

## The Impact of Service Quality on Cooperative Customer Satisfaction (Case Study: of Jakarta Cooperatives)

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### Abstract

Cooperatives have provided quality service for their members but the steps taken by cooperatives for members are not very easy, over time it has provided the best service benefits for members, and some members disagree with providing services and some agree to give service. The research method used in this study is a qualitative method which is useful for providing facts and data. Then the techniques used by researchers are source triangulation techniques, data collection technique triangulation, and time triangulation. In this study, the Jakarta Cooperative of educators and education staff has explained the analysis of service quality and satisfaction of cooperative members, expert judgment on service quality must be made on all services available at cooperatives, service treatment and satisfaction of cooperative members must be (equalized) both Honorary, civil servants as well as government employees with work agreements. Meanwhile, all members, employees, and administrators to further enhance the cohesiveness of togetherness to advance the cooperation of educators and education staff in Jakarta.

**Keywords:** Cooperative, Service Quality, and Member Satisfaction

### Abstrak

Koperasi sudah memberikan kualitas pelayanan untuk para anggotanya namun langkah yang dilakukan oleh koperasi untuk anggota tidak sangat mudah, seiring berjalannya waktu telah memberikan manfaat pelayanan terbaik untuk para anggota, dan ada juga anggota yang tidak setuju dalam upaya memberikan pelayanan dan ada juga yang setuju dalam upaya memberikan pelayanan. Metode penelitian yang digunakan dalam penelitian ini adalah metode kualitatif yang berguna untuk memberikan fakta dan data. Kemudian teknik yang digunakan oleh peneliti teknik triangulasi sumber, triangulasi teknik pengumpulan data dan triangulasi waktu. Dalam penelitian ini Koperasi pendidik dan tenaga kependidikan Jakarta telah memaparkan tentang analisis kualitas pelayanan dan kepuasan anggota koperasi, expert judgement kualitas pelayanan harus dilakukan pada keseluruhan pelayanan yang ada pada koperasi, perlakuan pelayanan dan kepuasan anggota koperasi harus (disamaratakan) baik Honorer, pegawai negeri sipil maupun pegawai pemerintah dengan perjanjian kerja. Sementara itu dari semua anggota, pegawai dan pengurus untuk lebih meningkatkan kekompakan kebersamaan untuk memajukan koperasi pendidik dan tenaga kependidikan yang ada di Jakarta.

**Kata kunci:** Koperasi, Kualitas Pelayanan dan Kepuasan Anggota

## INTRODUCTION

Indonesia's economic growth and expansion as well as technological developments are currently advancing rapidly. This is indicated

by the development of cooperatives that were once rare to find now, almost every urban area already has cooperatives of various types, both savings and loan cooperatives, school cooperatives, village unit cooperatives, and so on. Savings and loan cooperatives or credit

cooperatives are one type of cooperative whose main activity is providing depository services and lending funds to cooperative members to advance the welfare of cooperative members. At this time many people still do not understand how important the role of cooperatives is, many people think that cooperatives are just ordinary financial institutions (Nafi, 2021).

Savings and Loans Cooperatives are financial legal entities that have activities to get savings and provide loans to their members and get additional interest at a low rate. the notion of a savings and loan cooperative is a cooperative that focuses on the field of saving funds for members so that funds are then lent back to members who need financial assistance. Cooperatives in Indonesia still face many problems in cooperative business. Problems that often occur or arise in cooperatives can be divided into two types, namely internal problems and external problems. Internal problems, including membership problems, management problems, supervisory problems, and cooperative employee problems. While external problems include problems with cooperative relationships with banks, problems with other businesses, and also problems with government agencies (Hasyim, 2018).

This research was conducted at the Jakarta Cooperative of Educators and Education Personnel which is located at Jalan Melati No. 2 Koja, North Jakarta. This cooperative accommodates Jakarta Educators and Education Personnel, especially those with the status of individual work contracts to realize shared economic benefits. The Jakarta Cooperative of Educators and Education Personnel (Jakarta Cooperative of Education Personnel Educators) was established on April 26, 2019, in North Jakarta. It is hoped that the formation of this cooperative will provide maximum economic and welfare benefits for teachers and education staff with individual work contracts in Jakarta through various businesses that will be reserved, including shop businesses cheap groceries, home procurement businesses, other trading

businesses, and savings businesses. loans and other businesses. The Jakarta Cooperative of Educators and Education Personnel was established based on Notarial Deed Number 323 dated 20 September 2019 made by Notary Muhammad Taufiq domiciled in the Administrative City of East Jakarta which has received approval from the Ministry of Cooperatives and SMEs of the Republic of Indonesia Number 015094/BH/M.KUKM.2/IX/2019 dated 22 September 2019.

