

# Satisfaction of Cooperative Services in The Digital Era

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## Abstract

The Digital Era is when all activities become efficient and effective by utilizing the results of technological developments in the economy. Cooperatives as an economic-institutions can also take advantage of business applications to improve service quality, which impacts increasing member satisfaction. This study aims to produce information in the form of a more in-depth explanation of the effect of service quality on the satisfaction level of Cooperative Members. And obtain the results of processed data about how much influence service quality has on the level of satisfaction of Cooperative Members in Depok Municipality. The research method used in this study, the data obtained, both quantitative and qualitative in nature, were examined using a descriptive verification method, namely by interviewing and giving questionnaires to 87 respondents, members using the probability sampling method, as a means to obtain accurate data. Data is processed using the SPSS 22.00 series application. The study results the show that service quality influences the level of satisfaction with a complete presentation of 22.1%, and other factors influence the rest at 77.9%. Correlation analysis obtained an R-value of 0.470. It can be concluded that there is a relationship between Service Quality and Member Satisfaction Level. The regression equation yields  $Y = 2.206 + 0.453X$ ; it is supposed that if there is no Service Quality, then the Member Satisfaction Level remains at 2.206. The hypothesis is proven by the regression coefficient of the independent variable with the t-test; the result is that the coefficient of variable X on transaction satisfaction is significant. It can be seen that the value of the count of  $4,905 > t_{table} 1,988$ , eye  $H_0$  rejected and  $H_1$  accepted.

**Keywords:** Digital Era, Cooperative, Service, Member Satisfaction.

## 1. Introduction

Cooperatives have challenges in competing in the digital era. Cooperative actors, members, and administrators must be able to change the paradigm that has so far existed in the overall management and operational system of cooperatives. Cooperatives must immediately improve to carry out sweeping reforms and implement digital strategies in their operations to follow and get through the era of the industrial revolution 4.0. well. Cooperatives must be able to adapt and transform dynamically[1]. Cooperatives must be creative and innovative in carrying out business strategies. Technology can be used as a collaborative tool to implement business efficiency strategies and increase competitiveness. Must be able to develop applications, including member and business service applications, to improve business performance [2]. Currently, the Annual Member Meeting (RAT) can be held online. With cooperative members reaching hundreds of thousands of people, how much budget can be saved and allocated for business development? That way, Cooperatives can respond to the times' challenges and compete with other business sectors, including digital startups. The rebranding program and presenting a new image for the Cooperative will produce results, especially among the millennial generation [3]. According to Soetrisno (2001) in Harsoyo (2006), cooperatives are one of the institutions that can support the development of agriculture and the landeconomy. The definition of cooperatives can be approached from three aspects, namely (1) from a normative point of view, cooperatives are interpreted as a spirit that provides cooperative decision guidelines, (2) from a legality point of view, cooperatives are business entities that have legal entity status, (3) From a positivist point of view, cooperatives are interpreted as an interpretation of normative thinking into positivist criteria. Many cooperatives have grown to become large and have entered modern business sectors. We continue to build a new image of cooperatives that are considered old school. It's time to create a new generation.

According to the Republic of Indonesia Law Number 25 of 1992 concerning cooperatives article 1, cooperatives are business entities consisting of individuals or cooperative legal entities with the basis of their activities based on cooperative principle five as well as a people's economic movement based on the principle of kinship. So, cooperatives are not business capital associations that seek profit alone but are formed to meet members' needs by providing the lowest possible prices and the best possible service to achieve the welfare of members [4]. Various cooperatives have been transformed into digital cooperatives in the last few years. For example, Digicoop, with the tagline "Ownership for Everyone," exists as a digital cooperative by providing mobile phones designed in such a way as a platform that will function to support the mobility of its members. So that they can be better prepared to compete with other economic activity actors in today's digital era. The Savings and Loans Cooperative (KSP) and Syria Practice Financing, which are business entities affiliated with the Multi Inti Sarana Group (MIS Group), are also present as the "Current Cooperative" with membership implemented, one of which is in the form of an application called Pricaco Provillage which is designed to be user friendly and integrates various product information, merchants, notifications, membership profile data, and other information.



