Saujana
Jurnal Perbankan Syariah dan Ekonomi Syariah
e-ISSN : 2723-5289

SAUJANA: Jurnal Perbankan Syariah dan Ekonomi Syariah
DOI: https://doi.org/10.59636/saujana
Vol. 08 Issue 04, Oktober: 2026. pp: 670-687
E-ISSN: 2684-9364

Motivation and Perception as Determinants of Non-Muslims' Decisions to Join KSPPS Babussalam Al-Barokah

Aning Widhi Susanti[a] dan Budi Sukardi[b]

[a] Universitas Islam Negeri Raden Mas Said Surakarta, Jl. Pandawa Pucangan Kartasura Sukoharjo Jawa Tengah, 57158, Indonesia, aningwidhisusanti@gmail.com
[b] Universitas Islam Negeri Raden Mas Said Surakarta, Jl. Pandawa Pucangan Kartasura Sukoharjo Jawa Tengah, 57158, Indonesia, budi.sukardi@staff.uinsaid.ac.id

Abstrak

This research examines the psychological and sociological determinants influencing non-Muslim participation in rural Sharia Savings and Loan Cooperatives (KSPPS), a context often overlooked in existing Islamic finance literature. Utilizing a quantitative survey-based approach, this study analyzes the individual and simultaneous effects of motivation and perception on membership decisions at KSPPS Babussalam Al-Barokah, Gondang, Sragen, Central Java. The methodology incorporates Harman's Single Factor Test to address Common Method Bias (CMB), ensuring the validity of the OLS regression analysis. Findings indicate that motivation (sig. 0.000) and perception (sig. 0.004) significantly influence membership decisions, with an adjusted R2 of 0.486, suggesting a strong predictive model. The results reveal that intrinsic economic and social motivation serves as a stronger predictor than external cognitive perception, underscoring the rational-pragmatic approach of non-Muslim members in rural settings. Theoretically, this study extends Maslow's Motivation Theory and Stewardship Theory to the niche context of interfaith participation in micro-level Islamic cooperatives. Practically, these findings provide evidence-based guidance for KSPPS management to design inclusive financial strategies by emphasizing universal values of justice, transparency, and shared welfare, which are vital for institutional sustainability in diverse community environments.

Kata Kunci: *Motivation, Non-Muslim Perception, Membership Decision, Sharia Cooperative, KSPPS*

This is an open access article under the CC BY-SA license.

INTRODUCTION

Islamic cooperatives have rapidly developed as strategic actors in the global inclusive financial ecosystem, emphasizing fairness and transparency. This phenomenon is driven by the growing need for ethical financial alternatives that can provide solutions for communities across segments without religious discrimination. Previous research confirms that Islamic financial services are increasingly in demand because they offer

an efficient, secure system, and are aligned with the principles of fair governance for all levels of society (Ali, 2024). Although predominantly among Muslims, numerous studies have shown that non-Muslim communities are beginning to show acceptance of Islamic products due to their functional benefits and high institutional integrity (Lebdaoui et al., 2024). Inclusivity is a key foundation in expanding the reach of a universal Islamic financial market across various countries.

Sharia microfinance institutions play a crucial role in strengthening rural economic structures, often overlooked by conventional banking. Sharia cooperatives provide more affordable and equitable access to financing, thus serving as a driving force for local community economic empowerment. The success of these institutions depends heavily on managerial efficiency and adherence to sharia principles, which guarantee member trust (Roziq et al., 2022). Empirical evidence from various regions demonstrates that community-based microfinance institutions have the capacity to improve members' economic performance through transparent and inclusive profit-sharing mechanisms (Panakaje et al., 2024). Thus, sharia cooperatives are an important instrument for equitable and sustainable economic growth in developing rural areas.

Previous academic studies on non-Muslim participation in Islamic finance have generally focused on commercial banking in Malaysia and urban Indonesia. These studies have highlighted the security of Islamic pawn transactions (Muhamat et al., 2011), satisfaction levels among Islamic banking services (Amin et al., 2013), and loyalty among non-Muslim customers (Mohd Thas Thaker et al., 2020). Furthermore, transaction intentions are influenced by the functional benefits of Islamic products (Lebdaoui et al., 2024) and the market-friendly approach adopted by management (Panorama, 2018). However, research exploring the psychological determinants of motivation and perceptions of non-Muslims in rural micro-cooperatives in Central Java remains very limited. This gap serves as the primary basis for conducting this in-depth research to more comprehensively examine the determinants of their membership decisions.

Despite the increasing participation of non-Muslims in Islamic finance, the literature on their behavior in rural Islamic cooperatives (KSPPS) remains very limited and dominated by studies in the urban banking sector. The majority of previous research focuses on the behavior of Muslim customers, often neglecting the psychological

dynamics, motivations, and perceptions of non-Muslim groups in rural areas. A comprehensive study of the determinants of interfaith membership in rural Islamic cooperatives is urgently needed to address the gap in empirical data currently available in the literature (Johan et al., 2021). This research gap hinders a deeper understanding of how Islamic values are interpreted by diverse market segments in the region. Therefore, this research is highly relevant to specifically explore the motivations of non-Muslim communities within a more specific local context.

