

THE COOPERATIVE CHARACTERISTICS AND ITS RELATION TOWARDS TRUST IN COOPERATIVE BRAND

*Yusman Yacob¹, Jati Kasuma Ali², Nelson Lajuni³, Hiram Ting⁴,
Muhd Khairul Azhar Ahmad⁵

¹Maktab Koperasi Malaysia (MKM) Zon Sarawak, Kuching 93050, MALAYSIA

^{2,5}Faculty of Business Management, Universiti Teknologi MARA (UiTM),
Kota Samarahan 94300, MALAYSIA

³Faculty of Business, Economics and Accountancy, Universiti Malaysia Sabah (UMS),
Kota Kinabalu 88400, MALAYSIA

⁴Sarawak Research Society, Kuching, MALAYSIA

ABSTRACT

This study attempts to examine the dimensions of cooperative characteristics towards trust in cooperative brand. Although there are abundance of studies on brand's trust in the marketing literature, little has been done on the factors leading to brand's trust in the cooperative context. Specifically, the present study serves as a groundwork to examine the dimensions of cooperative characteristics and its relation towards trust in the cooperative brand among cooperative members with a focus on Sarawak consumer cooperatives as a research site of the study. Cooperative integrity, cooperative reputation, perceived motives of cooperative, and trust in cooperative as a dimension of cooperative characteristics are looked into so as to assess their impact on trust in the cooperative brand. A quantitative approach was adopted using self-administered questionnaire. By using field data collected from 135 consumer cooperative members in Sarawak, all postulated relationships are examined using partial least squares structural equation modelling (PLS-SEM). The findings suggest that cooperative characteristics, namely cooperative integrity, perceived motives of cooperative and trust in cooperative have significant effect on trust in cooperative brand. However, cooperative reputation shows insignificant impact on trust in cooperative brand. The study highlights the need to inculcate cooperative members' with adequate knowledge about cooperative as well as to provide platform for them to acquire their experience with the cooperative so as to transform into their trust in the cooperative brand. The study also provides the managerial implications to cooperative as a retail provider as well as cooperative members' and future directions of the research .

Keywords: Cooperative Characteristics, Trust, Cooperative Brand, and PLS

*Corresponding author email: yusman@mkm.edu.my

INTRODUCTION

Cooperative is a form of organization and business entity which has been widely recognized all over the world. The nature of cooperative is slightly different compared to other types of business organization in terms of its ownership model and basic aims. Historically, It was initially established in the year 1922 to ensure the welfare of rural people and due to its impact on people's economic development, it has ever since extending its establishment until today. Cooperatives play significant roles towards economic development of the country (Aini, Hafizah & Zuraini, 2012). It has become the third crucial engine of growth after public and private sector (Othman, Mohamad & Abdullah, 2013). Over the years, the cooperative has emerged as a voluntarily organization which opens to the public who are in the need to fulfil their social and economic benefits and willing to take the responsibilities as a member without gender, social, racial, political, or religious discrimination (Skurnik, 2010).

Cooperatives are viewed as one of the community development tools. Their participation in business activities benefits the members and creates job opportunities to members' families and local communities. The participation of cooperatives in various business activities has created more job opportunities, increase the level of income of the society, and indirectly tackle the unemployment and poverty issues (Ahmad, Yaacob & Ibrahim, 2012). Nevertheless, one of the major challenges faced by many cooperatives today is the attainment of support from members and their trust with the cooperative brand itself. The popularity of cooperative brand nowadays has become less fascinating to the people due to existing attractive brands that monopolize the market. Additionally, the Cooperative brand is also different with other business brands. This is due to the nature of a cooperative which is a member-driven business enterprise that seek to strike a balance between pursuing profit and meeting the economic, social, and cultural needs and aspirations of members and their communities. Numerous studies have been conducted on cooperative until lately, but still, the clear meaning on cooperative brand is not underpinned just yet.