Another application is a savings and loan platform with Branding My Friends (My Best Friend's Online Savings), which is now one of the most popular applications, created by KSP Sahabat Mitra Sejati in collaboration with a bank partner, becoming one of the pioneers of cooperatives that have used financial technology (fintech). KSP Koperasi Nusantara (Kopnus) also comes with the Kopnus Digi application, which carries the tagline "Live more, easy life," which allows its members to access financial services, be it account opening, daily savings, time deposits, deposits, withdrawals, transfers, and other transactions. Online anytime and anywhere, only through mobile devices, without visiting the cooperative office. On the other hand, cooperative-based start-ups or start-up coops are also starting to appear among millennials. This start-up coop is touted as a new way for millennials to cooperate [5]. Danaprospera is an example of how a cooperative or fintech-based crowdfunding platform system is the first in Indonesia with a lending cooperative permit. The nature of the ownership is a joint partner based on cooperation and mutual collaboration. One of Danaprospera's efforts in developing its business is to collaborate with the Indonesian Young Entrepreneurs Association (HIPMI) Surabaya by introducing the Community Account feature. In this service, cooperative members can invest in the real MSME sector by opening a savings account with a minimum capital of 100 thousand. It is projected that the principle of millennial collaboration will continue to give rise to new faces of modern cooperatives without neglecting the spirit of cooperation and togetherness. In the future, the beginning cooperatives will no longer be limited to savings and loans or multi-purpose. Still, cooperatives will appear in various forms and types.

Repositioning the new face of cooperatives in the current context deserves a thumbs up. Cooperatives are no longer confined to the stigma attached: lagging, running slowly, arising and falling, suspended animation. Cooperative slowly comes with a new face [6]. Now is the time for us to be more oriented to the number of cooperatives rather than quality. This quality is expected to be a focus for strengthening various sides, both in services and institutions, business development, and encouraging the welfare of its members. Existing digital technology continues to be developed and built to expand business networks, cooperative connectivity, and effective and efficient organizational management. With technology that gives birth to Transparency and accountability, it is expected to increase trust through collaboration with strategic partners. Demographic bonuses and millennial presence need to be addressed immediately by creating and involving them in a quality HR strategy [7]. The choices are millennial cooperatives or millennial cooperatives. Therefore, social media as a millennial platform today is optimized as a two-way interaction to attract millennials. More than having social media or other online outlets, continuous renewal and creativity are required. Two-way interactions and concocting exciting content and services need to be a concern for cooperative actors, including empowering online communities and netizens.

## 2. Literature Review

### 2.1. Definition of Service

Service quality is the expected level of excellence and control over that level of excellence to meet the wishes of members [8]. Two factors affect the quality of service: the perception of members of the actual service they receive (perceived service) and the actual service that is expected or desired (expected service).

Member satisfaction is influenced by service quality; in this case, service quality consists of physical form, empathy, reliability, responsiveness, and assurance. Excellent or superior service delivery is always focused on the expectations of members. If the services received by members are as expected, then the quality of service is perceived as good or satisfactory. If the service received exceeds members' expectations, then service quality is perceived as ideal quality (excellent service). Conversely, if the quality of service received by members is lower than expected, then the quality of service is perceived as inadequate or unsatisfactory [9].

One approach to service quality widely used as a reference in marketing research is the SERVQUAL (Service Quality) model developed by Zeithaml, Parasuraman, and Berry (1990). SERVQUAL is an empirical method that cooperatives can use to improve the quality of their services [10]. SERVQUAL is built on comparing two main factors: the member's perception of the service they receive (perceived service) with the expected or desired (expected service). If the reality is more than expected, the service can be of high quality, while if the truth is less than expected, the service is said to be of poor quality. If the reality is the same as the expectation, then the service is satisfactory.

