Pena Dimas Vol. 4 No 2, Page. 257-268
DOI : http://dx.doi.org/10.33474/penadimas.v4i2.30315 **e-ISSN :** 2964-7789

Sharia Customer Relationship Management for Member Loyalty, Retention, and Service Quality in Islamic Microfinance Cooperatives

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Article Info

Article History:
Received : 20/02/2026
Reviewed : 23/02/2026
Revised : 11/03/2026
Accepted : 06/04/2026

Keywords:
Customer Relationship Management (CRM); Financial Inclusion; Islamic Cooperative; Member Loyalty; Retention

Abstract

This study was based on the increasing competition between Islamic microfinance institutions where Sharia cooperatives must perform more systematic relationship management to enhance service quality and retain members. The phenomenon that occurs at KSPPS BMT Surya Raharja Sukodadi is the fragmentation of member data, reactive communication patterns; there is no integrated customer relationship management (CRM) system. These problems are addressed through this community service undertaking by implementing a customized and Sharia-based CRM method. Thus, based on the Asset-Based Community Development (ABCD) approach, 36 stakeholders took part in the program, comprising cooperative employees and representatives from among members. The month-long program commenced with a needs assessment, followed by CRM socialising sessions, training and mentorship, implementation support and evaluation. The effectiveness of the program was evaluated through a pre-and post-test method, centered on three main areas understanding CRM principles to strategies for managing relationships and customizing service delivery with associate member data analysis. The results show that members' capabilities have improved significantly, especially in terms of managing member relationships and providing better tailored services. It also encouraged more proactive communication and better responsiveness to member demands. Importantly, the execution also strengthened the core Sharia principles of equity, openness, collaboration, and reliability that became more evident in everyday service workings. Member satisfaction, engagement and retention – all of these levels markedly improved with the adaptation to change. This program generally supports Sustainable Development Goals (SDG), having identified SDG 8 (Decent Work and Economic Growth) for organizing cooperative-based economic activities and SDG 9 (Industry, Innovation and Infrastructure) - regarding a more organized and technology-advanced CRM system implementation. Overall, the project will demonstrate how a systematic and value-based CRM framework can improve managerial capabilities of Sharia cooperatives while promoting sustained member relationships. These results can be further improved and more Islamic cooperatives can adopt this model, with continued capacity building and gradual technology integration for financial inclusion and community-based economic development.

INTRODUCTION

Indonesian Islamic financial institutions have had a sustainable and substantial growth in the past years, particularly in the Islamic cooperative sector that gives rise to entities like Baitul Maal wat Tamwil (BMT) and Shariah Savings and Finance Cooperatives (Koperasi Simpan Pinjam dan Pembiayaan Syariah/KSPPS). These agencies are important in providing micro and small enterprises readily available sources of financial services, especially in the locality (Sutandi & Bawono 2025). KSPPS BMT plays a strategic role in providing financial services in accordance with Sharia principles while supporting the economic and financial institutions, and the growing accessibility of digital financial services has intensified competition (Ayu, 2026) empowerment of micro, small, and medium communities. However, the increasing number of Islamic (Rochmad et al., 2023). This condition requires Islamic cooperatives not only to attract new members but also to retain existing ones (Matter, 2023).

Member retention is one critical indicator of the viability of Islamic cooperatives. Long term members are also likely to be very happy and trust the organization, adding additional legitimacy to the financial contributions they make on a monthly basis. Retention weapons have become a key focus for modern-day financial entities such as cooperatives, with new research indicating that the cost of retaining members is significantly less than attracting new ones (Nurdin 2025). Therefore, cooperatives need to establish sustainable and value-driven relationships with their members. One strategy widely recognized for enhancing member retention is the implementation of Customer Relationship Management (CRM) (Kumar & Reinartz, 2018). At the partner institution, CRM has not yet been implemented in a systematic and technology-supported manner. Relationship management is still conducted through manual member records, fragmented administrative documents, and interpersonal communication by staff (Rancis & Maklan, 2019), without a centralized database to integrate member profiles, transaction histories, complaints, and follow-up actions. This condition limits the cooperative's ability to analyze member needs and design personalized services.

