

The Effect of Service Quality, Image, Motivation on Loyalty Through Satisfaction in Women's Cooperatives

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Abstract

This study aims to determine whether the level of loyalty of members of women's cooperatives in Tulungagung Regency still needs to be improved so that the performance of women's cooperatives in the future increases and the goals of women's cooperatives will be achieved. The population in this study is the Women's Cooperative which carries out RAT and SHU distribution for 2 consecutive years (2020 – 2021) and the number of cooperative members is above 100 people, so there are 5,415 members from 36 women's cooperative units. The sample used was 358 members from 18 women's cooperatives, using proportional random sampling. Data analysis used descriptive analysis, classical assumption test, path analysis, and Sobel test. The results of hypothesis testing showed that there was a positive and significant effect on service quality, cooperative image, while cooperative motivation on member loyalty. There is a positive and significant effect of service quality on member loyalty through member satisfaction and cooperative image on member loyalty through member satisfaction, while cooperative motivation on member loyalty through member satisfaction and there is an effect of member satisfaction on member loyalty at the Women's Cooperative Tulungagung Regency.

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INTRODUCTION

Nowadays, the development of science, technology and information is growing rapidly, thus encouraging free trade where the economy will be more transparent and more borderless. One of the business entities that cannot be separated from free trade is the savings and loan business from small to large scale carried out by multinational private businesses, national private businesses and cooperatives. Cooperatives are business entities that are in accordance with the personality of the Indonesian nation that deserve to be developed to a large extent and as an important business entity and not as an alternative last resort. Cooperatives are also designated as the backbone and container for the people's economy, by some economists they are commonly referred to as pillars of the national economy.

The existence of cooperatives will be the foundation and hope in efforts to improve social and economic life for the people around them. Thus, it is quite reasonable if in an area there is a cooperative institution, the surrounding community or society in general hopes for cooperatives to be able to help and play a role in dealing with economic and social problems, alleviation and efforts to minimize the increase in poverty that occurs in the area. Kopwan (Women's Cooperative) is one of the social and economic institutions that is planned to be developed in East Java Province with the aim of providing space for the work of women (Kopwan members) to empower businesses and their level of welfare through the distribution of low-interest business capital loans.

K The success of a cooperative is largely determined by the role of its members. So that since the establishment of the cooperative, members must know the rights and obligations as well as what actions must be taken to get the benefits of the cooperative (Utami & Puja, 2021). The welfare of members is in accordance with the goals of cooperatives which are always pursued in various ways so that cooperatives can compete and maintain in the midst of increasingly fierce

competition in the era of free trade. Therefore, the creation of cooperative members who are dedicated and loyal is very important and necessary for the growth of cooperatives. It can be seen data on women's cooperatives that carried out RAT in 2017-2019 in Tulungagung Regency in the following table:

Table 1.1 Data on Women's Cooperatives conducting RAT in Tulungagung District

Years	Number of Cooperatives	Number of Cooperatives performing RAT
2017	287	203
2018	287	181
2019	287	180
2020	287	112
2021	287	128

Source: Dinas Koperasi & UMKM Tulungagung, 2022

Table 1.1 shows that cooperatives conducting RAT (Annual Member Meetings) have decreased every year starting in 2017-2020. It can be seen in 2017 the number of women's cooperatives that carried out RAT was 203 units of kopwan, then in 2018 the number of women's cooperatives that conducted RAT was 181 units of kopwan, in 2019 the number of women's cooperatives that conducted RAT was 180 units of kopwan, and in 2020 the number women's cooperatives that carried out RAT experienced a very high decline, namely as many as 112 kopwan units. However, in 2021 the number of women's cooperatives conducting RAT has increased by 128 kopwan units. This proves that there needs to be an increase in services for cooperative members and an increase in the ability of cooperative management in managing women's cooperatives in Tulungagung Regency. In addition, another reason that causes the decline in cooperatives conducting RAT is the inactivity of members and the exit of cooperative members. This can be caused by various factors, including the lack of loyalty of members to the cooperative, lack of satisfaction with services, lack of motivation of cooperative members, it could also be due to the declining image of the cooperative, or the lack of trust of members with their management.

According to (Meftahudin, 2017), loyalty is a deep loyalty to repurchase or make repeated

purchases of the same brand on a regular basis in the future, despite the involvement of situational factors and marketing efforts that have the potential to cause brand switching behavior. Meanwhile, according to (Wirawan & Firmani, 2021) customer loyalty is a repeat purchase of the same particular brand repeatedly and consistently. In addition, according to (Ekawati et al., 2014) loyalty is a deeply held commitment to buy or re-support a preferred product or service in the future even though the influence of the situation and marketing efforts has the potential to cause customers to switch. In addition, according to (Dayuwati et al., 2020) a consumer is said to be loyal or loyal if the consumer shows buying behavior on a regular basis or there is a condition that requires consumers to buy at least twice in a certain time interval. According to (Maghfiroh & Rusdarti, 2016) the loyalty of cooperative members is very important to survive from competitors. When members of the cooperative are loyal, the cooperative does not need to worry about the continuity of its business in the future, this is because its business is based on the needs of members.

