

THE EFFECT OF ADMINISTRATIVE MANAGEMENT AND SERVICE QUALITY ON MEMBER LOYALTY WITH SATISFACTION AS A MEDIATION VARIABLE IN THE RED AND WHITE SUNTER AGUNG VILLAGE COOPERATIVE

Devia Aura¹, Leni Hartati²

¹²Universitas 17 Agustus 1945 Jakarta, Indonesia

E-mail: deviaaura7@gmail.com, leni.hartati@uta45jakarta.ac.id,

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Abstract

This study aims to analyze the effect of administrative management and service quality on member loyalty, with member satisfaction as a mediating variable in the Merah Putih Sunter Agung Village Cooperative. This study employs an explanatory quantitative approach using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4. The sample consisted of 176 cooperative members selected through total sampling. Data were collected using a five-point Likert scale questionnaire and analyzed through measurement and structural model evaluation. The results show that administrative management and service quality have a positive and significant effect on member satisfaction and member loyalty. Member satisfaction also has a positive and significant effect on member loyalty and partially mediates the effects of administrative management and service quality on member loyalty. The novelty of this study lies in integrating administrative management and service quality within a single mediation model and applying it to the Merah Putih Village Cooperative as a new-generation cooperative established under Presidential Instruction No. 9 of 2025. The findings emphasize that strengthening administrative governance and service quality is essential for enhancing member satisfaction, loyalty, and active participation.

Keywords: *Administrative Management, Service Quality, Member Satisfaction, Member Loyalty, PLS-SEM*

INTRODUCTION

Cooperatives are one of the pillars of the people's economy that have a strategic role in strengthening the economic resilience of the community at the local level. In a global perspective, *the International Cooperative Alliance* (ICA, 2023) records more than 3 million cooperatives operating worldwide with a membership of 1.2 billion people and absorbing more than 280 million workers. In Indonesia, the Ministry of Cooperatives and SMEs (2024) reported that there are more than 127,000 active cooperatives with total assets exceeding IDR 270 trillion. The role of cooperatives is further strengthened through Presidential Instruction Number 9 of 2025 concerning the Acceleration of the Establishment of Village/Merah Putih Village Cooperatives as an effort to expand community-based economic strengthening at the village and sub-district levels.

The Merah Putih Sunter Agung Village Cooperative is one of the new generation cooperatives formed within the framework of the implementation of the policy. This cooperative was established on June 25, 2025 based on Notary Deed Number 19 and obtained the legalization of a legal entity from the Ministry of Law of the Republic of Indonesia with the number AHU-0075446. AH.01.29.YEAR 2025. In its operations, the cooperative runs a distribution business of Minyakita and SPHP Rice through a weekly mobile distribution system in several service zones in the Sunter Agung area, North Jakarta. Based on the report of the Annual Member Meeting (RAT) for the 2025 Fiscal Year, the cooperative has 176 registered members with a total deposit of IDR 59.85 million, a member spending volume of IDR 494.19 million, and a business margin of IDR 24.71 million. This achievement shows that the cooperative has been able to carry out business activities productively since the first year of its establishment.

However, the participation rate of members is still relatively low. Of the total 176 registered members, only 43 members (24.43%) actively made transactions during the cooperative observation period, while the other 133 members have not shown active participation. This condition shows that the financial success of the cooperative has not been fully followed by optimal member involvement. Based on the results of an interview with the Secretary of

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Cooperatives in April 2026, the low participation of members is influenced by the limited understanding of members about the benefits of cooperatives and the unavailability of savings and loan services which are considered the main needs of members. In addition, cooperatives have also never conducted a formal member satisfaction survey so that the management does not have empirical data on members' perceptions of the quality of service and cooperative administration management.

In the context of membership-based organizations such as cooperatives, member loyalty is an important factor that determines the sustainability of the organization. Oliver (1999) explained that loyalty is a form of psychological commitment of members to continue to use organizational services consistently. Member loyalty can be influenced by various factors, including service quality and good administrative management. Administrative management includes the activities of recording, reporting, and controlling organizational data in a systematic, orderly, and transparent manner (Daft, 2022; Permenkop No. 9 of 2018). Meanwhile, service quality is measured through the SERVQUAL dimension which includes *tangibles*, *reliability*, *responsiveness*, *assurance*, and *empathy* (Parasuraman et al., 1988). Both factors are believed to have an effect on the formation of member satisfaction which ultimately encourages the loyalty of cooperative members.

Previous studies have shown that the management of Administration and service quality have a positive influence on the satisfaction and loyalty of cooperative members. Hasan et al. (2023) prove that administrative management has a significant effect on the satisfaction of cooperative members. Cahyono et al. (2023) found that service quality had a positive effect on member satisfaction with the empathy dimension as the most dominant indicator. Another study by Rifa'i and Hadi (2022) shows that satisfaction is able to mediate the influence of service quality on cooperative member loyalty. However, most previous studies still tested the relationship between variables partially and more were conducted in savings and loan cooperatives or established cooperatives.

This research has a novelty in the object of research that uses the Merah Putih Village Cooperative as a new generation cooperative as a result of the implementation of Presidential Instruction Number 9 of 2025. In addition, this study integrates administrative management and service quality in one research model with member satisfaction as a mediating variable on cooperative member loyalty. This model is expected to provide an empirical picture of the factors that affect member loyalty to cooperatives that are still in the early stages of organizational development.

Based on this background, this study aims to analyze the influence of administrative management and service quality on member satisfaction and member loyalty in the Merah Putih Sunter Agung Village Cooperative. In addition, this study also aims to examine the influence of member satisfaction on member loyalty and analyze the role of member satisfaction as a mediating variable in the relationship between administrative management and service quality on member loyalty.

LITERATURE REVIEW

Grand Theory

Relationship Marketing Theory proposed by Leonard L. Berry (1983) is the grand theory underlying this research. The theory explains that the success of a service organization is not only determined by its ability to acquire new customers or members, but also by its ability to build long-term relationships through quality service and good relationship management. An ongoing relationship will create satisfaction, increase trust, and ultimately drive member loyalty. In the context of cooperatives, orderly, accurate, transparent, and responsive and reliable service quality management are important factors in shaping member satisfaction. This satisfaction further strengthens members' commitment to continue using cooperative services, actively participating, and recommending cooperatives to other parties. Therefore, Relationship Marketing Theory is the right foundation to explain the relationship between administrative management, service quality, member satisfaction, and member loyalty in this study.