### 2.1. Service Quality

Parasuraman Zeithaml, Parasuraman, and Berry (1990) are as follows:

#### a. Physical Form (Tangible)

Tangible is defined as physical appearance. Cooperatives usually use this dimension to increase the image in the eyes of members, which can be described by the cleanliness of the room, the tidiness of clothing, and the arrangement of the place. In a service company [11]. Especially in cooperatives, physical condition factors, in general, will give an idea of how these cooperatives can function as a place of service operations. Someone will initially see the Cooperative's potential from its physical condition. With clean, tidy, and orderly conditions, one would expect the Cooperative to carry out its functions properly.

#### b. Reliability

Reliability is the ability to provide services as promised accurately and reliably. This dimension relates to the ability to assist with a sympathetic attitude, timeliness of service, professionalism in serving members, and an accurate recording system [12]. The relationship between reliability and member satisfaction is: that reliability has a positive and significant impact on member satisfaction. The better the member's perception of reliability, the higher the member's satisfaction. And if the member's perception of reliability could be better, then member satisfaction will be even lower.

#### c. Responsiveness

Responsiveness is a willingness to help members and provide prompt and appropriate assistance. This dimension emphasizes attention and speed in dealing with members' requests, statements, complaints, and difficulties [13]. A Cooperative is a location that is generally a place for someone to transact. Therefore, Cooperative service providers must be able to respond to any member complaints. Thus, high responsiveness from the management of the Cooperative will give members a sense of trust that they will always be helped. The relationship between responsiveness and member satisfaction is: that responsiveness has a positive and significant influence on member satisfaction [14]. The better the member's perception of responsiveness, the higher the member's satisfaction. And if the member's perception of responsiveness could be better, then member satisfaction will be even lower.

## 2.2. Insurance

Assurance includes staff knowledge, ability, courtesy, trustworthiness, and freedom from harm, risk, or doubt. Related to the employee's ability to instill trust in members, polite attitude, and the power of employees to answer members' questions. Every member wants to be treated well by the management of the Cooperative [15]. There is a guarantee that the members who come will be served well by the direction of the Cooperative, which will provide a sense of security to the members so that their portability of the members will increase. Thus, their trust in the Cooperative will increase. The relationship between assurance and member satisfaction is: that assurance has a positive and significant effect on member satisfaction. The better perception of members will be higher. And if the member's perception of the guarantee (assurance) could be better, the member's satisfaction will be even lower.

## 2.3. Empathy

Empathy is the individual attention given by service providers so that members feel important, valued, and understood by cooperative actors. The essence of this dimension is how cooperatives convince their members that they are unique and special and can be described by personal attention to specific needs and complaints against members. In contrast, in general, members want special treatment and attention from the management of the cooperative [16]. This will increase their trust in the Cooperative. The relationship between caring (empathy) and member satisfaction is that caring (empathy) positively and significantly influences member satisfaction. The better the member's perception of empathy, the higher the member's satisfaction. And if the member's perception of concern (empathy) is terrible, then member satisfaction will be even lower. Quality has a close relationship with member satisfaction. Quality impels members to forge a strong bond relationship with the Cooperative. In the long term, this kind of bond allows the Cooperative to carefully understand its members' expectations and needs [17]. Thus, Cooperatives can increase member satisfaction by listening to and recording members' input and maximizing a pleasant member experience on the quality of service of Cooperative management. Indeed, also do not forget to minimize the experience of less enjoyable members.

## 2.4. Definition of Satisfaction

Member satisfaction, according to Kotler (1997), is a person's feeling of pleasure or disappointment that comes from a comparison between his impression of the performance (outcome) of a product and his expectations [18]. So the level of satisfaction is a function of the difference between performance below expectations and members will be disappointed. If performance exceeds expectations, members will be delighted. Currently, member satisfaction is the focus of attention by almost all Cooperatives in Government Institutions, private companies, and so on. This is due to their better understanding of member satisfaction as a strategy to win the competition in the business world [19]. Member satisfaction is essential for the Cooperative because members will spread their satisfaction to prospective members, increasing the Cooperative's reputation where members take shelter.

