



## The Effect of Service Quality, Trust Members on Member Loyalty through Member Satisfaction

Veronika Septi Novianingsih✉, Kardoyo, Partono Thomas

Universitas Negeri Semarang, Indonesia

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### Abstract

This study aims to analyze and describe the effect of service quality, member trust on member loyalty through member satisfaction. The research approach used a quantitative method with path analysis which was processed using SPSS. The subjects of the research were all members of the KSP CU Pangudi Luhur Kasih. The research samples were 96 respondents, with cluster sampling techniques. The results showed (1) there was not a positive relationship between service quality variables on member loyalty, (2) there was a positive relationship between member trust variables on member loyalty, (3) there was a positive relationship between member satisfaction variables on member loyalty, (4) there was not a positive relationship between service quality variables on member satisfaction, (5) there was a positive relationship between member trust variables on member satisfaction, (6) there was not a relationship between service quality variables on member loyalty through member satisfaction, (7) there was a positive relationship between variables member trust on member loyalty through member satisfaction.

## INTRODUCTION

The development of the cooperative movement in Indonesia have ups and downs were outstanding. Many cooperative drowning than that still exist to survive, so we can say "life would not hesitate to die". But there is also a cooperative survive with good management. Type cooperative that developed in Indonesia is diverse, including savings and credit cooperatives, business cooperatives, cooperative civil servants, school cooperatives, village cooperatives, and there are emerging today that the Cooperative Savings and Loans Credit Union.

In an era of full competition in the field of economics and banking, many companies are focusing efforts to retain a loyal customer base. This is especially true in the financial services sector where deregulation has created an environment that allows consumers to choose alternative service in meeting their financial needs. Financial institutions increasingly fierce competition in line with the implementation of the ASEAN Economic Community (AEC). Direct banking company strategy to increase satisfaction, trust and customer loyalty through better service quality, as well as non-bank financial institution that is cooperative. Cooperatives have a positive role, either directly or indirectly in the improvement of the national economy in Indonesia. Including the role of cooperatives in improving the economic progress for its members and for the community. This is as stated in the Act of 1945, particularly Article 33 paragraph (1) states that the Indonesian economy is structured as a joint venture based on family principles. Further explanation of Article 33 of the Constitution of 1945 put a good cooperative in its capacity as a pillar of the national economy as well as an integral part of national economic order. By paying attention to the position of cooperatives as mentioned above, the role of cooperatives is important in growing and developing the economic potential of people as well as in realizing economic democracy lives that have democratic characteristics, togetherness, family, and openness. This is as stated in the Act of 1945, particularly Article 33 paragraph (1) states that the Indonesian economy is structured as a joint venture based on family principles.

Further explanation of Article 33 of the Constitution of 1945 put a good cooperative in its capacity as a pillar of the national economy as well as an integral part of national economic order. By paying attention to the position of cooperatives as mentioned above, the role of cooperatives is important in growing and developing the economic potential of people as well as in realizing economic democracy lives that have democratic characteristics, togetherness, family, and openness. This is as stated in the Act of 1945, particularly Article 33 paragraph (1) states that the Indonesian economy is structured as a joint venture based on family principles. Further explanation of Article 33 of the Constitution of 1945 put a good cooperative in its capacity as a pillar of the national economy as well as an integral part of national economic order. By paying attention to the position of cooperatives as mentioned above, the role of cooperatives is important in growing and developing the economic potential of people as well as in realizing economic democracy lives that have democratic characteristics, togetherness, family, and openness. Further explanation of Article 33 of the Constitution of 1945 put a good cooperative in its capacity as a pillar of the national economy as well as an integral part of national economic order. By paying attention to the position of cooperatives as mentioned above, the role of cooperatives is important in growing and developing the economic potential of people as well as in realizing economic democracy lives that have democratic characteristics, togetherness, family, and openness. Further explanation of Article 33 of the Constitution of 1945 put a good cooperative in its capacity as a pillar of the national economy as well as an integral part of national economic order. By paying attention to the position of cooperatives as mentioned above, the role of cooperatives is important in growing and developing the economic potential of people as well as in realizing economic democracy lives that have democratic characteristics, togetherness, family, and openness.

