SERVICES AND COMPETENCIES THAT GOOD SATISFACTORILY MEMBER OF COOPERATION

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Abstract

Cooperatives participate in the economic development in Indonesia. Cooperative aims for the welfare of its members and the general public. In the development of cooperative activities there are many different forms more dynamic and modern, one of which is a Credit Union. The concept Credit Union is a member of the public who pay dues compulsory, basic saving, and saving. This type of cooperative is a type of saving and loan among members of the cooperative in the form of cash, making the principle of cooperatives Credit Union as the principle of trust. The trust between members and the cooperative will be studied to see the satisfaction of members CU Melati Jagakarsa. Factors of cooperative service and competence influence the member satisfaction. CU Melati member satisfaction is done by purposive sampling. Data collection techniques are the methods of questionnaires and interviews in terms of service and competence. Tests using the instrument validity, reliability, and classical assumption. Analysis of the data used is multiple linear regression analysis. The research concludes that the variables of service and competence have a positive influence and together have a significant effect on satisfaction CU Melati Jagakarsa members.

Keywords: Cooperatives, Credit Union, Satisfaction, members, Economics

1. Introduction

Cooperative since the independence of the Republic of Indonesia in 1945 became the ideals proclaimed nation's founding father Mochamad Hatta to be one of the pillars of the economic system of Indonesia, because they contain values that constitute the identity of the Indonesian nation, namely the mutual assistance and joint efforts for the welfare of the people across the nation , Idealism is further defined in the Constitution RI 1945 in Article 33, which states that (v.1) economy is structured as a joint effort based on the principle of kinship.

Credit Cooperatives (CU) is a cooperative which is a financial service institutions Enterprises, which specifically serve the financial services of savings and loans. While the definition of a cooperative is an autonomous association of persons who join voluntarily to meet the needs and aspirations of the economic, social and cultural development through the same company that owned and democratically controlled [1]. The company in question here is the cooperative itself. Cooperative has varying shades, such as business cooperatives, credit unions, village unit cooperatives, cooperative production, etc. The number of cooperatives is quite a lot, but not a few who later went bankrupt, stop, or even no activity.

The values and principles contained / embraced by cooperatives (true) is very good indeed and in accordance with the characteristic of Indonesia which emphasizes social

welfare for all the people of Indonesia, based on Pancasila, harmony and mutual cooperation, as well as democratic. The values are part of the cooperative identity and reflection of the social character of cooperatives, namely self-sufficiency (self help), responsible (self responsipility), democracy, equality / equal rights, justice and solidarity. While ethical values / ethics are honesty, openness, social responsibility, and caring to others / sesame [1].

When many cooperatives in Indonesia are bankrupt or no activity, almost certainly due to mismanagement or any of its management, and because they do not follow the values or principles of a true cooperative. Many cooperatives were disbanded due to management irregularities or misappropriation by managers (for example, the money taken away / corrupted by the board). What is meant by the principles of the cooperative is open membership and voluntary, oversight democratically by the members, the participation of members in economic activity, autonomy and independence, education / training and information, cooperation among cooperatives, and concern for the community [1].

CU Melati is a cooperative of savings and loan or credit union that stood since 1990 in Depok, has a membership of more than 4000 people and assets of approximately 30 billion rupiah. CU members are scattered in various places, which are divided into a service member, which amounts to approximately 20 landfill. Work area includes the city of Depok and surrounding areas, as well as areas as far away as in Wonosari - Gunung Kidul, Yogyakarta. And a large number of members scattered in several places, and relationships require good communication, good customer service, and other things that these cooperatives can grow steadily and sustainably in progress.

2. Research Methodology

This study aimed to find out about:
1. Service to members of CU fraternity Melati Jagakarsa manner with a professional attitude.
2. Competence owned cooperative member committee to serve CU Melati members.
3. Satisfaction of members of the services and competencies made in the operational CU Melati governance.
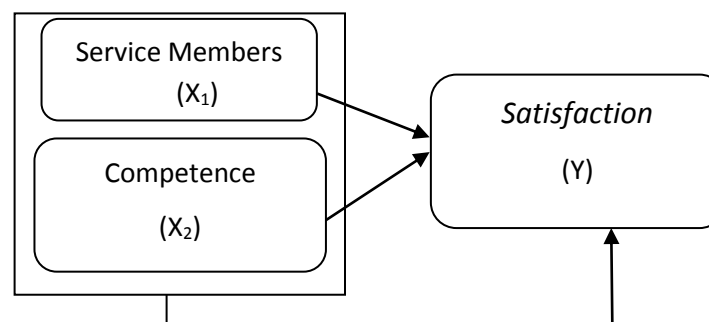

Figure 1.

