

The Influence of Product Innovation and Service Innovation on Interest in BMT Sarana Wiraswasta Muslim through Trust as an Intervening Variable

ABSTRACT

Aims: This study aims to determine the influence of Product Innovation and Service Innovation on Interest in BMT Sarana Wiraswasta Muslim with Trust as an Intervening Variable.

Study design: This study uses a quantitative approach with primary data types.

Place and Duration of Study: The respondents in this study were 100 trades at Dinoyo Market and Landungsari Market in Malang City.

Methodology: The sampling technique uses a non-probability sampling method with purposive sampling. The data analysis included both outer and inner model analyses and hypothesis testing, conducted using software like Microsoft Excel and SmartPLS.

Results: Based on the results of the analysis carried out, it was obtained that Product Innovation and service innovation had a significant effect on the Interest of BMT Sarana Wiraswasta Muslims, Product Innovation, and service innovation had a significant effect on the Trust of BMT Sarana Wiraswasta Muslim, Trust had a significant effect on the Interest of BMT Sarana Wiraswasta Muslim's. Furthermore, trust can mediate the influence of product innovation on the Interests of BMT Sarana Wiraswasta Muslim. However, Trust cannot mediate the influence of Service Innovation on the Interest of BMT Sarana Entrepreneurs.

Conclusion: The variables of Product Innovation and Service Innovation have a significant effect on Interest and also increase Trust in BMT Sarana Wiraswasta Muslim. Trust is proven to mediate the relationship between Product Innovation and Interest, indicating that trust strengthens the influence of product innovation on interest. However, Trust does not mediate the relationship between Service Innovation and Interest, implying that trust formed among members plays a more important role in determining interest, regardless of service innovation.

Keywords: *Product Innovation, Service Innovation, Trust, Interest, BMT Sarana Wiraswasta Muslim.*

1. INTRODUCTION

The rapid economic progress in the world emphasizes the need for society to develop a mindset that is in line with the development of the increasingly complex and dynamic economic sector (Zulkarnain et al., 2020). In order to achieve perfect welfare, economic institutions strive to practice the principles of Islamic law

which emphasize justice, transparency, and sustainability in every transaction. One example of applying this principle is through financial institutions that provide business development services through financing and loans according to community needs as a fair and sustainable financial solution for the wider community, known as BMT (Fauzi & Murniawaty, 2020).

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Baitul Maal Wa Tamwil (BMT) known as the Sharia Savings and Loan and Financing Business Cooperative (KSPPS) is a non-bank Islamic financial institution as well as an institution for collecting and managing zakat, infaq, alms and waqf, which introduces the concept of partnership with a profit-sharing system. BMT was formed by and for the community to encourage and increase the economic activities of its members through mutually helpful cooperation. BMT also plays an essential role in encouraging community empowerment, especially for MSMEs (micro, small and medium enterprises) and the lower middle class in providing access to get the funding needed (Hamzah & Purwati, 2019).

BMT Sarana Wiraswasta Muslim is one of the best sharia-based multi-business cooperatives in Malang City with A accreditation and certification that is actively registered with the cooperative office. Behind the stigma of the community who consider cooperatives as financial institutions with a minimal scope, have an outdated system, and are less transparent than other financial institutions, especially banks, BMT Sarana Wiraswasta Muslim shows the opposite performance. BMT Sarana Wiraswasta Muslim adopts a modern and transparent approach, providing a range of products and services tailored to address the financial needs of its members.

The success of BMT Sarana Wiraswasta Muslim in managing cooperatives well can also be seen from the various awards that have been achieved, as well as the increase in the number of members that continues to increase yearly. According to the membership records, the number of BMT Sarana Wiraswasta Muslim members in 2023 approached 800, exceeding the count from the previous year. These members are distributed across two markets, Dinoyo Market and Landungsari Market, with four specific locations: Upper Dinoyo, Lower Dinoyo, Landungsari Pinggir, and Landungsari

Sampling. From this, it reflects that more and more people are starting to see the benefits and advantages offered by BMT, this shows that the trust and interest of the Malang City community in BMT Sarana Wiraswasta Muslim is starting to grow and develop.