Generally, cooperative brand is a brand from the company itself or in other words, the brand is owned by the company itself. Cooperative is also known as a working or acting together energetically for a typical reason or advantage. A corporate brand is a form of a product brand that envelops a much more extensive scope of affiliations. For instance, a corporate brand may be more likely to invoke associations based on people and relationships, programs and values, and corporate believability, and on common product and their mutual qualities or benefits (Keller & Richey, 2006).

As a member-based organization, the issue of gaining members' trust is crucial as to ensure the vision of the cooperative can be realized. Trust has been seen as the fundamental and imperative part of any connection or even as the key ideas which direct the relations (Louis & Lombart, 2010). Morgan and Hunt (1994) argued that trust towards the brand would prompt dependability

and responsibility for it since trust can create relations of high esteem. However, members' trust towards cooperative brand remains less discussed and not many studies have been looking into the antecedents toward trust in the cooperative brand.

Therefore, the present study serves as a groundwork to examine the effect of the four dimensions of cooperative characteristics on trust in the cooperative brand through the lens of consumer cooperative in Sarawak. The findings will provide more insights into the managerial implications from marketing perspectives and future research in market branding in the contexts of cooperative industry and the developing economy.

LITERATURE REVIEW

Organizational characteristics behind the brand also influence the degree of trust in brand (Lau & Lee, 1999). Members of a cooperative need to have knowledge on cooperative organization in order to achieve trust towards their brand. The characteristics of organizational proposed by Lau and Lee (1999) are trust in organization, organization reputation, perceived motives of organizational, and organization integrity. Trust is a viable method for decreasing a consumer's uncertainty (Morgan & Hunt, 1994). As organizations need to keep current customers as well as to get new customers, one needs to analyze whether the advancement of consumer trust is a marketing strategy that goes beyond relationship management. Thus, the trust of a consumer is a valuable and significant resource for an organization.

On the off chance that a corporate brand no longer meets the quality desires of a customer, another brand will be chosen (Sichtmann, 2007). Sichtmann (2007) also mentioned how consumers trust the organization brand which may give positive consequences towards the entire organization. The same concept also applies to cooperative organization. A success of cooperative relies on their members (Kari & Othman, 2008). These researchers (Kari & Othman, 2008) argued that members' trust in cooperative organization can contribute to their socioeconomic objective. Besides, members' participation also plays significant roles in contributing to cooperatives' performance. It can be defined as the involvement of their members in the activities of an organization. The support from all cooperative members plays a significant role in order to ensure that the cooperative movement can be more viable and effective, and at the same time provide the advantage to every of their members (Yaacob, Khan, Yaacob, & Hussin, 2014). Therefore, based on the discussion above, it is hypothesised that:-

H₁ : There is a positive relationship between integrity and trust in cooperative brand

The integrity of the organization behind a brand is the consumer's recognition that adheres to a set of acceptable principles, for example, staying faithful to its commitments, being ethical, and

being honest (Lau & Lee, 1999). Integrity is the desire that another will act in accordance with socially accepted standards of trustworthiness or a set of principles that the trustor accepts, for example, not telling a lie and giving sensibly confirmed information (Ridings, Gefen & Arinze, 2002). Integrity applies in the organization since it is the presence of standards of reciprocity, firmly connected with benevolence, that allow the members to properly function. If the company behind a brand is seen to have trustworthiness, the brand is prone to be trusted by consumers (Lau & Lee, 1999).

H₂: There is a positive relationship between reputation and trust in cooperative brand

Reputation of an organization frequently serves as an indicator of organizational success, because well-regarded organizations are thought to be successful (Kuenzel & Halliday, 2010). Company's reputation affects people's recognition and confidence in product and service quality. The good reputation of the company can increase the trust of the consumer to invest in the organization since the reputation is good. As such, customers have more trust in the company's product or service offerings if the firm has a positive reputation as the result of good quality performance because every element complement the other (Chang, 2012). The reputation of a firm and its products and services play an essential role in making an attractive esteem for its customers (Roig, Garcia, Tena & Monzonis, 2006). If a consumer sees that other people believe the organization behind a brand is known to be reasonable, consumer may feel more secure in getting and utilizing the organization's brand (Lau & Lee, 1999). This is much greater than trust in the brand. By showing the sacrifices in concerning a member, it may develop a reputation for fairness in the organization. Thus, when members perceived their reputation for fairness, they are more likely to trust the organization (Lau & Lee, 1999).