Cooperative Administration Management

Administrative management is an important part of the sustainability of cooperative organizations because it is related to the process of recording, reporting, archiving, and controlling organizational data in a systematic and transparent manner. In the context of cooperatives, good administration not only functions as a tool of organizational control, but also as a form of accountability of the management to members. Daft (2022) explains that organizational administration is a coordination process that includes planning, organizing, directing, and controlling to achieve organizational goals effectively. In cooperatives, administrative management is also regulated through the Regulation of the Minister of Cooperatives and SMEs Number 9 of 2018 concerning the Implementation and Development of Cooperatives.

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Orderly and transparent administrative management can increase members' trust and comfort in the cooperative. Members will more easily obtain information about deposits, transactions, and organizational activities so as to encourage the formation of a positive perception of the cooperative. Hasan et al. (2023) prove that administrative management has a positive and significant effect on the satisfaction of cooperative members. Research by Prasetyo and Meiranto (2022) also shows that cooperatives with a structured administrative system have a higher level of member satisfaction than cooperatives with less orderly administration. In line with this, Muchlisoh et al. (2023) emphasized that digitalization and administrative order are one of the determining factors for the sustainability of village cooperatives, especially in maintaining member trust. However, different findings were shown by Turi and Muharram (2023) who found that the accountability and transparency of cooperative financial statements were not significantly directly proportional to the increase in trust and satisfaction of members in certain ecosystem conditions. In this study, administrative management was measured through five indicators, namely the order of member administrative records, the timeliness of report submission, the transparency of activity and financial information, the neatness of document archiving, and the ease of access to membership and deposit data.

Quality of Service

Service quality is one of the main factors that affect member satisfaction and loyalty in membership-based service organizations. Parasuraman et al. (1988) explained that service quality is the gap between customer expectations and perception of the services received. The SERVQUAL model measures service quality through five main dimensions, namely *tangibles*, *reliability*, *responsiveness*, *assurance*, and *empathy*. In the context of cooperatives, the quality of service reflects the ability of the management to provide fast, precise, friendly, and trustworthy services to members. Good service will shape a positive experience for members so as to increase satisfaction and loyalty to the cooperative. Lovelock et al. (2022) stated that consistent service quality is an important factor in building long-term relationships with customers and members of the organization.

Research by Cahyono et al. (2023) proves that service quality has a positive effect on the satisfaction of cooperative members with *the empathy* dimension as the most dominant indicator. Research by Arifin et al. (2024) also shows that *reliability* and *assurance* are the main factors in shaping member loyalty in digital-based cooperatives. In addition, Supriyanto et al. (2021) found that service quality has a direct effect on member loyalty through increasing member satisfaction. Huda, Wanto, and Hidayat (2026) reveal different empirical facts, where the quality of service only has a positive but not significant impact on member satisfaction because product price factors and economic benefits are considered much more dominant by cooperative members. In this study, the quality of service is measured through the dimensions of *tangibles*, *reliability*, *responsiveness*, *assurance*, and *empathy* which are adjusted to the service characteristics of the village cooperative.

Member Satisfaction

Member satisfaction is a comprehensive evaluation of members on the suitability between initial expectations and the actual performance of the cooperative that is perceived after using organizational services. Oliver (1999) explained that satisfaction is formed when the performance of an organization is able to meet or exceed the expectations of members. In a membership-based organization such as a cooperative, satisfaction is an important factor because it relates to the sustainability of the relationship between members and the organization. Member satisfaction is not only influenced by the quality of service, but also by the quality of organizational management, information transparency, and ease of access to services. Kotler and Armstrong (2021) state that a high level of satisfaction can increase the likelihood of members continuing to use the organization's services and provide recommendations to others.

Some previous research has shown that satisfaction has a strong relationship with cooperative member loyalty. Nandakumar et al. (2022) through a meta-analysis of cooperatives in Asia found that satisfaction has a positive correlation with member loyalty. Research by Rifa'i and Hadi (2022) also proves that satisfaction is able to mediate the influence of service quality on the loyalty of cooperative members significantly. However, Andini's (2022) findings on GKPRI West Java provide a comparison that is not in line, where member satisfaction is proven to have no significant influence on member loyalty in the long term. In addition, the dynamics of the role of satisfaction mediation are also highlighted by Rahman, Razak, and Hakim (2025) who found that there are variations in the form of mediation (*full mediation* versus *partial mediation*) depending on the level of involvement of members. In this study, member satisfaction was measured through five indicators, namely satisfaction with management services, satisfaction with cooperative information, satisfaction with the administrative process, satisfaction with the benefits of the cooperative, and overall satisfaction.

Member Loyalty

Member loyalty is a member's commitment to continue to use the cooperative's services consistently and maintain a long-term relationship with the organization. Oliver (1999) defines loyalty as a deep commitment to repurchase or use services on a sustainable basis despite situational influences that have the potential to lead to a move to another alternative. In this study, loyalty is treated as a multidimensional construct that includes *behavioral loyalty* and *attitudinal loyalty*. Behavioral loyalty is reflected through the frequency of service use and members' participation in cooperative activities, while attitudinal loyalty is reflected in members' willingness to recommend the cooperative and maintain relationships with the organization.

Zeithaml et al. (2018) explain that member loyalty is formed through positive experiences that are consistently felt in interactions with the organization. In the context of cooperatives, member loyalty has an important role because it is related to business sustainability, organizational stability, and member participation in cooperative activities. Research by Rather and Hollebeek (2021) shows that member loyalty is influenced by the quality of the organization's relationship with members through a positive service experience and high level of satisfaction. Therefore, improving the quality of service and good administrative management is expected to strengthen the loyalty of cooperative members. In this study, member loyalty was measured through five indicators, namely the desire to use cooperative services again, the consistency of transactions in the cooperative, the willingness to recommend the cooperative to other parties, the commitment to maintain membership, and participation in cooperative activities.

