

Role of Member Satisfaction in Mediating the Influence of Product Quality and Service Quality on Member Loyalty in KSP. Primadana Nusantara

Ni Made Wahyu Megantari

Student in Management Postgraduate Mahasaraswati University Denpasar Bali, Indonesia

Anak Agung Putu Agung

Professor in Management Postgraduate Mahasaraswati University Denpasar Bali, Indonesia

Nengah Landra

Assistant Professor in Management Postgraduate Mahasaraswati University Denpasar Bali, Indonesia

ABSTRACT

Cooperatives are created from, by and for members, therefore member loyalty has a major influence in increasing the growth and existence of cooperatives in the future. The purpose of this study was to determine the role of member satisfaction in mediating the effect of product quality and service quality on member loyalty at KSP Primadana Nusantara. This study uses quantitative methods to fulfill research objectives in addition to literature review. The population in this study were 132 members. The sample used was 99 members who were taken by simple random sampling technique. Data were collected by means of a questionnaire using a Likert scale. The data were analyzed using variant-based structural equation model analysis known as Partial Least Square (PLS) analysis.

KEYWORDS: *product quality, service quality, member satisfaction, member loyalty*

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I. PRELIMINARY

The development of cooperatives from year to year is increasingly rapid, as evidenced by the increasing number of cooperative institutions in the Province of Bali, but along with the increase in competitors in the same business, it is undeniable that many cooperatives that were originally active have become inactive. During the last three years (2015-2017) there has been an increase in the number of active cooperatives and during the last two years the number of active cooperatives has decreased (2018-2019). According to data, in 2015 the number of active cooperatives was 4,327 units. In 2016 it increased to 4,463 units and in 2017 to 4,477 units. Whereas in 2018 the number of active cooperatives decreased to 4,400 units and in 2019 decreased drastically to 4,244 units.

The success of a cooperative is certainly supported by the presence of management and members who can work together and are loyal to the cooperative. Cooperatives according to Law no. 17 of 2012 is a legal entity established by an individual or a cooperative legal entity with the separation of the members' assets as capital to run a business that meets common aspirations and needs in the economic, social and cultural fields according to the values and principles of the cooperative. Cooperatives are required to be able to raise the standard of living of their members, increase production, and create fair income and equitable prosperity. The purpose of cooperatives is to advance the welfare of members and the general public, which helps build the national economic order in order to create a society that is advanced, just, and prosperous based on Pancasila and the 1945 Constitution as stipulated in Law No.17 of 2012 Article 4 concerning the objectives of cooperatives. Cooperatives belong to members, therefore, they must be regulated and managed in accordance with the wishes and interests of their members. In a cooperative, members are both owners and users of the cooperative's services, therefore their needs and interests must be prioritized.

The success of a business is measured by the level of customer satisfaction. Kotler and Keller (2009) state that customer satisfaction is a person's feelings after comparing the performance or results he feels with the expectations of these consumers. Meanwhile, Caruana (2002) defines customer satisfaction as an evaluation after making a purchase, where the selected product is at least equal to or exceeds customer expectations. And customer dissatisfaction arises when the results (outcomes) do not meet expectations. So, the level of

satisfaction is a function and expectation, where the more appropriate the performance or results obtained are compared to expectations, the higher the satisfaction that will be obtained.

One of the main factors that can achieve customer satisfaction is product quality. According to Kotler (2000), building customer satisfaction can be achieved through product quality and service quality. Where, research from Mustikasari and Imron (2018) states that, there is a significant influence between product quality on member satisfaction. In addition, Sigit and Soliha (2017) also stated that product quality has a positive and significant effect on customer satisfaction of the Public Business Credit BRI Unit of Warungasem, which means that the better the product quality provided by the Bank, the customer satisfaction will increase. However, the results of Redian's (2018) study show that, there is no positive and significant direct effect between product quality on customer satisfaction.

Product quality can be interpreted as a guarantee in order to meet consumer needs in choosing a product. The better the product quality will be followed by an increase in customer satisfaction. Kotler and Armstrong (2008: 347) argue that product quality is the ability of a product to carry out its functions which include durability, reliability, accuracy, ease of operation and repair and other valuable attributes. If the customer is satisfied, he will show the possibility to buy the same product again. Products that are perceived as having quality are products that conform to what consumers need and want and can constantly meet consumer satisfaction without the slightest defect.

Customer satisfaction is also determined by the quality of service provided to customers. Lupiyoadi (2001: 158) states, one of the important factors in determining the level of customer satisfaction is service quality. The same thing was stated in the research of Sutrisno, et al. (2017) which stated that service quality has a significant positive effect on member satisfaction. The research of Marbun et al. (2018) also shows that service quality has a positive and significant effect on member satisfaction, where the better the quality of service provided by the cooperative to members, it will be followed by an increase in the satisfaction of cooperative members. In contrast to the research results from Novianingsih, et al. (2019) which state that, there is no positive relationship between service quality variables on member satisfaction.

Parasuraman (2001) in Wahyudien, et al (2015) states that the concept of service quality is a complex definition of quality and a sense of satisfactory or unsatisfactory. The concept of service quality is said to be of quality if the expected service is smaller than the perceived service (quality). It is said that the concept of service quality meets expectations, if the service expected is the same as what is felt (satisfying). Likewise, it is said that the perception does not meet expectations if the service expected is greater than the service that is felt (not quality). Kotler in Utari (2010: 139) states that service satisfaction is a demand for service companies. Good service quality is one of the keys to satisfying members so that they are loyal to the cooperative. Ropke (2003: 53) states that the participation of members in the services provided by the cooperative will be realized if there is harmony among members, programs and organizations in the cooperative. According to Quayet (2015) improving better service quality to customers and providing superior service will increase customer satisfaction. The customer in question is a member of the cooperative. With excellent service, the cooperative can satisfy members so as to attract members to become loyal customers in the cooperative. According to Quayet (2015) improving better service quality to customers and providing superior service will increase customer satisfaction. The customer in question is a member of the cooperative. With excellent service, the cooperative can satisfy members so as to attract members to become loyal customers in the cooperative. According to Quayet (2015) improving the quality of better service to customers and providing superior service will increase customer satisfaction. The customer in question is a member of the cooperative. With excellent service, the cooperative can satisfy members so as to attract members to become loyal customers in the cooperative.