According to (Musdalifah & Hasan, 2020) loyalty is a measure of the relationship between consumers and a product or service to an organization that is followed. This measure can provide an overview of the possibility of switching or not consumers to other products or services. (Griffin, 2005:31), suggests that there are several indicators that are used as benchmarks for consumers who are loyal to a product or service, including: 1) Make purchases on a regular basis. 2) Purchase between product or service lines. 3) Referring to others. 4) Demonstrate immunity from the pull of competition (not easily influenced by the competitive pull of other similar products).

Member loyalty plays a very important role for a business entity that wants its business to continue to exist. This is because member loyalty has a strong influence on the sustainability and success of a business. (Nurudin, 2017) states that cooperative members who have high loyalty will always use the products or services provided by

the company and will not be affected by the services offered by other parties. The following shows the data on deposits made by members of women's cooperatives in Tulungagung Regency.

Table 1.2 Tulungagung Regency Women's Cooperative Savings Data

Years	Number of Cooperatives	Total Savings (Rp.)
2017	203	22,413,545,268
2018	181	18,817,279,135
2019	180	23,224,312,838
2020	112	18,432,414,959
2021	128	20,882,819,840

Source: Dinas Koperasi & UMKM Kabupaten Tulungagung, 2022

In table 1.2 it can be seen that in 2017 the amount of savings paid by cooperative members was Rp. 22,413,545,268, while in 2018 the number of deposits received by cooperative members was Rp. 18,817,279,135, then in 2019 the number of cooperative member deposits received was Rp. 23,224,312,838. In 2020 the amount of savings received by cooperative members is Rp. 18,432,414,959, and in 2021 the number of cooperative members' deposits received is Rp. 20,882,819,840. So it can be concluded that the savings product of women's cooperatives in Tulungagung Regency has fluctuated, meaning that the condition of women's cooperative savings products has fluctuated and fluctuated every year. The ups and downs of these deposits are caused because there are cooperative members who have not paid or paid off deposits that should be paid every month or because members are not punctual in paying savings. This is because the services provided by cooperatives to members and the community here have not been fully good, the lack of services carried out both from administrative services and services from existing business units. Service activities are carried out to create good relations between cooperatives and members by providing good and satisfying service to members on an ongoing basis.

According to (Khasanah & Prof.Dr.Joko widodo, 2014) service quality is an effort to fulfill customer needs and desires as well as the accuracy of delivery to balance customer expectations. (Yanti &

Fitrayat, 2014) argues that there are five dimensions of service quality, namely tangible, reliability, responsiveness, assurance, and empathy. Service quality is centered on efforts to fulfill needs and desires as well as the accuracy of delivery to balance customer expectations (Rusdarti, 2017). Service quality encourages members to establish close relationships with cooperatives, this allows companies to understand the expectations and needs of their members, which in turn can create loyalty to them (Nurjanah & Mulazid, 2018). This means that the quality of service requires commitment and confidence from the management to provide maximum service to its members. Satisfactory service can give members interest to participate in carrying out cooperative activities.

The more cooperatives know the needs, desires, and expectations of customers, the greater the possibility that the quality of service provided by cooperatives is in accordance with customer expectations, so that it will cause cooperative members to have strong loyalty bonds (Solichin et al., 2017). In the following, you can see data on loans made by members of women's cooperatives in Tulungagung Regency.

Table 1.3 Tulungagung Regency Women's Cooperative Loan Data

Years	Number of Cooperatives	Total Savings (Rp.)
2017	203	36,471,461,022
2018	181	34,632,443,177
2019	180	33.528.772.430
2020	112	28,764,015,913
2021	128	31,076,526,831

Sumber: Dinas Koperasi & UMKM Kabupaten Tulungagung, 2020

Table 1.3 shows that loan products have decreased. In 2017 the total savings of cooperative members amounted to Rp. 36,471,461,022, while in 2018 the total savings of cooperative members was Rp. 34,632,443,177, then in 2019 the number of savings of cooperative members was Rp. 33,528,772,430. and in 2020 the total savings of cooperative members is Rp. 28,764,015,913. However, in 2021 the number of cooperative

members' savings increased by Rp. 31,076,526,831. So it can be concluded that loan products from cooperatives are still less attractive to their members. In addition, the decrease in cooperative members who make loans indicates that the image of cooperatives in the eyes of their members has decreased. This can be seen from cooperative members who carry out loan transactions in cooperatives.

