



The Effect of Service Quality and Company Image on Customer Satisfaction of Ubasyada Cooperative in Ciputat Market, South Tangerang

Nida Ariqa¹, Veta Lidya Delimah Pasaribu^{2*}
Universitas Pamulang, Tangerang Selatan

Corresponding Author: Veta Lidya Delimah Pasaribu Veta01889@unpam.ac.id

ARTICLE INFO

Keywords: SME's, Business Strategic, Blue Ocean Strategy

Received : 18, March

Revised : 17, April

Accepted: 24, May

©2024 Ariqa, Pasaribu: This is an open-access article distributed under the terms of the [Creative Commons Atribusi 4.0 Internasional](https://creativecommons.org/licenses/by/4.0/).



ABSTRACT

The purpose of this study is to ascertain how customer satisfaction at Ubasyada Cooperative in Pasar Ciputat, Tangerang Selatan, is influenced, both partially and simultaneously, by service quality and corporate image. Quantitative technique is the approach employed. Customers of Ubasyada Cooperative in Pasar Ciputat Tangerang Selatan made up the study's population. Probability sampling, which makes use of the Slovin formula, was the sample strategy employed. There were 97 responders in the research sample. Based on the study's findings, it can be said that customer satisfaction is positively and significantly impacted by service quality, as evidenced by the $T_{count} > T_{table}$ or $(13.300 > 1.986)$ with a significance value of $0.000 < 0.05$. Customer satisfaction is positively impacted by corporate image, as seen by the value of $T_{count} > T_{table}$, or $(12.093 > 1.986)$, with a significance level of $0.000 < 0.05$. Customer satisfaction is positively and significantly impacted by service quality and corporate image, as evidenced by the values of $F_{count} > F_{table}$ or $(99.944 > 3.090)$ with a significance level of $0.000 < 0.05$. The regression effect of service quality and company image on customer satisfaction is $Y = 8.282 + 0.322 X_1 + 0.482 X_2$.

INTRODUCTION

Cooperatives play an important role in realizing the welfare of society as a whole and its members in particular. In its activities, cooperatives have two different characteristics: economic and social. This means that even though its business is based on economic principles, cooperative education for members and the community is still prioritized. (Anoraga 2002). In accordance with Law No. 25 of 1992, cooperatives are business entities that operate in accordance with cooperative principles. Their members are either individuals or cooperative legal entities, and they are a people's economic movement that is founded on the principle of family.

In Indonesia, the growth and development of cooperatives are influenced by the process of economic globalization. The increasing number of cooperatives that provide various service products to their customers is an indication of their development and the ability of reliable marketing staff can support the implementation of the process of procuring services and services to customers so that the company's goals can be achieved optimally.

Ubasyada Cooperative is a company engaged in financial services in the form of Sharia Savings and Loans & Financing Cooperatives which has been established since 2000 until now. Ubasyada Cooperative serves several products including savings, deposits, loans, financing, and service bureaus for additional business capital for its members. For Ubasyada Cooperative customers, the average is market traders located in the Ciputat market. Customers play an important role in the sustainability and operation of Ubasyada Cooperative until now and in the future. Regarding service improvements, they must be carried out immediately so that customer hopes and expectations can be met.

Satisfaction is commonly defined as a person's feeling of happiness or dissatisfaction following a comparison of their impression or perception of the performance or anticipated consequences of a good or service. The disconfirmation paradigm, which defines customer satisfaction as a post-purchase evaluation where the perception of the performance of the chosen product or service alternative meets or exceeds expectations, is the prevalent definition and one that is frequently cited in marketing literature. When this happens, customer satisfaction is achieved. According to Kotler and Keller (2018), "customer satisfaction is a person's feeling of pleasure or disappointment that arises from comparing the perceived performance of a product (or result) to their expectations" . If the service falls short of their expectations, they won't be satisfied. The consumer experiences satisfaction when the performance matches their expectations, and extreme happiness when the performance beyond their expectations. Customer satisfaction has no bounds, hence even services that meet the established requirements frequently fall short in the eyes of the clientele. A company's ability to satisfy its consumers is crucial. The following represents the number of Ubasyada Cooperative clients during the previous three years:

