



**THE EFFECT OF SERVICE QUALITY ON MEMBER SATISFACTION  
MEDIATED BY COOPERATIVE IMAGE**

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**Abstract**

*The objective of this research is to prove empirically the effect of mediation of cooperative image on the correlation between service quality and member satisfaction of KBA Fiskal. The sample sized used is 120 people refers to the theory of Roscoe (1975) with simple random sampling technique. Data was collected using questionnaires and analyzed by using SPSS Statistics.*

*The result of this research concludes that service quality has positive and significant effects on member satisfaction, service quality has positive and significant effects on cooperative image, cooperative image has positive and significant effects on member satisfaction and the cooperative image partially mediates the correlation between service quality and member satisfaction at KBA Fiskal.*

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**Abstrak**

Penelitian ini bertujuan untuk membuktikan secara empiris pengaruh mediasi citra koperasi terhadap hubungan kualitas pelayanan dengan kepuasan anggota KBA Fiskal. Besar sampel yang digunakan adalah 120 orang mengacu pada teori Roscoe (1975) dengan teknik simple random sampling. Data dikumpulkan dengan menggunakan kuesioner dan dianalisis dengan menggunakan SPSS Statistik.

Hasil penelitian menyimpulkan bahwa kualitas pelayanan berpengaruh positif dan signifikan terhadap kepuasan anggota, kualitas pelayanan berpengaruh positif dan signifikan terhadap citra koperasi, citra koperasi berpengaruh positif dan signifikan terhadap kepuasan anggota dan citra koperasi secara parsial memediasi hubungan antara kualitas pelayanan dan kepuasan anggota di Koperasi Bhakti Arthama Fiskal.

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## INTRODUCTION

Cooperatives become a tool for the community in overcoming various problems in the economic field. Likewise, the role of cooperatives in the state makes a positive contribution to improving the economy and national development. Every year cooperatives continue to experience significant development, especially in the 20th century. However, behind the achievements that have been obtained by cooperatives in Indonesia, there are facts that are alarming because in the last 4 years there have been a total of 81,686 units that were disbanded. Looking at the number of cooperatives in Indonesia that have been disbanded over the last 4 years, it is not surprising that the number is quite large because the reason is that the cooperatives themselves are no longer active in running their organizations, especially the important activities of cooperatives which are mandatory agendas are no longer carried out, namely the Annual Member Meetings (RAT). ). Likewise in reality, cooperatives in Indonesia have not been able to face the era of globalization properly. The number of cooperatives that have played an active role in using digital platform innovation is still very low, which is only around 906 units or equivalent to 0.73% of the 123,048 cooperative units that are active (depkop.go.id, 2020). Meanwhile, in the era of globalization, professionalism, creativity and innovation are highly demanded. Especially in the current pandemic era which is being shocked by the emergence of a new type of virus which is often called the corona virus or Covid-19. Reporting from the official website of the Indonesian Ministry of Cooperatives and SMEs, during the Covid-19 pandemic, it was verified that cooperatives and MSMEs that had joined the digital platform were business entities that could survive. Data proves that users of digital platforms in the second quarter experienced an increase of 26% compared to last year, while for users who are not connected to digital platforms, their turnover decreased (depkop.go.id, 2020).

Cooperative efforts in overcoming new challenges in the era of globalization and the Covid-19 pandemic are very large, cooperatives must be able to make adjustments and transform according to the times by utilizing technology creatively and innovatively in carrying out their business so that they can progress and develop. How to achieve the goals and success of cooperatives requires active participation of members in various matters, such as being active in decision-making by actively attending various meetings and providing contributions in the form of ideas and suggestions for cooperatives in running their business. The active participation of other members is in terms of capital, meaning that active members pay mandatory and principal savings on time and increase their voluntary savings. Because members also have roles as owners as well as users, the active participation of members in using various cooperative services will have an impact on the chances of the cooperative to achieve its success in having a high Remaining Operating Income (SHU) (Sugiastini & Yuliarmi, 2015).