Satisfied customers will become a marketing force for the company, meaning that customer satisfaction can have a positive impact on the company through word of mouth. The impact of customer satisfaction on customer loyalty and repurchase varies for each company. Loyal consumers are not necessarily satisfied, but on the other hand, satisfied consumers tend to be loyal consumers (Tjiptono, 2008: 40). The results of research by Sadiartha and Apsari (2018) state that customer satisfaction has a significant effect on customer loyalty at the Pekraman village credit institution, Tabanan. In line with that, the results of research from Marbun et al. (2018) also show that member satisfaction has a positive and significant effect on member loyalty to the KSP Nasari Medan Branch Office. Where,

Kertajaya (2007: 25) suggests that satisfied customers will definitely have a high level of loyalty to the product compared to dissatisfied customers. According to Gremler and Brown (in Hasan, 2009: 83) customer loyalty is a customer who not only repurchases goods and services, but also has a positive commitment and attitude towards service companies, for example by recommending other people to buy.

Customer loyalty can also be influenced by product quality and service quality. Sviokla's theory (in Lupiyoadi, 2006: 176) suggests that the quality of the products provided by the company can create a positive perception of the customer towards the company and produce customer satisfaction and loyalty. In accordance with the results of research by Sigit and Soliha (2017) which shows that product quality has a positive and

significant effect on customer loyalty of BRI People's Business Credit Unit Warungasem. Mustikasari and Imron (2018) also state that, there is a significant influence between product quality on the loyalty of SIARTA members at KSU Artha Pernalang. However, it is not in line with the results of research from Hidayat (2010) which show that, Product quality has no significant effect on customer loyalty. This indicates that although the quality of the products provided to customers is getting better, it does not necessarily mean that it will automatically increase customer loyalty to Bank Mandiri.

Service quality is related to customer satisfaction. quality is really the motive of the customer to have a profitable bond with the company in the long run. This certainly can make companies understand customer expectations and specific needs, so as to achieve customer loyalty (Tjiptono 2011). In line with the results of research from Yanti and Fitriyati (2014) which state that there is a positive and significant influence between service quality variables on customer / member loyalty. Enderwita (2013) states that Service quality has a positive and significant effect on loyalty Customer Savings Bank BRI Simpang Empat Branch. However, it is different from the results of research from Hidayat (2010) which shows that service quality has no effect on customer loyalty at Bank Mandiri.

Maintaining customer loyalty has several advantages, including the rewards of long-term and cumulative loyalty. The more loyal a consumer is, the greater the profit that can be obtained by the company from consumers (Griffin, 2002). Maintaining loyal customers can reduce efforts to find new customers, provide positive feedback with profitability (Dharmmesta, 2005). While Kotler (2000) argues that satisfied and loyal (loyal) customers are opportunities to get new customers. So, it can be concluded that, customer or member loyalty greatly affects the development of a company in the future.

Primadana Nusantara Cooperative is one of the savings and loan cooperatives whose business activities are to collect funds in the form of savings, deposits and distribute them with an easy procedure.

Primadana Nusantara, in the midst of people's lives, certainly has competitors, be it private financial institutions, BUMN, or similar cooperatives in getting customers and maintaining customer loyalty. This encourages the existence of services which are the key to success in various services or activities, be it in terms of using methods, techniques and methods to attract more people to use services or products produced by the organization or company (Widiyanti, 2002: 59). As one of the financial service providers it is appropriate for KSP. Primadana Nusantara pays attention to customer satisfaction, especially the satisfaction of its members in order to increase the loyalty of its members. From the results of observations made at the KSP. Primadana Nusantara, member loyalty to the cooperative is still classified as not loyal,

The active level of members of the Primadana Nusantara cooperative in the last 5 (five) years towards all available products has tended to increase, except in 2018 for all product transactions that experienced a significant decline. The decline in member activity that occurred in 2018 proves that the weakening or decreasing loyalty of members to cooperatives is added to by the sufficient number of cooperative members who are passive. The decrease in loyalty can be influenced by several factors such as: product quality, service quality, and satisfaction of cooperative members. It is proven that there are still complaints submitted by members directly to the cooperative or with other related members regarding the quality of the product received, it is felt that there is still a lack of discretion and features regarding the products used by members. The policies and privileges referred to are, for example, the provision of special interest rates for members, both from credit interest rates and deposit rates with different nominal values from one member to another. And so far there has been no appreciation for active members such as giving bonuses or gifts to members. Cooperative members also complained about the services provided by the cooperative, they explained that the road staff still often did not visit their places to collect savings and the lack of information conveyed to members regarding changes in rules and policies implemented by the cooperative, for example, changes in deposit and savings interest rates program. In addition, a lack of satisfaction with the services provided by the cooperative can also affect member loyalty.

Based on the research gap and existing field phenomena, the researchers are interested in conducting research with the title "The Role of Member Satisfaction in Mediating the Influence of Product Quality and Service Quality on Member Loyalty in KSP. Primadana Nusantara ".

II. LITERATURE REVIEW

Product quality

Product quality is the physical condition, function and nature of the product concerned which satisfies the tastes and needs of consumers according to the value of money spent (Prawirosentono, 2004). Product quality is the ability of a product to carry out its function, including durability, reliability, accuracy, ease of operation, and repair and other valuable attributes (Kotler & Keller, 2013). Product quality has two dimensions, namely level and consistency. Good quality according to the manufacturer is when the product produced by the company is in accordance with the specifications determined by the company. Meanwhile, poor quality is when

the product produced does not comply with the predetermined standard specifications and results in a damaged product.

Kotler & Armstrong (2012) defines product quality as the ability of a product to perform its function, this includes overall durability, reliability, accuracy, ease of operation, and product repair as well as attributes. According to Kotler and Armstrong (2008: 272) product quality is one of the means *positioning* major marketers. Quality has a direct impact on the performance of the product or service. Therefore, quality is closely related to value and customer satisfaction. Product quality is the ability of a product to fulfill and satisfying the needs of a customer who buys or uses the goods or services. So it can be concluded that product quality is the ability of a product (goods or services) to carry out its function in order to meet consumer needs and desires which are closely related to consumer satisfaction.

Service quality

Services cannot be seen, felt, smelled, or heard as real products, likewise an assessment of service quality is different from goods. Arief (2007: 117) states that it is not easy to define quality precisely. However, generally the quality can be specified. The concept of quality itself is often regarded as a relative measure of the goodness of a product or service which consists of design quality and conformity quality. Design quality is a function of the specifications of the product, while conformity quality is a measure of how far a product is able to meet predetermined quality requirements or specifications. Meanwhile, Abdul Madjid (2009: 49) states that quality or quality in the service industry is a presentation of a product or service according to the size applicable in the place where it is held and its delivery is at least the same as what consumers want and expect.

