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How Innovative Leadership and Organizational Culture Enhance Organizational Performance Through Member Satisfaction: Evidence From an Indonesian Credit Union

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Abstract

Credit unions face declining member satisfaction amid competition from fintech firms and digital banks, creating a need to identify organizational capabilities that sustain performance and loyalty. This study examines the effects of innovative leadership and organizational culture on organizational performance, with member satisfaction serving as a mediating mechanism at Credit Union Pancur Kasih, West Kalimantan, Indonesia. A quantitative design was employed, and data were collected from 197 members who had maintained membership for three years and were selected through purposive sampling. The data were analysed using Partial Least Squares Structural Equation Modelling (PLS-SEM). The results demonstrate that innovative leadership and organizational culture significantly influence member satisfaction but not for organizational performance. Member satisfaction affects organizational performance and mediates the relationships between innovative leadership, organizational culture, and organizational performance. These findings indicate that leadership adaptability, empowerment, support for innovation, and a culture combining clan, adhocracy, and hierarchy values strengthen service satisfaction, trust, and perceived member benefits, which subsequently enhance financial performance, service quality, and sustainable performance. This study contributes to strategic management and cooperative literature by integrating innovative leadership theory, the Competing Values Framework, Expectancy-Disconfirmation Theory, and sustainable performance perspectives within a member-owned financial institution. Practically, Credit Union managers should align leadership innovation and cultural development with member-centred service strategies. Future research should test the model across different regions and examine digital competition or financial literacy as moderators.

Keywords: innovative leadership; organizational culture; member satisfaction; organizational performance; Credit Union; PLS-SEM.

1. Introduction

Cooperatives have long been recognised as strategic institutions for promoting inclusive economic development by combining economic objectives with social values, democratic governance, and community empowerment (Birchall, 2013). Unlike investor-owned firms, cooperatives prioritise member welfare through collective ownership, democratic participation, and sustainable value creation. Within this context, Credit Unions have become one of the most important financial cooperative institutions because they improve financial inclusion, mobilise community savings, strengthen social capital, and enhance local economic resilience (WOCCU, 2024). Nevertheless, rapid digital transformation, financial technology (fintech), and increasing competition from commercial banks have fundamentally changed the operating environment of Credit Unions. Consequently, organisational performance has become a strategic issue because sustainable competitiveness increasingly depends on organisational adaptability, innovation capability, and the ability to continuously satisfy members.

Indonesia possesses one of the largest cooperative sectors in the world, reflecting the constitutional mandate that positions cooperatives as the foundation of the national economy. However, impressive organisational quantity has not necessarily translated into superior organisational quality. According to the Ministry of Cooperatives and SMEs and Statistics Indonesia (BPS, 2025), the number of active cooperatives declined substantially between 2014 and 2023 due to institutional restructuring and the dissolution of inactive organisations. Although cooperative business volume and capital have gradually increased, their contribution to Indonesia's Gross Domestic Product remains relatively modest compared with successful cooperative economies such as Kenya and Denmark. This phenomenon suggests that the principal challenge facing Indonesian cooperatives lies not in increasing organisational numbers but in improving organisational capability, governance quality, innovation, and sustainable organisational performance (Risman, 2024).

These challenges are particularly evident within Indonesian Credit Unions. As member-owned financial institutions, Credit Unions rely heavily on trust, participation, and long-term member relationships. However, recent evidence indicates that many Credit Unions continue to experience stagnant membership growth, governance weaknesses, increasing non-performing loans, and intense competition from digital financial institutions (PUSKOPCUINA, 2025). Similar concerns were highlighted by Burhanuddin Abdullah, who argued that regulatory constraints have limited cooperative development, while Dian Ediana Rae emphasised that governance weaknesses have contributed to fraud and declining public confidence in cooperative institutions (Asmara et al., 2026). These organisational challenges demonstrate that financial sustainability cannot be achieved solely through capital expansion but requires substantial improvements in organisational capability and strategic leadership.

Credit Union Pancur Kasih in West Kalimantan provides an appropriate empirical context for examining these issues. As one of Indonesia's largest Credit Unions, the organisation has implemented various digital innovations, including the CUPK Mobile application, enabling members to perform banking transactions electronically (Credit Union Pancur Kasih, 2024).

Despite these technological developments, organisational transformation requires more than digital investment. Successful transformation depends on leadership capable of encouraging innovation, empowering employees, facilitating organisational learning, and promoting adaptability to continuous environmental change. According to Javed et al. (2018), innovative leadership encourages creativity and knowledge sharing, while Carmeli et al. (2013) argued that empowering leadership strengthens organisational innovation through collaborative problem solving. Likewise, Wibowo and Indriastuti (2024) demonstrated that innovative leadership significantly enhances organisational competitiveness through knowledge management and innovation capability.

Another important determinant of organisational effectiveness is organisational culture. Cameron and Quinn (2006) argue that organisational culture shapes shared values, behavioural norms, and organisational identity, thereby influencing organisational effectiveness and strategic adaptability. Within cooperative organisations, collaborative, adaptive, and innovation-oriented cultures facilitate service improvement, organisational learning, and employee commitment (Nguyen et al, 2023). Rahardja et al. (2026) further demonstrated that collaborative organisational culture significantly improves member satisfaction through better service quality and organisational responsiveness. Consequently, innovative leadership and organisational culture should not be viewed independently but rather as complementary organisational resources capable of strengthening sustainable organisational performance.

Nevertheless, organisational capability alone may not directly improve organisational performance. In membership-based organisations such as Credit Unions, member satisfaction represents an important behavioural mechanism connecting internal organisational capability with organisational success. Unlike conventional customers, cooperative members simultaneously function as owners, users, and beneficiaries of organisational services. Therefore, their satisfaction extends beyond service quality to include trust, participation, perceived fairness, and long-term organisational commitment. Previous studies consistently report that higher member satisfaction strengthens organisational loyalty, participation, and performance (Pratiwi & Nugroho, 2022). Mulyani et al. (2023) also identified member satisfaction as an important intermediate outcome that transforms organisational capability into sustainable organisational performance.

Although previous studies have established positive relationships among leadership, organisational culture, innovation, and organisational performance, several important research gaps remain. First, existing empirical studies predominantly examine conventional savings and loan cooperatives or agricultural cooperatives rather than Credit Unions, despite their distinctive governance structure and member ownership characteristics (Nguyen et al., 2023). Second, prior research generally investigates innovative leadership or organisational culture separately without integrating both variables into a comprehensive organisational performance framework (Risman, 2024). Third, many studies employ employee job satisfaction or customer satisfaction as mediating variables instead of member satisfaction, even though member satisfaction represents the central performance indicator within cooperative organisations (Pratiwi & Nugroho, 2022).

Finally, empirical studies investigating Credit Union Pancur Kasih, particularly within the context of digital transformation, remain extremely limited.

