

THE INFLUENCE OF SERVICE QUALITY, COOPERATIVE IMAGE, PROMOTION, AND PURCHASE DECISIONS ON THE SATISFACTION OF COOPERATIVE MEMBERS

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Abstract

This study aims to examine the effect of service quality, cooperative image, marketing promotion, and purchasing decisions on the satisfaction of cooperative members at the Yogyakarta Locomotive Depot employee cooperative, as part of the Indonesian Railway Company. The satisfaction of cooperative members obtained from their cooperative reflects the welfare of cooperative members. This research is a survey research using a questionnaire. The method for selecting the sample is non-probability sampling with a purposive sampling technique. The questionnaire was used to obtain data using the Linkert scale. The number of research samples is as many as 115 people. The analytical technique used to test the hypothesis is multiple linear regression. The findings of this study are as follows. First, service quality has a positive effect on the satisfaction of cooperative members. Second, the cooperative image has a positive effect on the satisfaction of cooperative members. Third, marketing promotion has a positive effect on the satisfaction of cooperative members. Fourth, purchasing decisions have a positive effect on the satisfaction of cooperative members. All of these findings are to the hypothesis proposed in this study.

Keywords: Service Quality, Cooperative Image, Marketing Promotion, Purchasing Decisions, Satisfaction of Cooperative Members.

INTRODUCTION

Cooperatives have an important role in the Indonesian national economy. Building a company that by article 33 of the 1945 Constitution of the Republic of Indonesia is a cooperative (Baswir, 2019). The main differentiator from other forms of the company is the cooperative based on the family principle, as stated in the constitution. Cooperatives are organizations or groups of people who gather to meet their needs which are carried out democratically to improve the welfare of its members in particular and society in general. In addition, cooperatives also aim to participate in building the Indonesian national economic order to create an advanced, just, and prosperous society based on Pancasila and the 1945 Constitution (Sunarto, 2006, Widiyanti, 2010). Cooperatives play a very important role in advancing the Indonesian economy, so cooperatives must be fostered professionally so that they can grow and develop, both in terms of organization and business development (Joesron, 2005).

Until now the role of cooperatives in advancing the national economy has not been seen because cooperatives have complex problems. The problems of cooperatives include the existence of economic inequality between cooperative classes, managerial errors, bankruptcy, and no deposit guarantees. This problem also occurs in savings and loan cooperatives (SLC).

SLCs are often called credit unions (Cuevas, 1988). Unlike banks, SLC management and services are generally still non-digital, which is not in the digitalization era. Public trust in savings and loan cooperatives is lower than in banks. Research on savings and loan cooperatives is needed to evaluate the factors causing the lack of public trust in SLC so that SLC becomes a superior and competitive cooperative as a pillar of the Indonesian economy.

One of the benchmarks of a superior and competitive SLC is how much the cooperative provides for the welfare of its members. Several elements must be owned by a cooperative so that it can function properly and its members prosper, such as education for cooperative management, motivation for cooperative members, training for cooperative members, and good service quality. Cooperatives can grow and develop if these elements are implemented properly.

Cooperatives must show their potential to progress and continue to grow. Cooperatives as a form of business need an image to advance and develop their business. According to Soemirat & Ardianto (2017), this good image has a positive value for a business. The image of a cooperative is a valuable asset owned by a cooperative. A good image will be a positive value in the eyes of society. The success of a cooperative starts from the good and positive image it has.

Cooperatives that have a good and positive image can improve their ability to compete. Similar to companies, cooperatives that are liked and disliked by the community or its members are seen by their image (Soemirat & Ardianto, 2017). Cooperatives not only maintain their image but also maintain quality by providing good service. Good service is one technique to win the hearts of customers and the main customers of cooperatives are cooperative members. Good and polite service quality applied to a business will have added value for cooperatives. The added value is related to meeting the needs and desires of consumers (Tjiptono, 2006, Kadir et al. (2011).

