

MEMBER SATISFACTION AND LOYALTY MODEL IN COOPERATIVES: THE ROLE OF CUSTOMER RELATIONSHIP MARKETING, REFERENCE GROUPS, AND SERVICE QUALITY

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ABSTRACT

The purpose of this study is to analyze the influence of customer marketing relationships, reference groups, and service quality on the satisfaction and loyalty of members of the Rimba Mutiara Bansa Cooperative in Koto Gasib District, Siak Regency. This research employs a quantitative approach. The subjects of the study were all division heads who are members of the Rimba Mutiara Bansa Cooperative, totaling 61 individuals. Data were collected using a questionnaire measured with a Likert scale. The data analysis technique used in this study is the statistical method of Structural Equation Modeling (SEM), specifically Partial Least Squares Structural Equation Modeling (SEM-PLS). The findings show that: customer marketing relationship has a significant effect on member satisfaction; reference groups have a significant effect on member satisfaction; service quality has a significant effect on member satisfaction; customer marketing relationship has a significant effect on member loyalty; reference groups do not have a significant effect on member loyalty; service quality does not have a significant effect on member loyalty; and member satisfaction has a significant effect on member loyalty.

Keywords: Customer Marketing Relationship; Reference Groups; Service Quality; Satisfaction; Loyalty

MODEL KEPUASAN DAN LOYALITAS ANGGOTA DALAM KOPERASI: PERAN PEMASARAN HUBUNGAN PELANGGAN, KELOMPOK REFERENSI, DAN KUALITAS LAYANAN

ABSTRAK

Tujuan penelitian ini adalah untuk menganalisis pengaruh hubungan pemasaran pelanggan, kelompok referensi, dan kualitas layanan terhadap kepuasan dan loyalitas anggota Koperasi Rimba Mutiara Bansa di Kecamatan Koto Gasib, Kabupaten Siak. Penelitian ini menggunakan pendekatan kuantitatif. Subjek penelitian adalah semua kepala divisi yang merupakan anggota Koperasi Rimba Mutiara Bansa, dengan total 61 orang. Data dikumpulkan menggunakan kuesioner yang diukur dengan skala Likert. Teknik analisis data yang digunakan dalam penelitian ini adalah metode statistik Structural Equation Modeling (SEM), khususnya Partial Least Squares Structural Equation Modeling (SEM-PLS). Hasil penelitian menunjukkan bahwa: hubungan pemasaran pelanggan memiliki pengaruh signifikan terhadap kepuasan anggota; kelompok referensi memiliki pengaruh signifikan terhadap kepuasan anggota; kualitas layanan memiliki pengaruh signifikan terhadap kepuasan anggota; hubungan pemasaran pelanggan memiliki pengaruh signifikan terhadap loyalitas anggota; kelompok referensi tidak memiliki pengaruh signifikan terhadap loyalitas anggota; kualitas layanan tidak memiliki pengaruh signifikan terhadap loyalitas anggota; dan kepuasan anggota memiliki pengaruh signifikan terhadap loyalitas anggota.

Kata Kunci: Customer Marketing Relationship; Kelompok Referensi; Service Quality; Kepuasan; Loyalitas

INTRODUCTION

Cooperatives have long been one of the pillars of Indonesia's economic development, rooted in the principles of a people-based economy promoted by national figures such as Muhammad Hatta. Historically, cooperatives were established to counter colonial capitalism and to create economic independence for communities. Over time, their role has expanded across various sectors including trade, services, agriculture, and financing. According to data from the Ministry of Cooperatives and MSMEs, more than 123,000 cooperatives were active in 2020, involving approximately 22 million members. This demonstrates the significant role cooperatives play in strengthening economic resilience, especially in rural regions.

In Riau Province, cooperative development shows rapid progress, particularly in districts supported by palm oil plantations. As shown in regional statistical data, several districts including Pekanbaru, Rokan Hilir, and Kampar dominate cooperative growth, while others have lower participation. Among these, the Rimba Mutiara Bango Cooperative, established in 2003 in the Koto Gasib District of Siak Regency, stands as one of the most progressive cooperatives due to its diversification and strong member engagement. The cooperative manages 2,650 hectares of plantation land through the KKPA scheme and has developed several business units including transportation, procurement, gas stations, and sharia financing (USPPS).

