

Determinants of Loyalty in Prasojo Cooperative, Department of Education and Culture, Sukoharjo Regency

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ABSTRACT

The purpose of this study was to determine the simultaneous (simultaneous) or partial effect of the variables of service quality, product variation, trust and satisfaction on customer loyalty of Prasojo Cooperative, Department of Education and Culture of Sukoharjo Regency. This study took place at Prasojo Cooperative, Department of Education and Culture of Sukoharjo Regency. This type of research is a quality or correlational relationship that will explain the asymmetric relationship between the variables studied. The research sample was 80 Prasojo Cooperative customers. Data collection using questionnaires, interviews, observations and documentation. Data analysis techniques using multiple regression tests, F tests, t tests, and determination tests (R^2). The results of the study indicate that service quality, product variation, trust and satisfaction simultaneously and partially have a positive and significant effect on customer loyalty of Prasojo Cooperative, the higher the level of service quality, product variation, trust and satisfaction, the higher the customer loyalty of Prasojo Cooperative, and the calculation result of Adjusted R Square (R^2) = 0.489, meaning that the contribution of the variables of service quality, product variation, trust and satisfaction to customer loyalty of Prasojo Cooperative is influenced by 48.9% while the remaining 51.1% is influenced by other factors not explained in the study.

Keywords: service quality, product variation, trust, satisfaction, and customer loyalty.

ABSTRAK

Tujuan dari penelitian ini adalah untuk mengetahui pengaruh simultan (simultan) atau parsial dari variabel kualitas layanan, variasi produk, kepercayaan dan kepuasan terhadap loyalitas pelanggan Koperasi Prasojo, Dinas Pendidikan dan Kebudayaan Kabupaten Sukoharjo. Penelitian ini berlangsung di Koperasi Prasojo, Departemen Pendidikan dan Kebudayaan Kabupaten Sukoharjo. Jenis penelitian ini merupakan hubungan kualitas atau korelasional yang akan menjelaskan hubungan asimetris antara variabel yang diteliti. Sampel penelitian adalah 80 pelanggan Koperasi Prasojo. Pengumpulan data menggunakan kuesioner, wawancara, observasi dan dokumentasi. Teknik analisis data menggunakan uji regresi ganda, uji F, uji t, dan uji penentuan (R^2). Hasil penelitian menunjukkan bahwa kualitas layanan, variasi produk, kepercayaan dan kepuasan secara bersamaan dan sebagian berpengaruh positif dan signifikan terhadap loyalitas pelanggan Koperasi Prasojo, semakin tinggi tingkat kualitas layanan, variasi produk, kepercayaan dan kepuasan, semakin tinggi loyalitas pelanggan Koperasi Prasojo, dan hasil perhitungan Adjusted R Square (R^2) = 0,489, artinya kontribusi variabel kualitas layanan, variasi produk, kepercayaan dan kepuasan terhadap loyalitas pelanggan Koperasi Prasojo dipengaruhi oleh 48,9% sedangkan sisanya 51,1% dipengaruhi oleh faktor-faktor lain yang tidak dijelaskan dalam penelitian.

Kata kunci: kualitas layanan, variasi produk, kepercayaan, kepuasan, dan loyalitas pelanggan.

INTRODUCTION

The development of financial institutions in Indonesia is very rapid along with the increasing financing needs of the community. Bank financial institutions or credit institutions often experience problems such as the number of members decreasing from year to year, this is due to the increasing number of banks and other credit institutions operating and competition between other credit institutions. One of the challenges faced by savings and loan cooperatives is in terms of retaining customers and increasing their loyalty.

In general, a cooperative is a joint business entity engaged in the economic sector, whose members are voluntary and based on the principle of equal rights, obliged to carry out an effort aimed at meeting the needs of its members. The main objective of a cooperative business entity is not to seek profit but to serve cooperative members to be more prosperous based on the principle of family. This has also been emphasized in the 1945 Constitution, especially Article 33 paragraph 1 which states that: "The Indonesian economy is structured as a joint effort based on the principle of family. A cooperative is a business entity whose members are individuals or cooperative legal entities, by basing its activities on the principles of cooperatives as well as a people's economic movement based on the principle of family".

Cooperatives that used to feel satisfied with pursuing as many cooperative members as possible, especially because there was little competition and high demand, experienced a decline in members with the presence of new competitors. One of the strategic things that can be done first is to retain members. From here, the need for relationship management between members and the cooperative began to be felt (cooperative members do not move to competitors).