Interest is ~~is~~ a person's tendency or attraction to use services or products from an institution (Ghozali, 2021). In forming and strengthening interest, one of the factors that play a crucial role is trust because, with high trust, the public interest will also be high (Astuti et al., 2020). Therefore, the greater a person's trust in BMT, the more likely they are to become a member of the BMT. The results of the research conducted by Haryono, (2022); Malik et al., (2021); Nurrohmah & Purbayati, (2020); Cahyono et al., (2023) shows that Trust has a positive effect on the Interest. In contrast to the results of research conducted by Aziz & Hendrastyo, (2019) shows that Trust cannot affect the Interest.

Members' interest in BMT Sarana Wiraswasta Muslim depends not only on the level of trust but also on product and service innovation. Product Innovation is developing and implementing new ideas that can add value to society (Lestari, 2023). The products of BMT Sarana Wiraswasta Muslim, currently include Wadiah Savings, Eid al-Fitr Savings, Education Savings, Qurbani Savings, Term Savings, Goods and Services Financing, Business Capital Financing, and Ramadan Business Financing. The more BMT enhances its product innovation, the more likely it is that members will show interest in using BMT products. Results of research conducted by Faruq & Jennah, (2023); Putri et al., (2024); Ekawaty et al., (2020); Pranata, (2022); Hasin & Rokan, (2022) shows that Product Innovation has a positive influence on the Interest. In contrast to the research conducted by Saputra, (2022) shows that Product Innovation cannot affect the Interest.

Meanwhile, Service Innovation involves developing and implementing new ideas

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to enhance the service experience for the community, adding value to their experience with a product (Prakoso, 2020). The service innovations available at BMT Sarana Wirasawasta Muslim include purchase services, payment services, and other services consisting of payment services, government services, recharge services, donation and zakat services, and travel and entertainment services. One of the steps taken in terms of service innovation by BMT Sarana Wirasawasta Muslim to make it easier for members to make transactions is by developing the Mitra BMT application. The more BMT advances its service innovation, the greater the chance that members will be interested in using the services it offers. Results of research conducted by Faruq & Jennah, (2023); Putri et al., (2024); Batubara & Anggraini, (2022); Fandi, (2019); Fadhilah & Yuliafitri, (2023) shows that Service Innovation has a positive influence on the Interest. In contrast to the research conducted by Fathurrahman & Suhada, (2023) shows that Service Innovation cannot affect the Interest.

Based on the results of previous research, there are variations in findings regarding the impact of Product Innovation and Service Innovation on the Interest. This study explores whether Product Innovation and Service Innovation influence interest, incorporating trust as an intervening variable. Trust was selected as the intervening variable because it is considered crucial in linking product and service innovation to interest. A High trust level tends to increase interest in adopting and using those products and services. Thus, trust acts as a bridge that connects innovation efforts with positive responses to the products and services offered.

2. LITERATURE REVIEW

2.1 Product Innovation

Product innovation includes discoveries related to a product, including innovations in developing new products, business

ideas, and processes. Product innovation refers to innovation applied in all operational aspects that have the potential to stimulate people's thinking and imagination (Demmassabu et al., 2023). The indicators of Product Innovation according to Setianingsih et al., (2019) which are as follows; 1) Design change, namely modifying the appearance or structure of a product, 2) Technical innovation, namely developing or discovering technology or processes in a product, 3) Product development, namely the process of designing, testing, and improving products.

2.2 Service Innovation

Service innovation is a step institution take to increase marketing effectiveness by accelerating the service work system through new mergers of various existing service elements (Hamzah & Purwati, 2019). The indicators of Service Innovation according to Setianingsih et al., (2019) which are as follows: 1) The application of technology is the use of technological tools or systems to improve or optimize the way of service, 2) Interaction with customers is a way of communicating, interacting, and relating with their customers, 3) New service development is the process of creating or designing new services, or expanding services, 4) Service delivery systems are the process of providing services to customers.

2.3 Trust

Trust is a belief or positive attitude towards a particular service or product (Lutfiani & Musfiroh, 2022). The indicators of trust according to Sari & Ramadhan, (2023) which are as follows; 1) Good intentions are members' confidence in BMT to behave and be willing to serve members well, 2) Integrity is members' belief that BMT acts honestly and by moral values, 3) Competence is members' perception of BMT's ability to provide expected services, 4) Transparency is information disclosure from BMT to

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members regarding products, services, and financial conditions, 5) Security, which is the confidence of members that the data and transactions carried out are safe from potential risks and misuse.

