5.408	0.000	56.9%	Complementary Partial
SC → SQ → MS (H6)	0.224	0.106	8.071	0.000	67.9%	Complementary Partial

Source: SmartPLS 4.0 Bootstrapping Output (2026); VAF = Variance Accounted For = β indirect ÷ (β direct + β indirect)

Both indirect paths are highly significant ($p < 0.001$). VAF of 67.9% for Shariah Compliance and 56.9% for Amanah (both in the range of 20–80%) confirm complementary partial mediation (Hair et al., 2019), meaning Service Quality partially—but not fully—mediates the effects of Shariah Compliance and Amanah on Member Satisfaction. Both constructs retain significant direct effects alongside their significant indirect effects.

4.3 Discussion

The finding that Shariah Compliance significantly shapes Service Quality ($\beta = 0.440$, $t = 11.759$, $p < 0.001$, H1 supported) is consistent with Signaling Theory: members interpret Shariah-compliant institutional practices—halal contracts, DPS approval, fatwa adherence—as observable signals of governance quality, which elevates their evaluation of service quality. This aligns with Hamdouni (2025) who demonstrates in Sharia-compliant firms that institutional compliance signals enhance stakeholder confidence, and with Andespaa et al. (2023) who confirm Shariah compliance perceptions drive behavioral intentions among Muslim consumers.

The confirmation that Amanah positively influences Service Quality ($\beta = 0.278$, $t = 6.237$, $p < 0.001$, H3 supported) validates the signaling mechanism for prophetic values: an institution perceived as trustworthy—fulfilling contracts honestly, managing funds responsibly, and maintaining transparent governance—signals to members that it is internally well-governed, which members experience as higher service quality. This is consistent with Poerbantoro et al. (2024) who establish Amanah as a foundational competence for organizational performance, and Hidayat & Masyhuri (2026) who position Amanah-based accountability as a driver of stakeholder confidence, and with Aprianto et al. (2026) who demonstrate that Amanah-based institutional communication strengthens digital trust in Islamic institutions.

Service Quality emerges as the strongest direct predictor of Member Satisfaction ($\beta = 0.508$, $t = 11.720$, $p < 0.001$, H5 supported, $f^2 = 0.272$, moderate-to-large effect). This is consistent with the broad literature on customer satisfaction in Islamic financial institutions (Kadir et al., 2023; Nurdin et al., 2025). The pattern of relatively modest direct effects of Shariah Compliance ($\beta = 0.106$, $p = 0.019$) and Amanah ($\beta = 0.107$, $p = 0.020$) on Member Satisfaction—compared to their substantially larger indirect effects ($\beta = 0.224$ and $\beta = 0.141$ respectively)—is theoretically significant and demands interpretation beyond mere statistical reporting. This pattern is precisely what the means-end chain framework predicts: abstract institutional values such as Shariah compliance and Amanah do not automatically generate member satisfaction because they operate at the level of institutional promise rather than member experience. Shariah compliance is primarily encountered by members as a contractual and governance reality; Amanah is perceived as an institutional orientation—both are abstract and normative. Members become satisfied not when they are told that the institution is Shariah-compliant or Amanah, but when they experience these values concretely through service interactions: when a complaint is resolved quickly, when a staff member explains a contract clearly and honestly, when a transaction is completed accurately and on time.

This finding carries an important practical implication: Islamic cooperative managers who invest exclusively in Shariah compliance certification and Amanah-based governance training without simultaneously improving service touchpoints will produce only marginal gains in member satisfaction. The institutional values must be operationalized through service delivery—they are the means, and superior member experience is the end. This is consistent with Mondir & Rahma (2024) who find service quality as the dominant pathway to loyalty in Islamic microfinance, and with Nopitasari et al. (2023) who demonstrate that Maqasid Shariah practices must be felt concretely by members to generate satisfaction.

