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# Understanding Customer Loyalty Behavior in Islamic Microfinance: Examining the Role of Proactive Service (Jemput Bola) and Customer Trust

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**Abstract**

This study explores how proactive service (jemput bola) influences customer loyalty in Islamic microfinance institutions, particularly at BMT NU East Java, and examines the role of customer trust in this relationship. The research is motivated by the growing shift toward digital financial services, raising questions about whether direct, face-to-face service approaches remain effective. Using a quantitative method, data were collected from 70 customers through purposive sampling and analyzed using SEM-PLS. The findings show that proactive service has a strong and significant impact on customer loyalty. Customer trust also plays an important role in strengthening loyalty. However, it was found that trust does not act as a moderating variable in the relationship between proactive service and customer loyalty. This indicates that customers tend to respond directly to the quality of service they receive, without necessarily relying on trust as an intermediary factor. Overall, the study highlights that the jemput bola strategy remains relevant and valuable, especially in building close relationships with customers, even in the midst of increasing digitalization in the financial sector.

**Keywords** Customer Loyalty; Customer Trust; Proactive Service.

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## INTRODUCTION

In the modern economy, financial institutions are not merely intermediaries that receive and channel funds. Rather, they are the heart of the modern economy and play a vital role in economic development at both the national and global levels. Financial institutions are entities that channel funds or capital to the real and productive sectors. They also serve as a bridge between those with excess capital and those in need of funding. The capital obtained from financial institutions is used to drive investment activities and economic development in Indonesia and around the world (Margareta et al., 2025). Amid the dominance of global financial institutions, which has also taken hold in Indonesia, many new financial institutions have emerged to complement existing conventional financial institutions. One of the financial institutions experiencing rapid growth is the Islamic financial institution. An Islamic financial institution is an institution where all operational activities from services, financing, fund management, and others are based on Islamic law, or what is more commonly known as Sharia law (Budianto et al., 2023). Sharia law is a body of law derived from the verses of the Quran and the Hadith, formulated by Islamic scholars using methods and principles that have been previously agreed upon (Rahma et al., 2025).

According to available data, the Islamic financial institutions currently operating in Indonesia consist of 4 Islamic Commercial Banks (ICBs) and 19 Islamic Business Units (IBUs), with total assets of 801 trillion rupiah. However, this figure remains far below the financial assets held by non-Islamic financial institutions, which amount to 10,962 trillion rupiah. When compared, there is a significant disparity between Islamic financial institutions and non-Islamic financial institutions (Ahmad, 2025). This means that there is much room for improvement for the managers of Islamic financial institutions in order to compete with non-Islamic financial institutions.

Sharia financial institutions in Indonesia take various forms. Some are structured as banks, such as Bank Syariah Indonesia, Bank Muamalat, Bank CIMB Syariah, Bank Jatim Syariah, and others. However, there are also several Sharia financial institutions structured as credit unions, which are located in many places throughout Indonesia. One of Islamic financial institution in the form of a cooperative is BMT Nuansa Ummah Jawa Timur. It is better known as BMT NU. BMT NU has experienced rapid growth year after year (Mondir & Rahma, 2024). BMT NU already has 103 branches with a financial turnover of 9.1 trillion rupiah in 2025 (Abbas & Faishal, 2024). However, when compared to Bank Syariah Indonesia (BSI), BMT NU East Java cannot be considered a major competitor. This is because, during the 2026 Eid al-Fitr holiday alone, BSI’s money circulation had already reached 1.024 trillion rupiah (Kristianus, 2026). This proves that BMT NU East Java must continue to strive and innovate in order to achieve similar results. This is due to various factors, such as human resources and the level of public satisfaction with BMT NU.

