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The Effect of Customer Perception of Convenience and Value on Member Loyalty Mediated by Member Satisfaction (Case Study at Ksp Kopdit Obor Mas Flores Timur)

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ABSTRACT

This study aims to analyze the influence of perceived ease of use and customer value on member loyalty, with member satisfaction as a mediating variable at KSP Kopdit Obor Mas, East Flores Branch. The background of this study is based on the phenomenon of increasing number of cooperative members that is not accompanied by an increase in mandatory savings and utilization of loan services, as well as the increasing number of members leaving each year. This study uses a quantitative approach with a survey method of 386 randomly selected active members. The results of the analysis show that: 1) Perceived Ease (PK) has a significant effect on Member Loyalty (LA). 2) Customer Value (NP) does not have a significant effect on Member Loyalty (LA), 3) Member Satisfaction (KA) has a significant effect on Member Loyalty (LA), 4) Perceived Ease (PK) mediated by Member Satisfaction (KA) is proven to have a significant effect on Member Loyalty (LA), and 5) Customer Value (NP) mediated by Member Satisfaction (KA) is proven to have a significant effect on Member Loyalty (LA). This research provides a theoretical contribution in filling the research gap related to the factors forming the loyalty of cooperative members, as well as providing practical implications for cooperative managers in designing loyalty-increasing strategies based on satisfaction and convenience.

Keywords: member loyalty, perceived convenience, customer value, member satisfaction, savings and loan cooperatives.

INTRODUCTION

Cooperative as one of the institution finance non - bank basically have matching principle with life Indonesian society that adheres to principles of mutual cooperation and kinship . So that No amazed if until moment This existence cooperative still exist although Lots institution finances that are around public.

Cooperative own beneficial impact for economy Indonesian national , good in a way direct and No directly . Responsibility answer they covers promote progress economy Good for member and public wide . This is in accordance with The 1945 Indonesian Constitution , particularly Article 33, Paragraph (1), which states that structured Indonesian economy as effort collaborative based on values family . More further explanation detailed regarding Article 33 in Constitution 1945 confirmed cooperative as element fundamental from national

economy and components important in framework economy national . Given the respected status from cooperative , function they are very important in encourage and improve potential economy resident as well as reach democracy an economy characterized by values democratic , solidarity , attitude family , and transparency.

According to Constitution Number 25 of 1992 in the Republic of Indonesia, Cooperatives defined as entity businesses founded by individuals or Cooperative Legal Entity. Cooperative operate based on principles cooperative and become movement people's economy that is built on principle cooperation kinship . Article 2 strengthens idea that Cooperatives in Indonesia were built based on Pancasila, the foundation philosophy of the state, and the 1945 Constitution . The principles This rooted in the concept cooperation family.

East Nusa Tenggara Province in Indonesia is one of the place development cooperative as organization economy and play a role important for the country's economy . A total of 21 Cooperatives / Cooperative Units in the Regency West Manggarai (Mabar), NTT, is threatened roll mat consequence management No healthy / management bad . In 2023 , of the 147 Cooperatives / Cooperative Units that are still endure life only 126 units, while the others threatened roll mat / dead . (https://florespos.net/index.php/2023/06/07/21-koperasi-di-manggarai-barat-terancam-gulung-tikar/ Accessed on February 17 , 2024, at 15.00 WITA).

Cooperative save borrow is cooperative whose activities mainly is give service save borrow to customers member with objective cooperative For advance welfare customers cooperatives and communities , have significant role in support economy communities , especially in rural areas that are difficult to access reached by the institution finance conventional . KSP, as institution finance micro , providing alternative for public For get service more finances easy accessible and appropriate with need local . One of the cooperatives that play role This is KSP Kopdit Obor Mas in East Flores, which has been operating for a long time and has amount enough members big . However , in the middle challenge globalization and improvement competition from institution finance others , KSP Kopdit Obor Mas faces challenge in maintain loyalty its members.

Loyalty member is asset valuable for cooperatives . By maintaining and improving loyalty members , cooperatives can grow and develop in a way sustainable as well as give more benefits big for all over its members . According to Oliver (1999), loyalty customer is deep commitment For buy return or support product or preferred services in a way consistent in the future , even though there is situations that indicate existence opportunity For move to product or other services.

Jusuf (2010) also argues that that loyalty is something attitudes that arise as consequence desire For loyal and devoted Good it is on the tasks given , groups , or to leader . Gremler and Brown in Hasan (2013) explain that loyalty customer is customers who do not only buy repeat something products / services but also has commitment and attitude positive to satisfaction services , for example recommend product or service to others to buying .