Based on the results of previous research, it appears that to improve the quality of service and maintain the satisfaction of cooperative members (a case study on educators and education staff cooperatives in Jakarta), cooperatives have internal and external inhibiting factors. Problems that often occur in cooperatives can be divided into two types, namely internal problems including membership problems, management problems, supervisory problems, and cooperative employee problems. Meanwhile, external (outside) problems include problems with cooperative relationships with banks, problems with other businesses, and also problems with government agencies. The development of cooperatives in Indonesia has experienced ups and downs and the power of management has been able to improve the performance of cooperatives for the welfare of its members.

Service quality is a dynamic condition related to products, services, people, processes, and the environment that meet or exceed expectations. According to Sviokla, (2010), Quality is the company's ability to provide services to customers. Member satisfaction has a positive effect on providing good service to members. By increasing member confidence in cooperative activities (Syarifudin, 2019). Member satisfaction with service quality regarding updating government employee account data with current work agreements is important to do to members so that these members feel valued by the service by increasing

trust in service quality and member satisfaction (Hasbi, 2019).

This researcher conducted a preliminary study by conducting interviews with some of the people who work and members at the Jakarta Educator and Education Personnel Cooperative on June 15, 2022. With the subject Analysis of Service Quality and Satisfaction of Cooperative members, a case study on the Jakarta educator and education staff cooperative, when a member applies for a loan but wants the loan to be processed quickly to a savings account, sometimes new/old members don't know the procedure for applying for a loan, which must be processed in the service, they have to analyze previous loans.

If the stages of the loan application process show results following the regulations set by the cooperative, services for these members may not be processed or processed, while some members of the cooperative have the status of being part of government employees with work agreements, but the cooperative wants to continue as members but difficulties in the process of updating account data from various parties, some members who are still honorary also from their services like not taking precedence over members who are already PNS, civil servant status, while members with status as government employees with work agreements feel confused, there is no solution from the cooperative to handle the problem of member account renewal services is not noticed/not improved so that member satisfaction in the service is dissatisfied.

Maintaining member satisfaction is an important thing that must be considered because dissatisfied members can convey their dissatisfaction to other people or prospective new members. One way to maintain and increase member satisfaction is to improve the quality of service for all members who are members of government employees with work agreements, honorariums, civil servants civil servants, and individual work contracts. Understanding Human Resources is the integrated ability of the

mind and physical power possessed by individuals. Actors and their characteristics are carried out by their heredity and environment, while their work performance is motivated by the desire to fulfill their satisfaction. According to Mathis and Jackson, (2006). HR is the design of formal systems within an organization to ensure the effective and efficient use of human talent to achieve organizational goals. According to Gofur, (2019), explained that service quality is a statement about behavior, a bond that comes from considerations between desires (expectations and performance carried out (results).

According to Rozi & Khuzaini, (2021), service quality is an action offered by one party to another which is intangible and causes ownership of something. In this case, members tend to choose cooperatives that can provide good quality in terms of service. According to (Tjiptono, 2014), satisfaction is an emotional response of consumers to experiences related to products and services. Satisfaction according to Lukman, (2003), is the level of one's feelings after comparing the perceived performance (results) with their expectations. Then the level of satisfaction is a function of the difference between the expected performance. Based on the background that has been described, this study will discuss and examine the Analysis of Service Quality and Member Satisfaction in Renewing Government Employee Account Data with Work Agreements for the Jakarta Cooperative Educators and Education Personnel which are on Jalan Melati No. 2 Koja, North Jakarta.

## **RESEARCH METHODOLOGY**

In studying these problems, the authors use research methods with a qualitative approach. According to (Sugiyono, 2019), the qualitative research method is a research method based on the philosophy of postpositivism, used to research natural object conditions, as opposed to experiments. Where the researcher is the key

instrument, data collection techniques are carried out by triangulation combined, data analysis is inductive/qualitative, and the results of qualitative research emphasize the meaning of generalizations.

According to Ali, (2020), the descriptive method, namely the data collected is in the form of words and pictures. Data was obtained from interview scripts, field notes, photographs, personal documents, notes or memos, and other official documents. This method presents directly the nature of the relationship between researchers and respondents. The source of data in this article comes from primary data and secondary data. The primary data in this article is from the results of interviews with some of the people who work at the Cooperative, while the secondary data in this article is obtained from the management of the Jakarta Cooperative Educators and Education Personnel, books, theses, scientific journals, and relevant websites.