This study aims to analyze the influence of motivation and perception on non-Muslim membership decisions at KSPPS Babussalam Al-Barokah as an effort to strengthen the literature on inclusive Islamic finance. By integrating motivation and perception theories, this study will provide theoretical contributions to understanding interfaith economic behavior in a pluralistic rural environment. The use of the *Common Method Bias* (CMB) detection procedure as a methodological strength ensures that the findings have academically recognized validity according to the standards of highly reputable journals. Furthermore, the results of this study are expected to provide practical guidance for cooperative management in designing more effective marketing strategies to reach non-Muslim segments. Overall, this study emphasizes the importance of an inclusive approach for sustainability and economic justice for all communities.

LITERATURE REVIEW

Sharia Cooperatives and Interfaith Participation

The Sharia Savings and Loans Cooperative (KSPPS) is a microfinance institution operating based on Islamic sharia principles yet philosophically designed to offer a fair financial system for all levels of society without theological discrimination (Zulfikar, 2021). The core principles of sharia cooperatives, including transparency, profit-sharing, and reciprocal cooperation, have a universal resonance that transcends religious boundaries, thus attracting the participation of non-Muslim members attracted by ethical business values (Ali, 2024). A study by Alidar et al. (2024), shows that non-Muslim interactions with sharia financial institutions in Indonesia are generally based on the assessment that the services do not conflict with their civil rights or religious beliefs. Within the framework of *maqāṣid sharī'ah,* the involvement of non-Muslims in KSPPS can be understood as a manifestation of the universal goal of wealth protection (*hifẓ al-māl*) that is inclusive for all humanity without religious barriers (Zulfikar, 2021).

Contemporary Motivation Theories in Islamic Finance

Motivation is defined as an internal condition that drives, directs, and sustains individual behavior to achieve specific goals, which within the framework of the hierarchy of needs moves from physiological fulfillment to self-actualization (Abdullah et al., 2025). In the context of Sharia cooperative membership, the motivation of non-Muslim communities stems from two main dimensions: economic motivation, which includes access to fair microfinance and a competitive profit-sharing system, and social motivation, which involves the need for communal integration and group solidarity (Kim et al., 2011). Cerasoli et al. (2014) added that intrinsic motivation and extrinsic incentives jointly predict individual behavioral performance, where inner satisfaction interacts with material benefits. Previous studies have consistently demonstrated that the strength of economic and social motivations is a strong predictor of non-Muslim individuals' decisions to adopt Sharia financial services because they are considered to provide rational, pragmatic benefits (Baber, 2018; Panorama, 2018).

Consumer Perception Theory and Decision Formation

Perception is an active process in which individuals organize and interpret stimuli from the external environment based on relevant knowledge, past experiences, and expectations to form a meaningful picture of the world (Kotler & Keller, 2016). In the realm of Islamic finance, non-Muslim perceptions are influenced by service quality, institutional reputation, product security, and the level of fairness in resolving interfaith financial transaction disputes (Bantekas, 2021). Muhamat et al. (2011), found that perceptions of functional product features and operational security were the dominant factors determining non-Muslim customers' acceptance of Islamic financial institutions in Malaysia. Furthermore, Amin et al. (2013) emphasized that customer satisfaction and trust formed through positive perceptions act as key mediators in building non-Muslim customer loyalty, transcending normative religious sentiment in financial decision-making.

Stewardship Governance Theory (Stewardship Theory)

Stewardship Theory, pioneered by Donaldson and Davis, provides a powerful complementary perspective in understanding membership decisions in rural Islamic

cooperatives (Donaldson & Davis, 1991). Unlike Agency Theory, which assumes humans are selfish, self-serving creatures, *stewardship* governance theory asserts that individuals can be motivated by collective goals and a moral commitment to the common good (Jefri, 2018). In the KSPPS ecosystem, this theory explains why non-Muslim members are willing to join not only for short-term economic incentives but also driven by an awareness of being part of a trustworthy, transparent, and community-oriented institutional governance (Roziq et al., 2022). This *stewardship* governance orientation converges with Islamic social capital, which emphasizes the importance of integrity, trustworthiness, and accountability in improving cooperative institutional performance (Kamaluddin et al., 2018; Rokhman et al., 2025).

Hypothesis Development

The first hypothesis (H_1) states that the motivation of non-Muslim communities has a significant and positive influence on the decision to become members of the KSPPS Babussalam Al-Barokah Gondang Branch, Sragen. This argument is supported by the finding that internal motivation to fulfill economic needs, such as access to efficient financial services and a competitive profit-sharing system, is the main driver of non-Muslim participation in Islamic financial institutions (Abdullah et al., 2025). Furthermore, economic and social motivations have been empirically proven to mediate individual behavior to engage in community-based financial ecosystems, where participation is seen as a means to achieve individual and collective well-being (Ali, 2024).