Table 1. Ubasyada Cooperative Customer Data 2021-2023

No	Month	Data in 2021	Data in 2022	Data in 2023
1	January	324	212	356
2	February	296	223	364
3	March	306	207	268
4	April	291	234	325
5	May	285	205	298
6	June	282	232	279
7	July	256	346	285
8	August	283	219	295
9	September	265	201	281
10	Oktober	289	210	325
11	November	319	256	302
12	December	338	368	394
Total		3534	2913	3772

Source: Ubasyada Cooperative Data (2024)

Based on table 1 above, the customer data above during 2021 to 2023 shows that the number of customers has fluctuated, where in 2021 the number of customers was 3534, then in 2022 it decreased to 2913, this was due to the continued effects of the pandemic which may be more pronounced in 2022 because many customers were inactive and there were no new customers added. Although some places may have started to recover in 2021, a new wave or health concerns could reduce the activity of cooperative members, and increased competition from other entities offering similar products or services could cause members to choose other alternatives. then in 2023 it increased to 3772 because along with the increasingly controlled pandemic and increasing public confidence in doing activities outside the home, the number of visits could increase, as well as improvements in economic conditions, including increased purchasing power and financial stability which led to an increase in the number of Ubasyada cooperative customers.

Table 2. Ubasyada Cooperative Service Quality Data

Indicator	Ideal Service Standards	Field Service Conditions
<i>Tangible</i>	Dress neatly and use complete accessories.	Employees are dressed rumped and forget to use nametags
	The cooperative's queue room facilities are comfortable, clean and quiet.	Not providing queue numbers
<i>Reliability</i>	Speaking in good and correct language.	Speaking too fast.
	Be confident, friendly and full of smiles.	Lack of confidence.

<i>Responsiveness</i>	Be ready to help and provide fast service.	Slow systems hinder employee performance.
<i>Assurance</i>	Be able to convince customers and provide satisfaction.	Providing explanations or information that is less than satisfactory to customers.
<i>Empathy</i>	Be calm, polite, respectful, and diligent in listening to the speaker's attitude.	Rushing when serving customers.
	Required to mention the customer's name during service a maximum of 3 (three) times.	Forgetting to mention the customer's name.

Source: Ubasyada Cooperative Survei

The Ubasyada Cooperative in South Tangerang's field service circumstances are characterised as not complying with Standard Operating Procedure (SOP) based on the facts shown in Table 2. Regarding the appearance of employees, the condition of employees at the branch is wrinkled and forgets to use name tags during service hours, making it difficult for customers to recognize the employees who serve them. In service, employees lack confidence, speak too fast, and provide unsatisfactory information, resulting in customers not understanding the information that is less than satisfactory, resulting in customers not understanding the explanation given because the intonation of speech is not clear.

In the rushed service because there is only 1 (one) cashier and 1 (one) teller, so the service provided is not optimal. The service stipulates that you must mention the customer's name no more than three times. This is because consumers will feel valued and respected when they are addressed by name. A good system also helps staff serve consumers, yet cooperative circumstances for the system are still sluggish, which can negatively impact employee performance.

Table 3. Pre-Survey Data of Ubasyada Cooperative Company Image in Ciputat Market, South Tangerang

No	Question	Answer				Number of Respondents
		Yes	Presentation	No	Presentation	
			Yes%		No%	
1	Does Ubasyada Cooperative have a good reputation with other cooperatives?	14	46,7%	16	53,3%	30
2	Is Ubasyada Cooperative always responsible for everything to customers?	11	36,7%	19	63,3%	30
3	Does Ubasyada Cooperative have more value compared to	12	40%	18	60%	30

No	Question	Answer				
	other cooperatives?					
4	Does Ubasyada Cooperative have a good corporate identity with other cooperatives?	14	46,7%	16	53,3%	30

Data: Processed by Researchers (2024)

Based on the data from table 3 pre-survey on corporate image variables, it can be concluded that 46.7% of respondents agree that Ubasyada cooperative has a good reputation and 53.3% of respondents disagree with the reputation of Ubasyada cooperative. For the cooperative's responsibility to customers, 36.7% of respondents agree with the responsibility given by the cooperative and conversely, 63.3% disagree with the cooperative's responsibility to customers. 40% of respondents agree because Ubasyada cooperative has more value compared to other cooperatives and 60% of respondents disagree with the added value in the cooperative. And also regarding the company's identity, 46.7% of respondents agree with the identity in the cooperative and 53.3% of respondents disagree.