As a new financial institution, BMT Nuansa Ummah (NU) East Java faces its own unique challenges, particularly in gaining the trust of customers and prospective customers. This is because customers are already accustomed to and have become clients of conventional financial institutions that are larger in every respect, including in terms of facilities, public reputation, and so on (Yusriansah et al., 2025). As a result, Islamic financial institutions strive to optimize various aspects in order to win over their customers. One of the strengths that the management of BMT NU East Java typically emphasizes to win over customers is the quality of service provided. Customer service is the first impression customers have of the institution (Mondir, 2024).

Customers tend to choose financial institutions that provide good service, starting with small gestures such as greeting them with a smile and cheerfully assisting with every request (Sumarno et al., 2022). BMT NU East Java itself has made its service the spearhead for attracting customers since the very beginning of its establishment. One of the distinctive features of BMT NU East Java to gain customer loyalty is to take the initiative by visiting homes, markets, offices, and other places where customers are located. This means, customers do not have to go through the trouble of visiting the BMT NU East Java office to save money or pay installments. Consequently, BMT NU East Java customers can save time and money, making it easier for them to conduct transactions at BMT NU East Java (A. Rosyid et al., 2023). However, the outreach efforts conducted by BMT NU East Java need to be reevaluated. This is because, in the modern era, customers of other financial institutions do not need to visit the office thanks to the technology used by those institutions. Opening accounts, making savings deposits, and withdrawing funds can all be done using digital applications offered by various conventional financial institutions. This raises a significant question: does the quality of service provided by BMT NU East Java still influence customer loyalty enough to prevent them from switching to other financial institutions.

Essentially, customer loyalty is the most valuable asset a company or financial institution can possess. Loyal customers demonstrate their loyalty through a sense of attachment to the Islamic financial institution. They are also less likely to be tempted by offers from other financial institutions, even if those offers are quite attractive to them (Kim et al., 2024). Customer loyalty is typically influenced by various factors, such as the nature or innovation of the services provided and the trust customers have already established in the Islamic financial institution (Buhler et al., 2024). Customer loyalty will also develop if Islamic financial institutions, such as BMT NU East Java, can build their customers' trust in the institution. It is this customer trust that will be the key factor in determining customer loyalty to BMT NU East Java (Andespa et al., 2023).

In the case of Islamic financial institutions such as BMT NU East Java, there are two key aspects to fostering customer trust. First, BMT NU East Java must ensure that customers' funds are secure when deposited or saved with the institution (Moharrak & Mogaji, 2026). Beyond security, these savings should also grow through specific investment strategies and schemes. BMT NU East Java must also be able to provide guarantees regarding this matter (Faizi, 2024). Second, BMT NU East Java must be able to assure customers that all transactions or activities at BMT NU East Java are in accordance with Islamic teachings. This ensures that customers can avoid Islamic prohibitions such as riba, gharar, and maysir (Ulum et al., 2024).

Research examining customer loyalty at both BMT NU East Java and other Islamic financial institutions has indeed been conducted, such as the studies by (Kurniadi & Rana, 2023) and (Chowdhury et al., 2024), in which both authors treated customer loyalty as an independent variable in their research. However, among all the studies conducted, none have discussed the impact of the Proactive Service "Jemput Bola" on customer loyalty. Yet, the Proactive Service "Jemput Bola" is a distinctive feature of BMT NU East Java.

Previous research has indeed addressed the influence of customer trust on customer loyalty. However, there are some differing results among these studies, such as the findings from (Salsabila & Miranti, 2024),(Saputra & Yulfiswandi, 2023), and (Malau & Sitanggang, 2024), which state that customer trust does not have a significant effect on customer loyalty. On the other hand, the findings of (Rizoni et al., 2025), (Lubis et al., 2022), (Chowdhury et al., 2024), and (Albarq, 2023) indicate that customer trust has a significant effect on customer loyalty. Thus, there is a research gap that can be examined in this study.

