
The Influence of Service Quality on Member Satisfaction at KSPPS BMT Insan Madani Indragiri Hulu

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Abstract. This study aims to determine the effect of service quality on member satisfaction at KSPPS BMT Insan Madani Indragiri Hulu. Service quality is a critical factor influencing the level of satisfaction among members utilizing sharia cooperative services. This study employs a quantitative approach with a survey method. Data were collected through the distribution of questionnaires to 151 members of KSPPS BMT Insan Madani who constituted the research sample. The independent variable in this study is service quality, while the dependent variable is member satisfaction. Data analysis was conducted using simple linear regression to assess the extent to which service quality affects member satisfaction. The results indicate that service quality has a positive and significant effect on member satisfaction. These findings demonstrate that the better the quality of service provided, the higher the level of member satisfaction will be. This research is expected to serve as valuable input for KSPPS BMT Insan Madani to enhance the quality of its services in order to achieve optimal member satisfaction.

Keywords: service quality, member satisfaction, KSPPS, BMT, sharia cooperatives

INTRODUCTION

The development of *Sharia Savings and Loan and Financing Cooperatives* (KSPPS) plays a crucial role in supporting the community's economy, particularly in providing financial services based on sharia principles. As microfinance institutions, the success of KSPPS in maintaining and increasing member loyalty is highly dependent on the quality of services provided. Within the context of sharia economics, service quality encompasses not only technical aspects but also ethical and spiritual values aligned with sharia principles.

Service quality is a key determinant in shaping member satisfaction. Responsive, timely, friendly, and transparent service are important indicators for assessing the extent to which an institution meets members' expectations. Member satisfaction itself serves as a vital performance indicator for cooperatives because it influences the sustainability of long-term relationships, enhances member participation, and strengthens the overall reputation of the institution.

Previous studies have demonstrated a significant relationship between service quality and customer satisfaction in both conventional and Islamic banking sectors. However, research specifically examining this relationship within the context of KSPPS—particularly at a local level, such as KSPPS BMT Insan Madani in Indragiri Hulu—remains relatively limited. This gap is important to address, given that the social, economic, and cultural characteristics of local communities may influence perceptions of service quality.

Several previous studies on various BMTs using the SERVQUAL method include research entitled *The Effect of Service Quality on the Satisfaction of BMT Rizqona Ikabu Rice Pond Members of the Jombang Rice Pond* (Mahendri et al., 2022). Another study by Sundari et al. (2020) examined the influence of service quality on the service level of BMT Global Madani Indonesia's customers. Similar research has been conducted in larger institutions, such as Islamic banks; for example, Wati et al. (2023) investigated *The Influence of Service Quality and Its Effect on Customer Satisfaction of Islamic Banks*.

Therefore, this study aims to analyze the effect of service quality on member satisfaction at KSPPS BMT Insan Madani Indragiri Hulu. The findings are expected to make an empirical contribution toward developing strategies to improve the quality of sharia cooperative services and to provide practical

recommendations for KSPPS managers in enhancing member satisfaction and loyalty.

Indragiri Hulu is one of the districts in Riau Province noted for several well-developed BMTs. Among them is the BMT Insan Madani Sharia Savings and Loan and Financing Cooperative. Although it is a relatively young savings and loan cooperative, having been established only six years ago, its development is commendable.

The growth of BMT Insan Madani has increased significantly year over year, as evidenced by rising assets and an expanding membership base. During the last five years, the cooperative's total assets grew from IDR 350,567,400 in 2020 to IDR 10,256,345,500 in 2024. Similarly, membership increased from 123 members in 2020 to 1,756 members in 2024. This growth corresponds with the rising gross regional domestic product of Indragiri Hulu, as well as the national expansion of the Islamic finance sector.

Despite overall asset growth, several challenges persist. BMT Insan Madani's products, comprising deposits and financing based on sharia schemes, reveal an imbalance: deposit growth significantly outpaces financing growth. Financing realization among members has declined in recent years—from 379 members in 2022 to only 249 members in 2024.

This decline in member participation in financing is a critical concern requiring immediate attention. Currently, the cooperative experiences substantial asset growth but struggles to effectively manage or invest these available funds. Such issues may stem from factors related to product demand, service quality, or other influences that impact member engagement. Prompt corrective action is essential, especially considering the cooperative's social responsibility to the community. As noted by Boone and Kurtz (2013), social responsibility entails management's obligation to balance profits, consumer satisfaction, and social welfare in evaluating company performance.