Customer loyalty in cooperatives is an important concept, especially in conditions of very tight competition. In this situation, loyalty to cooperatives is needed so that cooperatives can continue to operate in running their businesses. In addition, maintaining loyalty to each customer is a more effective strategic effort than efforts to attract new customers which require costs in the promotion stage. Customer loyalty is a commitment shown by customers to the use of products and services. If the customer is satisfied, then customer loyalty becomes the payment and does not switch or move to another place (Yentisna, et.al., 2024). According to Griffin and Almira (2021) customer loyalty is a form of behavior from decision-making units to make continuous purchases of goods/services of a selected company.

Factors that influence the increase in member loyalty to cooperatives include service quality, product variety, trust, and satisfaction. In order for members to feel loyal according to the wishes of cooperative members, a cooperative strategy is needed so that cooperative members do not move to other cooperatives and even try to increase cooperative members. Service quality, product variety, trust, and satisfaction are thought to be able to influence the loyalty of cooperative members.

The key to achieving competitive advantage and overall company success is to improve service quality. Service quality can be said to be an indication of customer satisfaction, if the service received by the customer is in accordance with their expectations, the customer will be satisfied with the service (Aulia, 2021). Service

quality is very important in the banking business, service quality is assessed from the ability to meet customer expectations and is also a trait and characteristic related to products, services, people, processes and the environment that have a perception in meeting or exceeding an expectation (Hariadji, 2018). The results of research by Hariadji (2018) and Aulia (2021) show that service quality has a significant effect on loyalty.

Another factor that can affect cooperative customer loyalty is product variation, which is the ability to apply creativity in solving problems and finding opportunities. Product variation is a primary function in the entrepreneurial process. Product variation is the number of selected items in each product category (Capriati, 2023). Based on research by Meilaty, et.al., 2020, product variation is an attraction for consumers, especially in providing more varied alternative choices.

Product variation is very important for a company. Product innovation is also one of the impacts of rapid technological change. Rapid technological advances and high levels of competition require every company to continuously vary products which will ultimately increase the competitive advantage of the company. Companies create product variations with a variety of product designs, thereby increasing alternative choices, increasing the benefits or value received by customers, so that product variation is one way for cooperatives to maintain competitive advantage. The results of research by Meilathy (2020) and Capriati (2023) show that product variation has a significant effect on loyalty.

Cooperative is financial institutions that work on the basis of trust. Cooperatives inactivity its operations collect funds from the public and channel the funds back to the public in the form of credit. Law of the Republic of Indonesia Number 10 of 1998 Article 1 paragraph 11 concerning banking explains that the definition of credit is formulated as "The provision of money or bills that can be equated with it based on borrowing between banks and other parties that require the borrower to pay off their debt after a certain period of time with the provision of interest".

Consumer trust in cooperatives is a commitment that is established between cooperatives and customers. Cooperatives provide standardized quality in the products offered, can fulfill needs, and never disappoint customers. As a result, customers can accept and be satisfied with the product, so that customers will return to buy the product. Customer trust refers to customer confidence in the integrity, ability and good intentions of service providers in providing good service and fulfilling promises that have been made (Fathullah, et.al., 2023)

The high level of competition between financial institutions makes each financial institution, which can be a bank or cooperative, compete to issue its marketing strategy in order to win the hearts, build perceptions, and trust of customers towards each cooperative concerned, likewise financial institutions at the district level in the form of cooperatives try their best to maintain customer loyalty. Trust is very important, not only as a differentiating strategy from other companies, but also to ensure their own satisfaction because it gives customers interesting memories of unprecedented experiences (Idris, et.al., 2023). The results of research

by Fathullah, et.al. (2023) and Idris, et.al., (2023) show that trust has a significant effect on loyalty.

Another strategy that can influence customer loyalty is satisfaction. Service quality standards must be applied in order to achieve the expected goals. In addition, companies are also required to satisfy customers by providing appropriate services and added value to customers (Ramadhoni, 2021). Customer satisfaction and dissatisfaction with a product/service as the end of a sales process has its own impact on customer behavior towards a product (Yentisna, et.al., 2024). The results of research from Ramadhoni (2021) and Yentisna, et.al., (2024) show that satisfaction has a significant effect on loyalty.

Prasojo Cooperative, Education and Culture Office, Sukoharjo Regency, it seems that currently each customer has a different perception of service quality, product variety, trust, and satisfaction. Based on this background, in this study the author took the title: "Determinants of Loyalty at Prasojo Cooperative, Education and Culture Office, Sukoharjo Regency".