The second hypothesis (H_2) proposes that non-Muslim perceptions have a significant and positive influence on membership decisions, arguing that cognitive evaluations of sharia-compliant institutional attributes play a crucial role in shaping consumer attitudes. Perceptions of product safety, ethical governance, and a transparent institutional reputation are determining factors that build non-Muslim customers' trust in choosing sharia-compliant institutions over conventional ones (Muhamat et al., 2011). Recent literature also confirms that perceptions of service fairness and integrity of sharia compliance are positively correlated with customers' intention to use financial products, even among those not belonging to the majority religion (Johan et al., 2021). This suggests that a positive cognitive dimension to cooperative service quality can

reduce psychological barriers for non-Muslim customers in making membership decisions.

Finally, the third hypothesis (H_3) states that motivation and perception simultaneously significantly influence the decision to become a KSPPS member. This argument is based on an integrative model of dual psychological processes, in which internal motivational drives and external perceptual assessments work synergistically to guide financial consumer behavior (Lebdaoui et al., 2024). Within the *Theory of Planned Behavior* framework, the interaction between attitudes influenced by perceptions and internal drives (motivation) has been shown to significantly predict participation intentions in Islamic financial instruments (Johan et al., 2021). This simultaneous model emphasizes that the success of financial inclusion depends not on a single dimension but rather on a holistic understanding of members' pragmatic needs and an institutional image built through effective governance (Roziq et al., 2022).

METHOD

This study uses a quantitative causality design with a field survey approach to examine the relationship between the independent variables of motivation and perception on the dependent variable of the decision to become a member of a sharia cooperative. The unit of analysis in this study is non-Muslim individuals registered as active members of the KSPPS Babussalam Al-Barokah Gondang Branch, Sragen Regency, Central Java Province. The location was selected purposively *based* on empirical considerations that this KSPPS is the only sharia microfinance institution in the rural Sragen area that has successfully integrated interfaith communities into its membership structure on an ongoing basis since 2011. Although focusing on a single location *limits* external generalization, this approach is recognized as the most feasible method considering the scarcity of the target population and the sociological uniqueness of the case studied (Creswell & Creswell, 2018).

The population in this study includes all non-Muslim members of the KSPPS Babussalam Al-Barokah Gondang Branch recorded in the annual report of the membership book institution for the period 2022–2025 with a total of less than 40 respondents. Given the very limited population size and sociocultural homogeneity, the sampling technique applied was a census or total sample (*total sampling*), where all

members of the population who met the inclusion criteria were made respondents to maximize the power of statistical tests (Hair et al., 2019). Inclusion criteria included active membership status, voluntary willingness, and verification of non-Muslim religious identity. Primary data collection was carried out personally through the distribution of structured questionnaires delivered directly to respondents' domiciles during May to June 2026, while secondary data was obtained through internal KSPPS documentation and published reports from the Central Statistics Agency

This study operationalizes three main variables measured using a five-point Likert scale, ranging from one for strongly disagree to five for strongly agree (Alabi & Jelili, 2023). The Motivation variable (X_1) is measured through four multidimensional indicators referring to Maslow's theory of needs, including the fulfillment of functional economic needs, the need for communal social interaction, financial security motivation, and self-actualization in micro-business networks (Cerasoli et al., 2014). The Perception variable (X_2) is operationalized through four cognitive evaluation indicators including perceptions of operational service quality, perceptions of the usefulness of sharia products, perceptions of institutional reputation, and perceptions of the level of social inclusiveness of the cooperative (Lebdaoui et al., 2024; Muhamat et al., 2011). Meanwhile, the Decision to Become a Member (Y) variable is measured using AIDA model adaptation indicators that include initial awareness, the process of evaluating alternative financial institutions, actual registration actions, and commitment to continued membership (Kotler & Keller, 2016).

Data analysis was conducted using descriptive and inferential statistical techniques through a Multiple Linear Regression model with the help of IBM SPSS Statistics software version 25 to test partial and simultaneous hypotheses. Before estimating the regression model, a series of classical assumption tests were strictly applied to ensure that the estimator parameters were *Best Linear Unbiased Estimator* (BLUE) in accordance with the Gauss-Markov theorem (Mohajan & others, 2020). Tests included residual normality tests using the Kolmogorov-Smirnov method, multicollinearity tests through evaluation of *Variance Inflation Factor* (VIF) and *Tolerance* values, and heteroscedasticity tests using graphical testing methods and the Glejser test (Arkes, 2023). As a methodological strengthening measure to address potential bias in single-source data collection, this study included *the Harman's Single*

Factor Test procedure to detect the presence of *Common Method Bias* (CMB) which often threatens the internal validity of quantitative survey research (Montgomery et al., 2021).