Hypothesis Development

The Effect of Administrative Management on Member Satisfaction

Administrative management is the main foundation in ensuring the operational effectiveness of cooperatives. Administration that is managed in an orderly, accurate, transparent, and timely manner makes it easier for members to access information, obtain services, and ensure that each of their rights and obligations is properly recorded. This condition is able to increase members' sense of security and trust in cooperatives so as to form a positive perception of the quality of organizational management. The better the administrative system implemented, the higher the level of satisfaction that members feel because the services received are considered professional, accountable, and in accordance with expectations. The findings of Hasan et al. (2023) show that administrative management has a positive and significant effect on the satisfaction of cooperative members.

H1: Administrative management has a positive and significant effect on member satisfaction.

The Effect of Service Quality on Member Satisfaction

The quality of service is an important factor that determines the level of satisfaction of members in service organizations, including cooperatives. Service that is fast, responsive, friendly, reliable, and able to provide solutions to the needs of members will increase the positive experience while interacting with the cooperative. When the service received is in accordance with or even exceeds the expectations of members, members will feel satisfied and have a better assessment of the cooperative's performance. On the other hand, inadequate service can reduce the level of satisfaction and trust of members. Research by Cahyono et al. (2023) proves that service quality has a positive and significant effect on the satisfaction of cooperative members.

H2: The quality of service has a positive and significant effect on member satisfaction.

The Effect of Administrative Management on Member Loyalty

Effective administrative management not only improves operational efficiency, but also builds members' trust and commitment to the cooperative. A transparent, accurate, and accountable administrative system reflects professional organizational governance so that members feel confident that their rights and interests are protected. This trust encourages members to maintain their membership, increase participation, and continue to utilize cooperative services in the long term. Thus, the better the administrative management that is implemented, the higher the loyalty of members to the cooperative.

H3: Administrative management has a positive and significant effect on member loyalty.

The Effect of Service Quality on Member Loyalty

Member loyalty is a consequence of a consistent and quality service experience. Members who receive fast, friendly, responsive, and trustworthy service are more likely to build a long-term relationship with the cooperative.

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Superior service quality not only increases the comfort of members, but also strengthens their commitment to continue using cooperative services and recommending them to other prospective members. Therefore, improving the quality of service is an important strategy in maintaining member loyalty.

H4: The quality of service has a positive and significant effect on member loyalty.

The Influence of Member Satisfaction on Member Loyalty

Member satisfaction is a major factor that drives the formation of loyalty. Members who feel their needs and expectations are met will have a greater tendency to maintain relationships with the cooperative, increase the intensity of service use, and make positive recommendations to others. Conversely, dissatisfied members have the potential to reduce participation and even terminate their membership. Therefore, the higher the level of member satisfaction, the stronger the loyalty formed. Research by Nandakumar et al. (2022) proves that member satisfaction has a positive and significant effect on cooperative member loyalty.

H5: Member satisfaction has a positive and significant effect on member loyalty.

The Role of Member Satisfaction Mediation on the Relationship of Administrative Management to Member Loyalty

Good administrative management does not automatically generate member loyalty, but first forms satisfaction through orderly, transparent, and accountable administrative services. When members are satisfied with the administrative processes that the cooperative runs, they will have a higher level of trust and commitment to maintaining the relationship with the cooperative. Thus, member satisfaction becomes an important mechanism that explains how administrative management is able to increase member loyalty.

H6: Member satisfaction mediates the influence of administrative management on member loyalty.

The Role of Member Satisfaction Mediation on the Relationship of Service Quality to Member Loyalty

Superior service quality will create a positive experience that increases member satisfaction. This satisfaction then develops into a commitment to continue using the cooperative's services, maintaining membership, and providing recommendations to other parties. In other words, the influence of service quality on loyalty does not only occur directly, but also through member satisfaction as a psychological mechanism that strengthens the relationship. Therefore, member satisfaction is seen as a mediating variable that explains the process of forming loyalty due to good service quality.

H7: Member satisfaction mediates the influence of service quality on member loyalty.

CONCEPTUAL FRAMEWORK

Based on theoretical studies and previous research results, this study develops a model of the direct and indirect relationship between administrative management, service quality, member satisfaction, and member loyalty. Administrative management (X_1) and service quality (X_2) are assumed to have a direct effect on member satisfaction (Z) and member loyalty (Y). Furthermore, member satisfaction plays a role as a mediating variable that bridges the relationship between administrative management and service quality to member loyalty.

This research model is designed in a simple and focused manner to adjust the complexity of the model to the size of the research sample, so that the parameter estimation produced through the *Partial Least Squares Structural Equation Modeling* (PLS-SEM) approach can be more stable and reliable. The conceptual framework of this study explains the relationship between administrative management and service quality on member loyalty both directly and indirectly through member satisfaction as mediation variable. Administrative management and service quality are assumed to be able to increase member satisfaction which further strengthens the loyalty of cooperative members.

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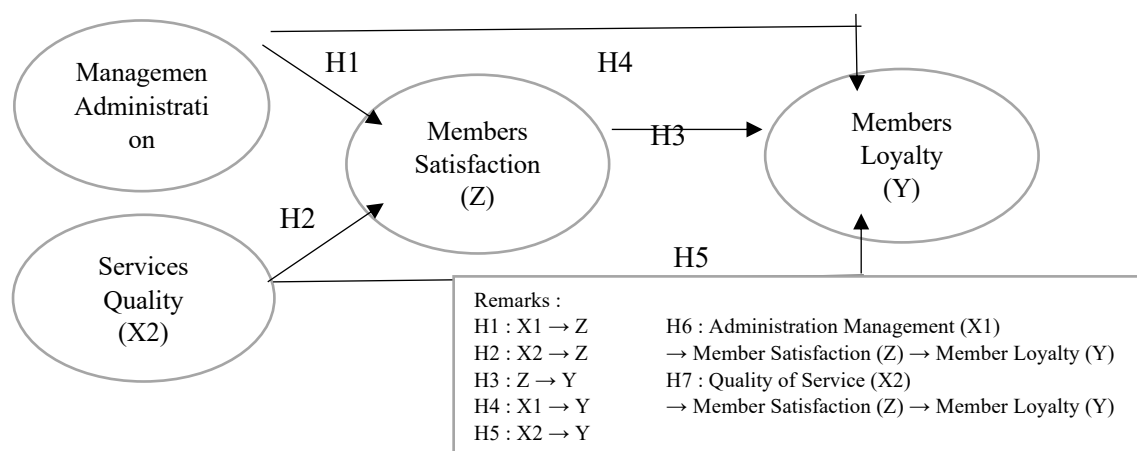


