
**THE EFFECT OF SERVANT LEADERSHIP AND LOYALTY ON
EMPLOYEE PERFORMANCE AT KHAIRU UMMAH SYARIAH
SERVICE COOPERATIVE**



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Abstract

This study aims to examine the influence of servant leadership on employee performance, with employee loyalty as a mediating variable, at Koperasi Jasa Syariah Khairu Ummah. Based on data analysis and structural model testing, several key findings were identified. First, servant leadership has a positive and significant effect on employee loyalty, indicating that a leadership style prioritizing employee needs, support, and empathy enhances emotional attachment and commitment to the organization. Second, employee loyalty positively and significantly influences employee performance, suggesting that loyal employees are more motivated and likely to perform better. Third, servant leadership does not directly affect employee performance, implying the presence of a mediating variable. Finally, employee loyalty is proven to mediate the relationship between servant leadership and employee performance, meaning that effective implementation of servant leadership increases loyalty, which in turn improves performance. Overall, the findings emphasize the crucial role of servant leadership in fostering employee loyalty as a foundation for enhancing performance, especially in value-based, sharia-oriented organizations.

Keywords: Servant Leadership, Employee Loyalty, Employee Performance, Mediation, Sharia-Based Organization

INTRODUCTION

According to the Law of the Republic of Indonesia Number 25 of 1992 concerning Cooperatives, a cooperative is defined as a business entity consisting of individuals or legal entities of cooperatives for the common interest. Cooperatives are based on a people's economic movement rooted in kinship. The explanation of Remaining Operating Results (SHU) is one of the cooperative principles adopted worldwide.

Overall, the development of cooperatives in Indonesia shows great potential to contribute to the national economy. With proper regulatory support, improved management capacity, and the adoption of technology, cooperatives can serve as an important pillar in sustainable and inclusive economic development (Sitepu dan Hasyim 2018; Susetyo et al. 2024). Data from the Central Statistics Agency (BPS) of Indonesia in 2021 revealed that the number of active cooperatives in Indonesia amounted to 127,846 cooperatives.

Sharia cooperatives have the potential to improve the welfare of the community that participates in their businesses. Business actors can develop their businesses if they have sufficient capital. In addition, sharia cooperatives have the potential to enhance the economic wheels of a country (Hutagalung dan Batubara. 2021). The history of sharia cooperatives in Indonesia shows that these institutions have grown rapidly, especially in providing alternative financing in accordance with sharia principles.

Koperasi Jasa Syariah Khairu Ummah is one of the cooperatives located in Bogor Regency. Koperasi Jasa Syariah Khairu Ummah is an institution established and oriented to improve the economic standard of living of the community. In addition, it aims to build and improve the economic level of members in particular and the community in general, as well as to strengthen the people's economy and enhance Human Resources (HR).

The performance of employees at Koperasi Jasa Syariah Khairu Ummah, based on assessments over the last three years, has generally increased. Although there has been an increase, this value is not yet optimal because it is the lowest value at the good performance level, which makes it possible for performance decline to occur if efforts to improve employee performance are not carried out optimally.

In addition, performance appraisal does not measure employee loyalty. This is in line with the literature review conducted by Saputra et al. (2022) which explained that in the mapping of research topics related to employee performance in sharia financial service cooperatives, the issue of loyalty is rarely raised. The aspect of member loyalty is very important for the success of an organization. The loyalty of cooperative members is directly related to their intention to continue participating in the cooperative, which has implications for the overall performance of the cooperative (Rehman dan Awan 2023).

One of the key factors in maintaining organizational performance for any organization is maintaining the loyalty and retention of skilled and experienced employees. Employee loyalty and commitment contribute to organizational performance, although they are influenced by work stress factors. The behavior and characteristics of a managerial leader play an important role in fostering employee loyalty and increasing engagement (Hidayati et al. 2019; Zanabazar dan Jigjiddorj 2021).

In addition, individual motivation can improve performance, and a positive work environment also contributes to such motivation (Atatsi et al. 2019). The importance of a supportive organizational culture to improve employee performance lies in the fact that good leadership can strengthen such a culture. Employee competence also plays a significant role

in their performance (Lolowang et al. 2019). Human resource competence has a positive influence on employee performance in cooperatives (Agussalim et al. 2023).