Accordingly, this study proposes an integrated framework examining the influence of innovative leadership and organisational culture on organisational performance through the mediating role of member satisfaction in Credit Union Pancur Kasih, West Kalimantan. The study contributes to strategic management literature by integrating Innovative Leadership Theory, the Competing Values Framework (CVF), Expectancy-Disconfirmation Theory (EDT), and sustainable organisational performance perspectives within a single conceptual model. Furthermore, by investigating one of Indonesia's largest digitally transforming Credit Unions, this study extends current understanding of organisational performance in membership-based financial institutions and provides practical implications for cooperative managers and policymakers seeking to strengthen organisational sustainability in the era of digital transformation.

Based on the research objectives and conceptual framework, this study addresses the following research questions:

RQ1. How does innovative leadership influence member satisfaction at Credit Union Pancur Kasih?

RQ2. How does organizational culture influence member satisfaction at Credit Union Pancur Kasih?

RQ3. How does organizational culture influence organizational performance at Credit Union Pancur Kasih?

RQ4. How does member satisfaction influence organizational performance at Credit Union Pancur Kasih?

RQ5. Does member satisfaction mediate the relationship between innovative leadership and organizational performance?

RQ6. Does member satisfaction mediate the relationship between organizational culture and organizational performance?

RQ7. How does innovative leadership influence organizational performance at Credit Union Pancur Kasih?

2. Literature Review and Hypotheses Development

The increasing complexity of the financial services industry has intensified competition among cooperative financial institutions, requiring them to develop organizational capabilities that extend beyond conventional financial resources (Teece, 2007). Digital transformation, evolving member expectations, and the rapid emergence of fintech companies have challenged Credit Unions to strengthen their competitiveness through strategic leadership, adaptive organizational culture, and superior member-oriented services (Leong et al., 2020). Consequently, understanding how internal organizational resources influence organizational performance has become an increasingly important issue within strategic management and cooperative governance research (Crook et al., 2008). The present study adopts the Resource-Based View (RBV) as the overarching theoretical lens because RBV explains that sustainable competitive advantage is primarily derived from valuable, rare, inimitable, and non-substitutable organizational resources rather than external market conditions (Barney, 1991). Contemporary studies further argue that intangible resources, including leadership capability and organizational culture, constitute strategic organizational assets that generate long-term organizational effectiveness (Hitt et al., 2001).

RBV suggests that organizational resources create superior performance only when they are effectively transformed into organizational capabilities (Barney, 1991). Within Credit Unions, innovative leadership and organizational culture represent intangible capabilities that shape employees' behaviour, organizational learning, service quality, and organizational adaptability (Schein, 2010). Nevertheless, organizational resources rarely improve organizational performance directly. Instead, they frequently operate through intermediate organizational mechanisms that influence stakeholders' attitudes and behavioural responses (Hult et al., 2004). Therefore, this study integrates Expectancy–Disconfirmation Theory (EDT) to explain how organizational capabilities translate into organizational outcomes through member satisfaction. EDT proposes that satisfaction emerges when actual organizational performance meets or exceeds stakeholders' prior expectations (Oliver, 1980). In cooperative organizations, members continuously evaluate service quality, organizational transparency, financial benefits, and participation opportunities (Anderson & Mittal, 2000). Positive evaluations strengthen member satisfaction, which subsequently contributes to organizational sustainability through stronger loyalty, participation, and continued utilization of organizational services (Fornell et al., 1996).
Innovative leadership has emerged as an increasingly important leadership paradigm because organizations operate within dynamic and uncertain environments requiring continuous adaptation and innovation (Volberda et al., 2013). Unlike traditional leadership approaches emphasizing supervision and operational control, innovative leadership encourages creativity, experimentation, empowerment, risk tolerance, and organizational learning (Gong et al., 2009). Zhu et all. (2024) conceptualize innovative leadership as comprising five interrelated dimensions: creative thinking, determination to innovate, tolerance for diverse opinions and risks, establishment of innovation-supporting mechanisms, and implementation of innovative ideas. These dimensions enable leaders to create organizational environments that encourage continuous improvement and organizational resilience (Liao et al., 2017).

Recent empirical evidence consistently demonstrates that innovative leadership positively influences organizational innovation, employee engagement, service quality, organizational commitment, and organizational effectiveness (García-Morales et al., 2012). Participative and innovation-oriented leadership enables organizations to improve stakeholder relationships by strengthening communication, encouraging collaborative problem-solving, and increasing organizational responsiveness toward changing environmental demands (Oreg et al., 2011). Similar findings have been reported in Indonesian organizations, where leadership and organizational culture significantly improve organizational outcomes through favourable psychological mechanisms such as satisfaction and commitment.

Within Credit Unions, innovative leadership extends beyond technological innovation. Leaders are expected to encourage employee empowerment, improve governance transparency,

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strengthen organizational responsiveness, and continuously develop member-oriented financial services (Geib & Boenigk, 2022). Such leadership behaviours reduce the discrepancy between members' expectations and their actual service experiences, thereby increasing member satisfaction as proposed by Expectancy–Disconfirmation Theory (Oliver, 1980). Members who perceive innovative, responsive, and transparent organizational practices are more likely to develop stronger trust, confidence, and long-term commitment toward the cooperative (Hao et al., 2018)."

Despite growing international evidence, relatively few empirical studies have examined innovative leadership within member-owned financial cooperatives, particularly Indonesian Credit Unions. Previous research has predominantly investigated transformational or servant leadership, leaving innovative leadership comparatively underexplored despite its increasing relevance in highly competitive financial environments. Addressing this gap contributes to extending leadership literature by examining innovative leadership as a strategic organizational capability influencing member satisfaction within cooperative governance.

H1. Innovative leadership positively influences member satisfaction.

Organizational culture represents another critical intangible resource that shapes organizational behaviour and sustainable competitiveness (Peteraf & Barney, 2003). According to the Resource-Based View, organizational culture is socially embedded, historically developed, and extremely difficult for competitors to imitate, making it an important source of sustained competitive advantage (Barney, 1991). Among the various theoretical perspectives, the Competing Values Framework (CVF) developed by Cameron and Quinn (2006) provides one of the most comprehensive frameworks for explaining how different cultural orientations influence organizational effectiveness (Hartnell et al., 2011). This study focuses on clan culture, adhocracy culture, and hierarchy culture, reflecting the governance characteristics of Credit Unions. Clan culture promotes collaboration, participation, and trust (Deal & Kennedy, 1982); adhocracy culture encourages innovation, flexibility, and organizational learning (Deshpandé et al., 1993); while hierarchy culture strengthens accountability, procedural consistency, and governance transparency (Aiken & Hage, 1966).

These complementary cultural orientations collectively improve members' organizational experiences (Kotter\, 2008). A collaborative organizational climate facilitates respectful interactions (Tsai & Ghoshal, 1998); innovation enhances service responsiveness (Han et al., 1998); and effective governance reinforces organizational credibility (Cornforth, 2004). Consistent with Expectancy–Disconfirmation Theory, positive organizational experiences strengthen members' satisfaction because organizational performance exceeds their expectations (Anderson & Sullivan, 1993). Previous studies consistently demonstrate that supportive organizational cultures improve customer satisfaction, organizational commitment, and service quality across various organizational contexts.

