

THE INFLUENCE OF SERVICE QUALITY ON THE INTEREST OF SHARIA COOPERATIVE PARTNERS MEDIATED BY SATISFACTION

M. Anwar Rifa'i¹, Marfudin² Jasman³ Mastur⁴

Sekolah Tinggi Agama Islam Darussalam Sumatera Selatan

m.anwarrafiy@gmail.com¹, marfudin211@gmail.com², jasman@stebis-oki.ac.id³,
kangtur7@gmail.com⁴

Abstract

This research was conducted to confirm and unravel the phenomenon of the development of the Asy-Syafi'iyah cooperative which is considered quite rapid in its development in terms of factors that affect the interest of Asy-Syafi'iyah cooperative partners. The factors studied are service quality and satisfaction. The analysis used in this study was path analysis with a structural equation modeling (SEM) model with a research sample of Al-Yanisi Cooperative partners totaling 101 respondents. The results of the study explained that first, the quality of service directly affects the interest in becoming a member of the Asy-Syafi'iyah Tugumulyo Cooperative positively and significantly, which means that the better the quality of service, the interest of partners to become members of the cooperative will also increase. Both service qualities indirectly affect the interest in becoming a member of the Asy-Syafi'iyah Tugumulyo Cooperative through positive and significant service satisfaction, which means that the better the quality of service, it will increase partners' satisfaction, and it will increase the interest of partners to become cooperative members.

Keywords : Quality of Service, Satisfaction, Interest, Cooperatives

A. INTRODUCTION

Financial institutions for the people of today's era are part of funding sources that are very helpful in developing businesses, besides that financial institutions also make it easier to mediate transactions to secure mediators of funds (Ashari 2017). Meanwhile, financial institutions themselves need the community to distribute excess funds to then be distributed back to people who lack funds. Based on its form, MFIs can be divided into three, namely first formal institutions such as Village Banks, Cooperatives, and BMT, secondly semi-formal institutions such as non-governmental institutions and thirdly non-formal institutions such as lottery club (arisan; ind) and release funds (Dumairy 2000). Meanwhile, based on the system and its principles, MFIs are divided into two, namely Conventional Financial Institutions and Islamic Financial Institutions (MFIs). One form of MFIS is sharia cooperatives, or it can also be called BMT (Baitul Mal wat Tamwil).

As an institution in the category of MFIs, Sharia Cooperative is an institution that is not only oriented towards business profit but also has the principle of cooperation (Hudiyanto 2002). Furthermore, sharia cooperatives also seek to create welfare for their members with the principle of mutual assistance in kindness (*at-ta'awun 'alal-birri*). This principle is implemented in the management of operations, products and services so that both parties both get mutual benefits and participate in building an equitable economic order (Hendra 2016).

One of the exits cooperatives in South Sumatra, especially in Ogan Komering Ilir is the Asy-Syafi'iyah Cooperative, which operates with sharia principles, where the practice of financial management refers to Islamic law and avoids practices forbidden by religion such as usury, *maisir*, illicit transactions, and others.

Table 1. Development of total assets and members of the Asy-Syafi'iyah cooperative In The Years 2015-2019

No.	Development	2015	2016	2017	2018	2019
1.	Cooperative Members	564	677	698	834	1220
2.	Outgoing Cooperative Members		33	12	31	26
3.	Assets	9.554.651.000	16.279.540.000	19.045.535.000	25.776.769.000	33.638.327.000

Source: RAT Book (Annual Member Meeting) 2015-2019.

The data above shows the fairly rapid development of the Asy-Syafi'iyah cooperative from 2015-2019 where for 4 years the total assets have increased from 9.554.651.000 to 33.638.327.000.

A person's decision to become a member of a cooperative is certainly based on certain factors, this is closely related to factors that affect the interest or motivation for a person's actions, such as wants, needs, trust, satisfaction with good service and others. The factor can be sourced from within (*internal*), as well as from outside (*external*). Thus, every activity carried out by individuals always has motivation (Hidayah, Hariani, and Firdaus 2017). Theoretically, product quality and good quality of service can provide an opportunity for an enterprise or institution to interest customers or partners in this case members of the cooperative. Without denying the role of product quality, good service quality can increase good prospects in the concept of competitive strategies between other institutions, because the quality of service can provide customer satisfaction so that it can increase customer interest and even loyalty (Parasuraman, Zeithaml, and Berry 1985).