Tjiptono (2008: 83) states that quality if managed properly contributes positively to the realization of customer satisfaction and loyalty. Quality provides a plus in the form of special motivation for customers to form mutually beneficial long-term relationships with the company. Tjiptono (2008) simply states that the term service can be interpreted as "doing something for others".

Customer / Member Satisfaction

Customer satisfaction is one of the goals of a company in providing quality service because customer satisfaction will have a positive impact on a company. Kotler & Keller (2012) argue that satisfaction is a person's feeling of pleasure or disappointment resulting from comparing the perceived product performance (or results) with their expectations.

Basically, every company that carries out a service quality program will create customer satisfaction. Customers who get satisfaction in service are the basic capital for the company in forming customer loyalty. Satisfaction is the level of feeling where a person states the results of the comparison of the performance of the product (service) received and expected (Lupiyoadi and Hamdani, 2008: 192). According to Tjiptono (2007: 348) in Putri and Utomo (2017), every company that pays attention to customer satisfaction will get several main benefits, namely a more positive company reputation in the eyes of customers and society, and can encourage the creation of customer loyalty that makes the company possible, increase profits, harmonious relationship between the company and its customers,

For cooperatives, member satisfaction has a very strong influence on increasing member loyalty which is still minimal. The higher the level of member satisfaction, the more loyalty the members give to the cooperative. There are two factors that affect the level of satisfaction and loyalty of members, namely product quality and service quality. Products that are perceived as having quality are products that conform to what consumers need and want and can constantly meet consumer satisfaction without the slightest defect (Sashkin Kisser in Hasan, 2009: 146). Meanwhile Kotler in Utari (2010: 139) states that service satisfaction is a demand for service companies. Good service quality is one of the keys to satisfying members so that they are loyal to the cooperative.

Customer / Member Loyalty

Efforts to retain members in a cooperative are to pay attention to the level of satisfaction, so that it is expected to form loyal members. Loyalty is a psychological condition related to attitudes towards products, forming consumer beliefs, determining likes and dislikes, and deciding whether they want to buy the product (Hasan, 2014: 134). Consumer loyalty is a behavior related to the brand of a product, the possibility of renewing the brand contract in the future, how likely is the customer to change their support for the brand, and how likely is the customer desire to increase the positive image of a product (Hasan, 2014: 121). The commitment that accompanies repeated purchases is a condition in which consumers do not want to move even though the product or service is scarce in the market and consumers voluntarily recommend these products or services to colleagues, family or other consumers. Sutisna (2003: 41) defines loyalty as a liking attitude towards a brand which is presented in a consistent purchase of that brand over time. Tjiptono (2008: 110) defines customer loyalty as a customer commitment to a brand, store or supplier based on its very positive nature in long-term

purchases. Loyalty is the customer's decision to continue to subscribe to a certain company in the long term, by buying and using goods and services repeatedly,

In Wijayanti's (2008) previous research which states that customer loyalty is an asset that has strategic value, consumer behavior researchers are interested in developing and formulating concepts and their measurements. According to Fornell in Sadi (2009: 30) states customer loyalty is an endogenous factor caused by a combination of customer satisfaction, service perception and product quality. Different from satisfaction which is an attitude, loyalty can be defined based on buying behavior. Loyal customers are people who (1) make regular repeat purchases, (2) buy between lines of products and services, (3) reflect to others, (4) show immunity to attraction and competitors (Griffin, 2003: 31-32) .

Based on some of the above definitions, it can be concluded that member loyalty is a decision to purchase goods or use services repeatedly from cooperative members after consuming or using a product or service, which is not only measured by the level of member satisfaction but also from the length of the member's relationship with the cooperative. and how much participation in cooperative activities, so that cooperative members are not interested in the goods / services offered by other companies / shops / cooperatives.

Hypothesis

- 1) H1: Product Quality Has a Positive Effect on Member Satisfaction
- 2) H2: Service Quality Has a Positive Effect on Member Satisfaction
- 3) H3: Product quality has a positive effect on Member Loyalty
- 4) H4: Service Quality has a positive effect on Member Loyalty
- 5) H5: Member Satisfaction has a positive effect on Member Loyalty

III. RESEARCH METHODS

This research was conducted at the Primadana Nusantara Savings and Loan Cooperative (KSP) which is located on Jl. Tirta Ening No. 15, Sanur Kauh- Denpasar. The research was conducted for 3 (three) months, from August 2019 to October 2019. The scope of this research is the role of member satisfaction in mediating the influence of product quality and service quality on member loyalty.

Based on the research conducted, in this study there are two research variables, namely: Exogenous (independent) variables, namely variables whose values are not influenced or determined by other variables in the model. Each exogenous variable is always an independent variable. The exogenous variable in this study is product quality(X1) and service quality (X2). Endogenous (dependent) variables are variables whose values are influenced or determined by other variables in the model. The dependent variable in this study is member satisfaction(Y1) and member loyalty (Y2). The population in this study were 132 members of the Primadana Nusantara Savings and Loan Cooperative (KSP). Due to the population of more than 100 people, the sampling was done using the Slovin formula Based on the calculation results, the sample used in this study was 99 people. Sampling in this study uses probability sampling (random or random sampling) which is a sampling technique, which provides equal opportunities for each element or member of the population to be selected as sample members. The sampling technique in this study used simple random sampling technique (simple random sampling) in which the sampling technique of all members of the population was carried out randomly, so that each member of the population had an equal chance of being taken as a sample. In accordance with the formulated hypothesis, in this study the inferential statistical data analysis was measured using SmartPLS (Partial Least Square) software starting from the measurement model (outer model), the structure model (inner model) and hypothesis testing.

IV. RESEARCH RESULT

Inferential Analysis

Evaluation of the Measurement Model or Outer Model

a. Convergent validity

Convergent validity from the measurement model with reflexive indicators assessed based on the correlation between the item score or component *score* estimated with Software SmartPLS. The results of the convergent validity analysis with outer loading are presented in Table 1.