The time for this research was carried out starting from June 2, 2022. This research was carried out in stages according to the level of research needs. This research was conducted at the Jakarta Educators and Education Personnel Cooperative located at Jalan Melati No. 2, Rt 012, Rw 002. North Jakarta City, DKI Jakarta Province. This study determines the research subjects using a purposive sampling technique. Based on (Barlian, 2016).

Purposive sampling is determining the sample by considering the objectives set by the researcher. The number of subjects in this study was 13 thirteen people. which is the total number of employees in the Jakarta Cooperative of Educators and Education Personnel. Research data collection uses primary and secondary data sources, various sources, and various ways when viewed from the data collection technique, the data collection technique can be carried out by interviews (interviews) and observation (observation) and the combination of these two studies is as follows:

1. Direct interviews, namely between research and employees related to research will be carried out on employees to ask questions and seek more accurate information. The interviews were conducted in the form of questions posed to the employees and members concerned so that it was hoped that clearer data could be obtained from the researcher and then asked questions about the various problems that existed in the Cooperative to be studied.
2. Observation, namely data collection techniques by making direct observations at the research location. Expert judgment in the field of cooperatives practitioners as well as academics
3. In this study, the data analysis technique used is the triangulation technique, this technique is to test the validity of the data or test the reliability of the data. In this study, according to Samsu, (2017), the triangulation used is a triangulation of data sources and triangulation of theory. According to Komariah, (2014), using triangulation as a test of data credibility. Triangulation is checking data from various sources in various ways and at various times, so there are three triangulation techniques, namely, source triangulation, data collection technique triangulation, and time triangulation. Source triangulation is used to find data from various sources that are still related to one another.

In addition to obtaining data from the subject, the researcher also conducted interviews on information related to the research subject. In this study, the researcher interviewed Mr. Ramdani in the field of schooling, Mr. Gemma, an expert staff of the ministry, Mas Reynaldi, an expert staff of educators and education staff in Jakarta, some members and expert judgment experts in the field of cooperatives practitioners as well as academics (Widayanti, 2021).

## RESULT AND DISCUSSIONS

Based on the results of research through an interview, according to sources in the field of schooling, namely, the quality of service at the Jakarta Educators and Education Personnel cooperative at this time can be said to be good, although some members respond less than optimally and not well. With changes to member accounts, it can trigger various aspects of problems and technical work such as loan applications, resignations, lists of new members, and so on. Cooperatives continue to improve service aspects so that members can feel the satisfaction provided by cooperative services. According to sources in the field of schooling, this is in line with the rules for changing policies in cooperatives, to improve all aspects to advance the cooperative itself. Members who are not individual non-work contracts or have joined government employees with work agreements or are no longer individual work contracts must change the policies from the account book so they can follow the existing policy regulations in the cooperative.

According to the informant in the field of schooling, namely, but there are several inhibiting factors other than those mentioned, one of which is member satisfaction and there are several. Most of the members who participate are only a few who attend the RAT (annual meeting) for improvements experienced by members every year to further advance the workforce educator cooperative education. According to expert informants in the field of teaching staff and education staff, namely, members who have the status of individual work contracts, honorary, civil servants, and government employees with work agreements want to resign from the Cooperative of educators and education staff, because, with the emergence of a policy of renewing accounts for members of government employees with work agreements, the service is less than optimal so that members don't want to bother with mandatory savings or other matters, which are

not under the status of individual work contracts for around more than 100 members.

According to the expert staff of educators and education staff and the ministry's expert staff, namely, the cooperative has made it easy for each of its members who are no longer in the status of an individual work contract, they are still part of the educator staff members of the education staff, the cooperative has made it easy for all members to be able to access its services, following the steps -steps given from educators of education personnel. Deposits and withdrawals are mandatory, as payment and loan disbursement, distribution of SH, payment for transaction units taken, and social funds and other transactions

According to the source, members of the educational staff, namely, with these steps, those who are no longer in the status of individual work contracts or become government employees with work agreements can be served by member services to promote the togetherness of other members so that they feel the impact of satisfaction from their policies. According to sources in the field of schooling and expert teaching staff, that is, even the employment contracts of individuals and government employees with work agreements are emphasized. KKI (individual work contract) many people want to take the individual work contract test so that the impact of the work of being a teacher can be noticed by the local government. Likewise with government employees with work agreements. Regulations regarding P3K are regulated in Government Regulation (PP) Number 49 of 2018 concerning the Management of Government Employees with Work Agreements. Article 29 states that PPPK candidates who will be appointed are not domiciled as candidates for Civil Servants (CPNS), Civil Servants (PNS), Soldiers from the Indonesian National Armed Forces (TNI), or Members of the Indonesian National Police.

