

**THE EFFECT OF COOPERATIVE IMAGE OF SERVICE QUALITY AND
PRODUCT QUALITY TOWARDS CUSTOMER SATISFACTION KSU.
KENCANA MAKMUR**

ABSTRACT

his research focuses on customer satisfaction by examining cooperative image, service quality and product quality by using quantitative type research methods with a sample of 100 respondents. Data processing uses validity test, reliability test, classic assumption test, multiple linear regression analysis, T test, F test and determination test. Cooperative T count value is greater than T table which is $1.871 > 1.661$ and the significance value is $0.064 < 0.05$. This means that the cooperative image has a positive and significant effect on customer satisfaction, the calculated T value for Product Quality is $4.954 > 1.661$ and the significance value is $0.000 < 0.05$. And it can be concluded that Service Quality affects Customer Satisfaction, the calculated T value for Product Quality is $2.807 > 1.661$ and the significance value is $0.006 < 0.05$. And it can be concluded that Product Quality has an effect on Customer Satisfaction, F count is greater than F table which is $39.649 > 2.696$, it can be stated that the independent variable (Cooperative Image, Service Quality and Product Quality) simultaneously and significantly affects the dependent variable (Customer Satisfaction) , it can be concluded that the cooperative image, service quality and product quality affect customer satisfaction.

Keywords: cooperative image, service quality, product quality, customer satisfaction.

**PENGARUH CITRA KOPERASI KUALITAS PELAYANAN DAN
KUALITAS PRODUK TERHADAP KEPUASAN NASABAH KSU. KENCANA
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ABSTRAK

Penelitian ini berfokus pada kepuasan nasabah dengan meneliti citra koperasi, kualitas pelayanan dan kualitas produk dengan menggunakan metode penelitian jenis kuantitatif dengan sampel mencapai 100 responden. Pengolahan data menggunakan uji validitas, uji reliabilitas, uji asumsi klasik, analisis regresi linier berganda, uji T, uji F serta uji determinasi. nilai T hitung Citra Koperasi lebih besar dari T tabel yaitu $1,871 > 1,661$ dan nilai signifikansinya $0,064 < 0,05$. citra koperasi berpengaruh positif dan signifikan terhadap kepuasan nasabah, nilai T hitung untuk Kualitas Produk adalah $4,954 > 1,661$ dan nilai signifikansinya $0,000 < 0,05$. Dan dapat di simpulkan bahwa Kualitas Pelayanan berpengaruh terhadap Kepuasan Nasabah, nilai T hitung untuk Kualitas Produk adalah $2,807 > 1,661$ dan nilai signifikansinya $0,006 < 0,05$. Dan dapat di simpulkan bahwa Kualitas Produk berpengaruh terhadap Kepuasan Nasabah, F hitung lebih besar dari F tabel yaitu $39,649 > 2,696$ maka dapat dinyatakan bahwa variabel independen (Citra Koperasi, Kualitas Pelayanan dan Kualitas Produk) secara simultan dan signifikan mempengaruhi variabel dependen (Kepuasan Nasabah), maka dapat di simpulkan bahwa citra koperasi, kualitas pelayanan dan kualitas produk berpengaruh terhadap kepuasan nasabah.

Kata kunci : citra koperasi, kualitas pelayanan, kualitas produk, kepuasan nasabah