Apart from the results of the pre-research survey, this background is also reinforced by initial observations and interviews with management, namely the chairman of the cooperative board and the head of HRD, who revealed that leadership is the main key for cooperatives in improving employee performance. Support from superiors and colleagues can increase employee engagement, which contributes to better performance (Riyanto et al. 2021).

Based on the above explanation, the researcher is interested in conducting a study entitled “The Influence of Servant Leadership and Loyalty on Employee Performance at Koperasi Jasa Syariah Khairu Ummah.” This research is motivated by several factors: first, the trendline of declining numbers of cooperatives in Indonesia, which is possibly due to poor human resource performance; second, although there is an increase in employee performance at Koperasi Jasa Syariah Khairu Ummah, it is considered not yet optimal because the performance score is at the lowest point within the good performance level. Based on these two factors, this study focuses on the factors that influence employee performance and how to improve performance to an optimal level.

REVIEW OF LITERATURE

Servant Leadership

According to Northouse (2018) servant leadership refers to leaders who first serve. It begins with an individual’s natural desire to serve. This concept was specifically introduced by Robert Greenleaf in the 1970s, who argued that true leadership emerges from the desire to serve others, which can lead to the transformation of society (Richardson *et al.* 2023).

Eva et al. (2019) suggest six dimensions as follows:

1. Serving Followers
2. Being Authentic
3. Building Leader-Follower Relationships
4. Acting Morally and Ethically
5. Having Meaning and Purpose
6. Transforming Followers

Loyalty

Employee loyalty or organizational commitment is the level of employee attachment to the organization, reflecting the extent to which they are willing to remain working and contribute to the organization’s success (Allen dan Meyer 1990).

Aboobaker et al. (2020) and Wijayanti and Mustika (2021) identify the dimensions of loyalty as follows:

1. Intention to stay with the organization
2. Benefit insensitivity
3. Word of mouth (positive recommendations)

Performance

According to Mathis dan Jackson (2011) employee performance is how well an individual carries out the tasks for which they are responsible. It is measured through the

outputs produced, both in terms of quantity and quality. Mangkunegara (2015) identifies four performance indicators:

1. **Quantity:** The amount of work that can be completed within a certain time frame.
2. **Quality:** The work results that meet predetermined standards.
3. **Timeliness:** The degree to which tasks are completed within established deadlines.
4. **Efficiency:** The ability to use resources effectively and efficiently.

RESEARCH METHOD

Research Design

This study employs a mixed methods approach that combines quantitative and qualitative methods. The quantitative approach was carried out using a survey method. The survey was conducted through questionnaires distributed to respondents, namely employees of Koperasi Jasa Syariah Khairu Ummah, using instruments based on the established conceptual framework. The survey aimed to determine the influence of servant leadership and loyalty on employee performance at Koperasi Jasa Syariah Khairu Ummah.

In addition, a qualitative approach was conducted to support the quantitative findings. The qualitative approach was carried out through in-depth interviews with informants to obtain a deeper understanding of the research topic. The structure of the interview questions was based on the previously developed conceptual framework. The informants for the in-depth interviews were the leaders of Koperasi Jasa Syariah Khairu Ummah.

Research Location and Time

The study was conducted at Koperasi Jasa Syariah Khairu Ummah, located at Jalan Raya Leuwiliang No.102, Leuwiliang, Kec. Leuwiliang, Bogor Regency, West Java Province. The research was carried out over three months, from November 2024 to February 2025.

Population and Sampling

The population is the generalization area consisting of objects or subjects with certain qualities and characteristics determined by the researcher to be studied and conclusions drawn. The population in this study consisted of all employees working at Koperasi Jasa Syariah Khairu Ummah, totaling 122 people. The management, supervisory board, and supervisors were excluded as they were not categorized as employees.

The sampling technique used in this study was saturated sampling (census). The census method was chosen because this study aimed to collect data from all elements of the population under study, making the results more accurate and reflective of actual conditions without bias from sample selection. Thus, all members of the population, totaling 122 employees, were included as the sample.

