



Analysis of the Effect of Service Quality and Cooperative Image on the Satisfaction of Members of the Obor Mas Credit Cooperative, Ende Branch

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Abstract. The Obor Mas Credit Cooperative Branch Ende is a cooperative that serves the needs of its members in doing savings and loans. This study attempts to analyze the quality and image of cooperatives on member satisfaction that occurs in the Obor Mas Cooperative, including: (1) service quality partially affects the satisfaction of members of the Obor Mas Cooperative, Ende Branch. (2) The image of the cooperative partially affects the satisfaction of the members of the Obor Mas cooperative at the Ende Branch. (3) Service Quality and Cooperative Image have a simultaneous effect on the satisfaction of members of the Obor Mas cooperative, Ende Branch. The sample in this study amounted to 100 people, who were selected randomly (random sampling method) with three research variables, namely: service quality, cooperative image, and cooperative member satisfaction. This study was analyzed using multiple regression analysis with SPSS 23 analysis tool. The results showed that partially there was an effect of service quality on the satisfaction of members of the Obor Mas Cooperative, Ende Branch with a t-count of 10.385, which was greater than t-table 1.66 and had a significant effect. The cooperative image variable on the satisfaction of members of the Ende branch of the Obor Mas Cooperative with a t-count of 6.15 is greater than a t-table of 1.66 indicating a significant effect. The Adjust R Square value of 0.794 or 79.4 percent of the cooperative's quality and image variables can be explained by the satisfaction variable of the members of the Ende Branch of the Obor Mas Cooperative.

Keywords: cooperatives · service quality · cooperative image · member satisfaction

1 Introduction

Cooperatives are generally a gathering place for members and organize a company by allowing members to enter and exit freely with a family-based cooperative process to do business for the benefit of members. According to the cooperative Law Number 25 of 1992 concerning Cooperatives, “a cooperative is a business entity that includes

individuals or cooperative business entities operating on the basis of cooperatives and economic business movements according to the principle of kinship”.

[1] The development of credit cooperatives faces competition, especially with technological advances. This competition is fruitful because it occurs in the field by competing for members of creditors, but members of savings and other users of similar cooperative services. The main source of income of the cooperative is from the loan interest of its members, which is then transferred to the allocation of cooperative funds with the management of savings and loan cooperatives as the main product.

Efforts to build a good cooperative image is a top priority for the satisfaction of its members. Including a friendly and easy attitude in the administrative process should also be done. The formation of a good attitude is necessary so that the members feel satisfied and can be maintained, because the competition in the cooperative world is increasingly competitive, so the approach in various aspects to attract the interest of the community must be carried out in a sustainable way [2].

Another factor is the level of satisfaction and loyalty of members of the Obor Mas Ende branch that is not maintained and improved properly, so that later it will not be able to compete with other cooperatives and former members, so that the Obor Mas cooperative finally cannot run. For this reason, the best service and a good image of loan products that suit the needs and expectations of each member are needed.

2 Literature Review

2.1 Cooperatives

Cooperative comes from the word cooperative which means cooperation. From this understanding, we can conclude that the field of cooperative activity is closely related to man as an individual and his life in society. Individually, human beings cannot carry out activities independently/individually and as a social entity, human beings need to work together as a unit, he needs others in a social context. The characteristic of cooperatives is the duality between economic relations and social relations, therefore, to explain the phenomenon/condition of cooperatives, it is necessary to first understand the basic knowledge of cooperatives, the existing social, economic, political and ethical conditions in accordance with the existing local culture such as in Indonesia, especially in the East Nusa Tenggara region of Indonesia.

In its activities, cooperatives have a number of functions that must be carried out in line with social dynamics, including:

1. It has social functions such as vision and way of living, working, playing in society and environment.
2. The economic function is the means and actions of people to finance their existence by working in society and its environment.
3. Having a political function is the way and behavior of the human being to give orders and regulate himself through various laws and regulations that correspond to his social life.

Ethical functioning is the way of seeing and behaving of people who have faith and believe in social ethics, or based on a philosophy of life inherent to human culture, customs, and relationship with God. It must be understood that cooperatives have a double meaning or importance because their spirit lives in the economic and social fields. As an organization engaged in the economic sphere, especially with regard to the interests of the people, cooperatives must be subject to the provisions of applicable laws, where economic and efficiency laws are part of the legislation national level. Within the framework of community organizations, cooperatives must prioritize social aspects and local cultural life, especially by improving the quality of decent community life. Based on the explanation above, the cooperative has two goals in its establishment and operation, namely the main goal and intermediate goals. The intermediate objectives are those related to the economic field and their main objective is to improve the quality of life of people, both members and the working environment of the cooperative.

2.2 Satisfaction

Satisfaction is a series of attitudes that can accept the results of transactions and results that have an impact on satisfaction that will affect the continuation of behavior or loyalty to customers as service users. The cooperative's efforts also aim to provide the best service to customers so that what is expected is in accordance with reality for their satisfaction and to form a positive consumer experience in existing cooperatives.

Satisfaction of cooperative members is one important aspect of marketing activities in all efforts to develop cooperatives in order to generate profits and develop cooperative business capital. Member satisfaction is the development of cooperative operations and businesses, which can capture a larger market share (members) and obtain repetition and transfer of activities, so many factors that encourage the growth of cooperatives [3].

2.3 Quality of Service

Cooperative service quality is one of the determining factors for commercial success in the process of developing cooperative service businesses. Service quality is defined as improving the quality of cooperatives in the process of implementation. With a good level of excellent service, the performance of the cooperative will also be good, while poor service will have a negative impact on cooperative operations because it maintains the trust of members. The strategy that is often developed to support the success of the service business is trying to provide quality and practical services [4–6].