Over the last three years, the cooperative's Sharia Savings and Financing Unit (USPPS) has recorded a significant increase in financing distribution. From only 7 members (Rp 280 million disbursed) in 2021, the number rose to 192 members (Rp 1.49 billion) in 2022 and further increased to 226 members (Rp 3.13 billion) in 2023. Interestingly, members continue to use USPPS services even though its financing margins are higher than those offered by conventional banks or government-supported credit schemes (KUR). This phenomenon indicates strong member loyalty supported by trust and perceived benefits.

Preliminary survey results involving 30 respondents show that cooperative members express high satisfaction with several service attributes. Staff friendliness received 90% satisfaction, transaction security 87%, product suitability 83%, and facility comfort 80%. Members' willingness to recommend the cooperative also reached 80%. However, only 60% expressed satisfaction with the loan process, highlighting an area requiring further improvement.

With the increasing importance of cooperatives as community economic drivers, understanding member satisfaction and loyalty becomes crucial for ensuring long-term sustainability. Factors such as customer marketing relationship (CMR), reference groups, and service quality are believed to play significant roles in shaping member perceptions and behaviors.

However, a critical gap emerges when comparing empirical realities with existing literature. Previous studies have predominantly examined the influence of Customer Marketing Relationship (CMR), reference groups, and service quality separately. For instance, studies by Fauziyyah & Khusna (2022), Girsang et al. (2021), and Rachman & Ariyanti (2025) highlight that CMR positively affects satisfaction and loyalty. Meanwhile, Syarifah et al. (2023), and Ginting & Dewi (2016) found that reference groups influence loyalty and satisfaction. Similarly, research by Hakim et al. (2024) and Shoalihin et al. (2024) indicates that service quality significantly affects loyalty and satisfaction.

However, in real cooperative settings especially in sharia-based plantation cooperatives such as Rimba Mutiara Bango members are influenced simultaneously by relationship marketing strategies, social group interactions, and service delivery quality. Yet, most existing studies analyze these variables in isolation, not as an integrated model. This creates a research gap, as members typically consider all three factors collectively when forming satisfaction and loyalty.

From these gaps and phenomena, there is a need for both conceptual and practical solutions. Conceptually, integrating CMR, reference groups, and service quality into one research framework makes it possible to obtain a more comprehensive understanding of member satisfaction and loyalty. Practically, cooperatives can improve service systems, strengthen member relationships, and utilize group influence more effectively to enhance long-term engagement.

Thus, the purpose of this research is to examine the influence of customer marketing relationship, reference groups, and service quality on member satisfaction and loyalty in the Rimba Mutiara Bango Cooperative.

To support this research model, theoretical foundations from several scholars are used. Kotler (2013) states that relationship marketing plays a role in building customer trust and commitment. Blackwell et al. (2006) emphasize that reference groups influence consumer decisions through informational, normative, and value-expressive mechanisms. In addition, Parasuraman et al. (1988) outline five dimensions of service quality tangibles, reliability, responsiveness, assurance, and empathy that influence satisfaction and behavior.

A review of relevant literature is necessary to establish the theoretical foundation of the present study and to demonstrate how it aligns with, extends, or diverges from existing work. Rather than providing a complete historical overview, this section synthesizes the most recent and directly relevant research concerning Customer Marketing Relationship (CMR), reference groups, service quality, satisfaction, and loyalty in cooperative and service-based contexts. Emphasis is placed on key findings, methodological approaches, and conceptual developments that inform the research problem.

Previous studies highlight the centrality of Customer Marketing Relationship in shaping satisfaction and loyalty. Morgan and Hunt's (1994) commitment trust theory has consistently been used to explain how relationship-building strategies encourage long-term member engagement. Empirical studies conducted in cooperative and financial institutions such as (J. Ding & Hong, 2025) demonstrate that well managed member organization relationships significantly improve satisfaction and subsequent loyalty. These studies primarily focus on trust-building mechanisms, interaction quality, and communication intensity.

Literature on reference groups indicates that social influence plays an important role in shaping individuals' evaluations and behavioral intentions. Blackwell et al. (2006) distinguish between informational, normative, and value-expressive influences, each contributing differently to decision-making. Research by Hansen et al. (2002) and S. Ding et al. (2020) shows that reference groups can affect satisfaction, trust, and member involvement, particularly in community-based or collective economic systems such as cooperatives.

