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## Increasing DKI Jakarta Cooperative Customer Loyalty Through Value Perception and Customer Engagement

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### ABSTRACT

This research aims to analyze the influence of perceived value directly and indirectly through customer involvement on cooperative customer loyalty. The approach used is quantitative with the path analysis method. The application used for data analysis techniques is Lisrel 10.2. Data was collected through a questionnaire in the form of a Googleform link from 391 employee cooperative members from 22 cooperatives in DKI Jakarta. The questionnaire is structured based on the development of the dimensions of each variable. The perceived value variable has the dimensions emotional value, social value, quality value, and price value. The customer involvement variable has the variables enthusiasm, attention, absorption, interaction and identification. The customer loyalty variable has the dimensions of repeat purchases, recommendations, commitment and purchases outside the product or service line. Data analysis techniques use measurement model analysis and hypothesis testing. The results of research using Confirmatory Factor Analysis show that all dimensions contained in the variables of perceived value, customer involvement and customer loyalty in the research are in the fit category so they are suitable for use in research. Perceived value can be a good predictor variable for customer engagement and customer loyalty. Perceived value has a greater influence and contribution when compared to customer involvement on customer loyalty

## INTRODUCTION

One aspect of relationship marketing, loyalty, is a condition where a consumer, either physically or mentally, will not switch to another producer or distributor, regardless of the circumstances (Fikriah & Hartono, 2023). This suggests that member loyalty will develop if the emotional connection between the member and the cooperative is truly valued. Individuals who are loyal to their organization are more likely to remain members than those who lack commitment (Dewi et al., 2014). Many factors can influence customer loyalty, including customer engagement, service satisfaction, value, and service innovation (El-Adly, 2019; Le et al., 2020; Schwartz, 2007; Vandermerwe & Rada, 1988).

Customer engagement can take the form of participation at the Annual Members Meeting (AGM), product or service suggestions, expected service mechanisms, and competitive pricing proposals. This is especially true in cooperatives, where members are both owners and consumers. As the General Meeting of Shareholders, which is the highest level of decision-making within a cooperative, every suggestion, input, and initiative from cooperative members constitutes a valuable form of customer engagement.

Furthermore, customer loyalty is linked to buyer engagement (Pansari & Kumar, 2017). Satisfied buyers are more likely to recommend or refer their experience to others (Koponen et al., 2019). This indirectly involves buyers in product promotion activities. As both members and customers of a cooperative, customer engagement is a key factor in a cooperative's success.

To improve the quality of long-term relationships with customers, businesses need to improve service satisfaction (McDougall & Levesque, 2000). A company's strategic goal should be to increase service satisfaction, which, in turn, results in more loyal customers and better financial performance (Fullerton, G., & Taylor, 2002). Customer satisfaction and increased customer loyalty are linked to building long-term, deeper

relationships. Service satisfaction has a positive influence on customer loyalty (Kasiri et al., 2017). When customers are satisfied or satisfied, customer loyalty increases, leading to increased business revenue.

The importance of creating perceived value within a company is considered crucial for fostering customer satisfaction and loyalty (El-Adly, 2019). (McDougall & Levesque, 2000) states that perceived value influences customer satisfaction. Perceived value is viewed as a customer's overall assessment of product use, based on their perception of what they receive and what they provide (Wang T., et al., 2020). Dodds (Edward & Sahadev, 2011) further reinforces this idea, arguing that buyers' perceptions of value are a result of the balance between the sacrifices they feel when paying a certain price and the quality and benefits they receive from the product.

If the sacrifices made yield more profitable results, consumers are guaranteed to be satisfied. This sustained and long-term satisfaction can lead to customers committing to continued transactions and being reluctant to switch to other businesses (Gao & Mattila, 2014). This perceived value is what cooperatives must build to increase member satisfaction and loyalty. The perceived value created does not have to be financial, but can take the form of ease of transactions, offering products tailored to consumer preferences and the latest trends, or even quality service (Karjaluo et al., 2019; Wang T., et al., 2020).