LITERATURE REVIEW

Management

Pratama (2020:7) defines management as the act of allocating, arranging, coordinating, and regulating resources in order to effectively and efficiently accomplish objectives.

Marketing Management

Marketing management, according to Kotler and Armstrong (2018:34), is the art and science of selecting target audiences and forming lucrative connections with them.

Service Quality

As per Arianto's (2018) analysis, addressing needs and requirements along with meeting customer expectations on time may be considered as the focal points of service quality.

Company Image

Kotler and Keller (2017:55) asserted that a firm's image is influenced by its physical qualities, including its name, building, and products/services, as well as by the way each individual communicates their level of interest in the organisation.

Customer Satisfaction

Kotler and Keller (2018:138) define customer satisfaction as the degree to which an individual feels satisfied or dissatisfied with the perceived performance of the product (or outcomes) in relation to their expectations.

Hypothesis

Ho1: $P = 0$: There is no significant influence between service quality and customer satisfaction of Ubasyada Cooperative in Pasar Ciputat Tangerang Selatan.

Ha1: $P \neq 0$: There is a significant influence between service quality and customer satisfaction of Ubasyada Cooperative in Pasar Ciputat Tangerang Selatan.

Ho2: $P = 0$: There is no significant influence between company image and customer satisfaction of Ubasyada Cooperative in Pasar Ciputat Tangerang Selatan.

Ha2: $P \neq 0$: There is a significant influence between company image and customer satisfaction of Ubasyada Cooperative in Pasar Ciputat Tangerang Selatan.

Ho3: $P = 0$: There is no significant influence between service quality and company image simultaneously on customer satisfaction of Ubasyada Cooperative in Pasar Ciputat Tangerang Selatan.

Ha3: $P \neq 0$: There is a significant influence between service quality and company image simultaneously on customer satisfaction of Ubasyada Cooperative in Ciputat Market, South Tangerang.