In connection with people's economic movement based on family principles then needed an agency that can provide shared prosperity. One type of cooperation that is developing in Indonesia is a Credit Unions. According to

Kashmir (2016) Credit Unions referred to as a financial institution because of the business run by credit unions are financing efforts which collect funds from members who then distribute the funds back to its members or the general public.

Highly satisfied customers generally longer loyal, buy more when the company introduced new products and improving the existing production, talking about the nice things about the company and its products, not much attention to competing brands and not very sensitive to price, offering ideas to the company's products or services, and less costly to serve these customers than new customers because transactions are routine (Kotler, 2017).

Saving options in today's increasingly numerous and varied, not only in financial institutions such as banks, but also non-bank financial institutions such as via Credit Union in which the gathered people who trust and social character with a view to the common welfare. Types of non-bank financial institutions in the form of these credit unions (CUs) was established to provide opportunities to its members obtain loans easily and cost mild interest.

Credit Union is taken from the Latin is Credit - Credere means to believe and and Union - Unio means the collection. So Credit Union is a collection of people who trust each other, a bond of which agreed to deposit their money thus creating a joint capital to be lent to members with the goal of productive and well-being (a shoot, 2014). Currently, the term Credit Union has not become part of Indonesia, but the cooperative terminology commonly known as credit cooperatives. In the Cooperatives Act, better known by the name of Credit Unions (KSP). Lending as a solution to the needs is a true solution, but a solution to the needs of member not only of the loan but also of savings.

Credit Union teaches members to be able to recognize their financial goals, while also assessing the financial ability of the family. By becoming a member of the credit union can help improve family finances through productive activities. Credit Union also has a social responsibility to develop and expand its business members organize courses so that members have certain skills. Healthy Credit Union can certainly able to deliver members achieve prosperity.

CU immerse themselves in the philosophy of "People Helping People Help Themselves". CU makes all members of the investor and owner, no foreign capital, either from within the country in the form of loans from banks or other financial institutions, especially foreign capital, is haram (Marjono, 2015).

Cooperative Credit Union was first formed in Europe, precisely in Germany in 1849. The idea was spearheaded by Mayor Flammersfield named Frederich Wilhelm Raiffeisen. Credit Union in Indonesia was first introduced by a Catholic priest from Germany named Karl Albrecht SJ Karim Arbie in 1967, which then in 1970 formed CUCO (Credit Union Concelling Office) in Jakarta. Credit cooperatives or credit unions or commonly abbreviated as CU is a financial institution that is engaged in the savings and loan owned and managed by its members, and which aims to improve the life of its own members. Credit Union has a principle that does not exist in other credit unions, namely the principle of Governmental, Solidarity and Education.

Customer satisfaction or the satisfaction of members is determined by the quality of products and services desired by the customer, so that the quality assurance a top priority for banking institutions. In the customer satisfaction with the service, there are two main things are interrelated that customer expectations for service quality (expected quality) and customer perception of service quality (perceived quality). Customers always judge a service received compared to what is expected or desired (Parasuraman et al., 1993). Morgan & Hunt in Akbar & Parvez (2009) states that the trust only when one party has confidence in the reliability and integrity of the exchange partners. Lau and Lee in Akbar & Parvez (2009) states that if one party believes the other party,

Loyalty is the amount of consumption and frequency of purchases made by a customer of a company. That the quality of connection consisting of satisfaction, trust and commitment has a positive relationship with loyalty (Yuniarti, 2015).

Objective creation of new products and improvement of these services is to retain old customers and attract new customers. Customers who are satisfied with the service received will

foster customer loyalty so that it will become a loyal customer (Ismail, 2014).

The idea of the establishment of the Credit Union for their phenomena that exist in the community where most of them suffered financial ruin / finance. Dig a hole and cover the hole as if it was unavoidable in order to meet the necessities of life, namely food, clothing, shelter, education, health, and information technology. Plus strengthening instant culture, consumerism, dependence with other parties, and his condition worsened when independence (self-help), togetherness and solidarity gradually disappear. This is also experienced by employees in the scope of Pangudi Luhur Foundation, where employees also have a consumer culture, and the less seeks to have a productive business.