2.4 Interest

Interest is a state that becomes the basis for a person's impulse or motivation before doing a desired action (Cahyono et al., 2023). The indicators of Interest in becoming a member or opening an account according to Karyadi et al., (2022) which are as follows; 1) Interest is the tendency to pay attention and feel like a thing, 2) Desire is the urge to own or be part of something, 3) Belief is the trust of prospective members in service innovations and the benefits of the products to be used or chosen.

3. METHOD

This study employs a quantitative research approach and relies on primary data for its analysis. The population of traders who have become BMT members is 800, and the number of traders who have not become BMT members is

approximately 630. The sampling technique used is a non-probability sampling using a purposive sampling type. The sample criteria applied are traders at Dinoyo Market or at Landungsari Market, who have and have not become BMT Sarana Wiraswasta Muslim members. Thus, narrowing the population by 1,430 by applying a sample size using the Slovin formula and obtained as many as 93.46. Thus, the researcher rounded the sample to 100 with an error rate of 10%.

Data collection for this study was conducted offline using a closed questionnaire with a Likert scale featuring four response options. The data was processed using Microsoft Excel and SmartPLS version 3.0. The analysis included testing the outer model for Convergent Validity (greater than 0.7), Composite Reliability (greater than 0.7), Cronbach's Alpha (at least 0.6), and Average Variance Extracted (AVE) (0.5). The inner model was assessed using R Square and Effect Size (F Square). Hypothesis testing was performed with a significance level of 5% and a t-statistic value of 1.96.

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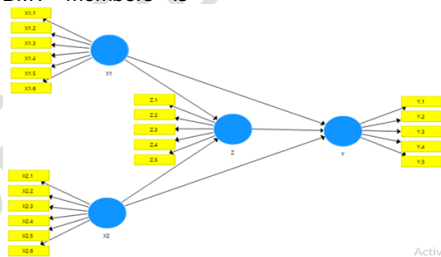


Fig. 1. Conceptual Model

Source:- Data Processed by Researchers, 2024

Based on figure 1 above, the hypothesis in this study is as follows:

- H1: Product Innovation Affects Interest in BMT Sarana Wiraswasta Muslim
- H2: Service Innovation Affects Interest in BMT Sarana Wiraswasta Muslim
- H3: Product Innovation Affects Trust in BMT Sarana Wiraswasta Muslim

- H4: Service Innovation Affects Trust in BMT Sarana Wiraswasta Muslim
- H5: Trust affects Interest in BMT Sarana Wiraswasta Muslim
- H6: Trust can mediate Product Innovation to Interest in BMT Sarana Wiraswasta Muslim

H7: Trust can mediate Service Innovation to Interest in BMT Sarana Wiraswasta Muslim

4. RESULTS AND DISCUSSION

This study collected as many as 100 respondents from Dinoyo Market and Landungsari Market traders. The questionnaire results concluded that there

were 59 female and 41 male respondents. The respondents at Landungsari Samping Market were 28 traders, Landungsari Pinggir Market were 27, Dinoyo Atas Market were 23, and Dinoyo Bawah Market were 22.

4.1 Results

4.1.1 Outer Model Analysis

Table 1 Convergent Validity Table

Variable	Question Item	Outer Loading	Information
Product Innovation	X1.1 BMT has a variety of products so that it is easy to find products according to their wishes	0.784	Valid
	X1.2 BMT can create new products	0.724	Valid
	X1.3 BMT is constantly improving existing products	0.896	Valid
	X1.4 BMT has products that are easy to get so that members continue to use the products offered	0.896	Valid
	X1.5 BMT has diverse, interesting, innovative products and answers the needs and expectations	0.849	Valid
	X1.6 BMT can create a very satisfactory product quality	0.796	Valid
Service Innovation	X2.1 BMT provides digital services that can save time, easily used anywhere and anytime	0.84	Valid
	X2.2 BMT cares about the privacy of its members	0.83	Valid
	X2.3 BMT provides member complaint submission services	0.915	Valid
	X2.4 BMT continues to develop its services with various features according to the needs	0.888	Valid
	X2.5 BMT has flexible options or service options that make transactions more accessible and smoother	0.855	Valid
	X2.6 BMT can create different service concepts and experiences that members perceive compared to pre-existing services	0.759	Valid
Interest	Y1 I have a desire to use BMT Muslim Self-Employed Facilities	0.853	Valid