According to (Karuniati & Sugianingrat, 2021) image is the consumer's perception of the company or its products. In order for the image to be embedded in the minds of consumers, companies must show their brand identity through the available means of communication. Meanwhile (Safitri et al., 2016) image is an impression obtained from objects against other objects that are formed by processing information every time from other objects from various reliable sources. In addition, the image can be described through the perception, cognition, motivation and attitude of a person so that the formation of the image will produce an attitude of opinion, response or certain behavior. Technical and functional qualities determine the corporate image which in turn can meet the service quality perceived by members (Sutrisno et al., 2017).

In line with the statement above, according to (Rahyuda & Atmaja, 2016) states that image is the impression of members of the cooperative formed by processing information from various trusted sources. Member loyalty is strongly influenced by a satisfactory product user experience, a positive cooperative image will have advantages that other cooperatives do not have, members who have loyalty to a cooperative will continue to be members of the cooperative (Tomida & Satrio, 2016). According to (Kotler & Keller, 2012: 192) revealed that complete information about the company's image includes four elements, namely personality, reputation, values, and identity. Meanwhile, according to (Ekawati et al., 2014) conducted research on image by limiting it to 4 (four) indicators, namely social responsibility, innovation, management quality, and public trust,

According to (Hanafi & Yohana, 2017) motivation is a force, both from within and from outside that encourages a person to achieve certain

predetermined goals, or in other words, motivation can be interpreted as a mental impulse towards individuals or people as members of society. . Meanwhile, according to (Anita Rahmawati, 2019) motivation is the provision of a driving force that creates enthusiasm for one's work, so that they want to work together, work effectively and be integrated with all their efforts to achieve their goals.

In addition, the opinion (Widhiantari & Westra, 2021) says that motivation is a force contained within an individual that causes the individual to act. (Jaya et al., 2019) said that essentially motivation is the feeling or desire of someone who is and works under certain conditions to carry out beneficial actions from a personal and especially organizational perspective. According to (Arifin Noor, 2012) says that motivation has three components of needs including: the need to succeed, the need for power, and the need for affiliation.

According to (Sinaga & Kusumantoro, 2015) member satisfaction is a post-purchase evaluation in which the chosen alternative is at least equal to or exceeds customer expectations, while dissatisfaction arises if the results do not meet expectations. According to (Kotler & Keller, 2012:95) satisfaction reflects a person's assessment of the performance of the product, his perceived results in relation to expectations. If the product's performance does not meet expectations, the customer is dissatisfied and disappointed.

Meanwhile (Ramadhani & Rusdarti, 2018) argues that basically the purpose of a business organization is to produce goods or services that satisfy the needs of its customers. According to (Musdalifah & Hasan, 2020) Quality service products have an important role to shape customer satisfaction. The higher the quality of the products and services provided, the higher the satisfaction felt by customers. When customer satisfaction is higher, it can lead to profits. Satisfied customers will continue to make purchases. According to (Ekawati et al., 2014) members will buy business products from cooperatives when the cooperative offers high

value to its members. This means that there is a difference between the total benefits that members expect from the product and the total sacrifices made by members in using the product.

The satisfaction of cooperative members can be seen from the number of deposits and loans made by cooperative members, when it decreases, it indicates that the satisfaction of cooperative members also decreases. Satisfied consumers can be said to tend to be loyal where they will repurchase products from the same manufacturer. Meanwhile, according to (Tjiptono & Chandra, 2011: 453) states there are several indicators in measuring member satisfaction, namely: customer satisfaction with products or services, confirmation of expectations, repurchase interest, and customer willingness to recommend to friends or family. According to (Zeithalm, 1988 in Kotler & Keller, 2012:134-135) it is stated that there are five factors that influence consumer satisfaction, as follows: convenience, benefits, risk, trust, and product quality.

In addition to the gap phenomenon that occurred in this study, it was also found that the facts of the results of research that had been carried out previously were different so that it became a research gap in this study. There are several previous studies that can support the above phenomenon, namely (Quyet et al., 2015) which states that the five factors (tangibility, assurance, responsiveness, reliability, and empathy) are positively related to customer satisfaction. In addition, (G.Saravanakumar & Dr.JothiJayakrishnan, 2014) shows that service quality affects customer loyalty. Meanwhile (Abd-el-salam et al., 2013) concludes that the five dimensions of service quality (tangibility, reliability, assurance, responsiveness and empathy) have a significant relationship with customer satisfaction in the context of Indian banking. The results of this study are inconsistent with research conducted by (Boonlertvanich, 2019). The overall effect of service quality on behavioral loyalty is the highest among the three variables, although it does not have a significant direct effect. In addition, (Napitupulu & Lukiyana, 2017) concludes that service quality has no significant effect on customer satisfaction, service quality has no significant effect on customer loyalty.

