

## The Influence of Quality Product, Service Quality, Trust, and Satisfaction on The Members' Loyalty of KSPPS Bina Insan Mandiri

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**Abstract:** This Study aims to know how quality products, quality service, trust, and satisfaction are influential to loyalty members of KSPPS Bina Insan Mandiri. Type study is descriptive quantitative with the research data obtained through a questionnaire. Population in study This an over member of KSPPS Bina Insan Independent and technical taking sample with method purposive sampling with amount sample as many as 150 members. Based on Simultaneous test results (F test) were obtained calculated F value > F table namely  $105.794 > 2.43$  with mark significance  $0.000 < 0.05$  so can conclude variable quality product, quality service, trust, and satisfaction in a way simultaneous influential significant to loyalty member of KSPPS Bina Insan Mandiri. Whereas partial test results (t-test) show that quality product obtained results calculated t value > t table namely  $3,160 > 1,976$  with mark significance  $0.002 < 0.05$  so can concluded variable quality product in a way Partial influential significant to loyalty member of KSPPS Bina Insan Mandiri, and variable satisfaction in a way Partial obtained results calculated t value > t table namely  $14.896 > 1.976$  with mark significance  $0.000 < 0.05$  so can conclude that variable satisfaction in a way Partial influential significant to loyalty member of KSPPS Bina Insan Mandiri. Whereas variable quality service obtained results calculated t value < t table namely  $1.850 < 1.976$  with mark significance  $0.066 > 0.05$  so can conclude that variable quality service in a way Partial No influential significant to loyalty member of KSPPS Bina Insan Independent and variable trust obtained results calculated t value < t table namely  $-2.396 < 1.976$  with mark significance  $0.018 < 0.05$  so can conclude that variable trust in a way Partial No influential However significant to loyalty member of KSPPS Bina Insan Mandiri. The value of  $R^2$  is 73.8%, meanwhile, the remaining 26.2% is influenced by other factors that are not researched in the study.

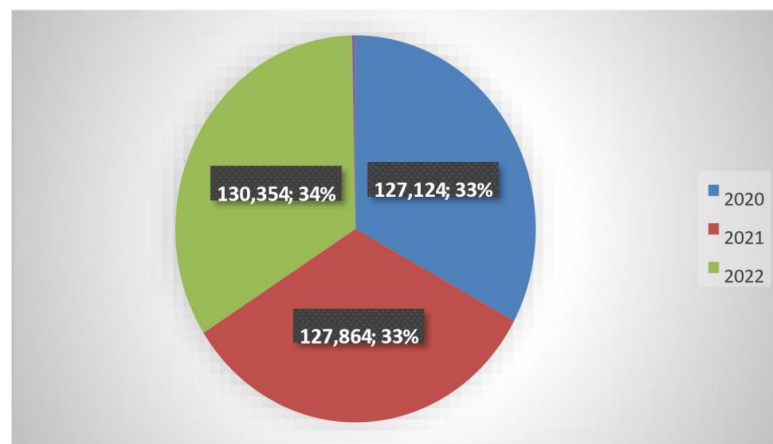
**Keywords:** quality product; quality service; trust; satisfaction; loyalty.

### 1. Introduction

Country Indonesia consists of various types of ethnic groups Languages, races, cultures, and different religions. Based on data from the Ministry of Home Affairs Indonesia's population will be 277.75 million souls by the end of 2022. In total That is, 241.7 million (87.02%) of the Indonesian population adhere to the religion Islam. Whereas based on Directorate data General Population and Recording Civil ( Dukcapil ) Ministry In Country took notes amount residents in 6 provinces in Island Java reached 154.34 million souls in June 2022. From the amount of that amount, as much as 148.19 million souls (96.02%) of the population on the island of Java converted to Islam. That, the majority of

residents on the Island of Java are Muslim. For part, big public Muslim dependency will make institutional finance very difficult For avoided in practice life every day, without institution finance imagine how difficult it is to save and transfer money and get business capital or do transaction trading in a way effective and safe. The presence of Sharia banks and institutions of finance not based on Sharia is a response exists anxiety and anxiety soul public Muslims in Indonesia will Then cross the economy will oriented towards life worldly. Public Muslims are more interested use institutional finance No bank Which based Sharia like BMT ( *Baitul Mal Wat Tamwil* ) and KSPPS ( cooperative save borrow And financing Sharia) compared to state-owned bank-based Sharia like BCA Sharia, bank BTPN Sharia, a n d bank Mega Sharia.