The object of this research is the Bhakti Arthama Fiscal Cooperative which is one of the civil servant cooperatives under the government agency of the Fiscal Policy Agency of the Ministry of Finance of the Republic of Indonesia. From the observations made by researchers, what happened in the field was that the Fiscal KBA had 428 members but only 378 active members, the remaining 50 became passive members. Efforts to realize member participation to be more active in cooperatives is to provide satisfaction (Astuty & Yuliarmi, 2015). Various efforts must be made by cooperatives to obtain satisfaction from members. One way to increase member satisfaction is to improve the quality of service for the better. The benefits of satisfied members because the services provided by cooperatives are very good and quality will certainly make members happy to take part in all cooperative activities (Astuty & Yuliarmi, 2015). The good or bad quality of service owned by a company describes an image of the company concerned. So therefore,

In addition to providing better service quality, what is important in increasing member satisfaction is to provide a good cooperative image to members (Sutrisno et al., 2017). Therefore, further discussion in this study is about how the effect of increasing the satisfaction of cooperative members through service quality and cooperative image.

The theory that underlies this research is The Expectancy Disconfirmation Model developed by Oliver (1980) as a model which is one way to explain how customer decision making can be formed (Grimmelikhuijsen & Porumbescu, 2017). The theory of satisfaction or Expectation Disconfirmation Theory (EDT) comes from a study conducted on consumer behavior and has been widely used by researchers, especially entrepreneurs to test the level of customer satisfaction and behavior that is formed or occurs post-purchase such as the emergence of repurchase interest and complaints. This theory consists of 4 main building blocks, namely performance, expectation, confirmation and satisfaction (Shen et al., 2017). According to Sumarwan (2004), the implication of this satisfaction theory is an expectation disconfirmation model to base how satisfaction or dissatisfaction with consumers can be formed.

Satisfaction is a perception that reflects a person's feelings for making an assessment of the perceived performance of a product or service they get compared to the expectations they have (Kotler & Keller, 2016). Measuring satisfaction is mandatory for companies to be able to provide better, effective and efficient services to customers. Therefore, service quality is the main point that companies need to pay attention to in creating customer satisfaction (Yunanto, 2017). Because satisfaction is a very fundamental element in carrying out business and organizational activities so that this is the main key to the success of a company (Bravendi et al., 2017).

Knowing that a company has good service quality can be observed through the perceptions that arise from customers who have used the product or service that was actually provided by the company with the expectations they had regarding the functions and benefits previously thought of. If the performance received and felt by customers is in line with expectations, the service quality is considered good and satisfactory and vice versa if it does not match expectations, the service quality is considered poor and unsatisfactory (Eliyawati et al., 2016). Research conducted by Dhita Tresiya, Djunaidi and Heri Subagyo (2018) shows the results that there is no positive or significant impact between service quality on consumer satisfaction of PT Go-jek online service users in Kediri City. This happens because the service facilities provided by the PT Go-jek company are very lacking and of low value for consumers.

Similar to the research conducted by researcher Anwar Ikhsan (2018) which proved that in the results of his research the service had a positive and insignificant effect on the satisfaction of members of the UMB employee cooperative. While the results of research conducted by researcher Rethorika Berthanila (2017) which shows that service quality has a positive and significant influence on the level of customer satisfaction of PT Pegadaian (PERSERO) Labuan Branch. Researchers Mohamed Abdunaser Janahi and Muneer Almubarak (2017) conducted a study on the influence of Islamic service quality in the Islamic banking sector with the dimensions of compliance, assurance, reliability, tangibility, empathy and responsiveness on customer satisfaction showing positive and significant results.

Likewise with the research conducted by Jamil Hammoud, Rima M. Bizri and Ibrahim El Baba (2018) regarding the influence of the quality of E-Banking services with the dimensions of efficiency of E-Banking & ease of use, reliability, security and privacy, responsiveness & communication on satisfaction Lebanese banking sector customers the results prove that there is indeed a positive and significant influence.

The concept of creating customer satisfaction as a result of how well service quality is in line with the Satisfaction Theory or Expectation Disconfirmation Theory (EDT) proposed by Oliver (1980). Service quality has a considerable influence on satisfaction. So based on the theory and journals of previous researchers, it can be concluded that the quality of good cooperative services will certainly have an impact on the confirmation of expectations so as to create satisfaction for members.