RESEARCH METHODS

The type of research used in this study is quantitative research with a descriptive approach. This research was conducted at the Prasojo Cooperative, Education and Culture Office of Sukoharjo Regency, with the consideration that the agency requires quality of service, product variety, trust, and satisfaction related to customer loyalty. The selection of the research location was through observation to determine the general description of the cooperative. In conducting this research, the time needed was 6 months starting from observation to the preparation of data results and research conclusions.

The population of the study was Prasojo Cooperative customers who were still active in the last three months, totaling 408 customers, namely from August 1 to October 30, 2024. "The sample is a portion or representative of the population being studied" (Arikunto, 2019: 109). In determining the sample "if the number of subjects is large, it can be taken between 10-15% or 20-25% or more" (Arikunto, 2019: 134). In connection with a population of more than 100, namely 408 people, the author took part of the population as a research sample, namely 80 people (20%). The number of samples used was 80 respondents (20%) who were considered to represent all Prasojo Cooperative customers taken using the simple random sampling technique, simple random sampling is the process of selecting sampling units in such a way that each sampling unit in the population has an equal chance of being selected into the sample. (Istiatin and Sudarwati, 2022: 111).

This study, can be explained that the quality of service, product variety, trust, and satisfaction as independent variables with customer loyalty as the dependent variable. Data collection techniques are data collection methods obtained directly to the research location, to find complete data and related to the problem being studied.

The analysis method using econometrics with a multiple linear regression analysis model was chosen because this analysis is in accordance with the researcher's hypothesis, namely testing the effect of several independent variables on

one dependent variable. This analysis is to determine the effect of independent variables (service quality, product variety, trust, and satisfaction) on the dependent variable (customer loyalty). The statistical analysis technique used is Multiple Linear Regression (Istiatin and Sudarwati, 2022: 149) with the help of the SPSS program for windows release 23 the equation of the three predictors is:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + e$$

Information:

Y	= Customer Loyalty
X1	= Quality of Service
X2	= Product Variations
X3	= Trust
X4	= Satisfaction
a	= constant
b1, b2, b3, b4	= regression coefficient
e	= nuisance variable

RESULTS AND DISCUSSION

Regression Analysis

Table 1. Regression Analysis Results

Independent Variables	Regression Coefficient	t	Significance
(Constant)	-4,973	-1,975	0.052
X1	0.322	4,436	0,000
X2	0.316	3,736	0,000
X3	0.360	4,310	0,000
X4	0.282	3,091	0.003

Source: Primary data processed in 2025.

Based on the table above, the following equation is obtained:

$$Y = -4.973 + 0.322 X_1 + 0.316 X_2 + 0.360 X_3 + 0.282 X_4 + e$$

From this equation it can be interpreted as follows:

a = -4.973 value constant of -4.973, indicating that if the variable service quality, product variety, trust, and satisfaction constant then customer loyalty will increase by -4.973.

b1 = 0.322 the coefficient of the service quality variable (X1) increases by one unit, then customer loyalty is 0.322 with the assumption that product variation (X2), trust (X3), and satisfaction (X4) are constant.

b2 = 0.316 the coefficient of the product variation variable (X2) increases by one unit, then customer loyalty is 0.316 with the assumption that service quality (X1), trust (X3), and satisfaction (X4) are constant.

b3 = 0.360 the coefficient of the trust variable (X3) increases by one unit, then customer loyalty is 0.360 with the assumption that service quality (X1), product variety (X2), and satisfaction (X4) are constant.

b4 = 0.282 coefficient of satisfaction variable (X4) increases by one unit, then customer loyalty is 0.282 with the assumption that service quality (X1), product variety (X2), and trust (X3) are constant.

T-Test

From the results of the t-test in table 1 using the SPSS for Windows release 23 program, the following results were obtained:

a. The Influence of Service Quality (X1) on Customer Loyalty (Y)

From the t-test calculation, it is known that the t-count value is 4.436 > t-table 2.000 with a significance value of 0.000 < 0.05. Because the t-count value > t-table and the significance value are less than 0.05, Ho is rejected and Ha is accepted. Thus, it can be concluded that there is a positive and significant influence between service quality and customer loyalty at the Prasojo Sukoharjo Cooperative.

b. The Effect of Product Variation (X2) on Customer Loyalty (Y)

