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MARA

**DETERMINANTS OF MEMBERS LOYALTY TOWARDS
COOPERATIVE IN SARAWAK**

(Draft)

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CHAPTER 1

INTRODUCTION

1.1 Background of the Study

Cooperative is an age old way to achieve goals that is beyond the resources of an individual and when working together offers many favorable and practical solutions (Skurnik, 2010). Cooperatives are voluntary organization that open to all person that want to use their services and willing to accept the responsibilities of members without being unfair towards gender, social, racial, political or religious discrimination (Skurnik, 2010).

According to Ahmad, Yacoob and Ibrahim (2013), Cooperative can be considered as the community developments tools. The involvement of the cooperative in Business cooperative can benefit all the members and give opportunities to their family members and communities. Cooperative is important as a mechanism for growth and development for social philosophers and economy around the world. Othman and Kari (2008), stated that cooperative today are found in nearly all countries from the developing nations of Asia, Africa and South America to the industrial countries of Europe and North America.

In Malaysia, the entire cooperative are following the values of self-help, self-responsibility, democracy, equality, equity and solidarity (Othman & Kari, 2008). The researcher also mentioned that the Malaysian co-cooperatives also observe the seven universally accepted principles that influence them. There are the voluntary and membership, democratic member control, member economic participation, autonomy and independence, education, training and information, cooperation among cooperatives and concern for the community (Othman & Kari, 2008).

This research focuses on the determinant of member's loyalty towards Cooperative in Sarawak which are Satisfaction, Value, Trust and Resistance to change. As cited by Aurier&Lanauze (2012) emotional and affective links are the components of loyalty that developed brand viewed as a trustable and likeable partner. Loyalty can be defined as the willingness of someone to make a personal sacrifice or other investment to strengthen the relationship (Reichheld & Frederick, 2003). The researcher stated that today's people must understands to achieve the ultimate goal in organization strategies, they must commit to relationship management, try to develop and maintain long term relations with customer and members in regard to gain loyalty (Reichheld & Frederick, 2003).

As mentioned by (Wei, 2010) that in recent market environment loyalty is very important for the companies. Loyalty becomes important nowadays as it can create the consumer mind to what are the product which required qualifies and thus become the base for a future purchase behavior (Loan & Ramona, 2012).

The researcher also stated that the loyalty has become a very popular to the researcher which is from marketing field when the idea was first identified in the article of Copeland in 1923 (Loan & Ramona, 2012). As mentioned by Lona & Ramona (2012) have to understand and quantify the way a brand will contributes to a product general value in developing the marketing study.

1.2 Cooperative in Malaysia

In the Malaysia Cooperative Societies Act 1993, cooperative is defined as an organization that have formed and owned by a group of individuals with the purpose of improving their participation in certain sector which is in economic and social activities of its members based on the cooperative principles (Othman A. , Kari, Jani, & Hamdan, 2012). The cooperative in Malaysia are mostly managed based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity.

The research showed that the Cooperatives are regarded by government as a tool for the country economic development especially in helping to eliminate rural poverty, enhance rural and urban development, solve the unequal income distribution and thus bridging the income disparity between rural and urban (Othman & Kari, 2008). Malaysian government has played an important role towards the promotion and future growth of cooperatives. Malaysia's cooperative development also influenced by the government's commitment and supports same with other countries such as Spain, Italy and Canada (Adeler, 2009).

As at December 2014, there are 11,871 registered cooperatives in Malaysia with 7.4 million members (Malaysian Cooperative Societies Commission, 2016). Relating this to the total number of populations in Malaysia (30.4 million in 2014), 39 percent of the population is a member of some form of Malaysian cooperative. Although these figures can be an indication of support from the people, cooperatives in Malaysia is still at a cross roads due to stiff competition and challenges from other institutions and organizations that are also expanding and developing rapidly with increased opportunities in and outside Malaysia (Othman A. , Kari, Jani, & Hamdan, 2012).

Meanwhile in Sarawak, the cooperative movement started in 1949 with the setting up of Koperasi Memproses Sagu at Oya in Mukah. This cooperative was the first registered cooperative under Sarawak Cooperative Ordinance 1949 (Yacob & Kasuma, 2013).

1.3 Research problem

In this research, the topic of members loyalty is studied the linkage between the nature of cooperative that involve participation of members. Nowadays as a modern business market that many organization transform from traditional marketing method to modern relationship marketing methods. In this research, different elements have different effect to the impact on member's loyalty towards cooperative. There are many literatures that discuss about the company loyalty but it is lack of study towards the cooperative.

“Marketers battling to keep competitors from grabbing off customers complain that there just doesn't seem to be as much brand loyalty around as there used to be.” This statement means that it is not easy to obtain and maintain consumers' loyalty to a company's product, since there are many forces driving consumers be unloyal (ha, 1998). Cooperative movement has been facing a few external and internal challenges that have been affecting its performance. With the changes of the economy, politics and environment also market liberalization process, the emergence of new technology and the development of ICT has forced cooperative to strengthen the position and increase their competency and durability (Malaysia Cooperative Commission, 2008)

The different roles of satisfaction, trust, and commitment in Cooperative Members Relationship (Ballantyne, 2006). However the cooperative did not have any result that shows the members loyalty significant with the satisfaction. Many of the satisfaction-loyalty relationship

studies were done when the development of the satisfaction construct was at an early stage and customer satisfaction still seen as an “elusive construct” (Rosen & suprenant, 1998).

Effective satisfaction, trust, resistance to change and value are the variables that have been viewed as the fundamental for the member’s loyalty especially in cooperative. With the lack of study towards on the determinants towards members’ loyalty among cooperative, this research can be evaluate. Only a moderate amount of empirical research has been conducted to examine the relationships among customer loyalty, satisfaction, switching costs, and customer value (Yang & Peterson, 2004). The complicated interrelationships among these constructs have not been fully uncovered and understood (Jones & Sasser, 1995)

1.4 Research Questions

The research questions of this study are focusing on the specific information that required reference to the problem components. The research questions that have been formulated as follows:

1. Is there any relationship between satisfaction, value, resistance to change, trust towards member's loyalty?
2. To what extent strength of the relationship between satisfaction, value, resistance to change, and trust towards member's loyalty?
3. Which determinant has the most tremendous impact towards member's loyalty in cooperative?

1.5 Research Objectives

Generally, the research objective of this study is to determine the determinants of members loyalty towards cooperative. The two research objectives are as follows:

1. To examine the relationship between satisfaction, value, resistance to change and trust towards members loyalty in cooperative.
2. To measure the strength of relationship between satisfaction, value, resistance to change, and trust towards members loyalty in cooperative.

1.6 Scope of the study

This study is focusing on the determinants of members loyalty towards cooperative with respect to value, satisfaction, resistance to change, and trust. This study is consists of members of cooperative in Sarawak. The state of Sarawak is selected due to cultural variation among cooperative members.

1.7 Significance of the study

The findings of this study would be significant and could benefit the organization, researcher, general public, and the education institutions.

The Organization

The management of the cooperative would be able to know the level of members loyalty toward them. Besides, the feedback from the respondents would help the organization to improve the structure of management as to ensure the loyalty of the cooperative members.

Researcher

This research could bring benefits toward other researchers as an important and useful source in the field of measuring the level of member loyalty in the cooperative sector. From this research it could facilitate other researchers to produce and conduct their future research. The result from the finding can be a reference or guideline to give information on how to measure the determinants of members loyalty in cooperative sector.

General Public

This study can also be used as a future reference for other organizations, researchers or individual regarding the topic related to members loyalty especially in the cooperative sector in Malaysia.

Education Institution

This study could be used by university students or lecturers for their studies, reference, and for knowledge contribution. Similar researches and studies might also be done by students of other education institutions.

1.8 Limitations of the Study

In this study, the limitation that the researcher faced was time constraint. With the amount of time allocated for this study is restricted and the information gathered are not enough to explore more determinants of member's loyalty towards cooperative in Sarawak. Since the research involved various background of respondent, it is not easy to get the information from the members.

Besides that, there is lack of prior research studies on the topic. This research needs to cite the prior research that the researcher uses in creating literature review and in investigating the problem related to research. Moreover, lack of a number of priority research cause difficulties for the researcher to find related topic which can help in completing the research.

Furthermore, the respondents are randomly selected among the cooperative member in Sarawak. The study also considers the availability of respondent's willingness to participate in the research. The process of gaining feedbacks from the respondents is not an easy task where

the researcher has to use different approaches in order to make sure that the respondents understand the questionnaire given to them.

1.9 Definition of terms

Loyalty

According to Ehigie (2006) Loyalty is a commitment of the customer towards the product, marketer, brand or services. It can also be defined as a feeling to stay with the same provider. Loyalty can be defined as a strong feeling or commitment to a superior or to a group or cause (Oxford Dictionary, 2015)

Member loyalty

Member loyalty can be related to relationship that exists between the community and the platform provider. (Chen Zhang, and Yunjie Xu, 2009)

Trust

According to Rousseau et al (as cited in Akrem and Henninger, 2012) trust is accepting the physical state of vulnerability that can result to a positive expectation of the intention or the behavior of others.

Satisfaction

Satisfaction can be defined as a pleasure derived from fulfillment of one's wishes, expectations, want or needs (Oxford Dictionary, 2015). Besides that, satisfaction is defined as an overall customer attitude towards a service provider (Yap T. Ramayah and Wan Nushazeli 2012).

Resistance to Change

Resistance to change can be defined as "a multi-faceted phenomenon, which introduces unanticipated delays, costs and instabilities into the process of strategic change." (Ansoff, 1984)

Cooperative

The cooperative can be defined as a business owned and democratically controlled by the people who uses its service and whose benefits are derived and distributed equitably on the basis of use (Wadsworth & Eversull, 2005)

1.10 Conclusion

Chapter one has provided the introduction and background of the study. Furthermore, this chapter also highlighted the problem statement and research question as a guide for this study. The significance, scope and limitation of the study have also been discussed in this chapter. Overall, this chapter gives a clear explanation of the general overview of the study and the next chapter which will review the literatures regards to the study.