H₃: There is a positive relationship between perceived motives and trust in cooperative brand

Perceived motives of an exchange partner influence trust in that partner (Lau & Lee, 1999). Lau & Lee (1999) also proposed that the extent to which a cooperative management behavior is pertinent to the members' needs influences confidence and trust in the leader. Hence, benevolence of motives, processes is an important factor in a relationship. In the context of brand, when members perceived the company behind the brand to be benevolence in motives and act in the member's best interest, the members are inclined to trust the brand. Perceived benevolence alludes to the trustor's belief that the other party cares over him or her and has his or her best interests on a basic level (Levin, Whitener & Cross, 2006). Therefore, this is significantly related to trust.

H₄ : There is a positive relationship between trust in the organization and trust in cooperative brand

At the point when an entity is trusted, smaller entities that go under its fold tend to be trusted too, because they are included in a bigger element (Lau & Lee, 1999). In the case of organization and its brand, the organization is the bigger element and the brand is the smaller entity in its fold. Consequently, a consumer who places trust in an organization is liable to trust its brand. Supported by Hansen, Jr. & Batista (2002), trust in an organization can pursue the collection goals. Trust in an organization typically develops among members with affective in nature. The trust that develops between members and management will be more cognitive in nature as a result of the relatively evaluation of information (Hansen, Jr. & Batista, 2002). This also strengthens the relationship among members so that they remain in a group and show their commitment towards it.

RESEARCH FRAMEWORK

COOPERATIVE CHARACTERISTICS

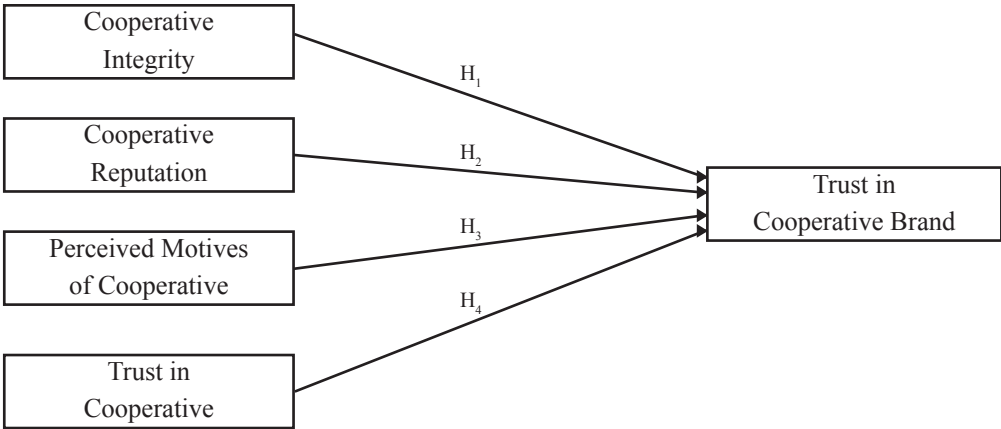


Figure 1: Research Framework (Lau & Lee, 1999)

Framework developed in this study is based on the work of Lau and Lee (1999). While trust in the cooperative brand is modelled as the dependent variable, the dimensions of cooperative characteristics such as cooperative integrity, cooperative reputation, perceived motives of cooperative and trust in cooperative are modelled as the independent variables.

