

# FOSTERING CONSUMER COOPERATIVE MEMBER LOYALTY THROUGH VALUE CO-CREATION, TRUST AND COOPERATIVE LITERACY

Akmal Nashren bin Abd Malik<sup>1\*</sup>  
Yusman bin Yacob<sup>2</sup>,  
Jati Kasuma bin Ali<sup>3</sup>

<sup>1</sup> Faculty of Business and Management, Universiti Teknologi MARA (UiTM) Sabah Branch 88997 Kota Kinabalu, Sabah, Malaysia (E-mail: [akmalnashren94@gmail.com](mailto:akmalnashren94@gmail.com))

<sup>2</sup> Faculty of Business and Management, Universiti Teknologi MARA (UiTM) Sarawak Branch Kampus Mukah, K.M 7.5 Jalan Oya, 96400 Mukah, Sarawak, Malaysia (E-mail: [yusmanyacob@uitm.edu.my](mailto:yusmanyacob@uitm.edu.my))

<sup>3</sup> Faculty of Business and Management, Universiti Teknologi MARA (UiTM) Sarawak Branch 94300 Kota Samarahan, Sarawak, Malaysia (E-mail: [jati@uitm.edu.my](mailto:jati@uitm.edu.my))

\*Corresponding author: [akmalnashren94@gmail.com](mailto:akmalnashren94@gmail.com)

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**Abstract:** *The concept of value co-creation has garnered increasing attention in academic literature, particularly within the retail sector, where it is considered a critical mechanism for driving sustainable business growth and competitive advantage. Although considerable research has been devoted to identifying the drivers and foundational elements of value co-creation, its wider implications particularly within the domain of relational marketing have yet to be thoroughly examined. Grounded in Service-Dominant (S-D) Logic and further supported by Experiential Learning Theory and Social Exchange Theory, this study introduces a behavioural framework for value co-creation. The framework integrates key constructs such as cooperative literacy, trust, and member loyalty, specifically within the context of consumer cooperatives in Sarawak. However, while academic interest in these constructs has been steadily increasing, limited attention has been given to understanding the specific impact of role of knowledge, particularly knowledge literacy, as a moderating factor and also mediating role of trust on fostering loyalty among members within consumer cooperative settings. In addition, the implementation of these constructs within cooperative settings particularly in the context of emerging economies has been insufficiently explored and lacks comprehensive academic understanding. This emphasizes the importance of conducting further research on value co-creation behaviour alongside cooperative literacy, trust, and member loyalty, particularly within the consumer cooperative sector.*

**Keywords:** *Value Co Creation Behaviour, Cooperative Literacy, Trust, Loyalty, Cooperative*

## Introduction

According to Nysveen and Pedersen (2014, p. 811), co-creation refers to the extent to which consumers engage actively with firms to enhance current offerings or develop new solutions that generate increased value for both parties. In this context, value co-creation is understood as a collaborative process where service providers and customers jointly create value by leveraging their respective operant resources. A core aim of any business is to generate value for its customers by offering goods and services that meet their needs. The creation of value is a fundamental measure of a company's performance, as it significantly influences customer satisfaction and loyalty (Yi, 2014). Customers play an active role in this process by participating in activities that add value to the business, including exchanging information, engaging with staff, and collaborating with other consumers (Kim, Tang and Bosselman, 2019).

As stated by Rubio, Villaseñor, and Yagüe (2020) emphasize that value co-creation remains a pivotal theme in the Marketing 4.0 era. Despite the expanding research on this topic, considerable conceptual ambiguities persist (Rubio et al., 2020). As the concept of value co-creation continues to develop, there is a growing call for a cohesive understanding among both academics and industry professionals (Rubio et al., 2020). While earlier research has thoroughly examined the influence of rational elements, such as customer trust, and emotional components, like affective commitment, on customer loyalty, the significance of interactional factors particularly value co-creation as key drivers of loyalty has yet to receive adequate attention (Iglesias, Markovic, Bagherzadeh and Singh, 2020).