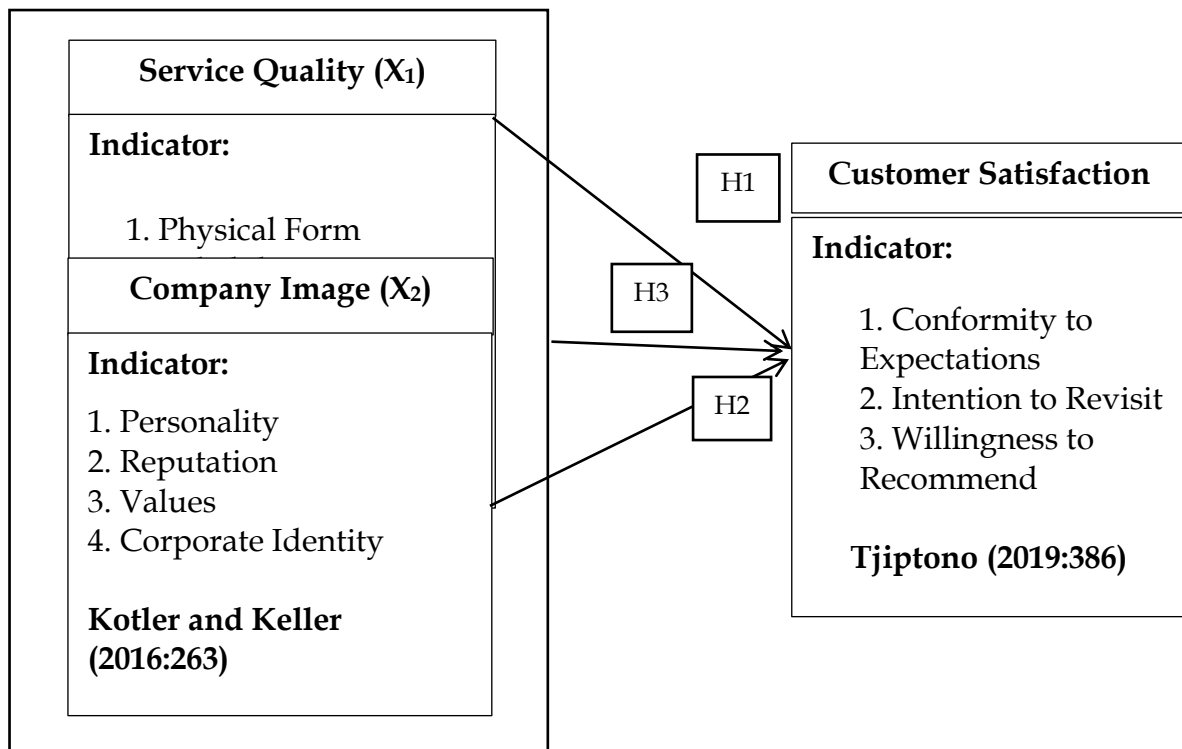


Figure 1. Framework of Thinking

METHODOLOGY

The type of research approach and data sources that the author collected in the study were quantitative data, namely data obtained from data collection and information. The data sources used by the author in the study were: primary data, namely data obtained from cooperatives or through questionnaires to customers. In this instance, primary data came from giving out questionnaires to consumers; respondents' identities (age, gender, and education) and their perceptions of the company's image and level of service quality at the Ubasyada Cooperative in South Tangerang are among the primary data. The population of this study consisted of all Ubasyada Cooperative subscribers as of 2023, or 3772 consumers for samples that were rounded to 97 respondents using the Slovin technique. Regression analysis and the T and F Hypothesis Tests were the methods of data analysis employed.

Operational Definition

The operational definition in this study contains an explanation of the variables used in the study so that they can be operationalized in data processing. The operational definition is as follows:

Table 4. Operational Table of Research Variables

Variable	Indicator	Statement Indicator	Code
Service Quality (X1) Riyanto (2018:119)	<i>Tangible</i>	Workers who wear nice clothes	K1
		Workers who interact with clients in a professional manner	K2
	<i>Reliability</i>	Workers can attend to clients promptly.	K3
		Workers are able to address client problems.	K4
	<i>Responsiveness</i>	Workers are always eager to assist in resolving consumer issues.	K5
		Workers are always upfront about the scheduled time of service.	K6
	<i>Assurance</i>	Workers give information in a straightforward, understandable manner.	K7
		Workers provide clients a sense of security throughout transactions.	K8

Variable	Indicator	Statement Indicator	Code
	<i>Empathy</i>	Pay attention to client requests or grievances	K9
		Workers speak with each other to provide you with information.	K10
Company Image Kotler dan Keller (2016:263)	Personality	The staff at Ubasyada Cooperative is kind and competent.	K11
		Ubasyada Cooperative provides good customer service.	K12
		Ubasyada Cooperative safeguards the interests of every client.	K13
	Reputation	The Ubasyada cooperative enjoys a positive image.	K14
		The Ubasyada cooperative has the ability to contend with its rivals.	K15
		Ubasyada Cooperative consistently raises the calibre of its offerings.	K16
	Values	The Ubasyada cooperative puts into practice a UUD-based approach.	K17
		Ubasyada cooperative is continuously mindful of its clients' demands.	K18
	Corporate Identity	The Ubasyada cooperative has a distinct vision that aligns with the fundamental principles of the organisation.	K19
		The corporate identity of Ubasyada Cooperative is strong.	K20
Customer Satisfaction Tjiptono (2019:386)	Conformity to expectations	Ubasyada cooperative gives services that align with client preferences first priority.	K21
		The cooperative offers goods that meet or exceed the expectations of its customers.	K22