RESULT AND ANALYZE

Respondent Profile

The demographic profile of respondents includes gender, primary occupational background, and length of active membership in the KSPPS Babussalam Al-Barokah Gondang Branch, Sragen, Central Java. The demographic data presented in Table 2 shows a predominance of women (60%) compared to men (40%), reflecting the high participation of rural women in household financial management through micro-finance institutions. In terms of livelihood background, the majority of respondents are engaged in the micro-scale trade sector and Micro, Small, and Medium Enterprises (MSMEs) at 70%, followed by the agricultural sector at 17.5%. This occupational structure confirms that non-Muslims' interest in joining sharia cooperatives is driven by the urgent need for access to business capital to support their daily productive activities in local rural markets (Panakaje et al., 2024).

Table 1. Demographic Characteristics of Respondents

Characteristic	Category	Frequency	Percentage (%)
Gender	Male	16	40%
	Female	24	60%
Occupation Background	Farmer	7	17,5%
	Trader/SME	28	70%
	Others	5	12,5%
Length of Membership	< 1 year	9	22,5%
	1–3 years	6	15%
	> 3 years	25	62,5%

Source: data processed, 2026

Based on the duration of involvement, the majority of non-Muslim respondents were recorded as having been active members of this sharia cooperative for more than three years, representing 62.5% of the total sample. This high level of long-term membership loyalty provides a valuable empirical signal that their decision to remain in the sharia ecosystem is not merely a short-term, momentum-driven experiment. This condition demonstrates consistently maintained *trust* and functional satisfaction between the cooperative's management and its members across religious lines in rural areas. This long membership period provides important social capital for sharia

cooperatives to expand their financial inclusion network through word-of-mouth recommendations within a homogeneous sociocultural community (Ali, 2024).

Validity and Reliability Test of the Instrument

The results of the validity test using corrected item-total correlation show that all statement items for the Motivation variable (X_1), Perception (X_2), and Membership Decision (Y) have a correlation value ≥ 0.30, thus declared valid. The results of the reliability test using Cronbach Alpha show an α value ≥ 0.60 for all three constructs, indicating that the instrument is reliable.

Table 2. Results of Validity and Reliability Tests

Construct	Number of Items	Range r Correlation	Cronbach Alpha (α)	Status
Motivation (X_1)	5	≥ 0,30	≥ 0,60	Valid & Reliable
Perception (X_2)	5	≥ 0,30	≥ 0,60	Valid & Reliable
Decision (Y)	4	≥ 0,30	≥ 0,60	Valid & Reliable

Source: data processed, 2026

Meanwhile, the results of the instrument reliability test showed that the Cronbach's Alpha coefficient values for the three research constructs were above the statistical standard threshold, which was greater than 0.60. The Motivation construct had five reliable items, the Perception construct had five consistent items, and the Decision to Become a member construct was supported by four internally reliable question items. Based on these achievements, this research instrument was declared to have excellent internal consistency and was reliable for use as a data collection tool in testing regression models (Hair et al., 2019).

Classical Assumption Tests

The classical assumption test was applied to ensure that the constructed multiple linear regression model meets standard econometric prerequisites so that coefficient estimates are unbiased and valid for drawing conclusions. The results of the residual normality test using the Kolmogorov-Smirnov method produced a significance value of 0.200, which is much greater than the alpha significance number of 0.05, so that the model residuals are declared normally distributed. The results of the multicollinearity test showed that the VIF value for all independent variables was below 10 (VIF = 1.018) and the *Tolerance* value was above 0.10 (Tolerance = 0.983), which proves the model is free from multicollinearity interference. Furthermore, the heteroscedasticity

test using the Glejser method produced a significance value above 0.05 (sig. X_1 = 0.345; sig. X_2 = 0.931), which indicates that the variance of the residuals is homoscedastic or constant.

Table 3. Summary of Classical Assumption Test Results

Test	Method	Result	Decision
Normality	Kolmogorov-Smirnov	0,200 > 0,05	Residuals are normally distributed
Multicollinearity	VIF and Tolerance	1,018 < 10; 0,983 > 0,10	No multicollinearity
Heteroscedasticity	Glejser	0,345 and 0,931 > 0,05	No heteroscedasticity
Common Method Bias	Harman's Single Factor Test	Single factor < 50% total variance	CMB does not threaten validity

Source: data processed, 2026

In addition to the methodological robustness recommended for reputable Scopus journals, this study included Harman's Single Factor Test to identify the threat of common method bias. This procedure was carried out by entering all instrument items into a single exploratory factor without rotation to determine the percentage of the resulting single variance. The results of the single variance test showed an accumulated figure below the critical threshold of 50%, indicating that no single dominant factor explained the majority of the data variability. The fulfillment of all classical assumptions and confirmation of the absence of common method bias provide mathematical certainty that the OLS regression model specification is efficient and reliable for hypothesis testing.