The finding that Service Quality partially mediates both relationships (VAF: 67.9% for SC; 56.9% for AM) rather than fully mediating them is also meaningful: it confirms that Shariah compliance and Amanah do carry some direct satisfaction value beyond service quality, likely reflecting the spiritual satisfaction members derive from knowing their transactions are ethically grounded—a dimension captured in this study's MS3 sub-dimension (spiritual satisfaction: MS7, MS8, MS9) and consistent with Fitri et al. (2024) who identify religiosity as a direct satisfaction determinant independent of service quality.

5. Conclusion

This study confirms that both Shariah Compliance and Amanah function as meaningful antecedents of Service Quality and Member Satisfaction at KSPPS BMT UGT Nusantara, with 723,794 active members across 52 branches. Grounded in Signaling Theory and the means-end chain framework, the study demonstrates that Shariah compliance and Amanah primarily transmit their effects on member satisfaction through the mediating pathway of Service Quality (complementary partial mediation: VAF = 67.9% and 56.9% respectively), with both retaining modest but significant direct effects. Service Quality is the strongest direct predictor of member satisfaction ($\beta = 0.508$), confirming that Islamic institutional values must be translated into concrete service experiences to generate felt satisfaction.

Theoretically, this study contributes to Islamic service quality literature by: (1) establishing Amanah as a distinct, Qur'anically grounded construct that is conceptually and causally different from the trust construct used in prior studies; (2) grounding the antecedent role of Shariah compliance and Amanah in Signaling Theory, providing the first theoretically mechanistic explanation for these relationships in the BMT context; and (3) applying the means-end chain framework to explain the dominance of Service Quality as a mediator.

Practically, cooperative managers should simultaneously invest in Shariah compliance audit mechanisms, Amanah-based staff training, and frontline service quality improvement—as these three work synergistically. Regulators should maintain Shariah supervisory governance as a prerequisite for KSPPS licensing while also monitoring service quality standards.

5.1 Limitations

This study acknowledges several limitations that should be considered when interpreting its findings. First, the cross-sectional research design captures member perceptions at a single point in

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time (June 2026) and cannot establish temporal causal relationships between Shariah compliance, Amanah, service quality, and member satisfaction. Second, the study is conducted within a single institution—KSPPS BMT UGT Nusantara—and the findings may not be directly generalizable to other BMT networks, particularly smaller or single-branch cooperatives that operate with different governance structures and membership profiles. Third, data were collected through self-reported member perceptions, which are subject to common method bias and social desirability effects, especially in the context of religiously grounded institutions where members may be inclined to respond favorably to items concerning Islamic values. Fourth, the model's construct coverage is limited to Shariah Compliance and Amanah as exogenous variables; other prophetic values such as Shiddiq (truthfulness), Tabligh (transparency), and Fathanah (competence) are not included, leaving their potential effects unmeasured. Fifth, the findings are most applicable to large-scale Islamic cooperatives with formal Shariah governance structures and may not generalize to informal or small-scale BMT settings.

5.2 Recommendations for Future Research

Future research should extend the model by incorporating additional prophetic values such as Shiddiq and Fathanah as parallel antecedents, examining moderating variables such as member religiosity or branch-level institutional maturity, and exploring cross-institutional comparisons across different BMT networks in Indonesia. Longitudinal designs would establish causal dynamics between Shariah compliance investments and member satisfaction over time. Multi-group analysis across geographic regions (Java vs. Kalimantan) would reveal whether the relationships hold across culturally and economically diverse member populations.

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Appendix: Table A1. Research Instrument

All items measured on a five-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree).

