

Member satisfaction is reviewed from the quality of service, communication, and trust in the East Java Independent Cooperative Mojokerto

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Abstract

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Purpose of this study: The purpose of this study is to test and analyze Member Satisfaction reviewed from the quality of service, communication, and trust in Koperasi Mandiri Jawa Timur Mojokerto.

Design/Method/Approach: This research is a type of quantitative descriptive research. The population of this study is members of the East Java Independent Cooperative Mojokerto, using a sample of 40 respondents. This research was conducted using a questionnaire method that was distributed to members of the East Java Independent Cooperative Mojokerto. The sampling technique used the data analysis technique using simple random sampling, and the data analysis technique used the classical assumption test and the multiple linear regression test.

Research Findings: The results of this study show that the Importance of Service, Communication, and Trust simultaneously affects the Satisfaction of Members of the East Java Independent Cooperative Mojokerto

Theoretical/Originality contribution: Simultaneous measurement of variable variables of service quality, communication, and trust to member satisfaction.

Practice/Policy Implications: It is expected that readers will have a deeper understanding of service quality, communication and trust regarding the impact on member satisfaction, and ultimately hope that cooperatives will become more competitive.

Limitations of the study: The limitations of this study cover several aspects. First, the scope of research that only focuses on members of the East Java Independent Cooperative of Mojokerto can limit the generalization of results for other cooperatives with different characteristics. Second, survey-based data collection can be influenced by respondents' subjectivity, so that the results obtained can reflect fewer conditions. Third, this study only examined members of three variables: service quality, communication, trust quality, service quality, communication and trust satisfaction, without product innovation, member participation and other factors that can be effective. Therefore, further examination with a wider scope and a more comprehensive approach is needed in follow-up research with a wider scope and a more comprehensive approach to provide a deeper

understanding.

Keywords: *service quality, communication, trust, member satisfaction*

1. Introduction

In today's increasingly globalized world, economics and finance play a very important role in people's lives. The growing awareness of the importance of good financial management makes people look for alternative ways to meet their financial needs. Cooperatives have the potential to reduce social disparities in society. Cooperatives play a very important role for MSMEs (micro, small, and medium enterprises) today, especially in responding to the challenges of the modern economy. Cooperatives can provide access to capital with more favorable terms and at a lower interest rate than other financial institutions. This is very helpful for MSMEs who often have difficulty getting loans from banks due to limited collateral. [1] cooperative is a financial institution whose business activities collect funds from members and redistribute them through financing to members in need. Cooperative activities are carried out with the aim of prospering the economy of their members. To carry out these activities, cooperatives certainly need members in the process of their activities. Members must take part in carrying out cooperative activities to achieve the goals of the cooperative. [2] Savings and Loan Cooperatives (KSP) are unique compared to other financial institutions because of the existence of dual identity characteristics in their institutions, namely customers are members of KSP as the owner of the cooperative company and also as users of the services provided by the KSP company. This condition is very beneficial for KSP companies, which causes low transaction costs that must be borne by cooperatives as a result of customers being KSP members. The economic ability and character of the customer have been known by the cooperative management, so that the cost of customer monitoring is low.

Cooperative member satisfaction is the feeling or level of satisfaction felt by members towards the services, benefits, and support provided by the cooperative. [3] Member satisfaction is a major factor that allows members to switch to other financial institutions. Member satisfaction is one of the main goals of any institution. If members are satisfied with the performance of the cooperative financial institution, then it will increase the value for the financial institution itself. One of the ways that needs to be reorganized to maintain member satisfaction is to improve the quality both in terms of service and the office environment which must be adjusted to the needs of members. Efforts that can be made by cooperative management are to improve the performance and quality of service of cooperative members, as well as better understand their perceptions and expectations of the service and performance of savings and loan cooperatives.