DKI Jakarta, as the nation's capital, the center of government, and the national economy, should have a conducive business climate for various types of businesses. Various types of businesses are growing and developing in DKI Jakarta in line with Indonesia's rapid economic development. This requires special attention so that each form of business entity can develop optimally. According to data from the Ministry of Cooperatives and SMEs, the number of employee cooperatives in the Jakarta area in 2024 is presented in Table 1 below:

Table 1. Number of Cooperatives in Jakarta

Administrative City	Number of Cooperatives	Number of Members
Thousand Islands	1	0
South Jakarta	543	81.296
East Jakarta	488	45.577
West Jakarta	254	7.552
North Jakarta	312	23.515
Central Jakarta	407	191.808

Source: Deputy for Cooperatives, Ministry of Cooperatives and SMEs, June 2024

The number of cooperatives in Jakarta in 2022 was 2,128, compared to 4,542 active cooperatives in DKI Jakarta in 2021, according to previous data from the Central Statistics Agency (CSA). This represents a significant reduction in the number of cooperatives, down more than 50% from the previous year. This is certainly an interesting finding that warrants further study for the sake of a better and more advanced cooperative existence in Indonesia.

In reality, cooperatives are currently less competitive and less recognized than other business forms. This is evident in the contribution of cooperatives to the Indonesian economy in 2021, out of 300 large cooperatives, which recorded assets of IDR 85.102 trillion and served 7,569,339 members. The assets of these 300 cooperatives represent 55.9% of the total cooperative assets, which amount to IDR 152.113 trillion, with a membership of 22,463,738 (Edon Ramdani & Adi Martono, 2022). Compared to the assets of listed companies, the number of cooperative assets in Indonesia is relatively small, indicating a marginal role for cooperatives in the economy. Based on all of these findings, it can be concluded that there is a problem with cooperative member loyalty.

The continued increase in the number of cooperatives is also accompanied by cooperatives that cease operations, close, or are dissolved. Prof. Rully Indrawan, Secretary of the Ministry of Cooperatives and SMEs, presented at the Workshop on the Role of Information Technology in the Management, Reporting, and Supervision of Cooperatives to Support the Development of the

Cooperative Business Network (JUK), stated that over the past four years (2016-2020), 81,686 cooperatives in Indonesia have been dissolved because they were deemed unfit for operation (Susanti, 2020). The same news article also revealed that the primary reason for the closure of many cooperatives was the perceived lack of quality and benefits received by members. This prompted researchers to conduct empirical research on the loyalty of cooperative members, who are customers of cooperatives in the DKI Jakarta Province.

## METHODS

The research approach used was quantitative, using a survey method. The population in this study was 16,100 cooperative members from 4,542 active cooperatives in DKI Jakarta (BPS, 2023). Based on this population size, calculated using the Slovin formula with a margin of error of 0.05, a sample size of 391 respondents was obtained. The sampling technique used was incidental sampling, meaning the researcher selected potential respondents based solely on the individuals they encountered (Prasetyono et al., 2024).

The questionnaire consisted of 31 items developed based on the dimensions of each variable. The perceived value variable includes dimensions of emotional value, social value, quality value, and price value. The customer engagement variable includes dimensions of enthusiasm, attention, absorption, interaction, and identification. The customer loyalty variable includes dimensions of repeat purchases, recommendations, commitment, and purchases outside the product/service line.

The questionnaire was then tested for validity and reliability with 30 respondents. Of the 31 items, 1 was invalid and 30 were valid. The 30 valid statements were then tested for reliability, with the results for the customer loyalty variable being 0.77, the perceived value variable being 0.81, and the customer engagement variable being 0.83. The results of all reliability tests were found to be greater than 0.70, indicating that the 30 statements were suitable for use in this study. The data analysis technique used measurement model analysis (outer model), and hypothesis testing used the application and Lisrel 10.2.

Inferential analysis is conducted to test the formulated hypotheses. This quantitative multivariate analysis is conducted using a structural equation model based on Lisrel. Data analysis uses a model specification test.