In light of the literature and the framework, four hypotheses are formulated to address the research problems and objectives: -

- H₁ There is a positive relationship between cooperative integrity and trust in cooperative brand
- H₂ There is a positive relationship between cooperative reputation and trust in cooperative brand
- H₃ There is a positive relationship between perceived motives of cooperative and trust in cooperative brand
- H₄ There is a positive relationship between trust in cooperative and trust in cooperative brand

METHODOLOGY

In this present study, cooperative members were used as the sample respondent. A non-probability sampling method was used to select the target respondents since the sampling frame for the cooperative members in Sarawak is treated strictly and confidentially, thus, there is no way to provide every respondent having an equal chance to be sampled. Due to confidentiality and the constraints of the research carried out, probability sampling techniques such as random or systematic sampling were not applicable as they could provide more useful results (Saunders, Lewis & Thornhill, 2003). The sample of the study consisted of consumer cooperative members in Sarawak, East Malaysia. The consumer based cooperative was selected in this study due to the growth in terms of the number of consumer cooperatives that have been established and also realizing the industry as a contributor to the socio economic development that can help to bring significant transformation to the country (Malaysian Cooperative Societies Commission, 2011). G-power analysis was used to determine the sample size, which held adequate statistical power to explain the relationship in the model. By running a priori power analysis using medium effect size with a significance level of 0.05 and probability of rejecting null hypothesis at 95 percent with 4 predictors, therefore the minimum sample size required for this study was 129.

The current study adopted a quantitative approach using self-administered questionnaire. In order to ensure the usability of the questionnaire, a pre-test procedure was conducted (Hunt, Sparkman & Wilcox, 1982). A total of three hundred questionnaires were distributed among the consumer cooperative members. The data collection is carried out by distributing the questionnaires conveniently to the cooperative office. Cooperative office across the state of Sarawak is the ideal place to do the questionnaire distribution phase. At the end of the survey period, a total of 135 usable responses were collected. Items in the questionnaire were measured using a 7-point Likert scale ranging from 1 (Strongly Disagree) to 7 (Strongly Agree) except the

items in demographic background section. Items that measure the key constructs were derived from established measurement scale (Rempel, Holmes & Zanna, 1985; Larzelere & Huston, 1980; Lau & Lee, 1999; Richard, 1978; Atakora, 2014). The measurement items were also reworded and rephrased to enhance the understanding of the respondents. The data was then keyed in into SPSS and imported to Smart PLS 3.0 to perform latent variable analysis (Ringle, Wende & Becker, 2015). This software utilizes structural equation modelling of partial least squares (PLS-SEM) approach to enhance predictive relevance by maximizing the variance of key target variables by different explanatory variables (Hair, Hult, Ringle & Sarstedt, 2014). SEM has its ability to assess latent variables at the observation level (outer or measurement model) and test the relationship between latent variables on the theoretical level (inner or structural model) that leads the researchers to appreciate the usefulness of the technique (Bollen,1989). SEM is a methodology that has been claimed and recognized beneficial in a behavioural and science study where the constructs are unobservable (Sharma, 1996).

FINDINGS

Demographic Profile

Table 1 presents the demographic profiles of 135 respondents involved in this study. Most of the respondents are found to be female, aged between 21-40 years old. In terms of their educational background and the length of membership, majority of the respondents are SPM to Diploma holders and they have been the members of the cooperative for less than three years. From the descriptive analysis of the demographic profile of the respondents, we can conclude that more participation among members of cooperative is needed in order to position the consumer cooperative to remain relevant and sustainable among their respective members.

Table 1: Demographic Profile

<i>Variable</i>		<i>Frequency</i>	<i>Percent</i>
Gender	Male	58	43.0
	Female	77	57.0
Age	20 and below	4	3.0
	21-30 Years	41	30.4
	31-40 Years	36	26.7
	41-50 Years	27	20.0
	Above 50 Years	27	20.0
Highest Education Level	PhD	2	1.50
	Master	4	3.0
	Bachelor Degree	16	11.9
	Diploma/STPM	40	29.6
	MCE/SPM/SPMV	59	43.7
	LCE/SRP/PMR	11	8.1
	Others	3	2.2
Length of Membership	Below 3 Years	58	43.0
	4-6 Years	38	27.4
	7-9 Years	14	10.4
	Above 10 Years	25	18.5