Member satisfaction is strongly supported by the quality of service, as well as in the East Java Mandiri Cooperative but there are still obstacles to the quality of service. [4] One of The important point is the quality of service, and the quality of the service is measured when users use the service, so that the results can be immediately seen whether it is correct and appropriate or not. Tjiptono (2015:142) revealed that "Service quality is a level of desired excellence and mastery of the level of excellence is aimed at adjusting to various customer demands and needs. [5] Service quality is an indicator of how well the level of service provided can meet customer expectations. In this context, service is defined as a service or

service provided by a service provider, which includes convenience, speed, interaction, competence, and hospitality. All of this is conveyed through attitudes and character in providing services that affect purchasing decisions. Good service quality has a positive effect on the company because it makes the company have royal customers and brings benefits to the company. The quality of services provided must reflect the holistic approach of the cooperative manager to its members. [6] Service to members requires efforts from all managers, not only those in charge of the front office but also managers who are behind the scenes. The quality of service owned by the savings and loan cooperative (KSP), seen in terms of Compliance (compliance) and Reliability (reliability) which has guidelines for providing the promised services through its Vision and Mission, responsiveness (responsiveness) of member readiness to help, friendliness in serving, dexterity in responding to and correcting members complaints, Assurance in the form of knowledge in providing information conveyed in accordance with the actual situation, ability to communicate and courtesy of members cooperative, Attention to ease of communication, attention, and understanding the needs of members.

In addition to good service quality to cooperative members, communication is also needed to increase member participation in the East Java Mandiri Cooperative. but there are still obstacles that must be faced by the East Java Mandiri Cooperative, namely the lack of understanding of cooperative members about the information submitted by cooperative members. This can happen due to several factors, such as unclear information delivery, the use of overly technical terms, or less effective communication methods. In fact, effective communication and language that is easy for members to understand will increase member satisfaction with the cooperative. [7] Communication is considered effective when there is a two-way exchange of information between the communicator (the sender of the message) and the communicator (the recipient of the message), and the information is responded to according to the expectations of both parties involved in the communication. The response that occurs to effective communication also depends on how the message is conveyed. Communication is an activity that is always carried out by humans in carrying out various daily activities. Almost all human activities involve communication. Communication can be interpreted as the process of sending and receiving information or messages that occur between two or more people, which can be understood by all parties involved. Meanwhile, interpersonal communication or interpersonal communication is an interaction between one individual and another, either through the media or directly without media [8]. Every individual must carry out interpersonal communication to carry out their daily activities, therefore an individual's activities are not spared from interpersonal communication activities so that the individual must be able to carry out interpersonal communication well. [9] Communication has a meaning as the ability to provide precise and accurate information. Currently, there is a new understanding of communication as an interactive dialogue between companies and customers that includes pre-sales, sales, consumption and post-consumption activities. [10] Communication" is the exchange of information between sender and receiver, and draws conclusions as perceptions of the meaning of something between the individuals involved.

In addition to the quality of service and communication, another factor that affects member satisfaction is trust. Members' trust in the cooperative is very important because members will participate in the membership of the East Java Mandiri Cooperative. But there are still obstacles to the trust of its members. The existence of loans provided by members is not in accordance with the expectations of the members. Customer trust in banks also plays

an important role in the survival of a bank. Banks as financial institutions are highly trusted by the public in collecting, managing and distributing their funds. Trust occurs when a person is confident in the reliability and integrity of the person they trust. [11] Trust includes an individual's readiness to behave in a certain way, based on the belief that his or her partner will meet existing expectations, as well as the expectation that promises or statements from others are reliable. Based on the above background, there is a problem, namely a.) There is dissatisfaction of members in the service of a less friendly attitude. b.) lack of understanding of cooperative members of the information submitted by cooperative members. c.) There is uncertainty among cooperative administrators in providing loans, which causes members to hesitate to commit.

1.1. Problem Statement

Based on the background that underlies this research, the formulation can be conveyed as follows:

1. Does the quality of service partially have a significant effect on the satisfaction of Mandiri members of East Java Mojokerto?
2. Does partial communication have a significant effect on the satisfaction of members of the East Java Independent Cooperative Mojokerto?
3. Does trust partially have a significant effect on the satisfaction of the East Java Independent Cooperative Mojokerto?
4. Does the quality of service, communication, and trust simultaneously have a significant effect on the satisfaction of members of the East Java Independent Cooperative Mojokerto?