Service quality has also been widely documented as a determinant of satisfaction. Parasuraman et al. (1988) provide the foundational SERVQUAL framework, which continues to guide contemporary evaluations of service performance. Numerous studies such as those by Hikmah & Prihandono (2017), Novitasari et al. (2024), Wijaya (2018), and Annisa et al., (2022) support the notion that higher service quality contributes significantly to customer satisfaction and behavioral loyalty. These works consistently emphasize reliability, responsiveness, and assurance as central factors.

Although the aforementioned studies offer valuable insights, many examine the variables separately and in different organizational contexts. Only limited research has combined CMR, reference groups, and service quality within an integrated model, particularly in sharia based plantation cooperatives. Furthermore, the increasing participation of members in sharia financing units, despite higher financing margins, suggests unique satisfaction loyalty dynamics that remain underexplored. This study therefore seeks to address these gaps by integrating multiple determinants simultaneously and applying them within a context that has not been extensively examined in prior literature.

By synthesizing relevant scholarship and demonstrating the logical progression from past research to the present investigation, this section establishes both the theoretical grounding and the practical significance of the study.

Based on the research objectives and theoretical framework, the following hypotheses are formulated: According to Chaffey et al. (2009), CMR involves strategies such as interaction, individualization, and integration to build long-term customer relationships. Previous studies Fauziyyah & Khusna (2022), Girsang et al. (2021), and Rachman & Ariyanti (2025) found that CMR significantly impacts satisfaction and loyalty.

H1: Customer Marketing Relationship has an effect on member satisfaction.

H4: Customer Marketing Relationship has an effect on member loyalty.

Blackwell et al. (2006) argue that reference groups influence individuals through credibility and shared experience. Empirical findings by Syarifah et al. (2023) confirm their effect on satisfaction and trust.

H2: Reference groups have an effect on member satisfaction.

H5: Reference groups have an effect on member loyalty.

Service quality is a key determinant of satisfaction. Winarno et al. (2020) explains that perceived service performance relative to expectations affects customer responses. Studies by Hakim et al. (2024) and Shoalihin et al. (2024) support its impact on satisfaction and loyalty.

H3: Service quality has an effect on member satisfaction.

H6: Service quality has an effect on member loyalty.

Satisfaction influences loyalty through trust, positive experiences, and repeated engagement. Empirical evidence Goeltom et al. (2023), Haryono et al. (2023), and E. Wijaya et al. (2025) confirms this relationship.

H7: Member satisfaction has an effect on member loyalty.

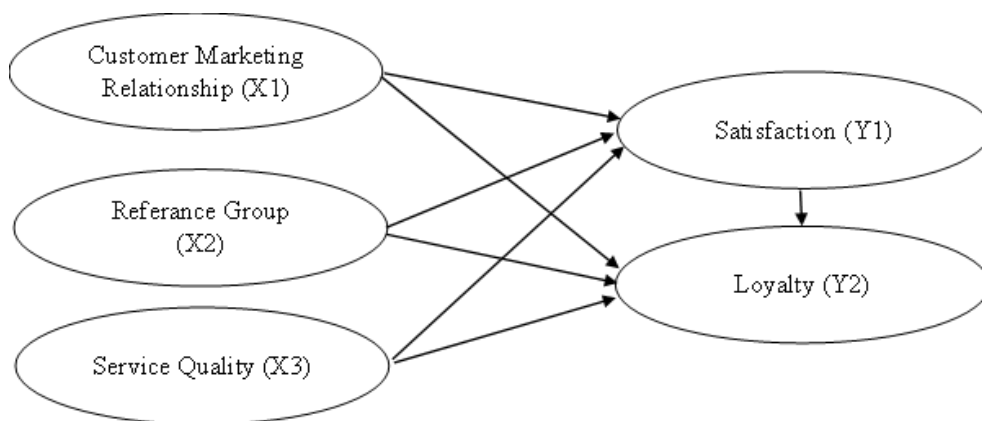


Figure 1. Research Model

Figure 1 shows the research model for this study.

METHOD

The present research adopts a quantitative approach, with a research design that utilizes an associative problem formulation involving causal relationships among variables. An associative formulation aims to determine the relationship between two or more variables. Creswell (2014) explains that associative research examines the extent to which variables are related or influence one another. Neuman (2014) adds that a causal relationship is a cause-and-effect connection in which one variable (independent) exerts influence on another variable (dependent). In this context, the study seeks to examine how Customer Marketing Relationship, reference groups, and service quality affect member satisfaction and loyalty within a cooperative setting.