It was not without some practical difficulties at the partner institution. Existing member data to drive service improvement has not been exploited well enough, with member complaints usually dealt with slowly. In addition, there is no regular assessment of member loyalty and happiness. Moreover, communication with members remains largely reactive and often only takes place during transaction activity or when something goes wrong. Digital platforms remain largely underused for information distribution, service reminders and feedback gathering.

These situations demonstrate where core defects exist in the CRM design, particularly around data integration, responsiveness of service and staff ability to manage member interactions (Rancis & Maklan, 2019). According to previous studies, it has been found that the main components of CRM are technology, human resources, and procedures that must be integrated. Moreover, in service-based enterprise types, there exists a need for strategies based on relationship building to establish trust and create long-term loyalty. This impressive figure is not enough: We need to bring greater loyalty, retention and revenue back home for the long-disparaged franchisee investment; we need a more structured and systematic CRM support program (Nyadzayo & Khajehzadeh, 2016a). CRM is certainly not the same in Islamic cooperatives, because it must be adapted to Sharia values like collaboration, fairness, trustworthiness (*amanah*), and transparency (Ayu, 2023). That means relationship management is not just about efficiency but also ensures that moral principles are followed in all member interactions.

As noted in earlier research, CRM at Islamic financial institutions involves much more than traditional customer relationship management. It also emphasizes the importance of compliance with Sharia law and of acting in a way that is good (Wardani et al., 2022), both of which serve as essentials for developing trust amongst members. Overall, this research indicates how people's concept of Sharia values and trust plays a significant role in ensuring satisfaction among members, leading them to be loyal and retained (Badur, 2025). As a result, the successful transformation of CRM in Islamic cooperatives requires a balance between kerchiefs management and Shari's values.

From a modern customer relationship management perspective, CRM is important for organizing and utilizing member data to support these more personalised offerings. Yuliyanti and Firmansyah (2023) stated that an effective frontline CRM implementation will increase member loyalty to the Islamic financial institutions through repeated, responsive, and trust-based contacts. Thus, CRM should be viewed not only as a technology solution but also as an overall strategy that includes communication and service quality with consideration of Sharia principles to establish a long-term and mutually beneficial relationship. In the midst of that, KSPPS BMT Surya Raharja Sukodadi finds it is challenging to cultivate a long-lasting relationship with the participants whom are members of Islamic cooperatives serving the neighbourhood which tends to evolve. Because of changes in member behaviour that include increased expectations of service quality, response time and availability there is a need for the cooperative to take an arguably structured yet quixotic CRM approach.

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One of the Islamic cooperatives that serve the local community is KSPPS BMT Surya Raharja Sukodadi, which seeks to maintain long-standing relationships with its members but face significant challenges due to ever-changing needs and expectations. Along with reliable services, members expect faster responses and easier access to information. With these developments, the cooperative needs to have a more systematic and dynamic Customer Relationship Management (CRM) policy. However, the current CRM practices of the cooperative are still very conventional and not managed as a whole. Because no centralised information system is in place, member data was entered by hand and distributed across multiple pieces of administrative paper. As a result, the cooperative struggles to monitor transaction histories, understand customer tastes, address complaints and undertake relevant follow-ups. Moreover, member engagement is mainly reactive, with minimal utilisation of digital channels for content, feedback, or reminders.

Though to date the number of studies in respect to Customer Relationship Management (CRM) is on the rise, especially regarding Islamic financial institutions but most of these researches are quantitative in nature and examine the relationship between CRM and customer loyalty. Despite increased research on CRM, very few explored the practical sides of institutional-level implementations. Additionally, the studies contain little that can assist in developing CRM systems tailored for Islamic cooperatives and often do not discuss how these Sharia values can be embedded into CRM operational framework.