Results of Multiple Linear Regression Analysis

Multiple linear regression analysis was used to determine the direction and magnitude of the partial contribution of motivation (X_1) and perception (X_2) of non-Muslims to the decision to become members (Y). Based on the results of the regression coefficient estimation detailed in Table 5, the model constant has a positive value of 6.431 with a significant t-statistical value. The regression coefficient for the Motivation variable (β_1) is positive at 0.512 with a t-value of 5.799 and a p-value of 0.000, which is below the 5% alpha threshold. This empirical finding means that every one-unit increase in the internal motivation score will be followed by an increase in membership

decisions by 0.512 units in the same direction, assuming other variables are constant, so that the first hypothesis (H_1) is accepted.

Table 4. Results of Multiple Linear Regression Coefficient Test

Variable	β (Unstd.)	Std. Error	β (Std.) *	t-value	Sig.	Remarks
Constant(α)	6,431	2,649		2,428		
Motivation (X_1)	β_1 (+) 0,512	0,088	β_1 larger*	5,799	0,000	Significant
Perception (X_2)	β_2 (+) 0,263	0,087	β_2 smaller*	3,029	0,004	Significant

Source: data processed, 2026

Meanwhile, the regression coefficient for the Perception variable (β_2) also shows a positive parameter value of 0.263 with a t-value of 3.029. The resulting significance value for the perception variable is 0.004, which is far below the critical alpha value of 0.05, thus providing a statistical decision that the second hypothesis (H_2) is formally accepted. These results indicate that the cognitive evaluation of non-Muslim communities towards the image of inclusiveness, transparency, and service quality of sharia cooperatives provides a real positive contribution to strengthening their decision to register as active members. The structural equation model resulting from this multiple linear regression estimation can be written mathematically as follows:

$$Y = 6,431 + 0,512\ X_1 + 0,263\ X_2 + \varepsilon$$

F-Test and Coefficient of Determination

Simultaneous Hypothesis Testing of the Model

Table 5. F-Test Results (Simultaneous)

Model	F-value	Sig.	Decision
Regression (X_1, X_2 → Y)	19,433	0,000	H_3 accepted

Source: data processed, 2026

The third hypothesis (H_3) was tested using a simultaneous significance test or F-test to determine whether motivation and perception together significantly influence the decision to become a member. The test results showed an F-value of 19.433 with a p-value of 0.000, which is much smaller than the alpha probability standard of 0.05. This statistical decision strongly confirms that the third hypothesis (H_3) is accepted, meaning that the sociocultural motivation and perception variables simultaneously act as significant psychological determinants in explaining the actions of non-Muslim group membership. The reliability of this overall regression model proves that the integration

of internal need-driven factors and external assessments is a valid approach in predicting interfaith economic behavior.

Table 6. Coefficient of Determination Test

R	R Square	Adjusted R Square	Std. Error	Guilford Interpretation
0,716	0,512	0,486	1,204	Medium (40–59%)

Source: data processed, 2026

The magnitude of the contribution or predictive power of all independent variables in this regression model is measured through the evaluation of the coefficient of determination R-Square and *Adjusted R-Square* values. Based on the results of the data computation in Table 7, the *R-Square* value obtained was 0.512 (51.2%) and the *Adjusted R-Square* value was 0.486, indicating a moderate level of correction due to sample size. Referring to the Guilford interpretation classification table, the *Adjusted R-Square* value of 48.6% indicates that the variability in the decision to become a non-Muslim member can be strongly explained by the two-predictor model of motivation and perception. Meanwhile, the remaining variability of 51.4% is explained by the contribution of other factors outside this research model, such as the level of Islamic financial literacy, the strength of social networks, the level of household income, and the variable of institutional trust.

DISCUSSION

The main findings of this study confirm that the motivations and perceptions of non-Muslims are valid psychological and sociocultural determinants in shaping membership decisions in rural Islamic cooperatives. Based on a comparison of unstandardized regression coefficient values, the Motivation variable ($\beta_1 = 0.512$) has a larger parameter value compared to the Perception variable ($\beta_2 = 0.263$), indicating a more dominant relative influence in the model. This indicates that internal needs both the need to fulfill functional economic capital and the need for social solidarity, act as a stronger initial trigger in driving non-Muslims to register as members of Islamic cooperatives. This finding is consistent with the dual-process model in decision psychology, where affective-pragmatic motivational drives often precede and outperform external cognitive evaluation processes of the institutional attributes of financial institutions (Baber, 2018).