Furthermore, on the member satisfaction variable, found in research (Ekawati et al., 2014) the results of the study show that the effect of satisfaction on member loyalty is positive, this indicates that if satisfaction is getting better, loyalty will increase. According to (Famiyeh et al., 2018) research results show that customer satisfaction has a direct positive relationship with customer loyalty. Meanwhile, according to (Bianchi, 2015) research results show that wine brand satisfaction has the strongest relationship with wine brand loyalty. The results of this study are inconsistent with research conducted by (Sukmawati & Massie, 2015) concluding that customer satisfaction has no significant effect on customer loyalty. Likewise, research that has been done (Dharma, 2017) explains that satisfaction has no effect on customer loyalty. Similarly, according to (Musdalifah & Hasan, 2020) member satisfaction variable has a negative and significant influence on the loyalty variable.

From the research gap above, it can be seen that the service quality variable, and member satisfaction there is a research gap that has no significant effect on the member loyalty variable, meaning that the service quality variable and member satisfaction still need to be re-examined with a different context in order to get the newness of the research. Therefore, research needs to be done again to test the service quality and member loyalty variables by bringing up the cooperative image and motivation to cooperate as independent variables and member satisfaction as mediating/intervening variables. This study aims to analyze the loyalty of members in women's cooperatives and identify factors that influence member loyalty, including service quality, cooperative image, cooperative motivation, member satisfaction both directly and indirectly. Indirect influence through member satisfaction.

RESEARCH METHODS

The research method used is descriptive and verification methods. Descriptive research includes seeking information, analyzing statistical

data with the aim of testing hypotheses. The population in this study is the Women's Cooperative in Tulungagung Regency which performs (RAT) and distributes (SHU) for 2 consecutive years (2020 - 2021) and the number of cooperative members is above 100 people. So it was found that the Women's Cooperative was 36 units of Kopwan with a total of 5,415 members of the cooperative. Of the 36 cooperatives, 50% were taken on the grounds that women's cooperatives were homogeneous in terms of their characteristics, so there were 18 sample cooperatives with 3398 members. This study took samples using slovin calculations and proportional random sampling techniques. The following is the formula for determining the number of samples based on the Slovin formula: $n = \frac{N}{1+N.e^2}$

Information : n = sample size

N = population size

e^2 = precision tolerance 5%

The formula for proportional random sampling is as follows:

$$n1 = \frac{N1}{N} \times n$$

Information: n_1 = sample size

N_1 = population size

N = total population size

n = total sample size

So it is known that the sample used in this study was 358 members of the cooperative.

Data were analyzed using descriptive analysis, classical assumption test, path analysis test and Sobel test. The following Sobel test formula is as follows:

$$sab = \sqrt{b^2 sa^2 + a^2 sb^2 + sa^2 sb^2}$$

Information:

sab: the size of the standard error of indirect influence

a : independent variable path (X) with intervening variable (I)

b : intervening variable path (I) with dependent variable (Y)

sa : standar error koefisien a

sb : standar error koefisien b

To test the significance of the indirect effect, it is necessary to calculate the t value of the ab coefficient with the following formula:

$$t = \frac{ab}{sab}$$

This t-count value is compared with the t-table value, if t-count > 1.96, it can be concluded that there is a mediation effect.

The independent variables used in this study are service quality, cooperative image, and cooperative motivation. Service quality is a measurement of one's feelings that arise after comparing perceptions of the performance of a product and their expectations. Service quality indicators are 1) Direct evidence; 2) Reliability; 3) Responsiveness; 4) Guarantee; 5) Empathy.

Furthermore, cooperative image is the perception of cooperative members on the assessment or impression of an object on another object that is formed through processing information over time from various reliable sources. The indicators of cooperative image are 1) social responsibility; 2) Innovation; 3) Quality Management; 4) Community trust; 5) Company Identity. Cooperative motivation Cooperative motivation is encouragement from within the members of the cooperative and the surrounding environment in carrying out activities to realize and achieve the goals of women's cooperatives. The indicators used in the cooperative motivation variable are 1) the members' efforts in cooperative activities; 2) Willingness of members in cooperative activities; 3) The goals of members in cooperative activities 4) The need to succeed; 5) Need for affiliates.

The intervening variable in this study is member satisfaction. Member satisfaction is the level of feeling of cooperative members after comparing the expectations of cooperative members with the performance of women's cooperatives that they receive during their time as members of the cooperative. Indicators of member satisfaction are 1) Ease; 2) Product quality; 3) Confirmation of expectations; 4) Repurchase interest 5) Willingness of members to promote to friends, relatives or people.

While the dependent variable of this research is member loyalty. Member loyalty is defined as a commitment held by cooperative members to repurchase or use a product or service

option in the future despite situational influences and marketing efforts having the potential to cause behavior change. Indicators of member loyalty are 1) Make consistent purchases; 2) Consumers will not switch to competing products; 3) Recommend company products to others; 4) Demonstrate immunity from the pull of competition.