1.2. Research Objectives

The objectives of the research are as follows:

1. To analyze whether the quality of service partially has a significant effect on the satisfaction of members of the East Java Mojokerto Mandiri Cooperative.
2. To test whether communication partially has a significant effect on the satisfaction of members of the East Java Independent Cooperative in Mojokerto.
3. To find out whether trust partially has a significant effect on the satisfaction of members of the East Java Independent Cooperative Mojokerto.
4. To find out whether the quality of service, trust, and communication simultaneously have a significant effect on the satisfaction of members of the East Java Independent Cooperative Mojokerto

2. Methods

This study adopts a quantitative approach, which aims to collect data in the form of numbers to be analyzed using SPSS version 22. The data sources used in this study consist of primary and secondary data. The object of the research is the East Java Mandiri Cooperative located in Mojokerto. The sample was taken with 40 randomly selected respondents. The population that is the focus of this study is members of the East Java Mandiri Cooperative. In sample selection, the technique applied is simple random sampling, which allows random sampling. Using random sampling techniques, the number of respondents in this study was set at 40 people. Data collection was carried out by distributing questionnaires through Google Form to members of the East Java Mandiri Cooperative, which contained questions

about member satisfaction regarding the quality of service, communication, and trust in the cooperative. The analysis methods applied in this study include quantitative descriptive analysis and multiple linear regression analysis.

3. Results and Discussion

3.1. Results

3.1.1. Normality Test

Based on the normality test using the SPSS program, the following images were obtained:

**Table 1. Normality Test
One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual
N		40
Normal Parameters ^{a,b}	Mean	.0000000
	Hours of deviation	2.51949896
Most Extreme Differences	Absolute	.130
	Positive	.068
	Negative	-.130
Test Statistic		.130
Asymp. Sig. (2-tailed)		.088c

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Source : SPSS Processed in 2025

The normality test was carried out using the One-Sample Kolmogorov-Smirnov Test on the residual regression model. The test results show the value of Asymp. Sig. (2-tailed) = 0.088, which is greater than 0.05. Thus, residual data is normally distributed and the assumption of full normality of Member Satisfaction (Y) is normally distributed. This shows that the data meets the assumption of normality and that regression analysis can be performed validly. Thus, this model can be used to test how much influence X1, X2, and X3 have on Y.

3.1.2. Multikolineritas Test

Table 2. Multicollinearity Test

		Coefficients ^a	
		Collinearity Statistics	
Model		Tolerance	BRIGHT
1	(Constant)		
	Quality of service	.835	1.198
	Communication	.703	1.422
	belief	.788	1.269

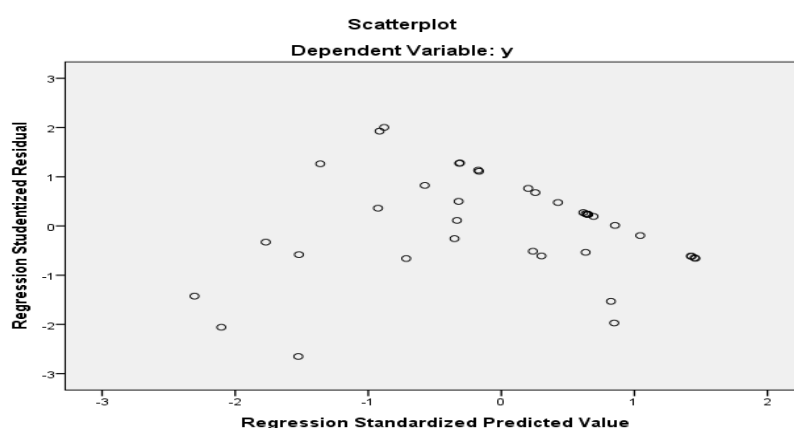
a. Dependent Variable: Member satisfaction

Source : SPSS Processed in 2025

Multicollinearity is tested through Tolerance and VIF (Variance Inflation Factor) values. All independent variables have a Tolerance value of > 0.10 and $VIF < 10$, which means that there is no multicollinearity between the variables. From the results of the multicollinearity test: Variables X_1 , X_2 , and X_3 do not influence each other excessively. Data is free from multicollinearity. The regression model is suitable for use in the analysis of the influence of service quality, communication, and trust on the satisfaction of cooperative members.

3.1.3. Heteroscedasticity Test

Based on the classical assumption test using the SPSS program, the image is obtained as follows:



Pict 1 Test Heteroscedasticity

Source : SPSS Processed in 2025

Based on the image, it is known that there is no clear pattern, as well as the dots spread above and below the number 0 on the Y axis, so there is no heteroscedasticity. This can be interpreted as the data from the respondents' answers about the quality of service, communication, and trust do not have the same standard deviation or deviation of data to member satisfaction.