2.1. Hypothesis

The hypothesis of this study are as follows:
1.   Ho: There is a significant difference between the service member (X1) to the satisfaction of members (Y).
2.   Ho: There is a significant difference between competence (X2) to the satisfaction of members (Y).
3.   Ho: There is a significant difference between services (X1) and competence (X2) to the satisfaction of members (Y).
4.   H1: There is a significant relationship between service members (X1) to the satisfaction of members (Y).
5.   H2: There is a significant relationship between competence (X2) to the satisfaction of members (Y).
6.   Ha: There is a significant relationship between service (X1) and competence (X2) to the satisfaction of members (Y).

2.2 Satisfaction Cooperative

The cooperative also has the purpose to promote the welfare of members in particular and society in general and to help build national economic order in order to realize an advanced society, equitable and prosperous based on Pancasila and the 1945 Constitution cooperative is an organization whose membership is voluntary and open to all those who are willing to use his services, and willing to accept the responsibilities of membership, regardless of gender, background social, racial, political, or religious.

Credit unions intended to operate on a non-profit. In fact, capital gains and profits of the members is precisely the target to be achieved by all credit unions. However, credit unions are not established merely to benefit the shareholders, but also used for the purpose of democratic, social awareness and human development. Development and activities of the credit cooperative movement in Indonesia has been driven by the principles of operation of credit cooperatives (Mission Statement) that is internationally recognized and the mission statement developed by the credit cooperative movement in Indonesia.

Board to undertake the authority in relation satisfying members will provide healthy part in whether or not a credit union itself. Then the board must establish and update the goals and policies to guide the development of members, to approve programs and budgets, and to assess the effectiveness of the relationship members or program development. Relationships between members in the credit union is the relationship between members of a whole, certain parts or groups of targets within the members, including new members, young people, members of parents, members by geographic region, in the village, town or members who are not active with credit cooperatives themselves. Satisfaction members have a close relationship with quality. Service quality and service are good and satisfactory to the members will give an impetus to the members to establish strong ties with the credit union. In the long term this bond allows credit unions to understand carefully the expectations of members and their

needs. The competence of the management and members need to be improved and developed so that the satisfaction of members are met.

In an effort to provide satisfactory services for consumers, many cooperatives are competing to offer the advantages of their products or services that can attract customers and trust to invest or deposit money, or in matters of savings and loans. Cooperatives can increase member satisfaction in which cooperatives can make maximize its service to members of a fun and minimize or negate the members experience less enjoyable. Therefore, in formulating a strategy and program services, the cooperative must be oriented to the interests of customers to pay attention to service quality components. In turn the satisfaction of cooperative members can create loyalty or loyalty to the cooperative members who provide a satisfactory quality. How to achieve the satisfaction of members, namely: participation of members to be part of all plans and programs concerning members; based on the needs of members, members must regularly obtain information about credit unions, and cooperative management must communicate effectively with members, including the development plan members as part of the regular budgetary process.

Customer satisfaction can create customer loyalty or loyalty to companies that provide satisfactory quality [2]. Definition of customer satisfaction, according to some experts, among others, according to Enggel [2] "Customer satisfaction is the evaluation of the alternative chosen purnabeli where at least equal or exceed customer expectations, while dissatisfaction arises when the result (outcome) did not meet expectations"

3. Results and Discussion

3.1. Characteristics of Respondents

This study outlines the effect of the competence of the ministry and member satisfaction. It aims to determine how much influence the satisfaction of service and competence of the members in the CU Melati Depok. Characteristics of respondents useful to outline description of the identity of respondents in the sample set. One of the goals with the characteristics provide an overview of the respondents are sampled in this study. The characteristics of a sample of respondents in this study were then grouped according to age, gender, education and occupation major final. To clarify the characteristics of the respondents in question, it will be served on the respondent data tables as described below:

3.1.   Characteristics of Respondents by Gender

Overviews of the members of the CU Melati Depok by gender is as follows:

Table 1
Characteristics of Respondents Based on Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Man	33	37.9	37.9	37.9
	Female	54	62.1	62.1	100.0
	Total	87	100.0	100.0	

Source: Output SPSS version 21.0

Based on the data processing by using software IBM SPSS Statistics 21.0, above table 3.1 shows that of the 87 respondents, mostly male gender - men are 33 people or 37.9% and the rest are female respondents who are 54 or 52, 1%.