RESULTS AND DISCUSSION

This research was conducted at the Women's Cooperative of Tulungagung Regency, the population in this study were members of the Women's Cooperative of Tulungagung Regency with a research sample of 358 members. In this study, the results of the normality test using the one-sample Kolmogorov-Smirnov test resulted in a significance value of 0.200 0.05. So it can be concluded that the data presented is normal so that the prerequisites for the normality test have been met.

This study uses a linearity test to determine whether the independent variable and the dependent variable have a linear relationship or not. It is known that the results of the linearity test of all significance values are more than 0.05. So it can be concluded that there is a linear relationship between the independent variable and the dependent variable.

It is known that the results of the multicollinearity test resulted in all independent variables having a value of Tolerance 0.10 and Variance Inflation Factor (VIF) 10 so that it can be concluded that there is no multicollinearity between independent variables in the regression model with member satisfaction and member participation as variables. dependent.

This study used the glejser test to determine the presence of heteroscedasticity in the research sample. It is known that the results of the Glejser test with residual member loyalty as the dependent variable have a significance value of the independent variable showing a significance value > 0.05. So it can be concluded that the results of the regression model show that there is no heteroscedasticity. The results of the test of the effect of service quality, cooperative image, cooperative motivation on member satisfaction can be seen in Table 4.

Table 4. Results of Regression Analysis I

Coefficients					
Model		Unstandardized		Standardized	T
		Coefficients		Coefficients	
		B	Std. Error	Beta	
1	(Constant)	9.388	3.091		3.037
	Kualitas Pelayanan (X1)	.152	.057	.130	2.677
	Citra Koperasi (X2)	.394	.061	.315	6.514
	Motivasi Berkoperasi (X3)	.421	.067	.322	6.280
a. Dependent Variable: Kepuasan Anggota (X4)					

Sumber : Data diolah, 2022

Based on the output of SPSS version 22 in Table 4. Unstandardized Beta value is 0.130 with a significance value of 0.008, it can be concluded that there is a positive effect of service quality on member satisfaction. The magnitude of this influence is obtained by the path coefficient value of 0.130, thus the effect of service quality on member satisfaction (0.130) (0.130) = 0.0169 or 1.69%. So that if the quality of service increases by one unit, the value of member satisfaction will increase by 0.130, assuming the other independent variables remain.

Based on the output of SPSS version 22 in Table 4. Unstandardized Beta value is 0.315 with a significance value of 0.000, it can be concluded that there is a positive effect of cooperative image on member satisfaction. The magnitude of the effect is obtained by the path coefficient value of 0.315, thus the effect of cooperative image on member satisfaction (0.315) (0.315) = 0.0992 or

9.92%. So that if the image of the cooperative increases by one unit, the value of member satisfaction will increase by 0.315, assuming the other independent variables remain.

Based on the output of SPSS version 22 in Table 4. Unstandardized Beta value is 0.322 with a significance value of 0.000, it can be concluded that there is a positive effect of cooperative motivation on member satisfaction. The magnitude of the effect is obtained by the path coefficient value of 0.322, thus the effect of cooperative motivation on member satisfaction (0.322) (0.322) = 0.1037 or 10.37%. So that the cooperative motivation increases by one unit, the value of member satisfaction will increase by 0.322, assuming other independent variables remain. The results of the test of the effect of service quality, cooperative image, cooperative motivation on member loyalty can be seen in table 5.

Table 5. Regression Analysis II

Coefficients					
Model		Unstandardized		Standardized	T
		Coefficients		Coefficients	
		B	Std. Error	Beta	
1	(Constant)	9.821	2.670		3.678
	Kualitas Pelayanan (X1)	.172	.049	.168	3.493
	Citra Koperasi (X2)	.342	.052	.311	6.537
	Motivasi Berkoperasi (X3)	.357	.058	.311	6.162
a. Dependent Variable: Loyalitas Anggota (Y)					

Sumber : Data diolah, 2022

Based on the output of SPSS version 22 in Table 5. Unstandardized Beta value is 0.168 with

a significance value of 0.001, it can be concluded that there is a positive effect of service quality on the

loyalty of members of the Women's Cooperative in Tulungagung Regency. The magnitude of the effect is obtained by the path coefficient value of 0.168, thus the effect of service quality on member loyalty $(0.168) (0.168) = 0.0282$ or 2.82%. So that if the quality of service increases by one unit, the value of member loyalty will increase by 0.168, assuming the other independent variables remain.

Based on the output of SPSS version 22 in Table 5. Unstandardized Beta value is 0.311 with a significance value of 0.000, it can be concluded that there is a positive effect of cooperative image on the loyalty of members of the Women's Cooperative in Tulungagung Regency. The magnitude of this influence is obtained by the path coefficient value of 0.311, thus the effect of cooperative image on member loyalty $(0.311) (0.311) = 0.0967$ or 9.67%. So that if the image of

the cooperative increases by one unit, the value of member loyalty will increase by 0.311, assuming the other independent variables remain.