Measurement Model

In assessing a reflective measurement model, there are three types of analysis required; the assessment of construct reliability, convergent validity, and discriminant validity. As shown in Table 2, the composite reliability, which is considered as a better measure of internal consistency (Nunally & Bernstein, 1994) was greater than 0.7 for all constructs. It indicates that the measures used to operationalize the constructs under study have high internal consistency. The composite reliability (CR) values of 0.96 (Trust in Cooperative), 0.741 (Cooperative Reputation), 0.749 (Perceived Motives of Cooperative), 0.955 (Cooperative Integrity), 0.961 (Trust in Cooperative Brand) show that these constructs have high levels of internal consistency. For the Cooperative Reputation construct, one item CORE3 had been deleted due to low loadings. In addition, the average variance extracted (AVE) value of 0.50, indicating that measures are capable in explaining more than 50 percent of the constructs' variances. Similarly, all constructs demonstrate the good convergent validity.

Table 2 : Internal Consistency and Convergent Validity

Construct	Item	Loading	Composite Reliability	AVE	Convergent Validity (AVE>0.5)
Trust in Cooperative	TRU1	0.854	0.960	0.826	Yes
	TRU2	0.934			
	TRU3	0.931			
	TRU4	0.938			
	TRU5	0.885			
Cooperative Reputation	CORE1	0.973	0.741	0.609	Yes
	CORE2	0.521			
	CORE3	Deleted			
Perceived Motives of Cooperative	PMC1	0.528	0.749	0.518	Yes
	PMC2	0.588			
	PMC3	0.964			
Cooperative Integrity	COIN1	0.916	0.955	0.840	Yes
	COIN2	0.876			
	COIN3	0.934			
	COIN4	0.940			
Trust in Cooperative Brand	TRUC1	0.889	0.961	0.83	Yes
	TRUC2	0.897			
	TRUC3	0.958			
	TRUC4	0.896			
	TRUC5	0.914			

Criteria: Composite Reliability >0.708 (Hair et al., 2010), (Hair et al., 2014) AVE> 0.5 (Hair et al., 2010), (Hair et al., 2014).

Discriminant validity is evaluated using heterotrait-monotrait (HTMT) ratio (Henseler, Ringle & Sarstedt, 2015). Table 3 illustrates the assessment of discriminant validity using Henseler's HTMT (2015) criterion. Henseler, Ringle and Sarstedt (2015) proposes HTMT inference score ranging between -1 to 1 (-1<HTMT<1) indicates the distinction between two constructs. This indication shows that the discriminant validity has been ascertained.

Table 3 : HTMT Criterion

	Cooperative Integrity	Cooperative Reputation	Perceived Motives of Cooperative	Trust in Cooperative	Trust in Cooperative Brand
Cooperative Integrity					
Cooperative Reputation	0.781				
Perceived Motives of Cooperative	0.463	0.856			
Trust in Cooperative	0.737	0.988	0.381		
Trust in Cooperative Brand	0.813	0.859	0.469	0.799	

Criteria: Discriminant validity is established at $-1 < HTMT < 1$

Assessment of Structural Model

Prior to assessing the structural model, the model is examined to address colinearity issues. The variance inflation factor (VIF) values for each constructs range from 1.729 to 2.864, which are substantially lower than the offending value of 5.0 (Hair et al., 2014) and 3.3 (Diamantopoulos & Siguaw, 2006) as shown in Table 4. The results indicate that colinearity is not a concern in the present study.

Table 4 : Collinearity Assessment

	Trust in Cooperative Brand
Cooperative Integrity	2.481
Cooperative Reputation	2.816
Perceived Motives of Cooperative	1.729
Trust in Cooperative	2.864

Table 5 presents the results of path co-efficient assessment using the bootstrapping procedure for each of the hypothesised relationship in the model. Cooperative integrity ($\beta=0.342$, $p = 0.000$) is found to be positively and significantly related to trust in cooperative brand. Perceived motives of cooperative ($\beta=0.184$, $p = 0.009$) and trust in cooperative ($\beta=0.343$, $p = 0.000$) also found to

be positively and significantly associated with trust in cooperative brand. However, cooperative reputation ($\beta=0.112$, $p = 0.180$) is found to be inversely and insignificant relationship towards trust in cooperative brand.