	Y2 I want to use the product on BMT Sarana Wiraswasta Muslim, because it is by Islamic law	0.925	Valid
	Y3 I will save at BMT Sarana Wiraswasta Muslim because I believe that its operations are by sharia principles	0.713	Valid
	Y4 I am looking for information about products offered by BMT Sarana Wiraswasta Muslim, Muslims	0.707	Valid
	Y5 I am looking for positive information to convince myself to use BMT Sarana Wiraswasta Muslim	0.932	Valid
Trust	Z1 I believe that BMT Sarana Wiraswasta Muslim, Muslims can provide the best service	0.99	Valid
	Z2 I believe that BMT Sarana Wiraswasta Muslim is honest, fair and always takes care of its members	0.823	Valid
	Z3 I believe that BMT Sarana Wiraswasta Muslim can meet my transaction needs	0.986	Valid
	Z4 I am willing to accept the possible risks that will occur	0.985	Valid
	Z5 I am willing to transact, following the advice and request from BMT Sarana Wiraswasta Muslim	0.985	Valid

Source:- Data Processed by Researchers, 2024

Based on the convergent validity test results, the assessment of outer loading > 0.7 has determined that the variables

Product Innovation, Service Innovation, Member Interest, and Member Trust are declared valid.

Table 2 Cronbach's Alpha, Composite Reliability, and AVE

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
X1	0.906	0.909	0.928	0.683
X2	0.922	0.925	0.939	0.721
Y	0.887	0.917	0.917	0.692
Z	0.975	0.977	0.981	0.914

Source:- Data Processed by Researchers, 2024

Based on the results of the Reliability test > 0.7, Cronbach alpha > 0.6, and Average Variance Extracted (AVE) > 0.5, the Service Innovation, Product Innovation,

Interest, and Trust variables were declared reliable and acceptable and met the requirements for good convergent validity.

4.1.2 Inner Model Analysis

Table 3 R Square

	R Square	R Square Adjusted
Y	0.927	0.925
Z	0.779	0.775

Source:- Data Processed by Researchers, 2024

Based on the R Square test results, the Interest variable is explained 92.7% by Product Innovation, Service Innovation, and Trust, with the remaining percentage attributed to other factors. For the Trust variable, the R Square value is 0.779, indicating that 77.9% of it is influenced by Product Innovation and Service Innovation, with the remainder influenced by other variables.

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Table 4 F Square

	X1	X2	Y	Z
X1			0.232	1.757
X2			0.194	0.622
Y				
Z			0.049	

Source:- Data Processed by Researchers, 2024

Based on the F square test results, the variables Product Innovation and Service Innovation of 0.232 and 0.194 indicate a moderate influence. The variable Trust on Interest of 0.049 indicates a minor influence. Then, the variables Product Innovation and Service Innovation on Trust of 1.757 and 0.622 indicate a significant influence.

4.1.3 Hypothesis Testing

Table 5 Direct & Indirect Influence Test

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
X1 -> Y	0.628	0.632	0.153	4.100	0.000
X1 -> Z	1.816	1.822	0.132	13.794	0.000
X2 -> Y	0.441	0.440	0.119	3.697	0.000
X2 -> Z	-1.080	-1.093	0.156	6.921	0.000
Z -> Y	-0.127	-0.131	0.063	2.021	0.046
X1 -> Z -> Y	-0.230	-0.237	0.114	2.013	0.047
X2 -> Z -> Y	0.137	0.142	0.070	1.945	0.055

Source:- Data Processed by Researchers, 2024

Based on the results of hypothesis testing it was obtained that:

H1: Product innovation on Interest of $0.000 < 0.05$ so it is concluded that Product Innovation affects Interest in BMT Sarana Wiraswasta Muslim.