Among the limited research addressing this issue, Cossío-Silva, Revilla-Camacho, Vega-Vázquez, and Palacios-Florencio (2016) demonstrated that customer involvement in co-creation positively impacts loyalty in the personal care service sector. Similarly, Kaufmann, Loureiro, and Manarioti (2016) found that active participation by customers in brand community co-creation efforts enhances brand loyalty. Egan (2011) also highlighted that providing superior value and engaging customers in the co-creation process contributes significantly to customer retention and loyalty. By actively participating, customers are able to uncover new opportunities and foster stronger relationships with service providers, thereby decreasing the chances of ending the relationship. Collectively, these studies highlight the critical importance of co-creation in building and sustaining customer loyalty.

Member loyalty plays a vital role in ensuring the long-term success and sustainability of cooperatives. To maintain and strengthen this loyalty, cooperatives need to foster robust relationships, develop a thorough understanding of their members' needs, and encourage both satisfaction and commitment among them (Maghfiroh and Rusdarti, 2016). As autonomous entities, cooperatives are composed of individuals who voluntarily come together to achieve shared economic, social, and cultural goals through collectively owned and democratically managed organizations. Their continued success depends heavily on the dedication and active involvement of their members. A key challenge confronting many cooperatives today is securing the loyalty and support of their members (Abd Malik, Yacob and Ali, 2025). This issue aligns with the findings of Harisudin, Adi and Pratama (2020), who pointed to intense competition, shrinking membership, and weakened member loyalty as major obstacles to cooperative success. Unlike other business models, the sustainability and performance of cooperatives are intrinsically linked to their membership base, relying heavily on members' active engagement and ongoing commitment (Othman, Kari, Jani and Hamdan, 2012).

In addition, fostering member awareness and understanding of cooperatives is crucial for developing a strong sense of belonging (Hasbullah, 2015). It is important for cooperatives to consistently provide members with information that clarifies the core principles of cooperatives, highlights how their operations differ from private businesses, and explains the vital roles and responsibilities members hold in ensuring cooperative success (Hasbullah, 2015). Cooperatives may face challenges in sustaining themselves if members lack trust, commitment, or loyalty due to inadequate knowledge about cooperative structures and functions (Daniel, 2017). Therefore, this study aims to examine the moderating role of educational level or knowledge on the relationship with member loyalty. The Experiential Learning Theory (ELT) presents a holistic and flexible model of learning that encompasses experience, perception, cognition, and behaviour (McCarthy, 2016). ELT offers a dynamic and inclusive explanation of how adults gain knowledge through their lived experiences (Kolb and Kolb, 2017).

Moreover, Kinyuira (2017) highlights that many cooperatives are at risk of survival issues due to members' deficiencies in trust, commitment, and loyalty, often stemming from a lack of adequate knowledge about cooperative principles. Supporting this view, Tadesse and Kassie (2017) examined marketing cooperatives in rural Ethiopia and reported that numerous farmers showed low levels of trust both in their cooperatives and within the organizations themselves, coupled with weak commitment. Moreover, customer loyalty is recognized as a valuable intangible asset that offers a competitive advantage. Despite this, there remains a notable research gap regarding customer citizenship behaviours related to trust and loyalty in the cooperative sector (Yacob, Ali, Roslin and Lajuni, 2020). Building trust among cooperative members is fundamental, given its significant influence on member loyalty (Tadesse and Kassie, 2017). Additionally, the potential mediating role of trust in the relationship between value co-creation dimensions and loyalty remains underexplored. Therefore, investigating how trust may mediate the connection between value co-creation and loyalty within cooperative settings is essential.

## Literature Review

### Value Co-creation Behaviour

This study views value co-creation behaviour as having two main aspects: customer participation behaviour and customer citizenship behaviour (Yi and Gong, 2013). In cooperatives, where customers are also members, these behaviours are referred to as member participation behaviour and member citizenship behaviour.