1.11 Chapter Layout

Generally this study proposal consists of three chapters as listed below:

Chapter 1: Introduction

It provides research background , problem statement, research objectives, research questions, significance of the study, limitation of the study, definition of terms, chapter layout and conclusion.

Chapter 2: Literature Review

It discusses the literature review of this study. The theoretical model and the conceptual framework are proposed for further study. The hypothesis development for this study are also discussed.

Chapter 3: Research Methodology

It is mainly about the research methodology. In this chapter, it provides the discussion on how the study is conducted and its descriptions by using research design, data collection methods, sampling design, research instrument and construct measurement scale and operation definition. Furthermore, it discusses the data processing and data analysis.

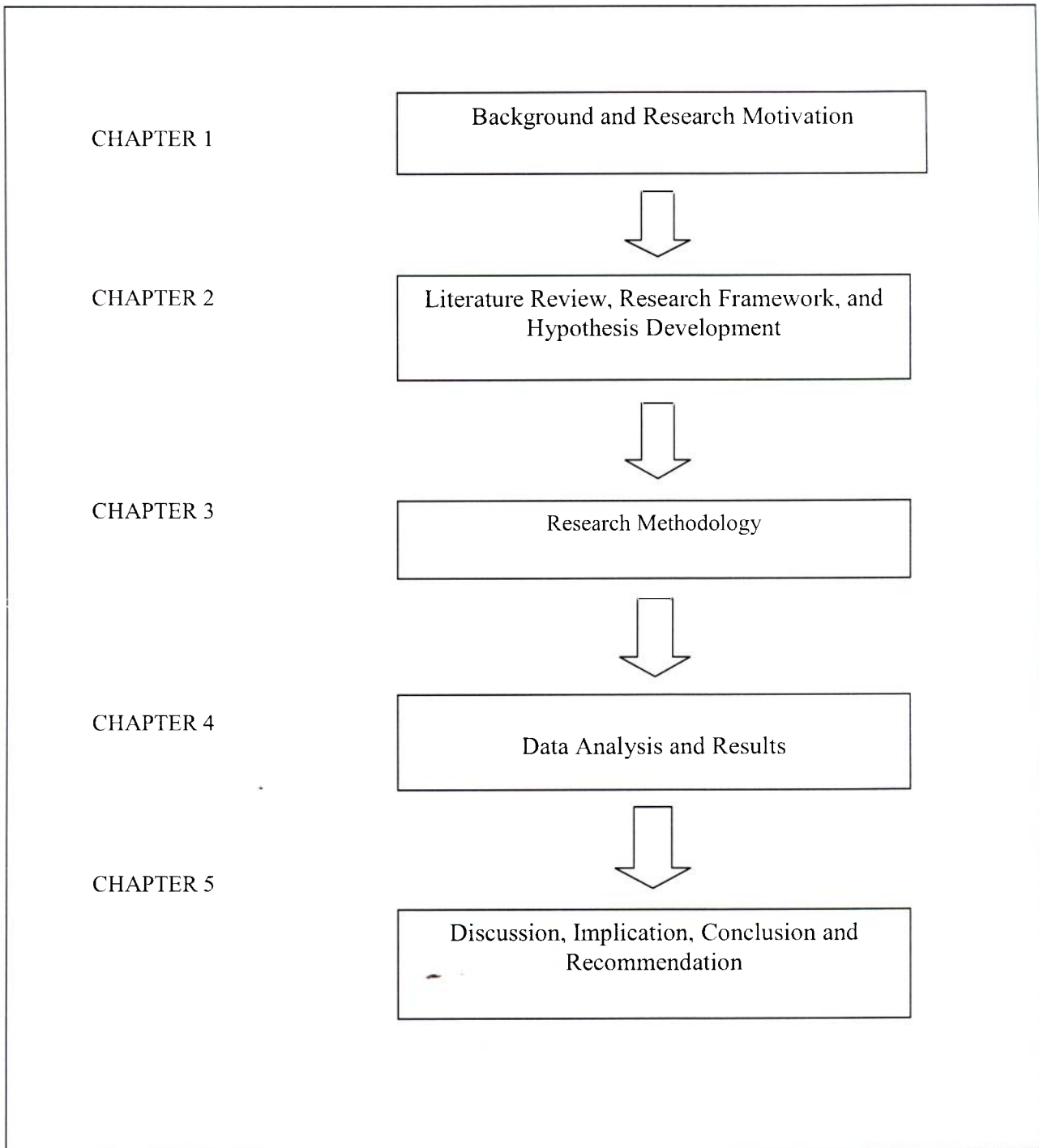
Chapter 4 : Data Analysis and Result

Description analysis is conducted in which it includes the respondent demographic profile. Furthermore, discussion of scale measurement is provided with the result of the reliability analysis which will be used to examine the individual variables and its relationship with other variables.

Chapter 5 : Discussion and Conclusion

It outlines the discussions and conclusions of this study. It will provide summary on statistical analyses, recommendation for future research and overall conclusion of the entire study

Figure 1.1 Organization of the Research



CHAPTER 2

LITERATURE REVIEW

2.0 Introduction

This chapter will discuss the studies that are related to the topic, and the literature reviews are arranged based on the issues needed to the studies. Literature review is documentation of a comprehensive reviewed of the published work to act as a secondary data sources for the studies (Sekaran, 2003). Various databases, journal articles, books and online publications have been accessible in developing this literature review and can ensure the suitability and reliable information related to the topics were obtained.

2.1 Cooperative movement in Sarawak

The cooperative was firstly established on January 1, 1949 with the name of "Cooperative Societies Department". The Head of Department of Sarawak's Cooperative Development was then called as "Commissioner Cooperative Development" and the functions as the Registrar of Cooperatives Development in Sarawak.

On September 16, 1963 when Sarawak become one of the Malaysia state, Sarawak's Cooperative Development Department has become a federal matter and operates as one of the branches of Malaysia's Cooperative Development Department. This department was officially placed under the Ministry of Agriculture and Cooperative and the Ministry of National and Rural Development. The ministry was changed after the election in 1990 where Cooperative Development Department was then placed under the Ministry of Land and Cooperative Development. Not long after that, it was placed under the Ministry of Entrepreneur Development

and Cooperatives and is now under the Ministry of Domestic Trade, Cooperatives and Consumerism.

First commissioner was a British Commanding Officer, Mr J.L. Noakes who are the commissioner led the Cooperative Development Department in Sarawak. He was appointed on March 12, 1948 that responsible for taking the officers or new employees to move the department ahead. There are only one Malay officer and one "Sea Dayak" which meets the qualifications to be sent to attend a course in "School of Cooperation at Kuala Lumpur for the year 1948. At the end of 1949, Cooperative Development Department Sarawak has a total of 13 officers and staffs. Since the establishment of department, the cooperative officers are required to perform tasks such as promotion, supervision, auditing, training/courses, and liquidation and so on. In 1987, A total of 2,913 cooperatives registered in Malaysia, 2,138 in the Peninsula, 322 in Sabah and 443 in Sarawak. The total membership of over 2.8 million people.

~~Sources from~~ (Sarawak Cooperative Movement Development, 2013)

2.2 Loyalty

According to Oliver (as cited in Kondasani, Koteswara and Panda, 2015) loyalty is stated as the likelihood to engage in a particular behaviour to include a willingness to recommend, revisit and positive word of mouth intention. Besides customers frequently develop an attitude towards purchasing based on a prior service experience. They also undergo a cognitive decision-making process whether to stay with or leave a service (Kondasani, Koteswara, & Panda, 2015). Loyalty has four phases which were cognitive loyalty, affective loyalty, conative loyalty and action loyalty. Each phases has meaning whereas first phases, cognitive loyalty is based on brand belief, the attribute information available for the customer indicate that one brand is preferable to its alternative.

Meanwhile affective loyalty is a liking or attitude towards the brand , based on several satisfying experiences. Next is cognitive loyalty is a commitment to repurchase and therefore attached the customer more strongly to a company than affective loyalty. Last phases is action loyalty where there is now transformed into readiness to act, accompanied by desired to overcome obstacles that might prevent act. Oliver as cited in Brunner, Stocklin &Opwis,(2008) Furthermore, Ehigie (2006) stated loyalty can be defined as a feeling of commitment on the part of the customer to a product, brand, marketer or services which means the feeling of staying with the same provider

- add more.

2.3 Satisfaction

According to Hansemark and Albinsson (2004), satisfaction is an overall customer attitude towards a service provider or an emotional reaction to the difference between what customer's anticipate and what they receive, regarding the fulfillment of some need, goal or desire. According to Crosby et al. (as cited in Wu and Wang, 2012) proposed that satisfaction can refer to an emotional state from a customer's interactions with a service provider over time. Furthermore, satisfaction is the judgments from members or customers who think that product or services provided have a pleasurable level of fulfillment of the customer needs, want, desires and goals. It also supported by Crosby et al (as cited in in Ismail, Haron and Ibrahim, 2008) past satisfaction between the service provider and customer affects the decision to have a continuing relationship similarly.

Aside from that, Yi (as cited in Ismail, Haron and Ibrahim, 2008) found that experiences and expectation with service performance can lead to members' satisfaction. Thus, Andreassen (as cited in Ismail, Haron, and Ibrahim, 2008) stated satisfaction has become one of an important indicator for quality and future revenue. According to (Hunt, 2012) the psychological nature, not directly observable, satisfaction between researchers who focus on cognitive assessment and satisfaction is a psychological state, subsequent to the purchase and relative. Besides, according to (Hunt, 2012) endorses these two extreme views by stating that satisfaction is an evaluative judgments on experiences resulting from cognitive process and incorporating affective elements on and the evaluation of an emotion not the emotion itself. There are positive relationship between emotional measures of satisfaction and repurchase intentions (Fraering & Minor, 2013). (Oliver, 1980).shows that the satisfaction has been traditionally considered to be influenced by

cognitive antecedents and a result of the comparison between a subjective experience and a prior base of reference satisfaction has been traditionally as cited in (Chiappa, Andreu, & Gallarza, 2014)

2.4 Value

Value is an enduring belief that a specific mode of conduct or end-state of existence is personally or socially preferable to an opposite or converse mode of conduct or end-state of existence (Rokeach as cited in Thuy&Hau, 2010). (Pura, 2005) proposed that customers may perceive the value of an offering differently based on their personal values, needs, preferences and financial resources. Value perceptions may also differ according to the usage situation (Anckar and D’Incau as cited in Pura 2005). According to (Evans, 2002) value can be defined as a the simply ratio of perceived benefit to perceived cost and value is one of the most widely and frequently used words in various disciplines of social science (Choo & Yoon, 2012).