3.2 Characteristics of Respondents Based on Latest Education

Overviews of the members of the CU Melati Depok based on education is as follows:

Table 2
Characteristics of Respondents Based on Latest Education

		Frequency	Percent	Valid Percent	Cumulative Percent
	Elementary School	3	3.4	3.4	3.4
	Junior high school	1	1.1	1.1	4.6
	High School	25	28.7	28.7	33.3
Valid	Bachelor	26	29.9	29.9	63.2
	Strata 2	29	33.3	33.3	96.6
	Doctoral	3	3.4	3.4	100.0
	Total	87	100.0	100.0	

Source: Output SPSS version 21.0

The processed data on the characteristics of respondents by education level are shown in Table 4.2 above shows that of the 87 respondents, there were respondents who had elementary education as much as 3 people or 3.4%, of respondents were educated SMP as much as 1 person or 1.1%, high school-educated respondents as many as 25 people or 28.7%, of respondents were educated S1 as many as 26 people or 29.9%, of respondents were educated S2 as many as 29 people or 33.3% of respondents are educated and S2 up as much as 3 or 3, 4%.

3.3 Characteristics of Respondents by Age

Overviews of the members of the CU Melati Depok by age is as follows:

Table 3
Characteristics of Respondents by Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20-30	13	14.9	14.9	14.9
	31-40	12	13.8	13.8	28.7
	> 40	62	71.3	71.3	100.0
	Total	87	100.0	100.0	

Source: Output SPSS version 21.0

The processed data on the characteristics of respondents by age levels shown in Table 4.3 above shows that of the 87 respondents, there were respondents aged 20-30 years as many as 13 people or 14.9%, of respondents aged 31-40 years as many as 12 people or 13.8%, of respondents aged> 40 years as many as 62 people or 71.3%.

3.4 Characteristics of Respondents by Job

Overviews of the members of the CU Melati Depok based work is as follows:

Table 4
Characteristics of Respondents by Job

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	PNS/TNI/Polri	3	3.4	3.4	3.4
	Private employees	47	54.0	54.0	57.5
	Self Employed / Entrepreneur	19	21.8	21.8	79.3
	Student	1	1.1	1.1	80.5
	Others	17	19.5	19.5	100.0
	Total	87	100.0	100.0	

Source: Output SPSS version 21.0

The processed data on the characteristics of the respondents were based on the level of employment shown in Table 4.4 above shows that of the 87 respondents, there were respondents who work as civil / military / police as much as 3 people or 3.4%, respondents who work as private employees by 47 people or 54.0%, of the respondents who works as an entrepreneur / businessman as many as 19 people or 21.8%, of the respondents who works as pekajar / students as much as 1 person or 1.1%, respondents who work more as many as 17 people or 19.5 %.

3.5 Test Instruments

3.5.1 Validity Test

Validity test used to measure whether or not a legitimate or valid questionnaires. A questionnaire is said to be valid if the statement on the questionnaire could reveal something that can be measured by the questionnaire. The validity of an item can be seen in the results statement SPSS output table item-total statistics. A variable is said to be valid when the value of r-count which is the value of Correlated Item Total Correlation> of r-table. R-value table can be obtained by df (degree of freedom) = nk, where n is the number of respondents and k is the number of grains in a variable declaration. Alpha used in this study was 5%.

The table below shows the validity of the test results with the help of IBM SPSS Statistics 21.0 software.