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H2. Organizational culture positively influences member satisfaction.

Beyond enhancing member satisfaction, organizational culture also directly influences organizational performance by shaping organizational capabilities, operational effectiveness, and long-term strategic adaptability. According to the Resource-Based View (RBV), organizations possessing strong cultural capabilities are better positioned to coordinate internal resources, encourage knowledge sharing, facilitate innovation, and sustain competitive advantage (Barney, 1991). Organizational culture influences how employees collaborate, solve organizational problems, adapt to environmental uncertainty, and deliver services that create value for organizational stakeholders. Consequently, culture functions not merely as an internal organizational characteristic but as a strategic capability that determines organizational success.
Within cooperative financial institutions, organizational performance encompasses more than financial indicators. Credit Unions pursue multiple objectives, including member welfare, service excellence, institutional sustainability, governance quality, and community development. Therefore, organizational culture contributes to organizational performance by strengthening teamwork, improving service responsiveness, encouraging innovation, and ensuring accountability in organizational governance. Clan culture promotes employee collaboration and member participation, adhocracy culture encourages continuous innovation and adaptability, whereas hierarchy culture reinforces procedural consistency, transparency, and risk management. Together, these complementary cultural dimensions enhance organizational efficiency while maintaining members' confidence in organizational governance.

Recent empirical evidence supports this relationship. Cameron and Quinn (2006) argue that organizations characterized by adaptive and collaborative cultures consistently achieve superior organizational effectiveness because culture determines behavioural norms and strategic responses to environmental change. Hartnellet al. (2011), through a comprehensive meta-analysis, further demonstrated that clan and adhocracy cultures are positively associated with organizational effectiveness, innovation capability, and customer satisfaction. Likewise, Tseng (2010) found that organizational culture significantly enhances organizational performance by strengthening organizational learning and knowledge-sharing capability. More recent studies conducted in financial institutions have similarly concluded that adaptive organizational cultures contribute directly to sustainable organizational performance by improving service quality and stakeholder trust (Omama Koranteng, 2022).

Despite extensive empirical evidence, relatively limited research has examined this relationship within Indonesian Credit Unions. Most previous investigations have focused on commercial organizations or manufacturing firms, whereas member-owned financial cooperatives possess unique governance structures in which organizational success depends simultaneously on operational efficiency and member participation. Examining this relationship therefore extends organizational culture literature into the cooperative context.

H3. Organizational culture positively influences organizational performance.

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Member satisfaction has long been recognised as one of the most important determinants of organisational performance, particularly within member-owned organisations such as Credit Unions, where members simultaneously act as owners, users, and beneficiaries of organisational services. Unlike conventional commercial organisations, organisational success in cooperatives depends not only on financial efficiency but also on members' continued participation, trust, loyalty, and willingness to utilise organisational services (McKillop & Wilson, 2011). According to Expectancy–Disconfirmation Theory (EDT), satisfaction emerges when members perceive that organisational performance meets or exceeds their expectations regarding service quality, transparency, fairness, and organisational responsiveness (Oliver, 1980). When these expectations are fulfilled, members develop positive evaluations that encourage repeated service utilisation, stronger commitment, and long-term relationships with the organisation, ultimately contributing to superior organisational performance (Anderson & Sullivan, 1993).

From the Resource-Based View (RBV), member satisfaction represents a valuable intangible organisational asset because it reflects the successful transformation of internal organisational capabilities into favourable stakeholder responses that enhance sustainable organisational competitiveness (Barney, 1991). Rather than generating performance solely through operational resources, organisations achieve superior outcomes when members perceive greater value from organisational services and governance practices. Anderson and Mittal (2000) argue that satisfaction strengthens the satisfaction–profit chain by increasing loyalty, retention, and long-term organisational value. Similarly, Fornell et al. (1996) demonstrated that higher satisfaction improves organisational performance by encouraging customer retention, positive word-of-mouth, and sustainable financial outcomes. Within cooperative organisations, these behavioural responses are particularly important because satisfied members are more likely to increase savings, utilise financial services, participate in organisational decision-making, and support long-term institutional sustainability (Cornforth, 2004).

Empirical evidence consistently supports the positive relationship between satisfaction and organisational performance. Homburg et al. (2005) found that satisfied customers demonstrate stronger behavioural intentions and contribute to improved organisational profitability and market performance. Likewise, Anderson and Mittal (2000) concluded that stakeholder satisfaction represents a critical mechanism through which organisations achieve sustainable performance. In Credit Union settings, where organisational performance depends heavily on members' continued engagement and trust, member satisfaction becomes an essential driver of service effectiveness, organisational growth, governance legitimacy, and long-term sustainability (McKillop & Wilson, 2011). Consequently, organisations capable of consistently delivering positive member experiences are expected to achieve higher levels of organisational performance than those failing to satisfy member expectations. Based on the above theoretical arguments and empirical evidence, the following hypothesis is proposed:

H4. Member satisfaction positively influences organizational performance.

Contemporary strategic management research increasingly argues that organizational resources rarely produce superior performance directly (Newbert, 2007). Instead, organizational capabilities generally influence performance through intermediate organizational mechanisms that shape stakeholders' perceptions and behavioural responses (Hult et al., 2004). In this study, member satisfaction is proposed as the primary mediating mechanism through which innovative leadership and organizational culture enhance organizational performance (Anderson & Mittal, 2000).

Innovative leadership improves communication, organizational responsiveness, empowerment, and service innovation. Likewise, organizational culture strengthens collaboration, trust, organizational learning, and governance quality (Schein, 2010). Nevertheless, these organizational capabilities only create sustainable organizational value when members perceive improvements in service quality and organizational effectiveness (Peteraf & Barney, 2003). Consistent with Expectancy–Disconfirmation Theory, organizational capabilities increase performance because they first generate favourable member experiences that strengthen satisfaction (Anderson & Sullivan, 1993).

Several empirical investigations support this mediating perspective. Karatepe et al. (2024) found that leadership behaviours improve organizational outcomes through employee and customer satisfaction. Similarly, Ali et al. (2024) reported that organizational culture indirectly enhances organizational performance through stakeholder satisfaction and organizational commitment. Within service organizations, satisfaction has repeatedly been identified as one of the strongest behavioural mechanisms connecting internal organizational capabilities with organizational effectiveness (Homburg et al., 2005).

Although previous studies acknowledge the importance of satisfaction, evidence regarding member satisfaction as a mediator within Credit Union organizations remains extremely limited, particularly in Indonesia. Considering that Credit Union members simultaneously function as organizational owners and service users (McKillop & Wilson, 2011), member satisfaction may provide a more comprehensive explanation of how internal organizational capabilities translate into superior organizational performance than traditional financial indicators alone (Cornforth, 2004).

Accordingly, the following hypotheses are proposed:
H5. Member satisfaction mediates the relationship between innovative leadership and organizational performance.