According to (Dagevos & Ophem, 2013) defined value as product centered concept and also mentioned the consumer behavior also marketing research have questioned whether the product attribute paradigm with its utilitarian perspective on value is consistent with what consumers value. Besides, values are one of important in motivational analysis (Ruyter & Bloemer, 1999).

add more.

2.5 Resistance to change

According to Mabin et al and Piderit as cited in (Erwin & Garman, 2010) resistance to change is defined as a problem that need to be overcome or eliminated, thus it is also to improve the quality of decision making. Besides that, resistance is an essential factor to be considered in any change process, since a proper management of resistance is the key for change success or failure. (Dal Val & Fuentes, 2003). Lines (as cited in Erwin and Garman, 2010) proposed that resistance to change is not necessarily good or bad, but rather positive or negative. Resistance to change may be a productive response to perceived unethical actions as well as changes that may not be in the best interest of the organization. (Oreg as cited in as cited in Erwin and Garman 2010). (Giangreco, 2005) shows individuals' resistance to change is dependent upon the extent to which they see change as a threat to their interest and degree of their involvement in the change process.

Besides the major of resistant to change mentioned by researcher is the persons belief that with change comes the loss of something valuable (Kotter, 1999) . Resistance to change would thus result from employees' assessment of the costs and benefits associated with the change (Shum et al., 2008). (Oreg, 2003) defined that an individual tendency to resist avoid making changes, to devalue change generally, and to find change aversive across diverse context and types of change. Furthermore, that there are important individual level differences on employees' willingness to accept or resist the changes (Oreg, 2003). (Hornung & Rousseau, 2007) stated the employees which have a higher level of job autonomy mostly are less likely to make a changes. Besides, resistance to change known as a significant factor that can influence

the outcomes of an organizational change effort and seen as an important reason for change process failures (Chiung-Hui & Ing-Chung, 2009).

2.6 Trust

(Ribbink, Liljander, & Streukens, 2004) stated that trust is consistently related to vulnerability of the trustor because without vulnerability of trustor upon the trustee, trust becomes irrelevant. Aside from that, Besides Ribbink et al (2004) mentioned that in business study trust has been found to be an important factor for building and maintaining long term relationship. Ganesan (as cited in Yap, Ramyah and Shahidan, 2012) trust has two components, which were credibility trust and benevolence trust. Meanwhile (Laequddin & Sardana, 2010) defined trust as credibility trust when service provider deliver as promised also trust was conceptualized as a belief, expectancy, or feeling that is deeply rooted in personality and has its origins in an individual's early psychosocial development.

Meanwhile benevolence trust is defined as a belief that the service provider is act in the best way and will never take advantage of the relationship. This is supported by Morgan and Hunt as cited by (Veloutsou, 2015) trust can be exists when one party has confidence in the service provider. . According to (Choi & La, 2013) trust is defined as "a willingness to rely on an exchange partner in whom has confidence" Aydin and Ozer (as cited in Yap, Ramyah and Shahidan, 2012) also said that to gain trust within both party, they must believe another party will perform good actions that will result in positive outcomes. McAllister (1995) believed trust is cognitive judgments of self about another's competence or reliability and an emotional bond of an individual towards the other person.

2.7 Research Framework

Independent Variable

Dependent Variable

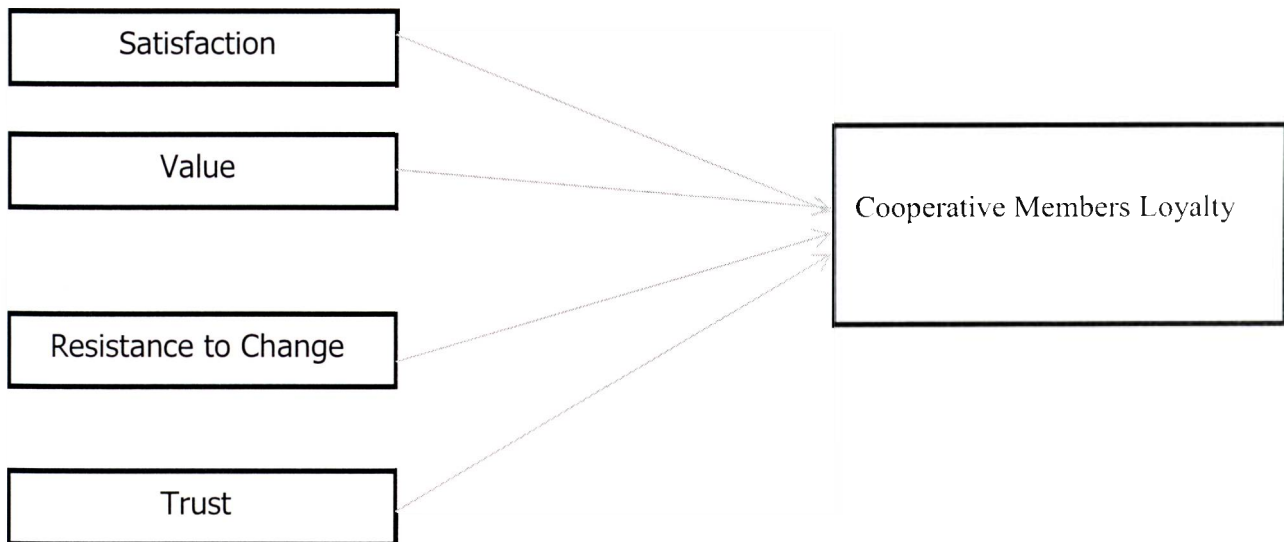


Figure 2.1 Sources: (Taylor, Celuch, & Goodwin, 2004)

Based on the research framework above, researcher has detected some determinants in members loyalty that affect the cooperative movement. The determinants included are satisfaction, value, resistance to change and trust. Effective satisfaction, trust, resistance to change and value are the variables that have been viewed as the fundamental for the member's loyalty especially in cooperative. In order to retain members loyalty in cooperative, the cooperative must know what are the dimension that give impact to the movement of cooperative. With the future growth which driven by growth in the number of members, the cooperative must deliver successful interaction with their cooperative members needs and make them stay loyal for a long term. By using all of this determinants, the cooperative can know what are the variable that give the most impacts to the members loyalty.

Hypothesis development

2.8 Interrelationship between satisfaction and loyalty

According to Yu and Dean (2001) many studies have confirmed that there is a significant positive relationship between satisfaction and loyalty. This was supported by Hallowell, 1996; Bendall-Lyon; Ball et al., 2006) as cited in (Yap, Ramayah, & Shahidan, 2012) member satisfaction is found to be highly positively related with loyalty. Bielan and Demoulin (2007) also stated satisfaction and loyalty has strong positive relationship between each other. Aside from that Oliver et al (as cited in Bloemer and Ruyter, 1996) stated that satisfaction will be the most important determinant for members loyalty. Aside from that, Gwinner et al (as cited in Consuegra, Maulina and Estaban, 2007) said that satisfaction is one of important factors that leads to loyal behavior.

Furthermore, (Tuu & Olsen, 2009) stated that the relationship between satisfaction and loyalty may have a different result according to different level of the evaluated objects. The relationship between satisfaction and loyalty can be concluded positive relationship. (Kandampully & Suhartanto, 2016). It is also supported by Nam et al (as cited in Sharifi and Esfidani, 2014) found that satisfaction is positively influence loyalty. Another Researcher Syznki and Henard (2001) also agreed to this where strong focus on satisfaction is based on an implicit assumption that there is a strong positive relationship between customer satisfaction and loyalty.

According to Nam (as cited in Sharifi and Esfidani, 2014) when people are satisfied they may have feelings of loyalty towards the brands. Similar study by Nam et al (as cited in Sharifi and Esfidani, 2014) stated that satisfaction is an important factor for loyalty and it has a positive impact on a loyalty. Another researcher also agree that satisfaction leads to customer loyalty

(Liu et al, 2011) Aside from that, Wang et al (as cited in Dagger and O'Brien, 2010) stated that there is a significant positive relationship between satisfaction and loyalty. Supported by another researcher Anderson (as cited in Moraga et al, 2008) mention that satisfaction and loyalty is highly correlated to each other and strongly recognized by most studies.

On the other hand, research study conducted by Rannawera and Prabhu (as cited in Yap, Ramyah and Shahidan, 2012) argue that to ensure loyalty, trust is more important variable than satisfaction. According to Reichheld as cited in (Bielen&Demoulin, 2007) also argue that that satisfaction is not the only determinant for loyalty. Brunner, Stocklin and Opwis (2008) also argue that satisfaction is not strongly associated with loyalty, it is not the only variable that can impact and link to the loyalty. It was supported by Plescho and Bager (as cited in Thuy and Hau, 2010) argue that satisfaction is not enough to drive factor for loyalty, there are other factors that can leads for loyalty.

H1: There is a positive relationship between satisfaction and members loyalty in cooperative.

2.9 Interrelationship between value and loyalty

According to Oliver (as cited in as cited in Thuy&Hau, 2010) values have been related to satisfaction and loyalty. Reichheld (as cited in Zhillin and Peterson, 2004) suggested that loyalty can be of substantial value when they are willing to invest their loyalty in business that can deliver superior value relative to the offerings of competitors. It was also supported in the same article by Bolton and Drew (as cited in Zhillin and Peterson, 2004) shows that perceived value is one of a major determinant for customer loyalty. Similar researcher also mention,

perceived value can create behavioral intentions of loyalty. Aside from that, Fernandes et al (as cited in Henrique and Matos, 2015) said that value have a direct influence on loyalty.

Furthermore, another researcher Thuy and Hau (2010) stated that value has a significant antecedent for loyalty. Cronin et al (as cited in Sajtos, Kreis and Brodie, 2015) has proposed value has important factor for determining the customers loyalty in business to consumer setting. Another researcher cites, there is no loyalty without a form of value, he also mentions there were three important factors that can drive and influence customer loyalty which were value, trust and extra mile. (Trasorras, Weinstein, & Abratt, 2009).