Variable	Indicator	Statement Indicator	Code
		Ubasyada Cooperative offers goods based on the requirements of its clients.	K23
		Cooperative workers at Ubasyada provide excellent customer service in line with expectations.	K24
	Return intention	Customer availability to visit again	K25
		Customers feel safe with the products available at the cooperative	K26
		Customers are willing to visit again because of the friendly attitude of employees towards customers	K27
	Willingness to recommend	Customers recommend the services they have experienced to friends or family	K28
		Recommend to others to keep visiting and using cooperative products	K29
		I will tell my experience to friends and relatives when visiting the Ubasyada Cooperative	K30

Source: Expert Theory

RESEARCH RESULT AND DISCUSSION

Multiple Linear Regression Test

Table 5. Multiple Linear Regression Test Results Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	8.282	2.066		4.009	.000
	Service Quality	.322	.109	.331	2.948	.004
	Company Image	.482	.103	.524	4.662	.000

a. Dependent Variable: Customer Satisfaction

Source: SPSS 24(2024)

Given the consequences of this calculation, the direct regression condition can be obtained as follows:

$$Y = 8.282 + 0.322 X_1 + 0.482 X_2.$$

From the equation above, it can be interpreted as follows:

1. Based on the constant value of 8.282, it can be concluded that the independent variable has a positive value and a positive impact on the degree of customer satisfaction if it is regarded as a constant.
2. According to the Value of the Service Quality Variable (X1) 0.322, it can be concluded that there is a positive correlation between Service Quality and Corporate Image on Customer Satisfaction when the Service Quality variable (X1) has a positive value.
3. Service Quality and Corporate Image on Customer Satisfaction are considered to have a positive association if the Corporate Image variable (X2) has a positive value, according to the Corporate Image variable's value of 0.482.

Hypothesis Testing

T-Test

Table 6. Results of the t-test of the Service Quality Variable (X1) on Customer Satisfaction (Y) Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	10.503	2.000		5.252	.000
	Company Image	.742	.056	.807	13.300	.000

a. Dependent Variable: Customer Satisfaction

Source: SPSS 24(2024)

The results of the hypothesis test (T-Test), based on table 6. above, showed that the t_{count} value $> t_{table}$, or $(13.300 > 1.986)$, and the sig value $(0.000 < 0.05)$ supported this. H_0 is therefore rejected, whereas H_1 is approved.

Table 7. Results of the t-test of the Corporate Image Variable (X2) on Customer Satisfaction (Y) Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	9.845	2.250		4.376	.000
	Service Quality	.757	.063	.779	12.093	.000

a. Dependent Variable: Customer Satisfaction

Source: SPSS 24(2024)

Table 7. above provides the results of the hypothesis test (T Test), which show that the T_{count} value $> T_{table}$, or $12.093 > 1.986$, and that the Sig value $(0.000 < 0.05)$ supports this. H_0 is therefore rejected, whereas H_2 is approved.

F-Test

Table 8. Results of the f-test of the variables of service quality (X1) and company image (X2) on customer satisfaction (Y)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2776.150	2	1388.075	99.944	.000 ^b
	Residual	1305.520	94	13.889		
	Total	4081.670	96			

a. Dependent Variable: Kepuasan nasabah
 b. Predictors: (Constant), Citra Perusahaan, Kualitas Pelayanan
 Source: SPSS 24(2024)

The value of $F_{count} > F_{table}$, or $99.944 > 3.090$, is calculated based on the test results shown in the above table, and this is further supported by Sig (0.000 < 0.05). Consequently, H3 is accepted while H0 is refused.

Coefficient of Determination Test

Table 9. Results of the Test of the Determination Coefficient of Service Quality (X1) and Company Image (X2) on Customer Satisfaction (Y)

Model Summary ^b						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson	
1	.825 ^a	.680	.673	3.727	1.830	

a. Predictors: (Constant), Citra Perusahaan, Kualitas Pelayanan
 b. Dependent Variable: Kepuasan nasabah
 Source: SPSS 24(2024)

Table 9's coefficient of determination value of 0.680 indicates that, of the variables examined in this study, the service quality and company image variables contribute 68% to the customer satisfaction variable (Y), with the remaining 32% being influenced by other variables or factors.