Based on the theory and reality of the Al-Yanisi Cooperative which continues to experience developments, we are interested in seeing the extent to which the quality of

services of the Asy-Syafi'iyah Cooperative in influencing the satisfaction of members of the Asy-Syafi'iyah Cooperative so as to increase the interest of new members to join as partners.

The quality of service has been discussed in several writings such as Gronroos (1978); Lehtinen (1982); Sasser, Olsen, and Wyckoff (1978). The explanations in their writings about services give three fundamental ideas: *firstly* the quality of services is more difficult to evaluate for the consumer than the quality of the goods. *Both* perceptions of service quality result from the comparison of consumer expectations with actual service performance. *Third*, quality evaluation is not carried out solely on service results; but also involves evaluating the service delivery process.

A recent study that also examined how the quality of service affects customer interest was carried out by several researchers with a variety of different indicators, including Damayanti (2017), Ambarwati (2013), and Ariyanto (2014) with significant positive results, meaning that the better the quality of service, the more customer interest will increase. Furthermore, the same research theme but with variations in path analysis was carried out by Marlin (2017) on 4g services, Ridwan, Pusporini, and Samin (2018) at Bank BNI and Irandha (2016) On Land Route Delivery Services by bringing up satisfaction variables as mediation between service variables to customer loyalty. The results of their study showed the conclusion that *firstly* the quality of service does not affect customer loyalty, *secondly* product quality has a significant effect on customer loyalty, *thirdly* the quality of service does not have a significant effect on customer loyalty through satisfaction variables.

Furthermore, the latest research that examines the effect of service quality on customer satisfaction was studied by quite a lot of researchers, including Susanti (2018), Sigit and Soliha (2017), Ariyanti and Nurmallasari (2015), and Setiawan (2016), with the same result, namely, the quality of service can have a positive effect on customer satisfaction, in the sense that the better the quality of service, the more customer satisfaction will increase.

Further research examining the effect of satisfaction on interest was conducted by Lunnette (2017), and Resti and Soesanto (2016). The results of their research confirm the same conclusion, namely that satisfaction affects customer interest in repurchasing in each of the products they research, namely GYU Kaku Galaxy Mall products, Sifra Beauty Cosmetics products, Garuda Ticket Products and Referring campuses.

The results of these latest studies led researchers to develop variables by analyzing variables through the *structural equation modeling* (SEM) path analysis method approach and with service quality indicators based on the theory formulated by (Parasuraman, Zeithaml, and Berry 1985). In addition, the results of the research above also make this study test a sample of the research population, find out how Asy-Syafi'iyah Cooperative Partners perceive the quality of services provided, how the satisfaction of partners during their time as members of the Asy-Syafi'iyah cooperative

and find out how the interests of partners are built with indicators that researchers will set for later analysis using the path method (*Path Analysis*) as above. The purpose and function of the path analysis is to find out the direct influence of service quality on interest and the indirect influence of service quality on interest through satisfaction.

B. LITERATURE REVIEW

Sharia Cooperatives

Sharia Cooperation is an organization established by the community or certain circles to carry out cooperative activities to raise funds and distribute them back to parties who need an injection of funds based on sharia principles such as *mudharabah agreements*, *murabahah*, *musyarakah* and others legalized in Islam (Hendra 2010).

From some of the opinions of the experts above, it can be concluded that sharia cooperatives are joint business entities consisting of people who carry out certain activities with certain objectives based on sharia principles.