H2: There is a positive relationship between value and members loyalty in cooperative.

2.10 Interrelationship between resistance to change and loyalty

According to Pauwels-Delassus et al as cited in (Descotes & Delassus, 2015) consumer resistance to change leads to the rejection of the substituted brand and may alter their relationship with the brand, producing a drastic loss of brand loyalty. In preserving and developing brand loyalty, previous research in brand relationship has emphasized the key role of brand trust. Therefore, for managers confronted with brand name change, it is a matter of utmost importance to make sure they can minimise consumer resistance to change to diminish the negative consequences of brand substitutions, and thus preserve consumer trust and loyalty capital after the brand name change. (Albert and Merunka as cited in Descotes and Delassus, 2015)

H3: There is a positive relationship between resistance to change and members loyalty in cooperative.

2.11 Interrelationship between trust and loyalty

Study by Doney and Cannon (as cited in Yap, Ramyah and Shahidan, 2012) stated that trust has a relationship with loyalty and has positive significant effects on loyalty. This also supported by Ranaweera and Prabhu (2003) said that trust has stronger emotion compared to satisfaction and therefore trust may therefore better predict loyalty. Besides that Hau (as cited in Yao, Ramyah and Shahidan, 2012) found that trust have a positive effect on loyalty and can attract new customer and can retain existing ones besides influencing overall satisfaction. Moreover Reicheld et al (as cited in Ribbink et al, 2004) proposed that trust is one of an important antecedent to loyalty. .

It was also been suggested by Caceres and Paparoidamis (2007) stated that many literature agreed that trust are key variables in influencing members loyalty in successful relational exchange, but there is a gap between trust and loyalty where trust reflect the level of relationship satisfaction more than towards loyalty. Besides, (Ball, Coelho, & Machás, 2004) proposed member who are not willing to trust a service provider are unlikely to be loyal and trust should lead to negative loyalty which have desire and intention to switch.

Garbarino and Johnson as cited in Horppu et al (2008) found that trust has been identified as a major driver of loyalty. It is also supported in the same article by Ha as cited in Horppu et al (2008) stated that having a feeling of trust may turn people into a loyal one. Anderson and Sriniyasan (as cited in Butt and Aftab, 2013) mention that trust can be considered as one of the important factor for loyalty where a consumer perceive a relatively high degree of risk.

According to Rauyruen and Miller (as cited in Dagger and O'Brien, 2010) found that there is a significant positive relationship trust and loyalty. Chinomona (2016) said that the higher level of trust by customer, the higher it will lead to loyalty and it has been proven in a similar research that there is a positive relationship between trust and loyalty.

Singh and sirdeshmukh (as cited in Ball, Coelho and Machas, 2004) opposed and argued that one of the component for trust which was believing the service provider is act in the best way and will never take advantage of the relationship may not contribute to explaining loyalty for the members.

H4: There is a positive relationship between trust and members loyalty in cooperative

Research Framework Hypothesis Development

Independent Variable

Dependent Variable

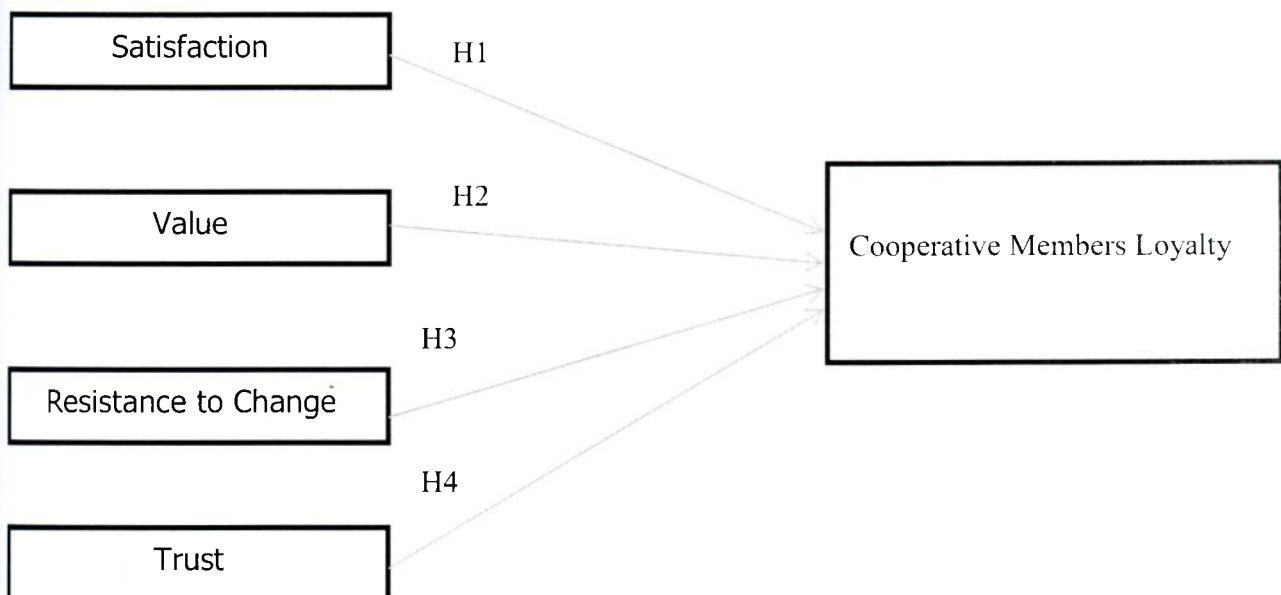


Figure 2.2 Sources: (Taylor, Celuch, & Goodwin, 2004)

2.12 Conclusion

According to the literature debates above, there are 4 hypothesis that will be tested in this study.

This study will look at the significant relationship the determinants of member's loyalty towards cooperative in Sarawak.

CHAPTER 3

RESEARCH METHDOLOGY

3.0 Chapter Introduction

This chapter discusses the process related to the methodology on how the research is being conducted. The particular points in this chapter are the research design, sampling frame, population, sample size, sampling technique, unit of analysis, data collection procedure, survey instrument, validity of instruments and plan for data analysis. This chapter also covered the statistical techniques or other methods analysis to give more explanation on the instrument to be used. This research will used instrument such as survey and questionnaires to complete the study.

3.1 Research design

This study will concentrate on the determinants of member's loyalty towards cooperative in Sarawak. The research design for this study is survey research as it is the most appropriate method to answer the research questions of this study. Survey research can be easily replicated and empirically tested at multiple points in time and in varying contexts. It allows researchers to evaluate knowledge claims of theories inductively by building up evidence that "something like" the entities and relationships postulated in the theory actually exist (Hunt and Hansen, 2009).

The research design used for this research is correlational, using non-experimental research method. The purpose of correlational research is to determine the relations between two or more variables. It is appropriate because it lets the researchers be more focused on collecting

information about the determinants of member's loyalty towards cooperative with respect to value, satisfaction, resistance to change, and trust in the cooperative. A quantitative, correlational study is appropriate for exploring causal relationships between independent and dependent variables (Creswell, 2005). Quantitative research was used in this study. Quantitative research is the numerical representation and manipulation of observations for the purpose of describing (Sukamolson, 1999).

This research can be categorized as the exploratory research and causal research which outline with the study. Exploratory research is a way to identify ambiguous situations or to discover ideas that may be potential for business opportunities (Zeithaml, 1998). Meanwhile, causal research is to identifying cause and effect relationship among variables when the research problem has already been narrowly defined (Wikstrom, 1996). This study focuses on the determinants of member's loyalty towards cooperative in Sarawak. A survey questionnaire is chosen to examine the determinants of member's loyalty.

3.2 Instruments and Measurement

The selected instrument used in this study is questionnaire. This research will be done by using a survey technique where questionnaires will be the means used for our analysis. The questionnaire is design based on the instrumentations from former researches, journalists and other sources. Two way communications would be conducted if the respondents were willing to communicate through based on the research questions. The development of questionnaire, basically based on the literatures which had been proven as a valid and reliable sources that is adopted from previous researchers in different contexts.

There are two (2) sections of question in the questionnaire will be evaluated using 7 point likert scale, where are section B and C. Section A consists of Demographic Information which have ten (10) questions. The questions are related to gender, age, marital status, religion, race, education level, occupation, monthly income and position in cooperative. Meanwhile, in the section B consists of questions of the four (4) dimensions which involving trust, satisfaction, resistance to change and perceived value. Section C consists of questions that related to the cooperative members loyalty and lastly will be Section D that designed using open minded question which touch on respondent suggestion.

The questionnaire consists of Rating Scales which include nominal and ordinal scale. Each statement is assigned a numerical score, ranging from 1 to 7 and each scale item has seven response categories, ranging from **“Strongly disagree”**, **“Disagree”**, **“Slightly disagree”**, **“Neutral”**, **“Slightly agree”**, **“Agree”** and **“Strongly agree”**. It will be easy for the respondent to answer the question using likert scale. The purpose of having both positive and negative statement is to control the propensity of respondents to answer one or other scale

without reading the items. The respondent total score will be calculated where the highest score would be the most favorable attitude toward the item.

Score	Scale
Strongly disagree	1
Disagree	2
Slightly disagree	3
Neutral	4
Slightly agree	5
Agree	6
Strongly agree	7

Table 3.1: Likert Scale For factor Items

3.3 Population and Sampling

3.3.1 Target Population

This research target population is referring to the members of cooperative in Sarawak. All the respondents will be from all background that are represent members from all functions of cooperative. With the numbers of cooperative in Sarawak are 929 which consists with 329,320 members. The target will be randomly selected from members.

SARAWAK (2013)	Numbers of cooperative	Members
	929	329,320

Table 3.2: Cooperative in Sarawak

Source : "PERANGKAAAN AM KOPERASI MENGIKUT NEGERI 2015"

3.3.2 Sampling Technique

The researcher used non probability sampling technique which was convenience method in order to gather the data from respondents. Convenience sampling attempts to obtain a sample of convenient elements (Malhotra). It is least expensive and least time consuming of all sampling techniques. The sampling units are accessible, easy to measure and cooperative.