Table 1
Outer Loading Results (Measurement Model)

No.	Variable	Outer Loading
1	Product Quality (X1)	
a	Product conformity (X1.1)	0.874
b	Product quality can compete (X1.2)	0.920
c	Product endurance period (X1.3)	0.950
d	Quality of safety using the product (X1.4)	0.886

2	Quality of Service (X2)	
a	Tangibles (X2.1)	0.916
b	Reliability (X2.2)	0.905
c	Responsiveness (X2.3)	0.870
d	Assurance (X2.4)	0.910
e	Empathy (X2.5)	0.821
3	Member Satisfaction (Y1)	
a	Service overall satisfaction (Y1.1)	0.873
b	Service satisfaction exceeds expectations (Y1.2)	0.916
c	Savings interest satisfaction (Y1.3)	0.945
4	Customer Loyalty (Y2)	
b	Word of Mounth Communications (Y2.1)	0.956
c	Purchase intention (Y2.2)	0.936
d	Price sensitivity (Y2.3)	0.969
b	Complaining behavior (Y2.4)	0.972

Source: Data processed, 2020

Table 1 shows that an individual reflexive measure is said to be high if it correlates more than 0.70 with the measured variable. In this study, the loading factor limit of 0.7 will be used. The results of processing using PLS can be seen in Table 5.6. The outer model value or the correlation between the variable and the variable has met the convergent validity because it has a loading factor value above 0.50.

Table 1 shows that the measurement indicators for product quality variables consisting of product suitability, competitive product quality, product durability period and safety quality using the product have an Outer Loading value greater than 0.5, which means that all valid indicators form product quality variables. The tangibles indicator has the highest outer loading value of 0.950.

The indicators for measuring service quality variables consisting of tangibles, reliability, responsiveness, assurance and empathy all have an Outer Loading value above 0.5, which means that all valid indicators form the service quality variable. The tangibles indicator has the highest outer loading value of 0.916.

The measurement indicator for the variable member satisfaction consists of 3 indicators, namely overall service satisfaction, service satisfaction exceeding expectations and savings interest satisfaction. The three indicators have outer loading values above 0.5, so that all valid indicators form member satisfaction variables. The satisfaction indicator for savings interest has the highest outer loading value of 0.945.

The indicator for measuring the loyalty of members has four indicators, including: *word of mounth communications*, *purchase intention*, *price sensitivity*, and *complaining behavior*. All four indicators have value *outer loading* above 0.5, so that all valid indicators form member loyalty variables. Indicator *complaining behavior* has the highest outer loading value of 0.972.

b. Discriminant validity

Discriminant validity analysis is carried out to ensure that each concept of each latent variable is different from other variables. The model is said to have good discriminant validity if each indicator loading value of a latent variable has a loading value that is greater than the loading value if it is correlated with other latent variables. The results of discriminant validity testing are presented in Table 2.

Table 2
Discriminant Validity

AVE	Correlation					
	AVE	□AVE	Member Satisfaction (Y1)	Service quality (X2)	Product quality (X1)	Loyalty Member (Y2)
Member Satisfaction (Y1)	0.832	0.912	0.912			
Quality of Service (X2)	0.784	0.885	0.826	0.885		
Product quality (X1)	0.824	0.908	0.975	0.845	0.908	
Member Loyalty (Y2)	0.918	0.958	0.872	0.856	0.867	0.958

Source: Data processed, 2020

Table 2 shows that the AVE value of the four research variables is above 0.50 and all variables have a higher AVE root value than the correlation coefficient between one variable and another so that it can be said that the data has good discriminant validity.

c. Composite Reliability

The validity and reliability criteria can also be seen from the reliability value of a variable and the Average Variance Extracted (AVE) value of each variable. The variable is said to have high reliability if the composite reliability value is above 0.70 and AVE is above 0.50. The composite reliability value of each variable is presented in Table 3.

Table 3
Composite Reliability

No.	Variable	Composite Reliability
1	Product Quality (X1)	0.929
2	Quality of Service (X2)	0.930
3	Member Satisfaction (Y1)	0.899
4	Member Loyalty (Y2)	0.970

Source: Data processed, 2020

Table 3 shows that all variables meet composite reliability, because their value is above the recommended number, which is above 0.7 which has met the criteria of being reliable. Based on the overall evaluation results, both are convergent. discriminant validity, composite reliability, which has been described above, it can be concluded that indicators as measures of latent variables are valid and reliable measures.

2. Evaluation of the Structural Model or Inner Model

The inner model test or structural model is carried out to see the relationship between variables, the significance value and the R-square of the research model. The structural model was evaluated using the R-square for the dependent variable t test as well as the significance of the structural path parameter coefficients. Changes in the R-square value can be used to assess the effect of certain exogenous latent variables on endogenous latent variables that have a substantive effect.

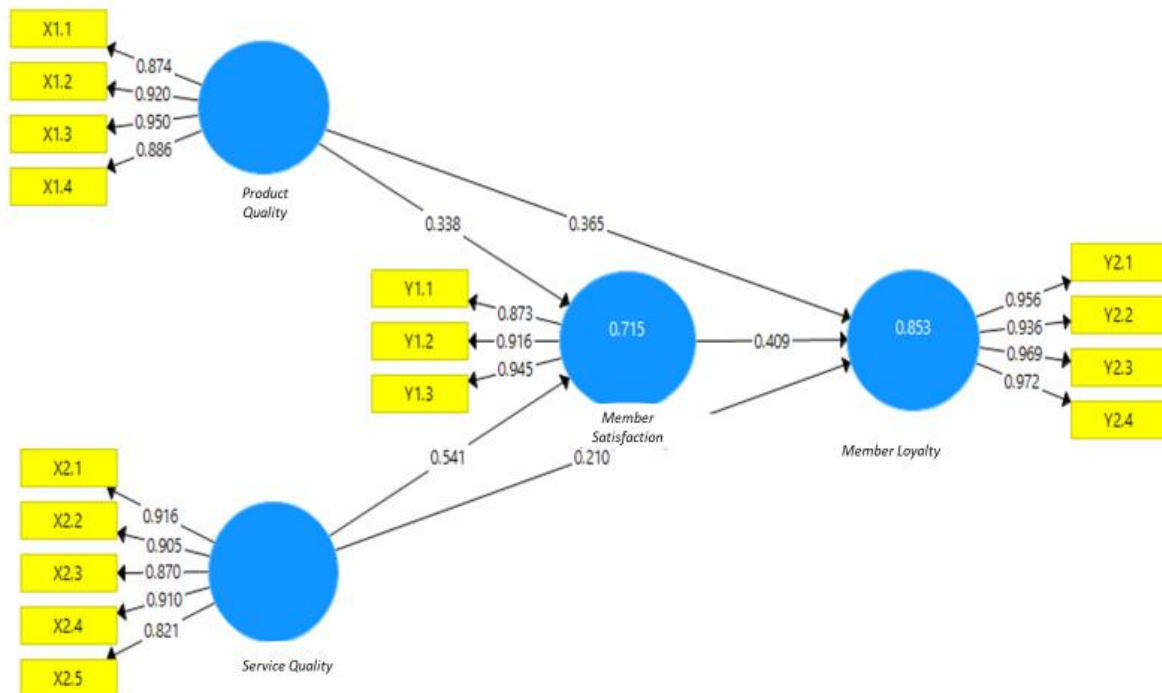


Figure 1
Algorithm

Source: Data processed, 2020

Figure 1 shows that the covariance of the indicator measurement is influenced by the latent construct or reflects the variation of the unidimensional construct which is depicted in an ellipse shape with several arrows from the construct to the indicator. This model hypothesizes that changes in latent constructs affect changes in indicators. In this model there are two exogenous variables, namely product quality and service quality and two