To promote its products, each cooperative needs to have a certain marketing strategy, such as choosing a target market. If the promotion is carried out efficiently, accurately, and as promised, the community will be interested in entrusting their money to be invested or saved to the cooperative. Savings and loan cooperative customers decide to buy savings products or loan products. The more purchasing decisions made by the members, the more prosperous the cooperative members are. If cooperative members do not make purchasing decisions on their cooperative products, it is an indication that cooperative members are not prosperous through their cooperative products (Oktarina, 2018)

This research is not intended to describe all the problems of SLC in Indonesia. However, this study only examines one of the savings and loan cooperatives in Indonesia. The cooperative is the Yogyakarta Locomotive Depot Employee Cooperative. Its members are employees of Indonesian Railways Company working at the Yogyakarta Locomotive Depot. The cooperative exists to provide benefits to its members by helping them in the form of savings and loans. Through this savings and loan service, the Yogyakarta Locomotive Depot Cooperative aims to satisfy the cooperative members' savings and loan needs. Cooperative members are themselves

customers of the cooperative. The satisfaction of the needs of cooperative members is a reflection of the welfare of cooperative members, which the welfare of cooperative members is one of the goals of cooperatives.

Based on the results of interviews conducted by the author, some members of the Yogyakarta Locomotive Depot Cooperative admitted that the cooperative's services were not fast and responsive, the image of the cooperative was not good, the promotion of its products was still lacking, and purchasing decisions for savings and loan products were also not optimal. Most of the members of the cooperative are still not satisfied with the management of the cooperative. Actually, there are many factors that affect the satisfaction of cooperative members. Many factors affect the satisfaction of cooperative members. However, in this study, the author only limits examining five factors that affect the satisfaction of cooperative members at the Yogyakarta Locomotive Depot. The five factors are service quality, cooperative image, product promotion, and purchasing decisions. To the author's knowledge, this kind of research at the Yogyakarta Locomotive Depot has never been conducted.

Of the problems mentioned above, the purpose of this study is to test whether service quality, positive image, product promotion, and purchasing decisions affect the satisfaction of cooperative members at the Yogyakarta Locomotive Depot Cooperative, the Indonesian Railway Company. The expected contribution of this research is whether the satisfaction of members at the Yogyakarta Locomotive Depot Cooperative, the Indonesian Railway Company can be improved through service quality, cooperative image, product promotion, and purchasing decisions.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Service quality

Service quality is obtained from the performance and quality of services provided by the company to consumers. Service quality is customer satisfaction with the company. According to Tjiptono (2006), the quality of service is defined as a condition that must be owned by the company to maintain consumer expectations. Service quality is influenced by two aspects, namely expected service and service quality. The quality of service will be perceived well by consumers if consumers are satisfied with the services provided by the company. Good service quality if consumers feel the service obtained exceeds their expectations. Conversely, if consumers are not comfortable with the service, it is considered bad. According to Kasmir (2017) and Kadir et al. (2011), good service can provide customer satisfaction.

Cooperative Image

The image of a person is a collection of ideas directed at a particular item. Image is a person's thoughts, ideas, and impressions (Kotler and Armstrong, 2017) and Sutisna, 2003). A positive image is very important for business. The value of a company or cooperative image is so high can make customers ready to pay extra money and effort to buy the goods or services it sells. According to Soemirat & Ardianto (2017), an image is the result of one's knowledge and understanding of facts or reality. As a result, images are generated by one's knowledge and

facts. The image of a company, a cooperative, a person, a committee, or an activity is how other people see it (Soemirat & Ardianto, 2017). Cooperative administrators, cooperative managers, and all members need to maintain and improve the positive image of their cooperatives. A positive image in cooperatives will make it easier for cooperatives to get members, making it easier for cooperatives to get loans from members and financial institutions.

Marketing Promotion

Promotion is often used by someone who runs a business to introduce their products to the public, persuade people to buy their products, and remind customers of their products. This promotion is one of the important strategies to attract consumers to know about new products that are being managed by the company. Marketing promotion elements consist of advertising, sales promotion, personal selling, and publicity (Kotler and Keller, 2007, Shamout, 2016). This promotion can be done in several ways through media and non-media to attract consumer interest. Promotion is a means of communication between producers and consumers. Promotion is intended so that consumers know the price, product characteristics, product benefits, and product advantages, which consumers are then expected to buy and subscribe to.