The development of several Sharia Financial Institutions (LKS). Year This experience development Which significant. In the year 2004 known as the system Cooperative Service Finance Sharia (KJKS) decision Minister And business small



intermediate Republic of Indonesia Number 91/ Kep.M.KUKM /IX/2004 concerning instruction implementation activity business cooperative service finance sharia. 2015 more known with system Cooperative Save Sharia Borrowing and Financing (KSPPS) based on regulation Minister cooperative And business small intermediate Republic Indonesia Number 16/Per/M.KUKM/IX/2015 about cooperative save borrowing and financing sharia.

Source : databoks.katadata.co.id

Picture 1 Development Cooperative Sharia in Indonesia 2020-2022

Cooperative save borrowing and financing sharia (KSPPS) Bina Insan Independent includes institutions operating non-bank financial institutions (LKNB). With system sharia. In the development process, KSPPS Bina Insan Independent does strategic marketing of some products including product financing that has Lots of types offered by following the needs of members, one of the products is *Murabaha*. KSPPS Build Human Independent This Wrong One cooperative interested the public, Because cooperative the help increases economy with service-based services Islamic sharia.

KSPPS Bina Insan Mandiri Tuban Branch Gondangrejo Karanganyar does marketing with strategies, where *marketing* looking for candidate members For following join to become member new. Existing members join KSPPS Bina Insan Mandiri Tuban Branch Gondangrejo Karanganyar which is member financing And member savings. As for member financing, There are 2 kinds, *Murabaha* And *non-Murabaha* -as well as member savings.

**Table 1 Amount Member KSPPS Build Human Independent Branch Tuban Gondangrejo Karanganyar**

Period	Amount
January-December 2020	1193
January-December 2021	1275
January-December 2022	1338
January-July 2023	1385

Source : KSPPS Build Human Independent Branch Tuban Gondangrejo Karanganyar

From the data table above, that amount increases member experience enhancement Which is Enough every month And the year. In the year 2020 with amount 1193 members, in 2021 amount 1275 members, in 2022 amount 1138 members, and in 2023 until the month of July experienced an increase with amount members 1385.

Based on the results observation researcher on the object study found information that members of KSPPS Bina Insan Independent experience enhancement Which is Enough every month And the year. Ascension indicated that members feel satisfied and confident in using goods/services that create loyalty to goods/services offered by KSPPS. Realize the importance of quality products, quality service, trust and satisfaction to loyalty so study This try study is quality products, quality service, trust and satisfaction influential to loyalty member of KSPPS Bina Insan Mandiri Tuban Branch, Gondangrejo, Karanganyar.

### Quality Product

Quality products are the ability at something products that give appropriate results with what customers expect, even exceeding hope customers (Tjiptono & Chandra, 2016). If the product service offered its quality lower the hoped customer, then the customer will feel No satisfied. However, if product services offered own same quality as what to expect, then customers will feel satisfied (Tjiptono & Diana, 2018). Haris & Welsa (2018) also stated that quality Products own some indicators among them Reliability ( *Reliability* ), Power durability, and suitability with specifications ( *Conformance to specification* ).

Based on some opinions above, yes concluded that quality products benefit consumers from products that meet the needs or desires of producers so that consumer become satisfied and loyal to the company.

## **Quality Service**

According to Kotler & Keller (2009), quality service refers to conditions comprehensive or thorough showing characteristic or characteristic from something product or service that impact its capabilities in fulfilling needs, whether stated in a way direct or No direct. According to ( Berutu et al, 2018) service refers to various activities, the benefits provided by a party provider service or services to parties other as a consumer or general customer something service own characteristic No tangible as well as nor does it result in emergence ownership something, and the production process can or No can be linked with something product physical, as well held simultaneously with the consumption process. Quality basically can stated as all conditions related to the performance of something product, service, people, or activity, as well as an environment that is equal, fulfilling, or even capable exceed something's perceived expectations.

Indicator quality service according to Kotler in Arnie Purwani And Rahma Wahdiniwaty (2017) is Reliability ( *Reliability* ), Power Responsive ( *Responsiveness* ), Guarantee ( *Assurances* ), Empathy ( *Empathy* ), Tangibles.