Table 5 : Path Co-efficient Assessment

	Beta	Standard Error	T Statistics	P Values	LL	UL	Results
Cooperative Integrity -> Trust in Cooperative Brand	0.342	0.079	4.328**	0.000	0.158	0.452	Supported
Cooperative Reputation -> Trust in Cooperative Brand	0.112	0.084	1.343	0.180	-0.062	0.274	Not Supported
Perceived Motives of Cooperative -> Trust in Cooperative Brand	0.184	0.070	2.617**	0.009	0.032	0.300	Supported
Trust in Cooperative -> Trust in Cooperative Brand	0.343	0.090	3.807**	0.000	0.178	0.498	Supported

** $p<0.01$, * $p<0.05$ (one-tailed)

Note: LL indicates Lower Limit and UL Indicates Upper Limit at 95% and 99% confidence Interval

The assessment of coefficient determination (R^2), the effect size (f^2), and the predictive relevance (Q^2) of exogenous variables on endogenous variables in this study are presented in Table 6. The value of co-efficient of determination (R^2) is 0.72. This suggests that the exogenous variables in this study, namely, cooperative integrity, cooperative reputation, perceived motives of cooperation and trust in cooperative explain 72 percent of variances in trust in cooperative brand. The Q^2 value of 0.552 for the trust in a cooperative brand which is larger than 0 (Hair et al., 2014) suggesting that all exogenous variables possess the predictive ability over the endogenous variable. Each of the exogenous variables (Cooperative Integrity, Cooperative Reputation, Perceived Motives of Cooperative and Trust in Cooperative, $f^2 = 0.168$, $f^2 = 0.016$, $f^2 = 0.07$, $f^2 = 0.147$) has small, small to medium, and medium to large effect size on the endogenous variable.

Table 6 : Determination of Co-efficient (R^2), Effect Size (f^2), and Predictive Relevance (Q^2)

	Coefficient of Determination	Predictive Relevance	Effect Size f^2	
			Trust in Cooperative Brand	Effect Size
	R^2	Q^2		
Cooperative Integrity	0.72	0.552	0.168	Medium to Large
Cooperative Reputation			0.016	Small to Medium
Perceived Motives of Cooperative			0.07	Small
Trust in Cooperative			0.147	Small to Medium

DISCUSSION AND CONCLUSION

This paper empirically examined the relationship between the dimensions of cooperative characteristics; cooperative integrity, cooperative reputation, perceived motives of cooperative, and trust in cooperative on trust in cooperative brand among members of consumer cooperative in Sarawak. The measure of the stated dimensions is important because according to Lau and Lee (1999), organizational characteristics can influence the degree of consumers trust on the organizational brand (Sichtmann, 2007). From the results, three dimensions of cooperative characteristics namely cooperative integrity, perceived motives of cooperative and trust in cooperative show significant relationship on trust in cooperative brand. Previous study by Palanski, Surinder and Yammarino (2010) suggested that the uses of integrity in management is considered as a virtue within the framework to resolve the misunderstanding and differences in opinion. The results also indicate that cooperative integrity shows medium to large effect size, which suggests that the cooperative integrity dimension is the most critical dimension in the cooperative characteristics that leads to trust in cooperative brand. In a cooperative perspective, benevolence motives give high impact towards trust in the cooperative brand (Huang, Zazale, Othman, Aris & Ariff, 2015).

The concept of trust in the organization becomes an antecedent towards the trust in organizational brand. Positive attributes can occur in the organization that can lead to trust in brands such as communication (Kaveh, 2012). The members of the cooperative can spread a good word of mouth to other members about their trusted cooperative organization so that they can assist them to trust the cooperative brand. Overall, the findings show that organizational characteristic dimensions such as cooperative integrity, perceived motives of cooperative and trust in

cooperative are important dimensions that contribute to enhance the trust in the cooperative brand. To ensure the cooperative members continuously putting their trust on the cooperative brand, cooperative needs to have high level of integrity in cooperative, perceived motives of cooperative, and trust in cooperative brand.