The model specification test relates to the inner and outer model settings (Hair Jr et al., 2014). The inner model, or structural model, displays the relationships between the constructs being evaluated. The outer model, also known as the measurement model, is used to evaluate the relationships between indicator variables and the corresponding constructs. At this stage, the constructs under study are

conceptually defined by determining their dimensions or indicators. Furthermore, the direction of causality between the constructs that demonstrate the hypothesized relationships is clearly established. Most importantly, it has a strong theoretical foundation. A theory that does not support the structural equation model will produce meaningless or biased results, as the purpose of Lisrel is to confirm or test theory, not to predict or develop theory. The hypotheses to be tested are as follows:

H<sub>1</sub>: There is a significant direct effect of perceived value on customer loyalty

H<sub>2</sub>: There is a significant direct effect of perceived value on customer engagement

H<sub>3</sub>: There is a significant direct effect of customer engagement on customer loyalty

## RESULTS AND DISCUSSION

The first calculation process is an analysis of the measurement model (outer model) to determine whether each indicator can be used as an instrument using a two-level Confirmatory Factor Analysis (CFA) approach. The results of the CFA calculation for the perceived value variable can be seen in Figure 1 below:

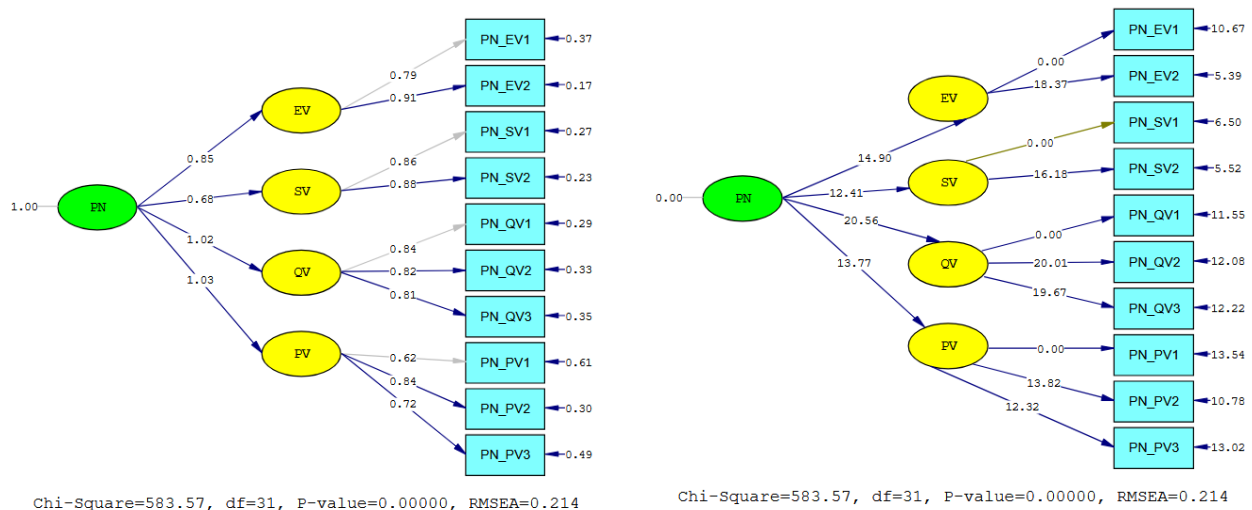


Figure 1. Confirmatory Factor Analysis Model for Customer Engagement

Figure 1 shows that the Confirmatory Factor Analysis model for the perceived value construct developed in this study has a good fit. Each indicator for the perceived value latent variable ranges from 0.6 to 0.9. The factor loadings of the manifest variables for the perceived value latent variables

studied are above the recommended average factor loading of 0.5. Therefore, all indicators are valid and can be used in subsequent SEM model calculations. The t-values obtained for each manifest variable are greater than 1.96, indicating that the manifest

variables used are meaningful in measuring perceived value.

The construct reliability of the perceived value variable for each dimension is above 0.7, and the variance extracted for the perceived value latent variable is greater than 0.5. The resulting latent variables have a relatively high level of reliability, and the indicators used in the latent variables have a good fit. The factor loading measurements for the four dimensions of emotional value, social value, quality value, and price value have the highest value at 0.864.