There are some significant ways that this community service program fills those gaps. It is an integrative approach by combining the methods of CRM through Sharia values; asshe take an integrative approach to evolve customer relationship management in a way that would reflect on values such as amanah, justice, openess and partnership. Secondly, our program applies a participatory asset-based approach (ABCD), which actively involves members and cooperative staff in the development and implementation of CRM procedures, a characteristic that has been given little attention to this point in previous research. Third, with operational features in KSPPS including data management, service personalisation, and communication tactics at the centre of this objective is an application CRM model simple but organised which can be conducted in a practice. Consequently, it is expected that this project will both advance academic debate and serve as a practical, replicable template for establishing Sharia-compliant CRMs. This concept may serve as a guideline for other Islamic cooperatives to enhance members' participation and preserve their sustainable connections.

IMPLEMENTATION METHOD

In this initiative, the Asset-Based Community Development (ABCD) approach was applied to empower KSPPS BMT Surya Raharja management, Sukodadi Branch, and certain members. The approach, instead of focusing on limitations, emphasised the use of existing community resources. Use of staff expertise, managerial ability, and available member data could improve the cooperative's relationship management procedures. In total, 36 people participated in this program. The participants included six degrees, half the branch managers, CSRs and administrative staff of cooperatives. In addition, to ensure a more well-rounded capture of member perspectives, thirty member delegates were selected from all service units.

In addition, the aim of this community service project was to support the implementation of CRM in order to create greater member retention and loyalty. Due to the participatory process, participants were able to identify issues and develop viable CRM strategies applicable to their daily operations. Consideration for knowledge distribution was accounted for in member representative selection. These representatives were expected to share the knowledge and skills gained throughout the program with other members. This allows many more people (about 1.660 cooperative members) to benefit from the program and also encourages lasting improvements in organizational processes.

1. Identification of Member Assets and Needs

The program began with a needs and assets assessment of its members. The objective of this phase was mapping the resources, abilities and skills that the cooperative management and its members have. At the same time, attention was given to understanding members' expectations around satisfaction with the organization as a whole, communication style and service quality. This preliminary mapping represented more clearly the strengths of the cooperative and areas for improvement.

2. CRM Program Socialization

The participants were then personally introduced to the CRM program. As a summary, the concepts of CRM were discussed in focus of cooperative services, about what are the main ideas, objectives and potential benefits. In addition, it was emphasized that all relationship management practices must be based on Sharia values in the form of justice, amanah (trustworthiness), transparency and association.

3. Training and Mentoring

The practical application of these learnings was then supported by training and mentoring activities for the participants. The events included workshops with guided practice on how to use CRM in roadmap analysis and day-to-day operations. Learned how to deliver more personalised services, manage the member-based data in a structured way and streamline continuous communication with members. Here, the focus was on a consistent application of Sharia principles at every interaction.

4. Asset-Based CRM Implementation

CRMs were initiated, using already-established cooperative resources, after participants completed a training session. Staff knowledge, established service specifications and available information systems were the main sources of support in this process. Member contacts were systematically grouped by known needs and preferences to deliver services in a more structured and responsive way.

5. Evaluation and Feedback

The final phase focused on evaluation and feedback. Changes in member satisfaction and retention were measured by direct observation, semi-structured interviews, and surveys. The outcomes of this phase were utilized to inform recruitment recommendations for fuelling CRM procedures. We hope that these recommendations will help tailwand in its further experiments.