Based on the results of interviews that have been conducted by the author along with school administrators of the Jakarta Cooperative

of Educators and Education Personnel, they have explained the analysis of service quality and satisfaction of cooperative members (a case study on the Jakarta Cooperative of Educators and Education Personnel), triggering many problems arising from each member's wrong only one. Members who are no longer have individual work contracts and who have the status of government employees with work agreements feel confused about the service regarding the existence of a policy for updating account data that is made, but there is no solution regarding all technical matters of service for members so that some members feel dissatisfied with the service resulted in resigning from the cooperative. As for those who survived.

With the policy rules made by cooperatives regarding updating government employee account data with work agreements, members with the status of educators and education staff must continue to ensure that cooperatives are the horn of education for all members to further enhance the cohesiveness of togetherness to advance and improve cooperative educators and education staff in Jakarta. There are also inhibiting factors regarding the policy of government employees with work agreements, one of which is that cooperatives carry out activities every year once/twice per year depending on the results of studies from various parties or it is called the RAT (annual meeting), from the results of the RAT (annual meeting) analyze the number of participants those who attend are not comparable to invitations that are late distributed through share groups or others.

So that these results have been poured with information on service quality problems and member satisfaction from the results of the meeting. In the results of the interview, it was stated that members had felt confused by the service regarding the policy of updating government employee account data with work agreements and there was no solution regarding this matter.

In addition to the discussion results of interviews with administrators in the field of schooling, the author also takes the results of discussion of interviews with PTK expert staff members, members who have the status of individual work contracts, honorary, civil servants, and government employees with work agreements want to resign from the Cooperative of educators and education staff because, by the emergence of a policy of renewing accounts for members of government employees with work agreements, the service is not optimal so members do not want to bother with mandatory savings or other matters, which are not individual work contract statuses for around more than 100 members.

According to the expert staff of education personnel and ministry expert staff, namely, cooperatives have made it easy for each member who is no longer an individual to work contract status so that they are still part of members, cooperatives make it easy for all members to be able to access their services. The following are the steps given by educators of educational staff. Deposits and withdrawals are mandatory, as payment and loan disbursement, distribution of SHU, tok unit transaction payments, and social funds and other transactions

According to member informants, that is, with these steps those who are no longer KKI status or becoming First Aid can be served by member services to promote the togetherness of other members so that they feel the impact of satisfaction from the policy. Therefore the researcher discusses the quality of service and satisfaction of cooperative members (a case study on educators and education staff cooperatives in Jakarta) so that these cooperatives take better care of the welfare of their members. To improve and advance each member of the economy in the middle/lower vulnerable brackets, so that the existence of cooperatives becomes a joint economic forum for cohesion that has been run together both those who have joined in individual work

contracts, honorary, civil servants and government employees with work agreements.

The following is the understanding and quality of service and satisfaction of cooperative members regarding (a case study on educators and education staff cooperatives in Jakarta) so that cooperatives take better care of the welfare of their members. Service is an effort to help prepare or manage what other members need. It is an activity carried out by the Cooperative Admin. Service is essentially a series of activities, therefore service is a process. Services take place routinely and continuously, an activity or series of activities that are tangible (cannot be touched) that occur as a result of employee interaction with members or other matters provided by the service provider cooperative intended to solve member problems.

Ways to Provide Quality Service for Honorary Cooperative Members. First, when providing services for these members, they are sometimes fussy when applying for loans or other transactions so the admin slows down the response from honorary members with an attitude that is not liked by cooperative employees. Conduct directions for honorary new members who register to be part of the cooperative. Conduct and respond to honorary members when they have problems and other constraints. Ways to Provide Quality Services for PNS Cooperative Members (civil servants). When providing services to members of civil servants (civil servants), these members make transactions to buy shop units provided by the cooperative with delivery delays or out of stock, these members feel patient and wait for the attitude of behavior provided by the cooperative service.

From providing services to civil servants (PNS) members, when applying for a loan, they always take precedence over honorary members. Conduct and respond to members of civil servants (civil servants) when they have problems and other constraints. Providing Quality Services for P3K Cooperative Members (government employees with work agreements).

From the service for these members, they feel confused based on the policies made by the cooperative. When members apply for loans, cooperative services do not process loans for first aid members because account data has not been replaced. Members of P3K submitted their resignation as members and the right to deposit is obligatory to be processed, but the service tends to be slow. Conduct and respond to P3K members (government employees with work agreements) when they have problems and other constraints.