According to Schnaars in Tjiptono's *Marketing Strategy* (2015), the fundamental goal of any business is to create satisfied customers. Customer satisfaction yields multiple benefits, including harmonious company-customer relationships, a strong basis for repurchase, increased customer loyalty, and positive word-of-mouth that benefits the company.

In light of these observations, this research aims to measure the service quality level at KSPPS BMT Insan Madani using the SERVQUAL approach. The SERVQUAL method is particularly effective for identifying service gaps, is easy to implement, flexible, and offers detailed analysis of service aspects requiring improvement. These advantages make SERVQUAL more effective than alternative methods for enhancing service quality at BMT.

Previous research supports the importance of quality in influencing consumer satisfaction. According to Weenas (2013), product quality is a significant factor affecting consumer satisfaction. Setyo (2017) similarly found that product quality has a significant effect on consumer satisfaction. Fauzi and Mandala (2019) concluded that product quality positively and significantly influences consumer satisfaction (Mariansyah & Syarif, 2020; Permatasari & Djawoto, 2018; Santoso, 2019).

Research by Rofi'ah and Wahyuni (2017) indicates that service quality significantly affects customer satisfaction and loyalty. Findings by Cronin and Taylor (1992), cited in Assegaff (2009), also show that service quality influences consumer satisfaction, which in turn affects future purchasing behavior. Meilani and Sugiarti (2022) concluded that all dimensions of service quality variables significantly impact customer satisfaction. Additionally, Ifani et al. (2024), in their study titled *The Effect of Product Quality and Service Quality of M Banking KB Star on Customer Satisfaction of PT Bank KB Bukopin Tbk Bekasi Branch*, found that partial analysis yielded a t-value of 3.637 (with a t-table value of 1.98397 and a significance level of $0.000 < 0.05$), leading to rejection of the null hypothesis and acceptance of the alternative hypothesis. This result demonstrates that service quality partially and directly affects customer satisfaction.

MATERIALS AND METHODS

This study employs a quantitative approach. The population consists of all individuals who are registered and active members of KSPPS BMT Insan Madani. As of 2025, the total number of registered and active members is 1,821. The sample size for this study was determined using the *Slovin* formula, which is suitable for calculating the number of respondents when the total population is known (Algifari, 2022). Based on the calculation using the *Slovin* formula, a sample of 151 members was obtained for the study.

Data were collected through questionnaires utilizing a Likert scale ranging from 1 to 5. Prior to hypothesis testing, validity and reliability tests were conducted to ensure the quality of the instrument. A simple linear regression analysis was then applied to test the hypothesis regarding the influence of service quality on member satisfaction.

RESULTS AND DISCUSSION

Respondent Description

The respondents taken in this study were members of the BMT Insan Madani sharia savings and loan and financing cooperative. All respondents are domiciled in Indragiri Hulu district, Riau. The total respondents from this study were 151 people according to the sample that had been determined. Of the total respondents, 80.2% were women and 19% were men. Age distribution starts from 20 years to 50 years. Ages 20 to 30 years as many as 42 people, ages 31 to 40 there are 76 people. Ages 41 to 50 as many as 33 people. Based on the age distribution, members aged 31 to 40 were the dominant members in filling out this research questionnaire. Then from all the respondents it described to the length of time they became members of BMT Insan Madani. The length of membership under 1 year is 20 people, the length of being a member is 1 to 2 years 54 people, the duration of being a member over 2 years to 5 years is 77 people. Therefore, respondents who have been members for more than 2 to 5 years are the dominant respondents in this study.

Results of Research Variable Analysis

In this study, there are two variables, namely the service quality variable and the member satisfaction variable. The service quality variable consists of 16 questions while the member satisfaction variable consists of 5 questions. Each item is arranged based on indicators or dimensions obtained from previous theories and research. The results of the research were obtained through several stages. The first is the analysis of respondents' responses to the measuring instruments used.