In carrying out activities, sharia cooperatives are run based on the principle of *ta'awun-oriented* kinship, namely mutual assistance advocated by Shari'a as the word of Allah ﷻ :

وَتَعَاوَنُوا عَلَى الْبِرِّ وَالتَّقْوَىٰ وَلَا تَعَاوَنُوا عَلَى الْإِثْمِ وَالْعُدْوَانِ وَاتَّقُوا اللَّهَ إِنَّ اللَّهَ شَدِيدُ الْعِقَابِ

"And please help you in goodness and devotion, and do not help each other in matters of ugliness and enmity, be devoted to ﷻ is a very painful torment" (QS. Al-Maidah : 2)

By that principle that principle, in conducting their business activities, sharia cooperatives must attach importance to the togetherness of an and consider the side of devotion in the process and also avoid the practice of mutual assistance in matters that are considered bad in religion. That is, the exploitation of a cooperative is carried out by, from, and for members in a sharia-based family manner. So, the quality of sharia cooperatives is highly dependent on the decisions and will of the members as a whole in carrying out cooperation.

According to Suyanto and Nurhadi (2003) the foundation of the cooperative is the basis or guideline that must be possessed by any cooperative in determining the direction, goals and activities of the cooperative. In detail the foundations of the cooperative can be described as follows:

1. Foundations of Shari'a

Sharia cooperatives have a sharia foundation. In the sense that sharia cooperatives use contracts that are legal of *syar'i* in carrying out money management activities, such as using *mudharabah*, *musyarakah*, *wakalah bilju'li*, *murobahah* and others as financing, using wadhi'ah contracts as savings (Harahap and Ghozali 2020).

2. The Ideological Foundation of Pancasila

Cooperatives have the ideological foundation of Pancasila. That is, the cooperative must base itself on Pancasila in an effort to achieve its ideals.

3. Structural Foundations

The structural foundation of cooperatives is the 1945 Constitution. Explicitly, article 33 paragraph 1 does not mention cooperatives as one of the structural buildings of the Indonesian economy. However, the words of the family principle that can guarantee the structural existence of cooperatives (kinship) are the principles for all cooperatives.

4. Mental Foundation

Cooperatives have a mental foundation in the form of solidarity and personal awareness. That is, among fellow cooperative members there must be a sense of solidarity, togetherness, a sense of family, being aware of the importance of working together and at the same time having self-confidence.

5. The Cornerstone of Operational

The operational foundation of sharia cooperatives in the form of the Qur'an and Hadith which has been manifested in legal products that have been codified in the book of jurisprudence and also based on MUI fatwas on the management of Islamic financial institutions, also supported by laws and regulations that are mutually agreed upon.

Quality of Service

Quality is the completeness of the features of a product or service that has the ability to provide satisfaction with a need (Kotler and Keller 2012). From this understanding, it can be concluded that the quality of service is an effort to make improvements and improvements and continuously fulfill customer needs so that it can satisfy customers. Quality has a direct relationship with the ability to compete and the level of profit that the company can get.

While serving in this case is defined as a service or service delivered by the owner or company to prospective buyers. Service is a pleasant thing that is given to others accompanied by hospitality and ease in meeting their needs.

In Tjiptono & Chandra The quality of service has been spelled out into twenty-two attributes that have been used as tables (Tjiptono 2007).

Table 2. Atribut Indicator

No.	Dimension	No	Attribute
1	Reliability	1	Providing services as promised
		2	Reliable in handling customer service issues
		3	Delivering services correctly from the first time
		4	Delivering services in accordance with the promised time
		5	Keeping records/ documents without errors
2	Responsiveness	6	Informing customers about the certainty of service delivery time
		7	Prompt / fast service for customers
		8	Willingness to help customers
		9	Readiness to respond to customer requests
3	Assurance	10	Employees who foster the trust of customers
		11	Make customers feel safe while making transactions
		12	Employees consistently be polite
		13	Employees who are able to answer customer questions
4	Empathy	14	Pay individual attention to customers
		15	Employees who treat customers attentively
		16	Really put the interests of customers first
		17	Employees who understand customer needs
		18	Convenient operating time
5	Tangibles (Physical Evidence)	19	Modern equipment
		20	Visually appealing facilities
		21	Clean-looking and professional employees
		22	Materials related to services that have visual appeal

Source: Tjiptono, 2007

Customer Satisfaction

Customer satisfaction is the consumer's response to the evaluation of the perceived discrepancy between the previous expectations and the perceived performance of the product. With the satisfaction of the wants and needs of customers, it has a positive impact on the company. If consumers are satisfied with a product or service, of course, these consumers will always use or consume the product continuously (Kotler and Keller 2012).