endogenous variables, namely member satisfaction and member loyalty. Model assessment with PLS begins by looking at the R-square for each dependent latent variable. Changes in the R-square value can be used to assess the effect of certain exogenous latent variables on endogenous latent variables that have a substantive effect.

The structural model is evaluated with due regard Q2 predictive relevance model that measures how well the value of observations is generated by the model. Q2based on the coefficient of determination of all dependent variables. MagnitudeQ2 has a value with a range of $0 < Q2 < 1$, the closer to the value 1, the better the model. The results of R-square estimation using SmartPLS are presented in Table 5.9.

Table 4
R-Square Value

No.	Variable	R-Square
1	Member Satisfaction (Y1)	0.715
2	Member Loyalty (Y2)	0.853

Source: Data processed, 2020

Table 4 shows that the R-square value of the member satisfaction variable is 0.715 and the member loyalty variable is 0.853. The higher the R-square value, the greater the ability of the exogenous variables to be explained by the endogenous variables so that the better the structural equation. Apart from using the R-square, the goodness of fit of the model is also measured by using the Q-Square predictive relevance for the structural model, measuring how well the observed value is generated by the model and also its parameter estimation. Q-square value > 0 indicates that the model has predictive relevance; conversely, if the value of Q-Square = 0 indicates that the model lacks predictive relevance. Calculation of Q-Square is done with the formula:

$$\begin{aligned}
 Q2 &= 1 - (1 - R1^2)(1 - R2^2) \\
 &= 1 - (1 - 0.715)(1 - 0.853) \\
 &= 1 - (0.511)(0.728) \\
 &= 1 - 0.372 \\
 &= 0.628
 \end{aligned}$$

The results of the calculation of Q Square Predictive Relevance (Q2) show a value of 0, The results of the calculation of Q2 show that the value of $Q2 = 0.628$. According to Ghazali (2014), the value of Q2 can be used to measure how well the observed value is generated by the model and also its parameter estimates. A Q2 value greater than 0 (zero) indicates that the model is said to be good enough, while a Q2 value less than 0 (zero) indicates that the model has less predictive relevance. In this research model, the construct or endogenous latent variable has a Q2 value of 0.628 which is greater than 0 (zero) so that the predictions made by the model are considered relevant..

Hypothesis test

Hypothesis testing is done using t-statistics by sorting to test the direct effect. In the following sections, the results of the direct effect test are described in succession.

1. Direct Effect Testing

The significance of the parameters estimated provides very useful information about the relationship between the research variables. The basis used in testing the hypothesis is the value contained in the output study for inner weight. The estimation output for structural model testing is presented in Table 5.

Table 5
Hypothesis Testing Results

Relationship Between Variables	Path Coefficient (Boostrapping)	T-Statistics	Sig	Conclusion
Product quality → member satisfaction	0.338	2,955	0.003	H1 is significant
Service quality → member satisfaction	0.541	4,964	0,000	H2 Significant
Product quality → member loyalty	0.365	2,884	0.004	H3 Significant
Service quality → member loyalty	0.210	2,156	0.032	H4 Significant
Member satisfaction → member loyalty	0.409	3,073	0.002	H5 Significant

Source: Data processed, 2020

Table 5 shows the results of testing the research hypothesis as follows.

- 1) Testing Hypothesis 1: Product quality has a positive effect on member satisfaction. This result can be seen in the coefficient value of 0.338 with a t-statistics value of 2.955. The t-statistics value is above 1.96 and the sig value is 0.003 < 0.05, so that Ho is accepted. Based on this, it can be concluded that product quality has a positive and significant effect on member satisfaction.
- 2) Testing Hypothesis 2: Service quality has a positive effect on member satisfaction. This result can be seen in the coefficient value of 0.541 with a t-statistics value of 4.964. The t-statistics value is above the value of 1.96 and the sig value of 0.000 < 0.05. Based on this, it can be concluded that, service quality has a positive and significant effect on member satisfaction.
- 3) Hypothesis 3 Testing: Product quality has a positive effect on member loyalty. This result can be seen in the coefficient value of 0.365 with value *t-statistics* amounting to 2.884. The t-statistics value is above the value of 1.96 and the sig value of 0.004 < 0.05. Based on this, it can be concluded that product quality has a positive and significant effect on member loyalty.
- 4) Hypothesis 4 Testing: Service quality has a positive effect on member loyalty. This result can be seen in the coefficient value of 0.210 with a t-statistics value of 2.156. The t-statistics value is above the value of 1.96 and the sig value is 0.032 < 0.05. Based on this, it can be concluded that service quality has a positive and significant effect on member loyalty.
- 5) Testing Hypothesis 5: Member satisfaction has a positive effect on member loyalty. This result can be seen in the coefficient value of 0.409 with a t-statistics value of 3.073. The t-statistics value is above the value of 1.96 and the sig value of 0.002 < 0.05. Based on this, it can be concluded that member satisfaction has a positive and significant effect on member loyalty.