Based on the opinion taken conclusion is that quality service is something actions taken by the parties company form things that aren't tangible but can be felt by consumers. Measurement service can seen by the member when served by employees to fulfill needs and desires.

## **Trust**

Trust consumer according to Mowen And Minor in Etta Mamang (2013) is as follows: Trust consumer as all knowledge possessed by consumers and all conclusions made by consumers about objects, attributes, and benefits. According to Peter Halim et, al. (2015) in the journal state trust consumer is as follows: " *Customer trust is a positive expectation of consumers to the producer for his ability to produce products that satisfy customers*", which means that trust customer as hope positive consumer to the producer on his abilities produce satisfactory product customer. According to Kotler and Keller (2009), There are some indicators among them Transparent, Trust in services/products, and Intensive trust.

Based on the definition above, then can be concluded that trust is something expectations held by individuals or groups when promises / words from an individual or group can realized.

## **Satisfaction Customer**

According to Jesica & Kempa, (2016), a satisfied customer is feeling like or disappointed when someone shows up after comparing between perception to the performance ( results ) of a product with his hopes. According to Zeithaml And Bitner in Donni June (2017) understanding satisfaction or dissatisfaction is the difference between expectations and perceptions or perceived performance. According to Sunyoto, (2018) satisfaction of consumers is Wrong One reason Where consumers decide to shop at something place. If consumers feel satisfied

with something product, they tend will Keep going to buy and use it as well as tell others about their experience they are fun with the product.

According to Tjiptono in Indrasari (2019), the indicators of customer satisfaction are Suitability hope, Interest in visit return (buy repeat), and willingness to recommend.

Based on opinions one can conclude that satisfaction is feeling happy/disappointed man based on a comparison between accepted reality with hope good consumer.

### **Loyalty Member**

According to Giffin quoted by Sangadji and Shopiah (2013), Loyalty refers to the form behavior of the retrieval unit's decision For do purchase in a way continuously to goods or services from something selected company. Purchases made by members in a way continuously can give a profit period long for the company. According to Kotler And Keller (2016) say that loyalty is A commitment held firm to buying a return product or service Which is liked in the period front regardless of influence situational And effort potential marketing cause behavior displacement. According to Mowen in Tjahjaningsih and Soliha (2015), loyalty is a level Where a consumer maintains an attitude positive toward something brand and has the commitment to keep going buy the brand in the future. According to Cashmere (2017), loyalty is Wrong One benefits from satisfaction, and faithfulness is formed Because one feels happy and likes on existing services given.

According to Kotler (2002), indicator loyalty members is Faithfulness to product members who have purchased one product/service as much twice or more, Resilience to a negative influence on product ( *retention*) members No Once turn away to company other although other companies offer discounts/benefits other, Refer in total existence company (*referral*) members provide advice and invite as well as others for buy product/service.

Based on the definition according to experts, one can conclude that a loyalty member is a willing member to indicate cooperation with purchasing repeat products that last a long time, no move on product or company other as well as Want to recommend to other people.

## **2. RESEARCH METHODS**

This is a type of study quantitative, where the data is generated from numbers. The data obtained from the questionnaire as an instrument study was shared directly with respondents, and then processed and analyzed to obtain information scientific (Sugiyono, 2013). Data sources used in the study include primary data and secondary data. In the study, this is the primary data from the results answer respondents on a submitted questionnaire. Secondary data is the data obtained from source No direct for example from source writing obtained from writer from studies literature, journals, theses, brochures, and the official KSPPS Bina Insan website Mandiri Tuban Branch Gondangrejo Karanganyar.

Population in study This is all over member of KSPPS Bina Insan Mandiri Tuban Branch Gondangrejo Karanganyar with amount members who do transactions as many as 1385 in the period July in 2023. The total sample members of KSPPS Bina Insan Mandiri Branch Tuban, Gondangrejo, Karanganyar fulfills its criteria and is as many as 150 members.

### **Data analysis technique**

#### **Validity test**

According to Kurniawan And Puspitaningtyas (2016), the validity test is testing done To use For know accuracy from a question item in measure variables that will researched, where a question item is said to be valid, so the validity test is capably done with correlation *corrected* item-total *correlations*, ie correlate each item with the total score. According to Notoatmodjo (2012), a validity test is an illustrative circumstances instrument that truly measures what you want to be measured.

