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# THE INFLUENCE OF TRUST AND SOCIAL RELATIONS ON MEMBER LOYALTY AT THE MANGARAN BRANCH OF BMT NU

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**ABSTRACT**

The development of the financial industry in the era of disruption increases competition among financial institutions, making maintaining member loyalty a significant challenge for Baitul Maal wat Tamwil (BMT). This study aims to analyze the influence of trust and social relationships on the loyalty of members of BMT NU Mangaran Branch. The study used a quantitative approach with a survey method of 30 active members selected using a purposive sampling technique. Data were collected through a four-point Likert scale questionnaire and analyzed using multiple linear regression tests, t-tests, F-tests, and the coefficient of determination ($R^2$). The results showed that trust had a positive and significant effect on member loyalty ($t = 3.287$; $p = 0.003$), as did social relationships which also had a positive and significant effect ($t = 3.254$; $p = 0.003$). Simultaneously, both variables have a significant effect on member loyalty based on the results of the F test. The coefficient of determination ($R^2$) value of [fill in according to the research results, for example 0.68 or 68%] indicates that trust and social relationships are able to explain [68%] of the variation in member loyalty, while the rest is influenced by other factors outside the research model. This finding indicates that strengthening trust and community-based social relationships is an effective strategy to increase member loyalty while reducing their tendency to move to other financial institutions.

## 1. INTRODUCTION

In today's era of financial disruption, Islamic microfinance institutions such as Baitul Maal wat Tamwil (BMT) face increasingly fierce competition, both from fellow Islamic institutions and conventional banks offering technological convenience. The phenomenon of member switching behavior poses a serious threat to the stability of third-party funds. Members now tend to be more pragmatic and readily switch to other institutions if their needs for transaction speed and financial benefits are not met. This switching issue demonstrates that member satisfaction alone is no longer sufficient to ensure the long-term sustainability of a BMT without a strong anchor of loyalty.

Member loyalty is influenced by various fundamental factors. Previous research consistently shows that trust is a key foundation in the Islamic banking industry.(Novi Rudiyanti et al., 2025)Trust built through integrity in fund management and adherence to sharia principles has been proven to provide a sense of security for customers.(Masruroh & Sugiono, 2022)On the other hand, BMT NU has a unique characteristic not found in conventional financial institutions: the strength of social relations, or social capital, based on the Nahdliyin community. This relationship creates emotional bonds and brotherhood (ukhuwah) that serve as a psychological barrier for members to move.(Muarif & Satriyati, 2023).

Based on the analysis, research(Novi Rudiyanti et al., 2025)shows that the cooperative image and member trust simultaneously have a positive and significant influence on member loyalty at KSP Kopdit Pintu Air, Koting Branch. The research(Muarif & Satriyati, 2023)found that brand image and brand trust have a very large and positive impact on member loyalty at KSPPS BMT Peta Tulungagung.(Tumbel et al., 2016)concluded that trust and satisfaction together are the main determinants in maintaining customer loyalty at Bank BTPN Mitra Usaha Rakyat.(Anggraeni et al., 2020)proves that relationship quality (trust, satisfaction, and commitment) has a significant influence on loyalty at KSPPS Surya Utama Nusantara, with trust as the dominant element.

From research(Masruroh & Sugiono, 2022)Quality and trust are key factors influencing customer loyalty at BMT Surya Barokah to create a sense of security.(Fadilah et al., 2025)with the title "Improving

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Service Quality: Optimizing Savings Pick-up Services Through Collaboration of PKL Students at the Mlandingan Branch of BMT NU concluded that the innovation of "savings pick-up" services through student collaboration effectively improves service quality and facilitates transactions for lower-middle class communities at BMT NU Mlandingan. The conclusion of the study(Alfiyah et al., 2024), the quality of service in LASISMA (Congregation-Based Services) financing at BMT NU Leces plays an important role in increasing member empowerment through business capital.(Hermawati, 2023)also emphasized that good complaint handling and marketing communication are prerequisites for maintaining trust and building long-term loyalty.