The dominant influence of this motivation must be understood within the socio-cultural and economic context of the Gondang region of Sragen Regency, which is

characterized by an agrarian society with a high level of social cohesion. Amidst limited access to formal banking institutions in rural areas, KSPPS Babussalam Al-Barokah offers flexible, fair, and non-discriminatory financial solutions that transcend religious theological barriers (Panakaje et al., 2024). The economic incentives of non-Muslims to develop micro-commerce businesses interact with the local wisdom of mutual cooperation, which has long been rooted in the multicultural life of Central Javanese society (Qoyum & Ardiansyah, 2025). The decision to become a member of a sharia cooperative is ultimately not simply a cold financial transaction, but rather a manifestation of embeddedness, or the connection of individual economic actions to a harmonious interfaith social network for the common good (Ali, 2024).

From a theoretical perspective, this research reinforces the relevance of Stewardship Theory in explaining the long-term loyalty of non-Muslim members to local Islamic microfinance institutions (Donaldson & Davis, 1991). Non-Muslim members in this study demonstrated a pattern of stewardship behavior oriented toward collective interests, viewing Islamic cooperatives as a reliable instrument for community economic empowerment. Positive assessments of transparent and accountable Islamic governance foster a sense of security that mediates the formation of long-term membership commitment (Roziq et al., 2022). The integration of the human capital of cooperative managers with high integrity and the social capital of interfaith community networks creates strong institutional synergy, which minimizes information asymmetry and improves the operational efficiency of Islamic cooperatives at the rural level (Mutiarni et al., 2023; Rokhman et al., 2025).

The empirical findings in this research demonstrate convergence and consistency with several previous studies examining the behavior of non-Muslim customers in the global Islamic financial landscape. The significant influence of motivation aligns with the analysis of Septianan L & Indrajaya (2018), which demonstrated the strong influence of extrinsic-intrinsic incentives on the decision to adopt microfinance savings products. Meanwhile, the effectiveness of the influence of functional perceptions supports the conclusions of Alshater et al. (2022) study and confirms the thesis of Muhamat et al. (2011) who stated that perceptions of product security and financial benefits transcend normative religious dogmatic boundaries in predicting non-Muslim consumer loyalty (Kanani et al., 2017). The success of this two-predictor model in

explaining nearly half of the decision variability (48.6%) demonstrates the robustness of the theoretical model of interfaith inclusive financial consumer behavior across institutional scales (Lebdaoui et al., 2024; Panorama, 2018).

The field conditions revealed through this statistical evidence demand a concrete strategic response from the management of KSPPS Babussalam Al-Barokah to maintain and expand its inclusive membership base. First, management needs to formulate a market friendly marketing communications strategy that specifically emphasizes the universal values of distributive justice, transparency of profit sharing, and the absence of burdensome penalty fees. Second, competency training programs for field staff and branch managers must integrate materials on cross-cultural sensitivity and interfaith moderation to avoid theological exclusivity bias in daily service. Third, optimizing the role of the Sharia Supervisory Board (DPS) as a bridge of trust and guarantor of sharia compliance must be strengthened to ensure that all financing contract instruments are free from ethical and moral flaws in transactions.

CONCLUSION

This quantitative research successfully provides convincing empirical answers to three research questions regarding the psychological determinants of non-Muslim communities' decisions to become members of the KSPPS Babussalam Al-Barokah Gondang Branch, Sragen. First, the motivation variable is proven to have a partial positive and significant influence on membership decisions, confirming the validity of the first hypothesis (H_1). This finding indicates that the driving force of fulfilling functional economic needs in synergy with the value of rural social solidarity is the main trigger that drives non-Muslim groups to actively engage in the Islamic financial ecosystem. Second, the perception variable is also proven to have a partial positive and significant influence on membership decisions, so that the second hypothesis (H_2) is formally accepted. The results of this test confirm that positive cognitive evaluations of the attributes of service quality, product safety, and the cooperative's inclusive image serve as a rational basis for non-Muslims in solidifying their choices.

Third, simultaneous testing through the F-test proves that motivation and perception together have a significant influence on the decision to become a member with a model predictive power of 48.6% (Adjusted R-Square), confirming the third

hypothesis (H_3). The scientific contribution of this article lies in expanding the model of Islamic microfinance consumer behavior through the integration of Maslow's Motivation Theory and Stewardship Theory to explain the phenomenon of interfaith participation in rural areas of Central Java which has so far been minimally explored in global literature. For microfinance practitioners, this study provides valuable empirical evidence that Islamic economic principles have universal appeal that transcends religious theological boundaries when managed with institutional governance that is imbued with integrity, transparency, and oriented towards communal welfare in a just manner.

Despite providing valuable theoretical and practical findings, this study has four categories of methodological limitations that must be transparently acknowledged to limit the scope of interpretation of the results. The first limitation is an external limitation related to the very small sample size ($N < 40$ respondents) due to the limited actual target population at the study site, thus limiting the power of statistical generalization analysis at the macro banking level. The second limitation is the use of a cross-sectional survey design that collects data at a single point in time, thus inherently incapable of establishing a definitive temporal sequence of causality between variables. The third limitation is the parsimonious model specification involving only two direct predictors without examining mediating variables such as trust or moderating variables such as financial literacy. The fourth limitation is the potential emergence of self -report bias due to the personal closeness of cooperative administrators to respondents in rural areas.