Based on the output of SPSS version 22 in Table 5. Unstandardized Beta value is 0.311 with a significance value of 0.000, it can be concluded that there is a positive influence of cooperative motivation on the loyalty of members of the Women's Cooperative in Tulungagung Regency. The magnitude of the effect is obtained by the path coefficient value of 0.311, thus the effect of cooperative motivation on member loyalty $(0.311) (0.311) = 0.0967$ or 9.67%. So that the cooperative motivation increases by one unit, the value of member loyalty will increase by 0.311, assuming other independent variables remain. The results of the test of the effect of member satisfaction on member loyalty can be seen in table 6.

Table 6. Regression Analysis III

Coefficients		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
Model		B	Std. Error	Beta		
1	(Constant)	19.616	1.923		10.203	.000
	Kepuasan Anggota (X4)	.566	.035	.646	15.988	.000

a. Dependent Variable: Loyalitas Anggota (Y)

Sumber : Data diolah, 2022

Based on the output of SPSS version 22 in Table 6. Unstandardized Beta value is 0.646 with a significance value of 0.000, it can be concluded that there is a positive effect of member satisfaction on the loyalty of members of the Women's Cooperative in Tulungagung Regency. The magnitude of the effect is obtained by the path coefficient value of 0.646, thus the effect of member satisfaction on member loyalty $(0.646) (0.646) = 0.4173$ or 41.73%. So that if the satisfaction of members increases by one unit, the value of member loyalty will increase by 0.646, assuming the other independent variables remain.

The Effect of Service Quality on Cooperative Members Satisfaction

Based on the results of the study, it was found that service quality had a positive and significant influence on member satisfaction. This can be seen from the results of the analysis obtained with a positive sign and a significance value of less than 0.05. In addition, the magnitude of the effect of service quality on member satisfaction is 0.0169 or 1.69%. So that if the quality of service increases by one unit, the value of member satisfaction will increase by 0.130, assuming the other independent variables remain.

From these results it can be interpreted that partially the quality of service has a positive and significant effect on the satisfaction of members of the Women's Cooperative in Tulungagung Regency. Based on the data that has been processed, it can be concluded that the working hypothesis in H1 which reads "There is a positive and significant effect on service quality on the satisfaction of members of the Women's Cooperative in Tulungagung Regency" is accepted.

This study supports the research conducted by (Khuswati & Relita, 2019) which shows that service quality affects the satisfaction of cooperative members, the magnitude of the influence of service quality on member satisfaction is 49.7%. This is also in accordance with research (Rusman et al., 2021) which explains that service quality has a positive and significant effect on member satisfaction. This is indicated by the coefficient value of 0.476 with a t-value of 6.284 and a significance of 0.000. Likewise, according to

research conducted by (M. A. A. Putra & Dewi, 2022) which proves that service quality has a positive and significant effect on member satisfaction. With a t-count value of 2.095 with a significant of 0.039. The t-count value is 2.095, which is greater than the t-table value, which is 1.661. In addition, it is also in accordance with the research conducted by (Aristyana et al., 2021) explaining that there is a positive and significant effect between service quality on member satisfaction as seen from the t-test results obtained t-count is 3.389 greater than t- the table is 1.671 and the sig value is 0.001.

The Effect of Cooperative Image on Cooperative Members Satisfaction

Based on the results of the study, it was found that the cooperative image has a positive and significant influence on member satisfaction. This can be seen from the results of the analysis obtained with a positive sign and a significance value of less than 0.05. In addition, the magnitude of the effect of cooperative image on member satisfaction is 0.0992 or 9.92%. So that if the image of the cooperative increases by one unit, the value of member satisfaction will increase by 0.315, assuming the other independent variables remain.

From these results it can be interpreted that partially the cooperative image has a positive and significant effect on the satisfaction of members of the Women's Cooperative in Tulungagung Regency. Based on the data that has been processed, it can be concluded that the working hypothesis in H2 which reads "There is a positive and significant effect of cooperative image on the satisfaction of members of the Women's Cooperative in Tulungagung Regency" is accepted.