Table 5
Validity Test Services

Item	r_{hitung}	r_{tabel}	Keterangan
X1_1	0,749	0,178	Valid
X1_2	0,789	0,178	Valid
X1_3	0,727	0,178	Valid
X1_4	0,674	0,178	Valid
X1_5	0,820	0,178	Valid
X1_6	0,777	0,178	Valid
X1_7	0,746	0,178	Valid
X1_8	0,743	0,178	Valid
X1_9	0,744	0,178	Valid

Source: Output SPSS version 21.0

Based on the validity of the test results table above services, it is known that the entire item questions used in this study is valid, as indicated by the value of each item question has a value of Pearson Product Moment (rhitung) is positive and greater than the value r_{tabel}.

Table 6
Validity Competency Test Results

Item	r_{hitung}	r_{tabel}	Keterangan
X2_1	0,715	0,178	Valid
X2_2	0,757	0,178	Valid
X2_3	0,815	0,178	Valid
X2_4	0,672	0,178	Valid
X2_5	0,704	0,178	Valid
X2_6	0,765	0,178	Valid
X2_7	0,811	0,178	Valid
X2_8	0,745	0,178	Valid
X2_9	0,803	0,178	Valid
X2_10	0,789	0,178	Valid

Source: Output SPSS version 21.0

Based on the validity of the competency test results table above, note that the entire item questions used in this study is valid, as indicated by the value of each item question has a value of Pearson Product Moment (rhitung) is positive and greater than the value r_{tabel}.

Table 7
Member Satisfaction Validity of Test Results

Item	r_{hitung}	r_{tabel}	Description
Y_1	0,646	0,178	Valid
Y_2	0,872	0,178	Valid
Y_3	0,862	0,178	Valid
Y_4	0,824	0,178	Valid
Y_5	0,674	0,178	Valid
Y_6	0,781	0,178	Valid
Y_7	0,724	0,178	Valid
Y_8	0,833	0,178	Valid
Y_9	0,756	0,178	Valid

Source: Output SPSS version 21.0

Based on the results table test of the validity of the satisfaction of members of the above, it is known that the entire item questions used in this study is valid, as indicated by the value of each item question has a value of Pearson Product Moment (rhitung) is positive and greater than the value r_{tabel}.

3.5.2 The Reliability Test

Reliability, consistency and stability showed a score of a measuring instrument. A questionnaire can   be said realiable or reliable if someone answers on the statement is consistent or fixed from time to time. Reliability test is intended to determine the consistency of measurement variables. Measurements showed that realiabel instruments that are trusted and can produce reliable data as well. The reliability of a variable can be good if it has the value of Cronbach's Alpha> 0.60.

The table below shows the results of reliability testing with the help of IBM SPSS Statistics 21.0 software.

Table 8
Reliability Test Results

Variabel	Cronbach Alpha	Description
Services (X1)	0,902	Reliabel
Consistency (X2)	0,916	Reliabel
Member satisfaction (Y)	0,917	Reliabel

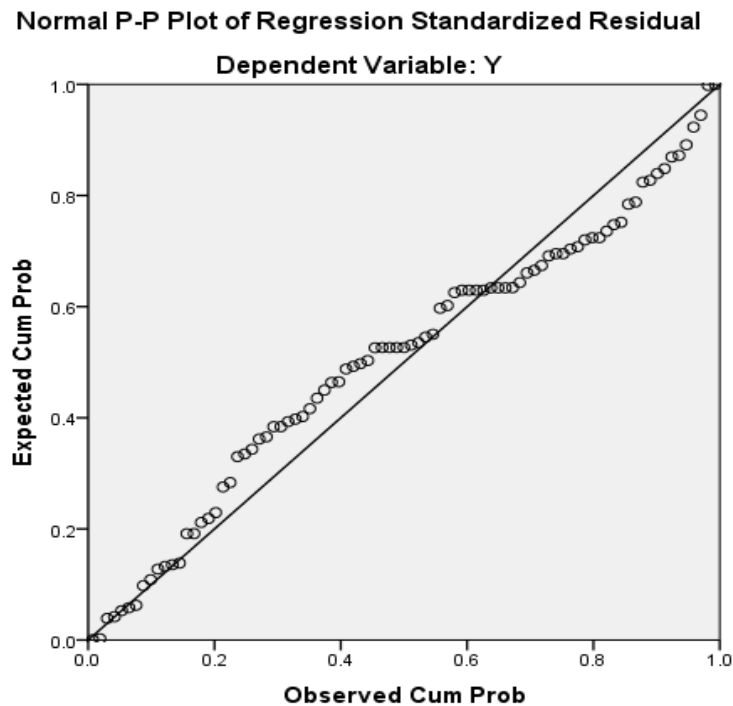Source: Output SPSS version 21.0

Based on testing in table 4.6 reliability test is known that all the variables have Cronbach Alpha greater than 0.60 it can be concluded that the overall variable in this study is reliable.