According to Fletcher (in Malik, 2014) loyalty is faithfulness to organization and not leave or defect as well as No betray other individuals at the same time needed . Robbins (2006) defines loyalty as willingness protect and save self somebody.

According to Oliver (1999) defines loyalty as "a deeply held commitment to rebuy or repatronize a preferred product or service consistently in the future, despite situational influences and marketing efforts having the potential to cause switching behavior ." Kotler and Keller (2016) define loyalty as "a customer's favorable attitude toward a brand, resulting in consistent purchase behavior ." Loyalty member in cooperative Can interpreted as attitude positive member to cooperatives that are realized in participation active they , well through savings , loans , and involvement in activity cooperative . This is means , loyalty member is commitment strong member For Keep going participate in activity cooperatives and use services offered in a way consistent , even though There is influence external or offer from institution other possible financial more attractive . Loyalty member No only related with participation active in saving and borrowing , but also includes important moral and social support For continuity life cooperatives (Kotler & Keller, 2016).

Griffin (2002) defines loyalty as "a pattern of behavior reflected by a favorable evaluation, repeated purchase, and a deep commitment to a brand or organization over time." Loyalty member in cooperative reflect pattern behavior in which members Keep going give evaluation positive to service cooperative , continue participate in activity cooperatives , and show deep commitment to sustainability cooperative the.

Definitions This show that loyalty member in cooperative No only related with action recurring , but also includes aspect emotional and commitment term length of the member have to cooperative . In cooperative loyalty member considered need Because with loyalty that will be possessed by the members make cooperative can become more growing , because loyal members have more tendencies low For move to cooperative others.Loyal members are very important for growth and development cooperatives in Indonesia because objective main cooperative is prioritize welfare member in various thing , capable win competition , and guarantee cooperative can endure in cruel conditions . business world.

Social Exchange Theory (SET), developed by George Homans (1958) and later expanded by Peter Blau (1964), explains that loyalty focus on how individual evaluate connection based on reciprocal exchange between benefits and costs . Loyalty considered as results from profitable exchange , where individuals feel that they get mark more from connection than they give . In context this , loyalty develop when individual feel that connection the give consistent and significant profits , and that cost For leave connection the more tall than benefits obtained.

Darsono (2004:163) states that a Loyal customers are a very valuable asset for companies and loyal customers will reduce business company in look for customer new , and provide bait come back positive to organization . Members cooperative must be loyal in defend cooperative from various actions that can be harm the cooperative (Hasibuan in Maghfiroh and Rusdarti, 2016:1).

Competition grow the more strict in environment cooperative when cooperative face competitors in effort For interesting members who will still join with cooperative said . Therefore that , the managers cooperative must identify root problems and designing possible solutions cooperative reach objective they Because cooperative must overcome obstacles in order to be able to survive and thrive . Members participate active in operational business cooperative as owners and consumers service cooperative . Elements key in development cooperative is loyalty members (Marina, 2017:2). Indicators in variables loyalty used in study This is level participation member in form savings and loans . Following is the development data amount members , savings and amount KSP Kopdit loans Obor Mas East Flores Branch as following :

Table 1. Development of Number of Members, Savings and Loans

Year	Number of Members	Principal Savings	Mandatory Savings	Loan	Number of Members Exiting
2019	9,230	923,000,000	13,770,876,108	27,429,700,000	236
2020	9,723	972,300,000	15,972,068,616	31,543,960,000	203
2021	10,823	1,082,300,000	18,226,443,716	32,544,370,000	500
2022	12,263	1,226,300,000	20,551,433,703	32,469,050,000	295
2023	13,135	1,313,500,000	22,925,787,648	38,284,700,000	340
2024	13,870	1,387,000,000	25,339,372,148	36,331,200,000	433