From the t-test calculation, it is known that the t-count value is 3.736 > t-table 2.000 with a significance value of 0.000 < 0.05. Because the t-count value > t-table and the significance value are less than 0.05, Ho is rejected and Ha is accepted. Thus, it can be concluded that there is a positive and significant influence between product variation and customer loyalty at the Prasojo Sukoharjo Cooperative.

c. The Influence of Trust (X3) on Customer Loyalty (Y)

From the t-test calculation, it is known that the t-count value is 4.310 > t-table 2.000 with a significance value of 0.000 < 0.05. Because the t-count value > t-table and the significance value are less than 0.05, Ho is rejected and Ha is accepted. Thus, it can be concluded that there is a positive and significant influence between trust and customer loyalty at the Prasojo Sukoharjo Cooperative.

d. The Influence of Satisfaction (X4) on Customer Loyalty (Y)

From the t-test calculation, it is known that the t-count value is 3.091 > t-table 2.000 with a significance value of 0.003 < 0.05. Because the t-count value > t-table and the significance value are less than 0.05, Ho is rejected and Ha is accepted. Thus, it can be concluded that there is a positive and significant influence between trust and customer loyalty at the Prasojo Sukoharjo Cooperative.

F Test

Table 2. F Test

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	391,319	4	97,830	19,934	,000a
Residual	368,068	75	4,908		
Total	756,388	79			

Source: Primary data processed in 2025.

The F test statistic is used to determine the influence service quality, product variation, trust, and satisfaction together on customer loyalty of Prasojo Sukoharjo Cooperative. ANOVA test or F test, obtained F count value of 19.934 > F table 2.70 with a significance value of 0.000 < 0.05. Because the F count value > F table and the significance value is smaller than 0.05, it means that there is a significant influence of service quality, product variation, trust, and satisfaction on customer loyalty of Prasojo Sukoharjo Cooperative, then the regression model can be used to predict customer loyalty of Prasojo Sukoharjo Cooperative.

Coefficient of Determination Test (R²)

Table 3. Coefficient of Determination

Model	R	R square	Adjusted R square	Std. Error of the Estimate
1	,718a	,515	,489	2,215

Source: Primary data processed in 2025.

The calculation results with the help of the SPSS for Windows release 23 data processing program, show the Adjusted R Square or determinant coefficient (R²) = 0.489, meaning that the contribution of the variables of service quality, product variation, trust, and satisfaction to customer loyalty of the Prasojo Sukoharjo Cooperative is influenced by 48.9% while the remaining 51.1% is influenced by other factors not explained in the study, due to other unique factors, including: facilities and infrastructure, discounts, gifts, insurance, and others.

Discussion

1. The influence of service quality on customer loyalty of Prasojo Sukoharjo Cooperative

Based on the results of the SPSS table 1 calculation, t count 4.336 > t table 2.000 with a significance value of 0.000 < 0.05, indicating that the quality of service is...significant influence on customer loyalty of Prasojo Sukoharjo Cooperative. The results of this study support previous studies conducted by Hariadji (2018), Aulia (2021), Yentisna (2024), Fathullah (2023), Ramadhan, Ronny, and Ariesa (2023) and research by Sukron and Mahfudz (2024), which stated that service quality can cause customers to have high loyalty. With good service quality by cooperative management such as friendly service and good cooperative facilities, customers feel comfortable in making transactions and loyalty will increase.

The key to achieving competitive advantage and overall cooperative success is to improve service quality. Service quality is very important in cooperative business, service quality is assessed from the ability to meet customer expectations and is also a trait and characteristic related to products, services, people, processes and environments that have a perception in meeting or exceeding an expectation. If the quality of service is improved or repaired, then there is a potential for increasing customer loyalty by that percentage. When the quality of service provided by Prasojo Cooperative is considered good by customers, then customers tend to be more loyal to the cooperative, which in turn can have a positive impact on the growth and sustainability of their business.

2. The influence of product variation on customer loyalty at Prasojo Sukoharjo Cooperative

Based on the results of the SPSS table 1 calculation, t count 3.736 > t table 2.000 with a significance value of $0.000 < 0.05$, indicating that the product variation is...significant influence on customer loyalty of Prasojo Sukoharjo Cooperative. This is in line with research conducted by Meilathy (2020), Hasibuan, Efrida Julianti, et.al. (2022) and Capriati (2023) which shows that product variation has positive and significant influence on customer loyalty.