Table 1. Results of Analysis of the Average Respondent Answer Score to the Service Quality Variable

| Descriptive Statistics Variable X | | | |
|-----------------------------------|-----|------|----------------|
| | N | Mean | Std. Deviation |
| Q1 | 151 | 4.21 | .667 |
| Q2 | 151 | 4.28 | .546 |
| Q3 | 151 | 4.08 | .770 |
| Q4 | 151 | 4.05 | .473 |
| Q5 | 151 | 4.14 | .611 |
| Q6 | 151 | 4.32 | .572 |
| Q7 | 151 | 4.17 | .647 |
| Q8 | 151 | 4.34 | .554 |
| Q9 | 151 | 4.33 | .500 |
| Q10 | 151 | 4.15 | .651 |
| Q11 | 151 | 4.25 | .529 |
| Q12 | 151 | 4.30 | .630 |

| Descriptive Statistics Variable X | | | |
|-----------------------------------|-----|------|----------------|
| | N | Mean | Std. Deviation |
| Q13 | 151 | 4.41 | .592 |
| Q14 | 151 | 4.14 | .462 |
| Q15 | 151 | 4.11 | .717 |
| Q16 | 151 | 4.13 | .618 |
| Valid N (listwise) | 151 | | |

Source: Research Data Processing Results 2025

As seen in table 1 above, Overall, respondents' responses to the service quality variable provided responses with an average score of 4. It shows that BMT Insan Madani members agree with the quality of service provided so far.

The largest average result was on question 13 (Q13) with an average score of 4.4. It shows that BMT Insan Madani employees are polite and ask their members to get a very good portion of recognition by cooperative members. This result becomes an advantage or an advantage that must be maintained.

Table 2. Results of Analysis of the Average Respondent Answer Score to the Member Satisfaction Variable

| Descriptive Statistics Variable Y | | | |
|-----------------------------------|-----|------|----------------|
| | N | Mean | Std. Deviation |
| Q1 | 151 | 4.25 | .624 |
| Q2 | 151 | 4.07 | .664 |
| Q3 | 151 | 4.09 | .581 |
| Q4 | 151 | 4.20 | .664 |
| Q5 | 151 | 4.25 | .730 |
| Valid N (listwise) | 151 | | |

Source: Research Data Processing Results 2025

As seen in table 2 above, Overall, respondents' responses to the member satisfaction variable provided responses with an average score of 4. It shows that BMT Insan Madani members are satisfied with the quality of service provided so far. The largest average results were in question (Q1) with an average of 4.25 and (Q5) with an average score of 4.25. It shows that KSPPS BMT Insan Madani members are satisfied with the services provided and are willing to recommend to others.

Testing Instruments

Validity Test

In the validity test, the first test was carried out on the service quality variable provided by BMT Insan Madani, namely the service quality variable instrument (X). Based on testing using statistical programs, the following data were obtained:

Table 3. Validity Results of Service Quality Variables

| Item | r | r table | Sig. | Information |
|------|-------|---------|-------|-------------|
| Q1 | 0,509 | 0,1587 | 0,000 | Valid |
| Q2 | 0,448 | 0,1587 | 0,000 | Valid |
| Q3 | 0,668 | 0,1587 | 0,000 | Valid |
| Q4 | 0,599 | 0,1587 | 0,000 | Valid |
| Q5 | 0,583 | 0,1587 | 0,000 | Valid |
| Q6 | 0,635 | 0,1587 | 0,000 | Valid |
| Q7 | 0,674 | 0,1587 | 0,000 | Valid |
| Q8 | 0,556 | 0,1587 | 0,000 | Valid |
| Q9 | 0,537 | 0,1587 | 0,000 | Valid |
| Q10 | 0,548 | 0,1587 | 0,000 | Valid |
| Q11 | 0,494 | 0,1587 | 0,000 | Valid |
| Q12 | 0,615 | 0,1587 | 0,000 | Valid |

| Item | r | r table | Sig. | Information |
|------|-------|---------|-------|-------------|
| Q13 | 0,299 | 0,1587 | 0,000 | Valid |
| Q14 | 0,554 | 0,1587 | 0,000 | Valid |
| Q15 | 0,680 | 0,1587 | 0,000 | Valid |
| Q16 | 0,571 | 0,1567 | 0,000 | Valid |

Based on the results of the validity test of 16 statement items (Q1 to Q16), all items showed a greater correlation coefficient value (calculated r) compared to the table r value, which was 0.1587. This means that each item has a significant relationship to the total score. The significance value (Sig.) for the entire item is 0.000, which is smaller than the significance limit of 0.05. Thus, all items are declared valid, because they meet both test criteria, namely $r_{count} > r_{table}$ and $Sig. < 0.05$. This high validity indicates that each item of the statement in the instrument has been able to measure the construction in question precisely. Therefore, this instrument is worth using in research. Then the second validity test was carried out on the member satisfaction variable (Y) obtained the following data:

Table 4. Results of Validity of Member Satisfaction Variables

| Item | r | r table | Sig. | Information |
|------|-------|---------|-------|-------------|
| Q1 | 0,725 | 0,1587 | 0,000 | Valid |
| Q2 | 0,682 | 0,1587 | 0,000 | Valid |
| Q3 | 0,626 | 0,1587 | 0,000 | Valid |
| Q4 | 0,754 | 0,1587 | 0,000 | Valid |
| Q5 | 0,611 | 0,1587 | 0,000 | Valid |

Source: 2025 Research Processed Results Data

Based on the results of the validity test of five statement items (Q1 to Q5), the value of the correlation coefficient (r calculated) was obtained which was all greater than the r value of the table, which was 0.1587. In detail, the calculated r value for each item is as follows: Q1 of 0.722; Q2 of 0.749; Q3 of 0.637; Q4 of 0.786; and Q5 by 0.623. In addition, the significance value (Sig.) for all items is 0.000 which is well below the significance limit of 0.05. Thus, it can be concluded that all five statement items were declared valid, as they have a significant relationship with the total score and meet the validity testing criteria. These results show that the instruments used have measured what should be measured appropriately and should be used in the study.

Reality Test

In the realism test on the service quality variable (X) instrument consisted of 16 Likert-scale questions. The Likert scale is given a score from 1 to 5, where 1 strongly disagrees and 5 strongly agrees. To find out whether the measurement tool is declared reliability, it is necessary to perform a statistical test of Cronchbach's alpha above equal to 0.6. The following results from the reliability test of service quality variables were obtained as follows:

Table 5. Reliability Results of Service Quality Variables

| Reliability Statistics | |
|------------------------|------------|
| Cronbach's Alpha | N of Items |
| .703 | 16 |

Source: Research Processed Data

From the results of Cronbach's alpha test in table 5 above, the value is 0.703. This value is above 0.6 which means that the entire instrument has an acceptable level of internal

consistency. This shows that the items in the questionnaire are quite consistent in measuring the construct or variable in question. So, it means that the measurement items used in this study have good reliability to be used as a measuring tool.

Table 6. Results of Cronbach's alpha Item Reliability Total Statistics on the Service Quality Variable

| Item-Total Statistics | | | | |
|------------------------------|----------------------------|--------------------------------|----------------------------------|----------------------------------|
| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
| Q1 | 63.21 | 47.261 | .436 | .682 |
| Q2 | 63.13 | 48.476 | .384 | .688 |
| Q3 | 63.34 | 44.892 | .602 | .665 |
| Q4 | 63.36 | 33.846 | .143 | .895 |
| Q5 | 63.28 | 46.949 | .522 | .677 |
| Q6 | 63.09 | 46.805 | .583 | .675 |
| Q7 | 63.25 | 45.843 | .620 | .669 |
| Q8 | 63.07 | 47.575 | .499 | .681 |
| Q9 | 63.09 | 48.093 | .484 | .684 |
| Q10 | 63.26 | 46.996 | .480 | .679 |
| Q11 | 63.17 | 48.223 | .435 | .686 |
| Q12 | 63.12 | 46.519 | .556 | .674 |
| Q13 | 63.01 | 49.500 | .222 | .697 |
| Q14 | 63.28 | 48.229 | .507 | .684 |
| Q15 | 63.30 | 45.200 | .621 | .666 |
| Q16 | 63.28 | 47.005 | .508 | .678 |

Source: Research processed data in 2025

From the table above, it can be concluded that overall, this instrument can be declared reliable, although there are several items with low correlation, especially Q4 and Q13, which if eliminated can increase validity. However, in this study, it is still maintained because the items that are meant to provide important information for the research about what members feel that cannot be measured in other items. In the second reality test, the member satisfaction variable (Y) instrument consisted of 5 Likert scale questions. The Likert scale is given a score from 1 to 5, where 1 strongly disagrees and 5 strongly agrees. To find out whether the measurement tool is declared reliability, it is necessary to perform a statistical test of Cronbach's alpha above equal to 0.6. The following results from the reliability test of the member satisfaction variable were obtained as follows:

Table 7. Results of Member Satisfaction Variable Reliability

| Reliability Statistics | |
|-------------------------------|-------------------|
| Cronbach's Alpha | N of Items |
| .704 | 5 |

Source: 2025 research data

Based on the results of the reliability test, Cronbach's Alpha value of 0.704 indicates that the instrument consisting of 5 items has a fairly good level of internal consistency. In general, Cronbach's Alpha values above 0.7 are already considered to meet the requirements for reliability in social and psychological research. This means that the five items in this instrument are able to provide reliable and consistent results in measuring the variables in question. Thus, the instrument can be trusted to be used in further research data collection.