However, cooperative reputation shows insignificant relationship on trust in cooperative brand. This is due to the uniqueness of the cooperative's business model which is a member-based organization compared to other corporate business models that currently exist. Apart from that, the values of the cooperative itself should be translated in a well manner among the cooperative members as to enhance their trust in the cooperative brand. The experiences among members also need to be enhanced so that the cooperative culture can be built and eventually will lead to trust in the cooperative brand. A Study by Donald Lange (2011) found that organizational reputation does not ensure trustworthiness towards the organizational brand, in fact, it is just to let consumers know about the brand of the company itself.

There are several limitations of this study, which suggests areas for future research. Instead of using a trust in cooperative brand as an outcome variable, future research should look into brand loyalty as an outcome variable which could bring more impactful result of the cooperative to remain competitive in the marketplace. It is necessary to look beyond the behavioural relationship in a static manner. Trust in a cooperative brand can be modelled as a mediator between cooperative characteristics and cooperative brand loyalty. The present study is limited in a sense that it does not consider the brand characteristics of cooperative that may lead to trust in the cooperative brand and brand loyalty. Finally, it is important to explore more possible factors that lead to trust in cooperative brand and brand loyalty by conducting in-depth studies on market branding subject matter to understand the phenomena further.

ACKNOWLEDGEMENTS

The authors wish to express gratitude to the Cooperative College of Malaysia and the cooperative movement in Sarawak for providing necessary resources to ensure the completion of the study.

REFERENCES

- Ahmad, G., Yaacob, M. R., & Ibrahim, M. D. (2012). Entrepreneurial characteristics amongst cooperatives in Malaysia – Preliminary Evidence.
- Aini, M., Hafizah., & Zuraini. (2012). Factors affecting cooperatives' performance in relation to strategic planning and members' participation. *Procedia - Social and Behavioral Sciences*, 100 – 105.
- Atakora, A. (2014). Customer brand trust for sustainable development in the 3rd World: The role of emotional and functional brand attributes. *Journal of Emerging Trends in Economics and Management Sciences*, 28-36.
- Bollen, K. A. (1989). *Structural equations with latent variables*. New York: Wiley.
- Chang, K. C. (2012). How reputation creates loyalty in the restaurant sector. *International Journal of Contemporary Hospitality Management*, 25(4), 536-557.
- Diamantopoulos, A., & Sigauw, J. A. (2006). Formative versus reflective indicators in organizational measure development: A comparison and empirical illustration. *British Journal of Management*, 17(4), 263-282.
- Donald Lange, P. M. (2011). Organizational reputation: A review. *Journal of Management*, 153-184.
- Hair, J. F., Hult, T. M., Ringle, C.M., & Sarstedt, M. (2014). *A primer on partial least squares structural equation modeling (PLS-SEM)*. London: Sage Publications.
- Hair, J.F., Black, W.C., Babin, B.J., & Anderson, R.E. (2010). *Multivariate data analysis* (7 ed.). New Jersey: Prentice Hall.
- Hansen, M. H., Jr., J. M., & Batista, J. C. (2002). The impact of trust on cooperative membership retention, performance, and satisfaction: An exploratory study. *International Food and Agribusiness Management Review*, 41-59.
- Henseler, J., Ringle, C. M., & Sarstedt, M. (2015). A new criterion for assessing discriminant validity in variance-based structural equation modeling. *Journal of the Academy of Marketing Science*, 43(1), 115-135.
- Huang, C. C., Zazale, S., Othman, R., Aris, N. A., & Ariff, S. M. (2015). Influence of cooperative members' participation and gender on performance. *Southeast Asian Research*, 1-9.