H6. Member satisfaction mediates the relationship between organizational culture and organizational performance.

Besides influencing organizational performance indirectly through member satisfaction, innovative leadership is also expected to exert a direct influence on organizational performance (Yukl, 2012). Innovative leaders stimulate organizational learning, encourage creative problem-

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solving, facilitate knowledge integration, and strengthen organizational adaptability in response to environmental uncertainty (Teece, 2007). According to the Resource-Based View, these leadership capabilities represent valuable organizational resources that directly improve organizational competitiveness (Hitt et al., 2001).

Recent studies consistently demonstrate that innovative leadership positively influences organizational innovation, service quality, organizational resilience, and sustainable organizational performance (García-Morales et al., 2012). For example, Zhu et al. (2024) developed the Innovative Leadership Measure (ILM) and confirmed that innovative leadership significantly improves innovation performance at both individual and organizational levels. Likewise, Motsi et al. (2024) argued that innovative leadership enables organizations to anticipate future challenges by encouraging continuous innovation, proactive decision-making, and organizational flexibility. Similar findings were reported by Hughes et al. (2023) who concluded that innovation-oriented leadership substantially improves organizational effectiveness across various industries.

Within Credit Unions, innovative leadership facilitates organizational transformation by encouraging digital innovation, strengthening governance quality, improving employee capability, and continuously developing member-oriented financial services. Consequently, innovative leadership contributes directly to organizational performance while simultaneously strengthening member satisfaction, producing complementary direct and indirect effects (Anderson & Mittal, 2000).

Therefore, this study proposes the following hypothesis:

H7. Innovative leadership positively influences organizational performance.

1.3 Conceptual Framework

Accordingly, the proposed conceptual framework positions Innovative Leadership and Organizational Culture as exogenous variables, Member Satisfaction as the mediating variable, and Organizational Performance as the endogenous variable. In addition to their indirect effects through member satisfaction, Innovative Leadership and Organizational Culture are also expected to exert direct influences on Organizational Performance. Therefore, the framework simultaneously examines the direct and mediating mechanisms through which internal organizational capabilities contribute to superior organizational outcomes within Indonesian Credit Unions. Conceptual framework are summarized in Figure 1.

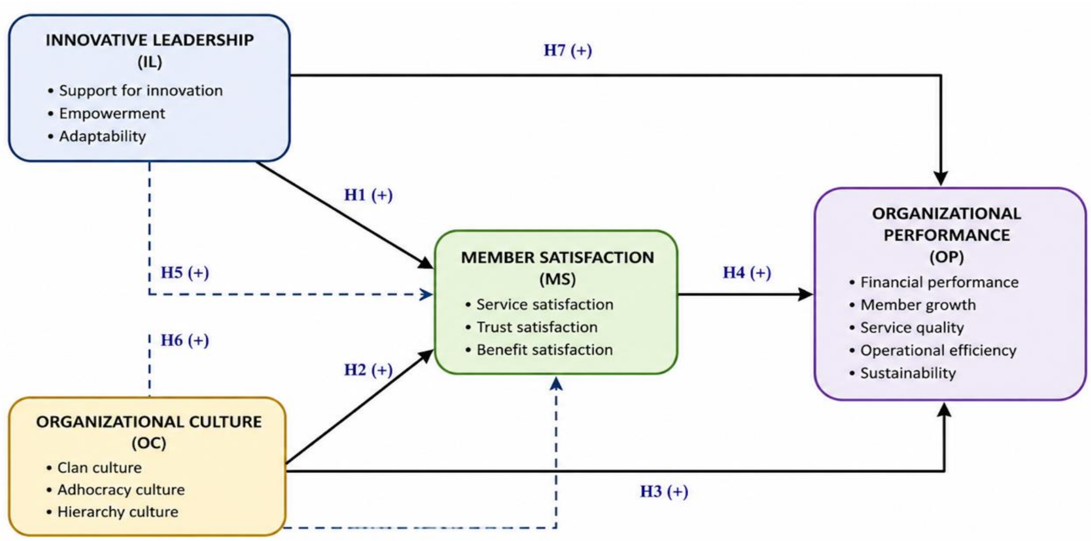

Figure 1. Research conceptual framework

3. Method

This study employed a quantitative research design to empirically examine the relationships among Innovative Leadership, Organizational Culture, Member Satisfaction, and Organizational Performance within Credit Union Pancur Kasih, West Kalimantan (Creswell & Creswell, 2017). A quantitative approach was considered appropriate because the study sought to test theoretically derived hypotheses through statistical analysis and to explain the causal relationships among latent constructs (Hair et al., 2021). The research adopted a cross-sectional survey design, in which data were collected from respondents at a single point in time using a structured questionnaire (Sekaran & Bougie, 2016). This approach enables researchers to generalise empirical findings to the target population while providing robust statistical evidence regarding the proposed conceptual framework (Hair et al., 2021).

The study was conducted at Credit Union Pancur Kasih, one of the largest credit unions in Indonesia, located in West Kalimantan. As a member-based financial cooperative, Credit Union Pancur Kasih provides savings, loans, and financial empowerment programmes while emphasising cooperative values, democratic participation, and member welfare (McKillop & Wilson, 2011). Increasing competition from commercial banks and digital financial service providers has encouraged the institution to strengthen its organizational performance by improving leadership capability, organizational culture, and member satisfaction. Consequently, the organisation provides an appropriate empirical setting for investigating how internal organisational capabilities contribute to sustainable organisational performance (Teece, 2007).
The target population comprised active members of Credit Union Pancur Kasih who had sufficient experience interacting with organisational services and therefore were capable of evaluating leadership practices, organisational culture, service quality, and organisational performance (Zeithaml et al., 1996). Respondents were selected using a purposive sampling technique, whereby only members who fulfilled predetermined inclusion criteria participated in

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the survey (Etikan et al., 2016). Specifically, respondents were required to (1) possess active membership status, (2) have utilised Credit Union services for an adequate period, and (3) be willing to complete the research questionnaire voluntarily. Purposive sampling was selected because respondents with direct organisational experience are better able to provide reliable evaluations of the constructs under investigation than newly registered members (Neuman, 2014). The sample size for this study was 197 respondents. The characteristics of respondent this study are summarized in Table 1.

Data collection was conducted through a structured questionnaire distributed directly to eligible members (Dillman et al., 2014). Before the full survey was administered, the questionnaire underwent expert evaluation to assess content validity and ensure that each measurement item accurately represented the theoretical constructs. Subsequently, a pilot test was undertaken to evaluate the clarity of questionnaire wording, response consistency, and preliminary reliability (Malmqvist et al., 2019). Feedback obtained during the pilot phase was incorporated to improve item readability and minimise ambiguity. The final questionnaire was then distributed to respondents after obtaining informed consent (Resnik, 2015). Participation was entirely voluntary, respondents were informed that their responses would remain confidential, and all collected data were used exclusively for academic research purposes.