#### **Reliability Test**

According to Arikunto (2010) reliability test is something indicating value consistency something a tool measuring so that can trusted For use as a data collector. Reliability is stated with coefficient reliability Which the numbers are in the range of 0 to 1.00. Study This using Reliability limits according to Arikunto (2007) the reliability something scale said Good If own mark *Cronbach's Alpha* > 0.6.

#### **Hypothesis testing**

##### **Partial Test (t-test)**

According to Ghozali (2018), test statistics t on show how much Far influences One variable explainer or independent individually in explained variation variable dependent. As for criteria testing used by Sinambela (2021):

If  $t_{count} > t_{table}$  then  $H_0$  is rejected and  $H_a$  accepted.

If  $t_{count} < t_{table}$  so  $H_0$  is accepted and  $H_a$  is rejected.

##### **Simultaneous Test (F test)**

According to Ghozali (2018), test statistics F basically show is all variables independent or free Which are entered in the model influence in a way together to variable dependent or bound.

As for criteria testing used by Sinambela (2021):

If  $F_{count} > F_{table}$ , then  $H_0$  is rejected and  $H_a$  accepted.

If  $F_{count} < F_{table}$ , then  $H_0$  accepted and  $H_a$  rejected.

##### **Coefficient Test Determination**

Coefficient test determination is used to know the big influence of every variable independent to variable dependent with the method see number or correlation range value determination.

### **3. RESULTS AND DISCUSSION**

#### **Validity test**

Test this done with the method comparing  $r$  calculated and  $r$  table values. If  $r$  counts big from the  $r$  table then the statement item is said to be valid and vice versa if  $r$  counts smaller from the  $r$  table then the question item is invalid. As for the validity test results in the study, This is as follows:

**Table 2 Validity Test**

Items	r count	r table	Status
X1.1	0.268	0.1603	Valid
X1.2	0.365	0.1603	Valid
X1.3	0.283	0.1603	Valid
X1.4	0.305	0.1603	Valid
X1.5	0.243	0.1603	Valid
X1.6	0.307	0.1603	Valid
X1.7	0.394	0.1603	Valid
X1.8	0.304	0.1603	Valid
X1.9	0.392	0.1603	Valid
X2.1	0.350	0.1603	Valid
X2.2	0.387	0.1603	Valid
X2.3	0.219	0.1603	Valid
X2.4	0.469	0.1603	Valid
X2.5	0.521	0.1603	Valid
X2.6	0.516	0.1603	Valid
X2.7	0.555	0.1603	Valid
X2.8	0.551	0.1603	Valid
X2.9	0.335	0.1603	Valid
X3.1	0.299	0.1603	Valid
X3.2	0.502	0.1603	Valid
X3.3	0.470	0.1603	Valid
X3.4	0.407	0.1603	Valid
X3.5	0.485	0.1603	Valid
X3.6	0.441	0.1603	Valid
X3.7	0.369	0.1603	Valid
X4.1	0.310	0.1603	Valid
X4.2	0.362	0.1603	Valid
X4.3	0.304	0.1603	Valid
X4.4	0.289	0.1603	Valid
X4.5	0.454	0.1603	Valid
X4.6	0.485	0.1603	Valid
X4.7	0.423	0.1603	Valid
X4.8	0.495	0.1603	Valid
Y1.1	0.525	0.1603	Valid
Y1.2	0.684	0.1603	Valid
Y1.3	0.683	0.1603	Valid
Y1.4	0.639	0.1603	Valid
Y1.5	0.695	0.1603	Valid
Y1.6	0.751	0.1603	Valid
Y1.7	0.523	0.1603	Valid
Y1.8	0.383	0.1603	Valid

Validity test results in Table 2 are known as calculated r value > r table, so the details statement on the questionnaire study is declared valid.

### Reliability Test

**Table 3 Reliability Test**

Variable	Cronbach's Alpha	Nunally	Information
Quality Product (X1)	0.605	0.60	Reliable
Quality Service (X2)	0.756	0.60	Reliable
Trust (X3)	0.707	0.60	Reliable
Satisfaction (X4)	0.701	0.60	Reliable
Loyalty (Y)	0.860	0.60	Reliable

Source: Processed Data with SPSS 26

Based on table 3 reliability test can done with the method comparing Cronbach Alpha value with the provision mark Cronvabch Alpha > 0.60 can said that all variables are this reliable.