The interaction between expectations and reality causes satisfaction. On the contrary, what members receive and expect is a factor formed by experience, comments from relatives, and promises and information from cooperative institutions and other competing cooperatives. Satisfied members will be loyal longer without considering the number of contributions, the type of membership fees, and the level of acceptance of the Remaining Profits (SHU). They will give good comments about the Cooperative. To create member satisfaction, a Cooperative must create and manage a system to obtain more members and the ability to retain its members. Thus, member satisfaction does not mean giving members what the Cooperative management thinks about what members like. But the Cooperative must provide what Members want, when it is needed and how they get it.

## 2.5. Measurement of Member Satisfaction

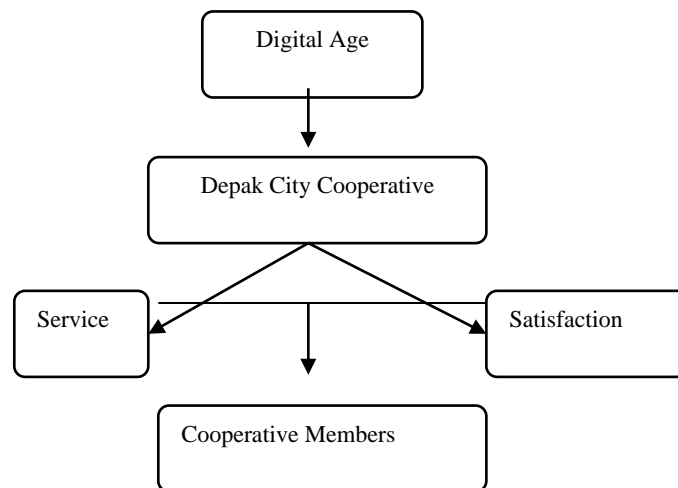
Measurement of member satisfaction has become very important for cooperatives. This is because member satisfaction can be feedback and input for developing and implementing strategies to increase member satisfaction [20]. Buchari Alma (2002:232) suggested ways to measure member satisfaction as follows:

- a. Complaint and Suggestion System (Complaint and Suggestion System) Cooperatives have a lot to do with their members receiving complaints experienced by members. Cooperatives must provide broad opportunities for their members to convey their suggestions, opinions, and complaints. Media that can be used can be in the form of suggestion boxes placed in strategic places (which are easy to reach), comment cards, memorable toll-free telephone lines, and others.
- b. Member Satisfaction Survey. The level of complaints submitted by members cannot be generalized to measure member satisfaction. For this reason, it is necessary to carry out a survey and random samples from various sources, from ordinary members to administrators. The result will be beneficial information for improving Cooperative services and increasing its members' satisfaction.
- c. Shadow Shoppers (Gosh Shopping). One way to get an idea of member satisfaction is to employ several people to act or act as members or prospective members of competing cooperatives; then they report their findings regarding the information on the strengths and weaknesses of these competing cooperatives based on their experiences in becoming members of these competing cooperatives. . This information is helpful as input for improving service quality which will also have an impact on increasing member satisfaction.
- d. Analysis of Switching Members (Lost Customer Analysis). Cooperatives should contact members who have quit or who have moved to other cooperatives so they can understand why this happened and so they can take further improvement policies.

## 3. Methods

### 3.1. Framework/Analysis

The current era of digitalization touches all aspects of life. Digitalization provides convenience, speed, accuracy, and efficiency in business organization work processes. Cooperatives, as a form of organization with the priority of its members' welfare, must also be prepared to anticipate the impact of this digitalization.



**Fig 1.** Framework

Depok City, as one of the capital city's supporting cities, currently has various forms of cooperatives with multiple backgrounds of its members. The extent to which the impact of digitization on members in terms of service and satisfaction is being investigated to obtain information on the effect on service and satisfaction of cooperative members.