RESULTS AND DISCUSSION

Inferential Analysis Using SEM-PLS

Inferential analysis was conducted to examine the relationships among latent variables in the research model, namely the influence of servant leadership (X1) and loyalty (X2) on employee performance (Y1). The approach used was Structural Equation Modeling with the Partial Least Squares method (SEM-PLS), as it has advantages in handling small sample sizes, non-normal data distribution, and complex models with many indicators. SEM-PLS consists of two main components: the measurement model (outer model) and the

structural model (inner model). The outer model aims to test the validity and reliability of indicators forming the latent variables, while the inner model is used to test causal relationships among latent variables in the model.

Measurement Model Evaluation (Outer Model)

The evaluation of the measurement model (outer model) aimed to assess the extent to which the indicators used in this study were able to represent the constructs or latent variables measured. This measurement employed reflective indicators, totaling 41 indicators.

The first step was indicator reliability. Based on data processing using SmartPLS 4, it was found that most indicators had outer loading values above 0.70. Indicators with outer loading values below 0.70 but still above 0.60 were retained because they remained theoretically relevant and contributed acceptably to the construct (Hair *et al.* 2022). Fourteen indicators were removed because their values were below 0.60: 2 indicators in the servant leadership variable, 5 indicators in the loyalty variable, and 7 indicators in the performance variable.

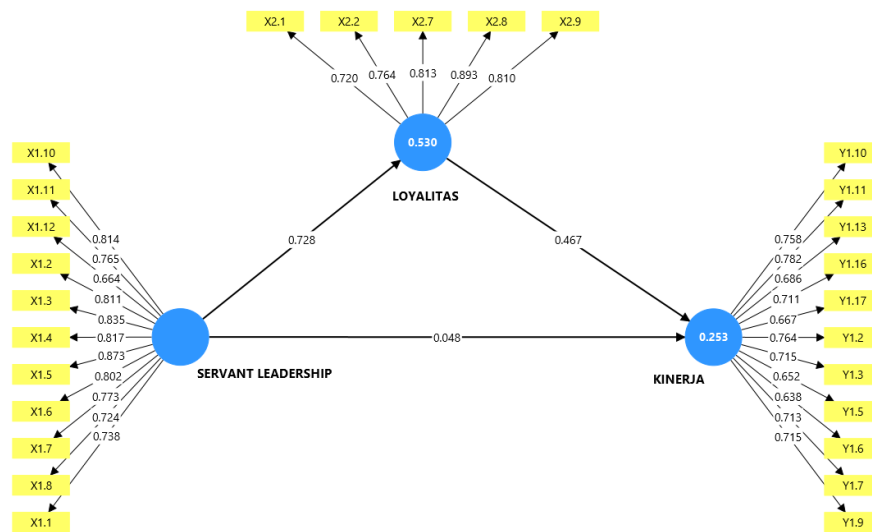


Figure 1.
Final Model after Measurement

In the second stage, the evaluation of internal consistency reliability was conducted through two main measures: Cronbach’s Alpha and Composite Reliability (CR). Both values must be above 0.70 for a construct to be considered as having good internal consistency. All constructs in the model have Cronbach’s Alpha and Composite Reliability values above 0.70 as shown in Table 15, indicating that the indicators within each construct are reliable and consistent.

In the third stage, convergent validity was measured, which assesses the extent to which indicators of a construct are highly correlated with each other. The measure used is the Average Variance Extracted (AVE). The minimum AVE value is 0.50, meaning that the construct is able to explain at least 50% of the variance of its indicators. Table 15 shows that all constructs have AVE values greater than 0.50, thus meeting the convergent validity criteria.

Table 1.
Internal Consistency, Reliability, and Convergent Validity

Construct Reliability and Validity	Cronbach's alpha	Composite Reliability (rho a)	Composite Reliability (rho c)	Average Variance Extracted (AVE)
Performance	0,903	0,911	0,918	0,505
Loyalty	0,861	0,880	0,900	0,643
Servant Leadership	0,937	0,939	0,946	0,616

The fourth stage measured discriminant validity, which assesses the extent to which a construct differs from other constructs in the model. The approach used was the Fornell-Larcker Criterion, which states that the square root of AVE for each construct should be greater than the correlations with other constructs. The Fornell-Larcker evaluation shows that all constructs have square root AVE values greater than their correlations with other constructs, as shown in Table 2.