### Partial Test (t-Test)

**Table 4 t-test results**

Model	Unstandardized Coefficients			Standardize d Coefficients	t	Sig.
	B	Std. Error	Beta			
1	(Constant)	1,733	2,587		,670	,504
	Total_X1	.128	.041	,197	3,160	,002
	total_X2	,095	,051	,110	1,850	,066
	total_X3	-.142	,059	-\$1.150	-2,396	,018
	total_X4	,801	,054	,837	14,896	,000

Source: Processed Data with SPSS 26

Based on the results table 4 coefficient variable quality product (X1) can see that t count > t table = 3,160 > 1,976 And mark its significance < 0.05 = 0.002 < 0.05 so can conclude that H 1 is accepted and H o rejected, that is variable quality product in a way partial (individual) and significant influential to loyalty member on KSPPS Building People Mandiri Tuban Branch, Gondangrejo, Karanganyar.

Based on the results table 4 coefficients variable Quality Service (X2) can see that t count > t table = 1,850 < 1,976 And mark its significance > 0.05 = 0.066 > 0.05 so can conclude that H 0 accepted and H 2 rejected, that is variable quality service in a way partial (individual) no influential significant to loyalty member on KSPPS Build Human Mandiri Tuban Branch, Gondangrejo, Karanganyar.

Based on the results table 4 coefficients variable trust (X3) can see that  $t_{count} > t_{table} = -2,396 < 1,976$  And mark its significance  $< 0.05 = 0.018 < 0.05$  so can concluded that  $H_0$  accepted and  $H_3$  rejected, It means variable trust in a way Partial (individual) no influential However significant to loyalty member of KSPPS Bina Insan Mandiri Tuban Branch, Gondangrejo, Karanganyar.

Based on the results table 4 coefficients variable satisfaction (X4) can seen that  $t_{count} > t_{table} = 14,896 > 1,976$  And mark its significance  $< 0.05 = 0.000 < 0.05$  so can concluded that  $H_4$  accepted and  $H_0$  rejected, that is variable satisfaction in a way partial (individual) influence significant to loyalty member on KSPPS Build Human Mandiri Tuban Branch, Gondangrejo, Karanganyar.

### Simultaneous Test (F Test)

**Table 5 Results Test F**

ANOVA <sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1122.801	4	280,700	105,794	,000
	Residual	384,726	145	2,653		b
	Total	1507.527	149			

a. Dependent Variables: y

b. Predictors: (Constant), total\_X4, Total\_X1, total\_X2, total\_X3

Based on the analysis of the result obtained that calculated F value  $> F_{table} = 105.794 > 2.27$  with mark its significance of  $0.000 < 0.05$ , meaning that quality products, quality service, trust, And satisfaction in a way simultaneous or together And significant influential to loyalty member on KSPPS Bina Insan Mandiri Tuban Branch, Gondangrejo, Karanganyar.

### Coefficient Test Determination

**Table 6 Determination Test Results**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,863	,74	,738	1.62889
	a	5		

a. Predictors: (Constant), total\_X4, Total\_X1, total\_X2, total\_X3

b. Dependent Variables: y

Source: data processed based on SPSS 26

Besides That study this is supported with mark *R Square* is 0.738 or 73.8%, the remaining 26.2%.

The discussion in this study can be explained as follows:

### 1. Effect of Product Quality (X1) on Member Loyalty

Based on the results study about the influence of quality products, quality service, trust, and satisfaction to loyalty members of KSPPS Bina Insan Mandiri Tuban Branch, Gondangrejo, Karanganyar can explain that results analysis obtained calculated t value  $> t$  table =  $3.160 > 1.976$  with mark significant  $< 0.05 = 0.002 < 0.05$  so can conclude that H 1 accepted And H 0 rejected, Which means that variable quality product in a way Partial and significant influential to loyalty member of KSPPS Bina Insan Mandiri Tuban Branch, Gondangrejo, Karanganyar.

These research results prove that quality products are influential to loyalty members of KSPPS Bina Insan Mandiri Tuban Branch, Gondangrejo, Karanganyar. This matters because Lots of candidate KSPPS members wish to join the company because of the application process's easy and fast requirements. Findings study This supports a study previously by Wardani Ayu Nanda (2020) who stated that quality products influence loyalty customers financing at PT BPRS Bumi Artha Sampang Cimanggu Cash Office.