Credit Unions (KSP) PL Kasih Credit Union is one of the primary cooperatives are growing in the region of Central Java. KSP CU OT Love in running operations have complied with the legal aspects and legislation, it is reflected in the Law Firm through the Minister of Cooperatives and Small and Medium Enterprises No. 1095 / BH / M.KUKM.2 / XI / 2012 dated November 2 2012 with the ratification of the Deed of Establishment of Credit Unions Credit Union Pangudi Divine Love and Business license Savings and Loan Number: 228 / SISP / Dep.I / XI / 2012 under the name of Credit Unions Credit Union Pangudi Divine Love. Motto KSP CU PL Love that is "Economic Mandirikan Increase Prosperity".

CU membership growth data KSP PL Love by KSP CU RAT Report data PL Love Cover Books (TB) in 2012 to 2017 reported in the Annual Members Meeting (RAT) PL CU KSP Love can be seen in the following graph:

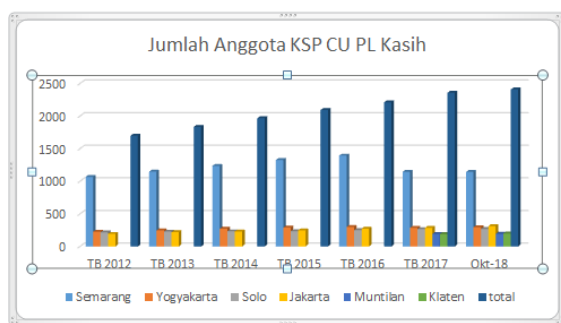


Figure 1. Number of Members

Data source: 2018

Figure 1 shows the graph that the number of members of the six-year period increased from originally only 4 (four) region as a place of service, is currently developing a six (6) place of service.

With increasing number of members, it is also accompanied by the release of members of KSP CU PL Love. Data members who came out to date can be seen in the following graph:

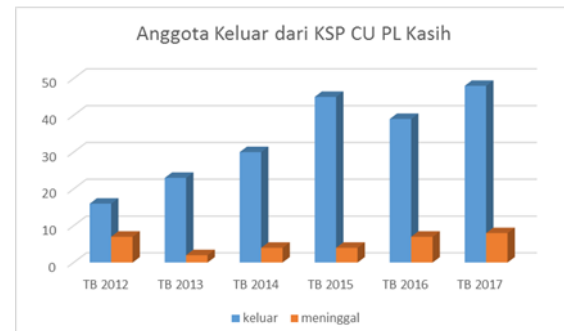


Figure 2. Members Quit

Data source: 2018

In Figure 2 is seen an increase in members out of the KSP CU PL Love. Things that cause the release of members can be varied, ie, less satisfied with the services or also because of lack of trust in management, and infidelity members themselves.

On the other hand products supplied KSP Love CU OT there are various, but not all interested members. Here is presented a graph of loan products and savings products KSP CU PL Love:

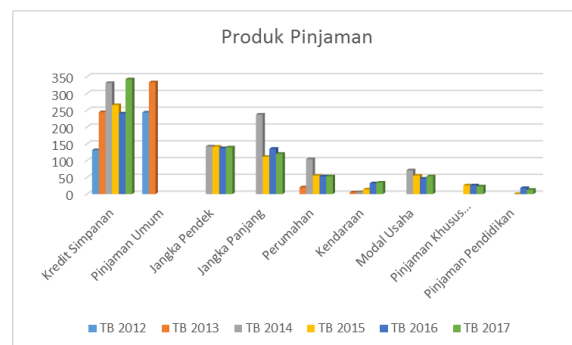


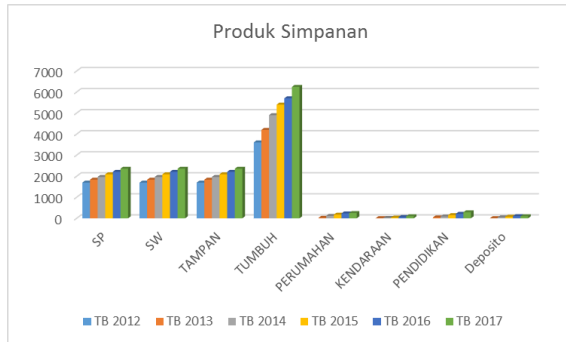
Figure 3. Loan Product

Data source: 2018

In Figure 3 shows that loan products, particularly general loans only until closing in 2013, began to close the book loan products in 2014 developed into a short-term loan, long term, housing, vehicles, venture capital, special, and education. Loan products the least desirable visible on educational loans. Member availing