### Service-Dominant (S-D) Logic Theory

Service-Dominant Logic (S-D Logic) emphasizes that value emerges from continuous interactions between customers and service providers throughout the consumption experience, rather than being delivered in a one-way transaction (Vargo and Lusch, 2016). Originally conceptualized by Vargo and Lusch (2004), S-D Logic presents a broader perspective of marketing, where service is positioned as the fundamental basis of all economic exchange, and physical goods are merely vehicles for service delivery (Vargo and Lusch, 2016). At the heart of this framework is the principle of value co-creation, which underscores the importance of customers as active participant in the value creation process. When this mutual engagement is lacking, organizations may fail to fully realize value, ultimately jeopardizing the success of co-creation efforts.

### **Experiential Learning Theory (ELT)**

Experiential Learning Theory (ELT) describes the process through which individuals acquire knowledge by reflecting on and transforming their experiences. Kolb (1984, p. 41) suggests that learning occurs not only through experiencing events but also by interpreting and restructuring them. Rooted in the foundational work of Kurt Lewin and John Dewey's philosophy of "learning by doing," ELT emphasizes the role of active engagement and reflective thinking in the learning process (García-Sánchez & Luján-García, 2016). Designed as a broad and adaptable learning framework, ELT incorporates elements of experience, perception, cognition, and behavior (McCarthy, 2016). It serves as a dynamic model for understanding how adults develop knowledge through the integration of lived experiences (Kolb and Kolb, 2017).

### **Social Exchange Theory**

Social Exchange Theory (SET) serves as a widely adopted theoretical lens across multiple social science fields, including management, social psychology, and anthropology (Cropanzano, Anthony, Daniels and Hall, 2017). Originating from sociological thought, SET explores how the exchange of resources shapes individuals' social behaviors and interactions (Saglam, Çankaya, Golgeci, Sezens, and Zaim, 2022). At its core, the theory posits that individuals participate in social relationships with the expectation of mutual benefit or reciprocal returns (Yacob, Ali, Roslin, & Lajuni, 2020). Although much of the research on value co-creation within the Service-Dominant Logic (S-D Logic) framework has concentrated on interactions between customers and service providers (Novani and Kijima, 2012), Social Exchange Theory (SET) offers a valuable complementary perspective by linking value co-creation to customer loyalty (Farhana, 2021). From this viewpoint, the different facets of value co-creation are considered key drivers that shape customer loyalty (Farhana, 2021). Moreover, incorporating SET into the study of value co-creation provides insight into why customers may willingly take on roles that extend beyond traditional expectations, driven by a perceived sense of reciprocal obligation (Assiouras et al., 2019).

### **Customer Participation**

Customer participation behaviour refers to the intentional involvement of consumers in collaborating with organizations to jointly create products or services (Yi and Gong, 2013; Foroudi et al., 2019). The level of engagement can differ based on the nature of the service and the phase of the delivery process (Ida, 2017). According to Naeem and Di Maria (2021), participating customers exhibit distinct attitudes and behaviours by contributing their own resources to enhance the co-creation process. Successful value co-creation relies heavily on this participation, which is often shaped by four core dimensions: seeking information, sharing information, displaying cooperative behaviour, and engaging in personal interaction (AbdelAziz et al., 2023). Roy, Balaji, Soutar, and Jiang (2020) note that customers actively pursue information to better comprehend the services offered and their roles in the co-creation experience. This proactive approach reduces uncertainty and helps customers acquire the knowledge and skills necessary for effective involvement (Lee, Hsiao and Chen, 2017). Moreover, the sharing of accurate and timely information is critical, as service personnel depend on customer input to deliver services effectively (Yacob et al., 2018). Conversely, poor or incomplete communication from customers can negatively affect the co-creation process (Khan and Hussainy, 2017). Successful value co-creation also depends on customers following employee instructions and being available when needed (Yi and Gong, 2013). Responsible behaviour from customers helps improve the co-creation process (Khan and Hussainy, 2017).