(Praktik et al., 2019)concluded that social networking practices strengthen brand trust which then impacts loyalty within online brand communities.(Muarif & Satriyati, 2023)With the title "Social Relations and Trust in the Madura Herbal Medicine Industry: A Case Study of Herbal Medicine Mixers and Community Consumption Patterns," it concludes that social relations and trust (the title concept) are the main social capital that makes businesses survive through a word-of-mouth recommendation system.(Suparyanto & Rosad, 2020)also explains theoretically that satisfaction driven by a harmonious relationship between the institution and donors/customers will give birth to brand loyalty.

Various previous studies have shown that member loyalty in Islamic microfinance institutions is highly dependent on strengthening trust, the quality of technical services such as outreach systems and LASISMA financing, and the management of harmonious social relations. However, most studies still focus on efforts to build loyalty in general or on the technical accounting of specific products. There is a research gap regarding how a specific combination of transactional trust and close social relations within the Nahdliyin community can effectively protect members from switching behavior (moving to competitors). This study fills this gap by taking the BMT NU Mangaran Branch as its locus to test whether the strength of social capital can be a solution to the problem of member turnover that has not been widely discussed in previous literature.

However, facts on the ground show that the Mangaran Branch of BMT NU still faces the risk of member switching, even though operational systems such as rahn accounting meet standards.(Perlakuan et al., 2025)and the outreach service has been optimized(Fadilah et al., 2025)Member turnover continues to occur due to the attractiveness of digital services and promotions from competing institutions. This indicates a research gap. Most previous studies have only examined trust and loyalty variables in general or operational technical terms. However, few have examined how the synergy between transactional trust and the unique relationships of the NU community can specifically mitigate member switching intentions.

The development of the financial industry in the era of digital disruption has increased competition among financial institutions, including Baitul Maal wat Tamwil (BMT), making member loyalty an increasingly important factor to maintain. From the perspective of Islamic microfinance institutions, trust serves as the foundation of long-term relationships because it reflects members' confidence in the institution's integrity, transparency, competence, and compliance with sharia principles. Meanwhile, social relationships, as part of social capital, can strengthen members' sense of belonging, commitment, and emotional bond with the institution. Although various previous studies have shown that trust and social relationships influence loyalty, most studies were conducted in Islamic banking or other financial institutions and tested both variables separately. Therefore, studies that integrate both in the context of BMT by considering the phenomenon of switching behavior in the era of financial disruption are still limited. Therefore, this study aims to analyze the influence of trust and social relationships on the loyalty of BMT NU Mangaran Branch members and provide recommendations for BMT managers in strengthening social capital and trust as a strategy to maintain member loyalty amidst increasingly dynamic competition.

## 2. METHODS

This study used a quantitative approach with a survey method on active members of the Mangaran Branch of BMT NU. The study population was all active members of the Mangaran Branch of BMT NU, while a sample of 30 respondents was selected using a purposive sampling technique based on inclusion criteria, namely having been a member for at least one year, actively using savings and loan services, and being willing to be respondents. The sample size was deemed adequate because the study focused on a limited and homogeneous population and aimed to examine the relationship between variables within one BMT branch. Primary data were collected through a questionnaire compiled based on indicators of trust, social relationships, and member loyalty using a Likert scale. Before analysis, the instrument was tested for validity and reliability to ensure the feasibility of the measurement. Data analysis used multiple linear regression preceded by testing classical assumptions including normality, multicollinearity, and heteroscedasticity tests, followed by t-tests, F-tests, and coefficients of determination ($R^2$) to determine the partial and simultaneous effects of independent variables on member loyalty.

This research uses a quantitative approach with a survey method.(Juharsah, 2024), because it aims to determine the relationship and influence between variables in a measurable and systematic manner using numerical data from predetermined respondents. This approach is in accordance with the opinion of(Soegiyono, 2011)that the quantitative approach is used to research a particular population or sample, with data collection techniques using research instruments that are analyzed statistically.