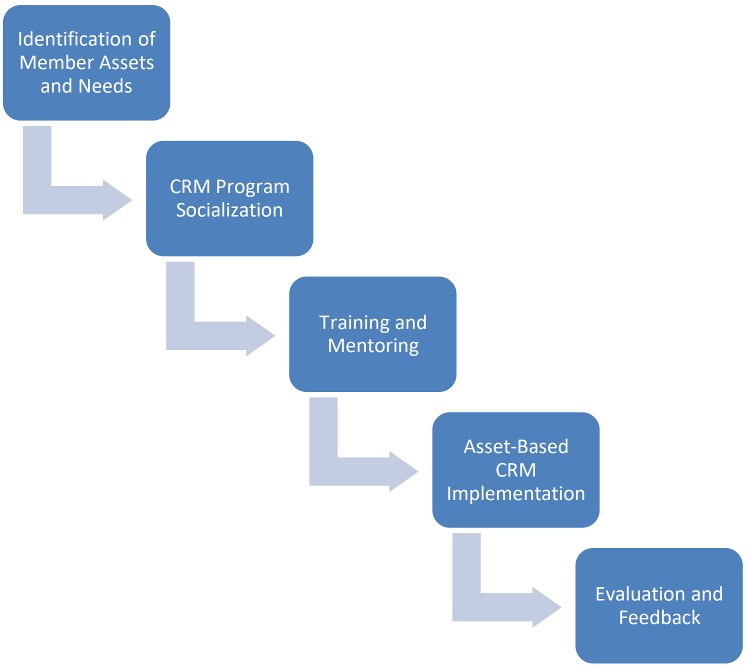

Figure 1. Implementation Stages

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RESULTS

1. Implementation of CRM Strategy

Members and management of the KSPPS BMT Surya Raharja Sukodadi Branch participated in the community service program. Gender, age, and educational background were used to classify participant demographics in order to better understand the traits of program participants.

Table 1. Demographic Characteristics of Participants

Demographic Variable	Category	Frequency	Percentage
Gender	Male	16	44.4%
	Female	20	55.6%
Age	< 30 years	8	22.2%
	30–40 years	17	47.2%
	> 40 years	11	30.6%
Education	Elementary School	6	16.7%
	Junior High School	9	25.0%
	Senior High School	15	41.7%
	Bachelor Degree	6	16.7%

This means that women participated more in cooperative economic activity, where 55.6% of the participants were female as indicated by the demographic statistics. Most participants (47.2%) expressed an age range between 30 and 40 which indicates the members of the program were mostly working age. 41.7% of participants all had completed senior high school, meaning that training and mentorship activities must be carried out more practically and accessibly to ensure successful knowledge transfer.

The community service projects showed how KSPPS BMT Surya Raharja Cabang Sukodadi has gradually and contextually adopted Customer Relationship Management (CRM), with a focus on a relational and personal approach (Chatterjee, S., & Kar 2020). Through frequent visits to members' homes or places of business as well as in-person meetings at the cooperative office, relationships between cooperative management and members were developed. With this, cooperative employees were able to better understand member needs, characteristics and finances which enabled them to provide more flexible and tailored services. Guided by Sharia values of justice, reliability, transparency, and participation, the activities alleged knowledge sharing among staff and enhanced understanding of member benefits of CRM strategy.

Community engagement shows that long-term relationships require emotional closeness and trust. In addition to financial services, management was a partner and advisor, providing specific solutions for each member including financing, savings and business consulting members said. These activities which improved member trust, satisfaction and sense of belonging confirmed previous results (Wardani, Sanusi, and Fahrianti 2022) hat emotional, reliable and family ties were the basis for members' loyalty to Islamic cooperatives.

2. CRM as a Strategy to Increase Member Retention

The CRM used by the cooperative was reported to have a positive impact on member retention based on field observations and interviews (Kaakeh et al., 2019). When members felt valued, treated fairly, and served their membership appropriately, they were more likely to be retained and they continued to transact with the cooperative. These activities included the systematic mapping of members' needs and assets in order to achieve a broad overview of their profile and economic potential. Furthermore, to improve the service quality and staff competency, workshops on CRM principles and Sharia-based (Aisyah 2018) service delivery were facilitated. In addition, individualized experiences were enabled by using member preference information and profiles to deliver more customized and attentive services. The trust and satisfaction of its members were strengthened by these interventions, proving that retention is contingent not only upon products or profit-sharing rates, but quality interpersonal relationships and communication, supporting findings from Yuliyanti and Firmansyah (2023).