### 2. The Influence of Service Quality (X2) on Member Loyalty

Based on the results analysis obtained calculated t value  $> t$  table =  $1.850 < 1.976$  with mark significant  $> 0.05 = 0.066 > 0.05$  so can concluded that H 2 accepted and H 0 accepted, which means that variable quality service in a way Partial No influential significant to loyalty member on KSPPS Build Human Independent Branch Tuban, Gondangrejo, Karanganyar. Results This can interpreted as for part member state quality services provided Not yet by following under what to expect candidate members nor existing members join so that influential to loyalty member. Procedure submission Difficult and slow financing make members uncomfortable with the service from KSPSS Bina Insan Mandiri. Research results This is in line with research conducted by Agiesta, Willyanto ( 2021 ) stated that quality service is Not influential and significant to loyalty members.

### 3. The Influence of Trust (X3) on Member Loyalty

Based on the results analysis obtained mark t count  $< t$  table =  $-2,396 < 1,976$ . With mark significant  $< 0.05 = 0.018 < 0.05$  so can concluded that H 3 rejected and H 0 accepted, which means that variable trust in a way Partial No influential However significant to loyalty member of KSPPS Bina Insan Mandiri Tuban Branch, Gondangrejo, Karanganyar. This matter proves that variable trust does not influence loyalty members of KSPPS Bina Insan Mandiri Tuban Branch, Gondangrejo, Karanganyar. Because KSPPS provides insufficient information and details about How to use products from KSPPS for candidate members who wish to join. Research results This is in line with Amelia, Adinda (2023) who stated that trust is Not influential in a way Partial to loyalty members.

### 4. The Effect of Satisfaction (X4) on Member Loyalty

Based on the results analysis obtained mark t count  $> t$  table =  $14,896 > 1,976$ . With a mark significant  $< 0.05 = 0.000 < 0.05$  so can concluded that H 4

accepted and  $H_0$  rejected, which means that variable satisfaction in a way partial and significantly influential to loyalty members of KSPPS Bina Insan Mandiri Tuban Branch, Gondangrejo, Karanganyar. This result can be interpreted as the more satisfaction the more loyal members of KSPPS Bina Insan Mandiri Tuban Branch, Gondangrejo, Karanganyar. Based on the survey evaluation satisfaction of members can be proven with a good rating that reflects that members are satisfied with KSPPS Bina Insan Mandiri Tuban Branch, Gondangrejo, Karanganyar. Research results This is in line with research conducted by Leli Afifa (2021) stated that satisfaction is influential and significant to loyalty members.

#### 4. CONCLUSION

Based on the results study about the influence of quality products, quality service, trust, and satisfaction of loyalty members on KSPPS Building People Mandiri Branch Tuban, Gondangrejo, Karanganyar, you can conclude that Simultaneous test results (F test) were obtained calculated F value  $> F$  table namely  $105.794 > 2.43$  with mark significance  $0.000 < 0.05$  so can be concluded variable quality products, quality service, trust and satisfaction in a way simultaneous influential significant to loyalty member of KSPPS Bina Insan Mandiri. Whereas partial test results (t-test) show that quality product obtained results calculated t value  $> t$  table namely  $3,160 > 1,976$  with mark significance  $0.002 < 0.05$  so can be concluded variable quality product in a way Partial influential significant to loyalty member of KSPPS Bina Insan Mandiri, and variable satisfaction in a way Partial obtained results calculated t value  $> t$  table namely  $14.896 > 1.976$  with mark significance  $0.000 < 0.05$  so can conclude that variable satisfaction in a way Partial influential significant to loyalty member of KSPPS Bina Insan Mandiri. Whereas variable quality service obtained results calculated t value  $< t$  table namely  $1.850 < 1.976$  with mark significance  $0.066 > 0.05$  so can conclude that variable quality service in a way Partial No influential significant to loyalty member of KSPPS Bina Insan Mandiri. Whereas variable trust obtained results calculated t value  $< t$  table namely  $-2.396 < 1.976$  with mark significance  $0.018 < 0.05$  so can conclude that variable trust in a way Partial No influential However significant to loyalty member of KSPPS Bina Insan Mandiri. Results coefficient determination *R Square* variable quality products, quality service, trust and satisfaction influential to loyalty member as big as 73.8%, whereas the rest 26.2% influenced factor other Which No researched in this study.

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