Positive interactions marked by respect, friendliness, and courtesy between customers and staff are also key (Yi & Gong, 2013). Additionally, customers may support others by offering help or advice, creating a temporary sense of community during the service experience (Rihova et al., 2018). Nguyen (2024) found a strong link between customer participation and loyalty. The study showed that when customers see services as enjoyable, efficient, and affordable, they are more likely to take part in value co-creation by sharing their time and ideas. This active involvement helps them feel more connected to the service and builds a sense of ownership, which in turn strengthens their loyalty especially towards the company rather than individual products, particularly in service-based industries. On the other hand, Apenes Solem (2016) found no significant relationship between customer participation and brand loyalty. This may be because customer involvement in brand activities is often irregular and short-term. If the experience feels unimportant, customers may quickly forget about it, which weakens its impact on loyalty.

### **Customer Citizenship**

Customer citizenship behaviour refers to voluntary actions by customers that go beyond their basic roles and benefit other customers, employees, or the business itself (Assiouras et al., 2019). These actions such as giving feedback, recommending the company, helping others, and being patient when problems arise can create significant value for the firm (Yi and Gong, 2013; Arıca and Kozak, 2019; AbdelAziz et al., 2023). Seen as part of value co-creation, such behaviours improve service experiences and help businesses build stronger relationships. Yi and Gong (2013) outline four key types: feedback, where customers offer suggestions to improve service; advocacy, which involves promoting the business to others; helping, where customers assist fellow customers; and tolerance, shown when customers stay calm and understanding during service failures. Together, these extra-role behaviours strengthen the company's social system and open new opportunities for co-creation (Abd Malik, Yacob and Bin Ali, 2025). According to Yacob et al. (2020), customer citizenship behavior significantly influences customer loyalty. Their study emphasizes that when cooperative members actively contribute constructive feedback, innovative suggestions, and positive endorsements, it fosters an effective process of organizational internalization. Conversely, Kim et al. (2019) found no significant relationship between customer citizenship behavior and loyalty within the restaurant industry. Their findings suggest that value co-creation during service interactions is contingent upon the responsible behavior of customers. Therefore, it is important to further examine the relationship between customer citizenship behavior and loyalty.

### **Cooperative Literacy as a Moderator**

Cooperative literacy encompasses the essential knowledge and competencies related to how cooperatives function, including their governance structures, membership roles, financial systems, and daily operations (Pratiwi and Rahmah, 2020). It is considered a key factor in ensuring the long-term viability of cooperatives, as members who are well-informed tend to be more engaged and supportive of the organization's development (Anania and Rwekaza, 2016; Safitri, 2020). A strong grasp of cooperative values and practices enables members to actively contribute to business growth and continuity. Recent studies have assessed how well members understand cooperative concepts (Abd Malik, Yacob and Bin Ali, 2025). However, the lack of a unified learning framework has led to variation in cooperative education (Pratiwi & Rahmah, 2020). Evidence also indicates that higher levels of cooperative literacy are linked to stronger member engagement and organizational advancement (Trisuladana and Suparman, 2017). Anania and Rwekaza (2016) found that when members lack cooperative knowledge, their

commitment, loyalty, and sense of responsibility often decline. In contrast, cooperative literacy can boost motivation and involvement among both members and leaders (Pratiwi and Rahmah, 2020), positively affecting overall performance (Chareonwongsak, 2017). Li and Wu (2021) also showed that education levels can influence how social norms affect behaviour, highlighting the need for improved rural education. Hestiningtyas et al. (2022) found that knowledge about cooperatives positively influences students' willingness to join Kopma Unila. In contrast, Suprihati et al. (2021), in a study on the Bina Insan Mandiri Sharia Cooperative, reported a negative relationship between cooperative knowledge and members' interest in saving with the cooperative. In the same way, more research is needed to understand how cooperative literacy may moderate key relationships, as past findings remain unclear.