Buying decision

Human life cannot be separated from buying and selling activities. Before someone uses goods or services from buying and selling activities, someone will make a purchase decision first on a product or service. Purchasing decisions are individual activities involved in making decisions directly in purchasing a product offered. According to Kotler and Armstrong (2018), purchasing decisions are the stages a consumer has made his choice and made a purchase of a product and used it. Based on the opinions above, it can be concluded that purchasing decisions are a decision-making process in purchasing decisions that will determine whether or not a consumer buys a product offered with an awareness of desire and fulfillment. Repeated purchase decisions indicate that consumers are satisfied with their needs

Cooperative Member Satisfaction

Satisfaction is the feeling that consumers have for the services provided by a company. Kotler and Keller (2007). If the service provided by the company to consumers is very good then consumers feel happy and comfortable. The satisfaction of cooperative members indicates that the cooperative's goals are achieved because members can prosper through their cooperative services. Factors that influence the satisfaction of cooperative members include service quality, cooperative image, marketing promotions, and purchasing decisions

Hypothesis Development

The Effect of Service Quality on Cooperative Member Satisfaction

Member satisfaction is seen in the quality of services provided to cooperative members. The pleasure of cooperative members can be seen in the quality of services provided by the company well. Cooperative member satisfaction will be achieved if the services provided are good and meet the expectations of cooperative members. Tjokrowibowo (2013), Putro et al

(2014), Suwandi, Sularso & Suroso, (2015), Rizqy, Warso, and Fathoni (2016) Dawi et al. (2018) and Alfajar et al (2021) find that service quality has a positive effect on customer satisfaction. With different research objects, Budiono (2020), Ismail and Yusuf (2021) also found that service quality had a positive effect on customer satisfaction. Chotimah et al. (2018) and Manik et al. (2020) conducted a study on cooperatives and found that service quality affects the satisfaction of cooperative members.

H1: There is a positive effect of service quality on the satisfaction of cooperative members

The Effect of Cooperative Image on Cooperative Member Satisfaction

Member satisfaction is influenced by the image of the cooperative. A cooperative that has a good image shows that its members have a good opinion of it. Satisfaction of members who often use cooperative services. Cooperatives have a positive image that encourages members to continue to use the services of cooperatives. Satisfaction in the cooperative will be achieved if the cooperative has a good image. Andreassen and Lindestad (1998) and Wibowo, Suwarsinan, and Yuliati (2018) state that the company's image has a positive influence on customer satisfaction because improving the company's image will also increase customer satisfaction. Tjokrowibowo (2013) conducted a study on securities companies in Indonesia and found that company image has a positive effect on customer satisfaction. Parani et al. (2017) and Chotimah et al. (2018) researched cooperatives and found that cooperative image affects the satisfaction of cooperative members.

H2: There is a positive effect of cooperative image on Cooperative Member Satisfaction

Effect of Marketing Promotion on Cooperative Member Satisfaction

Member satisfaction increases as a result of marketing promotions. A good marketing promotion will result in the happiness of cooperative members. To get customer satisfaction, marketing promotions, prices, and service quality must be balanced and influence each other. According to Tjiptono (2006) that marketing promotion has a positive effect on customer satisfaction. Listiawati, Afriani, & Solehan (2017) researched the Indomaret company and their findings showed that promotion had a positive effect on consumer satisfaction. Budiono (2020) and Anugrah (2020) also found that promotion had a positive effect on customer satisfaction.

H3: There is a positive effect of marketing promotion on the satisfaction of cooperative members

The Effect of Purchase Decisions on the Satisfaction of Cooperative Members

Purchase decisions are seen from the level of one's feelings when comparing performance and perceived results compared to their expectations. Consumers can experience one of three levels of customer satisfaction. Performance below consumer expectations will feel disappointed. Performance by consumer expectations will feel satisfied. If performance exceeds expectations, consumers will feel very satisfied, happy, and excited. Repeated purchase decisions indicate that consumers are satisfied with their needs. Research conducted by Oktarina (2018) and Noor et al (2020) found that purchasing decisions have a positive effect on consumer satisfaction.

H4: There is a positive effect of purchasing decisions on the satisfaction of cooperative members.