CONCLUSION AND RECOMMENDATION

The following conclusions can be drawn from the study conducted at the Ubasyada Cooperative in Pasar Ciputat, South Tangerang:

1. The results of the t-test hypothesis ($13.300 > 1.986$) and the sig value ($0.000 > 0.05$) demonstrate that there is a significant influence of service quality on customer satisfaction in Pasar Ciputat, South Tangerang. Consequently, H1 is approved and H0 is refused.
2. In Pasar Ciputat, South Tangerang, the corporate image has a substantial impact on customer satisfaction. This is demonstrated by the t-test hypothesis findings ($12.093 > 1.986$) and the Sig value ($0.000 < 0.05$). Consequently, H2 is accepted while H0 is refused.
3. The f-test hypothesis findings ($99.944 > 3.090$) and the sig value ($0.000 < 0.05$) demonstrate a positive and significant effect of Service Quality and Company Image on Customer Satisfaction in Pasar Ciputat Tangerang Selatan. Consequently, H3 is accepted while H0 is refused.

REFERENCES

- Abdurahman, Maman dan Sambas Ali Muhidin. 2017. Analisis Korelasi, Regresi, dan Jalur Dalam Penelitian. Bandung: CV Pustaka Setia.
- Aditama, R. A. (2020). Pengantar Manajemen: Teori dan Aplikasi. AE Publishing.
- Afandi. 2018. Manajemen Sumber Daya Manusia (Teori, Konsep dan Indikator). Nusa Media. Yogyakarta.
- Arikunto, S. (2016). Prosedur Penelitian Suatu Pendekatan Praktik. Jakarta: Rineka Cipta.
- George R. Terry & Leslie W. Rue. (2019). Dasar-Dasar Manajemen. Jakarta: Bumi Aksara.
- Ghozali, Imam. (2018). Aplikasi Analisis Multivariate Dengan Program IBM SPSS 25. Semarang: Badan Penerbit Universitas Diponegoro.
- Husnan, Suad., & Muhammad, Suwarsono. (2014). Studi kelayakan proyek bisnis. Unit penerbit UPP STIM YKPN, Yogyakarta.
- Indrasari, Meithiana. (2019). Pemasaran Dan Kepuasan Pelanggan. Surabaya : Unitomo Press.
- Kotler, P., & Keller, K. L. (2016). Marketing Management. 15th Edition. Harlow : Pearson Education Limited.
- Kotler dan Keller. (2017). Manajemen Pemasaran, Edisi 12, Jilid 1, PT.Indeks,. Jakarta.
- Kotler, Philip dan Keller, Kevin Lane. 2018. Manajemen Pemasaran. Edisi 12. Jilid 2. Jakarta: PT Indeks.
- Priyastama, Romie. 2017. Buku Sakti Kuasai SPSS Pengelolaan data dan Analisis data. Yogyakarta: Start Up.
- Rangkuti, Freddy. 2017. Teknik Membedah Kasus Bisnis Analisis SWOT. Jakarta : PT.Gramedia Pustaka Utama.
- Rheza Pratama 2020. Pengantar Manajemen. Yogyakarta: CV Budi Utama.