H1: Service quality has a positive effect on member satisfaction

The main consideration for customers when making a purchase transaction is the quality of the product or service. It is certain that customers will choose to buy products or services that are considered to be of good quality in terms of physical, function, product guarantees, service capabilities and others. According to Parasuraman (1988) service quality refers to a measurement of differences in the function of services provided by a company with perceptions in the form of expectations held by customers (Farooq et al., 2018). Service quality is an assessment of how the service is distributed whether it is in accordance with customer expectations or not (Solang et al., 2014).

Image relates to a picture of the impression of a person's feelings and experiences that arise intentionally on his assessment of a subject or object. The image of the cooperative is a description of the perception that members of the cooperative have on the performance of the cooperative. Building a good image is something that needs to be done by companies because company image is one of the important factors in achieving the success of the company's mission and vision, especially in getting profits (Rizqi et al., 2017).

The era of globalization that presents various technological sophistications in various fields of course creates very competitive competition between companies. So that these companies compete with each other to improve their company image in order to gain the trust of the public because this is considered to strengthen the company's position to be able to continue to grow and develop (Indriany, 2019). The relationship between service quality and company image is closely related to each other because positive and negative values of a company's image can be created based on the quality of service owned by the company concerned (Nurjanah & Mulazid, 2018).

As explained by research conducted by Doan Oscar Dewandaru (2019) that service quality has a positive and significant effect on company image. However, research by Novi Aisha and Efri Kurnia (2018) shows that service quality has a positive and insignificant effect on brand image. Mita Sicillia (2019) conducted a similar study to Bank OCBC NISP customers. The results showed that there was a positive and significant influence between service quality and company image. The results of the same study were also carried out by Handi Dipo Santosa (2018) regarding the effect of service quality on the company image of PT Atri Distibusindo in Bandung, empirically proving that the test results are positive and significant.

Based on the researchers' journals, service quality has a considerable influence on the creation of the image of a company or organization. The better the quality of service provided by the company to customers, the better the company's image and the more widely known the public. This means that the quality of service that is getting better and better will certainly raise the image of the cooperative to be positive and famous.

H2: Service quality has a positive effect on the image of cooperative

The image of the cooperative is the impression that arises because it is deliberately built by the cooperative for the performance it does to members (Sinaga & Kusumantoro, 2015). Cooperatives that practice and implement their values and principles in their performance will certainly create a perception or form an image. Therefore the image of the cooperative has an influence on member satisfaction because it relates to the perspective of members and the community on the performance of cooperatives. Companies that have a lot of good responses occur when the performance of the company is considered satisfactory so that this has an impact on the emergence in the minds of customers that the company has a good image (Rajagukguk & Kasmiruddin, 2015). Hypothesis testing conducted by Sutrisno, Dwi Cahyono and Nurul Qomariah (2017) proves that the image of the cooperative has a positive and significant influence on the satisfaction of Koprinka Anjasmoro members. Contrary to the results of research conducted by Ruben Marty Theofilus Saragih, Djamhur Hamid and Andriani Kusumawati (2015) which proves that company image does not have a significant effect on customer satisfaction. They argue that corporate image is about customer perception so it is less applicable in creating satisfaction. Researchers Susiyanti and Asim (2017) explain the results of their research on the image of cooperatives which has a positive and significant value on member satisfaction. The higher the image value of a cooperative, it will increase member satisfaction. Similar to the results of the research by Tuberta Ndruru and Martua Sitorus (2018) which explains that there is a significant influence between the image of cooperatives on customer satisfaction. Based on the researchers' journals, it can be concluded that there is a relationship between image and satisfaction.

So that the positive image owned by the cooperative will certainly have an impact on the creation of member satisfaction.

H3: cooperative image has a positive effect on member satisfaction

Member satisfaction is a mandatory thing that needs special attention because satisfied members will have a lot of positive impacts on the organization and business world of cooperatives. The very important thing to do in creating member satisfaction is so that members become more active in participating in various cooperative activities.

Positive things from satisfied members will certainly help cooperatives in developing and developing the business world and cooperative organizations in an increasingly competitive era of globalization. This is very important to note because it helps cooperatives to continue to exist. Creating member satisfaction can be done by forming a positive cooperative image which is obtained through one of the most frequent and widely used strategies is to improve service quality.