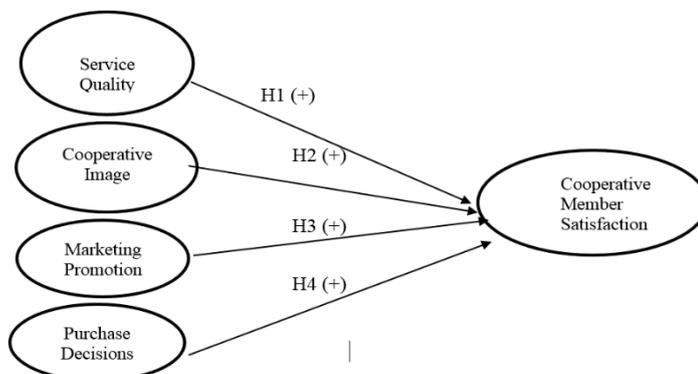


Figure 1: Research Model

METHODS

Research sample and data collection

This research is causal quantitative research. The cooperative studied is the Employee Cooperative at the Yogyakarta Locomotive Depot, which is part of the Indonesian Railways Company, in the form of a savings and loan cooperative (SLC). Data was obtained from distributing questionnaires with a total of 115 respondents. The questionnaire distributed to the respondents of cooperative members was a closed questionnaire. The sampling method used in this study was non-probability sampling with a purposive sampling technique. Data collection is done through the distribution of questionnaires. Variables are measured based on indicators. These indicators were developed into several statements which serve as the basis for making research instruments based on a Likert scale. The scoring on the Likert scale is: Strongly agree with a value of 5, agree with a value of 4, neutral with a value of 3, disagree with a value of 2, and strongly disagree with a value of 1.

Variable Operational Definition

The operational definitions and the indicators used to measure the variables are presented in Table 1. The indicators in each variable serve as a reference for compiling research instruments in the form of statements or questions that are used to obtain primary data through questionnaires. The list of statements or statements is presented in the Table

Table 1: Definition of Operational Variables

| Variable | Definition | Indicator | Source |
|-----------------|---|---|------------------------|
| Service Quality | Quality Service quality is customer satisfaction with the company | 1. Reliability 2. Responsive 3. Guarantee 4. Empathy 5. Tangibility | Assauri in Ulus (2013) |

| | | | |
|-------------------------------------|--|--|-----------------------------|
| Cooperative Image | An image is the result of a person's knowledge and understanding of facts or reality. As a result, images are generated by one's knowledge and facts. The image of a company, person, committee, or activity is how others see it. | <ol style="list-style-type: none"> 1. Reputation 2. Recognition 3. Affinity (emotional connection) 4. Brand loyalty | Kotler and Armstrong (2018) |
| Marketing Promotion | Marketing promotion means activities that convey the benefits of a product and persuade customers to buy it. | <ol style="list-style-type: none"> 1. The right promotional media used 2. Ads that are made to attract attention 3. Advertising messages are easy to understand | Kotler and Armstrong (2018) |
| Purchasing Decisions | Decisions Purchasing decisions are the stages a consumer has made his choice and made a purchase of a product and use it. | <ol style="list-style-type: none"> 1. Product selection 2. Brand selection 3. Time of purchase | Kotler and Armstrong (2018) |
| Satisfaction of Cooperative Members | Satisfaction of Cooperative Members is the consumer's evaluation of a product or service that provides the expected pleasure | <ol style="list-style-type: none"> 1. Conformity of Expectations 2. Customer Rating 3. Perception of Performance | Mardiyatmo (2005) |

Analysis Methods and Techniques

Hypothesis testing is done by linear multiple regression analysis. The model in multiple regression testing is as follows: $Y = \alpha + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + e$

Description:

Y = Cooperative Member Satisfaction

α = Constant

β = Regression Coefficient Value

X1 = Service Quality

X2 = Cooperative Image

X3 = Marketing Promotion

X4 = Purchase Decisions

e = Standard Error

Before testing the hypothesis, the researcher conducted a classical assumption test and a model test. Hypothesis testing was done by statistical t-test (partial test). After that, the researchers tested the quality of the model. Test the quality of the model using the coefficient of determination analysis. Hypothesis testing is done to test whether service quality, positive image, product promotion, and purchasing decisions affect the satisfaction of cooperative members at the Yogyakarta Locomotive Depot Cooperative, Indonesian Railways Company. Testing the effect of the independent variable (X) on the dependent variable (Y) using the t-test by the multiple regression equation models mentioned above. A good instrument is an instrument that can produce valid and reliable data. Before being processed, the data must be tested for validity and reliability to meet the quality of research data obtained from questionnaires (Hair et al., 2014).

RESEARCH RESULTS AND DISCUSSION

Descriptive Statistical Analysis

The number of samples was 115 respondents from 166 members of savings and loan cooperatives at the Yogyakarta Locomotive Depot. The minimum value for each variable is around 3.5 and the maximum value is around 4.5. The mean value is around 4, and the standard deviation is around 0.4. Based on the descriptive data, respondents' answers to service quality, cooperative image, marketing promotion, purchasing decisions, and cooperative member satisfaction indicated agreeing but not strongly agreeing.