Product variation is a primary function in the business process. Product variation is the number of selected items in each product category. Based on research by Meilaty, et.al., (2020), product variation is an attraction for consumers, especially in providing more varied alternative choices. Product variation is very important for a cooperative. Product innovation is also one of the impacts of rapid technological change, rapid technological advances and high levels of competition require each cooperative to continuously vary its products which will ultimately increase its competitive advantage over other cooperatives.

Cooperatives create product variations with a wide range of choices, thereby increasing alternatives for customers, increasing the benefits or value received by customers, so that product variation is one way for cooperatives to maintain competitive advantage.

3. The influence of trust on customer loyalty of Prasojo Sukoharjo Cooperative

Based on the results of the SPSS table 1 calculation, t count 4.310 > t table 2.000 with a significance value of $0.000 < 0.05$, indicating high confidence significant influence on customer loyalty of Prasojo Sukoharjo Cooperative. This study is in line with the results of previous studies conducted by Hariadji (2018), Fathullah (2023), Ardiansyah, Zailani, and Widodo (2023), Ramadhan, Ronny, and Ariesa (2023) and Sukron and Mahfudz (2024), that trust has a positive and significant influence on customer loyalty. This shows that the more customers trust the cooperative, the more it can lead to an increase in customer loyalty in Prasojo Sukoharjo.

The high level of competition in financial institutions makes each financial institution in the form of cooperatives compete to issue their marketing

strategies in order to win the hearts of customers, build perceptions, and customer trust in each cooperative concerned, likewise financial institutions in the form of cooperatives try their best to maintain customer loyalty. Trust is very important, not only as a differentiating strategy from other financial institutions, but also to ensure customer satisfaction itself because it gives customers interesting memories of unprecedented experiences.

Trust is a key factor in the relationship between customers (clients) and service providers or businesses (Prasojo cooperative). When customers feel that the cooperative is reliable, honest, and will fulfill its promises, they tend to be more loyal. Trust is often related to the level of customer satisfaction. If customers are satisfied with the service and experience, they get from the cooperative, they tend to be more trusting and loyal. The reputation of Prasojo cooperative in the community or market can also play a role in building customer trust. If the cooperative has built a good reputation as a trustworthy institution, this can affect customer trust. With a high level of trust, customers tend to remain customers of Prasojo cooperative, and may even recommend the cooperative to others.

4. The influence of satisfaction on customer loyalty of Prasojo Sukoharjo Cooperative

Based on the results of the SPSS table 1 calculation, $t \text{ count } 3.091 > t \text{ table } 2.000$ with a significance of $0.03 < 0.05$, indicating customer satisfaction significant influence on customer loyalty of Prasojo Sukoharjo Cooperative. The results of this study support previous studies conducted by Hasibuan, Efrida Julianti, et.al. (2022), Aulia and Hafasnuddin (2021), Hariadji (2018), Yentisna (2024), Fathullah (2023), Ramadhan, Ronny, and Ariesa (2023), Sukron and Mahfudz (2024) which stated that satisfaction can lead to high customer loyalty. The results of the study indicate that satisfaction basically has a high influence in increasing customer loyalty. High trust must always be maintained, and even must be increased in order to be better.

In addition, cooperatives are required to satisfy customers by providing appropriate services and added value to customers. Customer satisfaction and dissatisfaction with a product/service as the end of a sales process has its own impact on customer behavior towards a product. The higher the level of satisfaction felt by customers, the higher the level of customer loyalty of Prasojo Sukoharjo Cooperative. If customers are satisfied with the facilities and profit-sharing system offered by the cooperative, then customer expectations have been met and this will increase their loyalty to the Prasojo Sukoharjo cooperative.

CONCLUSION AND SUGGESTIONS

Based on the results of data analysis and discussion on the determinants of loyalty at the Prasojo Cooperative, Education and Culture Office of Sukoharjo Regency which have been described in, it can be concluded that Service quality, Product

variation, Trust, Satisfaction have a positive and significant effect on customer loyalty of the Prasojo Sukoharjo Cooperative. The results of the calculation of Adjusted R Square or determinant coefficient (R^2) = 0.489, meaning that the amount of contribution of the variables of service quality, product variation, trust and satisfaction to customer loyalty of the Prasojo Sukoharjo Cooperative is influenced by 48.9% while the remaining 51.1% is influenced by other factors not explained in the study. For example: facilities and infrastructure, discounts, gifts, insurance, and others. To increase customer loyalty of the Prasojo Sukoharjo Cooperative, it should continue to provide and maximize its services so that customers feel comfortable when making transactions at the Prasojo Cooperative.

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