This is in line with the results of research conducted by Lih sien Chien and Shu Yi Chi (2019) which proves the partial mediating effect of corporate image on the relationship between service quality and exhibitor satisfaction. Similarly, the results of research analysis and hypothesis testing revealed by Luki Kusuma, Salma Saleh and Sinarwaty (2019) that corporate image has a partial mediating effect on the relationship between service quality and customer satisfaction. They explain that the quality of service owned by a company will affect customer satisfaction with the company's image. Thus it can be interpreted that good service quality will certainly increase member satisfaction then with a positive cooperative image this will increase member satisfaction to be more satisfied

H4: Cooperative Image mediates the relationship between Service Quality and Member Satisfactio

## METHOD

Based on the title put forward by the researcher, the design chosen in this research is to use a survey research method with a quantitative approach that utilizes primary data in the form of a questionnaire. The method used in testing the hypothesis is path analysis that will be carried out to test the hypothesis in this study is by processing data between variables in a statistical procedure using the SPSS application program based on the theory that has been studied and the results are presented in a way that is described specifically, clearly and in detail. . The sampling technique was simple random sampling with the determination of the sample to be studied referring to Roscoe's theory, the researcher determined 120 respondents because it was in accordance with the requirements for determining the sample. The research instrument for member satisfaction variable (Y) uses measurement indicators (Kotler & Keller, 2016) which consist of overall satisfaction (customer overall satisfaction), repurchase (re-purchase), recommending the company (recommendation), perceived benefits ). The service quality variable (X) uses measurement indicators (Kotler & Keller, 2016) reliability, responsiveness, assurance, empathy, tangibles. The cooperative image variable (M) uses measurement indicators (Sari, 2014) of personality, reputation, values, corporate identity. Research data collection was carried out in May-June by distributing questionnaires in the form of Google Forms which were distributed online via WhatsApp Group from the Fiscal KBA Admin to respondents. The scale used by researchers in assessing the questionnaire is a Likert scale with a range of scoring values for positive statements in the form of a scale as follows SS = 5, S = 4, KS = 3, TS = 2 and STS = 1 while for statements that are The negative scores in the form of a scale are as follows: STS = 5, TS = 4, KS = 3, S = 2 and SS = 1. The data analysis technique uses path analysis techniques (Path Analysis) with IBM SPSS Statistics 25. The research instrument tests are validity and reliability tests, classical assumption tests include normality, multicollinearity and heteroscedasticity tests, as well as hypothesis testing with t-test, f-test, coefficient of determination, path analysis and Sobel test.

## RESULTS AND DISCUSSION

All respondents in this study were 120 respondents who were members of the Fiscal Bhakti Arthama Cooperative of the Ministry of Finance of the Republic of Indonesia consisting of the BKF union, DJPK, DJA, SETJEN, ITJEN, and DJPPR with the following percentages:

**Tabel III.1 Jumlah Responden**

No	Unit Kerja	Frekuensi	Persentase
1	BKF	70	58%
2	DJPK	24	20%
3	DJA	13	11%
4	SETJEN	5	4%
5	ITJEN	6	5%
6	DJPPR	2	2%
<b>Total</b>		120	100%

Sumber: Data diolah oleh peneliti, 2021.

It can be seen in the table that the results of data acquisition show the number of respondents based on the characteristics of the work unit consisting of BKF (Fiscal Policy Agency) as many as 70 people (58%), DJPK (Directorate General of Fiscal Balance) as many as 24 people (20%), DJA (Directorate General Budget) as many as 13 people (11%), SETJEN (Secretariat General) as many as 5 people (4%), ITJEN (Inspectorate General) as many as 6 people (5%) and DJPPR (Directorate General of Financing and Risk Management) as many as 2 people (2 %).

#### Descriptive Member Satisfaction Variable (Y)

Member Satisfaction which is the dependent variable is measured using 17 positive and negative statements that have been filled in by 120 respondents with each statement item having a score range of 1 to 5. Results of descriptive statistical analysis of the Member Satisfaction variable

(Y) shows the acquisition of a mean value of 68,583 with a standard deviation of 9,344, a minimum value of 41 and a maximum value of 85. Many classes based on data calculations using the formula  $K=1+(3.3 \times \log 120)$  the result is 7.86 which is rounded up to 8 So that the length of the class value range (44) is divided by the number of classes, the result is 5.5 which is rounded up to 6. From the 8 classes that the largest data frequency with the number of respondents is 34 people or equivalent to 28% is in class 5 with an interval of 65 -70. And the lowest data frequency with the number of respondents as many as 2 people or equivalent to 2% is in class 1 with an interval of 41-46 and class 2 at an interval of 47-52.