Based on the aforementioned background, it is essential to investigate how proactive service (jemput bola) influences customer loyalty, particularly by considering the moderating role of customer trust in strengthening this relationship. Accordingly, the researcher formulates the research title: "Understanding Customer Loyalty Behavior in Islamic Microfinance: The Role of Proactive Service (Jemput Bola) with Customer Trust as a Moderator among Customers of BMT NU Jawa Timur.

## RESEARCH METHOD

This study is a quantitative study. In determining the sample size, the researcher referred to the guidelines proposed by (Ferdinand, 2014). These guidelines state that the minimum sample size for a study can be determined by multiplying the number of indicators used by five. Since this study uses 14 indicators, the minimum sample size required is 70 respondents (14 × 5). Based on this, the number of respondents set for this study is 70.

This sample size is considered adequate. This is because this study employs the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach. Methodologically, research using PLS-SEM is designed to produce stable estimates even with relatively small sample sizes and does not require strict assumptions of data normality (Hair et al., 2014). Based on the "10 times rule" guideline (Barclay et al., 1995), the minimum PLS-SEM sample size is determined as ten times the number of structural paths leading to a single latent variable. Since the number of paths in this study's model does not exceed seven, a sample of 70 respondents meets this threshold, including for models involving moderating variables.

Researchers recognize that testing for moderation effects generally requires greater statistical power than testing for direct relationships, as detecting interaction effects demands higher sensitivity to variations in the data (Aguinis et al., 2005). However, moderation effects with medium to large effect sizes can still be reliably detected in a sample of 70 respondents, as demonstrated by several previous studies that used PLS-SEM with comparable sample sizes (60–100 respondents) and still obtained significant results (Putu Gede Subhaktiyasa, 2024). The quality of the measurement model in this study, as evidenced by factor loadings, reliability, and discriminant validity that meet the criteria, further supports the efficiency of statistical estimation despite the limited sample size.

The sampling technique used to determine the selected sample is purposive sampling because the respondents to be included in the sample must meet several criteria: they must have been customers of BMT NU East Java in the Bondowoso region for at least 2 years; they must use the BMT NU East Java Savings product; and they must have been actively saving over the past 3-6 months. The data collection instrument used in this study was a closed-ended questionnaire with a 1-5 Likert scale. The Likert scale is the most commonly used scale in similar studies in the context of Islamic microfinance institutions, with a range of values from 1 "strongly disagree" to 5 "strongly agree."

This study was analyzed using the Structural Equation Modeling-Partial Least Squares (SEM-PLS) methodology to examine the impact of changes made to various models using the SmartPLS application. 3. With this method and application, outer model and inner model measurements will be used to test the validity and reliability of the model and questionnaire (Hamid & Anwar, 2019). The SmartPLS 3 application will also measure the path analysis and T-analysis of this study.

## RESEARCH MODEL

The research model employed in this study illustrates the relationships between the variables serving as the research focus, based on the theoretical framework and prior research, as presented in Figure 1 below.