To determine the level of customer satisfaction, there are five main factors that must be considered by the company. According to (Othman and Owen 2011) the five factors are:

1. Product quality. Consumers will feel satisfied if the results of their evaluation show that the products they use are of high quality.
2. Quality of service. Consumers will feel satisfied if they get good service or what is as expected.
3. Emotional. Consumers will feel proud and get confident that others will be amazed at him when using products or services with certain brands that tend to have a higher level of satisfaction.

According to Dharmarista et al. (2008), The indicators of customer satisfaction are:

1. The feeling of satisfaction (in the sense of satisfaction with the product and its service) Is an expression of the feeling of satisfaction or dissatisfaction from customers when receiving good service and quality products from the company.
2. Will recommend to others That is, customers who feel satisfied after using a product or service will tell it to others and be able to create new customers for a company.
3. Fulfillment of customer expectations after buying a product, namely whether or not the quality of a product or service is in accordance with the quality of a product or services after purchasing a product with the expectations desired by the customer.

Interest

According to Slameto (2010), interest is a sense of preference and a sense of interest in something or activity without anyone telling. Where if someone is interested in an activity, they will pay attention to the activity consistently with a sense of pleasure because it comes from within someone based on liking and there is no coercion from outside parties. There are several factors that underlie interest according to experts, namely:

1. Product quality
2. Quality of service
3. Satisfaction

By far, the theory of the most dominant factors influencing the interest that many experts put forward is product quality, service quality and satisfaction.

There are four indicators of interest, namely: feelings of pleasure, member interest, member attention, and member engagement (Wasty 2012). Each of these indicators is as follows:

1. Feelings of Pleasure

A member of the cooperative or prospective member who has feelings of pleasure or liking for a business entity that wants to be followed, then the member will continue to follow the development of the cooperative.

2. The attention of cooperative members

Attention is the concentration or activity of the soul towards observation and understanding, leaving aside anything else than that. Members or prospective members of the cooperative who have an interest in a particular object, will naturally pay attention to the object.

3. Member interest

It deals with impulses that encourage to tend to feel attracted to people, objects, activities or it can be affective experiences stimulated by the activity itself.

C. RESEARCH METHODS

This type of research is quantitative, which is a type of research carried out with the characteristic of processing data in the form of numbers to test a hypothesis (Sugiyono 2013). Thus, quantitative research that researchers use according to the theme can be narrowed down as research in a population by taking certain samples using certain research instruments which then the set of all studies is called data. The collected data is then analyzed using certain analysis methods in accordance with the rules of statistical science (Sugiyono 2013).

With regard to the analysis technique, namely *Path Analysis* with the SEM model, the three variables that have been described are *latent* variables, each of which has a manifest variable. The *manifest* variable is an indicator of each *latent* variable. The explanation of *latent* variables and *manivest* variables is as follows:

1. Latent Variable

A latent variable is one that cannot be measured directly but rather can only be measured by one or more manifest variables that are indicators. Latent variables can also be *referred to as unobserved variables* (Grapentine 2000). In this study, each endogenous, exogenous and mediated variable is a latent variable in which a manifest variable is contained.

2. Manifest Variable

Manifest variables are directly measurable indicator variables contained in latent variables as indicators. Manifest variables are also called *observed variables*. Thus any indicator describing endogenous, exogenous and mediated variables, is a manifest variable.