The results indicate that the quality value dimension, especially the product quality indicator, is dominant in determining the perceived value

variable, meaning that quality value best reflects the perceived value variable of each indicator for the latent variable of perceived value, ranging from 0.6 to 0.9. The factor loading of the manifest variable for the latent variable of the perceived value variable studied is above the recommended average factor loading of 0.5. So all indicators are valid and can be used in the subsequent SEM model calculations. The t-value obtained for each manifest variable is more than 1.96, so it can be said that the manifest variable used is meaningful in measuring perceived value. The following results of the CFA calculation of the customer engagement variable can be seen in Figure 2 below:

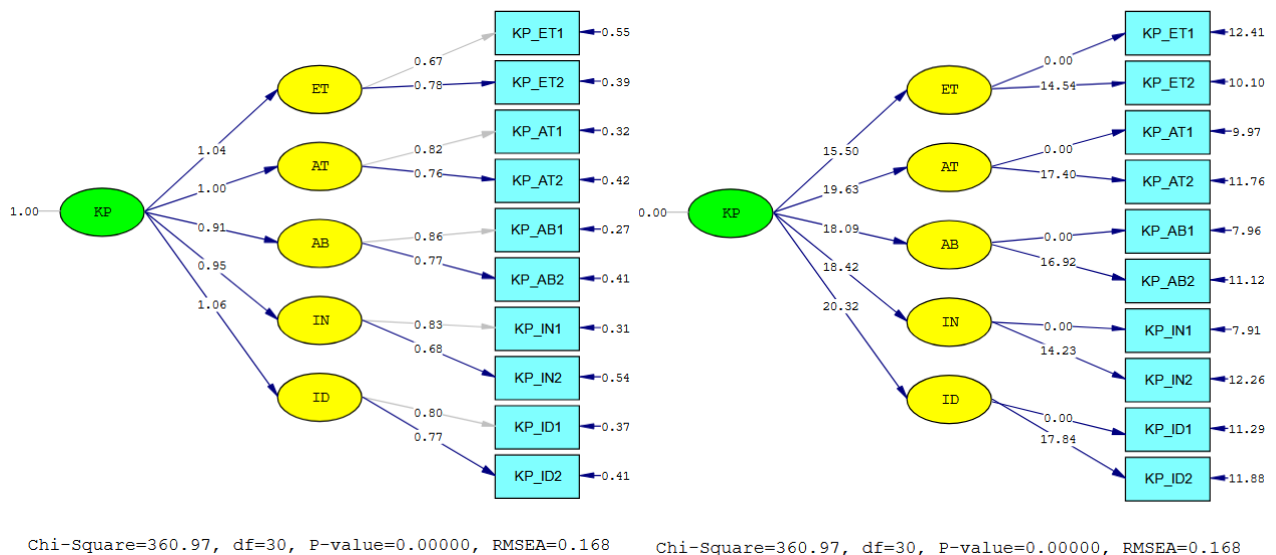


Figure 2. Confirmatory Factor Analysis Model for Customer Engagement

Figure 2 shows that the Confirmatory Factor Analysis model for the perceived value construct developed in this study has a good fit. Each indicator for the latent variable of Customer Engagement ranges from 0.6 to 1.00. The factor loadings of the manifest variables for the latent variables of the customer engagement dimensions studied are above the recommended average factor loading of 0.5. Therefore, all indicators are valid and can be used in subsequent SEM model calculations.

The t-values obtained for each manifest variable are greater than 1.96, indicating that the manifest variables used are meaningful in measuring customer

engagement. The Construct Reliability values for each dimension of the customer engagement variables are above 0.7, and the variance extracted for the latent variable of customer engagement is greater than 0.5. The resulting latent variables have a relatively high level of reliability, and the indicators used in the latent variables have a good fit. The factor loading measurements for the five dimensions of enthusiasm, attention, absorption, interaction, and identification have the highest value at 0.769.