H2: Service Innovation on Interest of $0.000 < 0.05$ so it is concluded that Service Innovation affects Interest in BMT Sarana Wiraswasta Muslim.

H3: Product Innovation on Trust of $0.000 < 0.05$ so it is concluded that Product

Innovation affects trust in BMT Sarana Wiraswasta Muslim.

H4: Service Innovation on Trust of $0.000 < 0.05$ so it is concluded that Service Innovation affects trust in BMT Sarana Wiraswasta Muslim.

H5: Trust in Interest of $0.046 < 0.05$ so it is concluded that Trust affects Interest in BMT Sarana Wiraswasta Muslim.

H6: Product innovation on Interest through of $0.047 < 0.05$ so it is concluded that Trust can mediate the relationship between the influence of Product Innovation on Interest in BMT Sarana Wiraswasta Muslim.

H7: Service Innovation on Interest through Trust of $0.055 > 0.05$ so it is concluded that Trust cannot mediate the relationship between the influence of Service Innovation on Interest in BMT Sarana Wiraswasta Muslim.

4.2 Discussion

4.1.1 The Effect of Product Innovation on Interest in BMT Sarana Wiraswasta Muslim

The test results show that Product Innovation significantly influences the Interest of BMT Sarana Wiraswasta Muslim's member. In this study, product innovation carried out by BMT Sarana Wiraswasta Muslim can be seen from efforts to offer more varied products, easy access to services through digital platforms, and improving the quality of services provided. This creates a better experience for members, increasing members' interest in continuing to use BMT products and services. By research conducted by Faruq & Jennah, (2023); Putri et al., (2024); Ekawaty et al., (2020); Pranata, (2022); Hasin & Rokan, (2022) which highlights the importance of product innovation in creating added value for the community.

The results of this study suggest that Product Innovation is an essential factor

in increasing the Interest of BMT Sarana Wiraswasta Muslim members. Thus, BMT must continue to strive to offer products that are varied, easily accessible, high quality, and by member needs in order to continue to attract member interest. Previous research and recent studies support this finding, showing that product innovation can increase interest in continuing to use products at BMT Sarana Wiraswasta Muslim.

4.1.2 The Effect of Service Innovation on Interest in BMT Sarana Wiraswasta Muslim

The test results show that Service Innovation significantly influences the Interest of BMT Sarana Wiraswasta Muslim's member. Service innovations implemented by BMT Sarana Wiraswasta Muslim involve improvements in service speed, development of digital applications to facilitate transactions, and employee training to improve the quality of interaction with members. [By A](#) research conducted by Faruq & Jennah, (2023); Putri et al., (2024); Batubara & Anggraini, (2022); Fandi, (2019); Fadhilah & Yuliafitri, (2023) that innovative services can increase public interest in continuing to use these services.

The results of this study suggest that service innovation is an essential factor that can increase the Interest of BMT Sarana Wiraswasta Muslim members. Thus, BMT must continue to strive to improve the speed, quality, and accessibility of services to continue attracting members. Previous research and recent studies support this finding, showing that service innovation can increase interest in using the services owned by BMT Sarana Wiraswasta Muslim.

4.2.3 The Effect of Product Innovation on Trust in BMT Sarana Wiraswasta Muslim

The test results show that Product Innovation significantly influences the Trust of BMT Sarana Wiraswasta Muslim.

The respondent's answer demonstrates members' trust in BMT Sarana Wiraswasta Muslim, especially in question Z1, which states, "I believe that BMT Sarana Wiraswasta Muslim can meet my transaction needs" with a relatively high outer loading of 0.968. This shows that the product innovation that BMT Sarana Wiraswasta Muslim has developed can fulfill its members' various transaction needs, increasing trust.

Previous research by Purnamayanti et al., (2024) revealed that trust can be increased through transparency in fund management, fairness in product offerings and effective communication. From the results of this study, it is concluded that product innovation is an essential factor that can increase trust. Thus, BMT must continue striving to innovate their products to increase member trust. Previous research and recent studies support this finding, showing that product innovation can increase trust in BMT Sarana Wiraswasta Muslim.