#### Descriptive Service Quality Variable (X)

Service quality, which is an independent variable, is measured using 19 positive and negative statement items that have been filled in by 120 respondents with each statement item having a score range of 1 to 5. Based on the results of descriptive statistical analysis, the Service Quality variable (X) shows the acquisition of the mean value. of 77.883 with a standard deviation of 8.965, a minimum value of 57 and a maximum value of 95. The class length for the Service Quality (X) variable is 4.75 which is rounded up to 5. From the 8 classes, we can see that the data frequency is the largest with the number of 29 respondents or equivalent to 24% are in class 4 with an interval of 72-76. And the lowest data frequency with the number of respondents as many as 4 people or equivalent to 3% is in class 1 with an interval of 57-61.

#### Descriptive Variable Learning Independence (X3)

the class length for the Service Quality (X) variable is 4.75 which is rounded up to 5. From the 8 classes we can see that the largest data frequency with the number of respondents as many as 29 people or equivalent to 24% is in class 4 with an interval of 72-76 . And the lowest data frequency with the number of respondents as many as 4 people or equivalent to 3% is in class 1 with an interval of 57-61. The class length for the Cooperative Image variable (M) is 2.875 which is rounded up to 3. From the 8 classes, we can see that the highest frequency of data with 23 respondents or 19% is in class 6 with an interval of 52-54. And the lowest data frequency with the number of respondents as many as 2 people or equivalent to 2% is in class 1 with an interval of 37-39.

### 1. Data Quality Test

#### 1) Validity Test

The validity test was carried out in this study to see the feasibility of each statement item from each variable that was made as a questionnaire. This validity test was carried out by comparing the rcount and rtable values of each statement item with a significant value of 0.05. The value of rcount is the correlation coefficient in which each statement item is calculated using the Pearson Correlation function. While the rtable value of the 30 sample test respondents in this study was 0.361. Based on the results of data processing, it can be concluded that the 48 statement items consisting of the variables Member Satisfaction (Y), Service Quality (X) and Cooperative Image (M) are declared VALID because the rcount value of each statement item is greater than the rtable value. So that the questionnaire created as a research instrument can be used for further testing in the research conducted

### 1) Reliability Test

The reliability test is a continuation of the validity test, which includes the reliability test items with valid status. In this study, the 48 statement items were declared valid so that all the statement items entered the validity test. Based on the results of data processing, each variable has an alpha coefficient value as follows: member satisfaction (0.941), service quality (0.920), cooperative image (0.879) which is more than 0.70 meaning that each variable can be accepted as reliable. According to the category of Guilford's reliability coefficient value, a coefficient value of more than 0.80 means the variable has very high reliability

## 2. Classical Assumption Test

### 1) Normality Test

This test is carried out by comparing the residual value with a significance level of 0.05. A data can be indicated as normally distributed if the test results exceed a significance value of 0.05 and vice versa. The results of testing the normality of equation one using the Kolmogorov-Smirnov method, the value of the variable in Asym.Sig.(two-tailed) is 0.950 and equation two is 0.065, which is greater than the significance value of 0.05, meaning the data is normally distributed. Based on the results of the normality test through the Normal Probability Plot, it can be seen that the data points spread around the diagonal line and follow the direction of the diagonal line. So it can be stated that equation two has data that are normally distributed. So, if it is concluded, the results of data processing using the normality test on the structure of the regression model both in equation one and equation two, both have met the assumption of normality so that it is feasible to be used in further research.

### 2) Heteroscedasticity Test

Heteroscedasticity test is a tool used to test the regression model. A good research data occurs if the variance in the residual value of all observations remains, meaning that there is no heteroscedasticity problem. This heteroscedasticity test uses the Glesjer test which regresses the independent variable with the absolute value of the residual. Based on the results of data processing, the significance value of the equation of one service quality variable is 0.089 and the significance value of the service quality variable is 0.908 and the cooperative image is 0.826, which is greater than 0.05. It can be concluded that in the structure of the regression model of equation two there is no heteroscedasticity problem or it can be said that the data is homoscedasticity. So that the research data with the structure of the regression model equation one and equation two both have the same variance in the residual value of previous observations with current observations made by researchers. So, the regression model is good to be continued in further research.