Test of Research Instruments and Classical Assumptions

The following are tables that present the results of the validity test on the variables studied in this study.

Table 2: Service Quality Validity Test Results (X1)

| Code | Question Items | Factor loading | Criteria |
|------|--|----------------|----------|
| X1.1 | Yogyakarta Locomotive Depot Cooperative employees are alert in serving consumers | 0.733 | Valid |
| X1.2 | Yogyakarta Locomotive Depot Cooperative employees can provide services according to consumer needs | 0.633 | Valid |
| X1.3 | Yogyakarta Locomotive Depot Cooperative employee service on time | 0.725 | Valid |
| X1.4 | Employees inform or offer promos at the Yogyakarta Locomotive Depot cooperative | 0.729 | Valid |
| X1.5 | I am satisfied with the friendliness of the employees of the Yogyakarta Locomotive Cooperative Depot | 0.735 | Valid |
| X1.6 | Employees inform or offer promos at the Yogyakarta Locomotive Depot cooperative | 0.683 | Valid |

| | | | |
|------|--|-------|-------|
| X1.7 | I am satisfied with the friendliness of the employees of the Yogyakarta Locomotive Cooperative Depot | 0.622 | Valid |
| X1.8 | I am satisfied with the cleanliness and neatness of the Yogyakarta Locomotive Depot Cooperative | 0.676 | Valid |

Source: processed data results 2022

Table 3: Results of cooperative image validation (X2)

| Code | Question Items | Factor loading | Criteria |
|------|---|----------------|----------|
| X2.1 | The existence of the Yogyakarta Locomotive Depot Cooperative is very beneficial for the surrounding community. | 0.747 | Valid |
| X2.2 | The business services provided by the Yogyakarta Locomotive Depot Cooperative are very helpful in meeting the needs of members. | 0.765 | Valid |
| X2.3 | The business development of the Yogyakarta Locomotive Depot Cooperative is on the needs of members | 0.789 | Valid |
| X2.4 | The existence of a building rental provider can help meet the needs of members. | 0.799 | Valid |
| X2.5 | Yogyakarta Locomotive Depot Cooperative has adequate parking space | 0.735 | Valid |
| X2.6 | Cooperative knowledge of all Yogyakarta Locomotive Depot Cooperative management is good. | 0.770 | Valid |
| X2.7 | There are difficulties in understanding the lending procedure at the Yogyakarta Locomotive Depot Cooperative. | 0.779 | Valid |
| X2.8 | Yogyakarta Locomotive Depot Cooperative Management can understand the needs of members. | 0.752 | Valid |

Source: processed data results 2022

Table 4: Marketing Promotion Validity Test Results (X3)

| Code | Question Items | Factor loading | Criteria |
|------|---|----------------|----------|
| X3.1 | Yogyakarta Locomotive Depot Cooperative provides promotions for conducting transactions | 0.745 | Valid |
| X3.2 | Yogyakarta Locomotive Depot Cooperative promotes products within the scope of the office | 0.665 | Valid |
| X3.3 | Yogyakarta Locomotive Depot Cooperative provides discounts to customers | 0.689 | Valid |
| X3.4 | Promotions carried out by the Yogyakarta Locomotive Depot Cooperative use the term for a certain period | 0.699 | Valid |
| X3.5 | Employees can promote | 0.635 | Valid |
| X3.6 | Employees of the Yogyakarta Locomotive Depot Cooperative have the ability to terms of politeness | 0.780 | Valid |

Source: processed data results 2022

Table 5: Results of Purchase Decision Validity Test (X4)

| Code | Question Items | Factor loading | Criteria |
|------|--|----------------|----------|
| X4.1 | I get SHU (residual income) according to my participation as a member of the cooperative | 0.545 | Valid |
| X4.2 | I don't want to increase my SHU (residual income) as a cooperative member | 0.565 | Valid |
| X4.3 | I'm sure the cooperative I'm participating in can develop even better | 0.689 | Valid |
| X4.4 | I have positive ideas for the betterment of the cooperative | 0.599 | Valid |
| X4.5 | I made a purchase decision at the Yogyakarta Locomotive Depot cooperative compared to other cooperatives | 0.575 | Valid |
| X4.6 | I feel satisfied after purchasing the Yogyakarta Locomotive Depot Cooperative | 0.580 | Valid |
| X4.7 | Ease of making transactions at the Yogyakarta Locomotive Depot Cooperative | 0.654 | Valid |
| X4.8 | According to customer needs | 0.662 | Valid |