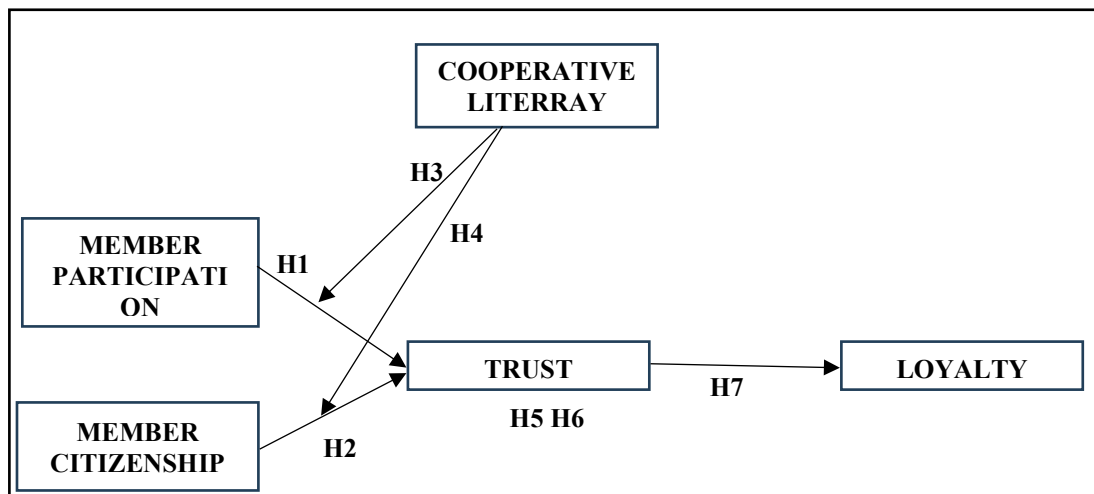
### **Trust as A Mediator**

Trust is widely acknowledged in marketing as a key element for building lasting business relationships (Japarianto and Adelia, 2020). According to Arica et al. (2023), strong trust between customers and service providers leads to greater loyalty, cooperation, and participation (Ferm and Thaichon, 2021). In Islamic banking, trust plays a vital role in linking customer satisfaction with loyalty (Albaity and Rahman, 2021; Tabrani et al., 2018). It involves the willingness to rely on another party, expecting they will act fairly without needing constant oversight (Maeriyana et al., 2019). Trust is central to customer loyalty (Kalia et al., 2021; Carranza et al., 2018), and when customers trust a brand, they are more likely to stay committed (Quoquab et al., 2019). Recent studies also show trust mediates the link between value co-creation and loyalty (Pervez et al., 2022), and between member participation and citizenship behaviour in cooperatives (Ali et al., 2017). This highlights trust as a key driver in enhancing value co-creation and loyalty. Roberts-Lombard et al. (2023) also suggested more research on how trust affects loyalty in both service and product settings. However, existing literature offers limited insight into how trust mediates the relationship between value co-creation behaviour and loyalty, especially in the context of consumer cooperatives. This gap highlights the need for further research to better understand trust's role in shaping member loyalty within the cooperative sector.

### **Loyalty**

According to Cossio-Silva et al. (2016), value co-creation behaviour plays a key role in shaping both attitudinal and behavioural loyalty. While behavioural loyalty refers to repeat purchases, attitudinal loyalty reflects emotional attachment and positive perceptions. Building customer loyalty is often seen as a central business goal (Singh et al., 2012), especially in service marketing, where loyalty includes long-term commitment and brand advocacy (Markovic et al., 2018). Loyal customers also support business growth through referrals (Lariviere et al., 2014). In cooperatives, member loyalty brings different challenges (Morfi et al., 2015). It depends not just on financial outcomes, but also on how well the organization aligns with member needs. Members expect fair prices and shared benefits, making it vital for cooperatives to perform efficiently while serving member interests (Klafke et al., 2022).