Table 1. Profile respondent

Respondent profile		Frequenty	Percentage (%)
Gender	Male	148	75
	Female	49	25
Age	20 – 29 years	41	21
	30 – 40 years	65	33
	Above 40 years	91	46
Education	Senior high xchool	67	34
	Vocation diploma	12	6
	Bachelor’s degree	118	60
Employment sector	Private Employees	120	61
	Farmers	35	18
	Civil Servants	26	13
	Traders	12	6
	Livestock Farmers	4	2
Marital Status	Married	152	77
	Single	45	23
Total		197	100

The questionnaire consisted of two sections. The first section collected respondents' demographic information, including gender, age, education level, occupation, membership duration, and other relevant characteristics (Groves et al., 2009). The second section measured the research constructs using previously validated measurement scales adapted from established literature. All measurement items employed a five-point Likert scale, ranging from 1 ("strongly disagree") to 5 ("strongly agree"), reflecting respondents' perceptions regarding each statement (Norman, 2010).

Innovative Leadership was conceptualised as the organisational capability of leaders to encourage innovation, empower employees and members, support organisational learning, and respond proactively to organisational challenges (Zhu et al., 2024). Organizational Culture was measured based on the Competing Values Framework, encompassing the dimensions of Clan Culture, Adhocracy Culture, and Hierarchy Culture, representing collaboration, innovation, and governance orientation, respectively (Cameron & Quinn, 2006). Member Satisfaction reflected members' overall evaluation of organisational services, trust, responsiveness, communication, and perceived organisational benefits (Oliver, 1980). Finally, Organizational Performance represented the dependent construct and was evaluated through members' perceptions of service quality, organisational effectiveness, operational performance, member growth, and institutional sustainability (Kaplan & Norton, 2007).

The proposed conceptual framework was analysed using Partial Least Squares Structural Equation Modelling (PLS-SEM) implemented through SmartPLS software (Hair et al., 2021). PLS-SEM was selected because it is suitable for analysing complex structural relationships involving multiple latent variables, mediation effects, and reflective measurement models while imposing relatively fewer distributional assumptions than covariance-based SEM (Hair et al., 2021). Furthermore, PLS-SEM performs effectively when research aims focus on prediction and theory extension, making it particularly appropriate for examining the proposed relationships among innovative leadership, organizational culture, member satisfaction, and organizational performance (Henseler et al., 2009).

The data analysis followed the recommended two-stage PLS-SEM procedure (Hair et al., 2021). First, the measurement model was evaluated to assess construct reliability and validity. Indicator reliability was examined using outer loadings, with values exceeding 0.70 considered satisfactory (Hulland, 1999). Internal consistency reliability was assessed through Cronbach's Alpha and Composite Reliability, where values above 0.70 indicated acceptable reliability. Convergent validity was evaluated using the Average Variance Extracted (AVE), with values greater than 0.50 demonstrating adequate convergent validity (Hair et al., 2021). Discriminant validity was assessed using both the Fornell–Larcker criterion and the Heterotrait–Monotrait (HTMT) ratio, ensuring that each construct was empirically distinct from the others (Fornell & Larcker, 1981). Additionally, Variance Inflation Factor (VIF) values were examined to identify potential multicollinearity among predictor constructs (Hair et al., 2021).

Second, the structural model was evaluated by examining collinearity diagnostics, path coefficients, coefficients of determination (R^2), predictive relevance (Q^2), and effect sizes (f^2) (Chin, 1998). The statistical significance of the hypothesised relationships was assessed using the

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bootstrapping procedure with 5,000 subsamples, generating standard errors, t-values, confidence intervals, and p-values for each structural path (Hair et al., 2021). Direct effects corresponding to Hypotheses H1, H2, H3, H4, and H7 were evaluated based on the significance of the respective path coefficients. The mediating effects proposed in Hypotheses H5 and H6 were examined by analysing the significance of the indirect effects through member satisfaction (Baron & Kenny, 1986). Mediation was considered statistically supported when both the indirect path coefficient and the associated bootstrap confidence interval indicated significant effects (Hayes, 2018).

Ethical principles were carefully observed throughout the research process. Participation was voluntary, respondents were informed about the purpose of the study before completing the questionnaire, and anonymity was maintained throughout data collection and analysis (Oates, 2021). No personally identifiable information was disclosed, and all responses were treated confidentially and analysed solely for academic purposes (Saunders et al., 2019). These procedures ensured compliance with accepted ethical standards governing research involving human participants while enhancing the credibility and integrity of the empirical findings (Creswell & Creswell, 2017).

4. Results

4.1 Measurement Model Assessment

The measurement model was first evaluated to assess the adequacy of the reflective constructs before testing the structural relationships. Following the recommended PLS-SEM procedure, indicator reliability, internal consistency reliability, convergent validity, and discriminant validity were examined to ensure that each latent construct was measured accurately and consistently.

Indicator reliability was assessed using the outer loading values of each measurement item. The results indicated that all retained indicators achieved acceptable loading values above the recommended threshold, demonstrating that every indicator adequately represented its respective construct. Consequently, no additional indicators were removed during the final estimation stage. These findings indicate satisfactory indicator reliability and support the appropriateness of the measurement model. The Outer Loading value are summarized in Table 2.

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Table 2. Outer loading assessment value results

Constructs	Items	Loading	Constructs	Items	Loading
Innovative leadership	SI-1	0,694	Member satisfactions	SS-1	0,836
	SI-2	0,764		SS-2	0,815
	SI-3	0,756		SS-3	0,814
	E-1	0,730		TS-1	0,802
	E-2	0,647		TS-2	0,857
	E-3	0,795		TS-3	0,831
	A-1	0,828		BS-1	0,824
	A-2	0,812		BS-2	0,862
	A-3	0,823		BS-3	0,791
Organizational culture	CC-1	0,809	Organization performance	FP-1	0,759
	CC-2	0,850		FP-2	0,822
	CC-3	0,761		FP-3	0,774
	AC-1	0,823		SQ-1	0,815
	AC-2	0,806		SQ-2	0,853
	AC-3	0,735		SQ-3	0,753
	HC-1	0,844		OS-1	0,811
	HC-2	0,810		OS-2	0.727
	HC-3	0,776		OS-3	0,796

Internal consistency reliability was subsequently evaluated using Cronbach's Alpha and Composite Reliability (CR). As presented in Table 3 of the study, all constructs exceeded the recommended minimum threshold of 0.70. Innovative Leadership achieved a Cronbach's Alpha of 0.910 and Composite Reliability of 0.926. Organizational Culture recorded values of 0.930 and 0.941, respectively. Member Satisfaction demonstrated excellent internal consistency with Cronbach's Alpha of 0.942 and Composite Reliability of 0.951, while Organizational Performance produced reliability coefficients of 0.925 and 0.937. These findings indicate excellent internal consistency across all constructs.