Source : KSP Kopdit Obor Mas East Flores Branch

Table 1 show existence phenomenon improvement amount member However without proportional increase in total savings mandatory , this show that member not enough committed or No understand importance savings must Rp. 50,000/ month . The phenomenon that occurred that amount member 2020 with amount member as many as 9,723 people should there is additional funds originating from from savings mandatory Rp. 5,835,800,000, but the reality that occurred only there is addition savings must amounting to Rp.2,201,192,508,-. In 2021 with amount member as many as 10,823 people should there is additional funds originating from from savings mandatory Rp. 6,493,800,000, but the reality that happened only there is addition savings must amounting to Rp.2,254,375,100,- Next 2022 with amount member as many as 12,263 people, should be there is additional funds originating from from savings must amounting to Rp.7,357,800,000, however the reality that happened only there is addition savings must amounting to Rp.2,324,989,987. Furthermore , in 2023 with amount member as many as 13,135 people should there is additional funds originating from from savings mandatory Rp. 7,881,000,000, but the reality that happened only there is addition savings must amounting to Rp. 2,374,353,945,- and in 2024 the amount member as many as 13,870 people should there is additional funds originating from from savings mandatory Rp. 8,322,000,000, but the reality that happened only there is addition savings must amounting

to Rp. 2,413,584,500. In addition , in 2024 , the amount member go out more increase compared to previously namely 433 people.

Condition This show that member not enough own loyalty full as members who must fulfil obligation with deposit savings must every month . This is Can become indication problem in compliance and loyalty member or effectiveness collection savings mandatory by the cooperative . Other problems also occur that at KSP Kopdit Obor Mas East Flores Branch number member increase but every year amount loans granted No increase in a way significant . This is show that member No utilise service loan , maybe Because difficult requirements , unreasonable interest rates competitive , or lack of trust in cooperatives .

Besides that a phenomenon also experienced by KSP Kopdit Obor Mas Branch of East Flores that every year Lots members who left . In 2019 members who left 2.55 % in 2020 , 2.08 % in 2021, 4.61% in 2022 , 2.40 % in 2023 , and 2.57 % in 2023 . interview with a number of member KSP Kopdit cooperative Obor Mas East Flores Branch, generally caused by several interrelated factors related . One of the reason main is dissatisfaction to services provided , both from aspect speed , convenience , interest rates and quality service . Dissatisfaction This caused by convoluted bureaucracy , lack of transparency in management finance , or low communication between administrators and members. Some members also feel that the benefits they get get from cooperative No comparable with dues or the participation they have do , or they find other alternatives that are better profitable outside cooperative.

RESEARCH METHODS

The types and approaches of this research can be seen from various perspectives as follows:

1. Based on its objectives, this research is included in the type of development research , namely a type of research that aims to develop and expand research results or theories that have been obtained from previous research.
2. Based on the use of the research results, this type of research is classified as pure or basic research, namely, research conducted to evaluate or develop a theory or previous research. This research arises from findings that interest the researcher to evaluate or develop existing findings.
3. Based on the research approach, this study is a deductive type of research, namely research conducted based on theory to formulate a hypothesis. After formulating the hypothesis, data collection and hypothesis testing are carried out. The results of the hypothesis testing are used as a basis for confirming the theory.
4. Based on the level of explanation, this research is classified as descriptive research and associative research. Descriptive research is research conducted to analyze one or more variables without making comparisons or connecting one variable to another. Therefore, to describe the characteristics of the variables, this study will use respondent achievement level analysis (TCR) to determine the extent of respondents' sensitivity to the instruments

proposed in the questionnaire. Meanwhile, associative research aims to analyze the relationship or influence between two or more variables. Because this research aims to determine the influence of independent variables on the dependent variable, this research is classified as causal research.

5. Based on the location of implementation, this research is classified as field research and library research. Field research refers to direct fieldwork by going to the research location to collect data from respondents in the field, thus obtaining a true picture of the actual conditions in the field. Library research, on the other hand, involves going directly to the field to collect data. In conducting the research, the author also reviews various sources and literature to support the theories used in this research through written materials such as journals and books.
6. Based on the type of data, this research is a type of quantitative research (Quantitative Research), namely research based on quantitative data, where quantitative data is data in the form of numbers or figures.

RESULTS AND DISCUSSION

t-test (Hypothesis)