## Conceptual Framework and Hypotheses



**Figure 1: Conceptual framework adapted by Yi & Gong (2013) and Kolb (2015)**

Given the inconsistent results found in previous research, the following hypotheses have been formulated to guide this study:

- H1: There is a positive relationship between Member Participation and Loyalty.
- H2: There is a positive relationship between Member Citizenship and Loyalty.
- H3: Cooperatives Literacy moderates the relationship between Member Participation and Loyalty.
- H4: Cooperatives Literacy moderates the relationship between Member Citizenship and Loyalty.
- H5: Trust mediates the relationship between Member's Participation and Loyalty.
- H6: Trust mediates the relationship between Member's Citizenship and Loyalty.
- H7: There is a positive relationship between Trust and Loyalty.

## Methodology

This research targets members of consumer cooperatives across various divisions in Sarawak, such as Bintulu, Kapit, Kinawot, Kuching, Lawas, Limbang, Marudi, Meradong, Miri, Mukah, Samarahan, Saratok, Sarikei, Serian, Sibul, Simunjan, and Sri Aman. A purposive sampling method was employed, selecting participants who are active cooperative members and regularly purchase items like food, clothing, and beverages from these cooperatives. Sarawak was chosen for its unique cultural mix and the relatively limited number of cooperatives compared to other Malaysian states. Additionally, Sarawak is Malaysia's third-largest GDP contributor (Lee and Voon, 2022), and its relatively recent cooperative development adds value to the study. Consumer cooperatives, specifically, are the fourth-highest contributors to Malaysia's cooperative sector by turnover, trailing only behind banking, credit, and service cooperatives (Zakaria et al., 2022). A seven-point Likert scale was used as a measurement in which '1' indicates 'strongly disagree' or 'not at all impactful' and '7' indicates 'strongly agree' or 'very impactful' to measure the items. Data collection was carried out through both in-person and online surveys, with the same team of enumerators handling distribution and retrieval. A total of 250 participants were targeted to ensure a sufficient dataset and to accommodate any possible response errors. Based on calculations using G\*Power version 4.0.9.6, the minimum sample size required was 153 respondents, considering a medium effect size ( $f^2 = 0.15$ ) and seven predictor variables. Once responses were collected, data were screened and cleaned using IBM

SPSS Statistics Version 29. Frequency analysis helped identify missing or inconsistent entries. Any questionnaire with over 15% missing data was excluded, while minor gaps were addressed using the Expected Maximization (EM) algorithm to estimate values. Outliers were assessed using standardized latent variable scores of  $\pm 3$  (Hair et al., 2014). Most extreme values were retained unless strong evidence suggested they were highly influential and did not represent the target population (Hair, Bush, & Ortinau, 2006). To assess the internal consistency of the constructs, a reliability analysis will be conducted using Cronbach's alpha, with values ranging from 0 to 1. Furthermore, construct validity will be evaluated using Partial Least Squares Structural Equation Modeling (PLS-SEM). This includes testing for both convergent validity (CV) and discriminant validity (DV), ensuring that the indicators effectively measure their intended constructs and are distinct from unrelated constructs (Hair et al., 2017).

### Conclusion

This study provides valuable practical implications for Malaysia's cooperative movement by underscoring the importance of value co-creation behaviour in driving cooperative success. It contributes to the conceptual development of value co-creation within consumer cooperatives, offering both theoretical insights and practical applications for behavioural frameworks. The proposed model illustrates how co-creation behaviour influences member loyalty, serving as a useful tool for refining marketing strategies. The findings also shed light on how factors such as membership duration and member roles shape loyalty, emphasizing their relevance in cultivating strong and enduring member relationships. Additionally, the research highlights active participation and citizenship behaviours as core elements of value co-creation. Recognizing and fostering these behaviours can help cooperatives enhance loyalty and support long-term sustainability. This understanding equips cooperative leaders with a clearer foundation for strategic decision-making and deeper member engagement.

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