Source: processed data results 2022

Table 6: Validity Test Results of Cooperative Member Satisfaction (Y)

| Code | Question Items | Factor loading | Criteria |
|------|---|----------------|----------|
| Y.1 | Yogyakarta Locomotive Depot Cooperative savings and loan service helps members' finances | 0.545 | Valid |
| Y.2 | I often do credit loans at the Yogyakarta Locomotive Depot Cooperative | 0.565 | Valid |
| Y.3 | I don't often shop for necessities at the cooperative | 0.689 | Valid |
| Y.4 | The services offered by the Yogyakarta Locomotive Depot Cooperative make it easier to fulfill daily life | 0.599 | Valid |
| Y.5 | I have never informed the cooperative program members who are not actively transacting in the cooperative | 0.575 | Valid |
| Y.6 | I invite fellow members to use the products provided by the cooperative | 0.580 | Valid |

Source: processed data results 2022

Based on the results of the validity test on each of the variables mentioned above (service quality, cooperative image, promotion in marketing, purchasing decisions, and cooperative member satisfaction), as presented in Tables 2 to 6, each statement item has a loading factor value > 0.5 . This means that all statement items from all variables are valid. Thus, the data collected through the questionnaire can be used to test the hypothesis. Below are the results of the reliability test on each variable

Table 7: Reliability Test Results

| Variables | Cronbach's Alpha | Criteria |
|---------------------------------|------------------|----------|
| Service quality | 0.849 | Reliable |
| Cooperative Image | 0.770 | Reliable |
| Marketing Promotion | 0.715 | Reliable |
| Buying decision | 0.688 | Reliable |
| Cooperative member satisfaction | 0.689 | Reliable |

Source: processed data results 2022

As shown in Table 7, the results of the reliability test of service quality, cooperative image, promotion in marketing, purchasing decisions, and satisfaction of cooperative members have Cronbach's Alpha coefficients > 0.60. So it can be said that the question items on each variable are reliable. The next test is a series of classical assumption tests. The results of the normality test show that the Asymp. Sig (1-tailed) value is 0.200. This indicates that the research data is normally distributed so that the normality of the data is met because 0.200 > 0.05. The results of the multicollinearity test showed that all independent variables had a tolerance value greater than 0.1 and the VIF value had a value less than 10. The results of the heteroscedasticity test showed that all the significance values of the independent variables were greater than 0.05. Because it has escaped all classical assumptions, the estimation of the multiple regression equation used in this study is BLUE (Gujarati & Porter, 2017).

Multiple Regression Analysis Results

Multiple regression analysis is an analysis used to determine the effect of an independent variable on the dependent variable, namely a certain value. The results of the multiple regression test are as follows:

Table 8: Results of Multiple Linear Regression Analysis

| Variables | Direction | Unstandardized Coefficients | Standardized Coefficients | p-Value | F-test | | Adjusted R ² |
|--------------------------|-----------|-----------------------------|---------------------------|---------|--------|------|-------------------------|
| | | | | | F | Sig. | |
| Constant | | 6.972 | | 0.000 | 8.767 | 0.00 | 0.22 |
| Service quality (X1) | + | 0.141 | 0.193 | 0.025 | | | |
| Cooperative Image (X2) | + | 0.104 | 0.175 | 0.045 | | | |
| Marketing Promotion (X3) | + | 0.380 | 0.381 | 0.000 | | | |
| Buying Decision (X4) | + | 0.151 | 0.398 | 0.001 | | | |

Source: Primary data processed, 2022

Based on the regression measurements shown in Table 8, the regression equation formed is: $Y = 6.972 + 0.141 X_1 + 0.104 X_2 + 0.380X_3 + 0.151X_4$

The results of the F test or model test obtained a significance value of 0.000. This means that the value is less than 0.05 so it can be concluded that the model is accepted. Thus, the regression model used in this study can describe the relationship between the influences of the

independent variable on the dependent variable. This means that service quality, cooperative image, promotion, and purchasing decisions simultaneously have a significant effect on the satisfaction of cooperative members. Table 8 also shows that the adjusted R-squared value is 0.220. That is, 22% of cooperative member satisfaction variables can be explained by variables of service quality, cooperative image, sales promotion, and purchasing decisions and 78% can be explained by other independent variables that are not in this research model.