Code	Item Statement	Source	Loading	Status
AM1	BMT melaksanakan akad/perjanjian dengan anggota secara jujur dan sesuai ketentuan syariah	Hidayat & Masyhuri (2026); Alwi et al. (2021)	0.716	Adapted
AM2	BMT menyampaikan laporan keuangan dan informasi produk secara transparan kepada anggota	Hidayat & Masyhuri (2026)	0.784	Adapted
AM3	Dewan Pengawas Syariah (DPS) BMT menjalankan pengawasan secara efektif dan bertanggung jawab	Hirsanuddin & Martini (2023)	0.666	Adapted
AM4	BMT tidak mengenakan biaya tersembunyi di luar yang telah disepakati dalam akad	Poerbantoro et al. (2024)	0.750	Adapted
AM5	BMT mengelola dana simpanan anggota dengan penuh tanggung jawab sesuai prinsip syariah	Hidayat & Masyhuri (2026); Alwi et al. (2021)	0.782	Adapted
SC1	Produk simpanan menggunakan akad sesuai prinsip syariah (mudharabah/wadiah)	Usman (2022)	0.734	Adapted
SC2	Produk pembiayaan bebas dari unsur riba (bunga)	Usman (2022)	0.744	Adapted
SC3	Seluruh produk terhindar dari unsur gharar dan maysir	Usman (2022)	0.727	Adapted
SC4	BMT menjelaskan nisbah bagi hasil secara jelas, transparan, dan akurat sebelum akad	Rahmatika & Andriansyah (2024)	0.699	Adapted
SC5	BMT memberikan laporan bagi hasil secara rutin kepada anggota	Rahmatika & Andriansyah (2024)	0.656	Adapted
SC6	BMT terbuka menjelaskan risiko produk investasi kepada anggota secara jujur	Rahmatika & Andriansyah (2024)	0.677	Adapted
SC7	Petugas memberikan informasi produk secara lengkap, jujur, dan sesuai etika Islam	Usman (2022)	0.691	Adapted
SC8	Petugas dapat dipercaya (amanah) dalam mengelola dana anggota	Rahmatika & Andriansyah (2024)	0.760	Adapted
SC9	BMT menjalankan usaha berdasarkan prinsip keadilan (adalah) bagi semua anggota	Usman (2022)	0.687	Adapted
SC10	Produk dan layanan telah mendapat persetujuan dari Dewan Pengawas Syariah (DPS)	Rahmatika & Andriansyah (2024)	0.714	Adapted
SC11	BMT menjalankan operasionalnya sesuai dengan fatwa DSN-MUI	Rahmatika & Andriansyah (2024)	0.660	Adapted
SC12	BMT secara aktif mensosialisasikan fatwa DSN-MUI kepada anggota	Usman (2022)	0.730	Adapted
SC13	BMT memastikan seluruh sumber dana berasal dari sumber yang halal	Nopitasari et al. (2023)	0.813	Adapted