### 3) Multicollinearity Test

If the points spread with an unclear pattern, it can be concluded that the multicollinearity test is used to determine whether in this research the regression model has collinearity or not between variables by comparing the tolerance values and the Variance Inflation Factor (VIF). Based on the results of data processing, the tolerance value of the service quality variable and cooperative image is 0.386, which is more than 0.10. Furthermore, the Variance Inflation Factor (VIF) variable for service quality and cooperative image has a value of 1.588 which this value does not exceed 10. Based on the results of this test, it indicates that there is no perfect multicollinearity, there is no strong correlation or relationship between the independent variables and it is confirmed The research data used have reliable and stable predictive power. So that the regression model is good to be continued in further research.

## 1. Hypothesis Test

### a. t test

This t test is a test tool used to determine the effect of significance between independent variables on the dependent variable. This test needs to be done because to find out the truth of a hypothesis can be accepted in a study. The way that can be done to find out the results of the t test is to compare the values of tcount and ttable with a significance level of 0.05. If the research data processing results in the tcount value greater than the ttable value with a significance of less than 0.05 then the hypothesis can be accepted. On the other hand, if the research data processing results in the tcount value being smaller than the ttable value with a significance of more than 0.05, the hypothesis cannot be accepted. The following are the results of hypothesis testing using the t statistical test:

Tabel III.2 Uji Statistik T

Coefficients <sup>a</sup>						
Persamaan 1*						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	10,537	2,960		3,559	,001
	Kualitas	,517	,038	,783	13,687	,000

\*Dependent Variable: Citra

Coefficients <sup>a</sup>						
Persamaan 2**						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	3,366	5,148		,654	,514
	Kualitas	,406	,100	,389	4,046	,000
	Citra	,661	,152	,418	4,348	,000

\*\*Dependent Variable: Kepuasan

Sumber: data diolah oleh peneliti

Table III.2 is the result of the description of the t statistic test with equation one and equation. To determine the effect of significance between variables, it is necessary to calculate the Degree of freedom in order to determine the value of ttable. The degree of freedom of this residual value can be found in addition to using the formula manually, it can also be seen in the SPSS output table for the ANOVA section. The probability value

with a two-tailed significance level is 0.05, so the degrees of freedom for equation one with the number of respondents are 120 and the independent variable is one ( $df = nk - 1 = 120 - 1 - 1 = 118$ ) where the ttable of equation one is 1.9803 . While the value of ttable for equation two with the number of independent variables is 2 ( $df = n - k - 1 = 120 - 2 - 1 = 117$ ) where the value is 1.9805. The following is an explanation of the results of data processing using the t-test for each variable:

### 1) Hypothesis Testing (H1): The Effect of Service Quality on Member Satisfaction

Based on the results of data processing using the t statistical test presented in table III.2 equation two, the service quality variable is known to have a significance value of 0.000 and a t-value of 4.046. Then the service quality variable is declared to have an influence on member satisfaction because the significance value is less than 0.05 probability. Apart from the significant value, the t-test was also carried out by comparing the values of tcount and ttable. The value of the ttable of equation two is 1.9805, so if we compare the t-value of 4.046, the result is greater than the t-table value of 1.9805. So that it can be concluded based on the results of hypothesis testing using the t statistical test H1 is accepted, meaning that in this study it is proven that service quality has a significant effect on member satisfaction. Based on the results of tcount the direction of the influence of the service quality variable shows in the positive area, meaning that there is a unidirectional positive relationship between service quality and member satisfaction where this influence can be seen if the service quality increases, the higher the level of member satisfaction.