Table 4. Breakdown of Research Variables

Let	X	Quality of Service	With	Satisfaction	And	Interest
Manifest	X1	Reliability	Z1	Feelings of Satisfaction	Y1	Feelings of Pleasure
	X1	Responsiveness	Z2	Fulfillment of Member Expectations	Y2	Member Interest
	X3	Guarantee	Z3	Always Use	Y3	Member

				Products or Services		Attention
	X4	Empathy			Y4	Member Engagement
	X5	Physical Evidence				
	X6	Compliance				

Source: Grapentine, 2000

Data collection techniques are used to collect data according to research procedures so that the required data is obtained. According to Sugiyono (2012), data collection techniques are the most strategic step in research, because the main purpose of the study is to collect data. Data *collection* techniques in this study used observation techniques, documentation and questionnaires.

The metode analysis used in this study is *Path analysis* with a *Structural Equation Modeling* (SEM) model. *Path analysis* is an analytical method with the aim of testing the direct influence between two variables and indirect influence between three variables, one of which is the mediation variable (Sarwono 2011). Meanwhile, *the structural equation modeling* (SEM) model can be explained as a research model by using *latent* variables containing manifest variables as measurable indicators. To test *the PATH* SEM analysis, researchers use analytical tools in the form of STATA Software.

The stages of *the SEM path* analysis itself must go through at least five stages (Latan and Selva 2013) namely: 1. model specifications; 2. model identification; 3. Model estimation; 4. model evaluation; 5. modification or respecification of the model. Basically, this study consists of three stages and runs with reference to the STEPS of *the SEM path* above as well as the addition of some basic steps outside the *SEM path*.

After all the data is obtained and meets the minimum requirements of the research sample, the data begins to be analyzed using the *Path analysis* model SEM method. The data collected before being analyzed, checked first whether they have met the conditions or not, such as the absence of data *outliers*. After the data has been successfully processed and analyzed, the next step is the drawing of conclusions that refer to the formulation of the problem.

D. RESULTS AND DISCUSSION

Result

1. The Effect of Service Quality Directly on The Interest of Becoming a Member of the Asy-Syafi'iyah Tugumulyo Cooperative

The results showed that there was a direct influence on the quality of service on the interest in becoming a member of the Asy-Syafi'iyah Tugumulyo Cooperative. The result is indicated by a probability value of 0.02 less than 0.05, this result is

supported by a positive coefficient of determination value of 2.1754511 as the results of the analysis output below. Thus then H1 is accepted and Ho is rejected.

Table 5. Test effect of X on Y

SEM	Coef	Stand. Error	Prob
X ke Y	2.1754511	.13944721	0.020

Source: analysis

Data processed from Stata output results (See Appendix to Latent Variable Influence Test)

- The Effect of Service Quality Indirectly on The Interest of Becoming a Member of Asy-Syafi'iyah Tugumulyo Cooperative Through Service Satisfaction
The results showed an indirect influence of service quality on interest mediated by satisfaction. The result is indicated by the Z value of *the sobel test* of 2.13377943 which is greater than 1.96. Thus then H1 is accepted and Ho is rejected.

Table 6. Test the Effect of X to Z and Z to Y

SEM	Coef	Stand. Error	Prob
X to Z	1.1500166	.2658452	0.000
Z to Y	1.1900651	.4221954	0.047

Source: analysis

Data processed from Stata output results (See Appendix to Latent Variable Influence Test)

Table 7. Test Z Sobel

Z Sobel	Test Statistic	Std. Error	p-value
Sobel Test	2.13377943	0.57743091	0.044190001

Source: analysis

The data is processed from the output results of <http://quantpsy.org/sobel/sobel.htm>.

Discussion

- The Effect of Service Quality Directly on The Interest of Becoming a Member of the Asy-Syafi'iyah Tugumulyo Cooperative
The results of the study explained that the quality of service directly affects the interest in becoming a member of the Asy-Syafi'iyah Tugumulyo Cooperative significantly and positively, which means that the better the quality of service, the interest of partners to become members of the Asy-Syafi'iyah Cooperative will increase.