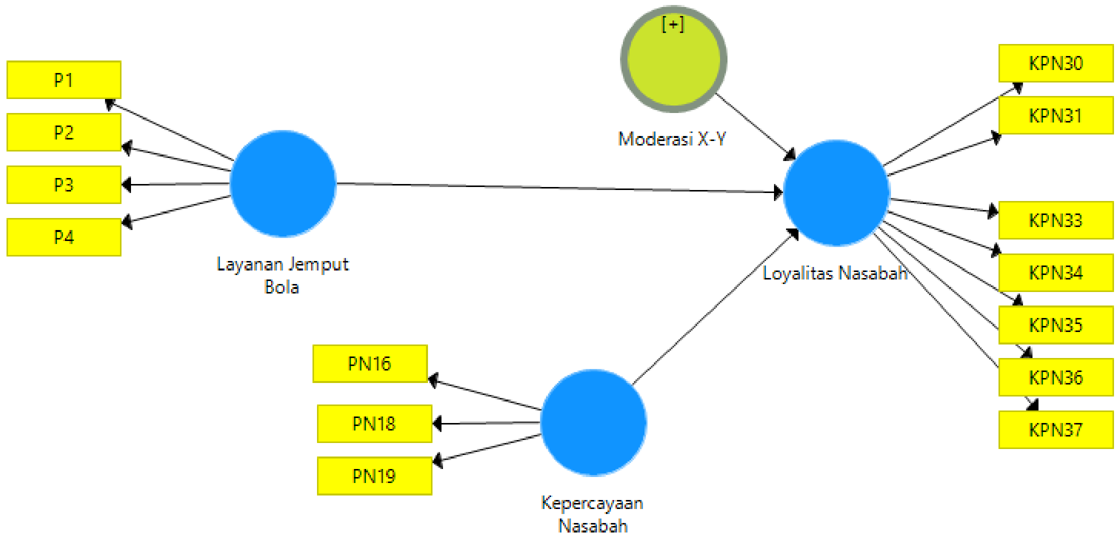


**Figure 1.** Research Model

The measurement of research variables was conducted using operational definitions based on established indicators. The operationalization of variables in this study is presented in Table 1 below.

**Table 1.** Operational Variables

| No. | Variable | Indicator | Source |
|---|---|---|---|
| 1 | Customer Trust | Ability<br>Integrity<br>benevolence | (Tabrani et al., 2018) |
| 2 | Proactive Service | Responsiveness<br>Flexibility<br>Personalization<br>Consistency | (Fauzi & Suryani, 2019) |
| 3 | Customer Loyalty | Repurchase Intention<br>Word-of-Mouth<br>Commitment<br>Transaction Frequency<br>Preference<br>Emotional Attachment<br>Feedback Willingness | (Alfaisaly, 2024) |

### Hypothesis

Hypotheses are formulated based on a theoretical framework and the results of previous research, thereby providing a clear scientific basis rather than being mere assumptions. In quantitative research, hypotheses serve as the research direction to test whether one variable influence another, either directly or indirectly. The hypotheses in this study are as follows:

H1 : It is hypothesized that Proactive Service "Jemput Bola" has a significant effect on customer trust

H2 : It is hypothesized that Proactive Service "Jemput Bola" has a significant effect on customer loyalty

H3 : It is hypothesized that customer trust has a significant effect on customer loyalty

H4 : It is hypothesized that customer trust can moderate the effect of the "Jemput Bola" Proactive Service on customer loyalty.

## RESEARCH RESULTS AND DISCUSSION

### Research result

### Model Evaluation Result

The initial tests conducted in PLS-SEM involve evaluating the measurement models used. In this study, two measurement models were used: the outer model and the inner model.

### Evaluation of the Measurement Model (Outer Model)

To evaluate the outer model, validity (construct validity) and reliability tests will be conducted. An outer model can be said to pass the validity test if the factor loading value for each indicator is greater than 0.6, the average variance inflation factor (AVE) is greater than 0.5, and the value of the discriminant validity model for each construct is greater than the correlation between that construct and other constructs in the existing model. Meanwhile, an outer model can be considered to have passed the reliability test if the composite reliability and Cronbach's Alpha values are greater than 0.7 (Hair et al., 2014).

**Table 2**. Factor Loadings scores

| Indicators | Customer Trust | Proactive Service | Customer Loyalty |
|---|---|---|---|
| KN1 | 0.688 | | |
| KN2 | 0.823 | | |
| KN3 | 0.736 | | |
| LB1 | | 0.642 | |
| LB2 | | 0.673 | |

| Indicators | Customer Trust | Proactive Service | Customer Loyalty |
|---|---|---|---|
| LB3 | | 0.831 | |
| LB4 | | 0.678 | |
| LN1 | | | 0.696 |
| LN2 | | | 0.662 |
| LN3 | | | 0.681 |
| LN4 | | | 0.802 |
| LN5 | | | 0.766 |
| LN6 | | | 0.699 |
| LN7 | | | 0.659 |

The data presented in Table 2 shows values greater than 0.6 for each indicator. Thus, all indicators for proactive service, customer trust, and customer loyalty are valid.