loan products just a little, not even half the number of members, whereas the number of members to date reached 2,407 members. CU KSP Services PL Love needs to be improved for members who do not take advantage of the loan product.

In addition to the loan product, those savings products shown in the following graph:



**Figure 4.** Product Savings

Data source: 2018

Figure 4 shows a graph on selection of deposit products, it appears that savings products began closing in 2013, KSP CU PL Kasih develop new deposit products, namely savings housing, transport, education and deposits. However, seen also on the graph that the new products launched less attractive to members. Not all members who take advantage of a new product developed to date.

According to Kotler (2017) satisfied consumers tend loyal where they would buy again from the same manufacturer. The data shows that members are less interested in savings products provided, in particular housing deposits, savings vehicle, educational savings, and time deposits.

A wide selection of products provided by KSP CU PL Love accommodate a variety of input from members, so hopefully members can take advantage of the products that have been available. Provision of venture capital to members with a simple and easy procedure that is less burdensome collateral will greatly assist member. In granting the loan, the more public cooperatives, with the terms of a simple, low interest, and based on the trust of the parties involved in the lending and borrowing agreements, would not be separated from the assurance that the cooperative sure that the debtor will actually pay off debt. Also of interest is paid to the cooperative will be returned to members in the form of Reply and

Reply Services Services Deposits Loans given at each end of the closed book.

In the study by Cronin & Taylor (1992) quality of service seems to have no effect (positive) is significant in the intention to repurchase (in contrast to a significant positive impact on satisfaction with the intention of buying it back), while Boulding et al (1993) found a positive relationship between quality servicing and repurchase intention and willingness to recommend.

Allred (2015) indicate that credit unions Significantly higher rate than banks on 11 of the 14 service quality questions: access; courtesy; communication; credibility; security; empathy; tangibles; basic service; fairness; fixing mistakes; and guarantees. The findings indicate that Also Neither banks nor credit unions do a good job of surveying the customer needs or retaining customers.

Quality has a close relationship with the customer satisfaction. Quality provides an impetus to customers to establish strong ties with the company. In the long term these bonds allow companies to understand carefully the customer's expectations and requirements. Thus, companies can improve customer satisfaction where the firm maximizes pleasant customer experience and minimize the less favorable customer experience (Tjiptono, 1996).

Guspul (2014) shows the results of research by t test (partial) and path analysis that the quality of service that visits of five dimensions: tangibles, reliability, responsiveness, assurance and empathy have a significant impact on customer confidence in Wonosobo Shari'ah financial services, and satisfaction proved to mediate service quality on customer confidence in Wonosobo Shari'ah financial services. Khuluq (2016) reported the results of the first hypothesis testing shows that the quality of service has a significant influence on the results of the second test shows that the visitor satisfaction has a significant influence on visitor loyalty. Based on the results of the study showed that service quality has a positive influence.

Goddess (2014) obtained results the better the quality of services provided by PT BPR Hockey then it can improve customer satisfaction, otherwise the worse the quality of services provided will get low satisfaction felt by the

customers of PT BPR Hockey. The higher the level of satisfaction felt by customers of PT BPR Hockey, the higher level of customer loyalty, otherwise the worse the perceived satisfaction, the lower the level of customer loyalty to PT BPR Hockey. The better the quality of service provided to customers, the higher the level of customer loyalty to PT BPR Hockey, and conversely the bad quality of service given the lower the level of customer loyalty to PT BPR Hockey.