Based on the results of tests carried out using the SmartPLS3.0 application, an image of the following research model can be presented:

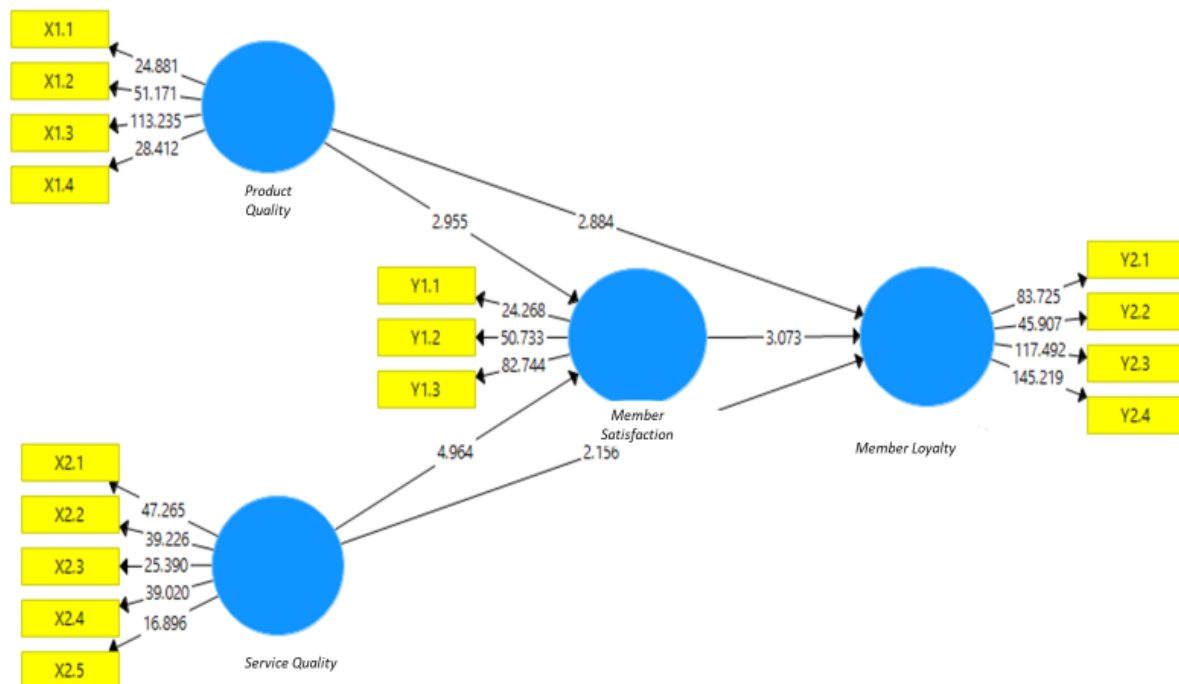


Figure 2
Full Structural Model (PLS Bootstrapping)

Source: Data processed, 2020

2. Testing the Indirect Influence Through Mediation Variables

In testing the following hypothesis, the mediating role of the member satisfaction variable (Y1) between product quality (X1) on member loyalty (Y2) and the mediating role of member satisfaction variables (Y1) between the quality of service (X2) towards member loyalty (Y2). As for testing the indirect effect hypothesis in this study, the results of the analysis are presented in Table 6.

Table 6
Recapitulation of Test Results for Member Satisfaction Mediation Variables

No.	Member Satisfaction Variable Mediation (Y1) at:	Effect				Ket
		(A)	(B)	(C)	(D)	
1	Product quality (X1) → Member Loyalty (Y2)	0.365 (Sig)	0.503 (Sig)	0.338 (Sig)	0.409 (Sig)	Partial Mediation
2	Quality of Service (X2) → Member Loyalty (Y2)	0.210 (Sig)	0.432 (Sig)	0.541 (Sig)	0.409 (Sig)	Partial Mediation

Source: Data processed, 2020

Table 6 shows the results of testing the mediating variables that can be conveyed are as follows:

- 1) Member satisfaction (Y1) is able to positively and significantly mediate the indirect effect of product quality (X1) on member loyalty (Y2). These results are shown from the mediation test conducted, it appears that the effects A, C and D have a significant value.
- 2) Member satisfaction (Y1) is able to positively and significantly mediate the indirect effect of service quality (X2) on member loyalty (Y2). These results are shown from the mediation test conducted, it appears that the effects A, C and D have a significant value.

In order to know the overall effect for each relationship between the variables studied, a recapitulation of the direct effect, the indirect effect and the total effect can be presented in Table 7.

Table 7
Recapitulation of Direct, Indirect and Total Securities

No.	Variable Relationships	Live Effects	Indirect Effect	Total Effect
1	Product quality (X1) → Member Satisfaction (Y1)	0.338	-	0.338
2	Quality of Service (X2) → Member Satisfaction (Y1)	0.541	-	0.541
3	Product quality (X1) → Member Loyalty (Y2)	0.365	-	0.365
	Product quality (X1) → Member Satisfaction (Y1) → Member Loyalty (Y2)	0.365	(0.338 * 0.409) = 0.138	0.503
4	Quality of Service (X2) → Member Loyalty (Y2)	0.210	-	0.210
	Quality of Service (X2) → Member Satisfaction (Y1) → Member Loyalty (Y2)	0.210	(0.541 * 0.409) = 0.221	0.431
5	Member Satisfaction (Y1) → Member Loyalty (Y2)	0.409	-	0.409

Source: Data processed, 2020

Table 7 shows that the mediating effect of the member satisfaction variable (Y1) on the indirect effect of product quality (X1) on member loyalty (Y2) is greater, with a total effect of 0.503 compared to the mediating effect of the member satisfaction variable (Y1) on the indirect effect. service quality (X2) to member loyalty (Y2) of 0.409.

The role of member satisfaction in mediating the effect of product quality and service quality on member loyalty is presented in the following figure.

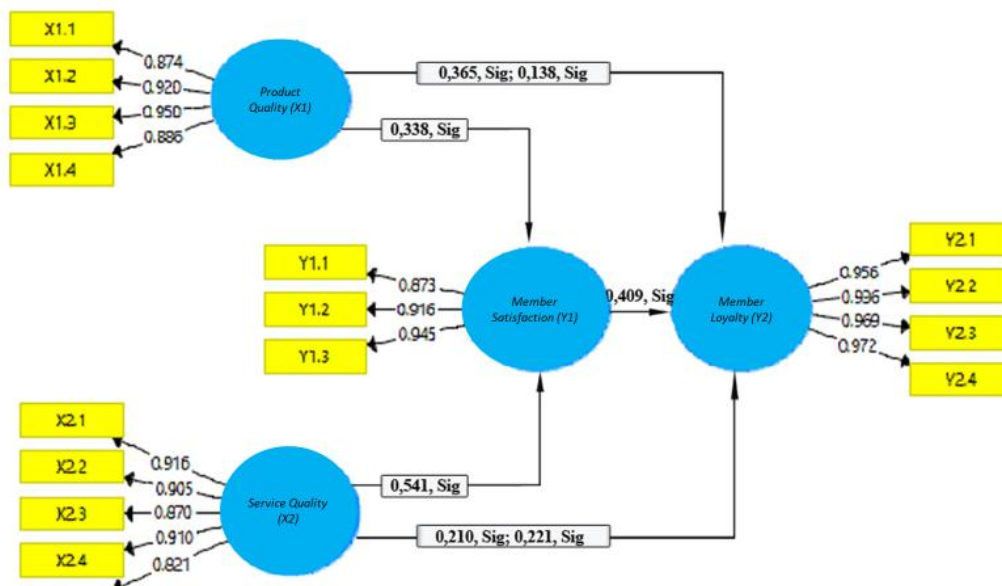


Figure 3: Hypothesis Test Result Path Diagram

Source: Data processed, 2020

Figure 3 shows that member satisfaction (Y1) as a mediating variable has the effect of product quality (X1) and service quality (X2) on member loyalty (Y2).