This study is in line with research conducted by (Harwida et al., 2021) which shows that there is a positive and significant influence between .cooperative image and member satisfaction, as evidenced by the results of t count > t table $(10,132 > 1,982)$. In addition, this study is in line with research conducted by (Marsollina et al., 2022) which explains that the image of cooperatives has a positive and significant effect on member satisfaction with the regression coefficient value of 0.654 and showing the tcount value of $5.701 > t$

table value of 1.994 and the significant value of the t-test is $0.000 < 0.05$. Likewise, according to research conducted by (Utami & Puja, 2021) which proves that there is a significant influence between the image of cooperatives on member satisfaction. This is based on the regression coefficient of (0.240) and the t value for the cooperative image of (2,565) with a significant value $(0.013) < 0.05$. In addition, this research is also in line with the research conducted by (Karuniati & Sugianingrat, 2021) that the cooperative image variable has a positive and partially significant effect on customer satisfaction. This can be proven through the results of the partial significant test (t-test) where the value of tcount is obtained with the value of t-count = $6.965 > t\text{-table} = 1.99$ and the value of Sig. = $0.000 < 0.05$.

The Effect of Cooperative Motivation on Cooperative Members Satisfaction

Based on the results of the study, it was found that cooperative motivation had a positive and significant influence on member satisfaction. This can be seen from the results of the analysis obtained with a positive sign and a significance value of less than 0.05. In addition, the magnitude of the effect of cooperative motivation on member satisfaction is 0.1037 or 10.37%. So if the motivation to cooperate increases by one unit, the value of member satisfaction will increase by 0.322, assuming the other independent variables remain.

From these results it can be interpreted that partial cooperative motivation has a positive and significant effect on the satisfaction of members of the Women's Cooperative in Tulungagung Regency. Based on the data that has been processed, it can be concluded that the working hypothesis on H3 which reads "There is a positive and significant effect of cooperative motivation on the satisfaction of members of the Women's Cooperative in Tulungagung Regency" is accepted.

This study supports the research conducted by (Arisandi, 2014) which states that the effect of member motivation on member satisfaction is 52.1%. The member motivation variable in this study also had a significant effect on member satisfaction with $\text{sig} = 0.025 < 0.05$, then who was rejected and H_a accepted, meaning that member

motivation significantly affected member satisfaction. Likewise, this research is in line with research conducted by (Sinaga & Kusumantoro, 2015) which shows that there is a significant influence between member motivation on member satisfaction. This can be seen from the probability value of 0.019 which is smaller than 0.05 or it can be interpreted that the higher the motivation of the cooperative members will affect the optimal satisfaction of the cooperative members achieved, on the contrary the lower the motivation of the cooperative members will affect the lower the satisfaction of the cooperative members achieved.

The Influence of Service Quality on Loyalty of Cooperative Members through Members Satisfaction

Based on the results of the study, it is known that service quality has a positive and significant effect on member loyalty through member satisfaction of 11.21%. This shows that the better the quality of service will have an impact on increasing member satisfaction which is expected to increase the loyalty of members of the Women's Cooperative in Tulungagung Regency. In other words, member satisfaction has become a partial mediation in the effect of improving service quality. As is known, the effect of service quality on member loyalty is 2.82%, then after member satisfaction as an intervening it increases to 8.39%, so it can be concluded that member satisfaction is a mediating variable.

This study supports the research that has been done (Hidayat, 2019) proving that service quality has a positive and significant effect on customer loyalty mediated by customer satisfaction. Based on the results of the calculation of the mediation test using the Sobel test method, the value of the mediating variable (Z) is 16.0433. Likewise, the results of this study are in line with research conducted by (Musdalifah & Hasan, 2020) showing that indirectly service quality has a significant influence on member loyalty at KPRI Makmur with satisfaction as a mediating variable. The magnitude of the value of the influence of service quality on member loyalty indirect has been mediated by satisfaction. Research conducted by (Saputra, 2013) explains that there is an indirect

and significant effect of service quality on customer loyalty through customer satisfaction of 0.243.

The Effect of Cooperative Image on Loyalty of Cooperative Members through Members Satisfaction

Based on the results of the study, it is known that the image of the cooperative has a positive and significant effect on member loyalty through member satisfaction of 30.02%. This shows that the better the image of the cooperative will have an impact on increasing member satisfaction which is expected to increase the loyalty of the members of the Women's Cooperative in Tulungagung Regency. In other words, member satisfaction has become a partial mediation in the effect of improving the image of the cooperative. As is known, the effect of cooperative image on member loyalty is 9.67%, then after member satisfaction as an intervening it increases to 20.35%, so it can be concluded that member satisfaction is a mediating variable.

This study supports the research that has been done (Safitri et al., 2016) which states that there is an indirect and significant effect of corporate image on customer loyalty through customer satisfaction of 0.480. This shows that a good corporate image can increase customer loyalty through customer satisfaction, this can be seen in the significant test results showing perfect mediation of customer loyalty. Research that has been conducted by (Sutrisno et al., 2017) states that the direct effect of cooperative image has a significant effect on member loyalty. While the indirect effect shows that member satisfaction has a significant effect in mediating the effect of cooperative image on member loyalty. This study is in line with research that has been conducted by (Sutrisno et al., 2017) which states that the image of cooperatives on member loyalty through member satisfaction has a significant positive effect. This shows that the better the image of Koprinka "Anjasmoro" will increase the loyalty of members.