Convergent validity was evaluated using the Average Variance Extracted (AVE). All constructs exceeded the recommended threshold of 0.50. Innovative Leadership obtained an AVE of 0.582, Organizational Culture 0.644, Member Satisfaction 0.682, and Organizational Performance 0.625. These values indicate that each construct explained more than half of the variance of its indicators, confirming satisfactory convergent validity. Cronbach's Alpha, Composite Reliability and Average Variance Extracted value are summarized in Table 3

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Table 3. Convergent validity assessment value results

Constructs	Cronbach's alpha	Composite reliability	Average variance extracted
Innovative leadership (IL)	0,910	0,926	0,582
Member Satisfaction (MS)	0,942	0,951	0,682
Organizational Culture (OC)	0,930	0,941	0,644
Organizational performance (OP)	0,925	0,937	0,625

Discriminant validity was assessed using both the Fornell–Larcker criterion and the Heterotrait–Monotrait Ratio (HTMT). The square root of the AVE for each construct exceeded its correlations with other constructs, indicating that each latent variable possessed stronger explanatory power for its own indicators than for those of other constructs. Furthermore, all HTMT values remained below the recommended threshold, providing additional evidence that the constructs were empirically distinct. Collectively, these findings confirm that the measurement model satisfied all recommended reliability and validity criteria and was therefore appropriate for structural model evaluation. The Fornell–Larcker criterion and the Heterotrait–Monotrait Ratio (HTMT) are summarized in Table 4 and Table 5.

Table 4. Fornell-larcker criterion assessment value results

Constructs	IL	OC	MS	OP
Innovative leadership (IL)	0.763			
Member Satisfaction (MS)	0.753	0.826		
Organizational Culture (OC)	0.738	0.791	0.802	
Organizational performance (OP)	0.633	0.794	0.663	0.791

Table 5. Heterotrait–monotrait ratio (HTMT) assessment value results

Construct	IL	OC	MS	OP
Innovative leadership (IL)				
Member Satisfaction (MS)	0.802			
Organizational Culture (OC)	0.803	0.844		
Organizational performance (OP)	0.675	0.838	0.702	

Overall, the measurement assessment demonstrated that the proposed research instrument possessed satisfactory psychometric properties. High Cronbach's Alpha and Composite Reliability values indicate that the measurement items consistently captured their intended latent constructs. Likewise, the AVE values confirmed adequate convergent validity, while both the

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Fornell–Larcker criterion and HTMT analysis supported discriminant validity among the four constructs.

The combination of these findings suggests that Innovative Leadership, Organizational Culture, Member Satisfaction, and Organizational Performance were measured with a high degree of accuracy and consistency. Consequently, the measurement model fulfilled the recommended requirements for reflective measurement models in PLS-SEM and provided a reliable basis for evaluating the structural relationships proposed in the conceptual framework.

4.2 Structural Model Assessment

Following the satisfactory evaluation of the measurement model, the structural model was assessed by examining multicollinearity, explanatory power, effect size, predictive relevance, and overall model fit.

Collinearity among predictor constructs was first evaluated using the Inner Variance Inflation Factor (Inner VIF). The obtained VIF values ranged from 2.822 to 4.191, it was remaining below the critical threshold of 5.00. These results indicate that multicollinearity was not a concern and that the predictor constructs independently contributed to the endogenous variables. The Inner Variance Inflation Factor (Inner VIF) are summarized in Table 6.

Table 6. The inner variance inflation factor assessment value results

Constructs	IL	OC	MS	OP
Innovative leadership (IL)			3.358	3.622
Organizational culture (OC)			3.358	4.191
Member satisfaction (MS)				2.822
Organizational performance (OP)				

The explanatory power of the model was assessed using the coefficient of determination (R^2). Member Satisfaction achieved an R^2 value of 0.581, indicating that Innovative Leadership and Organizational Culture jointly explained 58.1% of the variance in Member Satisfaction. Organizational Performance obtained an R^2 value of 0.802, suggesting that Innovative Leadership, Organizational Culture, and Member Satisfaction collectively explained 80.2% of the variance in Organizational Performance. According to established PLS-SEM guidelines, these values indicate substantial explanatory power, particularly for Organizational Performance.

The coefficient of determination (R^2) value are summarized in Table 7.

Table 7. The coefficient of determination (R^2) assessment value results

Constructs	R^2	R^2 adjusted
Member satisfaction (MS)	0,581	0,577
Organizational performance (OP)	0,802	0,799

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Effect sizes (f^2) were then examined to determine the relative contribution of each predictor. Organizational Culture demonstrated a stronger effect on Member Satisfaction ($f^2 = 0.224$) than Innovative Leadership ($f^2 = 0.069$). Conversely, Member Satisfaction exerted a very large influence on Organizational Performance ($f^2 = 1.153$), whereas the direct effects of Innovative Leadership ($f^2 = 0.020$) and Organizational Culture ($f^2 = 0.014$) were relatively weak. These findings indicate that Member Satisfaction represents the principal explanatory mechanism for Organizational Performance. The Effect Size (f^2) value are summarized in Table 8.

Tabel 8. The effect size (f^2) assessment value results

Constructs	IL	OC	MS	OP
Innovative Leadership (IL)			0.069	0.020
Organizational Culture (OC)			0.224	0.014
Member Satisfaction (MS)				1.153
Organizational Performance (OP)				

Predictive relevance was evaluated using the Stone–Geisser Q^2 statistic. Member Satisfaction achieved a Q^2 value of 0.356, while Organizational Performance recorded a Q^2 value of 0.497. Because both values exceeded zero, the structural model demonstrated satisfactory predictive relevance, confirming its capability to predict endogenous constructs. The Stone–Geisser Q^2 statistic value are summarized in Table 9.