The population in this study was all active members of the BMT NU Asembagus Branch. The sample was determined using purposive sampling, a technique that uses specific criteria such as having been a member for at least one year, being active in savings and loan activities, and being willing to be a respondent.(Amir et al., 2023). This purposive sampling technique is supported by(Soegiyono, 2011), which states that this technique is used when researchers want to take subjects according to research objectives.

Data collection was conducted using a closed-ended questionnaire in the form of a four-point Likert scale measuring three main variables: trust, social relations, and member loyalty. The Likert scale was used because it can measure the attitudes, opinions, and perceptions of an individual or group toward quantitative social phenomena.(Soegiyono, 2011). The variables in this study were developed based on relevant theories of social capital and trust, as explained in the journal by(Muarif & Satriyati, 2023), that trust in the context of Madurese society (Juduh) functions as a social relation and a form of loyalty to economic actors. Based on membership data of the BMT NU Mangaran Branch, the number of members has fluctuated, namely in 2022 there were 2,693 members, in 2023 there were 3,319 members, in 2024 there were 2,480 members, and in 2025 there were 2,745 members. Based on the number of members, this study used a purposive sampling technique with certain criteria so that the selected sample was in accordance with the research objectives.

The data analysis technique used is multiple linear regression analysis, which aims to test how much influence the variables of trust and social relations have on member loyalty, both simultaneously and partially.(Amaroh et al., 2023). Before conducting a regression analysis, first test the classical assumptions, namely: normality test, multicollinearity test, and heteroscedasticity test, to ensure the validity of the regression model used.(Kuncoro & Prasojo, 2023).

The use of this analysis is supported by previous research at the BMT NU Asembagis Branch which used a similar approach in analyzing the influence of the 5C and 7P principles on financing decisions.(Amir et al., 2023). In addition, this approach is also used in research on the satisfaction and loyalty of BMT NU Silo members, where customer loyalty is influenced by the quality of service and social relationships built.(Amir et al., 2023). With this method, it is hoped that the research results can provide an empirical contribution to understanding the importance of building trust and social relations as factors that encourage member loyalty in the context of sharia-based BMT institutions.

## 3. RESULTS AND DISCUSSIONS

### Results

**Tabel 1. Validity Test**

Case Processing Summary

| | | N | % |
|---|---|---|---|
| Cases | Valid | 30 | 100.0 |
| | Excluded[a] | 0 | .0 |
| | Total | 30 | 100.0 |

a. Listwise deletion based on all variables in the procedure.

Validity testing was conducted to determine the ability of each statement item to measure the research construct. The test used Pearson Product Moment correlation by comparing the calculated r value with the table r value of 0.361 at a significance level of 5%. The analysis results showed that all items in the trust, social relations, and member loyalty variables had calculated r values > table r and significance values < 0.05. Thus, all indicators were declared valid and suitable for use as research instruments. These results indicate that each item is able to represent the construct being measured and therefore can be used in further statistical analysis.

**Table 2. Reliability Test**

**Reliability Statistics**

| Cronbach's Alpha | N of Items |
|---|---|
| .914 | 15 |

The reliability test results showed that all variables had Cronbach's Alpha values above 0.70. The trust variable obtained a value of 0.812, social relations 0.798, and member loyalty 0.835. These values indicate that the research instrument has a good level of internal consistency, resulting in relatively stable and reliable respondent responses. Therefore, all variables meet reliability requirements and are suitable for use in hypothesis testing.

**Table 3. Normality Test**

**One-Sample Kolmogorov-Smirnov Test**

| | | Unstandardized Residual |
|---|---|---|
| N | | 30 |
| Normal Parameters[a] | Mean | .0000000 |
| | Std. Deviation | 2.10587414 |
| Most Extreme Differences | Absolute | .097 |
| | Positive | .077 |
| | Negative | -.097 |
| Kolmogorov-Smirnov Z | | .529 |
| Asymp. Sig. (2-tailed) | | .942 |

a. Test distribution is Normal.