Table 2.
Fornell-Larcker Results

Fornell Larcker	Performance	Loyalty	Servant Leadership
Performance	0,710		
Loyalty	0,502	0,802	
Servant Leadership	0,388	0,728	0,785

Another approach used was the Heterotrait-Monotrait Ratio (HTMT). A construct is considered to have good discriminant validity if the HTMT value is below 0.85. Table 17 shows that all HTMT values are below 0.85, thus fulfilling discriminant validity.

Table 3.
HTMT Results

HTMT	Performance	Loyalty	Servant Leadership
Performance			
Loyalty	0,529		
Servant Leadership	0,395	0,793	

Structural Model Evaluation (Inner Model)

The evaluation of the structural or inner model aims to test the relationships between variables in the research model. The first test conducted was collinearity. Collinearity was not considered a problem since all measurement items had VIF values < 5.

In the second stage, the evaluation continued by testing the significance and relevance of relationships between constructs. This was carried out through the testing of path coefficients using bootstrapping. A relationship is considered significant if the t-statistic > 1.96 and the p-value < 0.05.

Table 4.
Hypothesis Testing Results

Hypothesis	Path of Influence	Coefficient	T-Statistic	P-Value	Decision	Description
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1	Servant Leadership → Loyalty	0,728	15,09	0,000	Accepted	Significant direct effect
2	Loyalty → Performance	0,467	3,256	0,001	Accepted	Significant direct effect
3	Servant Leadership → Performance	0,048	0,316	0,752	Rejected	No direct effect
4 (Mediation)	Servant Leadership → Loyalty → Performance	0,34	2,859	0,004	Accepted	Full mediation

Based on the results of hypothesis testing using the structural model, several important findings were obtained regarding the relationship between the variables of servant leadership, loyalty, and performance.

First, the relationship between servant leadership and loyalty showed highly significant results, with a coefficient value of 0.728, a t-statistic value of 15.090, and a p-value of 0.000. This proves that servant leadership positively and significantly influences loyalty, so the first hypothesis is accepted.

Second, the relationship between loyalty and performance showed significant results with a coefficient value of 0.467, a t-statistic value of 3.256, and a p-value of 0.001. This indicates that loyalty has a positive and significant effect on performance, so the second hypothesis is accepted.

Third, the direct influence of servant leadership on performance was not significant, with a coefficient value of 0.048, a t-statistic value of only 0.316, and a p-value of 0.752. These results show that directly, servant leadership does not have a significant effect on performance, so the third hypothesis is rejected.

Fourth, to test the mediating role, an analysis was conducted on the path servant leadership → loyalty → performance. The results showed that this path had a significant effect with a coefficient value of 0.340, a t-statistic value of 2.859, and a p-value of 0.004. Since the direct effect of servant leadership on performance was not significant, while the indirect effect through loyalty was significant, it can be concluded that loyalty fully mediates the relationship between servant leadership and performance.

Table 5.

R-square Values	
Change	R-Square
Performance	0,253
Loyalty	0,530

In the third stage is to assess the explanatory power of the model, the R-square (R²) value is used to see how well the model can explain the variables of loyalty and performance. The results in Table 19 show that 53% of the variation in employee loyalty can be explained by servant leadership, which means the model is fairly good in explaining loyalty. Meanwhile, only 25.3% of the variation in performance can be explained by servant

leadership and loyalty, showing that the model's ability to explain performance is still limited. This indicates the need to consider other variables to improve the explanatory power of the model on performance.

Table 6.
F-square Values

F-square	Performance	Loyalty	Servant Leadership
Performance			
Loyalty	0,137		
Servant Leadership	0,001	1,128	

Next is to measure the effect size (F-square) conducted to determine the contribution of each exogenous variable to the endogenous variable individually. The analysis results in Table 20 show that servant leadership has an effect size of 1.128 on loyalty, which falls into the very large category, indicating that servant leadership has a very strong influence in shaping employee loyalty. Furthermore, loyalty has an effect size of 0.137 on performance, which falls into the medium category, so it can be concluded that loyalty has a fairly significant effect on employee performance. Meanwhile, servant leadership only has an effect size of 0.001 on performance, which is very weak, so it can be concluded that the direct influence of servant leadership on performance is not significant. These findings show that the influence of servant leadership on performance is more mediated through loyalty rather than directly.