This result supports several previous studies, among them the *first* study conducted by Wulandari and Marlana (2020) which explains the results of his research that service quality affects repurchase interest, *both* studies conducted by Adriani and Warmika (2019) with the results of service quality having a positive and significant effect on the intention to reuse, *the three* studies conducted by Damayanti (2017), which explains that the quality of service has a positive effect on customer interest in saving at Bank Syariah Mandiri branch X. *Fourth* research conducted by Sigit and Soliha (2017) which explained the results of his research that service quality has a significant and positive effect on customer loyalty. *The five* studies conducted by Setiawan (2016) which explained the results of his research that *service quality, perceived value, trust and customer satisfaction have a strong effect on customer loyalty.*

These results also support the previously explained theories that a good quality of service can provide opportunities for a company or institution to attract customers or partners (Adriani and Warmika 2019) who in this study are members of the cooperative. The next theory also says that for the partners of an Islamic financial institution, services that include reliability, responsiveness, guarantees, empathy, physical evidence, and *compliance* (sharia compliance) are the most dominant factors in influencing customer interest in joining financial institutions, especially factors related to trust such as reliability, guarantees, and *compliance* (Tjiptono 2007). In addition, these factors can also affect the loyalty of customers (Setiawan 2016).

Based on field observations, researchers want to convey several things about services based on indicators. *First*, in this case, the Asy-Syafi'iyah Cooperative carries out cooperation contracts with partners as promised at the beginning of the contract. The spirit of keeping covenants is a form of application of the word of God ﷻ which reads:

وَأَوْفُوا بِالْعَهْدِ إِنَّ الْعَهْدَ كَانَ مَسْئُولًا [الإسراء: 34]

“Keep your promise, indeed the promise will be questioned (accounted for)”

The provisions of the cooperation system in the deliberations are that profits are shared between customers and cooperatives provided that the profits are deducted from the interest rate value every month so that customers get the remaining results from the deduction. These provisions are implemented as agreed between cooperatives and partners, as well as the provisions in cooperation contracts in other contracts, such as *mudharabah contracts*, and *murabahah*.

Secondly, compliance (sharia compliance), in terms of carrying out sharia products, the Asy-Syafi'iyah Cooperative really tries to avoid things that are prohibited by Islamic law, especially the practice of usury based on direct prohibitions in the Qur'an:

وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا [البقرة: 275]

"And Allah ﷻ has legalized the sale and prohibition of usury.

The practice of avoiding Asy-Syafi'iyah cooperative usury is evidenced by the practice of syar'i legal cooperation in every line of financing products offered, which in fiqh studies includes *muamalah mahdhoh* whose orientation is *ribhun* (profit). It's just that there are some things that researchers think need to be criticized, namely regarding the determination of profit-sharing. The revenue share percentage is set unilaterally so that the partners are not given the opportunity to negotiate on the percentage amount, the partners only have a share of the choice between agreeing or disagreeing with the contract offered, thus the partners have no opportunity to change the terms of the profit-sharing percentage let alone the amount. Apart from that, researchers see that the amount of profit-sharing for cooperatives is determined based on the calculation of the amount of interest rates for 1 month, so that the difference between Sharia cooperatives and conventional cooperatives is only a mere contract. In terms of fiqh studies, this is certainly a bit problematic because the profit-sharing criterion offered by fiqh is Syuyu' which is a percentage, not the amount of interest value, so that the essence of the Islamic contract is not carried away completely. Islamic financial institutions should be even more courageous in presenting a complete Islamic system so that the public or customers are no longer overshadowed by the conventional system of Islamic financial institutions (Syato 2018).

2. The Effect of Service Quality Indirectly on The Interest of Becoming a Member of Asy-Syafi'iyah Tugumulyo Cooperative Through Service Satisfaction

The results showed that service quality indirectly affects the interest in becoming a member of the Asy-Syafi'iyah Cooperative through service satisfaction as a mediation variable significantly and positively. This means that the better the quality of service, it will increase partner satisfaction, and when the level of service quality and satisfaction increases, the interest of partners to become members of the Asy-Syafi'iyah Cooperative will also increase.