Figure 1. Research Conceptual Framework
(Source: Developed for Research, 2026)

RESEARCH METHODS

This study employed a quantitative approach with an explanatory research design to examine the effects of administrative management and service quality on member loyalty, with member satisfaction serving as a mediating variable. The research was conducted at the Merah Putih Sunter Agung Village Cooperative in North Jakarta. Data were collected using a structured questionnaire with a five-point Likert scale, while secondary data were obtained from the cooperative's Annual Member Meeting (RAT) reports, administrative documents, and relevant scientific literature. The study analyzed four variables: administrative management (X1) and service quality (X2) as independent variables, member satisfaction (Z) as the mediating variable, and member loyalty (Y) as the dependent variable. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4 to evaluate both the measurement model and the structural model, including the direct and mediating effects among the variables.

Respondent Characteristics

Before discussing the results of the model testing, the following is presented an overview of the characteristics of the research respondents which include age, gender, and length of membership in the cooperative. Respondent characteristics are important to understand the demographic profile of the 176 registered members who are part of the population as well as the sample of this study (total sampling).

Table 3.1 Characteristics of Respondents

Category	Groups	Frekuensi (n)	Persentase
Gender	Male	62	35,2%
	Women	114	64,8%
Age	< 30 Year	11	6,2%
	30 - 40 Year	63	35,8%
	41 - 50 Year	49	27,8%
	51 - 60 Year	40	22,7%
	> 60 Year	13	7,4%
Membership Length	1 - 4 Months	86	48,9%
	5 - 8 Months	47	26,7%
	9 - 12 Months	43	24,4%

(Source: Primary data processed, 2026)

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Variable Operational Definition

The operational definition of a variable is used to provide clear boundaries to research variables so that they can be measured empirically through research indicators.

1. Administrative Management (X1)

Administrative management is the process of managing cooperative data and information that is carried out in a systematic, orderly, transparent, and easily accessible manner to members to support the effectiveness of cooperative organization management, as stipulated in the Regulation of the Minister of Cooperatives and SMEs Number 9 of 2018 concerning the Implementation and Development of Cooperatives.

2. Quality of Service (X2)

The quality of service was measured based on the SERVQUAL model (Parasuraman et al., 1988) which included the condition of physical facilities, reliability of services, responsiveness of administrators, service guarantees, and empathy for cooperative members.

3. Member Satisfaction (Z)

Member satisfaction is the level of conformity between members' expectations and the cooperative's service and management received after using cooperative services.

4. Member Loyalty (Y)

Member loyalty is the commitment of members to continue using cooperative services, maintaining long-term relationships with cooperatives, and recommending cooperatives to others (Oliver, 1999).

Table 3.2 Variable Operations

Variable	Indicator	Source	Scale
Administrative Management (X1)	- Administrative record order - Timeliness of report submission - Transparency of cooperative information - Availability of document archives - Ease of access to member data	Hasan et al. (2023); Muchlisoh et al. (2023); Permenkop UKM No. 9 Tahun 2018	Likert
Quality of Service (X2))	- Tangible - Reliability - Responsiveness - Insurance - Empathy	Arifin et al. (2024); Lovelock et al. (2022); Parasuraman et al. (1988)	Likert
Member Satisfaction (Z)	- Satisfaction with service - Satisfaction with information - Satisfaction with administration - Satisfaction with the benefits of the cooperative - Overall satisfaction	Kotler & Armstrong (2021); Nandakumar et al. (2022)	Likert
Member Loyalty (Y)	- Desire to use the service again - Consistency of transactions in cooperatives - Willingness to recommend cooperatives - Commitment to maintaining membership - Participation in cooperative activities	Rather & Hollebeek (2021); Jaakkola & Terho (2021); Oliver (1999)	Likert

Administrative management is measured through five indicators, namely the order of administrative records, the timeliness of report submission, information transparency, document archiving, and ease of access to member data. Service quality is measured based on the dimensions of SERVQUAL which include *tangibles*, *reliability*,

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responsiveness, assurance, and empathy (Parasuraman et al., 1988). Member satisfaction is measured through five indicators, namely satisfaction with service, satisfaction with information, satisfaction with administration, satisfaction with the benefits of the cooperative, and overall satisfaction. Meanwhile, member loyalty is measured through five indicators, namely willingness to use services again, consistency of transactions, willingness to recommend cooperatives, commitment to maintaining membership, and active participation in cooperative activities.

Data analysis was carried out using *Partial Least Squares Structural Equation Modeling* (PLS-SEM) with the help of SmartPLS 4. Model evaluation includes *outer model* and *inner model tests*. The *outer model* test was carried out through *convergent validity, discriminant validity, and composite reliability* tests. Hypothesis testing was carried out using a *bootstrapping* technique with a significance level of 5%. The use of the PLS-SEM method was chosen because it is predictive and able to accommodate complex research models with stable parameter estimation (Hair et al., 2022). The sample number of 176 respondents in this study has exceeded the minimum criteria of PLS-SEM based on the 10-times rule, which is ten times the largest number of structural paths leading to a construct in the research model, so that the statistical strength of the model estimation can be guaranteed.

By involving all 176 registered members as respondents through the total sampling technique, this study has a high level of representativeness because it covers the entire cooperative population without exception. Hair et al. (2022) explain that PLS-SEM with an adequate sample size results in more stable and reliable parameter estimation, as well as improves the generalization ability of research findings. Therefore, the use of a sample of 176 respondents in this study strengthens the validity and reliability of the results of the PLS-SEM analysis produced.

RESULTS AND DISCUSSION

The sampling in this study consisted of 176 respondents who were all registered members of the Merah Putih Sunter Agung Village Cooperative. The tests in this study were processed using Partial Least Squares Structural Equation Modeling (PLS-SEM) analysis with the help of the SmartPLS 4 application.