3. Role of Sharia Values in CRM Implementation

Community service showed that CRM activity is based on Sharia Principles Members also mentioned that adherence to principles of amanah (trustworthiness) and fairness, transparency, and Sharia compliant transactions increase their sense of security and trust. Concerned service delivery and communication that were tailored to ethical values and religious practices led to long-term engagement, allegiance with (Yuliyanti & Firmansyah, 2023; Diah, 2025).

4. Challenges Identified During CRM Implementation

However, during the community service activities several challenges were noted. These challenges included lack of human and staff capacity, weak use of member data to inform decisions, and the lack of an organized, documented CRM system that led implementation largely informal. These results are in accordance with (Anwar et al. 2023), rgue that the scarce resources and technological literacy are two main factors that often prevent systematic CRM in Islamic cooperatives.

5. Outcomes and Implications

For practice, this means that if the association is to implement CRM more systematically, a structured, well-documented member relationship management system needs to be developed. Similarly, CRM principles should also be applied while serving clients, and to maintain this application, improving staff skills, software systems, and related institutional capacity is very important (Izogo, 2017). In addition, new processes and algorithms will help to unlock better-quality member data that can be applied across the organisation to improve the quality, accuracy and timeliness of services offered to members. These frameworks include tools and information that can help develop marketing and productivity strategies towards consumers, leading to improved customer focus. Accordingly, these integrated efforts can allow CRM to become a key sustainable strategy in strengthening member loyalty as well as maintaining the sustainability of Islamic cooperatives amidst increasingly tight financial competition.

Table 2. Description of Activities

Documentation Photo	Describtion
	Initial observation and needs assessment conducted with KSPPS BMT Surya Raharja Sukodadi to identify challenges in member relationship management and service practices.
	Educational sessions on Customer Relationship Management (CRM), including concepts of member engagement, relationship management, and Sharia-compliant service principles.
	Training and mentoring sessions focusing on practical CRM implementation, including service personalization, communication strategies, and member data management.

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	Outcomes of CRM implementation, including improved member engagement, service responsiveness, and structured data utilization within the cooperative.

Changes in Participant Knowledge and Skills (Pre-Test vs Post-Test)

The data shown on Table 1 indicate a significant increase in participants' knowledge and skills after the one-month CRM training and mentoring program. During the program, participants engaged in guided learning sessions, ongoing mentorship, and practical exercises that enhanced their grounding in and applicability of CRM as a service to cooperative services day-to-day. The greatest advancement was in the successful application of CRM, especially regarding member interaction, data management, and the personalization of services. Our finding evidences that longer, practical and participatory training formats strongly contribute towards raising cooperative staff competencies with regard to supporting sustainable CRM implementation.

Table 1. Changes in knowledge and skills of participants before and after the 1-month CRM program

Aspect Assessed	Pre-Test Score (Average)	Post-Test Score (Average)	Improvement
Understanding CRM Concepts	60%	88%	+28%
Managing Member Relationships	55%	85%	+30%
Personalizing Services for Members	50%	83%	+33%
Data Utilization and Record Keeping	52%	80%	+28%