- Hunt, S. D., Sparkman Jr, R. D., & Wilcox, J. B. (1982). The pretest in survey research: Issues and preliminary findings. *Journal of Marketing Research*, 269-273.
- Kari, F., & Othman, A. (2008). Enhancing co-operative movement to achieve Malaysia's development goal.
- Kaveh, M. (2012). Role of trust in explaining repurchase intention. *African Journal of Business Management*, 6(14), 5014-5025.
- Keller, K. L., & Richey, K. (2006). The importance of corporate brand personality traits to a successful 21st century business. *Brand management*, 74-81 .
- Kuenzel, S., & Halliday, S. V. (2010). The chain of effects from reputation and brand personality congruence to brand loyalty: the role of brand identification. *Journal of Targeting, Measurement and Analysis for Marketing*, 18, 314, 167-176.
- Larzelere, R. E., & Huston, T. L. (1980). The dyadic trust scale: Toward understanding interpersonal trust in close relationships. *Journal of Marriage and Family*, 42(3), 595-604.
- Lau, G. T., & Lee, S. H. (1999). Consumers' trust in a brand and the link to brand loyalty. *Journal of Market Focused Management*, 341-370.
- Levin, D. Z., Whitener, E. M., & Cross, R. (2006). Perceived trustworthiness of knowledge sources: The moderating impact of relationship length. *Journal of Applied Psychology*, 91(5), 1163-1171.
- Louis, D., & Lombart, C. (2010). Impact of brand personality on three major relational consequences (trust, attachment, and commitment to the brand. *Journal of Product & Brand Management*, 114 - 130.
- Malaysia Cooperative Societies Commission. (2011). *National Cooperative Policy 2011-2020*. Kuala Lumpur: Malaysia Cooperative Societies Commission
- Morgan, R. M., & Hunt, S. D. (1994). The commitment-trust theory of relationship marketing. *Journal of Marketing*, 20-38.
- Nunnally, J.C. & Bernstein, I.H. (1994). *Psychometric theory*. New York: McGraw-Hill.
- Othman, I. W., Mohamad, M., & Abdullah, A. (2013). Cooperative movements in Malaysia: The issue of governance. *International Journal of Social, Behavioral, Educational, Economic, Business and Industrial Engineering*, 7(6).

- Palanski, M., Surinder, K., & Yammarino, F. (2010). Team virtues and performance: An examination of transparency, behavioral integrity, and trust. *Journal of Business Ethics*.
- Rempel, J. K., Holmes, J. G., & Zanna, M. P. (1985). Trust in close relationships. *Journal of Personality and Social Psychology*, 95-112.
- Richard T. Mowday, R. M. (1978). The measurement of organizational commitment : A progress report.
- Ridings, C. M., Gefen, D., & Arinze, B. (2002). Some antecedents and effects of trust in virtual communities. *Journal of Strategic Information Systems*, 11, 271–295.
- Ringle, C. M., Wende, S., & Becker, J. M. (2015). SmartPLS 3. Boenningstedt: SmartPLS GmbH, [http://www. smartpls.com](http://www.smartpls.com).
- Roig, J. C., Garcia, J. S., Tena, M. A., & Monzonis, J. L. (2006). Customer perceived value in banking services. *International Journal of Bank*, 24(5), 266-283.
- Saunders, M., Lewis, P., & Thornhill, A. (2003). Research methods for business students (3 ed.). London, England: Prentice Hall, Pearson Education.
- Sichtmann, C. (2007). An analysis of antecedents and consequences of trust in a corporate brand. *European Journal of Marketing*, 999-1015.
- Sharma, S. (1996). Applied multivariate techniques. Hoboken: John Wiley & Sons.
- Skurnik, S. (2010). The role of cooperative entrepreneurship and firms in organising economic activities – past, present and future.
- Yaacob, M., Khan, H. H., Yaacob, Z., & Hussin, Z. (2014). Modelling the impact of strategic planning, structural capital, relational capital, members' participation, governance practices and human capital development on cooperatives' performance. *Journal of Business & Management*.