3.5.3 Classical Assumption Test

3.5.3.1 Normality Test

Normality test is to see if the residual values are normally distributed or not. A good regression model is to have a residual value that is normally distributed. So normality test is not performed on each variable but the residual value.

Figure 2

Normal P-P Plot of Regression Standardized Residual

Dependent Variable: Y

Source: Output SPSS version 21.0

Detection of normality can be seen from the spread of points on the diagonal axis of the graph. In the graph shows the data spread around the diagonal line and follow the direction of the diagonal line. Thus, the model in this study meets the test for normality.

3.5.3.2. Test Multicollinearity

Multicollinearity test aimed to see whether or not a high correlation between independent variables in a multiple regression model. If there is a high correlation between the independent variables, the relationship between the independent variable on the dependent variable to be disturbed.

Table 9
Test results Multicollinearity

Coefficientsª

Model		Collinearity Statistics	Collinearity Statistics
		Tolerance	VIF
1	(Constant)		
	X1	.511	1.955
	X2	.511	1.955

Source: Output SPSS version 21.0

From the analysis, obtained two independent variables (independent) in this study VIF value is below 10 and its tolerance close to 1. This means that there is no multicollinearity between the independent variables.

3.5.3.3. Test Autocorrelation

Autocorrelation is a state in which the correlation of the residuals for the observation of one with the other observations arranged in time series. A good regression model requires no autocorrelation problem.

Table 10
Autocorrelation Test Results
Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.774[a]	.598	.589	3.614	1.808

Source: Output SPSS version 21.0

How to test the autocorrelation can be done with the Durbin Watson test. Multiple linear regression equation free from autocorrelation if the value of the Durbin Watson count on SPSS output located in d (no autocorrelation) or the value calculated Durbin Watson honing 2. The value output from the SPSS at 1,808, based on the above output can be seen that not happening autocorrelation.

3.5.3.4. Test heterokedastisitas

Heteroscedasticity test is to see whether there is inequality and residual variance one observation to another. This regression model that meets the requirements is that there is equality of variance of the residuals of the observations to other observations still called homoskedastisitas.

Figure 3

Scatterplot

Dependent Variable: Y
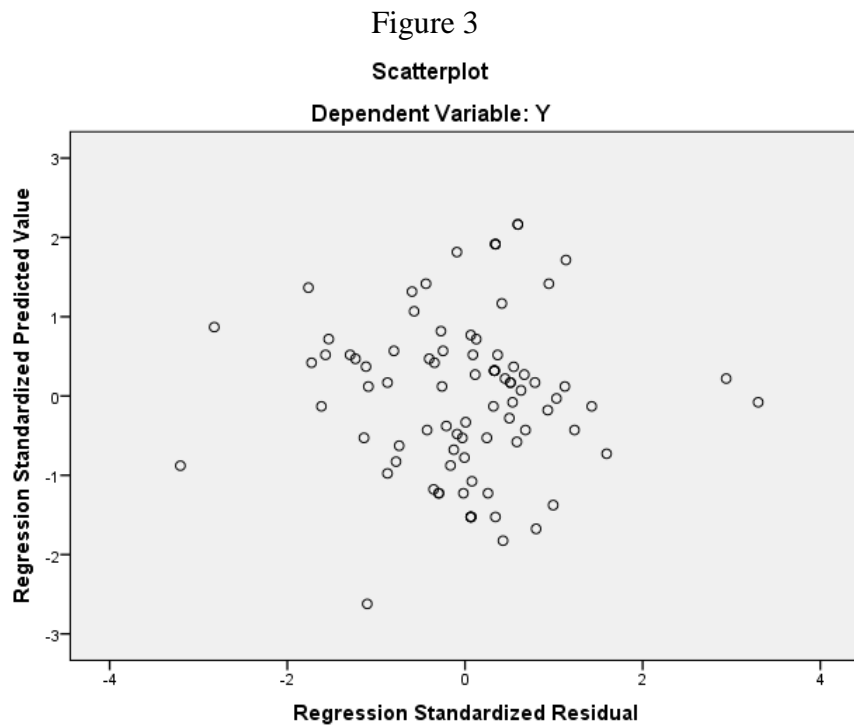
Source: Output SPSS version 21.0

From the picture above, it appears that there is no clear pattern, namely point-titknya spread, then there is no problem heteroskedastisitas indicated.