Table 8. Results of Cronbach's alpha Item Reliability Statistics on Angota Satisfaction Variables

| Item-Total Statistics | | | | |
|------------------------------|----------------------------|--------------------------------|----------------------------------|----------------------------------|
| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
| Q1 | 16.66 | 3.293 | .541 | .624 |
| Q2 | 16.85 | 2.341 | .463 | .655 |
| Q3 | 16.81 | 3.633 | .423 | .671 |
| Q4 | 16.70 | 3.132 | .568 | .609 |
| Q5 | 16.67 | 3.465 | .335 | .714 |

If you look further through the Item-Total Statistics, it can be seen that the Corrected Item-Total Correlation value for all five items ranges from 0.335 to 0.568. This correlation value indicates that most items have a fairly strong relationship with the total score, especially items Q1 (0.541) and Q4 (0.568), which contribute significantly to the reliability of the instrument. However, item Q5 had the lowest correlation value (0.335) and Cronbach's Alpha if Item Deleted value of 0.714, which is higher than the total alpha (0.704). This indicates that if item Q5 is removed, then the reliability of the instrument actually increases, so Q5 can be considered the relatively weakest item on this scale.

The researcher decided to keep including the item "I would recommend this BMT to others" even though Cronbach's Alpha value would increase slightly if the item was removed. This is because the item has an item-total correlation value that is still in the decent category ($0.335 > 0.3$) and substantially represents the aspect of customer loyalty, namely the willingness to recommend the institution to other parties.

This item serves as an important indicator of satisfaction and trust in BMT, which is not fully reflected in the other items in the questionnaire. Therefore, although its statistical contribution is relatively lower, its conceptual value is highly valued and remains relevant to be maintained in the instrument. Thus, in general, this instrument is reliable, but it would be more optimal if further evaluation of item Q5 was carried out to ensure its consistency in measuring the concept in question.

Classical Assumption Test

Normality Test

According to (Ghozali, 2018) explained that the normality test aims to test whether in the regression model, the disruptive or residual variables have a normal distribution. Meanwhile, according to (Sugiyono, 2017), the normality test is a test to see if the residual obtained has a normal distribution. Sugiyono also explained that the normality test can use the Kolmogorov-Smirnov test. In the normality test conducted in this study, the following results were obtained:

From the histogram image above, the residual distribution is bell-shaped (normal distribution) and there is no histogram shape that is tilted to the left or right. Because there are more than 50, the error normality test with the Smirnov Kolmogorov test is used. Based on the results of the Kolmogorov Smirnov test, sig. 0.200 is greater than 0.05, then the decision to accept the null hypothesis. Thus, it can be concluded that the residuals in this regression model are normally distributed. These results show that one of the important assumptions in linear regression, namely residual normality, has been met. Therefore, the regression model used can be considered valid in terms of the assumption of normality.

Heteroscedasticity Test

According to (Ghozali, 2018) states that heteroscedasticity is a condition in which residual variance is not equal across the entire range of independent variable values. In this analysis, it emphasizes the importance of detecting heteroscedasticity as it can affect the accuracy of parameter estimation and statistical conclusions. Variable X (sig. = 0.124). In the Glejser test, the zero hypothesis

states that there are no symptoms of heteroscedasticity, i.e. there is no disturbing pattern in the spread of error (residual) in the regression model. If the significance value is greater than 0.05, then the null hypothesis is not rejected, so it can be concluded that the model is free from heteroscedasticity problems. In other words, based on these results, all variables do not show any problems in terms of unstable error spread. The regression model used fulfills an important assumption, namely homoskedasticity, where errors are consistently scattered without a specific pattern. This means that the regression results obtained are trustworthy and valid to be used in decision-making or recommendations.