In-Depth Interview Results

To enrich the results of the quantitative research, the researcher conducted in-depth interviews with several key informants who have strategic roles in the Khairu Ummah Sharia Service Cooperative, including the cooperative leader, the head of HR, and two permanent employees who have worked for more than 5 years. This interview aimed to obtain direct perspectives regarding the implementation of servant leadership, employee loyalty, and its impact on performance within the cooperative.

The results of the interviews showed that most informants viewed the cooperative leader as having demonstrated characteristics of servant leadership, such as concern for employee needs, openness to feedback, and commitment to fostering harmonious working relationships. One informant stated, *"Our leader always gives us space to grow, and that makes us feel valued and loyal."* However, this did not directly improve employee performance, which may occur due to limited competence, inadequate understanding, and lack of sufficient experience.

Regarding loyalty, the informants generally mentioned that the sense of belonging to the cooperative was quite high. This was demonstrated through the willingness to continue contributing maximally and remain for the long term. Loyalty was directly linked by the informants to a leadership approach that was non-authoritarian and exemplary.

In terms of performance, the informants conveyed that employee loyalty contributes positively to work productivity. Employees who feel valued and involved in decision-making processes tend to have high motivation in carrying out their tasks.

Overall, the in-depth interviews support the quantitative findings, in which the servant leadership style is proven to strengthen loyalty, and loyalty ultimately has a positive impact on improving employee performance. These findings show that a leadership approach

oriented toward service and humanity is relevant to be applied in the context of a cooperative based on Sharia values.

The Influence of Servant Leadership on Employee Loyalty at Koperasi Jasa Syariah Khairu Ummah

In the first hypothesis, it was assumed that servant leadership has a positive effect on employee loyalty. The hypothesis testing results show that servant leadership indeed has a very strong and significant effect on employee loyalty. The coefficient of 0.728 indicates a high positive influence, while the very high t-statistic value (15.090) and the p-value less than 0.05 strengthen the evidence that this relationship is significant. This means that leaders who prioritize service, show concern for subordinates, and support individual development are able to increase employee loyalty. This result is consistent with previous studies which state that servant leadership fosters employees' emotional attachment and commitment to the organization.

Servant leadership plays an important role in strengthening employees' affective commitment within an organization. In the context of banking, the application of servant leadership is seen as capable of encouraging higher levels of employee commitment. In other words, banking organizations that want a loyal and dedicated workforce need leaders with servant-oriented characteristics (Sathyamoorthi *et al.* 2023).

Furthermore, the typical behaviors of servant leadership—such as active listening, providing guidance, and offering support and resources—contribute to enhancing employee morale and productivity. When employees feel valued and supported, they are more motivated to deliver their best performance. From an implementation standpoint, this approach helps create a satisfying work environment, increases engagement, and strengthens loyalty, which ultimately provides positive benefits for both individuals and the organization as a whole (Udin *et al.* 2024).

Moreover, other studies reveal that leadership behaviors demonstrating care, recognition, and responsiveness to employees' needs can foster psychological safety at the workplace and reduce burnout. Such a work environment encourages employees to maintain long-term commitment to their organization (Bai *et al.* 2023).

The Influence of Employee Loyalty on Employee Performance at Koperasi Jasa Syariah Khairu Ummah

In the second hypothesis, it was assumed that employee loyalty significantly affects employee performance. The results confirm that loyalty has a positive and significant effect on performance. The coefficient of 0.467 indicates that the higher the level of employee loyalty, the better the performance achieved. A p-value smaller than 0.05 and a t-statistic greater than 1.96 further confirm the statistical significance of this relationship. These findings support theories stating that loyal employees tend to have stronger organizational commitment, which in turn positively impacts work performance.