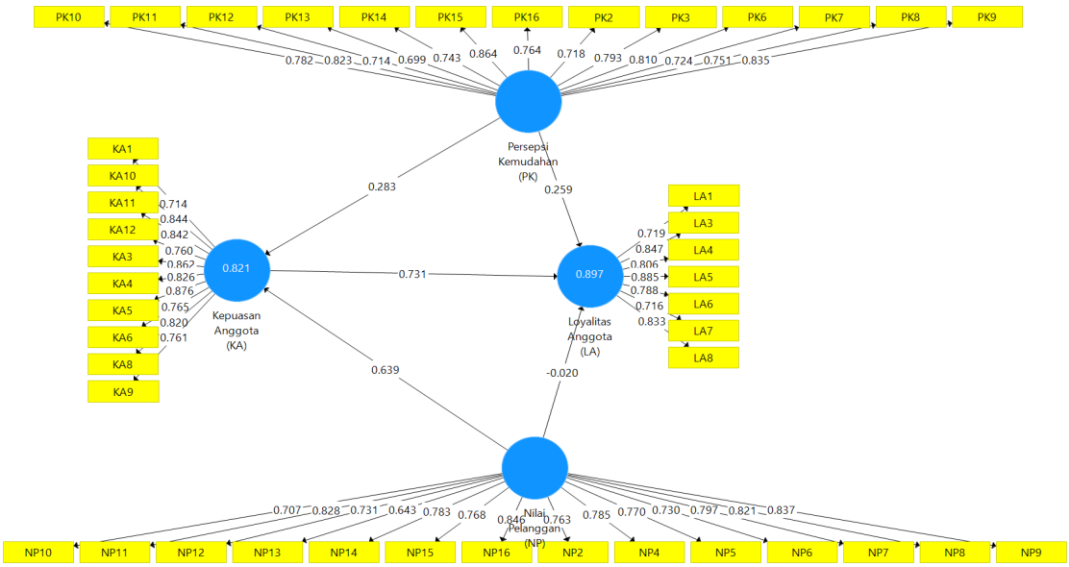


Figure 1. t-test (Hypothesis)

Hypothesis Test

a) H_0: There is no influence .
b) H_1:Perception of convenience has a significant influence on member loyalty
c) H_2:Customer value has a significant influence on member loyalty
d) H_3:Member satisfaction has a significant influence on member loyalty

e) H_4:Member Satisfaction Has a Significant Influence in Mediating the Influence of Perceived Convenience on Member Loyalty

f) H_5:Member Satisfaction Has a Significant Influence in Mediating the Influence of Customer Value on Member Loyalty

$\alpha = 0{,}05$

Critical Area

If $t\ hitung\ >\ t\ tabel = 1{,}96\ atau\ signifikansi\ <\ 0.05$Ho is rejected

If $t\ hitung\ <\ t\ tabel\ = 1{,}96\ atau\ signifikansi\ >\ 0.05$not reject Ho

Count Statistics

Table 2. Count Statistics

Variable Relationship	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Information
Member Satisfaction (KA) → Member Loyalty (LA)	0.731	0.738	0.084	8,696	0,000	Significant
Customer Value (NP) → Member Satisfaction (KA)	0.639	0.635	0.077	8,336	0,000	Significant
Customer Value (NP) → Member Loyalty (LA)	-0.020	-0.017	0.079	0.256	0.798	Not Significant
Perceived Ease of Use (PK) → Member Satisfaction (KA)	0.283	0.288	0.080	3,530	0,000	Significant
Perceived Ease of	0.259	0.250	0.094	2,755	0.006	Significant

Use (PK) → Member Loyalty (LA)						
Customer Value (NP) → Member Satisfaction (KA) → Member Loyalty (LA)	0.467	0.467	0.069	6,774	0,000	Significant
Perceived Ease of Use (PK) → Member Satisfaction (KA) → Member Loyalty (LA)	0.207	0.215	0.069	2,981	0.003	Significant

Source: Appendix III, p. 133

a) Member Satisfaction has a positive and significant effect on Member Loyalty because the calculated T value = 8.696 and p-value = 0.000 (< 0.005).
b) Customer Value does not have a significant effect on Member Loyalty because p-value = 0.798 (> 0.005).
c) Perceived Convenience has a positive and significant effect on Member Loyalty because T count = 2.755 and p-value = 0.006 (< 0.005).
d) Member Satisfaction mediates the influence of Customer Value on Member Loyalty positively and significantly, because the mediation value of T count = 6.774 and p-value = 0.000 (< 0.005).
e) Member Satisfaction mediates the influence of Perceived Convenience on Member Loyalty positively and significantly, because the mediation value of T count = 2.981 and p-value = 0.003 (< 0.005).

Discussion

Perception of Ease of Use Influences the Loyalty of KSP Kopdit Obor Mas Members, East Flores Branch

Based on the results of the hypothesis testing, the findings indicate that perceived *ease of use* has a positive and significant influence on member loyalty at the KSP Kopdit Obor Mas

Branch in East Flores. A p-value of 0.006, well below the 0.05 threshold, confirms the validity of this relationship. These findings not only strengthen existing theories but also provide in-depth insights into the dynamics of loyalty in the cooperative sector, particularly in the East Flores region.