3.6 Multiple Regression Testing

Multiple regression is used to determine the direction and magnitude of the influence of the independent variables of more than one service and competence which the dependent variable, namely the satisfaction of members.

Table 11
Results of Multiple Linear Regression Analysis
Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.627	2.813		.934	.353
	X1	.653	.105	.599	6.198	.000
	X2	.217	.093	.225	2.331	.022

Source: Output SPSS version 21.0

Based on data analysis using IBM SPSS Statistics 21.0 program, the regression equation as follows:

$$Y = 2.627 + 0.653X_1 + 0.217X_2 + e$$

3.7 F Test (Test Simultaneously)

F test was conducted to test whether simultaneously all independent variables affect the dependent variable, with a confidence level of 95% (alpha 5%). The null hypothesis (Ho) to be tested are all the parameters in the model is equal to zero, Ho: $\beta1 = \beta2 = 0$, which means there is no influence of independent variables on the dependent variable together. Whereas the alternative hypothesis (Ha) is not all parameters simultaneously equal to zero, Ha: $\beta1 \neq \beta2 = 0$ which means that there is influence of independent variables on the dependent variables simultaneously. Making his decision are: p-value> 0.05 accept Ho, p-value <0.05 thank Ha

<div align="center">

Table 12

Test Results Test F

ANOVAᵃ

</div>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1635.725	2	817.862	62.604	.000ᵇ
	Residual	1097.379	84	13.064		
	Total	2733.103	86			

Source: Output SPSS version 21.0

Based on the above analysis, it can be seen together there is the influence of the independent variables on the dependent variable. This can be seen in the column sig, whose value is below 0.05 or more precisely 0,000, so Ha is received, while Ho is rejected.

3.7.1 Test t (Partial Test)

The t-test is intended to determine whether partially independent variables affect the dependent variable, with the following conditions:
Ho: $\beta1 = 0$, which means there is no influence between independent variables with the dependent variable. Ha: $\beta \neq 0$, meaning there is that there is influence between independent variables with the dependent variable individually. For making his decision are: p-value> 0.05 accept Ho, p-value <0.05 thank Ha.

Table 13
Testing Testing Results of t
Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.627	2.813		.934	.353
	X1	.653	.105	.599	6.198	.000
	X2	.217	.093	.225	2.331	.022

Source: Output SPSS version 21.0

Based on data analysis using IBM SPSS Statistics 21.0 program, the service produces 0,000 sig, thitung value for this variable by 6.198. Meanwhile the value of the distribution table with an error rate of 5%, and df (nk) is equal to 1,988. Then t $_{count}$ (6198) > t $_{table}$ (1,988). This means service variable (X1) has a positive influence. It is also strengthened by the significant value (0,000 <0,050) means service variable (X1) positive and significant impact member satisfaction (Y), while competence produce sig 0.022, thitung value for this variable by 2,331. Meanwhile the value of the distribution table with an error rate of 5%, and df (nk) is equal to 1,988. Then thitung (2.331) > t $_{table}$ (1,988). This means that the variable competence (X2) has a positive influence. It is also strengthened by the significant value (0.022 <0.050) meaning competence variable (X2) positive and significant impact on member satisfaction (Y).

3.7.2 The coefficient of determination (R2)

In the multiple linear models, will be the amount of the contribution for independent variables together against the dependent variable by looking at the total size of the coefficient of determination (R2). If (R2) gained close to 1 (one), it can be said to be the stronger of the model describes the relationship of independent variables on the dependent variable. Conversely, if (R2) closer to 0 (zero), the weaker the influence of independent variables on the dependent variable.