### 3.2. Data

Research on the effect of service quality on member satisfaction. In the study, 87 questionnaires were distributed to members of cooperatives in the municipality of Depok. After spreading the questionnaires, several tests will be conducted on the research instrument. In this test, measurable test results will be displayed so that it will make it easier to interpret the research results, while the tools used for measurement are statistical computer software statistical Product and Service Solution (SPSS) Version 22.0

This research was conducted to determine the relationship between service quality and the satisfaction of cooperative members. The data used uses two variables, namely Service Quality (Var. X) and Member Satisfaction (Var. Y), with the following descriptions:

**Table 1.** Describe Statistic

Describe Statistic						
	N	Minimum	Maximum	Sum	Mean	SD
Service quality	87	24	40	2832	32.6	5.089
Member satisfaction	87	24	40	2828	32.4	4.916
Valid N	87					

Source: Processing Results of SPSS 22.0

This research was used to find out about the respondent's data and answer the general questions contained in the questionnaire. In this section, data acquisition regarding the background/identity of the respondent will be disclosed, which includes: Gender, age, educational background, and length of time as an employee. Because in this study, the respondents had different characteristics or identities, their answers to the questionnaire questions or statements were other.

**Table 2.** Gender Table

Gender Table			
No	Gender category	Sum	Persentase
1	Women	42	48.30
2	Man	45	51.70
Sum		87	100

Source: Processing Results of SPSS 22.0

Based on the results output, Table of Gender obtained data from female respondents of 48.3% (42 respondents) and males respondents 51.7% (45 respondents). The number of male respondents is more than female respondents.

**Table 3.** Age Table

Age Table			
No	Age category	Sum	Persentase
1	18-28	29	33.30
2	29-39	34	39.10
3	40-49	24	27.60

Source: Processing Results of SPSS 22.0

Based on the output Age table, data obtained from respondents aged 18-28 years amounted to 33.3% (29 respondents), aged 29-39 years amounted to 39.1% (34 respondents), and aged 40-49 years amounted to 27.6% (24 respondents).

**Table 4.** The Old Table Becomes A Member

The Old Table Becomes A Member			
No	Old Category Of Members	Sum	Persentase
1	1-5	22	36.80
2	6-10	36	41.40
3	11-20	12	13.8
4	>20	7	8
Sum		87	100

Source: Processing Results of SPSS 22.0

Based on the output of the Old Membership Table, it was obtained that respondents who were members for 1-5 years were 36.8% (32 respondents), 6-10 years were 41.4% (36 respondents), 11-20 years were 13.8% (12 respondents), for more than 20 years as much as 8% (7 respondents).

Meanwhile, from the education side of the respondents, although Depok is known as a city of education and the residence of workers in the capital city of the Republic of Indonesia, most members of the education cooperative are still in high school.

**Table 5.** Education Table of Mamber

Education Table of Mamber			
No	Education	Sum	Persentase
1	Highschool	52	59.8
2	Diploma	18	20.7
3	S1	17	19.5
Sum		87	100

Source: Processing Results of SPSS 22.0

Based on the output of the Member Education Table, it was obtained that 59.8% (52 respondents) had a high school education, 20.7% (18 respondents) had a Diploma, and 19.5% had S1 (17 respondents).

## 4. Results And Discussion

### 4.1. Result

Testing the research instrument's validity was conducted using a sample of 30 respondents. This number represents the 87 respondents used in this study. The results of the validity and reliability tests referred to are as follows:

**Table 6.** Test Results

Statement	Test Results			
	r- service quality	r- satisfaction member	r-table	Describe
1	0.67	0.596	0.178	Valid
2	0.701	0.726	0.178	Valid
3	0.795	0.786	0.178	Valid
4	0.768	0.8	0.178	Valid
5	0.784	0.834	0.178	Valid
6	0.826	0.831	0.178	Valid
7	0.787	0.833	0.178	Valid
8	0.782	0.4	0.178	Valid

Source: Processing Results of SPSS22.0

Based on the Table of Validity Test results from the eight statements of variable X and Variable Y, the table value is 0.178 with a deviation rate of 0.05%.