- Santoso, S. (2015). SPSS20 Pengolahan Data Statistik di Era Informasi, Jakarta, PT. Alex Media Komputindo, Kelompok Gramedia.
- Siregar, S. (2016). Statistika Deskriptif untuk Penelitian Dilengkapi Perhitungan Manual dan Aplikasi SPSS Versi 17. PT. Raja Grafindo Persada.
- Sugiyono (2014). Metode Penelitian Kombinasi (Mix Methods). Bandung: Alfabeta.
- Sugiyono (2015). Metode Penelitian Kombinasi (Mix Methods). Bandung: Alfabeta.
- Sugiyono. (2017). Metode Penelitian Kuantitatif, Kualitatif, dan R&D. Bandung : Alfabeta, CV.
- Sugiyono. 2018. Metode Penelitian Kuantitatif, Kualitatif, dan R&D, penerbit Alfabeta, Bandung.
- Sugiyono (2019). Metode Penelitian Kuantitatif, Kualitatif, dan R&D. Bandung : Alfabeta.
- Sugiyono. (2021). Metode Penelitian Kuantitatif Kualitatif dan R&D. Alfabeta.
- Tjiptono (2017), Strategi Pemasaran, Edisi 4, Yogyakarta: Andi.
- Tjiptono. 2019. Strategi Pemasaran Prinsip & Penerapan. Edisi 1. Yogyakarta. Andy.
- Alfian W, Devi K (2023). Pengaruh Citra Perusahaan Dan Kualitas Layanan Terhadap Kepuasan Anggota Kospin Jasa Jurnal Ekonomi dan Industri Volume 21, No. 2, Mei-Agustus 2023 e-ISSN : 2656- 3169.
- Arianto, N. 2018. Pengaruh Kualitas Pelayanan Terhadap Kepuasan Dan Loyalitas Pengunjung Dalam Menggunakan Jasa Hotel Rizen Kedaton Bogor. Jurnal Pemasaran Kompetitif. 1(2): 123-134.
- Arni Purwanti Dan Rahma Wahdiniwaty. (2017). Analisis Kualitas Pelayanan, Kepercayaan, Dan Kewajaran Harga Pengaruhnya Terhadap Loyalitas Pelanggan Pada Cinderella School Of English For Children Di Bandung. Jimm Unikom, 62-75.

- Derita Qurbani, Veta Lidya Delimah Pasaribu (2019). Image Dan Brand Trust Terhadap Brand Loyalty Nasabah Prudential Syariah Pada PT. Futuristik Artha Gemilang (Studi asus di kantor cabang agensi Prudential Syariah Pada PT. Futuristik Artha Gemilang Jakarta Selatan) Jurnal Pemasaran Kompetitif July 2(3):121.
- Fadhila N K, Sri N, Karina U A (2023). Pengaruh Citra Koperasi Dan Kualitas Pelayanan Terhadap Kepuasan Anggota (Studi Pada Anggota Koperasi Wanita Srikandi Di Pasrepan, Desa Purwoasri, Kecamatan Singosari) JIAGABI Vol. 14, No. 2, Juli 2023, hal 163-168.
- Riyanto, A. (2018). Implikasi Kualitas Pelayanan Dalam Meningkatkan Kepuasan Pelanggan Pada PDAM Cibadak Sukabumi. Jurnal Ecodemica, 2(1), 117- 124.
- I Gede A P K, I Gede P K, Ni Luh A Ab W. (2023). Pengaruh Citra Perusahaan dan Kualitas Pelayanan Terhadap Kepuasan Anggota Pada Koperasi Bayu Sudana di Tabanan Jurnal Manajemen, Kewirausahaan dan Parawisata Juni 2023, Vol. 13 (No. 6) :Hal 1168-1177.
- I M. W. Jayananda, I N. Suarmanayasa. (2022). Pengaruh Citra Perusahaan Dan Kualitas Pelayanan Terhadap Kepuasan Anggota Koperasi Simpan Pinjam Dharma Sari Bumi Pagutan Jurnal Manajemen, Vol. 8 No. 1, Bulan April Tahun 2022.
- Triyadi,Rizka W A, Abdul K (2021). Pengaruh Kualitas Pelayanan Dan Citra Perusahaan Terhadap Kepuasan Nasabah Pada PT. Bank Danamon Tbk Cabang Bintaro . Jurnal Ekonomi Efektif, Vol. 3, No. 4, Juli 2021 , ISSN : 2622-8882.
- Ni Made W K, Ida Ayu. (2022). Pengaruh Citra Koperasi dan Kualitas Pelayanan terhadap Kepuasan Nasabah Koperasi Amertha Dana Lestari di Badung Jurnal Manajemen, Kewirausahaan dan Parawisata Februari 2021, Vol. 1 (No. 1) :Hal 394-411.
- Zusmawati, Maria M, Jhon F, Adinda S R (2023). Kualitas Citra Perusahaan dan Kualitas Pelayanan terhadap Kepuasan Nasabah Menabung. Jurnal Economics and Digital Business Review Volume 4 Issue 1 (2023) Pages 470-482 ISSN: 2614-851X.