Population and Sample

The population in this study consists of all division heads who are registered as members of the Rimba Mutiara Bansa Cooperative in Koto Gasib District, Siak Regency. This population was selected because division heads are considered to have sufficient knowledge and involvement in various cooperative activities, making their responses relevant for answering the research objectives related to service quality, satisfaction, and loyalty. A sample is a subset of the population that represents its characteristics. When the population is finite and accessible, sampling becomes important to maintain research efficiency in terms of time, cost, and operational practicality.

This study employs a non-probability sampling method because not all members have the same likelihood of being selected, and specific characteristics are required. Therefore, purposive sampling is used as the sampling technique. Purposive sampling as a technique for selecting samples based on specific considerations relevant to the research objectives. The criteria used in this study include: (1) individuals registered as cooperative members, (2) individuals serving as division heads, and (3) individuals actively participating in cooperative programs, including USPPS financing.

The total population of the study is 61 division heads; therefore, the entire population was used as the sample (census sampling). This approach ensures measurement accuracy and reflects the actual conditions within the cooperative without requiring sample size estimation formulas.

Data Collection Techniques

The data used in this study consist of primary data, which are collected directly from respondents. Creswell (2014) defines primary data as information retrieved firsthand from participants through research instruments such as surveys, interviews, or observations. In this study, primary data were obtained through a structured questionnaire distributed directly to respondents.

The questionnaire employed in this study utilizes a Likert scale, allowing respondents to express agreement levels with statements related to Customer Marketing Relationship, reference groups, service quality, satisfaction, and loyalty. According to Neuman (2014), questionnaires are effective tools for collecting large amounts of quantitative information, especially when respondents are dispersed across different units or locations.

In addition to primary data, secondary data were also collected, including documentation, cooperative records, books, academic journals, and previous research. These secondary sources serve as the conceptual foundation and support theoretical analysis throughout the study.

Research Analysis Method

This study uses Structural Equation Modeling–Partial Least Squares (SEM-PLS) as the analytical technique. PLS is a variance-based SEM model commonly used to analyze complex relationships among multiple variables. The method is suitable for research that involves prediction, small sample sizes, non-normal data distribution, and exploratory models (Ghozali, 2021). SEM-PLS is appropriate for this study, considering the model involves multiple independent and dependent variables, including mediation paths from satisfaction to loyalty.

The data were analyzed using SmartPLS 3.0 software. Wold, as cited in Ghozali (2021), states that PLS is a powerful analytical method often referred to as soft modeling because it does not require strict assumptions such as multivariate normality or the absence of multicollinearity. PLS is particularly suitable for studies involving relatively small samples, developing theoretical models, or early-stage theory testing. The method allows evaluation of both the measurement model (validity and reliability testing) and the structural model (hypothesis testing) using bootstrapping procedures.

RESULTS

This section presents the empirical findings of the study derived from the Structural Equation Modeling–Partial Least Squares (SEM-PLS) analysis. The results include descriptive statistics, measurement model assessment, and hypothesis testing. All analyses were conducted using SmartPLS 3.0, with bootstrapping procedures applied to estimate the significance of the structural paths.

Measurement Model Evaluation

Before testing the structural relationships, the measurement model was assessed to ensure validity and reliability as indicated in Table 1.