Based on the results of hypothesis testing, it was found that perceived ease of use significantly influences member loyalty. This finding indicates that the higher the perceived ease of use of cooperative services by members, the higher their level of loyalty. Specifically, this ease of use encompasses service accessibility, simplicity of transaction procedures, speed of service, and understanding of available products and features. In other words, members are more likely to remain loyal, make repeat transactions, and recommend the cooperative to others when they find its services easy to use.

At the East Flores Branch of KSP Kopdit Obor Mas, this perception of convenience stems from several specific factors. First, the cooperative's relatively simple administrative and transaction systems minimize confusion for members, especially those unfamiliar with formal financial procedures. Second, cooperative staff consistently provide clear guidance and assistance, ensuring members feel supported and valued. Third, access to services through various channels, including in-person at the office, by phone, and through digital applications, speeds up the transaction process and reduces time and location barriers. This combination of factors creates a positive member experience, which psychologically fosters loyalty.

Member loyalty in the context of cooperatives, as explained by Kotler & Keller (2016), extends beyond repeat transaction behavior to an emotional and social commitment to the cooperative. When members perceive a cooperative's services as easy and efficient, they tend to experience a stronger sense of trust in the institution. This trust is important because it forms the basis of emotional attachment, which keeps members engaged despite offers from other financial institutions. In other words, ease of service not only influences the rational decision to continue using the cooperative but also strengthens members' emotional bonds.

Value Influences Member Loyalty of KSP Kopdit Obor Mas Flores Timur Branch

Based on the results of the hypothesis testing, it was found that customer value did not have a significant direct influence on member loyalty. This finding indicates that members' perceptions of the functional, emotional, quality, or value-for-money benefits of cooperative services do not directly influence their loyalty levels. Although members may perceive cooperative services as valuable, this does not necessarily motivate them to remain loyal or make repeat purchases. The relationship between customer value and member loyalty did not show a significant influence in the context of this study.

A closer analysis shows that this phenomenon can be explained by the unique nature of the Obor Mas cooperative (KSP Kopdit Obor Mas). Member loyalty is not solely based on rational calculations of economic value (e.g., loan or deposit interest rates). Instead, other

factors such as trust, social ties, and satisfaction with non-financial services are more dominant in shaping loyalty. Members view the cooperative as part of a community, where they feel valued and have an emotional connection, and their loyalty is more a result of overall positive interaction experiences.

Satisfaction Influences Member Loyalty of KSP Kopdit Obor Mas Flores Timur Branch

Based on the results of the hypothesis testing in Table 4.20, it is known that member satisfaction (KA) has a significant influence on member loyalty (LA). This is evidenced by the T Statistics value of 8.696, which is much greater than 1.96 (the critical value at the 5% significance level), and the P Value of 0.000, which is smaller than 0.05. This finding confirms that the higher the level of satisfaction felt by members, the higher their tendency to remain loyal and continue to use cooperative services.

These results reinforce the theoretical argument that satisfaction is a key predictor of loyalty, a concept long discussed in the marketing literature. In the context of KSP Kopdit Obor Mas, member satisfaction encompasses several dimensions, such as service quality, economic benefits, trust in the cooperative, and participation in decision-making. When members are satisfied with these aspects, they are more likely to make repeat transactions and avoid switching to another financial institution.

A closer analysis shows that satisfaction at KSP Kopdit Obor Mas goes beyond just financial transactions. Satisfaction here also encompasses social and emotional dimensions. For example, members who feel heard at annual meetings or who feel treated kindly by staff experience higher levels of satisfaction, which in turn leads to deeper loyalty. This suggests that loyalty at KSP is based not only on financial gain, but also on emotional bonds and a sense of belonging.

These findings are consistent with other research in the cooperative and service sectors. Andriani et al. (2024) also found that satisfaction increases member loyalty. Furthermore, Selnes (Sasongko, 2021) stated that customer loyalty can be formed when they are satisfied with the level of service received and have the intention to continue the relationship. Septyarani and Nurhadi (2023) further strengthen this argument by showing that satisfied customers will recommend the product or service to others. Thus, satisfaction not only creates individual loyalty but also extends its influence through positive recommendations, which is crucial for cooperative growth.