**Table 3**. Discriminant Validity Scores

| | Customer Trust | Proactive Service | Customer Loyalty | X-Y Moderation |
|---|---|---|---|---|
| Customer Trust | 0.752 | | | |
| Proactive Service | 0.419 | 0.710 | | |
| Customer Loyalty | 0.661 | 0.593 | 0.711 | |
| X-Y Moderation | -0.059 | -0.014 | -0.003 | 1.000 |

The data presented in Table 2 indicate that the discriminant validity index for each construct in each model is greater than the correlation between that construct and other constructs in the existing model. This means that the discriminant validity test is deemed successful and valid.

**Table 4**. Average Variance Inflation Factor (AVE), Composite Reliability and Cronbach's Alpha Scores

| | Cronbach's Alpha | Composite Reliability | AVE | Description |
|---|---|---|---|---|
| Customer Trust | 0.711 | 0.795 | 0.565 | Valid |
| Proactive Service | 0.776 | 0.801 | 0.504 | Valid |
| Customer Loyalty | 0.836 | 0.877 | 0.505 | Valid |
| X-Y Moderation | 1.000 | 1.000 | 1.000 | Valid |

Based on the data in Table 3, it is evident that the AVE values for each construct are greater than 0.5. This means that the three variable constructs can be considered valid. Meanwhile, the Composite Reliability and Cronbach's Alpha values are also above 0.7. This indicates that the constructs of each variable can be considered reliable.

**Evaluation of the Measurement Model (Inner Model)**

In evaluating the model's internal fit, one can look at the R-Square value. If the R-Square value is 0.75, then the relationship between the variables can be considered strong. If the R-Square value is 0.50, the relationship between the variables can be considered moderate, and if the R-Square value is 0.25, the relationship between the variables can be considered weak. The evaluation of the internal model should also be assessed based on the significance level or t-values, where the t-values at the significance level should be equal to 1.65 (Hair et al., 2014).

**Tabel 5.** Nilai R-Square

| | **R-Square** |
|---|---|
| **Customer Loyalty** | 0,559 |

The evaluation of the structural model (inner model) shows an $R^2$ value of 0.559, indicating that Proactive Service and Customer Trust jointly explain 55.9% of the variance in Customer Loyalty, categorized as moderate according to (Hair et al., 2014) criteria.

**Hypothesis Testing**

**Tabel 6**. Structural Model Result

| Hypothesis | T-Values | P-Values | Results |
|---|---|---|---|
| Proactive Service -> Customer Loyalty | 5,307 | 0,000 | Significant |
| Customer Trust -> Customer Loyalty | 5,472 | 0,000 | Significant |
| X-Y Moderation -> Customer Loyalty | 0,347 | 0,728 | Not Significant |

The data in Table 5 show that Proactive Service has a positive and significant effect on customer loyalty. This can be seen from the t-table value (1.65), which is much smaller than the t-value (5.307). This is also indicated by the p-value (0.000), which is smaller than the specified alpha level (0.05). The results of the hypothesis test on Customer Trust and Customer Loyalty indicate that Customer Trust has a significant effect on Customer Loyalty. This is evident from the p-value (0.000) of the test result, which is smaller than the specified alpha level (0.05). These results are further supported by a comparison of the t-values and the t-table values, where the t-value (5.472) is greater than the t-table value (1.65). However, the Customer Trust variable does not mediate the relationship between the Proactive Service variable and the Customer Loyalty variable. This is because the p-values (0.728) and t-values (0.347) do not meet the established standards, which require p-values to be less than 0.05 and t-values to be greater than 1.65.