Table 1. Assumption Test

<i>Variable</i>	<i>Indicator</i>	<i>Items</i>	<i>Correlation</i>	<i>Loading Factors</i>	<i>Outer</i>	<i>Cronbach Alfa (>.60)</i>	<i>CR (>.70)</i>	<i>AVE (>.50)</i>
Customer Marketing Relationship (X1)	X11	X11	0,586	.676	2.896	.867	.678	.565
		X12	0,435		3.827			
	X12	X13	0,767	.781	2.062			
		X14	0,657		1.684			
	X13	X15	0,546	.800	1.460			
		X16	0,546		2.006			
	X14	X17	0,546	.768	2.841			
		X18	0,765		2.205			
	X15	X19	0,677	.727	1.813			
		X110	0,543		4.552			
Reference Group (X2)	X21	X21	0,585	.867	3.488	.774	.866	.758
		X22	0,706		2.395			
	X22	X23	0,76	.900	3.383			
		X24	0,741		3.443			
	X23	X25	0,762	.899	2.118			
		X26	0,667		1.963			
	X24	X27	0,365	.813	3.088			
		X28	0,814		4.159			
	X25	X29	0,454	.923	3.412			
		X210	0,672		4.822			
Service Quality (X3)	X31	X31	0,66	.899	1.491	.765	.987	.839
		X32	0,805		2.896			
	X32	X33	0,821	.923	3.827			
		X34	0,836		2.062			
	X33	X35	0,778	.905	1.684			
		X36	0,762		1.460			
	X34	X37	0,82	.935	2.006			
		X38	0,806		2.841			
	X35	X39	0,741	.820	2.205			
		X310	0,762		1.813			
Satisfaction (Y1)	Y11	Y11	0,719	.892	4.552	.805	.892	.767
	Y12	Y12	0,877	.878	3.488			
		Y13	0,568		2.395			
	Y13	Y14	0,657	.886	3.383			
		Y15	0,564		3.443			
Loyalty (Y2)	Y21	Y21	0,574	.901	2.118	.720	.976	.762
		Y22	0,475		1.963			
	Y22	Y23	0,465	.894	3.088			
		Y24	0,872		4.159			
	Y23	Y25	0,645	.938	3.412			
		Y26	0,456					

All indicator loadings exceeded the recommended threshold of 0.70, indicating satisfactory convergent validity. Average Variance Extracted (AVE) values for all constructs were above 0.50, demonstrating that each latent variable explained more than half of the variance of its indicators.

Composite Reliability (CR) values ranged between 0.87 and 0.94, confirming strong internal consistency. Cronbach's Alpha values also exceeded the 0.70 threshold for all variables, further supporting the reliability of the

constructs.

Structural Model Results

After establishing validity and reliability, hypothesis testing was conducted to examine the causal relationships among variables. The model demonstrated good predictive relevance, with Q^2 values exceeding zero across all endogenous constructs, and R^2 values indicating moderate explanatory power for both satisfaction and loyalty.

Hypothesis Testing

Bootstrapping with 5,000 samples generated t-values and p-values for each structural path. The results are summarized in Table 2.

Table 2. Hypothesis Test Results

<i>Hypothesis</i>	<i>Exogenous Variable</i>	<i>Endogeneous Variable</i>	<i>Original Sample</i>	<i>Critical Ratio</i>	<i>Hypothesis</i>	<i>P-Value</i>	<i>Description</i>
H1	Customer Marketing Relationship	Kepuasan Anggota	.250	2.876	+	0,035	Significant
H2	Kelompok Referensi	Kepuasan Anggota	.320	2.453	+	0,042	Significant
H3	Servis Quality	Kepuasan Anggota	.339	2.975	+	0,03	Significant
H4	Customer Marketing Relationship	Loyalitas Anggota	.246	2.688	+	0,049	Significant
H5	Kelompok Referensi	Loyalitas Anggota	.069	.665	+	0,627	No Significant
H6	Servis Quality	Loyalitas Anggota	.311	2.480	+	0,009	Significant
H7	Kepuasan Anggota	Loyalitas Anggota	.321	2.120	+	0,000	Significant

The analysis indicated a significant positive effect, demonstrating that stronger relationship marketing practices enhance member satisfaction. With p-value 0,035 less than 0,05 the conclusion is members perceived personalized interactions, communication quality, and cooperative engagement strategies as valuable contributors to their satisfaction.

Reference groups were found to have a significant positive effect on satisfaction. Members reported that peer opinions, social interactions, and community influence shaped their evaluation of cooperative services.

Service quality exerted a significant positive effect on satisfaction, indicating that reliable, responsive, and professional service delivery remains central to positive member experiences.

CRM also demonstrated a significant positive effect on loyalty. Members who felt valued and engaged were more likely to continue using cooperative services and maintain long-term commitment.

Reference groups showed a non-significant effect on loyalty. Although social influence shaped satisfaction, it did not directly translate into ongoing loyalty behaviors. Loyalty appears to be driven more strongly by personal experiences than by group pressure.