Noeraini (2016) reported the results of the simultaneous test (F test) showed trust, quality service, and simultaneously have a significant influence on customer satisfaction in PT Tiki Line Ekakurir Nugraha (JNE), Surabaya. The results of the partial test (t test) demonstrated trust, quality service, and partially have a significant influence on customer satisfaction in PT Tiki Line Ekakurir Nugraha (JNE), Surabaya.

Santoso (2011) showed that: 1) responsiveness and empathy, positive effect on customer confidence. Reliability negatively affect customer confidence. Tangibles and assurance no effect on customer confidence, 2) empathy and trust has a positive effect on customer satisfaction, while tangibles, reliability, responsiveness and assurance of no significant impact on customer satisfaction, 3) the trust of customers is able to mediate the effect of tangibles, reliability, responsiveness, assurance and empathy to customer satisfaction so that the effect of tangibles, reliability, responsiveness, assurance and empathy toward customer satisfaction can through customer confidence.

## RESEARCH METHODS

This research receipts quantitative method with path analysis (path analisis) were processed using SPSS. Determination of the number of

samples is done by statistical calculation by using Formula Slovin. Slovin formula used to determine the sample size of the population that has a known amount of which 2,407 members. The level of precision specified in the determination of the sample is 10%. Data collection method using a questionnaire that was tested for validity and reliability. Normality test results showed that all of the data in this study has a significance value greater than 0.05 (sig> 0.05), so it can be concluded that the study data were normally distributed. Multicoloniarity test results indicate that each independent variable has a value of tolerance> 0.1 and VIF <10. So it can be concluded that there is no multikolenieritas between independent variables in this regression model.

Glejser test is a test of hypothesis to determine whether a regression model has an indication heterokedastisitas by way of absolute meregres residuals (AbsUt) (Gujarati, 2003). SPSS display results clearly showed no significant independent variables were statistically affect the dependent variable Absolute value Ut (AbsUt). It is seen from the probability of significance above 5%, the Quality of Service (X1) of 0931, Member Trust (X2) of 0173, and Member Satisfaction (Z) of 0545, which concluded that it does not contain any regression heteroscedasticity.

## RESULTS AND DISCUSSION

In this study, the independent variables are Quality of Service (X1), Member Trust (X2), variable interveningnya is Member Satisfaction (Z) while the dependent variable is the Member Loyalty (Y), the regression equation is as follows:

$$Z = -0.029X1 + 0.309X2 + e1$$

$$Y = 0.074X1 + 0.366X2 + 0.718Z + e2$$

**Table 1.** Evaluation of Parameter Estimation

Commentary	Unstandarized Beta	SE	Prob.	Information
Members Loyalty Service Quality →	0074	0055	0185	Not significant
Members trust → Member Loyalty	0366	0133	0007	Significant
Member Satisfaction → Loyalty Members	0718	0175	0000	Significant
Quality of Service → Member Satisfaction	-0029	0033	0372	Not significant
Members trust → Member Satisfaction	0309	0072	0000	Significant
Quality of service → Member Satisfaction → Loyalty Members	-0.020822		0195	Not significant

Members trust → Member Satisfaction →	0.221862	0001	Significant
Loyalty Members			
SMC 1 (%)	50.7		
SMC 2 (%)	25.5		

The above data explains the regression coefficient or a direct connection that the strongest correlation is shown the influence of member satisfaction to loyalty members, namely 0.718. While the weakest relationship ditunjukkan by the impact of service quality to satisfaction of members of -0.029. Value 50.7% and 25.5% is the value of square multiple correlation (SMC) or the coefficient of determination is that the Loyalty Members can be explained by the variable Quality of Service, Trust Members and Satisfaction Members of 50.7%, while satisfaction of Members able to be influenced by the Quality of Service and Trust Members amounted to 25.5 %.

#### **Relationship Between Service Quality on Member Loyalty**

There is no positive relationship between the variables of service quality to loyalty members, then  $H_0$  is accepted. The results showed that service quality variable coefficient is positive at 0.074 to the loyalty of members. This means that the variable quality of service to a loyal member has a positive relationship. Impact of service quality is not significant

since it is known that the statistical significance of 0.185. Descriptive statistical analysis indicates that the quality of service KSP Love CU PL at high criteria.