Descriptive Analysis

Descriptive analysis is one of the methods used to convey data, which is obtained through data collection to process data to be submitted (Martias, 2021). This study utilizes the smallest values, largest values, averages, and standard deviations of each variable consisting of the variables of Administrative Management, Service Quality, Member Satisfaction, and Member Loyalty.

Table 4.1 Descriptive Statistical Test

Variable	N	Minimum	Maximum	Mean	Standar Deviasi	Persentase
Administrative Management	176	1	5	4,064	1,010	81,3%
Quality of Service	176	1	5	4,093	0,978	81,9%
Member Satisfaction	176	1	5	4,142	0,939	82,8%
Member Loyalty	176	1	5	4,115	1,005	82,3%

(Source: SmartPLS data processing results, 2026)

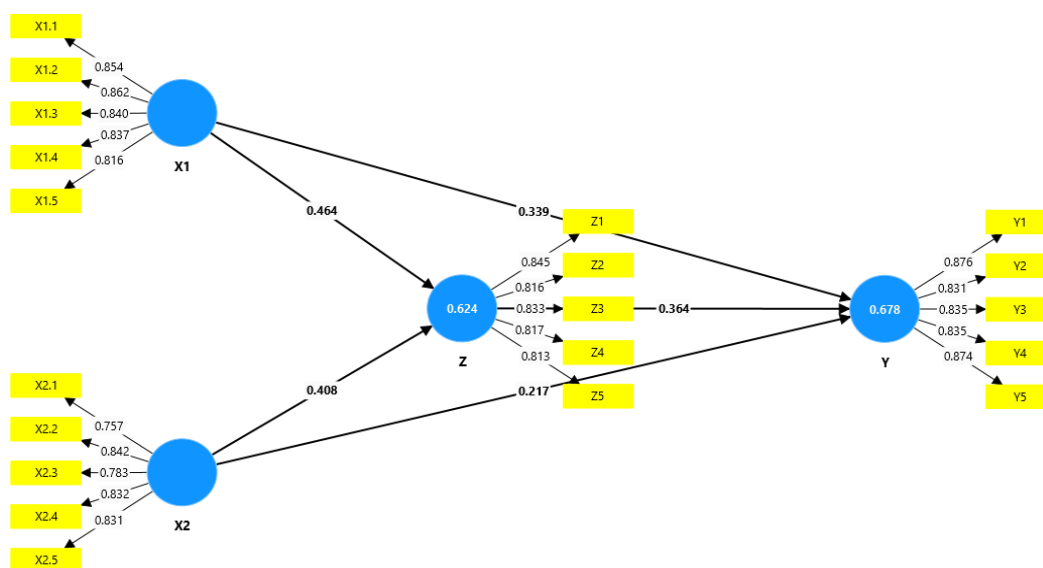
Based on the statistical tests carried out, there are the following conclusions:

1. Descriptive statistical analysis conducted on the Administrative Management variable showed that the smallest value was 1, and for the largest value 5, with a mean value of 4.064 and a standard deviation value of 1.010 with a percentage of 81.3%.
2. Descriptive statistical analysis conducted on the Service Quality variable showed that the smallest value was 1, and for the largest value 5, with a mean value of 4.093 and a standard deviation value of 0.978 with a percentage of 81.9%.
3. Descriptive statistical analysis conducted on the Member Satisfaction variable showed that the smallest value was 1, and for the largest value 5, with a mean value of 4.142 and a standard deviation value of 0.939 with a percentage of 82.8%.
4. Descriptive statistical analysis conducted on the Member Loyalty variable showed that the smallest value was 1, and for the largest value was 5, with a mean value of 4.115 and a standard deviation value of 1.005 with a percentage of 82.3%

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Test Measurement Model (*Outer Model*)



(Source: SmartPLS data processing results, 2026)

Based on Figure 2, the results of the *loading factor* analysis show values that exceed 0.70 in all indicators. This value indicates that all indicators used in this study can be considered valid or valid (convergent validity is met).

1. Validity and Reliability Test

Table 4.2 Validity and Reliability Tests

Variable	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Administrative Management	0,897	0,899	0,924	0,709
Quality of Service	0,869	0,878	0,905	0,656
Member Satisfaction	0,883	0,884	0,914	0,680
Member Loyalty	0,904	0,906	0,929	0,724

(Source: SmartPLS data processing results, 2026)

Validity and reliability tests were carried out to assess the quality of the research instruments. The validity test was evaluated using the *Average Variance Extracted (AVE)* value, while the reliability test was evaluated using *Cronbach's Alpha*, *rho_A*, and *Composite Reliability* values.

1. *Cronbach's Alpha* is used to measure the internal consistency between indicators in a variable. A construct is declared reliable if it has a *Cronbach's Alpha* value > 0.70 . Based on Table 4.2, all variables have a *Cronbach's Alpha* value above 0.70, namely Administrative Management of 0.897, Service Quality of 0.869, Member Satisfaction of 0.883, and Member Loyalty of 0.904. Thus, all variables were declared to have a good level of internal consistency and met the reliability criteria.
2. *rho_A* is a measure of construct reliability used to assess the consistency of indicators in measuring a variable. A construct is declared reliable if it has a value of *rho_A* > 0.70 . Based on the test results, the *rho_A* value in all variables was above 0.70, namely Administrative Management of 0.899, Service Quality of 0.878, Member Satisfaction of 0.884, and Member Loyalty of 0.906. Therefore, all variables are declared reliable.
3. *Composite Reliability* is used to measure the level of internal consistency of a construct based on the contribution of each indicator. A variable is declared reliable if it has a *Composite Reliability* value of > 0.70 . Based on Table 4.2, all variables have a *Composite Reliability* value above 0.70, namely Administrative Management of 0.924, Service Quality of 0.905, Member Satisfaction of 0.914, and Member Loyalty of 0.929. Thus, all variables have met the reliability criteria and have good consistency.