Service quality did not show a significant direct effect on loyalty. While service quality improved satisfaction, it did not independently influence long-term loyalty. This finding suggests that satisfaction acts as the primary mechanism linking service quality to loyalty.

Satisfaction had a significant positive effect on loyalty, confirming its central role as a determinant of long-term cooperative engagement. Members who were satisfied with cooperative services demonstrated stronger behavioral intentions to remain loyal.

Overall, the model reveals that Customer Marketing Relationship, Reference Groups, and Service Quality strongly predict Satisfaction as shown in Figure 2. Satisfaction is a primary driver of loyalty. Service quality and reference groups do not directly influence loyalty, highlighting the mediating role of satisfaction. Relationship marketing emerges as the strongest direct predictor of loyalty. These findings underscore the importance of maintaining strong relational strategies and high service standards to foster long-term member commitment within the Rimba Mutiara Bango Cooperative.

Descriptive analysis was used to summarize respondent characteristics and general trends in perceptions toward Customer Marketing Relationship, reference groups, service quality, satisfaction, and loyalty. Across all variables, respondents reported relatively high levels of agreement with positive statements regarding cooperative performance. This descriptive trend indicates favorable member experiences within the Rimba Mutiara Bango

Cooperative, consistent with the cooperative's documented growth in financing participation over the past three years.

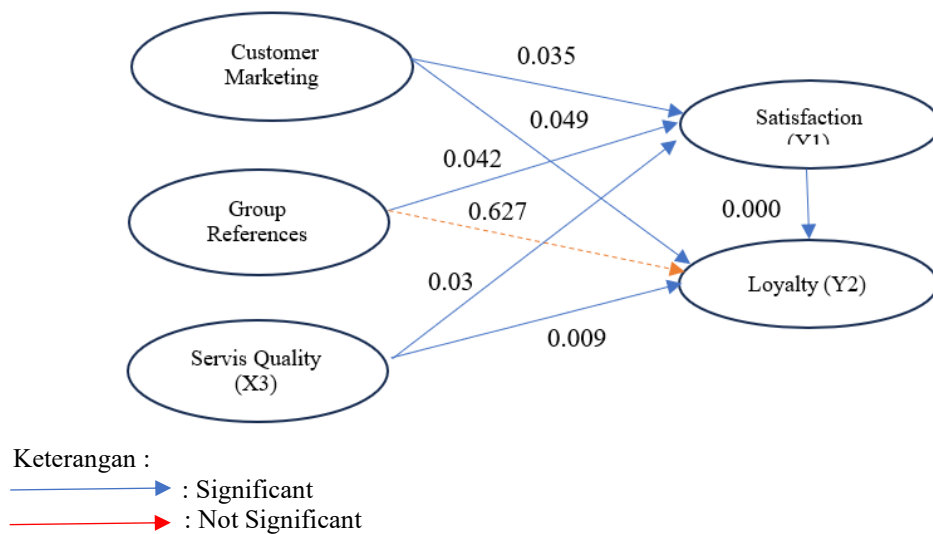


Figure 2. Final Path Analysis Model

DISCUSSION

The Effect of Customer Marketing Relationship on Cooperative Member Satisfaction

The results of the analysis show that Customer Marketing Relationship (CMR) has a significant effect on Cooperative Member Satisfaction. This finding is in line with (Darmayasa & Yasa, 2021), who emphasize that effective customer marketing relationship can increase customer satisfaction. In the context of the Rimba Mutiara Bango Cooperative, good interaction, continuous communication, and attention to member needs have been proven to increase perceptions of satisfaction with cooperative services. Empirically, the majority of respondents predominantly men of productive age (35–54 years) exhibited high levels of satisfaction, as reflected in an average score of 4.10.

The Influence of Reference Groups on Cooperative Member Satisfaction

This study also found that reference groups have a significant influence on cooperative member satisfaction. These findings support the results of (Vimaladhevi & Thaiyalnayaki, 2024), who stated that reference groups play an important role in shaping satisfaction. In cooperatives, social interactions between members serve as a source of information and comparison, thereby influencing assessments of service quality. This is reflected in the average score of 4.69, which indicates that the influence of reference groups is very high. The fact that members are in their middle productive years makes them more responsive to the opinions of their social environment.