3.3.3 Sample design and size

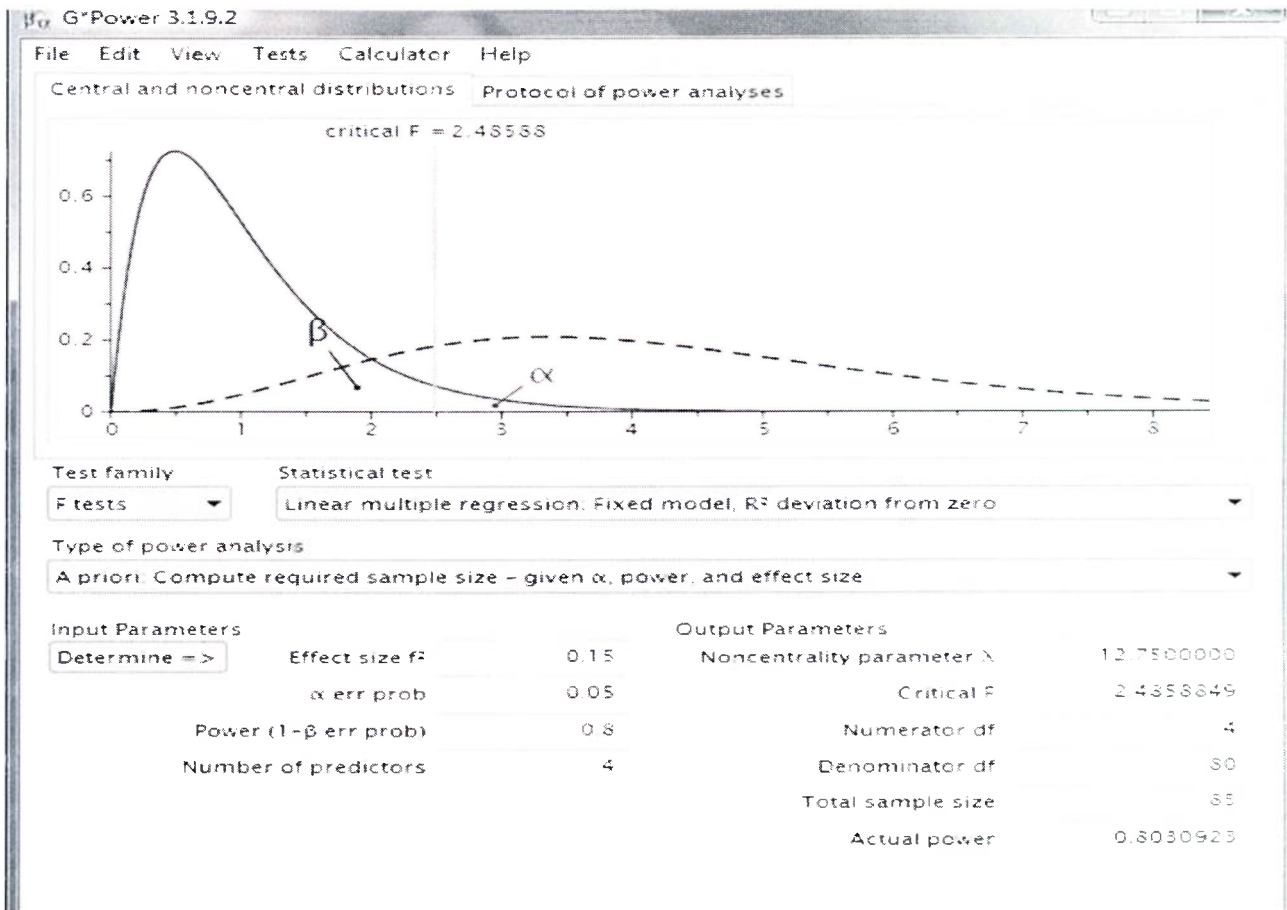


Figure 3.1

This study is based on the information from the questionnaire distribution and academic journal. Figure 3.1 that shows G-power analysis software 3.1.9.2 is used to determine the sample size of this study. Therefore, by using G-power analysis software 3.1.9.2, effect size of f^2 square 0.15, α error prob 0.05, power G_f 0.8 with number of 4 tested predictors, therefore 85 respondents is the minimum sampling for this studies. Convenience sampling method is used for data collection. However, 300 questionnaires were distributed among the members in Sarawak cooperatives to achieve the minimum sampling. This research will use convenience sampling

methods. The sampling size can be determined from the total of members of cooperative in Sarawak which have 329,320 members in year 2015.

3.4 Operational definitions

Variables	Items	Sources	
Satisfaction	This Cooperative meets my expectations	(Yap, Ramayah, & Wan Shahidan, 2012)	
	The overall quality of the service provided by this Cooperative is satisfying		
	Overall, I am satisfied with this Cooperative		
Trust	I feel that I can rely on this Cooperative to serve well		
	The Cooperative treats me in an honest way in every transaction.		
	I believe that I can trust this Cooperative will not try to cheat me.		
	This Cooperative is reliable because it is mainly concerned with the members interests		
	Overall, members of this cooperative are trustworthy.		
Resistance to change	My preference to use this cooperative product or services would not willingly change.		(Young, Young, & Kim, 2012)
	It would be difficult to change my beliefs about this cooperative product or service		
	Even if close friends recommended another product or services, I would not change my preference for this cooperative		
	To change my preference for this cooperative product or services, cooperative would require major rethinking.		
Perceived Value	Compared to other cooperatives, this cooperative offers attractive product and service costs.	(Yang & Peterson, 2008)	
	Compared to other cooperatives, this cooperative charges me fairly for similar products and services.		
	Compared to other cooperatives, this cooperative provides more free services.		
	Comparing what I pay to what I might get from other competitive cooperatives, I think this cooperative provided me with good value		
Loyal	I prefer this cooperative than others.	(Yap, Ramayah, & Wan Shahidan, 2012)	
	I intend to continue using this cooperative product and services.		
	I would recommend this cooperative to others.		
	I am thinking of switch in to others cooperative.		
	Overall, I am a loyal member of my cooperative.		

Table 3.

3.5 Data collection methods

In carrying out this study, the primary data is used to get the data. Primary data is the data originated by the researcher for the specific purpose of addressing the research problem. The instrument use in survey methods for the purpose of this study is questionnaire. The question form of the questionnaire is structured with the answer choices are predetermined as well as the question will be in terms of multiple choice question and scale question (Likert scale). The data will be collected from the respondent via structured questionnaire and will be distributed to 300 respondents by hand, drop and collect from cooperative members in Sarawak.

Secondary data is data collected for some purpose other than the problem at hand. These data offer some advantages such as inexpensive, easy accessible and can be obtained quickly. The selection of the secondary data will be based on several criteria such as accuracy and relevancy. It will help the researcher to identify the problem, define the problem and develop an approach to the problem. These data will be used in literature review to provide a framework for this study. The sources are from website, database, journal, and reference book from Cooperative College of Malaysia.

3.5.1 Pilot Study

Before actual questionnaire were distributes, a pilot study has been done to find out the possible errors done in the questionnaire such as the ambiguous questions. Furthermore pilot study allowed the researcher to have opportunities and to find out a wide range of the potential problem that will occurs when preparing the questionnaire and able to correct it before the actual questionnaire is conducted. (Sekaran, 2010). A pilot study is a small experiment designed to test

logistic and gather the information prior to larger study, in order to improve the latter's quality and efficiency(Lancaster & Williamson, 2006).

For the pilot test, 30 questionnaires were distributed and the feedbacks collected were used to check and improve the clarity of the questions. After the questionnaires were collected, the reliability test was conducted by using the statistical project for Social Science (SPSS) Version 2.0. aside from that, to test the reliability, Cronbach's Alpha was adopted. As stated by Peighambari (2007) Cronbach's Alpha measures the average of measurable items and its correlations. He also mentioned if the results of the Cronbach Alpha generally above 0.5 it is considered to be reliable. According to Salkind(2014)if the results in the pilot study was more than 0.6 or more, it indicated that the instrument was valid and suitable for the research.

Dimension	Item	Cronbach Alpha
Satisfaction	3	0.913
Trust	5	0.945
Resistance to change	4	0.919
Perceived value	4	0.906
Loyalty	5	0.710
Overall	21	0.958

Table 3.4

3.6 Data analysis techniques

This study used descriptive methods to describe the behavior of data. To understand the relationship among variables and the hypotheses, inferential analysis must be performed. The data will be processed by using the Statistical Package for Social Science (SPSS) version 22. Descriptive statistics will be used to describe the demographics profile of respondent. It will also be used to study the dimensions of variables. Correlation and regression analysis will also be used to measure the relationship of all the variables with members' loyalty.

Objective	Analysis
To examine the relationship between satisfaction, value, resistance to change and trust towards members' loyalty in cooperative.	Correlation analysis
To measure the strength of relationship between satisfaction, value, resistance to change, and trust towards members' loyalty in cooperative.	Regression analysis

Table 3.5

3.7 Chapter Summary

In conclusion, research methodologies were used in collecting, analyzing and interpreting data. Computer software, SPSS version 22 is selected to assist in analysis and interpretation process. The questionnaires used are obtained the accurate information from large group of respondents. The used of primary and secondary data which are from journals and reference books will be used to help researchers to have a better understanding to the topic which had been investigated. Target population, sampling elements, sampling techniques and sample size were discussed in this chapter.

CHAPTER 4

DATA ANALYSIS AND RESULT

4.1 Chapter Introduction

This chapter discusses the findings based on the research question. The main focus of the study is the data from the questionnaire. Discussions of the findings for each research question are also discussed in this chapter. At the end of this chapter, the researcher will conclude the overall results obtained from this study.

4.2 Demographic Profile

Descriptive statistics is used to explore the data collected and to summarize and describe those data . Descriptive statistics may be particularly useful if one just wants to make some general observations about the data collected. The demographic profile of the respondents consist of gender, age, marital status, religion, race, highest education level, occupation, monthly gross income, length of membership and position in the organization. The total number of the respondents involved in this study was 215.

4.3 Summary of Demographic of Respondents

Table 6 shows the summary of demographic profile of respondents based on frequency and the percentage of the respondents for all the items.