V. RESEARCH DISCUSSION

1. The effect of product quality on member satisfaction

The results of hypothesis testing indicate that product quality has a positive and significant effect on member satisfaction. This result means that the better the product quality of KSP Primadana Nusantara, the higher the satisfaction of the members of KSP Primadana Nusantara. This means that by providing various credit and deposit terms and considering the provision of interest on credit and savings according to the expectations of members, it will be able to improve product quality and satisfaction of KSP Primadana Nusantara members. The findings of this study illustrate that good product quality will have an impact on increasing member satisfaction, on the other hand, products that have poor quality will have an impact on decreasing member satisfaction.

The products offered by KSP Primadana Nusantara, especially the indicator of product durability, have the highest factor weight, namely 0.950, which indicates that the various credit and deposit terms are the main factors in determining product quality at KSP Primadana Nusantara. However, this is different from the members' expectations, where members hope that in improving product quality, the cooperative is able to provide interest on savings and credit in accordance with the expectations of members which of course can compete with other cooperatives. This expectation is reflected in the highest average value which lies in the product suitability indicator, which is 4.05.

The high quality of the product, especially the savings and credit interest rates, has an effect on member satisfaction, namely the satisfaction of savings interest, with the highest factor weighting of 0.945. This result means that, in reality, the savings interest factor given by KSP Primadana Nusantara is the highest in determining member satisfaction. However, the fact that there is a cooperative has not met the expectations of members of cooperative efforts in increasing member satisfaction. Where the members expect the cooperative not only to provide the appropriate savings interest, but more to the overall service provided by KSP Primadana Nusantara to members. This is reflected in the highest average value which is located on the indicator of overall service satisfaction, which is 4.08.

The results of this study are reinforced by the results of research conducted by Mustikasari and Imron (2018) which state that, there is a significant influence between product quality on SIARTA member satisfaction at KSU Artha Amanah Pematang. And the results of research from Sigit and Soliha (2017) also confirm that product quality has a positive and significant effect on KUR customer satisfaction. Similar research was also conducted by Hidayat (2010) which states that, product quality has a positive and significant effect on customer satisfaction, the better the product quality provided by Bank Mandiri in East Java, the more satisfied customers are with Bank Mandiri products in East Java.

2. The effect of service quality on member satisfaction

The results of hypothesis testing indicate that service quality has a positive and significant effect on member satisfaction. This result means that the better the quality of service provided KSP Primadana Nusantara, the higher the satisfaction of KSP Primadana Nusantara members. By providing tangible facilities such as the availability of clean and comfortable work spaces and waiting rooms, providing security and confidentiality guarantees to members of their funds and personal data according to members' expectations, it will be able to improve service quality and satisfaction of cooperative members. The findings of this study illustrate that good service quality will have an impact on increasing member satisfaction, on the other hand, poor service will have an impact on decreasing member satisfaction.

The services provided by KSP Primadana Nusantara, especially the tangibles indicator, have the highest factor weight, namely 0.916 which indicates that tangibles are the main factor of the services provided by KSP Primadana Nusantara. However, this is different from members' expectations, where members hope that in providing cooperative services, they prioritize the assurance indicator, which is about security assurance. This expectation is reflected in the highest average value lies in the assurance indicator which is 3.97.

The high quality of service, especially on the tangibles indicator, has an effect on member satisfaction, namely the satisfaction of savings interest with the highest factor weight, namely 0.945. This result means that, in reality, the savings interest factor given by KSP Primadana Nusantara is the highest in determining member satisfaction. However, the fact that there is a cooperative has not met the expectations of members of the cooperative's efforts to increase member satisfaction. Where the members expect the cooperative not only to provide the appropriate savings interest, but more to the overall service provided by KSP Primadana Nusantara to members. This is reflected in the highest average value which is located on the indicator of overall service satisfaction, which is 4.08.

The results of this study are reinforced by the results of research conducted by Abdul Basith et al. (2014), which states that there is a significant influence between service quality and customer satisfaction. In line with this, Marbun et al. (2018) also stated that service quality has a positive and significant effect on member satisfaction and service quality has a direct effect on member satisfaction. Yoeti (2005) also argues that there are two qualities that will play a role in creating member satisfaction which in turn will make the company strong to compete. Quality is the quality of products and services (Good and Services) and customer service.

3. Effect of product quality on member loyalty

The results of hypothesis testing indicate that product quality has a positive and significant effect on member loyalty. This result means that the better the quality of the product offered KSP Primadana Nusantara, the higher the loyalty of KSP Primadana Nusantara members. The findings of this study illustrate that good product quality will have an impact on increasing member loyalty, on the other hand, products that have poor quality will have an impact on decreasing member loyalty to KSP Primadana Nusantara.

The products offered by KSP Primadana Nusantara, especially the indicator of product durability, have the highest factor weight, namely 0.950, which indicates that the various credit and deposit terms are the main factors in determining product quality at KSP Primadana Nusantara. However, this is different from the members' expectations, where members hope that in improving product quality, the cooperative is able to provide interest on savings and credit in accordance with the expectations of members which of course can compete with other cooperatives. This expectation is reflected in the highest average value which lies in the product suitability indicator, which is 4.05.

The high quality of the product, especially the savings and credit interest rates, has an effect on member loyalty, namely the complaining behavior indicator with the highest factor weight, namely 0.972. This result means that, in reality, member loyalty is implemented by complaining behavior. However, in reality there is an implementation of member loyalty through price sensitivity. This is reflected in the highest average value located in the price sensitivity indicator, namely 3.93.