These results indicate that the identification dimension is dominant in determining customer engagement variables, meaning that identification

most reflects customer engagement variables. The following CFA calculation results for the customer loyalty variable can be seen in Figure 3 below:

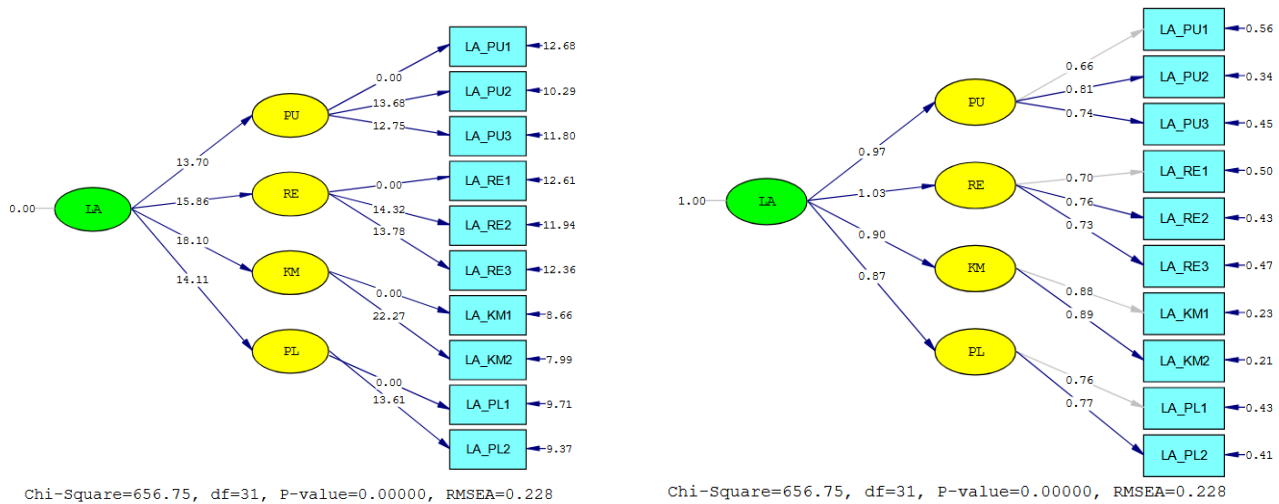


Figure 3. Confirmatory Factor Analysis Model for Member Loyalty

Figure 3 shows that the Confirmatory Factor Analysis model for the perceived value construct developed in this study has a good fit. Each indicator for the latent variable of member loyalty ranges from 0.6 to 1.00. The factor loadings of the manifest variables for the latent variables of the member loyalty dimensions studied are above the recommended average factor loading of 0.5. Therefore, all indicators are valid and can be used in subsequent SEM model calculations.

The t-values obtained for each manifest variable are greater than 1.96, indicating that the manifest variables used are meaningful in measuring member loyalty. The Construct Reliability values for each dimension of the member loyalty variable are above 0.7, and the variance extracted for the latent variable of member loyalty is greater than 0.5. The latent variables developed have a relatively high level of reliability, and the indicators used in the latent variables have good fit.

The measurement results of the loading factor of the four dimensions of repeat purchases, recommendations, commitment, and purchases outside the product/service line have the highest value of 0.86. These results indicate that the recommendation dimension, especially the recommendation indicator to others, is dominant in

determining the member loyalty variable, meaning that making recommendations best reflects the member loyalty variable. The calculation process is continued with hypothesis testing as follows:

**H1: There is a significant direct effect of perceived value on customer engagement.**

The results of Lisrel 10.2 software calculations indicate that the variable Perceived Value has a direct effect on Customer Loyalty, as indicated by a path coefficient of 0.34. The t-statistic is 4.79, greater than the t-table of 1.96. Meanwhile, the significance value is 0.000, so from these results, Hypothesis 1, which states that perceived value has a direct effect on customer loyalty, is proven and accepted.