	Item	Frequency(f)	Percentage(%)
Gender	Male	97	45.1
	Female	118	54.9
Age	20 and below	21	9.8
	21 - 30 years old	51	23.7
	31 - 40 years old	53	24.7
	41 - 50 years old	40	23.3
	51 and above	50	18.6
Marital status	Single	79	36.7
	Married	130	60.5
	Others	6	2.8
Religion	Muslim	129	60.0
	Christian	70	32.7
	Hindu	0	0
	Buddhist	15	7.0
	Others	1	0.5
Race	Malay	113	52.6
	Chinese	26	12.1
	India	0	0
	Iban	23	10.7
	Bidayuh	30	14.0
	Melanau	16	7.4
	Others	7	3.3
Highest Education Level	Ph.D	1	0.5
	Master	15	7.0
	Degree	94	43.7
	Diploma / STPM	28	13.0
	MCE / SPM / SPMV	61	28.4
	LCE / SRP / PMR	13	6.0
	Others	3	1.4

Occupation	Government Sector	120	55.8
	Private Sector	36	16.7
	Self- employed	34	15.8
	Others	25	11.6
Monthly Gross Income (RM)	RM1000 and below	48	22.3
	RM1001 - RM2000	30	14.0
	RM2001 - RM3000	34	15.8
	RM3001 - RM4000	37	17.2
	RM4001 - RM5000	29	13.5
	RM5001 and above	37	17.2
Your Current Position in The Cooperative	Board Members	87	40.5
	Internal Auditor	26	12.1
	Representative	2	0.9
	Committee Members'	26	12.1
	Members	69	32.1
	Staff	5	2.3

Table 4.1

Gender of respondents

Based on Table 4.1, there were 97 males or 45.1% involved in this study while the other 118 or 54.9% are females. This shows that there were more female respondents involved in the study.

Age of respondents

Table 4.1 shows the respondents' age. Majority of the respondents were on the range of 31 to 40 years old. This is demonstrated via 53 out of 215 respondents were in this group of age. Meanwhile, the age from 20 and below category was found to have the least minimum of respondents with only 21 respondents or 9.8%.

Marital Status of respondents

As shown in Table 4.1, demonstrates the marital status of the respondents. It was found out that the most of the respondents were married, with 60.5% as compared to other status (single and others).

Religion of respondents

Based on Table 4.1 describes the respondents' religion. Most of the respondents in this study were Muslim, with the distribution of 129 respondents or 60.0%. Meanwhile, only one respondents belonged to other category (0.5%).

Race of respondents

Regarding the race, most of the respondents were Malays with 113 number of respondents or 52.6%. Next followed by Bidayuh, Chinese, Iban, Melanau and others was found to be least minimum of respondents with 7 number of respondents or 3.3%.

Education of respondents

Referring to Table 4.1 devotes the respondents' level of education. It was found out that most of the respondents (43.7%) were degree. This is followed by those with MCE / SPM / SPMV with 20.2%.

Occupation of respondents

From Table 4.1, it shows the number of respondents based on occupation. The biggest portion was from the government sector, with 120 respondents or 55.8%. On top of that, the least category was others with only 25 respondents or 11.6%.

Income of respondents

Table 4.1 illustrated the respondents' income. The biggest portion was those in the RM 1000 and below, with 48 respondents or 22.3% and the other hand, the smallest portion was the RM4001 to 5000 category, with only 29 respondents or 13.5%.

Current Position in the Cooperative

From Table 4.1 shows the number of respondents based on current position. The biggest portion was board members, with 87 respondents or 40.5%. On top of that, the least category was those representative with only 2 respondents or 0.9%.

4.4 Research Objective 1

ROI: To examine the relationship between satisfaction, value, resistance to change and trust towards members loyalty in cooperative.

4.4.1 Validity Analysis

The validity analysis of the instrument should be measured in addition to the reliability analysis. According to RundleThiele (2005), validity may be partially established through adapting existing scales for the context under investigation. It can accumulate an indication to support such inferences. A diversity of inferences may be made from scores shaped by a given test. It provides an indication that the test is classifying examinees correctly. The stronger the correlation is, the greater the concurrent validity of the test is. A bivariate correlation analysis was carried out in which each variable item was analyzed with the average values of the related variable item. Its shows the correlation findings between the averages of variables which are supposed not to exceed 0.8 as mentioned by Hair (2006).

Coefficient Size	Strength of the relationship between each of the dimension
0.71-1.0	Very Strong
0.61-0.70	Strong
0.41-0.60	Moderate
0.20-0.39	Weak
0-1.9	Very Weak

Table 4.2 Guttman's Rules of Thumb

Dimension	Relationship	Loyalty	Satisfaction	Trust	Resistance to change	Perceived value
Loyalty	Pearson Correlation Sig.(2tailed) N	1 215				
Satisfaction	Pearson Correlation Sig.(2tailed) N	0.674** 0 215	1			
Trust	Pearson Correlation Sig.(2tailed) N	0.708** 0 215		1		
Resistance to change	Pearson Correlation Sig.(2tailed) N	0.710** 0 215			1	
Perceived value	Pearson Correlation Sig.(2tailed) N	0.769** 0 215				1

Table 4.3

n = 215 .All dimensions are at significant of $p < 0.05$

** Correlation is significant at the 0.01 level (2tailed).

To examine the relationship between satisfaction, value, resistance to change and trust towards members loyalty in cooperative, the result were displayed in Table 4.3. Finding shows that all the members loyalty dimensions were significantly correlated. The P value of the four dimensions consist of satisfaction, value, resistance to change and were significant at 0.000.

The total values of Pearson correlation for the dimension of satisfaction, value, resistance to change and trust were 0.674, 0.708, 0.710 and 0.769 respectively. Based on the Guttman's Rules of Thumb, all these four dimensions have a strong relationship with members loyalty.

Table 4.3.1 Pearson Correlation Coefficients of Loyalty and Satisfaction

	Loyalty	Satisfaction
Loyalty		
Pearson Correlation	1	0.674**
Sig. (2-tailed)		.000
N	215	215
Satisfaction		
Pearson Correlation	0.674**	1
Sig. (2-tailed)	.000	
N	215	215

Based on Table 4.3.1, the result has proved that loyalty and Satisfaction has a strong positive relationship. Thus, for the first objective which is to examine the relationship between Satisfaction towards loyalty has been answered as the result shows that satisfaction is one of the determinants that influenced members loyalty in cooperative. According to Yu and Dean (2001) many studies have confirmed that there is a significant positive relationship between satisfaction and loyalty. Meanwhile, (Tuu & Olsen, 2009) stated that the relationship between satisfaction and loyalty may have a different result according to different level of the evaluated objects. The relationship between satisfaction and loyalty can be concluded positive relationship.

Table 4.3.2 Pearson Correlation Coefficients of Loyalty and Trust

		Loyalty	Trust
Loyalty	Pearson Correlation	1	0.708**
	Sig. (2-tailed)		.000
	N	215	215
Trust	Pearson Correlation	0.708**	1
	Sig. (2-tailed)	.000	
	N	215	215

Based on Table 4.3.2, the result has proved that Trust and Loyalty have a strong positive relationship. Thus, it shows that the first objective of this research which is to examine the relationship between Trust toward Loyalty has been answered as Table 4.3.2 shows that these two variables have a positive relationship. This finding is consistent with Rauyruen and Miller (as cited in Dagger and O'Brien, 2010) found that there is a significant positive relationship between trust and loyalty. This result is also in agreement with research study conducted by Chinomona (2016) that said the higher level of trust by customer, the higher it will lead to loyalty and it has been proven in a similar research that there is a positive relationship between trust and loyalty. Besides, these results support previous research by Hau (as cited in Yao, Ramyah and Shahidan, 2012) found that trust has a positive effect on loyalty and can attract new customers and can retain existing ones besides influencing overall satisfaction.

Table 4.3.3 Pearson Correlation Coefficients of Loyalty and Resistance to Change

	Loyalty	Resistance to Change
Loyalty		
Pearson Correlation	1	0.710**
Sig. (2-tailed)		.000
N	215	215
Resistance to Change		
Pearson Correlation	0.710**	1
Sig. (2-tailed)	.000	
N	215	215

Based on Table 4.3.3, it shows that Resistance to change and loyalty have a very strong positive relationship with each other. This means that there is a positive relationship between resistance to change toward members loyalty in cooperative, this answers the first objective for this research which is to examine the relationship between resistance to change towards members loyalty in cooperative. As mention in the literature review, some of the researcher supports that resistance to change have a relationship with loyalty. This result are prove to be in line with those of previous study by (Descotes & Delassus, 2015) the variable of resistance to change can give impact to lead the rejection of the substituted brand and may alter their relationship with the brand, producing a drastic loss of brand loyalty.

Table 4.3.4 Pearson Correlation Coefficients of Loyalty and Value

		Loyalty	Value
Loyalty	Pearson Correlation	1	0.769**
	Sig. (2-tailed)		.000
	N	215	215
Value	Pearson Correlation	0.769**	1
	Sig. (2-tailed)	.000	
	N	215	215

Based on Table 4.3.4, there is a very strong positive relationship between Value towards loyalty . The first objective of this research has been answered through this Table 4.3.4 which is to examine the relationship between value towards members loyalty in cooperative. The findings are consistent with Oliver (as cited in as cited in Thuy&Hau, 2010) values have been related to satisfaction and loyalty. Besides, Reichheld (as cited in Zhillin and Peterson, 2004) suggested that loyalty can be of substantial value when they are willing to invest their loyalty in business that can deliver superior value relative to the offerings of competitors. Meanwhile, this result also support by Thuy and Hau (2010) stated that value has a significant antecedent for loyalty.