Table 9. The stone–geisser Q^2 statistic value results

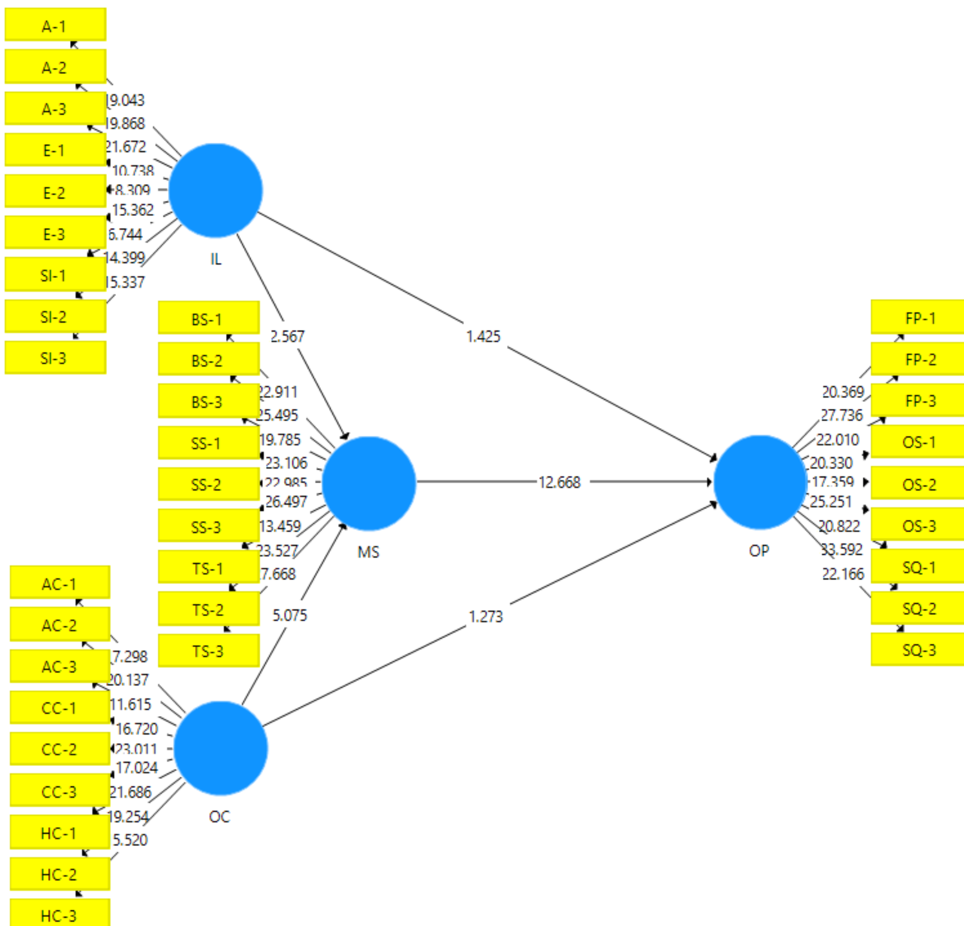
Constructs	SSO	SSE	Q^2 (1-SSE/SSO)
Member Satisfaction (MS)	1791,000	1152,793	0,356
Organizational Performance (OP)	1791,000	900,601	0,497

Finally, model fit was examined using the Standardized Root Mean Square Residual (SRMR) and RMS Theta. The model produced an SRMR value of 0.069, which satisfied the recommended criterion below 0.10, indicating acceptable overall model fit. Although the RMS Theta value was 0.142, slightly above the recommended threshold, the overall structural model remained acceptable because the primary evaluation criteria for PLS-SEM emphasise predictive capability rather than absolute covariance fit.

4.3 Hypoteses Testing

The significance of the proposed hypotheses was evaluated using the bootstrapping procedure. the bootstrapping procedure testing results are summarized in figure 2 anda Table 10. The results indicate that Innovative Leadership positively influenced Member Satisfaction ($\beta = 0.285$; $t = 2.439$; $p = 0.008$), supporting H1. Likewise, Organizational Culture significantly influenced Member Satisfaction ($\beta = 0.514$; $t = 4.650$; $p < 0.001$), providing support for H2. Among these two predictors, Organizational Culture exhibited the stronger direct effect.

In contrast, the direct relationships between the two organizational capabilities and Organizational Performance were not statistically significant. The effect of Innovative Leadership on Organizational Performance (β = 0.110; t = 1.403; p = 0.081) did not reach statistical significance, leading to the rejection of H7. Similarly, Organizational Culture failed to demonstrate a significant direct influence on Organizational Performance (β = 0.098; t = 1.307; p = 0.096), resulting in the rejection of H3.



Figue 2. T-stitistic assessment value results

Then proceed to the summary of the path coefficient values.

Table 10. Path coefficient assessment value results

Direct/Indirect Corelation	Orignal sample	Standard deviation	t-statistics	ρ-value	Decisions
H1: IL→MS	0,285	0,117	2,439	0,008	Significant
H2: OC → MS	0,514	0,111	4,650	0,000	Significant
H3: OC → OP	0,098	0,075	1,307	0,096	Unsignificant
H4: MS→OP	0,737	0,059	12,527	0,000	Significant
H5: IL→MS→OP	0,210	0,086	2,438	0,008	Significant
H6: OC→MS→OP	0,397	0,090	4,233	0,000	Significant
H7: IL →OP	0,110	0,078	1,403	0,081	Unsignificant

Conversely, Member Satisfaction exerted a substantial positive influence on Organizational Performance ($\beta = 0.737$; $t = 12.527$; $p < 0.001$). This relationship exhibited the largest path coefficient and the highest t-value in the structural model, confirming H4 and indicating that Member Satisfaction constitutes the strongest determinant of Organizational Performance within Credit Union Pancur Kasih.

The mediating role of Member Satisfaction was subsequently evaluated through indirect effect analysis. The indirect relationship between Innovative Leadership and Organizational Performance through Member Satisfaction was statistically significant ($\beta = 0.210$; $t = 2.438$; $p = 0.008$), supporting H5. Likewise, the indirect effect of Organizational Culture on Organizational Performance through Member Satisfaction was also significant ($\beta = 0.397$; $t = 4.233$; $p < 0.001$), providing support for H6.

These findings indicate that Member Satisfaction functions as an important mediating mechanism linking organizational capabilities with Organizational Performance. Given that the direct effects of Innovative Leadership and Organizational Culture on Organizational Performance were not statistically significant, while both indirect effects through Member Satisfaction were significant, the empirical evidence suggests that the influence of these organizational resources is transmitted primarily through Member Satisfaction rather than through direct organizational pathways.

5. Discussion

This study provides empirical evidence that Innovative Leadership and Organizational Culture contribute to organizational performance primarily by strengthening Member Satisfaction, rather than through direct organizational effects (Anderson & Mittal, 2000). The findings therefore extend previous cooperative management literature by demonstrating that organizational resources alone are insufficient to generate superior performance unless they are translated into positive member experiences (Peteraf & Barney, 2003). This mechanism supports the integration

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of the Resource-Based View (RBV) and Expectancy–Disconfirmation Theory (EDT), suggesting that valuable organizational resources create sustainable organizational outcomes only when they enhance members' evaluations of organizational services and governance (Oliver, 1980). The overall findings are consistent with the research objective and the proposed conceptual framework presented in the thesis.

First, the positive influence of Innovative Leadership on Member Satisfaction indicates that leadership capability constitutes an important strategic organizational resource within Credit Union Pancur Kasih (Zhu et al., 2024). Leaders who encourage innovation, empower employees, and promote organizational adaptability create a more responsive service environment that enhances members' perceptions of organizational quality (García-Morales et al., 2012). This finding is consistent with recent leadership research arguing that innovation-oriented leadership strengthens stakeholder trust, organizational responsiveness, and service quality (Hughes et al., 2018). Unlike many previous studies focusing primarily on employee outcomes, this research demonstrates that innovative leadership also contributes directly to members' satisfaction within a cooperative context, where members simultaneously function as customers and owners (McKillop & Wilson, 2011). This finding therefore broadens the application of innovative leadership theory beyond commercial organizations into membership-based financial cooperatives (Tung, 2017).