This finding reinforces previous research by El-Adly (2019), which stated that the importance of creating perceived value within a company is a crucial factor in fostering customer loyalty. Perceived value is viewed as a customer's overall assessment of product use, based on their perception of what is received and what is given (Wang T., et al., 2020). Dodds (Edward & Sahadev, 2011) further reinforces this idea, arguing that customer perceptions of perceived value result from the balance between the sacrifice they feel when paying a certain price and the quality and benefits they receive from the product.

Furthermore, the path coefficient of 0.34 indicates a moderate influence of perceived value on customer loyalty, falling within the range of 0.30 to 0.49. Perceived value is a key factor consumers consider when deciding whether or not to be loyal to a product or service. This is because one dimension of perceived value, emotional value, determines whether or not an individual is loyal to a product (Kuo et al., 2009). Someone who has emotional value for a product or service will commit to using it. This commitment is one dimension of customer loyalty (East et al., 2005).

These findings further enrich the theory of consumer behavior, which serves as the grand theory in this study. Consumer behavior theory studies how consumers search for, select, purchase, use, and evaluate products and services to meet their needs and desires (Solomon R. M., 2015). Consumer behavior is the basis for consumers making purchasing decisions. The length of the consumer behavior process depends on the type of goods and/or services selected. Products with low sales value naturally undergo a relatively easier decision-making process than products with higher sales value before making a purchase (Yoon & Lee, 2019).

**H2: There is a significant direct effect of perceived value on customer engagement.**

The Lisrel software calculation results indicate that the variable Perceived Value has a direct effect on Customer Engagement, as indicated by a path coefficient of 0.26, indicating a weak relationship. The t-statistic is 3.50, which is greater than the t-table of 1.96. Meanwhile, seen from the significance value, the probability has a value of 0.007, so from these results, the hypothesis that states that perceived value has a direct influence on customer engagement is proven and accepted.

If the sacrifices made yield more profitable results, the customer is guaranteed to be satisfied. This sustained, long-term satisfaction can lead to a committed customer who continues to transact with the company and is reluctant to switch to another business (Gao & Mattila, 2014). This perceived value is what cooperatives must build to increase customer engagement. The perceived value created

doesn't have to be financial but can take the form of ease of transaction, offering products tailored to consumer preferences and the latest trends, or even quality service (Karjaluo et al., 2019; Wang T., et al., 2020).

Cooperative members who consistently consider the perceived value they receive when transacting with the cooperative can influence customer engagement. The dimensions of perceived value, namely high emotional and social value, can contribute to increased customer engagement (Chen, 2017). High emotional and social values among members will increase customer engagement. This is because one dimension of customer engagement, namely enthusiasm, is formed when grounded in emotional and social values (Dovaliene et al., 2015).

According to Hollebeek (2011), customer engagement is an innovative concept in marketing derived from the social sciences, including psychology, sociology, political science, and organizational behavior. Sashi (2015) adds that customer engagement can encompass a variety of situations, from awareness, interest, purchase intention, retention, and loyalty. From a strategic perspective, customer engagement refers to creating experiences that enable companies to build deeper, more meaningful, and sustainable interactions between the company and customers or external stakeholders. Furthermore, Sashi (2015) also states that managers view customer engagement as transforming short-term customer relationships into long-term ones.

Sashi (2015) suggests that customer engagement focuses on satisfying customers by providing superior value compared to competitors to build trust and commitment in long-term relationships. Engaged customers become partners who collaborate with sellers in value-added processes to better satisfy their needs and those of other customers (Clark et al., 2020). Social interactions facilitate the process and build relationships of trust and commitment between sellers and buyers. The process of building customer engagement can be described through the customer engagement cycle. The concept of the customer

engagement cycle refers to the stages of awareness, consideration, inquiry, purchase, and retention (van Doorn et al., 2010).

The importance of creating perceived value in various business concepts is thought to be a crucial factor in fostering customer engagement (Menon et al., 2005). McDougall & Levesque (2000) stated that perceived value influences customer satisfaction. Perceived value is viewed as a customer's overall assessment of product use, reflecting their perception of what they receive and what they receive (Jalil et al., 2016). Other studies further support this idea, arguing that buyers' perceptions of value result from the balance between the perceived sacrifices they make when paying a certain price and the quality and benefits they receive from the product (Edward & Sahadev, 2011).