The Effect of Cooperative Motivation on Loyalty of Cooperative Members through Member Satisfaction

Based on the results of the study, it is known that cooperative motivation has a positive and significant effect on member loyalty through member satisfaction of 30.47%. This shows that the better the motivation for cooperatives will have an impact on increasing member satisfaction which is expected to increase the loyalty of members of the Women's Cooperative in Tulungagung Regency. In other words, member satisfaction has been a partial mediation in the effect of increasing cooperative motivation. As is known, the effect of cooperative motivation on member loyalty is 9.67%, then after member satisfaction as an intervening it increases to 20.80%, so it can be concluded that member satisfaction is a mediating variable.

This study supports the research that has been done (A Rahmawati, 2019) concluding that satisfaction is proven as an intervening variable in the relationship between motivation and customer loyalty of BNI Syariah Kediri. This is evidenced by the results of the calculation of the Indirect Effect (IE) which is worth 0.261, while motivation affects the loyalty of BNI Syariah Kediri customers, namely through satisfaction, which is 0.802. Research that has been conducted by (MaulidiraTahta Al Fiah, 2018) concludes that consumer satisfaction moderates the influence of motivation on consumer loyalty because either jointly or individually, motivation and satisfaction affect customer loyalty. This is also shown by the increase in R² in the regression model 1 and model 2. Consumer satisfaction moderates the influence of motivation on consumer loyalty because it has a value of R = 98.5% which is greater than R in the previous model (R = 50.9%).

The Effect of Member Satisfaction on Loyalty of Cooperative Members

Based on the results of the study, it was found that member satisfaction has a positive and significant influence on member loyalty. This can be seen from the results of the analysis obtained with a positive sign and a significance value of less than 0.05. In addition, the magnitude of the effect of member satisfaction on member loyalty is 0.3204 or 41.73%. So that if the satisfaction of members increases by one unit, the value of member loyalty

will increase by 0.646, assuming the other independent variables remain.

From these results it can be interpreted that partially member satisfaction has a positive and significant effect on the loyalty of members of the Women's Cooperative in Tulungagung Regency. Based on the processed data, it can be concluded that the working hypothesis on H7 which reads "There is a positive and significant effect of member satisfaction on the loyalty of members of the Women's Cooperative in Tulungagung Regency" is accepted.

This study supports the research that has been conducted by (Sutrisno et al., 2017) concluding that the effect of member satisfaction on member loyalty shows a significant positive effect. Research conducted by (Wahyuni et al., 2018) concludes that the effect of satisfaction on member loyalty is indicated by the t-count value is 22.041 with a significance value of $0.000 < 0.05$. So it can be concluded that satisfaction has an effect on member loyalty, this shows that if satisfaction is getting better, loyalty will increase.

CONCLUSION

Based on the results of the research and discussion that has been described in the previous chapter, the researchers can draw conclusions, among others: 1) Service quality has a positive and significant effect on the member satisfaction of the Women's Cooperative in Tulungagung Regency with a partial effect of 1,69%. 2) The image of the cooperative has a positive and significant effect on the member satisfaction of the Women's Cooperative in Tulungagung Regency with a partial effect of 9.92%. 3) Cooperative motivation has a positive and significant effect on the member satisfaction of the Women's Cooperative in Tulungagung Regency with a partial effect of 10,37%. 4) There is a positive influence directly or indirectly with a total effect of 11.21% between service quality through member satisfaction on the loyalty of members of the Women's Cooperative in Tulungagung Regency. 5) There is a positive influence directly or indirectly with a total effect of 30.02% between the image of the cooperative through member satisfaction on the loyalty of the

members of the Women's Cooperative in Tulungagung Regency. 6) There is a positive influence directly or indirectly with a total effect of 30.47% between the image of the cooperative through member satisfaction on the loyalty of the members of the Women's Cooperative in Tulungagung Regency. 7) Member satisfaction has a positive and significant effect on the loyalty of members of the Women's Cooperative in Tulungagung Regency with a partial effect of 41.73%.

Suggestions from this research are expected that these results can be used as suggestions, and understanding, as well as the efforts that must be made when becoming a member of a cooperative. Cooperative management is expected to improve and improve the quality in serving members and the services offered. For the relevant agencies, it is hoped that they can provide insight and knowledge in taking a policy regarding cooperatives. Further researchers can use other indicators to test the loyalty of cooperative members. Limitations of the study, the results of this study have limitations to completely answer all problems related to the relationship of member loyalty between the variables in this study as can be described as follows: 1) The content and form of the questionnaire are still far from perfect due to the ability of the author, so The results of the research obtained still have to be followed up to obtain maximum results. 2) The R-square value in this study has a small influence contribution level because there are still many other factors that can affect member loyalty.

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