Second, Organizational Culture demonstrated a stronger influence on Member Satisfaction than Innovative Leadership, highlighting the importance of shared organizational values in shaping members' experiences (Cameron & Quinn, 2006). The integration of Clan Culture, Adhocracy Culture, and Hierarchy Culture appears to create an organizational environment characterised by collaboration, innovation, and governance transparency. These cultural characteristics enable Credit Union Pancur Kasih to deliver more consistent services while maintaining members' confidence in organizational management (Hartnell et al., 2011). The result reinforces the Competing Values Framework, which argues that organizational effectiveness depends upon balancing flexibility, innovation, collaboration, and formal control rather than emphasizing a single cultural orientation (Cameron & Quinn, 2006). For cooperative organizations, this balanced cultural configuration appears particularly important because members evaluate both service quality and organizational accountability simultaneously (Cornforth, 2004).

An important contribution of this study lies in the finding that neither Innovative Leadership nor Organizational Culture exerted a statistically significant direct influence on Organizational Performance (Hair et al., 2021; Nitzl et al., 2016). Instead, both variables improved performance indirectly through Member Satisfaction (Baron & Kenny, 1986; Zhao et al., 2010). This finding differs from many previous studies reporting significant direct effects of leadership and culture on organizational performance (García-Morales et al., 2012). Within the Credit Union context, organizational performance appears to depend less on internal managerial capability itself and more on how members perceive and respond to those capabilities (Oliver, 1980). Consequently, organizational resources become strategically valuable only when they improve members' satisfaction, trust, and continued participation. This finding provides empirical support for the behavioural mechanism proposed by Expectancy–Disconfirmation Theory, in which favourable organizational experiences generate behavioural responses that subsequently improve organizational outcomes (Parasuraman et al., 1988).

The significant mediating role of Member Satisfaction further represents the principal theoretical contribution of this research (Baron & Kenny, 1986; Hayes, 2018). Previous cooperative studies have frequently employed employee satisfaction, organizational commitment, or service quality as mediating variables (Karatepe et al., 2022), whereas this study demonstrates that member satisfaction constitutes a more appropriate explanatory mechanism within member-owned financial institutions (McKillop & Wilson, 2011). Since Credit Union members simultaneously occupy the roles of owners, customers, and beneficiaries, their satisfaction directly influences participation, loyalty, service utilisation, and long-term organizational sustainability. The strong mediating effect therefore explains why organizational capabilities alone are insufficient to improve performance without first strengthening member perceptions of organizational value (Hult et al., 2004).

From a practical perspective, these findings suggest that Credit Union managers should prioritise strategies that improve member satisfaction rather than focusing exclusively on internal organizational improvement (Anderson & Mittal, 2000; Kaplan & Norton, 2007). Leadership development programmes should encourage innovation, empowerment, and adaptive decision-making (Zhu et al., 2024), while organizational development initiatives should strengthen collaborative values, innovation, and transparent governance (Cameron & Quinn, 2006; Schein, 2010). However, these initiatives should ultimately be evaluated according to their ability to improve members' experiences rather than solely internal operational indicators (Oliver, 1980; Parasuraman et al., 1988). By continuously enhancing member satisfaction through innovative leadership and supportive organizational culture, Credit Union Pancur Kasih can strengthen organizational performance while maintaining long-term competitiveness within an increasingly digital financial environment. This implication aligns with the study's objective of explaining how internal organizational capabilities generate sustainable organizational performance through member-centred mechanisms (Barney, 1991; Teece, 2007).

6. Implication

This study provides important theoretical and practical implications for strategic management, organizational behaviour, and cooperative management literature. From a theoretical perspective, the findings extend the Resource-Based View (RBV) by demonstrating that valuable organizational resources, namely Innovative Leadership and Organizational Culture, do not automatically generate superior organizational performance. Instead, these intangible resources create organizational value only when they are translated into favourable member evaluations through Member Satisfaction. This finding enriches RBV by highlighting the importance of stakeholder-centred behavioural mechanisms in transforming organizational capabilities into sustainable organizational outcomes. Furthermore, the study broadens the application of Expectancy–Disconfirmation Theory (EDT) by confirming that member satisfaction functions as the primary mechanism through which organizational capabilities influence performance within

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member-owned financial cooperatives. Unlike previous studies that predominantly examined employee satisfaction or organizational commitment, this research positions member satisfaction as the central mediating construct linking leadership, organizational culture, and organizational performance. Consequently, the study contributes to the growing literature on cooperative governance by integrating Innovative Leadership Theory, the Competing Values Framework (CVF), RBV, and EDT into a single conceptual model specifically developed for Credit Union organizations.

From a practical perspective, the findings provide valuable guidance for the management of Credit Union Pancur Kasih and other member-based financial cooperatives. The results suggest that organizational performance can be enhanced more effectively by improving member satisfaction than by focusing solely on internal managerial efficiency. Accordingly, organizational leaders should strengthen innovation-oriented leadership behaviours, including employee empowerment, adaptive decision-making, and continuous service innovation. Simultaneously, managers should cultivate a balanced organizational culture that combines collaboration, innovation, and governance transparency to strengthen members' trust and long-term commitment. Since member satisfaction represents the principal pathway leading to superior organizational performance, management should continuously monitor members' perceptions through regular satisfaction assessments and utilise the feedback to improve service quality, communication, and organizational responsiveness. Collectively, these initiatives will strengthen organizational competitiveness, reinforce member loyalty, and support the long-term sustainability of Credit Union organizations operating within an increasingly competitive and digitally transformed financial environment.

7. Future Research

Although this study provides valuable insights into the relationships among Innovative Leadership, Organizational Culture, Member Satisfaction, and Organizational Performance, several opportunities remain for future research to expand and refine the proposed conceptual framework. First, this study was conducted exclusively within Credit Union Pancur Kasih, West Kalimantan, which may limit the generalisability of the findings to other cooperative institutions or geographical contexts. Future studies should therefore validate the proposed model across different Credit Unions operating in other Indonesian provinces or in international cooperative settings with distinct institutional environments, governance systems, and cultural characteristics. Comparative studies would provide a deeper understanding of whether the observed relationships remain stable across different organizational contexts and cooperative structures.

Second, future research is encouraged to extend the proposed framework by incorporating additional antecedent, mediating, and moderating variables that may further explain organizational performance in member-based financial institutions. Variables such as digital leadership capability, financial literacy, organizational trust, member engagement, service innovation, digital transformation readiness, organizational resilience, and governance quality may provide a more comprehensive explanation of organizational performance in increasingly dynamic financial environments. Likewise, contextual moderators including competitive intensity, technological turbulence, regulatory support, and organizational size may strengthen or weaken the relationships identified in this study and therefore deserve further empirical investigation.

Third, the present study adopted a cross-sectional quantitative design, which captures organizational conditions at a single point in time. Future studies should consider employing longitudinal research designs to examine how leadership capability, organizational culture, member satisfaction, and organizational performance evolve throughout organizational transformation and digitalisation processes. Longitudinal evidence would provide stronger support for causal inference and allow researchers to observe changes in organizational performance over time. In addition, mixed-methods approaches combining quantitative surveys with qualitative interviews or case studies could provide richer insights into how members perceive leadership practices, organizational culture, and service experiences beyond statistical relationships alone.

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