These results support some of the results of previous research first conducted Mulyapradana, Anjarini, and Harnoto (2020) who explained that the quality of service consisting of physical evidence, reliability, responsiveness, assurance and empathy together has a significant influence on customer satisfaction. The *second* research was conducted by Yuana, Azizah, and Apriliyanti (2016) who stated that service quality affects satisfaction furthermore, the *third* research was conducted by Khairusy and Febriani (2020) which also concluded that the better the quality of service, the better the quality of service, it will increase customer satisfaction so as to increase customer loyalty. The *fourth* research was further

conducted by Susanti (2018) who concluded that service quality affects customer satisfaction positively and significantly. *fifth* studies that have been conducted by Ariyanti and Nurmallasari (2015) which concluded that service quality has a positive effect on customer satisfaction. *Sixth* studies that have been conducted by Hidayat, Akhmad, and Machmud (2015) which explain the results of the study that service quality and customer trust have a direct and indirect effect on customer loyalty mediated by customer satisfaction of Islamic banks in East Java. Although not explicitly similar, some of these studies also provide an overview of the good impact on a company, especially financial institutions in increasing the number of members as a form of partner loyalty based on satisfaction.

The results of the above research, also support the theory that explains that a good quality of service can provide opportunities for a company or institution to attract customers or partners in this case members of the cooperative (P. Wulandari 2019). Without denying the role of product quality, good service quality can increase good prospects in the concept of competitive strategies between other institutions, because the quality of service can provide customer satisfaction so that it can increase customer interest and even loyalty (S. Wulandari and Marlana 2020).

The concept of good service, is part of the form of muamalah recommended in Islam, Allah ﷻ said :

فَبِمَا رَحْمَةٍ مِنَ اللَّهِ لِنْتَ لَهُمْ وَلَوْ كُنْتَ فَظًّا غَلِيظَ الْقَلْبِ لَانْفَضُّوا مِنْ حَوْلِكَ

“So thanks to the mercy of Allah you (Muhammad SAW) were gentle towards them. If you were hard-hearted, they would have kept away from you”.

The above verse specifically commands the Prophet ﷺ to be meek in order to preach so that his people do not stay away from him, this certainly helps him greatly in order to achieve proselytizing success. Thus, what he does can be applied in the context of cooperative management by providing good service, namely by paying attention to service factors so that customers come and join as partners.

Based on observations or observations, researchers found several facts that support the results of the research above, namely the increasing number of partners as cooperative members every year as shown in the table as follows:

Table 8. Increase in the number of members of the Cooperative

Development	2015	2016	2017	2018	2019	2020	2021
Cooperative Members	564	677	698	834	1220	1366	1389

Source: RAT Book (Annual Member Meeting) 2015-2019 and Last Notes on Asy-Syafi'iyah Cooperative Member Data.

The increase in the number of Asy-Syafi'iyah Cooperatives above indirectly provides evidence that the results of the analysis based on questionnaire data have real evidence on the increase in the interest of partners to become members of the Asy-Syafi'iyah cooperative. Thus this research is not only based on mere data analysis but also supported by field data evidence.

E. CONCLUSION

Service quality is a factor that positively affects the satisfaction of partners or customers, with the influence on this satisfaction, the interest of partners to become members of a financial institution will increase. Based on this theory, this research is carried out with a quantitative approach using the *Path SEM* analysis method, using several indicators in each variable, namely reliability, responsiveness, guarantees, empathy, physical evidence, and *compliance* (sharia compliance) as indicators of service quality, then feelings of pleasure, member interest, member attention, and member involvement as indicators of interest, and finally feelings of satisfaction, fulfillment of member expectations, and always using products or services as indicators rather than satisfaction. The results of the study can be briefly explained as follows :

Pertama the quality of service directly affects the interest in becoming a member of the Asy-Syafi'iyah Tugumulyo Cooperative positively and significantly, which means that the better the quality of service, the interest of partners to become members of the cooperative will also increase. *Second* the quality of service affects indirectly due to the interest in becoming a member of the Asy-Syafi'iyah Tugumulyo Cooperative through positive and significant service satisfaction, which means that the better the quality of service, the more it will increase partner satisfaction, and the more partner satisfaction will increase, it will increase the interest of partners to become cooperative members.

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