Loyalty refers to employees' faithfulness to the company where they work. For companies, employing highly loyal employees is highly advantageous (Suhardi *et al.* 2021; Kettapan *et al.* 2022; Wibowo *et al.* 2022; Ateeq *et al.* 2023; Haryanti dan Zulganef 2023).

The Influence of Servant Leadership on Employee Performance at Koperasi Jasa Syariah Khairu Ummah

In the third hypothesis, it was assumed that servant leadership significantly affects employee performance. However, the hypothesis testing results indicate that servant

leadership does not have a significant direct effect on employee performance. The p-value being much greater than 0.05 and the t-statistic smaller than 1.96 show that the relationship is not significant. This means servant leadership does not directly influence employee performance.

This finding contrasts with several previous studies stating that servant leadership significantly affects employee performance, particularly in the financial services and manufacturing sectors (Mubin et al. 2022; Akbal dan Karabulut 2024). Several factors may explain this discrepancy, including employee competence and educational background. Employee competence is considered highly important for performance, especially in the financial sector. In practice, Koperasi Khairu Ummah faces challenges in recruiting top talents, as recruitment is still open to high school graduates or equivalent, which requires additional training and coaching. This situation would differ if recruitment set a minimum standard of a bachelor's degree in relevant fields, as it would minimize competency gaps.

Nonetheless, this study is also supported by other research which finds that servant leadership does not have a significant direct effect on employee performance (Letsoin dan Ratnasari 2020; Silitonga 2023)

The Mediating Role of Employee Loyalty in the Influence of Servant Leadership on Employee Performance at Koperasi Jasa Syariah Khairu Ummah

In the fourth hypothesis, it was assumed that employee loyalty mediates the influence of servant leadership on employee performance. The hypothesis testing results confirm that loyalty indeed mediates and strengthens the effect of servant leadership on employee performance. Since the third hypothesis indicated that servant leadership does not directly influence performance, but the indirect test showed that it does so through loyalty, it can be concluded that loyalty functions as a full mediator.

This aligns with several previous studies. Psychological variables such as loyalty, motivation, and job satisfaction often serve as bridges between leadership practices and employee performance

(Robbins et al. 2018). Furthermore, research by Mubin et al. (2022) states that employee loyalty plays a mediating role between servant leadership and employee performance. This study identifies loyalty as a crucial factor that shapes how employees respond to leadership, thereby contributing to performance improvement. In other words, high loyalty toward servant leadership can enhance employees' commitment to their tasks and responsibilities.

CONCLUSION

Based on the results of data analysis and discussion, the conclusions in this study are formulated as direct answers to the research questions and objectives that have been set. These conclusions represent generalizations of the empirical findings as well as the author's arguments based on the results of the structural model testing conducted. The conclusions of this study are as follows:

1. Servant leadership has a positive and significant effect on employee loyalty at Koperasi Jasa Syariah Khairu Ummah. This finding shows that the higher the application of servant leadership style, the higher the level of employee loyalty formed. In other words, leaders' behavior that prioritizes employees' interests, provides support, and demonstrates

empathy is able to encourage employees' emotional attachment and commitment to the organization.

2. Employee loyalty has a positive and significant effect on employee performance. This indicates that employees with higher loyalty tend to demonstrate better performance. Loyalty creates an internal drive for employees to work more optimally, contribute to achieving organizational goals, and maintain productive and responsible work behavior.
3. Servant leadership does not have a direct significant effect on employee performance. Although the servant leadership style has positive value within the organization, its influence on performance does not occur directly. This shows that there is an intervening variable that bridges the relationship, so servant leadership alone is not strong enough to directly influence performance without loyalty.
4. Employee loyalty is proven to act as a mediator in the influence of servant leadership on employee performance. This finding indicates that servant leadership indirectly affects employee performance through increased loyalty. In other words, effective application of servant leadership will enhance loyalty, and this loyalty subsequently impacts employee performance.

Overall, the results of this study emphasize the importance of the servant leadership style in building loyalty, which in turn contributes to employee performance achievement at Koperasi Jasa Syariah Khairu Ummah. These findings highlight the need to strengthen relational and service-oriented aspects of leadership as a foundation for human resource management in organizations based on Sharia values.

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