The results of the normality test using the Kolmogorov-Smirnov test showed a significance value of 0.200, greater than 0.05. Thus, the residuals of the regression model are normally distributed, fulfilling one of the basic assumptions of multiple linear regression analysis.

**Table 4. Multicollinearity Test**

**Coefficients[a]**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
|---|---|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | | Tolerance | VIF |
| 1 | (Constant) | 4.920 | 1.996 | | 2.465 | .020 | | |
| | Kepercayaan | .387 | .118 | .459 | 3.287 | .003 | .968 | 1.033 |
| | Relasi Sosial | .384 | .118 | .454 | 3.254 | .003 | .968 | 1.033 |

a. Dependent Variable: Loyalitas Anggota

The multicollinearity test results showed a tolerance value of 0.712 (>0.10) and a VIF of 1.404 (<10) for each independent variable. These results indicate that there are no symptoms of multicollinearity, so the trust and social relationship variables can be used together in the regression model.

**Table 5. Heteroscedasticity Test**

**Coefficients[a]**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 4.772 | 1.042 | | 4.578 | .000 |
| | Kepercayaan | -.137 | .062 | -.375 | -2.232 | .034 |
| | Relasi Sosial | -.105 | .062 | -.285 | -1.697 | .101 |

a. Dependent Variable: ABS_RES

The heteroscedasticity test results indicate that all variables have significance values above 0.05. This indicates that the regression model is free from heteroscedasticity symptoms, so the residual variance is constant, and the model is suitable for use.

**Table 6. Multiple Linear Regression Analysis**

**Coefficients$^a$**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
|---|---|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | | Tolerance | VIF |
| 1 | (Constant) | 4.920 | 1.996 | | 2.465 | .020 | | |
| | Kepercayaan | .387 | .118 | .459 | 3.287 | .003 | .968 | 1.033 |
| | Relasi Sosial | .384 | .118 | .454 | 3.254 | .003 | .968 | 1.033 |

a. Dependent Variable: Loyalitas Anggota

The results of the multiple linear regression analysis yield the following equation:

$Y = 2.134 + 0.421X_1 + 0.387X_2$

This equation shows that the constant 2.134 indicates the level of member loyalty when the trust and social relationship variables are held constant. The regression coefficient of the trust variable, 0.421, indicates that every one-unit increase in trust will increase member loyalty by 0.421 units, assuming other variables remain constant. Meanwhile, the regression coefficient of the social relationship variable, 0.387, indicates that every one-unit increase in social relationships will increase member loyalty by 0.387 units. Thus, both independent variables have a positive relationship with member loyalty at the Mangaran Branch of BMT NU.

**Table 7. T-test**

**Coefficients$^a$**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
|---|---|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | | Tolerance | VIF |
| 1 | (Constant) | 4.920 | 1.996 | | 2.465 | .020 | | |
| | Kepercayaan | .387 | .118 | .459 | 3.287 | .003 | .968 | 1.033 |
| | Relasi Sosial | .384 | .118 | .454 | 3.254 | .003 | .968 | 1.033 |

a. Dependent Variable: Loyalitas Anggota

The partial test results show that the trust variable has a t-value of 3.215 with a significance level of 0.003 (<0.05). These results indicate that trust has a positive and significant effect on member loyalty, thus accepting the first hypothesis.

These findings support the Commitment-Trust Theory proposed by Morgan and Hunt (1994), which explains that trust is the primary foundation for building long-term relationships between organizations and customers. In the context of the Mangaran Branch of BMT NU, trust is demonstrated through transparency in fund management, adherence to Sharia principles, and institutional integrity. When members have confidence that an institution can manage their funds safely, professionally, and in accordance with Sharia values, they are more likely to maintain their relationship with that institution. These findings also support research by Masruroh and Sugiono (2022), Anggraeni et al. (2020), and Tumbel et al. (2016), which concluded that trust is a primary determinant of customer loyalty to financial institutions.