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4. *Average Variance Extracted (AVE)* is used to measure convergent validity, which is the ability of indicators to explain the variables or constructs they measure. A construct is declared to meet the convergent validity if it has an AVE value of > 0.50 . Based on the test results, the AVE value in the Administrative Management variable was 0.709, Service Quality was 0.656, Member Satisfaction was 0.680, and Member Loyalty was 0.724. All AVE values are above 0.50, so all variables are declared to have met the criteria for convergent validity, and this research instrument is suitable for testing structural models at the next stage.

Discriminant Validity

Discriminant validity is used to ensure that each construct in this research model is empirically different from each other. The test was carried out through two criteria, namely the *Fornell-Larcker Criterion*, where the square root of the AVE on the diagonal must be greater than the correlation value between constructs in the same row and column, and the *Heterotrait-Monotrait Ratio (HTMT)*, where the value of the ratio between constructs must be below the threshold of 0.90.

Table 4.3 Fornell-Larcker Criterion (diagonal value = AVE root)

Construct	X1	X2	Y	Z
X1	0,842			
X2	0,637	0,810		
Y	0,740	0,689	0,851	
Z	0,724	0,704	0,762	0,825

(Source: SmartPLS data processing results, 2026)

The root value of each construct is in the diagonal position (X1 = 0.842; X2 = 0.810; Y = 0.851; Z = 0.825) is entirely greater than the correlation value between constructs in the same row and column, so the Fornell-Larcker criterion is met.

Tabel 4.4 Heterotrait-Monotrait Ratio (HTMT)

Construct	X1	X2	Y	Z
X1	-			
X2	0,709	-		
Y	0,820	0,767	-	
Z	0,810	0,794	0,849	-

(Source: SmartPLS data processing results, 2026)

All HTMT values in Table 4.4 are below the 0.90 threshold (the highest value of 0.849 in the Member Satisfaction and Member Loyalty pairs), so the HTMT criteria are also met. With the fulfillment of these two criteria, it can be concluded that Administrative Management, Service Quality, Member Satisfaction, and Member Loyalty are four empirically different constructs (discriminatory validity is met), so they are worth analyzing as separate variables in the structural model

Uji Model Struktural (Inner Model)

1. Uji R-Square (R^2)

Table 4.5 R-Square Value Test (R^2)

Variabel Endogen	R Square	R Square Adjusted
Kepuasan Anggota (Z)	0,624	0,619
Loyalitas Anggota (Y)	0,678	0,672

(Source: SmartPLS data processing results, 2026)

The *R-Square* value on the Member Satisfaction variable of 0.624 indicates that 62.4% of Member Satisfaction variations can be explained simultaneously by Administration Management and Service Quality, while the rest are explained by other factors outside the model. The *R-Square* value in the Member Loyalty variable of 0.678 shows

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that 67.8% of the variation in Member Loyalty can be explained by Administrative Management, Service Quality, and Member Satisfaction together. Based on the criteria stated by Hair et al. (2022), the two values are classified as moderate to strong, which indicates that this research model has adequate *explanatory power* for both endogenous variables.

1. Test Model Fit Criteria

Table 4.6 Test Model Fit Criteria

Criteria	Saturated Model	Estimated Model
SRMR	0,057	0,057
NFI	0,877	0,877

(Source: SmartPLS data processing results, 2026)

The SRMR value of 0.057 is below the recommended threshold of 0.08, so this research model is declared to have a good fit with empirical data. The NFI value of 0.877, although it has not reached 1, is still in the acceptable range given the fairly high complexity of the constructs in this research model. The similarity of values between the saturated model and the estimated model also indicates that the proposed structural model does not experience significant specification deviations, making it suitable for hypothesis testing at a later stage.

1. Effect Size (F-Square)

Table 4.7 F-Square

Jalur	F-Square
Administrative Management > Member Satisfaction	0,341
Quality of Service > Satisfaction Management > Member Satisfaction	0,263
Member Loyalty > Administration Management	0,158
Quality of Service > Member Loyalty	0,068
Member Satisfaction > Member Loyalty	0,155

(Source: SmartPLS data processing results, 2026)

Referring to Cohen's criteria as adopted by Hair et al. (2022), an f^2 value is categorized as small in the range of 0.02, medium in the range of 0.15, and large in the range of 0.35. Based on these criteria, the effect of Administrative Management on Member Satisfaction is relatively large ($f^2 = 0.341$), while the effect of Service Quality on Member Satisfaction is moderate to large ($f^2 = 0.263$). In the second model, the effect of Administration Management on Member Loyalty was moderate ($f^2 = 0.158$), followed by Member Satisfaction on Member Loyalty which was also moderately classified ($f^2 = 0.155$), while the effect of Service Quality on Member Loyalty was relatively small ($f^2 = 0.068$). This pattern emphasizes that Administrative Management makes a greater practical contribution than Service Quality, both to Member Satisfaction and Member Loyalty.

2. Predictive Relevance (Q-Square)

Table 4.8 Q-Square

Variable	Q^2 predict	RMSE	MAE
Member Satisfaction (Z)	0,594	0,654	0,415
Member Loyalty (Y)	0,595	0,653	0,393

(Source: SmartPLS data processing results, 2026)

The Q^2 -predict value of 0.594 on Member Satisfaction and 0.595 on Member Loyalty, both of which are well above zero, shows that this research model has good *predictive relevance* to these two endogenous variables. The relatively low RMSE and MAE values for each variable also strengthen the evidence that the model is able to predict

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data *out-of-sample* with a controlled error rate. Thus, the structural model built in this study is not only good at explaining the relationship between variables (*explanatory power*), but also has adequate predictive *power*.