Hypothesis Test

Simple Regression Test

From the calculation of a simple linear regression analysis, the effect of service quality on member satisfaction at KSPPS BMT Insan Madani resulted in the following results:

Table 9. Simple Linear Regression Test

| Coefficients ^a | | | | | |
|---------------------------|-----------------------------|------------|---------------------------|-------|-------|
| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| | B | Std. Error | Beta | | |
| 1 (Constant) | 10.691 | 1.492 | | 7.166 | 0.000 |
| X | 0.151 | 0.022 | 0.490 | 6.854 | 0.000 |

a. Dependent Variable: Y

Source: Data Processed Research Result

From the results of the research data processing, table data as shown in the table above was obtained. Therefore, it can be known that regression equations can dictate the value of member satisfaction with the quality of service provided by KSPPS BMT Insan Madani as follows:

$$Y=10.691+0.151X$$

where y = member satisfaction

X = Quality of Service

It can be explained that the number 10.691 is a constant (intercept), which means that if the value of X is 0, then the value of Y is estimated to be 10.691.

The coefficient of 0.151 indicates that each one-unit increase in variable X will increase the value of Y by 0.151 units, assuming the other variables are fixed.

The significance value (Sig.) for variable X of 0.000, which is well below the significance limit of 0.05, indicates that the influence of variable X on Y is statistically significant. In addition, the calculated t-value of 6.854 also reinforces that the coefficient of X differs significantly from zero. So, it can be concluded that variable X has a real effect on variable Y in this model.

Partial Hypothesis Test (t-test)

Partial analysis was used to find out whether the variable X (Quality of service) had an effect on the dependent variable Y (Member satisfaction). In this case, the hypothesis proposed is:

H₀: β₁=0 (No real effect between independent variables on bound variables)

H₁: β₁≠0 (There is a real influence between the free variable on the bound variable)

Table 10. Results of t-tests (partial tests)

| Coefficients ^a | | | | | |
|---------------------------|-----------------------------|------------|---------------------------|---|------|
| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| | B | Std. Error | Beta | | |

| | | | | | |
|------------|--------|-------|-------|-------|-------|
| (Constant) | 10.691 | 1.492 | | 7.166 | 0.000 |
| X | 0.151 | 0.022 | 0.490 | 6.854 | 0.000 |

a. Dependent Variable: Y

Source: Research data processing results (2025)

This test is carried out by looking at the significance of a simple regression analysis, with the following conditions:

If the tilapia sig < 0.05 (because what is used is 5%) then Ho is rejected and Hi is accepted. This means that the free variable (service) influences the bound variable (satisfaction).

If the sig value is > (because it is 5%) then Ho is accepted and Hi is rejected. This means that the independent variable (Quality of service) has no effect on the bound variable (Member satisfaction).

Based on the table generated above, the significance value (Sig.) for variable X is 0.000, which is well below the significance limit of 0.05, indicating that the influence of variable X on Y is statistically significant. That is, X really does have an important role in predicting or influencing changes in Y. In addition, the calculated t-value of 6.854 can be compared with the t-value of the table obtained in this study of 1.976. This reinforces that variable X has a real effect on variable Y in this model. Thus, from the results of the test, it can be concluded that the achievement of the hypothesis proposed is "It is suspected that there is an influence between service quality and member satisfaction at KSPPS BMT Insan Madani Indragiri Hulu"

Coefficient Determination Test

The determination coefficient test can be used to determine the extent to which one independent variable/independent variable (X) affects together the dependent variable/bound variable (Y). The extent to which the sample data and the anticipated values are appropriate is indicated by the determination coefficient (R2).

In the testing of the determination coefficient in this study, the following results were obtained:

Table 11. Determination Coefsien Test Results

| Model Summary ^b | | | | | |
|----------------------------|-------------------|----------|-------------------|----------------------------|---------------|
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
| 1 | .490 ^a | .240 | .235 | 1.938 | 1.795 |

a. Predictors: (Constant), X

b. Dependent Variable: Y

Source: Results by Research Data

In the table above, the determination coefficient above shows an R Square value of 0.24, therefore it is concluded that the service quality variable is able to influence the member satisfaction variable by 24% while the remaining 76% of the satisfaction variable is influenced by other variables outside this study.

CONCLUSIONS

The results of this study indicate that service quality has a positive and significant influence on member satisfaction at KSPPS BMT Insan Madani, although the strength of this relationship is relatively low at 0.24%, suggesting that 76% of member satisfaction is driven by other, unexamined factors. On average, respondents perceived both service quality and satisfaction positively, with a mean score of 4, indicating general agreement and satisfaction, though with room for improvement. These findings provide valuable managerial insights, enabling KSPPS management to assess service delivery

and adjust future strategies to enhance member experience. However, since service quality alone does not fully explain member satisfaction, future research should explore additional variables—such as trust, communication, accessibility, or emotional connection—that may more comprehensively account for member satisfaction in sharia cooperatives.

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