The results are consistent with research Aryani (2010) found no effect of service quality on customer loyalty. Felix (2017) Showed a significant and positive relationship between service quality and customer satisfaction while comparing dimension like customer loyalty with reliability, responsiveness and assurance. On the other hand, comparison based on positive word of mouth with service quality sub-variables like Reliability, Assurance, tangibles, empathy and responsiveness, revealed that there was no significant relationship between the variables. However, on the other hand, results indicated resources to that there was no significant positive relationship between service quality when comparisons were made between customer loyalty

and empathy, customer loyalty and tangible at ( $r = -0.014$ ,  $sig = 0.759$ ) and ( $r = -0.018$ ,  $sig = 0.685$ ) respectively. On both items the findings revealed that there is a negative relationship between the variables insignificant, therefore we accepted the null hypothesis.

#### **Relationship Between Member Trust on Member Loyalty**

There is a positive relationship between the variables of trust members to loyalty members,  $H_a$  accepted. Members trust variable coefficient is positive at 0.366 loyalty members. This means that the variable trust member loyalty member has a positive relationship. Effect of trust members statistically significant because it is known that the significance of 0.007. This means that the higher the confidence of members, the higher the loyalty of members. Descriptive statistical analysis showed that the average member of KSP CU PL Love has a high trust members.

The results are consistent with research Fian (2016) stated that customer satisfaction and customer trust has a positive effect on customer loyalty both regression and partial hypothesis testing. Bahrudin (2015) expressed the belief significant positive effect on the Customer Loyalty Samsung Galaxy Smartphone users, meaning that a strong belief against the Samsung Galaxy brand will be followed by increased customer loyalty. Research conducted by Kurniasari (2012) found a significant effect of trust on customer loyalty. Tumbel (2016) expressed confidence partially influence on customer loyalty at PT. Bank BTPN Cab. Amurang People's Business Partners, Kab. South Minahasa.

#### **Relationship Between Member Satisfaction on Member Loyalty**

There is a positive relationship between the variables of member satisfaction to loyalty members,  $H_a$  accepted. Member satisfaction variable coefficient is positive for 0.718 loyalty members. This means that member satisfaction variables on loyalty member has a positive



relationship. Effect of member satisfaction statistically significant because it is known that the significance of 0000. This means that the higher the satisfaction of members, the higher the loyalty of members. Descriptive statistical analysis showed that the satisfaction of members of the CU PL KSP Love is at the high criteria.

The results are consistent with research conducted by Shanka (2012). The study, entitled Bank Service Quality, Customer Satisfaction and Loyalty in Ethiopian Banking Sector. The regression results of customer satisfaction and loyalty significance value of 0.05 and 62% customer satisfaction indicated a significant effect on loyalty. Research conducted by Mei Mei Lau et al. (2013) showed that customer satisfaction also has a significant relationship to the loyalty with a P value <0:01 at R-square value of customer satisfaction and customer loyalty in 0270 and 0367. Setiawan (2016) customer satisfaction and significant positive effect on customer loyalty service users Cooperative Success Rejo Agung Semarang, where  $t \text{ count} > t \text{ table } 1.679$ .

#### **Relationship Between Service Quality on Member Satisfaction**

There is no positive relationship between the variables of service quality to the satisfaction of the members, then  $H_0$  is accepted. Service quality variable coefficient is negative at -0029 to member satisfaction. This means that the variable quality of service to member satisfaction has a negative relationship. Impact of service quality is not statistically significant because it is known that the significance of 0.372.

This study is in line with research Puri (2017) concluded that SERVQUAL method, the value of each dimension is negative gap so that the quality of service cooperatives in all dimensions based on the perception of CU Tyas Manunggal KSP performance can not meet the expectations of members. Performance of services based on the level of satisfaction using CSI methods, 48.35%, which means members are not satisfied with the performance of services provided by the KSP CU Tyas Manunggal.