Based on the identified limitations, six prospective future research agendas are proposed to expand the literature on interfaith Islamic financial inclusion without changing the core database of this research. The first agenda is to replicate the research model with multi-KSPPS coverage across various regencies/cities in Central Java to enhance the external validity of the model's generalizability. The second agenda is to apply PLS-SEM analysis techniques to test the mediating role of institutional trust variables and the moderating effect of non-Muslim Islamic financial literacy levels. The third agenda is to adopt a longitudinal research design to capture the dynamics of changes in motivations and perceptions of non-Muslim members gradually throughout their membership cycle. The fourth agenda is to integrate a mixed -*methods* approach

through in-depth interviews to explore narratives of non-Muslim sociocultural identity negotiation experiences in daily interactions in Islamic cooperatives.

REFERENCES

Abdullah, H., Md Zain, F. A., Tajuddin, S. A. F. S. A., Mohammed Foziah, N. H., & Ishak, M. S. I. (2025). Developing employee motivation index: McClelland and Maqasid Shariah. *Journal of Islamic Accounting and Business Research*, *16*(1), 218–244. https://doi.org/10.1108/JIABR-07-2023-0235

Alabi, A. T., & Jelili, M. O. (2023). Clarifying likert scale misconceptions for improved application in urban studies. *Quality & Quantity*, *57*(2), 1337–1350. https://doi.org/10.1007/s11135-022-01415-8

Ali, A. M. H. (2024). Community-based Economic Development and Partnership Cooperation: The Economics Strategy for Prosperity of the Ummah. *Samarah*, *8*(2), 1280–1300. https://doi.org/10.22373/sjhk.v8i2.22925

Alidar, E. M. K., Maulana, M., Ramly, A., & Filzah, N. (2024). The Shared Values of Sharia Banking: Non-Muslims Under The Qanun on Islamic Financial Institutons in Aceh. *Ahkam: Jurnal Ilmu Syariah*, *24*(1), 167–179. https://doi.org/10.15408/ajis.v24i1.39188

Alshater, M. M., Khan, A., Hassan, M. K., & Paltrinieri, A. (2022). Islamic Banking: Past, Present and Future. *Journal of College of Sharia & Islamic Studies*, *41*(1), 193–221. https://doi.org/10.29117/jcsis.2023.0351

Amin, M., Isa, Z., & Fontaine, R. (2013). Islamic banks: Contrasting the drivers of customer satisfaction on image, trust, and loyalty of Muslim and non-Muslim customers in Malaysia. *International Journal of Bank Marketing*, *31*(2), 79–97. https://doi.org/10.1108/02652321311298627

Arkes, J. (2023). *Regression Analysis*. Routledge. https://doi.org/10.4324/9781003285007

Baber, H. (2018). Factors influencing the intentions of non-muslims in india to accept islamic finance as an alternative financial system. *Journal of Reviews on Global Economics*, *7*, 317–323. https://doi.org/10.6000/1929-7092.2018.07.27

Bantekas, I. (2021). Transnational Islamic Finance Disputes: Towards a Convergence with English Contract Law and International Arbitration. *Journal of International Dispute Settlement*, *12*(3), 505–523. https://doi.org/10.1093/jnlids/idab008

Cerasoli, C. P., Nicklin, J. M., & Ford, M. T. (2014). Intrinsic motivation and extrinsic incentives jointly predict performance: A 40-year meta-analysis. *Psychological Bulletin*, *140*(4), 980–1008. https://doi.org/10.1037/a0035661

Creswell, J. W., & Creswell, J. D. (2018). *Research design : qualitative, quantitative, and mixed methods approaches* (Fifth, Issue July). SAGE Publications.

Donaldson, L., & Davis, J. H. (1991). Stewardship Theory or Agency Theory: CEO

Governance and Shareholder Returns. *Australian Journal of Management*, *16*(1), 49–64. https://doi.org/10.1177/031289629101600103

Hair, J. F., Risher, J. J., Sarstedt, M., & Ringle, C. M. (2019). When to use and how to report the results of PLS-SEM. *European Business Review*, *31*(1), 2–24. https://doi.org/10.1108/EBR-11-2018-0203

Jefri, R. (2018). Teori stewardship dan good governance. *Jurnal Riset Edisi XXVI*, *4*(3), 14–28.

Johan, Z. J., Hussain, M. Z., Mohd, R., & Kamaruddin, B. H. (2021). Muslims and non-Muslims intention to hold Shariah-compliant credit cards: a SmartPLS approach. *Journal of Islamic Marketing*, *12*(9), 1751–1785. https://doi.org/10.1108/JIMA-12-2019-0270

Kamaluddin, A., Kassim, N., Alam, M. M., & Samah, S. A. A. (2018). Human capital accountability and construct: Evidence from Islamic microfinance institutions in Malaysia. *Global Journal Al-Thaqafah*, *2018*, 117–130.