Bootstrapping

1. Direct Effect

Table 4.9 Direct Effect

Hypothesis	Jalur	Original Sample	T-Statistics	P-Values	Remarks
H1	X1 -> Z	0,464	4,025	0,000	Significant
H2	X2 -> Z	0,408	3,827	0,000	Significant
H3	X1 -> Y	0,339	2,280	0,023	Significant
H4	X2 -> Y	0,217	2,545	0,011	Significant
H5	Z -> Y	0,364	2.605	0.009	Significant

(Source: SmartPLS data processing results, 2026)

The five direct influence pathways proved significant ($P\text{-Values} < 0.05$). H1 – Administrative Management had a positive and significant effect on Member Satisfaction (0.464; $t = 4.025$; $p = 0.000$), and was the strongest influence on Member Satisfaction in the model ($f^2 = 0.341$, large category). H2 – Quality of Service has a positive and significant effect on Member Satisfaction (0.408; $t = 3.827$; $p = 0.000$; $f^2 = 0.263$, medium-large). H3 – Administrative Management has a positive and significant effect directly on Member Loyalty (0.339; $t = 2.280$; $p = 0.023$; $f^2 = 0.158$, moderate). H4 – Quality of Service has a positive and significant effect on Member Loyalty (0.217; $t = 2.545$; $p = 0.011$), but with a small *effect size* ($f^2 = 0.068$), indicating that the effect works more indirectly through Member Satisfaction. H5 – Member Satisfaction has a positive and significant effect on Member Loyalty (0.364; $t = 2.605$; $p = 0.009$; $f^2 = 0.155$, moderate), confirming that satisfied members tend to be more loyal to the organization.

1. Indirect Effect / Mediasi)

Table 4.11 Indirect Effect

Hypothesis	Jalur	Original Sample	T-Statistics	P-Values	Remarks
H6	X1 -> Z -> Y	0,169	2,111	0,035	Significant
H7	X2 -> Z -> Y	0,149	2,088	0,037	Significant

(Source: SmartPLS data processing results, 2026)

Member Satisfaction was shown to significantly mediate the effect of Administrative Management on Member Loyalty (H6: 0.169; $t = 2.111$; $p = 0.035$) and the effect of Service Quality on Member Loyalty (H7: 0.149; $t = 2.088$; $p = 0.037$). Since the direct influence of $X1 \rightarrow Y$ (H3) and $X2 \rightarrow Y$ (H4) is also significant and in direct direction with their indirect influence, the role of Member Satisfaction here is partial *mediation* — reinforcing the influence of Administration Management and Service Quality on Member Loyalty, but not the only line of influence.

2. Total Effect

Table 4.12 Total Effect

Jalur	Direct Effect	Indirect Effect	Total Effect
X1 -> Y	0,339	0,169	0,508
X2 -> Y	0,217	0,149	0,365

(Source: SmartPLS data processing results, 2026)

The total influence of Administration Management on Member Loyalty (0.508) is greater than the total effect of Quality of Service on Member Loyalty (0.365), which confirms that Administration Management is a more dominant factor — either directly or through Member Satisfaction — in driving Member Loyalty.

The Effect of Administrative Management on Member Satisfaction

The test results showed that Administrative Management had a positive and significant effect on Member Satisfaction (coefficient 0.464; $t = 4.025$; $p = 0.000$), so H1 in this study was supported by data. These findings are in line with the concept put forward by Daft (2022) that well-coordinated organizational administration, including systematic planning, archiving, and control of data, is the foundation for the creation of trust and satisfaction of

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interested parties in the organization. In the context of cooperatives, the order of recordkeeping, timeliness of reporting, and transparency of financial information provide members with clarity regarding the position of their deposits and business activities, thereby fostering a sense of security and trust in cooperative management.

The magnitude of this influence, which is the strongest influence in the research model ($f^2 = 0.341$, large category), is also in line with the findings of Hasan et al. (2023) who prove that administrative management has a significant effect on the satisfaction of cooperative members, as well as Prasetyo and Meiranto (2022) who show that cooperatives with a more orderly administrative system have a higher level of member satisfaction. This consistency is also strengthened by Muchlisoh et al. (2023), who emphasized that order and digitalization of administration are one of the determining factors for the sustainability of new generation village cooperatives. Although these findings are in line with most of the supporting literature, the results of this study are not in line with the empirical findings of Turi and Muharram (2023). In their research on real sector cooperatives, Turi and Muharram (2023) found that financial report accountability and administrative order did not have a significant effect on the level of trust and satisfaction of members. This inconsistency suggests that the influence of administration on member satisfaction can vary depending on the level of financial literacy of members. In the Merah Putih Sunter Agung Village Cooperative, which is a new generation cooperative, administrative transparency is a signaling *effect* that is very crucial in shaping the initial satisfaction of members.

The Effect of Service Quality on Member Satisfaction

The second hypothesis test showed that Service Quality had a positive and significant effect on Member Satisfaction (coefficient of 0.408; $t = 3.827$; $p = 0.000$; $f^2 = 0.263$), so H2 was accepted. These results are consistent with the SERVQUAL framework put forward by Parasuraman et al. (1988), where satisfaction is formed when members' perceptions of the services received, including the dimensions of tangibles, reliability, responsiveness, assurance, and empathy, are able to meet or exceed their expectations. In the distribution practice of Minyakita and SPHP Rice which is carried out through a weekly mobile system, the reliability of the distribution schedule, the speed of response of the management, and the friendly attitude in serving members are important elements that shape the perception of the quality of cooperative services.

These findings support the results of Cahyono et al.'s (2023) research which proves that service quality has a positive effect on cooperative member satisfaction, with the empathy dimension as the most dominant indicator. However, the positive and significant findings in this study are not in line with the latest study from Huda, Wanto, and Hidayat (2026). In the study of Huda et al. (2026), service quality does show a positive influence direction, but it does not have a significant effect on member satisfaction because price variables and direct economic benefits are proven to be much more dominant in determining satisfaction. This difference in results indicates that in the Merah Putih Sunter Agung Village Cooperative, direct service through the distribution program of staples is still seen as an important added value by members so that it can have a significant impact on their satisfaction.

The Effect of Administrative Management on Member Loyalty

The results of the third hypothesis test showed that Administrative Management had a positive and significant effect directly on Member Loyalty (coefficient 0.339; $t = 2.280$; $p = 0.023$; $f^2 = 0.158$), so H3 was supported by data. These findings reinforce Oliver's (1999) view that loyalty is formed through the accumulation of positive experiences of members towards the organization, which in the context of cooperatives comes not only from service interactions, but also from belief in governance and accountability of management. When members feel that their deposit and transaction data is recorded in an orderly manner and can be accessed transparently, they tend to have a stronger commitment to maintaining relationships with the cooperative, in line with the definition of loyalty as a form of ongoing commitment despite situational factors that have the potential to divert members to other alternatives.