Consumers often consider various aspects when considering perceived value. Some consumers enjoy purchasing a product because they are influenced by their ethnicity or culture (Stathopoulou & Balabanis, 2019). Others use a product or service based on ancestral or family teachings. Therefore, these findings enrich the theory of consumer behavior, which has become a grand theory.

**H3: There is a significant direct effect of customer engagement on customer loyalty.**

The Lisrel software calculation results show a direct effect of the variable Customer Engagement on Customer Loyalty, as indicated by a beta coefficient of 0.26. The t-statistic is 4.27, greater than the t-table of 1.96. Meanwhile, the significance value of the probability is 0.000, so from these results, the hypothesis stating that Customer Engagement influences Customer Loyalty is supported and accepted.

The level of influence of Customer Engagement on Customer Loyalty, as seen from the path coefficient value (0.26), is categorized as weak, ranging from 0.10 to 0.29. This finding corroborates previous research that suggests customer loyalty is related to buyer engagement (Pansari & Kumar, 2017). Customers with high levels of engagement are indirectly more likely to engage in promotional activities for a product (Gligor & Bozkurt, 2020). As

both members and customers of a cooperative, customer engagement is a key factor in its success.

This is because customer loyalty is a deeply held commitment to consistently repurchase or repurchase selected products or services in the future, despite situational influences and marketing efforts that have the potential to cause behavioral changes (Park et al., 2017). Customer loyalty is a behavioral drive to make repeat purchases, and building customer loyalty to a product or service produced by a business entity requires a long-term, repetitive purchasing process (Yuen et al., 2023).

According to Tseng & Lee (2018), the following factors influence customer loyalty: 1. Satisfaction. Customer satisfaction is a comparison between expectations before making a purchase and perceived performance. 2. Trust. A person's willingness to entrust a company or brand to perform or carry out a function. 3. Emotional. Consumers can be influenced by a brand that has its own appeal, allowing them to identify with the brand. The bond created by a brand occurs when customers feel a strong connection with other customers who use the same product or service. 4. Convenience. Consumers feel comfortable with a brand when the transaction situation is easy. Part of customer loyalty, such as regular product purchases, can be based on accumulated experience over time. 5. Experience. A person's experience with a product can shape behavior.

Referring to the theory, specifically point 3, namely emotional, where consumers feel emotionally attached, which impacts their involvement in the transaction process. This is characterized by actively providing suggestions or input regarding goods or services, maintaining the company's sustainability, or recommending services or products to others. If the business is a cooperative, then members are both owners and consumers of the cooperative. Cooperative members with a background in cultural values certainly have preferences in liking or choosing certain products or services, resulting in a feeling of satisfaction when consuming them. Therefore, it can be predicted that cultural values can strengthen the certification of a positive and significant influence on cooperative member satisfaction.

These results enrich the theory of consumer behavior, which is a theory that studies how consumers search for, select, purchase, use, and evaluate products and services to meet their needs and desires (Solomon R. M, 2015). Consumer behavior is the basis for consumers making purchasing decisions. Products with low sales value naturally undergo a relatively easier decision-making process compared to products with higher sales value before making a purchase (Yoon & Lee, 2019).

## CONCLUSION

Based on the results of the Confirmatory Factor Analysis, all dimensions of the perceived value, customer engagement, and customer loyalty variables in the study were found to be fit, making them suitable for use in this study. Perceived value can be a good predictor of customer engagement and loyalty. Perceived value has a greater influence and contribution to customer loyalty than customer engagement. These findings suggest that cooperative management should develop activities or programs to strengthen customer perceptions of the cooperative in terms of emotional value, social value, quality value, and value for money. Cooperative management is advised to provide opportunities for members who are also cooperative customers to participate more actively in the development of the cooperative. A limitation of this study is that respondents were only cooperative customers in DKI Jakarta. If the study involved respondents from other regions, different results might be obtained.

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