The significance level for the t-test or partial test is 5%. The regression coefficient on each independent variable is positive as expected. The probability values (p-value) of the regression coefficient on the variables of service quality, cooperative image, promotion, and purchasing decisions are 0.025, 0.045, 0.00, and 0.001, respectively. That is, each variable of service quality, cooperative image, promotion, and purchasing decisions has a significant positive effect on the satisfaction of cooperative members. Based on standardized regression coefficients, purchasing decisions are the variables that have the most influence on the satisfaction of cooperative members.

Discussion

The first finding shows that service quality has a positive effect on member satisfaction. Service quality is a company's daily activities to meet customer expectations. If the quality of service received or perceived is in line with expectations, then the quality of service is considered good, and vice versa. According to the results of interviews conducted by researchers, the level of satisfaction of cooperative members also has a positive effect on service quality. Kasmir (2017) states that good service provides customer satisfaction. Therefore, the theory is related to the results of this study, and it is also proven that service quality affects the satisfaction of cooperative members. The results of this study are also to the findings of Mulyani (2013) who examined "The Effect of Cooperative Service Quality on Consumer Satisfaction through Purchase Decisions as an Intervention at KUD Mekar Semarang and Ungaran." Although the data are different, this study is also in line with the findings of Budiono (2020).

The second finding shows that the cooperative image has a significant positive effect on the satisfaction of cooperative members. The higher the image of a cooperative, the more satisfied members of the cooperative, and vice versa. This is to the findings of Tjokrowibowo (2013), Wibowo, Suwarsinah, & Yualiati (2018) that a cooperative image has a positive effect on customer satisfaction.

The third finding is that promotion has a significant positive effect on the satisfaction of cooperative members. Promotion is one of the marketing mixes in product marketing. The higher the promotion carried out on the product, the higher the satisfaction of the members. Different research objects, to these findings by Listiawati, Afriani, & Solehan (2017), Budiono (2020), Kartini, Wibowo, and Sugiyanto (2021) that promotion has a positive effect on customer satisfaction.

The fourth finding is that purchasing decisions have a positive effect on the satisfaction of cooperative members. These findings indicate that there is an important relationship between

purchasing decisions and the satisfaction of cooperative members. This finding is supported by the findings of Oktarina (2018) and Noor et al (2020) which also show that purchasing decisions have a positive effect on the satisfaction of cooperative members.

CONCLUSIONS

This research was conducted at the Yogyakarta Locomotive Depot employee cooperative, Indonesian Railways Company, with a total of 115 employees as respondents. Based on the analysis of the results, the findings of this study are as follows. First, service quality has a positive effect on the satisfaction of cooperative members. Second, the cooperative image has a positive effect on the satisfaction of cooperative members. Third, the promotion has a positive effect on the satisfaction of cooperative members. Fourth, purchasing decisions have a positive effect on the satisfaction of cooperative members. The four findings are by the hypothesis development in this study. Of the four independent variables mentioned above, purchasing decisions are the variables that have the most positive influence on the satisfaction of cooperative members. In connection with this finding, member satisfaction at Yogyakarta locomotive depot employee cooperative, as part of the Indonesian Railway Company, can be increased through improvements in service quality, cooperative image, promotion, and purchasing decisions. The satisfaction of cooperative members obtained from their cooperative reflects the welfare of cooperative members.

This research has been tried as much as possible, but still has limitations. The first limitation is that the research data was collected through questionnaires and the questionnaires were distributed via a google form. Researchers can not see the reaction of respondents in providing answers through the questionnaire. The second limitation is that this study only examines one savings and loan cooperative business entity. In Indonesia, there are many savings and loan cooperatives. In this regard, research suggestions, and similar research in several savings cooperatives in Indonesia need to be carried out and if necessary the data collection method uses interviews with respondents.

Cooperative member satisfaction reflects the welfare of cooperative members. The welfare of cooperative members is one of the goals of cooperatives. Suggestions for the next researcher is to examine other variables that affect the satisfaction of cooperative members because the coefficient of determination in this study is low. Suggestions to increase the satisfaction of cooperative members, the management of the Yogyakarta Locomotive Depot cooperative needs to improve service quality, cooperative image, and promotion. In addition, cooperative management needs to create conditions so that cooperative members are happy to make purchasing decisions on the services offered by the savings and loan cooperative.

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