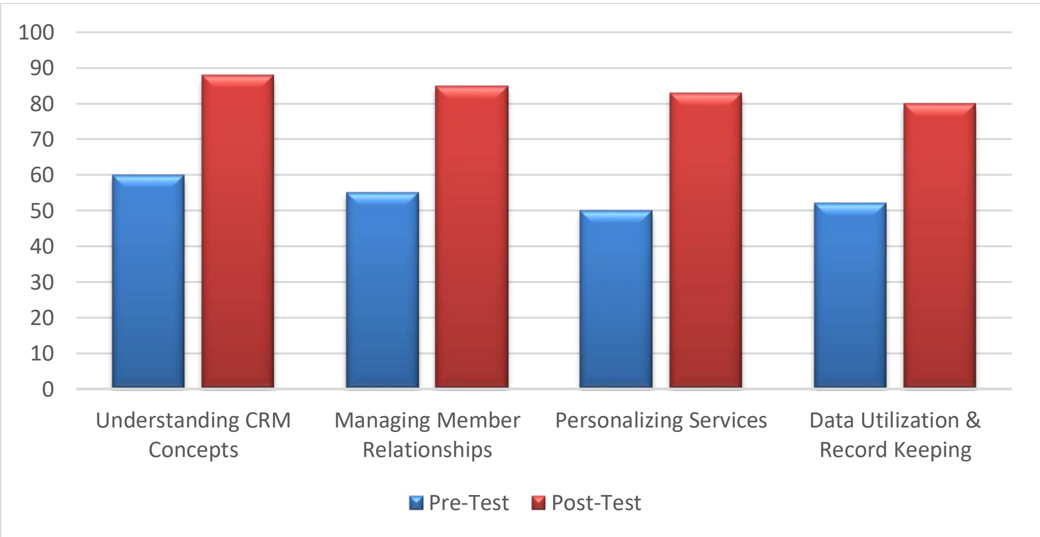

Figure 1. Comparion of Pre-Test and Post-TestScores of Participant

A segmented analysis of change in these key aspects (understanding of CRM concepts, member relationship management, service personalization and data management) revealed that there was a statistically significant increase observed post the test in each aspect between comparison of average pre-test versus average post-test scores as shown in Figure 1. The chart shows a jump in scores across the board following the training and mentoring activities. Such a trend may indicate the program was effective in enhancing participants' skills. In general, the results suggest that it is possible to gain knowledge and skills related to CRM through a structured intervention with practical components over one month. Due to these advancements, the cooperative can more effectively handle relationships with members. The quality of services can be enhanced, in addition to the loyalty and retention of members.

Implementation Stages of the CRM Program

Week 1 – Introduction and Pre-Test

The session began with a general explanation regarding the objectives and basic concepts of customer relationship management (CRM) in Islamic cooperative services. To continue measuring participants' general understanding of CRM, member relationship management, service personalisation and data/product usage and how to use it more effectively, a pre-test was given at this point. Also conducting group discussions to review current practices and identify common challenges faced in dealing with member interactions.

Week 2 – CRM Principles and Sharia-Compliant Service

The week two had a more generic view to have understanding of the core of CRM and their linkage with Sharia based service values. Trustworthiness (amanah), equity, transparency and collaboration were discussed as fundamental components of service delivery. In order to get a clearer picture of how these ideas could be applied in concrete cooperative activities, participants engaged in case studies and simple simulations.

Week 3 – Practical Application and Mentoring

The third week focused on practical implementation. Despite the daunting task of potential data overload, participants enjoyed mentoring sessions and guided exercises meant to sharpen their CRM implementation tools. The course covered communication strategies, basic member data management and ways to deliver more personalised services. Mentors provided direct feedback to participants to help them overcome barriers when practicing.

Week 4 – Evaluation and Post-Test

The final week was about evaluation and contemplation. Participants discussed the outcomes of the tasks they had completed and reflected on their experiences. A post-test was also given to measure changes in knowledge and skills as a result of participating in the program. The results revealed a quite clear enhancement in various ways, particularly with regards to tangible implementation of CRM and service personalisation. At the end of the program, a feedback session was conducted to draw out if there are any open issues and propose suggestions for future cooperation implementation.