The Effect of Service Quality on Cooperative Member Satisfaction

The Service Quality variable was also proven to have a significant effect on Cooperative Member Satisfaction. These results are consistent with (Swara et al., 2024), who stated that service quality is a major determinant of customer satisfaction. Interestingly, the majority of cooperative members have elementary and junior high school education backgrounds, so their expectations regarding service differ from those of members with higher education. The average score of 4.59 indicates that service quality is considered very good, reflecting high satisfaction with the competence, responsiveness, and reliability of cooperative administrators.

The Effect of Customer Marketing Relationship on Cooperative Member Loyalty

The results of the study indicate that Customer Marketing Relationship has a significant effect on Member Loyalty. This finding supports the study by (M et al., 2023), which confirms that strong marketing relationships can build long-term bonds between organizations and their members. The average response of 4.63 indicates that members consider the relational marketing practices in cooperatives to be at a very good level, thereby strengthening their commitment to remain part of the cooperative.

The Influence of Reference Groups on Cooperative Member Loyalty

Unlike the results on satisfaction, this study found that reference groups did not have a significant effect on member loyalty. This finding contradicts (Reykhan & Moko, 2022), who showed a positive relationship between reference groups and loyalty. This difference can be explained by the characteristics of cooperative members, where loyalty

appears to be more influenced by personal experience, trust, and service quality, rather than by the opinions or social pressure of reference groups.

The Effect of Service Quality on Cooperative Member Loyalty

The Service Quality variable also did not show a significant effect on Member Loyalty. Although the service was rated as very good, the quality of service was not sufficient to encourage long-term loyalty. Unlike (Rafi & Nugroho, 2022), who found a positive effect in the context of microfinance institutions, the insignificant effect in this study can be attributed to the fact that cooperative members place more emphasis on emotional factors such as personal experience and trust, rather than solely on service quality.

The Effect of Member Satisfaction on Member Loyalty in Cooperatives

This study confirms that member satisfaction has a significant effect on member loyalty, in line with the findings of (Iqbal & Wahyudin, 2025). Members who are satisfied with the cooperative's services tend to show a stronger commitment to remaining members. The relatively high loyalty score (average of 4.43) indicates that satisfaction is a major determinant of loyalty at the Rimba Mutiara Banso Cooperative.

CONCLUSION

Based on the results of this study, it can be concluded that the Customer Marketing Relationship variable has a significant effect on cooperative member satisfaction. This shows that motivated cooperative members tend to be more innovative in their teaching approaches. Suggestions for further research include further examining the specific elements of Customer Marketing Relationship that are most effective in increasing satisfaction, as well as exploring additional factors that can strengthen the relationship between relationship marketing and member satisfaction. The Reference Group also has a significant influence on Cooperative Member Satisfaction. This shows that the exchange of knowledge and ideas among cooperative members can encourage innovation in teaching practices. For further research, it is recommended to identify the most effective type of reference group in influencing satisfaction and measure its impact in various types of cooperatives, in order to determine the context in which reference groups can have maximum influence. Service Quality has a significant influence on the satisfaction of cooperative members. This indicates that transformational leaders can encourage cooperative members to be more innovative in their teaching approaches. Further research is recommended to examine the specific components of service quality that most influence member satisfaction and to explore in greater depth how service quality can be better directed towards building long-term satisfaction. Customer Marketing Relationship has a significant influence on Member Loyalty. This confirms the importance of motivation in increasing Member Loyalty. Therefore, further research can focus on aspects of Customer Marketing Relationship that can contribute more to loyalty, as well as developing relationship marketing strategies that can increase member loyalty in the long term. Reference Groups do not have a significant influence on Member Loyalty. This finding suggests that knowledge sharing practices may not directly increase Member Loyalty in the context studied. Future research could explore other factors that may bridge the relationship between reference groups and loyalty, or look at different cooperative contexts to see if different results can be achieved. Service Quality does not have a significant effect on Member Loyalty. This indicates that Service Quality may not directly influence Member Loyalty in the context of this study. Further research could focus on ways in which service quality can be integrated with other elements such as customer experience or trust to achieve a more significant impact on loyalty. Finally, Member Satisfaction has a significant effect on Member Loyalty. This finding confirms that innovation in teaching can increase overall Member Loyalty. To strengthen these findings, further research could explore additional variables that reinforce the relationship between satisfaction and member loyalty, as well as seek intervention models that can be used to increase cooperative member satisfaction as an effort to strengthen loyalty.

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