The results of the validity test of the service quality variable and the member satisfaction variable show that the r-count value is greater than the r-table. So the questionnaire used is valid to be used as a reliable measuring tool. If the instrument is tested repeatedly, the results will be the same. The reliability test will be said to be good if it has Cronbach's Alpha > r-table. The output results of the reliability test: Cronbach's Alpha > r-table. Reliability test output results:

**Table 7.** Reliability Test Results

Reliability Test Results				
No	research variable	Crombach's Alpha	r-table df=85 (n-2=87-2)	Describe
1	Service Quality (X)	0.93	0.178	Reliable
2	Satisfaction Member (Y)	0.916	0.178	Reliable

Source: Processing Results of SPSS22.0

Based on the output of the Reliability Test Results Table, the reliability test results for the service quality variable (X) and member satisfaction variable (Y) have a value of r Alpha more incredible than the r-table, so this shows that both variables are reliable.



## 4.2. Discussion

Correlation analysis aims to determine the strength of the relationship from the independent variable (service quality) to the dependent variable (member satisfaction). Results can be seen:

**Table 8.** The dependent variable (member satisfaction)

Model	R	R Square	Adjust R Square	SD Error Of the Estimate
1	0.470	0.221	0.221	0.545
a. Predictors				
b. Dependent Variable				

Source: Processing Results of SPSS22.0

Based on the output of the Correlation Coefficient Analysis Table, an R-value of 0.470 is obtained; using the correlation coefficient value, it means that there is a relationship between service quality and member satisfaction. While the value coefficient of determination, or R Square (R<sup>2</sup>), obtained an R Square value of 0.221. To see how significant the percentage of the influence of service quality on member satisfaction is:

$$KD = r^2 \times 100\%$$

$$= 0.221 \times 100\%$$

$$= 22.1\%$$

So the influence of service quality on member satisfaction is 22.1%. The remaining  $100\% - 22.1\% = 77.9\%$  is explained by other variables not examined.

Regression analysis is used to determine how much influence or relationship the independent variable (service quality) has with the dependent variable (member satisfaction) in the Usaha Kita Employee Cooperative. The regression equation is as follows:

$$Y = a + bX$$

Where:

Y = Member Satisfaction

a = Constant

b = Measures the magnitude of the influence of X on Y if X increases by one unit

X = Service Quality

**Table 8.** Regression Analysis

Model	Unstandart Coefficient		Standart Coefficient	t	SD
	B	SD Error	Beta		
1	Constant	2.206	0.381	5.794	0
	Service Quality	0.453	0.092	0.47	4.905
a. Dependent Variable					

Source: Processing Results of SPSS 22.0

The simple linear regression equation between X and Y is  $Y = 2.206 + 0.453X$ ; this means that if there is an increase in the service quality factor by 1 point, member satisfaction will increase from  $2.206 + 0.453(1)$  to 2.659.

Next, from the Test Results Table, Significance is obtained by the value of  $t_{count} = 4.90$  while  $t_{table} = 1.988$ . So,  $t_{count} > t_{table}$  ( $4.905 > 1.988$ ) indicates that service quality has a positive and significant relationship with member satisfaction.

## 5. Conclusion

- Based on the simple regression results,  $R = 0.470$  means a positive relationship between service quality and member satisfaction.
- Based on the results of the R test (correlation analysis), the value of  $r_{count} > r_{table}$  ( $0.470 > 0.178$ ) is obtained, thus proving that  $H_0$  is rejected and  $H_a$  is accepted. This shows that service quality is related to and positively affects member satisfaction.
- Based on the results of the t-test (regression analysis),  $t_{count} > t_{table}$  ( $4.905 > 1.988$ ), meaning that  $H_0$  is rejected and  $H_a$  is accepted. Shows that service quality has a positive and significant effect on member satisfaction.
- Based on the results of the significance test, the value of the simple regression equation is  $Y = 2.206 + 0.453X$ . This means that if there is an increase in service quality by 1 point, member satisfaction will increase to  $2.206 + 0.453(1) = 2.659$ .
- And based on the analysis of the correlation coefficient R, the R-value is 0.470, meaning that there is a relationship between service quality and member satisfaction. While the value of the coefficient of determination, or R Square (R<sup>2</sup>), obtained an R Square value of 0.221 (22.1%). This means that the influence of service on member satisfaction is 22.1%. The remaining  $100\% - 22.1\% = 77.9\%$  is explained by other variables not examined.

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