The results of this study are in line with the results of research conducted by Endarwita (2013) which states that, Product quality also has a positive and significant effect directly on customer loyalty. And similar results were obtained from research Sigit and Soliha (2017) who reaffirm if Product quality has a positive and significant effect on KUR customer loyalty. Product quality is the ability of a product to carry out its function, including durability, reliability, accuracy, ease of operation, and repair and other valuable attributes (Kotler & Keller, 2013). Product quality is one of the main positioning tools for marketers (Kotler and Armstrong, 2006: 272). Quality has a direct impact on performance or service. Quality has a direct impact on the performance of the product or service. Therefore, quality is closely related to value and customer satisfaction.

4. The effect of service quality on member loyalty

The results of hypothesis testing indicate that service quality has a positive and significant effect on member loyalty. This result means that the better the quality of service provided KSP Primadana Nusantara, the higher the loyalty of KSP Primadana Nusantara members. The findings of this study illustrate that good service quality will increase member loyalty, whereas poor service will have an impact on decreasing member loyalty to KSP Primadana Nusantara.

The services provided by KSP Primadana Nusantara, especially the tangibles indicator, have the highest factor weight, namely 0.916 which indicates that tangibles are the main factor of the services provided by KSP Primadana Nusantara. However, this is different from members' expectations, where members hope that in providing cooperative services, they prioritize the assurance indicator, which is about security assurance. This expectation is reflected in the highest average value lies in the assurance indicator which is 3.97.

The high quality of service, especially the tangibles indicator, has an effect on member loyalty, namely the complaining behavior indicator with the highest factor weight, namely 0.972. This result means that, in reality, member loyalty is implemented by complaining behavior. However, in reality there is an implementation of member loyalty through price sensitivity. This is reflected in the highest average value located in the price sensitivity indicator, namely 3.93.

The results of this study are in line with the results of research conducted by Marbun et al. (2018) Service quality has a positive and significant effect on member loyalty, and service quality has a direct effect on member loyalty. Yanti and Fitrayati (2014) state that there is a positive and significant influence between service quality variables and customer / member loyalty. Sigit and Soliha (2017) state that, service quality has a positive and significant effect on KUR customer loyalty.

5. The effect of member satisfaction on member loyalty

The results of hypothesis testing indicate that member satisfaction has a positive and significant effect on member loyalty. This result means that the higher the member satisfaction KSP Primadana Nusantara, the

higher the loyalty of KSP Primadana Nusantara members. Conversely, if member satisfaction is lower, the loyalty of cooperative members will be lower.

Member satisfaction is reflected in the satisfaction indicator for savings interest with the highest factor weighting, namely 0.945. This result means that, in reality, the savings interest factor given by KSP Primadana Nusantara is the highest in determining member satisfaction. However, the fact that there is a cooperative has not met the expectations of members of cooperative efforts in increasing member satisfaction. Where members expect the cooperative not only to provide the appropriate savings interest, but more to the overall services provided by KSP Primadana Nusantara to members. This is reflected in the highest average value which is located on the indicator of overall service satisfaction, which is 4.08.

The high level of member satisfaction, especially on the indicator of satisfaction of savings interest has an effect on member loyalty, namely the complaining behavior indicator with the highest factor weight, namely 0.972. This result means that, in reality, member loyalty is implemented by complaining behavior. However, in reality there is an implementation of member loyalty through price sensitivity. This is reflected in the highest average value located in the price sensitivity indicator, namely 3.93.

The results of this study are in line with the results of research conducted by Novianingsih, et al (2019) which states that, There is a positive relationship between member satisfaction variables in loyalty members. Sadiartha and Apsari (2018) show that Customer satisfaction has a significant effect on customer loyalty at the Pekraman village credit institution, Tabanan. The creation of customer satisfaction can provide benefits, including harmonious relationships between companies and customers, providing a good basis for repeat purchases, creating customer loyalty, and forming word of mouth recommendations that are beneficial for the company (Tjiptono, 2014 : 24).

VI. CONCLUSIONS AND RECOMMENDATIONS

Conclusion

Based on the discussion of the research results, it can be concluded that the effect of product quality and service quality on member loyalty through member satisfaction is as follows:

1. Product quality has a positive and significant effect on member satisfaction. This result means the better the product quality KSP Primadana Nusantara, the higher the satisfaction of KSP Primadana Nusantara members.
2. Quality of service has a positive and significant effect on member satisfaction. This result means that the better the quality of service provided KSP Primadana Nusantara, the higher the loyalty of KSP Primadana Nusantara members.
3. Quality of product has a positive and significant effect on member loyalty. This result means that the better the quality of the product offered KSP Primadana Nusantara, the higher the satisfaction of KSP Primadana Nusantara members. In addition, the findings through the indirect effect of product quality through member satisfaction on the loyalty of members of KSP Primadana Nusantara have a partial effect, where the better the product owned by the cooperative in improving product quality and member satisfaction, the more member loyalty in KSP Primadana Nusantara will increase.
4. Quality of service has a positive and significant effect on member loyalty. This result means that the better the quality of service provided KSP Primadana Nusantara, the higher the loyalty of KSP Primadana Nusantara members. In addition, the findings through the indirect effect of service quality through member satisfaction on the loyalty of KSP Primadana Nusantara members have a partial effect, where the better the service provided by the cooperative in improving service quality and member satisfaction will have an impact on increasing member loyalty to KSP Primadana Nusantara.
5. Member satisfaction has a positive and significant effect on member loyalty. This result means that the higher the member satisfaction KSP Primadana Nusantara, the higher the loyalty of KSP Primadana Nusantara members.

Suggestion

Based on the limitations of the research stated above, the researchers hope that this research can be useful as input. Some suggestions from researchers are as follows:

- a. To be able to increase member loyalty to be more optimal, the management of KSP Primadana Nusantara can pay attention to factors that can increase loyalty, one of which is through product quality, where product suitability is in the form of giving appropriate credit interest and savings to members so as to increase member loyalty to the cooperative. Apart from that, pay attention To keep the quality of service good, it also has an impact on increasing member loyalty, one of which is by providing a guarantee of a sense of security for the funds deposited by members so as to increase members' trust, which certainly has a positive impact on increasing the loyalty of members of KSP Primadana Nusantara.

- b. The next factor that must be considered by the management of KSP Primadana Nusantara in order to increase the loyalty of its members is member satisfaction. One way that can be done is to always provide excellent service to all members, so that it has an impact on increasing the satisfaction and loyalty of members of KSP Primadana Nusantara.

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