4.5 Research Objective 2

1. **RO2: To measure the strength of relationship between satisfaction, value, resistance to change, and trust towards members loyalty in cooperative.**

4.5.1 Regression Analysis

In this research, regression analysis used to estimate the relationships among variables. According to Malhotra (2007), regression analysis is a powerful and flexible procedure for analyzing associative relationships between a metric dependent variable and one or more independent variables. The regression held that the dependent predicative association to independent variables. Regression analysis assists in understanding how much of the variance in the dependent variable may be explained by a set of predictors. The regression analysis below shows how much of the total variance in the dependent variable (members loyalty) was possible to explain by the independent variables: satisfaction, value, resistance to change, trust.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.829 ^a	.686	.680	.46920

Table 4.4 Regression analysis for members loyalty

a. Predictors: (Constant), satisfaction, value, resistance to change, trust.

b. Dependent Variable: Members loyalty

The linear regression test of the model disclosed that the R square of the model is .686. It illustrates that 68 percent of the variance in the members loyalty has been significantly explained by the satisfaction, value, resistance to change and trust in this research. The R square value indicates that it is correspond shows that members loyalty has strong relationship with all the determinants. Meanwhile, the remaining 32 percent cannot be explained. This means there were other factors that can determine the members loyalty.

The relationship between variable (coefficients)

	Unstandardized		Standardized	t	Sig.
	Coefficients		Coefficients		
	B	Std. Error	Beta		
(Constant)	1.107	.176		6.293	.000
Satisfaction	.062	.052	.080	1.185	.238
Trust	.171	.054	.218	3.187	.002
Resistance to change	.187	.050	.222	3.742	.000
Value	.337	.048	.417	7.061	.000

Table 4.5

H1: There is no relationship between satisfaction and members loyalty in cooperative.



Based on the result of study, this research have found out that satisfaction dimension is not significant to members loyalty and it is also the least important factor that influence members loyalty. The significant value of Satisfaction is 0.238, which is above the p value of 0.05.

The finding shows from the research study conducted by Rannawera and Prabhu (as cited in Yap, Ramyah and Shahidan, 2012) argue that to ensure loyalty, trust is more important variable than satisfaction. Besides, according to Reichheld as cited in (Bielen&Demoulin, 2007) also argue that the study found out that satisfaction is not the only determinant for loyalty. These results are also consistent with study done by Brunner,Stocklin and Opwis (2008) that argue satisfaction is not strongly associated with loyalty, it just a variable that can impact and link to the loyalty. It was supported by Plescho and Bager (as cited in Thuy and Hau, 2010) argue that satisfaction is not enough to drive factor for loyalty, there are other factors that can leads for loyalty.

H2: There is a positive relationship between Value and Members loyalty in cooperative.



Based on the result of study, this research have found out that Value dimension is significant to Members Loyalty .The significant value of Satisfaction is 0.000, which is below the p value of 0.05.

A strong relationship between Value dimension and members loyalty has been mentioned in the literature review and this result of finding are prove to be in line with those of previous studies. The findings are consistent with researcher Thuy and Hau (2010) stated that study has found out value has a significant antecedent for loyalty. It was also supported in the article by Bolton and Drew (as cited in Zhillin and Peterson, 2004) stated that study has identified that perceived value is one of a major determinant for customer loyalty. Similar researcher also mention, perceived value can create behavioral intentions of loyalty. These result are also consistent with Fernandes et al (as cited in Henrique and Matos, 2015) said that value have a direct influence on loyalty.

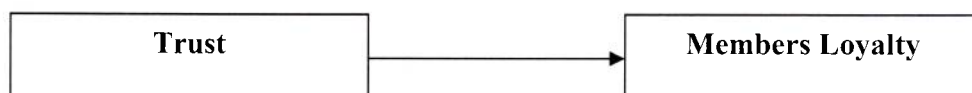
H3: There is a positive relationship between Resistance to Change and Members Loyalty in cooperative.



Based on the result of study, this research have found out that Resistance to Change dimension is significant to Members Loyalty .The significant value of Satisfaction is 0.000, which is below the p value of 0.05.

The finding shows that the Resistance to Change is significantly with Members loyalty in cooperative. This result has been mentioned in the previous studies which stated that consumer resistance to change leads to the rejection of the substituted brand and may alter their relationship with the brand, producing a drastic loss of brand loyalty, Pauwels-Delasus et al (as cited in Descotes and Delasus, 2015).

H4: There is a positive relationship between Trust and members loyalty in cooperative



Based on the result of study, this research have found out that Trust dimension is significant to Members Loyalty .The significant value of Satisfaction is 0.002, which is below the p value of 0.05.

This can be supported by the study of Ramyah Doney and Cannon (as cited in Yap and Shahidan, 2012) stated that trust has a relationship with loyalty and has positive significant

effects on loyalty. This also supported by Ranaweera and Prabhu (2003) said that trust has stronger emotion compared to satisfaction and therefore trust may therefore better predict loyalty. Besides, Chinomona (2016) said that the higher level of trust by customer, the higher it will lead to loyalty and it has been proven in a similar research that there is a positive relationship between trust and loyalty. These result also consistent with study done by Hau (as cited in Yao, Ramyah and Shahidan, 2012) found that trust have a positive effect on loyalty and can attract new customer and can retain existing ones besides influencing overall satisfaction.

4.6 Chapter Summary

In this chapter, the descriptive analysis, scale measurement and inferential analysis which were used to analyze the outcome of the data collected and generated results for further discussion. The next chapter will provide a more detailed discussion of the summary and conclusion of the study.

CHAPTER 5

RECOMMENDATION AND CONCLUSION

5.1 Chapter Introduction

In the previous chapter, the research have obtained results from the data collected. This chapter will discuss on the findings from previous chapter and it contains four parts which are the interpretation of results and hypothesis, limitation, recommendation and conclusion of the study.

5.2 Summary of demographic profile

From the respondents descriptive analysis, the personal details are classified as gender, age, marital status, religion, race, highest education level, occupation, monthly gross income and current position in the cooperative. Majority of the respondents were female which have constituted 54.9% of the sample size, aged category of between 31 to 40 years old which have constituted 24.7% of the respondents and most of them are Malay and married which have constituted 52.6% and 60.5% respectively of the respondents. furthermore, there were 60.0% of the respondents are among Muslim. In this study, most of the respondents were in Government Sector which have constituted 55.8% of the respondents and most of them from degree levels which constituted 43.7% of the respondents. Majority of the respondents with the income of RM1000 and below which have constituted 22.3% of the respondents. From the result, the highest frequency for the respondents' current position in the cooperative was Board members which constituted 40.5%.

5.3 Summary of research objective 1

Pearson correlation analysis is used to measure the association among the dimensions. Based on the result, there are positive correlation among all the dimensions because none of the dimensions has negative sign with significant at p-value <0.05 . The highest correlation is value dimensions with $r=0.769$, then followed by resistance to change with $r=0.710$, and trust dimension with $r=0.708$. Meanwhile, the lowest correlation is satisfaction with result $r=0.674$ and all correlation were significant at 0.01 levels.

5.4 Summary of research objective 2

From the analysis, the Beta value regression of members' loyalty shows the strength of the dimension with cooperative members' loyalty. The most important and strongly connected dimension with cooperative members loyalty is value dimension which is $\beta=0.417$. Then followed by resistance to change dimension $\beta=0.222$, and trust dimension $\beta=0.218$. The least important and weak connection with cooperative members loyalty is satisfaction dimension which is $\beta=0.080$. Therefore the estimated equation for the model is:

$$\text{MEM} \beta = 0.417(\text{VAL}) + 0.222(\text{CHANGE}) + 0.218(\text{TRUST}) + 0.080(\text{SAT})$$

VAL = Value Dimension

CHANGE = Resistance To Change dimension

TRUST = Trust dimension

SAT = Satisfaction dimension

MEM = Members' Loyalty

5.5 Recommendation for future Research

After completing this study, the research have found out that there are some space for improving the quality of this study in the future.

Firstly, other dimensions of determinant of members loyalty should be observe and carried out in future research to obtain in-depth understanding on members loyalty towards cooperative. Study on other essentials determinants that might increase members loyalty towards cooperative. Future research should know the others dimension that can give big affect to the member loyalty which can effect and increasing the result.

Secondly, the accuracy and reliability of the result can be improve by expanding more the sample size. Future research specifically must conduct the research more than 300 questionnaires. It is to ensure the research can get a good result which involve more respondents. By increasing volume of questionnaires, the questionnaires must be in multi-language such as English, Malay, Chinese, and Tamil versions of questionnaire. It can help to increase the level of understanding for the respondents who are not able to understand the English questionnaire. It is important for the research to make the questionnaire is fully understand by respondents.

Besides that, widen up the scope of the respondent to all state in Malaysia as well as other countries. The current study have only distributed questionnaire to Maktab Kopearsi Malaysia (MKM) Sarawak branch that to representing Sarawak cooperative members. Thus, by obtain more large sample size, it can make future researcher can capturing the satisfaction level of cooperative more wider.

Moreover, for future researchers to obtain more reliable and precise information, they can conduct different from this study which are using qualitative research method. They can directly get the information from the respondents.

5.6 Overall Conclusion

As a conclusion, this section will summarize the entire chapter of this study. There are managerial implications that have helped the cooperative movement in Sarawak to improve the loyalty that give benefit all the members and give opportunities to their family members and communities. Besides, this study has included several limitations that have been faced by researchers. However, these limitations have been supported by recommendations in order to enhance the cooperative movement in future.

Based on the data gathered from the questionnaire, it is found that the highest correlation is value dimension, then followed by resistance to change, trust and satisfaction. It is found that all four dimensions have a strong relationship with members loyalty.

Throughout this study, the researchers have discovered some hidden and important dimension that have impacted the level of cooperative members loyalty towards the trust, value, resistance to change and value in cooperative Sarawak. Hence, this study has helped the cooperative to keep track of the four important independent variables and continuously monitor their members in ensuring the strong loyalty among them.

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APPENDICES

APPENDIX A. TIME SCHEDULES / GANTT CHART

Time / Activities	January				February				March			
	1	2	3	4	1	2	3	4	1	2	3	4
Topic of proposal				■	■							
Identification					■							
Problem						■						
Definition						■						
Literature Review							■					
Qualitative							■					
Research for instrumentation								■				
Proposal presentation									■			
Proposal submission									■			
Instrument design										■		
Questionnaire design											■	■
Pilot Study												

APPENDIX B. SURVEY QUESTIONNAIRE



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For Office Use Only/Kegunaanpejabat sahaja

THE DETERMINANTS OF MEMBERS LOYALTY TOWARDS COOPERATIVE *FAKTOR-FAKTOR PENYUMBANG KESETIAAN AHLI-AHLI KOPERASI DI NEGERI SARAWAK*

Dear respondent,

I am BBA (Hons) (Marketing) student, conducting a research on "THE DETERMINANTS OF MEMBERS LOYALTY TOWARDS COOPERATIVE IN SARAWAK" for partial requirement by University in completion of my study program. I would like to invite you to participate in this survey and greatly appreciate you to spend some of your time answering this questionnaire. Please be assured that your responses will be kept strictly confidential for academic purposes. Thank you for your cooperation. For more information, please contact me at 0168515192 (Syed Muhammad Othman B. Sayed Hussein).