The inhibiting factors for the Quality of Service for Cooperative Members are the lack of coordination and communication which becomes an obstacle in the service system for both members, employees, and administrators. Limited understanding and competence resulted in miscommunication in solving problems for each member. Minimal management supervision in less effective member services. Various competitive pressures from other organizations such as those carried out by cooperatives have issued policies on government employees with work agreements. There are changes in the needs of members as a result of changes in time and civilization.

Member satisfaction is the level of member feelings that are obtained after members do/enjoy something. Thus it can be interpreted that member satisfaction is the difference between what other members expect. Complaints and suggestions system, from creating an account data policy for members of government employees with work agreements for slow service (less than optimal response) members provide the widest possible opportunity to submit suggestions, opinions, and complaints when the RAT (annual meeting) is held later. From honorary members to civil servants and first aid, each service member likes to have different ways of providing services. So that cooperatives must prosper on the quality of service and satisfaction of cooperative members. Surveys of consumer satisfaction, problems, and complaints from members that have been

presented above conduct personal interviews or conduct surveys from management.

Several things benefit cooperatives for members to feel satisfied with cooperative services, namely maintaining the feeling that members are loyal to the cooperative so that all obligations will be easily fulfilled. Members buy more products offered by the cooperative. Members tell good things about the cooperative to other members. Members will be more active in providing useful inputs. PPPK government employees with work agreements are Indonesian citizens who meet certain requirements and are appointed as employees with work agreements by Civil Service Development Officials following the needs of Government Agencies and provisions of the Law. Thus some cooperative members have participated in the selection as government member candidates. So that there are some members declared passed the selection. So that cooperatives issue policies to facilitate the service of members with government employee status with work agreements for transactions because member account data will move to government employees with work agreements no longer to educator cooperatives. Results of interviews with Expert judgment experts in the field of cooperatives (practitioners as well as academics)

Mr. Suroso, an expert in the field of cooperatives (a practitioner as well as an academic) synchronizes and mentions the analysis of service quality and satisfaction of cooperative members (a case study on a cooperative of educators and education staff in Jakarta). Quality of service, namely management and cooperative employees must understand each member's understanding and must provide appropriate services from their understanding. Must have education in the field of cooperatives. Open service to the satisfaction of its members so that each member can find out about his service. Complaints from every result of the RAT (annual meeting). Meetings of members and employees any problems must be reported

to the management so that they can be synchronized properly.

Measurement of Member Satisfaction is well served so that the member is comfortable and does not leave. Interested in service and members to invite friends to the cooperative. Judging from the results of member satisfaction in service in any form. From the results of the researchers' interviews with cooperative management and the results of interviews with experts in the field of cooperatives, the quality of service and satisfaction of cooperative members is very different (a case study on cooperative educators and education staff in Jakarta), thus triggering the discussion and reinforcement of the research. According to the expert judgment, the quality of service must be carried out on all services available at the cooperative, and the service treatment and satisfaction of cooperative members must be generalized both honorary, civil servants civil servants, and P3K (government employees with work agreements).

The inhibiting factors of service quality and measurement of member satisfaction are benchmarks for success in serving cooperative members. Meanwhile, according to information from an internal member of the cooperative, it is discussed that the quality of service and satisfaction of cooperative members is devoted to serving well, especially in the service of honorary members, civil servants (civil servants), and P3K (government employees with work agreements). This means that the quality of service, in general, needs to be maintained in all elements of service in cooperatives, it's just that from this research the quality of service and satisfaction of cooperative members is different from the Expert Judgment in the field of cooperatives (practitioners as well as academics) related (case study on cooperative educators and education staff in Jakarta ).



## CONCLUSION

Cooperatives have provided quality service for their members but the steps taken by cooperatives for members are not very easy, over time it has provided the best service benefits for its members, and some members disagree with providing services and some agree to give service. Member satisfaction with this step, the cooperative makes regulations regarding updating account data so that all members contribute to each other by providing positive opinion suggestions both in solving problems and other matters. The policy in updating account data, is in line with the ongoing regulation of policy changes in cooperatives, to improve all aspects to advance the cooperative itself.

The results of interviews between researchers and experts in the field of cooperatives are very different from the quality of service and satisfaction of cooperative members (a case study on educators and education staff cooperatives in Jakarta), thus triggering the discussion. In improving the quality of service and satisfaction of cooperative members (a case study on cooperative educators and educational staff in Jakarta) there are differences according to cooperatives and experts in the field of cooperatives so that they must maximize the welfare of their members, cooperative managers must be swift and ready to solve the problems they face both organizational competition and other matters. Thus, both members of the staff and administrators must further maintain the dignity of the cooperative of Jakarta educators and education staff so that they are better and move forward in the future.

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