DISCUSSION

The implementation of Customer Relationship Management (CRM) KSPPS BMT Surya Raharja, Sukodadi Branch has made significant advancements in four success indicators; In understanding the concept of CRM, Managing member relationships, Customizing member services, and Utilization and record keeping of members data. These findings show that CRM is a strategic tactic to implement and rely on people, processes, and knowledge to enhance member value and institutional performance rather than just for technology (Khashab & Gulliver 2020).

Understanding CRM Concepts

The perceived increase in understanding of CRM concepts represents a shift in staff mentality from seeing CRM as simply administrative processes to considering it as a strategic structure for long-term member touchpoints. This aligns with the understanding of CRM as a comprehensive business strategy that brings together internal competencies to provide value. Literature of empirical evidence since October 2023 supports better service delivery and customer

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satisfaction with enhanced CRM knowledge (Rahimi, R., & Kozak 2017). For instance, strength of human capital is the key to better quality of service and increasing trust in customers for the Islamic financial institutions (Aisyah, 2018). Thus, this indicator is involved in SDG 4 (Quality Education) because it plays an important role in developing competencies and professional capacity of Islamic cooperatives.

Managing Member Relationships

The results show a movement from reactive to proactive relationship management, where staff are intentionally connecting with members through consistent contact points and follow-ups. This is in line with the commitment-trust theory, which states that strong relationships nurture loyalty and long-term relationships (Morgan & Hunt, 1994). There have been documented impacts of effective relationship management on customer loyalty and retention (Nyadzayo & Khajehzadeh, 2016). Strong member relationships also help to foster empowerment, as well as institutional sustainability in an Islamic microfinance context (Anwar et al., 2023). This change is beneficial for SDG 8 (Decent Work and Economic Growth because having better management of relationship improves performance of cooperation and gives economic robustness.

Personalizing Services for Members

The improvements in service personalization reflect the growing capacity of the cooperative to tailor services according to members' needs, preferences, and financial conditions. Personalized service is considered an important aspect of CRM success since it enhances customer experience and satisfaction (Rust & Verhoef, 2005; Homburg et al., 2017). Similar to recent studies being conducted, engagement procedures are also stated as a reason of customer loyalty, especially in digital and financial services' context (Nguyen & Hoang 2024). Islamic financial institutions must strive for inclusion and focus on the needs of their customers to ensure equitable access (Kaakeh et al., 2019). Hence, it aligns with SDG 10 (Reduced Inequalities) by encouraging inclusive and accessible financial service delivery for its diverse range of member groups.

Data Utilization and Record Keeping

An increase in data use and record-keeping is a sign of movement to towards structured, systematic, and acute decision-making processes that were always informed by the right data. CRM systems help organizations to store, manage, and analyze customer data for strategic benefit (Buttle & Maklan, 2019). The increasing use of digital tools and data analytics facilitates both efficiency within organizations and service innovation (Chatterjee et al., 2021; Trainor et al., 2014). Proper data management is also a backbone for good governance and transparency (Nurdin, 2025) in cooperative settings. This is in line with SDG 9 (Industry, Innovation and Infrastructure), mainly by creating an environment for innovation generation and enhancing the infrastructure of institutions through better information systems.

CONCLUSION

Overall, the one-month intervention presents strong evidence that a personalized, relational, and Sharia-compliant Customer Relationship Management (CRM) (Mahameed et al. 2026) approach can lead to a significant improvement in Islamic Cooperative Institutions member knowledge, engagement, satisfaction and retention. The program not only increased the members' knowledge of cooperative services and financial products, but also their sense of belonging to and trust in — as well as emotional attachment to — the institution. The intervention successfully bridged the gap between managerial practices and concepts of Islamic principles (e.g. amanah, transparency fairness, mutual benefit), which in turn, generates both functional service quality and moral legitimacy with members.