2.4 Product Image

Product image is a picture of how the success of the partnership will have an impact on collaborative efforts in carrying out marketing activities. Product image is more broadly defined as the sum of beliefs, impressions of a person about a particular object [7, 8].

3 Methods

The location of this study was conducted at the Cooperative Office of Obor Mas Ende branch located at jalan Wirajaya, Onekore Village, Ende Tengah district, Ende Regency. Researchers chose this location because the Credit Cooperative Obor Mas Ende Branch is very strategic and contextual with variables in this study. In this study, the population is a member of cooperative loan Obor Mas Ende branch totaling 9,474 people.

Furthermore, the sample is part of the population whose characteristics are the same to be studied and can represent the entire population. The method used in sampling is 22 purposive sampling, where the sample is taken in accordance with the purpose of the study is the criteria of cooperative members who take loans has been running as many as 100 members using Slovin formula.

The type used is primary Data is data obtained directly from the respondents of the study. This Data was taken based on questionnaires distributed to respondents or loan customers of Obor Mas Credit Cooperative. The primary data taken were the identity of respondents and assessment of problems related to service quality, cooperative image, and member satisfaction.

Data collection methods to obtain relevant, accurate and reliable documents data collection techniques used in this study are as follows:

1. Observation.

Data collection techniques are carried out by conducting field research directly, namely viewing, observing and recording data.

2. Questionnaire

A questionnaire is an information gathering technique that allows the analyst to study the attitudes, beliefs, behaviors, and characteristics of a number of key people in an organization, who may be affected by a proposed system or an existing system.

3. Interview.

Data collection techniques by conducting verbal questioning using a list of questions to obtain information from respondents.

Data analysis methods used by researchers in this study are as follows:

1. Qualitative Analysis

A method of analysis in the form of a description of the words or reports received and collected and analyzed, so as to obtain the correct conclusion.

2. Quantitative Analysis

A method of analysis in the form of numbers using inductive statistical formulas using statistical applications SPSS 21 to find conclusions.

4 Results

Based on the results of research on the characteristics of respondents by occupation, it can be seen that respondents from civil servants were 7 people with a percentage of 7%, entrepreneurs were 4 people with a percentage of 4%, farmers were 85 people

with a percentage of 85%, and retired people with a percentage of 4%. So it can be concluded that the respondents based on occupation are predominantly farmers as many as 85 people, because the distribution of the questionnaire occurs in rural areas where the majority of the work is farmers.

Characteristics of respondents based on education, it is known that the last education respondents were elementary school with a percentage of 33%, junior high school as many as 29 people with a percentage of 29%, high school students as many as 19 people with a percentage of 19%, Diploma as many as 4 people with a percentage of 4% and 15 undergraduates with a percentage of 15%. So it can be concluded that respondents based on their last education are dominated by elementary school with a total of 33 people, it is known that the education level of cooperative members is low.

The results of the data test show that all items in each variable used in the study have valid criteria, this shows that each question item on the service quality variable and cooperative image on the satisfaction of cooperative members is declared valid and reliable so that it is worthy of being used as research material.

The results of the next analysis are multiple regression analysis by testing the variables by looking at the overall relationship of the coefficients generated from the multiple linear regression output.

Model	Unstandardized - Coefficients		Standardized - Coefficients	t	Sig
	B	Std.error	Beta		
Constant)	-0,056	0,225		-0,242	0,827
Kualitas Layanan	0,62	0,069	0,625	10,334	0
Citra koperasi	0,399	0,075	0,375	6,149	0

Hypothesis Test Results

Based on the table above, the t-count of service quality variables is equal to and a significance of 10.385. It can be seen that t-count > t table where $10.385 > 1.66$ and a significance of $10.385 > 0.05$, so it can be said that H0 is accepted and H1 is rejected or the service quality variable has a significant effect on satisfaction. Cooperative members.

Based on the table above, the t count of the cooperative image variable is 6.159 and has a significance of 6.159, it can be seen that t count > t table where $6.159 > 1.66$ and a significance of $6.159 < 0.05$, so it can be said that H0 is rejected and H1 is accepted or the cooperative image variable has a significant effect on satisfaction. Member. Based on the explanation above, it can be concluded that the variables of service quality and the image of the cooperative are the most influential or it can be said that the variables that have the most dominant influence on the satisfaction of members of the Mas Ende Torch Cooperative.

R-Square Value

Model Summary ^b					
Model	R	R-Square	Adj R-Square	Std. Error of the Estimate	Durbin-Watson
1	0,894 ^a	0,799	0,795	0,254	1.887

^aPredictors: (Constant), Total_Citra_Koperasi, Total_Kualitas_Pelayanan

^bDependent Variable: Total_Kepuasan Anggota

The R-Square value obtained from the coefficient table is 0.795 or 79.5%, this shows that the percentage of service quality and cooperative image influence on the satisfaction of cooperative members is 79.8%.

5 Conclusions and Recommendations

It can be concluded that the factors of service quality and the image of cooperatives that have an effect or can be said to be the most dominant variables have an influence on member satisfaction at the Obor Mas cooperative, Ende Branch.

The results of this study indicate that the Obor Mas Credit Cooperative of the Ende Branch must be able to maintain and be able to further improve the service quality of the existing employees of the Ende Branch of the Obor Mas Credit Cooperative in order to serve the needs and satisfaction of members. The Obor Mas Credit Cooperative Ende Branch needs to pay attention to the loan interest rate for the repayment period.

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