Perception of Ease of Use Influences Loyalty Mediated by Member Satisfaction of KSP Kopdit Obor Mas Flores Timur Branch

Based on the results of the mediation hypothesis testing in Table 4.20, it is known that member satisfaction (KA) significantly mediates the effect of perceived ease of use (PK) on member loyalty (LA). This is evidenced by the T Statistics value of 2.981 and P Values of 0.003, both of which indicate significance at the 5% error level. This finding indicates that

perceived ease of use felt by members not only has a direct impact on loyalty but also has a substantial indirect impact through increased satisfaction.

This analysis reveals an important chain of causality, namely as follows:

1. Convenience as a Trigger for Satisfaction

   When members perceive cooperative services as easy to understand, use, and operate, it directly creates a positive and satisfying experience. In the context of cooperatives (KSP), this could include ease of loan application procedures, ease of depositing savings, or accessibility of digital services. Perceived ease is a key foundation that allows members to feel comfortable and unburdened by bureaucratic processes, thus increasing their satisfaction levels.

2. Satisfaction as a Bridge to Loyalty

   This increased satisfaction then serves as a bridge that fosters stronger member loyalty. This loyalty extends beyond repeat transactions, but also to an emotional commitment that leads members to recommend the cooperative to others and remain loyal despite offers from other financial institutions.

Customer Value Influences Loyalty Mediated by Member Satisfaction of KSP Kopdit Obor Mas East Flores Branch

Based on the results of the hypothesis testing in Table 4.20, it is known that member satisfaction (KA) significantly mediates the influence of customer value (NP) on member loyalty (LA). This is evidenced by the T Statistics value of 6.774 and the P Value of 0.000, both of which indicate strong significance. This finding indicates that although customer value does not directly influence loyalty (as discussed in the previous sub-chapter), its influence becomes significant through member satisfaction.

A closer analysis of these results reveals a logical chain of causality:

1. Customer Value as a Cognitive Antecedent
   Customer value is a member's rational assessment of the benefits they receive (e.g., interest rates, service quality, social benefits) compared to the costs they incur (e.g., loan fees or time). This assessment is cognitive because it involves comparing benefits and costs.
2. Satisfaction as an Emotional Response
   When members perceive that the cooperative provides high value, this cognitive perception triggers an emotional response in the form of satisfaction. Satisfaction is the state in which members feel their needs and expectations are met. This satisfaction serves as a bridge connecting perceptions of customer value with levels of loyalty to the cooperative.
3. Satisfaction as a Key Predictor of Loyalty

According to marketing literature, satisfaction is a strong predictor of loyalty. Satisfaction creates emotional bonds and long-term commitment, which ultimately drives loyal behaviors such as repeat purchases and word-of-mouth recommendations.

Thus, the relationship between customer value, satisfaction, and loyalty can be understood as a mutually reinforcing causal chain: the higher the perceived value, the higher the satisfaction; and the higher the satisfaction, the stronger the member's loyalty.

These findings are highly consistent with various empirical studies. Arystiana et al. (2021) at KSP Putra Jaya Mandiri demonstrated that customer value has a positive and significant influence on member satisfaction. A study by Salwa (2022) also statistically demonstrated that satisfaction mediates the effect of value on loyalty. This consistency strengthens the validity of this mediation model in the context of KSP, emphasizing that loyalty-building strategies cannot rely solely on providing economic benefits but must be accompanied by the creation of meaningful and enjoyable service experiences for members.

CONCLUSION

Based on the results of data analysis and discussion in this study, the following conclusions can be drawn:

1. Perceived Convenience (PK) has a positive and significant impact on Member Loyalty (LA). This finding indicates that the higher the perceived convenience experienced by members, the higher their loyalty to KSP Kopdit Obor Mas.
2. Customer Value (NP) does not significantly influence Member Loyalty (LA). This indicates that members' perceptions of the value provided by the cooperative have not been able to directly increase member loyalty.
3. Member Satisfaction (AK) significantly influences Member Loyalty (LA). This finding indicates that the level of satisfaction perceived by members plays a significant role in driving their loyalty.
4. Perceived Ease of Use (PK) mediated by Member Satisfaction (KA) has been shown to significantly influence Member Loyalty (LA). Thus, member satisfaction significantly mediates the influence of perceived ease of use on member loyalty.
5. Customer Value (NP) mediated by Member Satisfaction (KA) has been shown to have a significant influence on Member Loyalty (LA).
6. shows that member satisfaction is also able to be an effective mediator in the relationship between customer value and member loyalty.

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