Table 14
Results Coefficient of Determination
Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.774[a]	.598	.589	3.614	1.808

Source: Output SPSS version 21.0

Based on the analysis above, it can be seen the value of Adjusted R Squere of 0.598 or 59.8%, this indicates that 59.8% member satisfaction dependent variable that can be explained by two independent variables, namely service and competence, while the remaining 40.2% (1 -59.8%) is explained by other factors not included in this study.

3.7.3 Correlation

Correlation test does not distinguish between types of variables (no dependent and independent variables), the relationship is expressed in the form of the correlation coefficient. Correlation test aims to examine the relationship between two variables that do not show the functional relationship (related does not mean due). The correlation coefficient has a value between -1 and +1. The nature of the correlation coefficient is plus (+) and minus (-)

Table 15
Correlation Analysis
Correlations

		X1	X2	Y
X1	Pearson Correlation	1	.699**	.757**
	Sig. (2-tailed)		.000	.000
	N	87	87	87
X2	Pearson Correlation	.699**	1	.644**
	Sig. (2-tailed)	.000		.000
	N	87	87	87
Y	Pearson Correlation	.757**	.644**	1
	Sig. (2-tailed)	.000	.000	
	N	87	87	87

Source: Output SPSS version 21.0

Based on the results of correlation above the variable service with competencies have a strong correlation is 0.699, p-value indicates the results on the column sig. (2-tailed) 0.000 <0.05, which means that there is a correlation between the ministry with competence. Variable service with satisfaction that member has a strong correlation 0.757, p-value indicates the results on the column sig. (2-tailed) 0.000 <0.05, which means that there is a correlation between a correlation between satisfaction with the service members. Variable competence with member satisfaction has a strong correlation is 0.644, p-value indicates the results on the column sig. (2-tailed) 0.000 <0.05, which means that there is a correlation between competence with member satisfaction.

4. Discussion

From the analysis of statistical data in this study can be explained, among others: Based on the test results F (simultaneously), it can be seen together there is the influence of the independent variables on (care and competence) on the dependent variable (satisfaction of members). This can be seen in the column sig, whose value is below 0.05 or more precisely 0,000, so Ha is received, while Ho is rejected, can be seen in Table 3.12.

Based on t test (partial), the service produces 0,000 sig, thitung value for this variable by 6.198. Meanwhile the value of the distribution table with an error rate of 5%, and df (nk) is equal to 1,988. Then thitung (6198)> t table (1,988). This means service variable (X1) has a positive influence. It is also strengthened by the significant value (0,000 <0,050) means service variable (X1) positive and significant impact member satisfaction (Y), while competence produce sig 0.022, thitung value for this variable by 2,331. Meanwhile the value of the distribution table with an error rate of 5%, and df (nk) is equal to 1,988. Then thitung (2.331)> t table (1,988). This means that the variable competence (X2) has a positive influence. It is also strengthened by the significant value (0.022 <0.050) meaning competence variable (X2) positive and significant impact on member satisfaction (Y). Can be seen in Table 3.13.

Based on data analysis using IBM SPSS Statistics 21.0 program, the regression equation as follows :

$$Y = 2.627 + 0.653X_1 + 0.217X_2 + e$$

Based on the analysis above, it can be seen the value of Adjusted R Squere of 0.598 or 59.8%, this indicates that 59.8% member satisfaction dependent variable that can be explained by two independent variables, namely service and competence, while the remaining 40.2% (1 -59.8%) is explained by other factors not included in this study, can be seen in Table 3:14.

Based on the results of correlation above the variable service with competencies have a strong correlation is 0.699, p-value indicates the results on the column sig. (2-tailed) 0.000 <0.05, which means that there is a correlation between the ministry with competence. Variable service with satisfaction that member has a strong correlation 0.757, p-value indicates the results on the column sig. (2-tailed) 0.000 <0.05, which means that there is a correlation between a correlation between satisfaction with the service members. Variable competence with member satisfaction has a strong correlation is 0.644, p-value indicates the results on the column sig. (2-tailed) 0.000 <0.05, which means that there is a correlation between competence with member satisfaction, can be seen in Table 3:15.

5   Conclusion

Based on research that has been done shows that:
1. Services have a positive and significant influence on the satisfaction of members of the CU Melati Depok.
2. Competence has a positive and significant influence on the satisfaction of members of the CU Melati Depok.
3. Service and competence together have positive and significant impact on the variable satisfaction of members in the CU Melati Depok.

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