### 2) Hypothesis Testing (H2): The Effect of Service Quality on Cooperative Image

Based on the results of data processing using the t statistical test presented in table III.2 equation one, the service quality variable is known to have a significance value of 0.000 and a t-value of 13.687. Then the service quality variable is declared to have an influence on the cooperative image because the significance value is less than 0.05 probability. Apart from the significant value, the t-test was also carried out by comparing the values of tcount and ttable. The ttable value of equation one is 1.9803, so if we compare the t-value of 13.687, the result is greater than the t-table value of 1.9805. So it can be concluded that based on the results of hypothesis testing using the t H2 statistical test, it is accepted, meaning that in this study it is proven that service quality has a significant effect on the image of cooperatives. Based on the results of tcount the direction of the influence of the service quality variable shows in the positive area, meaning that there is a unidirectional positive relationship between service quality and member satisfaction where this influence can be seen if the service quality increases, the cooperative image will also increase.

### 3) Hypothesis Testing (H3): The Effect of Cooperative Image on Member Satisfaction

Based on the results of data processing using the t statistical test presented in table III.2 equation two, the cooperative image variable is known to have a significance value of 0.000 and a t-value of 4.348. Then the cooperative image variable is declared to have an influence on member satisfaction because the significance value is less than 0.05 probability. Apart from the significant value, the t-test was also carried out by comparing the values of tcount and ttable. The value of the ttable of equation two is 1.9805, so if we compare the t-value of 4.348, the result is greater than the t-table value of 1.9805. So that it can be concluded based on the results of hypothesis testing using the t statistical test H3 is accepted, meaning that in this study it is proven that service quality has a significant effect on member satisfaction. Based on the results of tcount the direction of the influence of the service quality variable shows in the positive area, meaning that there is a unidirectional positive relationship between the cooperative image and member satisfaction where this influence can be seen.

if the image of the cooperative increases, the higher the level of member satisfaction\_\_\_\_\_

**a. Coefficient of Determination**

The coefficient of determination ( $R^2$ ) test is a test tool used to determine the ability of the independent variable to explain the variance of the dependent variable. The purpose of the coefficient of determination test is to measure goodness-fit in a regression model. How to find out this test is to compare the magnitude of the coefficient values that are in the range 0 to 1. Where  $R^2$  is 0 which means there is no influence between variables,  $R^2$  is 0.5 to 1, meaning the better and the stronger the influence between variables. The following are the results of data processing using the coefficient of determination test in equation one:

**Tabel III.3 Uji Koefisien Determinasi Persamaan Satu**

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.783 <sup>a</sup>	.614	.610	3,689
a. Predictors: (Constant), Kualitas				
b. Dependent Variable: Citra				

Sumber: data diolah oleh peneliti

Table III.3 is a table of the results of the coefficient of determination test on the structure of the regression model of equation one. The results of the research data processing found the  $R^2$  coefficient value of 0.610, where this value is close to 1, meaning the ability of the service quality variable to explain the cooperative image variable is getting higher. This means that the contribution given by the service quality variable in explaining the cooperative image variable is 61% while the remaining 39% is influenced by other factors not included in the study. Furthermore, below is the table of the coefficient of determination of the structure of the regression model equation two:

**Tabel III.4 Uji Koefisien Determinasi Persamaan Dua**

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.763 <sup>a</sup>	.581	.574	6,096
a. Predictors: (Constant), Kualitas				
b. Dependent Variable: Citra				

Sumber: data diolah oleh peneliti

Table III.4 is a table of the results of the coefficient of determination on the structure of the regression model of equation two. The results of research data processing found the  $R^2$  coefficient value of 0.574, where this value is close to 1, meaning the ability of the service quality variable and cooperative image to explain the member satisfaction variable is getting higher. So it can be concluded that the contribution given by the service quality variable and cooperative image in explaining the member satisfaction variable is 57.4% while the remaining 42.6% is influenced by other factors not included in the study.

## 1. Path Analysis

This study uses path analysis techniques to see the direct and indirect effects between independent variables on the dependent variable, especially through the cooperative image variable which mediates between service quality and member satisfaction. This test is carried out to determine the asymmetric relationship of a hypothesis that is built based on a theoretical study. To test the effect of the mediating variable, the following is a description of the structural equation model of path analysis in the form of a diagram::