## DISCUSION

### The Effect of Proactive Services on Customer Loyalty at BMT NU East Java in the Bondowoso Region

Based on the data in Table 5, it is evident that the Proactive services provided by BMT NU East Java in the Bondowoso region positively and significantly contribute to customer loyalty. This can be seen from the p-values and t-values, which meet the established standards; in fact, the p-values are at a very low significance level (0.000), indicating excellent statistical significance. The results of this study represent the only research to date examining the impact of door-to-door services on customer loyalty. Based on these findings, the management of BMT NU East Java in Bondowoso and indeed, managers of sharia microfinance institutions across Indonesia can implement the “jemput bola” or Proactive service as a key component of their corporate strategy. This service not only serves as a reason for customers to choose to save at a new sharia financial institution but also fosters customer loyalty and a strong commitment to such institutions.

### The Effect of Customer Trust on Customer Loyalty at BMT NU East Java in the Bondowoso Region

Based on the analysis data presented in Table 5, it is evident that customer trust can serve as a catalyst for fostering customer loyalty toward the specialized Islamic financial institution, BMT NU East Java, in the Bondowoso region. This is evident from the extremely low significance value (0.000), indicating that the influence of customer trust on customer loyalty is very high. The result of this research support findings from (Albarq, 2023), (Yum & Kim, 2024), (Cardoso & Cardoso, 2024), (Alam et al., 2021) and (Cardoso et al., 2022) who state that costumer trust has significant impact on customer loyalty.

Customer trust must naturally be maintained by the management of BMT NU East Java and other financial institutions. In an era where numerous new financial institutions are emerging, customer trust serves as the cornerstone to prevent customers from switching to competitors. As a Sharia-based financial institution, BMT NU East Java must strictly adhere to Sharia concepts and principles. This is what will make customers more confident in using the services of BMT NU East Java, thereby naturally fostering loyalty. To build customer trust, the management of BMT NU East Java must also continuously innovate and ensure the security and smoothness of every transaction, as the sense of security and convenience provided can also be the key to winning the competition among financial institutions in the digital era.

**Evaluation of Customer Trust as a Mediating Variable between Variables Proactive Services on Customer Loyalty**

The data presented in Table 5 indicates that customer trust does not serve as an effective mediating variable between Proactive Services and Customer Loyalty. This is evident from the P-values and t-values, which fall far short of the established standards. In other words, although the proactive services provided by the company have the potential to increase customer loyalty, this increase does not occur through the mechanism of customer trust acting as an intermediary. This finding suggests that customer trust has not yet become a key factor bridging this relationship. It is possible that customers respond directly to proactive services without first going through a process of increased trust. Additionally, other factors such as customer satisfaction, service quality, or perceived value may play a more dominant role as mediating variables in this relationship.

Thus, these results suggest that the research model needs to be reconsidered, particularly regarding the placement of customer trust as an intervening variable. Researchers are also advised to explore more relevant alternative mediating variables to explain the relationship between proactive services and customer loyalty more comprehensively.

## CONCLUSION

This study aims to test and analyse whether customer trust can serve as a moderating variable for proactive service in relation to customer loyalty. The findings of this study indicate that the variable of customer trust does not moderate the relationship between proactive service and customer loyalty. However, proactive service (Jemput bola) and customer trust both have a significant positive effect on customer loyalty. The results of this study confirm that the proactive service (jemput bola) strategy, which is a hallmark of BMT NU East Java in the Bondowoso region, has been proven to effectively foster and enhance customer loyalty; therefore, this strategy must be maintained and improved. The findings of this study also indicate that customer trust is a crucial factor for BMT NU East Java in the Bondowoso region and indeed for Islamic financial institutions across Indonesia in securing customer loyalty, even though customer trust does not act as a mediating mechanism in the relationship between proactive service (jemput bola) and customer loyalty. This implies that customer response to foster loyalty through proactive service occurs directly without requiring an increase in customer trust in the Islamic financial institution.

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