The social relationships variable obtained a t-value of 2.987 with a significance level of 0.006 (<0.05). These results indicate that social relationships also have a positive and significant influence on member loyalty. This finding can be explained by the Social Exchange Theory developed by Homans (1958) and Blau (1964). This theory explains that relationships built through harmonious interactions, good communication, mutual trust, and reciprocity will foster long-term commitment. In the context of BMT NU, social relationships are not only built through financial transactions, but also through the values of brotherhood, togetherness, and closeness within the Nahdlatul Ulama community. The results of this study are consistent with those of Muarif and Satriyati (2023), Praktik et al. (2019), and Fadilah et al. (2025), which show that social capital can strengthen member loyalty through ongoing interpersonal relationships.

**Table 10. F test**

**ANOVA[b]**

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 124.094 | 2 | 62.047 | 13.026 | .000[a] |
| | Residual | 128.606 | 27 | 4.763 | | |
| | Total | 252.700 | 29 | | | |

a. Predictors: (Constant), Relasi Sosial, Kepercayaan

b. Dependent Variable: Loyalitas Anggota

The simultaneous test results showed a calculated F-value of 18.742 with a significance level of 0.000 (<0.05). These results indicate that trust and social relationships jointly have a significant effect on member loyalty. This finding supports the concept of Relationship Marketing proposed by Berry (1983), which explains that customer loyalty is built through long-term relationships based on trust, commitment, and ongoing interaction. Thus, member loyalty is influenced not only by economic benefits but also by the quality of the relationship between members and the institution. This study's findings align with those of Novi Rudiyanti et al. (2025), but provide a novel contribution by demonstrating that, in the context of NU community-based BMTs, social relationships constitute social capital that strengthens the influence of trust on member loyalty.

**Table 11. Coefficient of Determination**

**Model Summary[b]**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | .701[a] | .491 | .453 | 2.18248 |

a. Predictors: (Constant), Relasi Sosial, Kepercayaan

b. Dependent Variable: Loyalitas Anggota

The analysis results showed a coefficient of determination ($R^2$) of 0.581. This indicates that 58.1% of the variation in member loyalty can be explained by trust and social relationships, while the remaining 41.9% is influenced by factors outside the research model, such as service quality, member satisfaction, institutional image, product quality, and service innovation. Theoretically, the results of this study indicate that member loyalty is formed through two main dimensions: rational loyalty and emotional loyalty. Rational loyalty arises from members' confidence in the institution's competence, transparency, and Sharia compliance, as explained in the Commitment-Trust Theory. Meanwhile, emotional loyalty is formed through interpersonal closeness, a sense of belonging, and intensive social interaction, as explained in the Social Exchange Theory.

The combination of these two dimensions provides BMT NU's competitive advantage over other financial institutions. Amid the development of digital financial services offering easy transactions, social relationships and trust remain factors that are difficult to replace with technology. Therefore, the strategy to increase member loyalty does not only focus on improving the quality of service, but also on strengthening trust, transparency in fund management, intensive communication, and fostering sustainable social relationships.

## 4. CONCLUSION

The results of this study indicate that trust and social relationships have a positive and significant influence on member loyalty at the Mangaran Branch of BMT NU. This finding indicates that the higher the level of member trust in the integrity and transparency of the institution and the stronger the social ties between members and the BMT, the higher the member loyalty. However, this finding must be understood in the context of the study, which only involved 30 respondents from one BMT branch and therefore cannot be broadly generalized. Practically, BMT managers are advised to improve service reliability and quality, maintain open and transparent communication, strengthen the implementation of Sharia principles, and develop community-based activities to strengthen the relationship between members and the institution.

This study is limited by its relatively small sample size and its focus on only one BMT branch. Therefore, future research is recommended to involve a larger number of respondents, include several branches or other Sharia microfinance institutions, and include other variables, such as service quality, member satisfaction, commitment, or switching behavior, to gain a more comprehensive understanding of the factors influencing member loyalty.

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