4.2.4 The Effect of Service Innovation on Trust in BMT Sarana Wiraswasta Muslim

The test results show that Service Innovation significantly influences the BMT Sarana Wiraswasta Muslim Trust. Based on the respondents' answers obtained in this study, especially question Z1, "I believe that BMT Sarana Wiraswasta Muslim can provide the best service," which has a very high outer loading value of 0.99, this shows that as service innovation develops, it can increase trust in BMT Sarana Wiraswasta Muslim.

Previous research conducted by Purnamayanti & Indiani (2024); found that trust can be increased through transparency in fund management, fairness in service offering, and effective communication. This study's results concluded that service innovation is an important factor in increasing trust. BMT must continue striving to improve and develop its services to increase members' trust. Previous research and recent

studies support these findings, showing that service innovation can increase trust in BMT Sarana Wiraswasta Muslim.

4.2.5 The Effect of Trust on Interest in BMT Sarana Wiraswasta Muslim

The test results show that Trust significantly influences the Interest of BMT Sarana Wiraswasta Muslim. This study shows that members' trust in BMT Sarana Wiraswasta Muslim can be seen in various aspects, such as transparency in operations, consistency in providing quality services, and compliance with sharia principles. Previous research supports these findings, according to Haryono, (2022); Malik et al., (2021); Nurrohmah & Purbayati, (2020); Cahyono et al., (2023) Trust is a critical element in building long-term relationships that can increase interest in continuing to interact with an institution.

The results of this study suggest that trust is an important factor that can increase BMT Sarana Wiraswasta Muslim's interest. Thus, BMT must continue to build and strengthen member trust through transparency, consistency, and compliance with sharia principles to continue attracting members' Interest (Saputra & Anwar, 2019). Previous research and recent studies support these findings, suggesting that trust can increase members' Interest, ultimately encouraging them to continue using BMT Sarana Wiraswasta Muslim's products and services.

4.2.6 The Effect of Product Innovation on Interest Mediated by Trust in BMT Sarana Wiraswasta Muslim

The test results show that Product Innovation influences Member Interest mediated by Trust in BMT Sarana Wiraswasta Muslim. As previously found by Setiawati et al., (2024) revealed that the factors that can affect Interest are one of the factors of product innovation and the trust factor. As for Previous research conducted by Pranata, (2022); Putri et al., (2024) It shows that product innovation is proven to have a significant impact on Interest which can increase trust.

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These findings suggest that trust can mediate the relationship between the influence of product innovation and Interest in BMT Sarana Wiraswasta Muslim. Previous and recent studies support this finding. However, the direct impact of product innovation on members' interest is more substantial than its effect when trust is used as an intervening variable.

4.2.7 The Effect of Service Innovation on Interest Mediated by Trust in BMT Sarana Wiraswasta Muslim.

The test results show that Service Innovation does not influence Member Interest mediated by Trust in BMT Sarana Wiraswasta Muslim. This may be due to the belief firmly embedded in its members that BMT services are adequate without the need for additional innovation (Zarkawi, 2024). BMT members may feel that their trust in BMT is sufficient to continue using existing services, so innovations are not considered an essential factor that can increase interest.

From the results of this finding, it can be concluded that trust cannot mediate the relationship between the influence of service innovation on Interest in BMT Sarana Pengusaha Muslim. The latest study on these findings is not by the results of research conducted by Pranata, (2022) and Putri et al., (2024) that service innovations carried out by BMT Sarana Wiraswasta Muslim do not have a significant influence on members' Interest in using the service, even though trust is a mediating factor.

4.2 Discussion

Based on the research, the variables Product Innovation and Service Innovation significantly influence Interest. Additionally, these variables do not only influence Interest but also enhance Trust, suggesting that Product and Service Innovations can bolster trust in BMT. Trust has been shown to mediate the relationship between Product Innovation and Interest, indicating that it amplifies the effect of product innovation on interest.

However, Trust does not mediate the relationship between Service Innovation and Interest, implying that established trust among members plays a more crucial role in determining interest, regardless of service innovations. Furthermore, it is suggested for future researchers to examine other variables that may influence members' interest and trust in BMT, such as economic, cultural, or demographic factors. In addition, future researchers are expected to use qualitative approaches, such as in-depth interviews or case studies to understand changes in members' interest and trust over time.

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