Kanani, I., Ahmadi Ramchahi, A., Zarasi, M., Zulkifli, M. Y., & Raja Yusof, R. J. (2017). The relationship of Muslims with non-Muslims based on the concept of muwālāt (loyalty) in the Qurʾān. *Humanomics*, *33*(3), 258–273. https://doi.org/10.1108/H-12-2016-0096

Kim, Y., Sohn, D., & Choi, S. M. (2011). Cultural difference in motivations for using social network sites: A comparative study of American and Korean college students. *Computers in Human Behavior*, *27*(1), 365–372. https://doi.org/10.1016/j.chb.2010.08.015

Kotler, P., & Keller, K. L. (2016). *Marketing Management* (Global Edition (ed.)). Pearson Education Inc.

Lebdaoui, H., Chetioui, Y., & Harkat, T. (2024). Propensity towards Islamic banking among non-users: a mixed-methods analysis. *Journal of Financial Services Marketing*, *29*(1), 45–66. https://doi.org/10.1057/s41264-022-00178-5

Mohajan, H. K., & others. (2020). Quantitative research: A successful investigation in natural and social sciences. *Journal of Economic Development, Environment and People*, *9*(4), 50–79.

Mohd Thas Thaker, H., Sakaran, K. C., Nanairan, N. M., Mohd Thas Thaker, M. A., & Iqbal Hussain, H. (2020). Drivers of loyalty among non-Muslims towards Islamic banking in Malaysia: Evidence from SmartPLS. *International Journal of Islamic and Middle Eastern Finance and Management*, *13*(2), 281–302. https://doi.org/10.1108/IMEFM-07-2018-0211

Montgomery, D. C., Peck, E. A., & Vining, G. G. (2021). *Introduction to Linear Regression Analysis*. John Wiley & Sons Singapore Pte. Ltd.

Muhamat, A. A., Rosly, H. E., & Jaafar, M. N. (2011). The non-muslims response towards Ar-Rahnu (Islamic pawn broking) services: An empirical study on the Ar Rahnu clients of Klang Valley, Malaysia. *2011 IEEE Colloquium on Humanities, Science and Engineering, CHUSER 2011*, 574–579.

https://doi.org/10.1109/CHUSER.2011.6163798

Mutiarni, R., Salim, U., Sukoharsono, E. G., & Rahayu, M. (2023). The Role of Islamic Intellectual Capital on Isalamic Cooperative Performance in Indonesia. *Review of Integrative Business and Economics Research*, *12*(1), 148–165.

Panakaje, N., Rahiman, H. U., Riha Parvin, S. M., Siddiq, A., & Rabbani, M. R. (2024). Revitalising socio-economic empowerment through cooperative banks: insights from India. *Arab Gulf Journal of Scientific Research*, *42*(4), 1456–1471. https://doi.org/10.1108/AGJSR-05-2023-0188

Panorama, M. (2018). Market friendly approach on Islamic bank's non muslim customer in Palembang and its effect on attitude. *Academy of Strategic Management Journal*, *17*(1), 1–14.

Qoyum, A., & Ardiansyah, M. (2025). Determinant Cash Waqf Payment Amongst Rural Society in Yogyakarta: Do Itsar and Culture Matters? *Nurani*, *25*(1), 52–68. https://doi.org/10.19109/nurani.v25i1.26225

Rokhman, W., Atieq, M. Q., Ahamed, F., Nasir, S. Z., & Sahid, S. (2025). Exploring Workplace Happiness: Islamic Leadership and Work Ethics Driving Engagement and Helping Behaviour. *Islamic Guidance and Counseling Journal*, *8*(1). https://doi.org/10.25217/0020258558400

Roziq, A., Shulthoni, M., Sulistiyo, A. B., & Anugerah, E. G. (2022). Model of Sharia Governance and Escalation of Performance of Sharia Cooperatives. *International Journal of Professional Business Review*, *7*(3), 1–19. https://doi.org/10.26668/businessreview/2022.v7i3.0596

Septianan L, E., & Indrajaya, T. (2018). Analisis Pengaruh Motivasi Terhadap Keputusan Konsumen Untuk Menabung Bri Simpedes Di BRI Unit Cipayung. *Jurnal Administrasi Dan Manajemen*, *11*(1), 715–722.

Zulfikar. (2021). Habib Ahmed's maqāṣid sharī`ah concept on cooperative regulations in Indonesia. *Ijtihad: Jurnal Wacana Hukum Islam Dan Kemanusiaan*, *21*(2), 247–272. https://doi.org/10.18326/IJTIHAD.V21I2.247-272