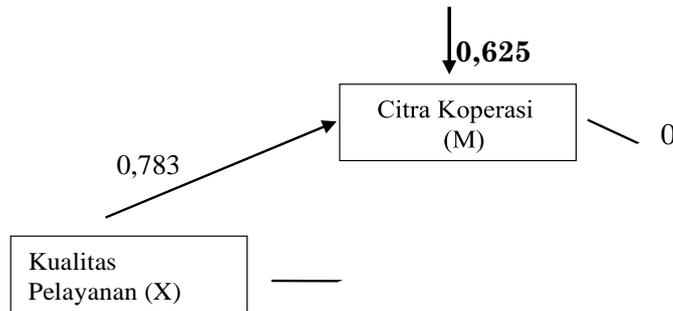


Figure III.1 is a path diagram model in this study. Based on the figure, it is known that the coefficient value of each independent variable on the dependent is positive, referring to the results of the Standardized Coefficients Beta and the standard error values 1 and 2 obtained through the following calculations:

$$\begin{aligned} \sigma_1 &= \sqrt{1 - R^2} \\ \sigma_1 &= \sqrt{1 - 0,61} \\ &= \mathbf{0,625} \\ \sigma_2 &= \sqrt{1 - 0,574} \\ &= \mathbf{0,653} \end{aligned}$$

So from the acquisition of the standard error values 1 and 2, the structural equation of the path analysis in this study can be arranged as follows::

$$M = 0,783 X + 0,625 \dots\dots\dots (1)$$

$$Y = 0,389 Y + 0,418 M + 0,653 \dots\dots\dots (2)$$

From the structural equations of path analysis, it can be seen that the indirect effect of the cooperative image variable is as a mediation between the service quality variable and the member satisfaction variable. In addition, the direct influence and total influence can also be known in detail as presented in the table below:

**Tabel III.5 Hasil Perhitungan Analisis Jalur**

Pengaruh Variabel	Pengaruh Langsung	Pengaruh Tidak Langsung Melalui Citra Koperasi (M)	Pengaruh Total
X → M	0,783	-	0,783
X → Y	0,389	0,327	0,716
M → Y	0,418	-	0,418

Sumber: data diolah oleh peneliti

Table III.5 is a description of the results of path analysis calculations regarding the influence between independent variables and the dependent variable, especially the mediating variable in this study. It can be seen in the table that the service quality variable has a direct influence on the cooperative image of 0.783 beta coefficient and the direct effect of cooperative image on member satisfaction is 0.418. It is also seen that the direct influence of service quality on member satisfaction is 0.389. While the indirect effect of service quality on member satisfaction through the image of the cooperative is obtained from the calculation results  $(Y1) (B1 \times B3) = 0.783 \times 0.418 = 0.327$  so that the total effect is 0.716. It can be concluded that in the regression model of this study there is a mediating effect and a direct influence in the same direction.

#### 1. Sobel Test

Sobel test is a tool used to analyze the strength of the influence of the indirect relationship created through the mediating variable that mediates the relationship between the independent variable and the dependent variable. The significance of the mediating variable having an indirect effect can be seen from the results of the comparison of the calculated z value greater than 1.96 with a significance level of 0.05. The following is the result of the calculation using the Sobel test:

$$Sab = \sqrt{b^2 Sa^2 + a^2 Sb^2 + Sa^2 Sb^2}$$

$$Sab = \sqrt{0,418^2 0,038^2 + 0,783^2 0,152^2 + 0,038^2 0,152^2}$$

$$= 0,120210116$$

$$z = \frac{ab}{Sab}$$

$$z = \frac{0,418 * 0,783}{0,120210116}$$

$$= 2,72268$$

Based on the results of the calculation of the research data, the calculated value of positive zcount is 2.72268, which is greater than the ztable value which is 1.96. So it can be concluded that the mediating variable has an indirect effect on the independent variable and the dependent variable. So that the hypothesis test in this study resulted in H4 being accepted, meaning that the cooperative image variable had a significant indirect effect which mediates between the service quality variable and the member satisfaction variable.

## CONCLUSIONS AND SUGGESTIONS

- 1) Service quality has a significant positive effect on member satisfaction.
- 2) Service quality has a significant positive effect on the image of the cooperative.
- 3) Cooperative image has a significant positive effect on member satisfaction.
- 4) The cooperative image has a significant positive indirect and partial mediating effect on the relationship between service quality and member satisfaction.

For cooperatives, this research becomes an evaluation material to provide better, effective and efficient services to members by developing online-based services so as to increase member participation to be more active which can provide benefits for cooperatives.

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15

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