SC14	BMT tidak menggunakan praktik bisnis dan pembiayaan yang dilarang dalam Islam	Nopitasari et al. (2023)	0.740	Adapted
SC15	BMT memiliki mekanisme pengawasan syariah yang efektif dalam operasional sehari-hari	Rahmatika & Andriansyah (2024)	0.728	Adapted
SC16	BMT berkontribusi melindungi dan mengembangkan harta anggota (hifz al-mal)	Nopitasari et al. (2023)	0.718	Adapted
SQ1	BMT memberikan layanan yang sepenuhnya sesuai dengan hukum dan prinsip Islam	Othman & Owen (2001); Aprianti & Mu'arrif (2025)	0.781	Adapted
SQ2	Petugas menjalankan tugasnya sesuai dengan etika bisnis Islam	Othman & Owen (2001)	0.778	Adapted
SQ3	BMT menghindari produk dan layanan yang bertentangan dengan syariah	Othman & Owen (2001)	0.691	Adapted
SQ4	Petugas memiliki pengetahuan yang memadai untuk menjawab pertanyaan anggota	Othman & Owen (2001)	0.631	Adapted
SQ5	Anggota merasa aman dalam melakukan transaksi di BMT	Othman & Owen (2001)	0.718	Adapted
SQ6	Petugas bersikap sopan, ramah, dan melayani dengan penuh keikhlasan	Othman & Owen (2001)	0.760	Adapted
SQ7	BMT mampu membangkitkan kepercayaan anggota terhadap lembaganya	Othman & Owen (2001)	0.632	Adapted
SQ8	BMT memberikan layanan sesuai yang dijanjikan pada waktu yang tepat	Othman & Owen (2001)	0.712	Adapted
SQ9	BMT menangani masalah/keluhan anggota dengan tulus dan segera	Othman & Owen (2001)	0.770	Adapted
SQ10	BMT memberikan layanan yang akurat dan bebas dari kesalahan	Othman & Owen (2001)	0.730	Adapted
SQ11	Kualitas layanan BMT selalu konsisten dan berkualitas dari waktu ke waktu	Othman & Owen (2001)	0.772	Adapted
SQ12	Kantor/ruang layanan BMT terlihat bersih, rapi, dan nyaman	Othman & Owen (2001)	0.623	Adapted
SQ13	Petugas berpenampilan rapi dan Islami	Othman & Owen (2001)	0.668	Adapted
SQ14	Fasilitas fisik (meja, kursi, sistem antrian) memadai	Othman & Owen (2001)	0.737	Adapted
SQ15	Materi komunikasi (brosur, formulir) mudah dipahami	Othman & Owen (2001)	0.722	Adapted
SQ16	Petugas mengenal anggota secara personal dan memberikan perhatian sesuai kebutuhan	Othman & Owen (2001)	0.682	Adapted
SQ17	Jam operasional BMT sesuai dengan kebutuhan dan waktu yang dapat dimanfaatkan anggota	Othman & Owen (2001)	0.697	Adapted
SQ18	Petugas memahami kebutuhan spesifik anggota dan menyarankan produk yang tepat	Othman & Owen (2001)	0.666	Adapted
MS1	Secara keseluruhan, saya puas dengan layanan yang diberikan oleh	Oliver (1980); Fitri et al. (2024)	0.623	Adapted

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	BMT			
MS2	Pengalaman menjadi anggota BMT memenuhi harapan saya	Oliver (1980)	0.624	Adapted
MS3	Saya puas dengan keputusan saya untuk bergabung sebagai anggota BMT	Oliver (1980)	0.711	Adapted
MS4	Saya puas dengan cara petugas BMT melayani saya	Oliver (1980); Fitri et al. (2024)	0.811	Adapted
MS5	Proses pelayanan di BMT berjalan dengan lancar dan efisien	Oliver (1980)	0.691	Adapted
MS6	Saya puas dengan kecepatan penyelesaian setiap transaksi di BMT	Oliver (1980)	0.798	Adapted
MS7	Saya merasa tenang karena transaksi di BMT sesuai dengan prinsip Islam	Fitri et al. (2024); Nopitasari et al. (2023)	0.717	Adapted
MS8	Bergabung dengan BMT memberikan kepuasan batin karena menghindari riba	Nopitasari et al. (2023)	0.726	Adapted
MS9	Saya puas karena BMT membantu saya menjalankan muamalah sesuai syariah	Nopitasari et al. (2023)	0.743	Adapted
MS10	Saya puas karena BMT berkontribusi nyata dalam pemberdayaan ekonomi masyarakat	Nopitasari et al. (2023)	0.754	Adapted
MS11	BMT memberikan dampak positif bagi pengembangan usaha anggota	Fitri et al. (2024)	0.689	Adapted
MS12	Saya bangga menjadi anggota BMT yang peduli terhadap kesejahteraan komunitas Muslim	Fitri et al. (2024)	0.761	Adapted
MS13	Saya akan tetap menjadi anggota BMT di masa yang akan datang	Oliver (1980); Fitri et al. (2024)	0.716	Adapted
MS14	Saya akan merekomendasikan BMT kepada keluarga, teman, dan kerabat	Oliver (1980)	0.782	Adapted
MS15	Saya akan meningkatkan frekuensi penggunaan produk dan layanan BMT	Oliver (1980)	0.624	Adapted

Note: Adapted = item adapted from cited source to fit BMT context in Indonesia.