3.1.4. Multiple Linear Regression Analysis

The results of multiple linear regression analysis can be seen in the following table:

Table 3. Results of Multiple Linear Regression Analysis
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients
	B	Std. Error	Beta
1 (Constant)	3.442	6.188	
Quality of service	.554	.133	.515
belief	.521	.181	.366
communication	.016	.123	.015

Source : SPSS Processed in 2025

$$Y = 3442 + 0.554X_1 + 0.521X_2 + 0.016X_3$$

From the results of the calculation above, it can be concluded that member satisfaction reviewed from the quality of service, communication, and trust in the cooperative has an influence on the satisfaction variable (Y).

The correlation coefficient shows a constant value of 3.442. The service quality variable (X1) has a coefficient value of 0.554, which indicates a positive relationship. This means that there is a direct relationship between the two variables; each improvement of one unit of service quality (X1), assuming the other factors remain constant, will increase member satisfaction (Y) by 0.554 units. The communication variable (X2) has a positive regression coefficient of 0.521. This shows a clear positive relationship between the communication variable (X2) and member satisfaction (Y). More precisely, when communication (X2) increases by one unit, and all other variables remain constant, then member satisfaction (Y) will increase by 0.521 units. The confidence variable (X3) has a regression coefficient of 0.016, which indicates a positive relationship. Based on this information, the relationship between trust (X3) and member satisfaction (Y) is unidirectional. That is, if all other factors are not constant, then a decrease in trust (X3) will lead to member satisfaction (Y) of 0.016 units.

3.1.5. Coefficient of Determination (R²)

Table 4. Determination Test Results

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.737a	.543	.505	2.62238	2.099

a. Predictors: (Constant), x3, x1, x2

b. Dependent Variable: y

Source : SPSS Processed in 2025

Based on the information contained in the table, the adjusted R square value was recorded at 0.505. This indicates that the quality of service, communication, and trust have a significant influence on member satisfaction by 50%, meaning that there are still other variables that affect purchasing decisions by 50%, but these variables were not studied in this study, because they have been adjusted for the number of independent variables.

3.1.6. T Test

Table 5.T Test

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients		Collinearity Statistics	
		B	Std. Error	Beta	t	Itself.	BRIGH T
1	(Constant)	3.442	6.188		.556	.581	
	Quality of service	.554	.133	.515	4.172	.000	.835
	communication	.521	.181	.366	2.882	.007	.788
	belief	.016	.123	.015	.128	.899	.916

a. Dependent Variable: y

b. Coefficient of Determination (R²)

Source : SPSS Processed in 2025

- 1) Constant: Values $B = 3.442$ with $t = 0.556$ and $\text{Sig.} = 0.581$ indicate that the constant is not statistically significant at a significance level of 5% ($p > 0.05$). This means, when all independent variables are zero, the value of the dependent variable (Y) cannot be significantly predicted from the constant.
- 2) Variable X1 (Quality of Service): $B = 0.554$, $t = 4.172$, and $\text{Sig.} = 0.000$. The X1 variable was statistically significant ($p < 0.05$). This positive coefficient indicates that every single unit increase in service quality will increase member satisfaction by 0.554 units, assuming the other variables remain constant.
- 3) Variables X2 (communication): $B = 0.521$, $t = 2.882$, and $\text{Sig.} = 0.007$. The X2 variable was also statistically significant ($p < 0.05$). This suggests that each one-unit increase in communication will increase member satisfaction by 0.521 units, assuming the other variables remain constant.
- 4) Variables X3 (Trust): $B = 0.016$, $t = 0.128$, and $\text{Sig.} = 0.899$. The X3 variable was not statistically significant ($p > 0.05$). This suggests that Trust does not have a significant influence on member satisfaction in this model.