Kepadaresponden,

Sayapelajar BBA (Hons) (Pemasaran), sedangmenjalankanpenyelidikankeatas "FAKTOR-FAKTOR PENYUMBANG KESETIAAN AHLI-AHLI KOPERASI DI NEGERI SARAWAK" sebahagiandaripadasyaratkeperluanpengajiansaya.Sayainginmenjemputandauntukmengambilbahagiand alamkajiselidikini.Kami amatmenghargaimasa yang andaluangkanuntukmenjawabsoalselidikini.Jawapanandaakandirahsiakanuntuktujuanakademiksahaja. Terimakasih di ataskerjasamaanda.Untukmaklumatlanjut, silahubungisaya di 0168515192 (Syed Muhammad Othman B. Sayed Hussein).

Your Sincerely,

Syed Muhammad Othman Bin Sayed Hussein

BBA (Hons) (Marketing) Student

Matric No: 2013176257

Main Supervisor

Dr JatiKasuma Bin Hj. Ali

Senior Lecturer UiTM

Advisor

Yusman Bin Yacob

Phd (Management) Candidate UiTM

Section (A): Demographic Profile (please tick (✓) one appropriate answer only)

Seksyen(A) : Profil Demografi (silatandakan (✓) satusahajajawapanberkaitan)

<p>1. Gender / Jantina</p> <p>Male / Lelaki <input type="checkbox"/></p> <p>Female / Perempuan <input type="checkbox"/></p>	<p>2. Age / Umur</p> <p>20 and below / 20 kebawah <input type="checkbox"/></p> <p>21 - 30 years old / 21 - 30 tahun <input type="checkbox"/></p> <p>31 - 40 years old / 31 - 40 tahun <input type="checkbox"/></p> <p>41 - 50 years old / 41 - 50 tahun <input type="checkbox"/></p> <p>51 and above / 51 keatas <input type="checkbox"/></p>
<p>3. Marital Status / Status Perkahwinan</p> <p>Single / Bujang <input type="checkbox"/></p> <p>Married / Berkahwin <input type="checkbox"/></p> <p>Others (Please Specify) / Lain-lain (Silanyatakan):</p>	<p>4. Religion / Agama</p> <p>Muslim / Islam <input type="checkbox"/></p> <p>Christian / Kristian <input type="checkbox"/></p> <p>Hindu / Hindu <input type="checkbox"/></p> <p>Buddhist / Buddha <input type="checkbox"/></p> <p>Others (Please Specify) / Lain-lain (Silanyatakan) :</p>
<p>5. Race / Kaum</p> <p>Malay / Melayu <input type="checkbox"/></p> <p>Chinese / Cina <input type="checkbox"/></p> <p>India / India <input type="checkbox"/></p> <p>Iban / Iban <input type="checkbox"/></p> <p>Bidayuh / Bidayuh <input type="checkbox"/></p> <p>Melanau / Melanau <input type="checkbox"/></p> <p>Others (Please Specify) / Lain-lain (Silanyatakan):</p>	<p>6. Highest Education Level / Tahap Pendidikan Tertinggi</p> <p>Ph.D / Doktor Falsafah <input type="checkbox"/></p> <p>Master / Sarjana <input type="checkbox"/></p> <p>Degree / Sarjana Muda <input type="checkbox"/></p> <p>Diploma / STPM <input type="checkbox"/></p> <p>MCE / SPM / SPMV <input type="checkbox"/></p> <p>LCE / SRP / PMR <input type="checkbox"/></p> <p>Others (Please Specify) / Lain-lain (Silanyatakan) :</p>
<p>7. Occupation / Pekerjaan</p> <p>Government Sector / Sektor Awam <input type="checkbox"/></p> <p>Private Sector / Sektor Swasta <input type="checkbox"/></p> <p>Self-employed / Bekerja Sendiri <input type="checkbox"/></p> <p>Others (Please Specify) / Lain-lain (Silanyatakan):</p>	<p>8. Monthly Gross Income (RM) / Pendapatan Kasar Bulanan</p> <p>RM1000 and below / RM1000 kebawah <input type="checkbox"/></p> <p>RM1,001 - RM2,000 / RM1,001 - RM2,000 <input type="checkbox"/></p> <p>RM2,001 - RM3,000 / RM2,001 - RM3,000 <input type="checkbox"/></p> <p>RM3,001 - RM4,000 / RM3,001 - RM4,000 <input type="checkbox"/></p> <p>RM4,001 - RM5,000 / RM4,001 - RM5,000 <input type="checkbox"/></p> <p>RM5,001 and above / RM5,001 keatas <input type="checkbox"/></p>
<p>9. Length Of Membership in This Cooperative / Tempoh Keahlian Dalam Koperasi ini.</p> <p>..... Years / Tahun Month / Bulan</p>	<p>10. Your Current Position in The Cooperative / Kedudukan Semasa anda dalam Koperasi ini</p> <p>Board Members / Anggota Lembaga <input type="checkbox"/></p> <p>Internal Auditor / Audit Dalaman <input type="checkbox"/></p> <p>Representative / Perwakilan <input type="checkbox"/></p> <p>Committee Members' / Ahli Jawatankuasa <input type="checkbox"/></p> <p>Members / Ahli Biasa <input type="checkbox"/></p> <p>Staff / Kakitangan <input type="checkbox"/></p>

Section (B): Determinants of loyalty towards cooperative (Please circle one appropriate answer according to below scales)

Seksyen (B): Faktor-faktor penyumbang kesetiaan dalam koperasi
(silabulatkan sahaja jawapan berkaitan mengikut skala di bawah)

No.	PARTICULARS / MAKLUMAT	Strongly Disagree \longrightarrow Strongly Agree (Amat Tidak Setuju) (Amat Setuju)						
Satisfaction/Kepuasan								
B1.	This Cooperative meets my expectations. <i>Koperasi ini memenuhi harapannya.</i>	1	2	3	4	5	6	7
B2.	The overall quality of the service provided by this Cooperative is satisfying. <i>Keseluruhan kualiti perkhidmatan yang disediakan oleh koperasi ini adalah memuaskan.</i>	1	2	3	4	5	6	7
B3.	Overall, I am satisfied with this Cooperative. <i>Secara keseluruhan, saya berpuashat dengan koperasi ini.</i>	1	2	3	4	5	6	7
Trust/Kepercayaan								
B4.	I feel that I can rely on this Cooperative to serve well. <i>Saya boleh bergantung kepada koperasi ini untuk berkhidmat dengan baik.</i>	1	2	3	4	5	6	7
B5.	The Cooperative treats me in an honest way in every transactions. <i>Koperasi melayan saya dengan jujur dalam setiap urusan niaga.</i>	1	2	3	4	5	6	7
B6.	I believe that I can trust this Cooperative will not try to cheat me. <i>Saya yakin koperasi ini boleh dipercayai dan tidak akan cuba menipu saya.</i>	1	2	3	4	5	6	7
B7.	This Cooperative is reliable because it is mainly concerned with the members interests. <i>Koperasi ini boleh dipercayai kerana ia mengutamakan kepentingan ahlinya.</i>	1	2	3	4	5	6	7
B8.	Overall, members of this cooperative are trustworthy. <i>Secara keseluruhannya, ahli-koperasi ini boleh dipercayai.</i>	1	2	3	4	5	6	7

No.	PARTICULARS / MAKLUMAT	Strongly Disagree \longleftrightarrow Strongly Agree (Amat Tidak Setuju) (Amat Setuju)						
Resistance to change/Rintangan terhadap perubahan								
B9.	My preference to use this cooperative product or services would not willingly change. <i>Saya tidak akan mudah bertukar pilihan terhadap produk atau perkhidmatan koperasi ini.</i>	1	2	3	4	5	6	7
B10.	It would be difficult to change my beliefs about this cooperative product or service. <i>Adalah sukar untuk mengubah kepercayaan saya terhadap produk atau perkhidmatan koperasi ini.</i>	1	2	3	4	5	6	7
B11.	Even if close friends recommended another product or services, I would not change my preference for this cooperative. <i>Walaupun kawan rapat mengesyorkan produk atau perkhidmatan yang lain, saya tidak akan mengubah pilihan saya terhadap koperasi ini.</i>	1	2	3	4	5	6	7
B12.	To change my preference for this cooperative product or services, cooperative would require major rethinking. <i>Untuk menukar pilihan saya terhadap produk atau perkhidmatan lain, koperasi perlumembuat pertimbangan wajar.</i>	1	2	3	4	5	6	7
Perceived Value/Tanggapan Nilai								
B13.	Compared to other cooperatives, this cooperative offers attractive product and service costs. <i>Berbanding koperasi lain, koperasi ini menawarkan kos produk dan perkhidmatan yang terbaik.</i>	1	2	3	4	5	6	7
B14.	Compared to other cooperatives, this cooperative charges me fairly for similar products and services. <i>Berbanding koperasi lain, koperasi ini mengenakan harga secara adil untuk produk dan perkhidmatan yang serupa.</i>	1	2	3	4	5	6	7
B15.	Compared to other cooperatives, this cooperative provides more free services. <i>Berbanding koperasi lain, koperasi ini menyediakan banyak perkhidmatan secara percuma.</i>	1	2	3	4	5	6	7
B16.	Comparing what I pay to what I might get from other competitive cooperatives, I think this cooperative provided me with good value. <i>Berbanding dengan apa yang saya bayar dan perolehi daripada koperasi lain, saya rasa koperasi ini menyediakan nilai yang lebih baik.</i>	1	2	3	4	5	6	7