These findings also strengthen the results of Prasetyo and Meiranto (2022) which show the relationship between administrative governance and the sustainability of members' relationships with cooperatives. When compared to the study of Rifa'i and Hadi (2022), the findings of this study can be explicitly stated to be not in line. Rifa'i and Hadi (2022) found that governance and administrative management do not have a significant direct impact on loyalty, but must be formed first through satisfaction or quality of direct service. On the other hand, in this study, Administrative Management was proven to have a direct and significant effect on Member Loyalty with a total coefficient of 0.508 (Table 4.12). This indicates that in new cooperatives that do not have a long-standing emotional bond with members, the reliability and certainty of administration are tangible evidence of credibility that directly encourages members to remain loyal and participate.

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The Effect of Service Quality on Member Loyalty

The fourth hypothesis test proves that Service Quality has a positive and significant effect on Member Loyalty (coefficient 0.217; $t = 2.545$; $p = 0.011$), so H4 is supported by data. Although significant, the effect size of this effect was relatively small ($f^2 = 0.068$), indicating that Quality of Service tends to affect Member Loyalty indirectly through Member Satisfaction rather than directly. This pattern is in line with the view of Lovelock et al. (2022) who emphasize that long-term loyalty is generally formed through the accumulation of satisfaction from a consistent service experience, rather than solely from the perception of service at a single point in time.

These findings are also in line with the research of Supriyanto et al. (2021) which found that service quality contributes more to loyalty through increased satisfaction, rather than its direct influence. On the contrary, these results are different from the findings of Arifin et al. (2024) which show that reliability and assurance are the main factors that form loyalty directly in digital-based cooperatives. This difference can be explained by the characteristics of cooperative services that are the object of this study, namely the distribution of basic necessities through a weekly mobile system that is transactional and fixed scheduled, so that members tend to assess the sustainability of their relationship with cooperatives more based on cumulative satisfaction with the benefits obtained, rather than solely the service experience in each transaction.

The Influence of Member Satisfaction on Member Loyalty

The results of the fifth hypothesis test showed that Member Satisfaction had a positive and significant effect on Member Loyalty (coefficient 0.364; $t = 2.605$; $p = 0.009$; $f^2 = 0.155$), so H5 was supported by data, even becoming the strongest direct influence path towards Member Loyalty in this research model. These findings consistently support Oliver's (1999) theory of loyalty as a consequence of satisfaction, as well as Kotler and Armstrong's (2021) view that high satisfaction increases members' likelihood of maintaining relationships and recommending organizations to others.

These results also reinforce the findings of Nandakumar et al. (2022) on cooperatives in Asia that show a strong positive correlation between member satisfaction and loyalty, as well as Rifa'i and Hadi (2022) research that proves the significant role of satisfaction in shaping the loyalty of members of savings and loan cooperatives. The findings of this study are not in line with the results of Andini's (2022) research on the Association of Employee Cooperatives of the Republic of Indonesia (GKPRI) West Java. In Andini's (2022) research, member satisfaction was found to have no significant effect on member loyalty, where satisfied members did not necessarily show loyal behaviors such as increased capital participation or transactions. This difference in findings is caused by differences in sample characteristics; In GKPRI West Java, membership tends to be formal and passive, while in the Merah Putih Sunter Agung Village Cooperative, satisfaction with real operational programs directly triggers active participation and loyalty of members.

The Role of Member Satisfaction Mediation

Indirect influence testing proved that Member Satisfaction significantly mediated the influence of Administration Management (H6: 0.169; $t = 2.111$; $p = 0.035$) and Service Quality (H7: 0.149; $t = 2.088$; $p = 0.037$) on Member Loyalty. Because the direct influence of Administrative Management on Member Loyalty (H3) and Quality of Service on Member Loyalty (H4) remains significant after being controlled by mediation channels, the role of Member Satisfaction in this model is partial mediation, not full mediation. These findings confirm that although satisfaction is an important bridge that strengthens the influence of Administrative Management and Service Quality on Member Loyalty, the two exogenous variables still have a direct path of influence that stands alone on loyalty, in line with the framework for the formation of service customer loyalty described by Zeithaml et al. (2018).

The findings of partial mediation in this study expand the research results of Rifa'i and Hadi (2022). However, these findings are not in line with the results of the research of Rahman, Razak, and Hakim (2025). Rahman et al. (2025) in their study found the role of full mediation, where the quality of service and management system have no direct impact on loyalty at all without first forming member satisfaction. The presence of partial mediation at the Merah Putih Village Cooperative shows that administrative and service factors in addition to forming member satisfaction, are also directly able to foster member loyalty commitments.

CONCLUSION

Based on the results of the analysis and discussion in Chapter IV, this study concludes that Administrative Management and Service Quality have a positive and significant effect on Member Satisfaction, which in turn contributes to Member Loyalty both directly and through the role of partial mediation of Member Satisfaction, so

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that the seven hypotheses of this study are supported by empirical data. Administrative Management is proven to be the most dominant factor compared to Service Quality, both to member satisfaction and loyalty. This finding answers the problem of low member participation that is the background of the research by showing that strengthening administrative order, reporting transparency, and service quality is an effective strategy to increase satisfaction, loyalty, and active participation of members of the Sunter Agung Red and White Village Cooperative. However, this study has limitations because it was only conducted in one cooperative with a cross-sectional approach so the results cannot be generalized widely. In addition, the research model only examines the influence of administrative management and service quality on member loyalty through member satisfaction, so there are still other factors outside the model that have the potential to affect member loyalty.

Based on these findings, cooperative management is advised to digitize the recording of members' deposits and transactions, publish financial reports regularly and transparently, conduct periodic member satisfaction surveys, develop operational standards for consistent service distribution procedures, intensify the socialization of cooperative benefits to members who are not yet actively transacting, and consider the development of savings and loan services according to the needs of members. For scientific development, further research is recommended to replicate this model in other cooperatives, add variables such as member trust or digital literacy, and use longitudinal design or mixed methods approach to provide a more comprehensive understanding of the factors that affect cooperative member loyalty.

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