The results of this study are not consistent with research Sinaga (2015) which states that the partial service quality significantly influence the

satisfaction of members with a contribution of 18.92%. Setiawan (2016) partial variable service quality and significant positive effect on customer satisfaction in the Cooperative Success Rejo Agung Semarang. Where the service quality 4.409  $t \text{ count} > t \text{ table } 1.679$ .

#### **Relationship Between Member Trust on Member Satisfaction**

There is a positive relationship between the variables of trust member to member satisfaction, so  $H_a$  is received. Trust variable coefficient member is positive for 0309 on member satisfaction. This means that the variable trust member to member satisfaction has a positive relationship. Impact of service quality statistically significant because it is known that the significance of 0000. This means that the higher the confidence of members, the higher the satisfaction of members.

The results are consistent with research Setiawan (2016) which shows the test results in partial trust SPSS positive and significant impact on customer satisfaction in the Cooperative Success Rejo Agung Semarang. Winahyuningsih (2010) states in partial trust shown to have a positive and significant impact on customer satisfaction. It is shown from the test results that turned out  $t \text{ value } 10.386$   $t \text{ value}$  is greater than the value of  $t \text{ table } 1.658$ . Mahendra (2018) states that there is an influence on customer satisfaction customer confidence in the product oil in CV Mitra Perkasa Utomo.

#### **Relationship Between Service Quality on Member Loyalty Through Member Satisfaction**

There was no relationship between the variables of service quality to anggota loyalty through member satisfaction, then  $H_0$  is accepted. The coefficient of the variable quality of service to loyalty anggota through member satisfaction is negative amounting to -0021. This means that the variable quality of service loyalty through satisfaction anggota member has a negative relationship. Variables influence the quality of services to loyalty anggota through member satisfaction statistically significant because it is known that the significance of 0195.

From the research results Wantara (2015) showed the Chi-square Df 82 666 (degree of



freedom) by 62, GFI (goodness of fit index) of 0.943. The result of student satisfaction is the most important mediator between service quality and loyalty of students. Sukmawati (2015) Effect Mediated Service Quality Customer Satisfaction and Customer Trust on Customer Loyalty in PT Air Manado. The results showed that no significant effect on Customer Loyalty Service Quality Customer Satisfaction mediated.

### **Relationship Between Member Trust on Member Loyalty Through Member Satisfaction**

There is a positive relationship between the variables of trust members to loyalty members through member satisfaction, so  $H_a$  is received. Variable coefficient members trust the loyalty of members through member satisfaction was positive by 0.222. This means that the trust variable terhadap member loyalty members through member satisfaction has a positive relationship. Trust variables influence members of the loyalty of members through member satisfaction statistically significant because it is known that the significance of 0.001.

This study is in line with research Fian (2016) which states that customer satisfaction and customer trust has a positive effect on customer loyalty both regression and partial hypothesis testing. As well known to the dominant variable influencing customer loyalty in this study is Customer Satisfaction. Soegoto (2013) shows that collectively perceived value, trust and consumer satisfaction have a significant effect on consumer loyalty. Partially perception of values and beliefs significant effect on customer satisfaction, perceived value, trust and satisfaction have a significant effect on consumer loyalty.

### **CONCLUSION**

The results of research that has been done can be concluded as follows:

1. There is no positive relationship between the variables of service quality to loyalty members.
2. There is a positive relationship between the variables of trust member loyalty members. This means that the higher the confidence of members, the higher the loyalty of members.

Trust members rose one unit, then the loyalty of members rose 0.366.

3. There is a positive relationship between the variables kepuasan member loyalty members. This means that the higher the satisfaction of members, the higher the loyalty of members. Member satisfaction up one unit, then the loyalty of members rose 0.718.
4. There is no positive relationship between the variables of service quality to member satisfaction.
5. There is a positive relationship between the variables of trust member to member satisfaction. This means that the higher the confidence of members, the higher the satisfaction of members. Trust members rose one unit, then the member satisfaction rises 0.309.
6. There was no relationship between the variables of service quality to anggota loyalty through member satisfaction.

There is a positive relationship between the variables of trust members of the loyalty of members through member satisfaction. Trust members through member satisfaction up one unit, then the loyalty of members rose 0.222.

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