3.1.7. Simulation Test (F Test)

Table 6. Test F
ANOVA

Model		Sum of Squares	df	Mean Square	F	Itself.
1	Regression	293.808	3	97.936	14.241	.000b
	Residual	247.567	36	6.877		
	Total	541.375	39			

a. Dependent Variable: y

b. Predictors: (Constant), x3, x1, x2

Source : SPSS Processed in 2025

- 1) Regression (Sum of Squares = 293,808, $df = 3$, Mean Square = 97,936): This section shows the total variation in the dependent variable (Y) that can be explained by the independent variable (X1, X2, X3). In this case, the value of 293.808 is the square sum of the variation described by the model, with a degree of freedom (df) of 3 (the sum of independent variables).
- 2) Residual (Sum of Squares = 247,567, $df = 36$, Mean Square = 6,877): A variation in a dependent variable (Y) that is not explained by the model, or a prediction error. In this case, the value of 247.567 is a residual variation, with a degree of freedom (df) of 36 (number of samples minus the number of predictors and 1).
- 3) Total (Sum of Squares = 541,375, $df = 39$): Total variation in the dependent variable (Y). This value is the sum of the regression and residual variations.
- 4) F-statistic ($F = 14.241$, $\text{Sig.} = 0.000$): The value of F is used to test the significance of the regression model as a whole. In this case, the value of $F = 14.241$ indicates that the model is significant at a significance level of 5% (since $\text{Sig.} = 0.000$, which is smaller than 0.05). This means that the independent variables (X1, X2, X3) together have a significant influence on the dependent variables (Y).

3.2. Discussion

Based on the results of the regression analysis that has been carried out, it can be discussed in detail about the influence of independent variables (service quality, communication, and trust) on the satisfaction of members of the Mandiri East Java Mojokerto

(Y) cooperative. First, the effect of service quality (X1) on the satisfaction of members of the Mandiri East Java Mojokerto cooperative showed very significant results with a value of $\text{Sig.} = 0.000$, which is smaller than 0.05. This indicates that the quality of service provided by cooperatives has a great influence on member satisfaction. In many previous studies, the quality of service has always been considered a major factor in building customer or member satisfaction. Good service can create a good relationship between members and administrators of the Mandiri East Java Mojokerto cooperative, increase trust and loyalty of members. Factors such as the speed of responding to member needs, the courtesy and skill of the co-op officers, as well as the clarity of the information provided, all contribute to increased satisfaction. Therefore, cooperatives must make improving service quality a top priority with measures such as staff training, improving service infrastructure, and developing a more efficient service system.

Second, the effect of communication (X2) on the satisfaction of members of the East Java Mandiri cooperative in Mojokerto also showed positive and significant results with a value of $\text{Sig.} = 0.007$. This shows that good communication between cooperative management and members significantly affects satisfaction levels. Effective communication is an important factor in building transparent and trusting relationships. In the context of a cooperative, good communication between the management and members allows members to understand the decisions taken, express opinions, and feel involved in various cooperative activities. With open communication, members feel valued and have more trust in the management of the cooperative. Therefore, cooperatives need to continue to improve existing communication channels, both through regular meetings, the use of technology (such as cooperative communication applications), and improving the quality of information delivered to members. Good communication not only helps members feel more satisfied, but also increases their participation in cooperative activities.

Third, the influence of trust (X3) on the satisfaction of members of the Mandiri East Java Mojokerto cooperative did not show a significant influence, with a value of $\text{Sig.} = 0.899$, which is greater than 0.05. This means that in this study, members' trust in cooperatives had no direct effect on their satisfaction. Although trust is a very important factor in the relationship between members and the cooperative, in these cases, the level of trust of the members is already at a high and stable level. This is possible because cooperatives have long operated with transparency, honesty, and good management, so that members no longer question their trust in cooperatives. Therefore, although trust is important, in this study, other factors such as service quality and communication are more dominant in determining member satisfaction.

4. Conclusion

This study aims to explore the influence of service quality, communication, and trust on the satisfaction of members of the East Java Mandiri Cooperative in Mojokerto. The findings of this study show that these three factors together have a significant impact on member satisfaction. The regression analysis conducted indicated that the quality of service and communication had a significant influence, while trust did not show a significant influence on the satisfaction of members of the East Java Mandiri Cooperative in Mojokerto.

The contribution of this study is to provide a deeper understanding of the elements that affect member satisfaction in the East Java Independent Cooperative of Mojokerto. This research also offers new insights on the importance of improving the quality of service and communication so that members feel more satisfied with the services provided.

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