At the conceptual level, this study adds to the existing literature on relationship marketing by arguing that CRM in cooperative-based financial institutions is not only based on technology but also requires value-based interaction, participatory engagement and long-term relational commitment. This intervention demonstrates how implementing relational strategies rooted in Islamic ethical constructs may embellish conventional CRM models, ultimately informing the theoretical relationship between studies of relationship marketing and Islamic microfinance. The program notes that while loyalty formation in Sharia-based institutions is transactional, what we are seeing as far as the loyalty being formed here is relational and value based.

The intervention has strong managerial implications in practice. The systematic application of CRM principles enhanced internal coordination, established clear service procedures and promoted structured documentation of member touch points. These gains built upon institutional accountability and responsiveness, both of which are critical to maintaining competitiveness in a rapidly changing financial environment. Additionally, the cooperative was able to more accurately identify member needs as well as respond to challenges in their financing and support for micro and small enterprise activities through strengthened communication channels and personalized services. This helps towards wider approaches towards economic (Afandi and Munir 2025) empowerment and financial inclusion at the community level.

This intervention also exemplifies the ability of even a short-term program to begin transforming institutions when implemented with clearly defined goals and through participatory techniques. However, CRM can act as a lever for organizational learning and cultural transformation in Islamic cooperatives. It needs discipline to continuously improve its impact on an ongoing basis through the support of institutional commitment, but in the initial realization shows authentic outcomes. Implementing these CRM practices in the everyday routine of service delivery allows the cooperative to transition from reactive services to proactive engagement with members over time. If this model can operate at scale, specifically by addressing its current operational challenges through systematic documentation, staffing structures and tech: it could be an effective way to sustainably apply such a community resource in others areas of their lives. This model, if replicated can become the basis of long-term socio-economic transformation in all cooperative communities when observing the economic development initiatives supported by regional actors. Consequently, CRM in Islamic cooperatives is not only a managerial tool by way of implementation mechanism; rather, CRM should be perceived as a strategic instrument for strengthening institutional resilience and inclusive growth that would lead to community-based economic development firmly rooted on ethical values and Sharia compliance.

STATEMENTS ON ETHICS

Adhering to ethical principles, especially considering the treatment of participants' rights, privacy and dignity forms an important part while planning for this community service initiative. Prior to implementation, both the management of KSPPS BMT Surya Raharja Sukodadi cooperative and aticipating members signed informed consent. All participants were provided with detailed information regarding the purpose of the program, anticipated benefits and potential consequences. This program was entirely voluntary to participate in. After all collected information through questionnaires, interviews and pre-test and post-test tools were kept secret. No personally identifiable information was ever released; the details were strictly used for academic research. Participants remained anonymous throughout the process. It adhered to institutional ethical standards and described important ethical concepts (beneficence, non-maleficence, autonomy and justice). These principles guided the implementation limiting risk to participants and, more importantly, giving them better understanding of CRM as well service capability.

CONFLICT OF INTEREST

The authors declare that they have no conflicts of interest in the implementation nor dissemination of this community service program. All of the authors, partner institution KSPPS BMT Surya Raharja Sukodadi and affiliated university contributed to all activities. All stages of the process, from planning to evaluation, were done in an open and transparent manner. The decisions that were made were agreed upon by all parties concerned. The results from this program are a product of collaboration and academic contributions without institutional or individual.

FUNDING

This community outreach program was financially supported by Universitas Islam Darul 'Ulum Lamongan, East Java, Indonesia. Financing helped support all phases of the plan, including

the planning, implementation, and evaluation. The support reflects the institution's commitment to fostering academic engagement and supporting higher education as a means of empowerment in the communities they work with through sustained collaboration.

AUTHOR CONTRIBUTIONS

Intan Ayu conceived the program's overall technique and concept. Data collection, analysis other program documentation were carried out by Dina Romaya Zulfia P. Kirana Auliyau Nizmastart the process of reaching out with the partner institution and assisting in mentoring. Afin Ulul Azmi assisted with data interpretation and helped prepare sections of the manuscript. All authors contributed to the manuscript revisions and approved it for publication.

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