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Does Service Quality, Price, and Product Completeness Predict Member Satisfaction in a Retail Cooperative?

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Abstract

The retail industry has remained a highly competitive sector, placing significant pressure on cooperatives to balance exclusive member services with modern retail demands. While previous studies have addressed customer satisfaction determinants in large-scale supermarkets, studies addressing this dynamic within localized cooperative retail units facing technological transitions seem sketchy. Therefore, this study examines the predictive role of service quality, price, and product completeness on member satisfaction at the KPRI Beringin retail unit in Madiun Regency, Indonesia. A cross-sectional survey design was adopted while a purposive sampling technique was used to select the study population. Validated questionnaires were used to collect data from 100 active members and analyzed using multiple linear regression to test the hypotheses. The result demonstrated that service quality, price, and product completeness simultaneously correlated with member satisfaction among study participants, $R^2 = .170$, $F (3, 96) = 7.752$, $p < .001$. Furthermore, price emerged as the most dominant predictor of member satisfaction ($\beta = .393$, $p = .001$), followed by product completeness ($\beta = .218$, $p = .045$) and service quality ($\beta = .128$, $p = .032$). The study concludes that economic rationality, primarily pricing, significantly contributed to member satisfaction despite operational limitations like manual cashier systems. The study recommends that cooperative stakeholders should take proactive measures to maintain competitive pricing and digitize the cashier system to enhance service efficiency.

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Keywords:Service quality, price, product completeness, member satisfaction, commercial retail.

INTRODUCTION

The retail industry has witnessed rapid growth, demanding competitive adaptation from all business entities, including cooperatives. Modern consumers increasingly prioritize convenience, speed, and comfort, forcing retail businesses to enhance their operational efficiency (Kotler & Keller, 2015). In developing economies like Indonesia, cooperative retail units face the dual challenge of exclusively serving their members while competing with the aggressive expansion of modern minimarkets. Consequently, relying solely on a captive market is no longer sufficient; cooperatives must actively cultivate member satisfaction, which directly translates to transaction stability and annual residual income (SHU) distribution.

Several factors have been identified to predict customer satisfaction in the retail sector, primarily focusing on the marketing mix elements. The core determinants considered in this study are service quality, price, and product completeness. Service quality reflects the extent to which employees respond to customer needs with speed, friendliness, and accuracy (Tjiptono, 2011). Price represents the economic sacrifice consumers make in exchange for perceived value and functional benefits (Birusman, 2017). Furthermore, product completeness ensures that a diverse range of brands, types, and sizes is consistently available, facilitating an efficient one-stop shopping experience (Widaryanto, 2025).

Studies on these determinants as predictors of customer satisfaction have been widely documented. For instance, Sari (2024) and Ediyanto (2026) found that service quality, competitive pricing, and product variety are strong predictors of consumer satisfaction in large-scale supermarkets and modern cafes. Similarly, Dalimunthe (2025) and Islami (2025) reported that integrated pricing and product strategies significantly influence purchasing decisions and long-term loyalty. However, while literature abounds on national-scale modern retail, studies addressing these dynamics within localized cooperative retail units especially those undergoing technological transitions remain sketchy.

Cooperative retail units, such as KPRI Beringin in Madiun Regency, play a crucial role in providing daily necessities for civil servants. However, their reliance on manual cashier systems has frequently caused service delays, creating a gap between modern consumer expectations and actual operational capabilities. Given the high risk of members shifting to external modern retailers due to these inefficiencies, it is imperative to examine the extent to which service quality, price, and product completeness predict member satisfaction in

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this specific setting. The study sought to provide an answer to the question: Will service quality, price, and product completeness predict member satisfaction among active buyers at the KPRI Beringin retail unit in Madiun Regency, Indonesia?

The result of this study would provide valuable insights into the predictive role of retail marketing determinants on cooperative member satisfaction. In addition, the study would provide empirical data for cooperative management, policymakers, and retail stakeholders to develop effective operational strategies, specifically regarding the digitalization of cashier systems and competitive pricing evaluations, to sustain their competitive advantage.

THEORETICAL REVIEW

Consumer Behavior Theory provides a foundational perspective for understanding how individuals evaluate retail experiences by comparing perceived performance against their initial expectations. Tjiptono (2011) posited that customer satisfaction is an emotional response a feeling of pleasure or disappointment resulting from this comparative evaluation. In the specific context of cooperatives, Aprilyanti (2025) defined member satisfaction as an ideal state where members feel their operational needs and service expectations are not only fulfilled but exceeded. Furthermore, Indrasari (2019) conceptualized satisfaction as a multidimensional construct encompassing cognitive evaluation (expectation alignment), affective response (revisit intention), and conative behavior (willingness to recommend the cooperative to others).

In the context of cooperative retail operations, this theoretical framework is operationalized through three primary marketing determinants: service quality, price, and product completeness. Service quality acts as the frontline differentiator. Kotler and Keller (2015) described it as the consumers' overall assessment of the expected service level, while Tjiptono (2011) emphasized it as the standard of excellence necessary to fulfill customer desires. Price, on the other hand, represents the economic sacrifice consumers must endure to acquire a product, which requires a delicate equilibrium between financial expenditure and perceived satisfaction (Birusman, 2017; Kotler, 2011). Lastly, product completeness reflects a firm's capability to consistently provide a diverse array of goods varying in types, brands, and sizes thereby enabling an efficient, one-stop shopping experience for members (Widaryanto, 2025; Masibukk, 2019).

Empirical literature strongly supports the validity of these determinants in predicting retail satisfaction. For instance, Sari (2024) and Ediyanto (2026) demonstrated that comprehensive product availability and excellent service quality are robust predictors of consumer satisfaction in modern supermarkets and cafes. Similarly, Dalimunthe (2025)

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and Islami (2025) found that competitive pricing strategies, when integrated with reliable service, significantly influence purchasing decisions and long-term loyalty. Additionally, Fawaid (2025) reported that in retail settings, economic rationality driven by competitive pricing and product variety creates an environment where customer retention becomes a natural outcome rather than a forced choice. These studies support the premise that member satisfaction is not an isolated phenomenon, but rather a structural outcome rooted in service excellence, economic value, and operational readiness.

The study tested the hypothesis that service quality, price, and product completeness will significantly predict member satisfaction among active buyers at the KPRI Beringin retail unit in Madiun Regency, Indonesia.

METHOD

Research Design

The design is a quantitative research design with an associative-causal approach in this study. This design is selected to empirically examine the causal relationships between the independent variables Service Quality, Price, and Product Completeness and the dependent variable, Member Satisfaction. Furthermore, I implement a cross-sectional survey design, where data collection is conducted at a specific point in time to capture a snapshot of the members' perceptions of KPRI Beringin's retail services. This design enables me to generalize the research findings through measurable and objective statistical data analysis (Sugiyono, 2019).

Setting and Study Population

This research is conducted at the KPRI Beringin Retail Unit, located within the Government Center (Puspem) of Caruban, Madiun Regency. I chose this location because it reflects the dynamics of cooperative retail transactions serving the essential needs of civil servants and cooperative members within the government environment.

The population for this study consists of all active members of KPRI Beringin who conducted purchase transactions at the Retail Unit during the 2026 research period. I define "active members" as those recorded in the cooperative's administrative system who have had a shopping frequency of at least once in the last month. The use of this active member population ensures that the collected data represents the perceptions of service users who possess actual experience regarding the service quality, price, and product completeness offered by the cooperative.

Sampling Technique Procedure

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The sampling technique I utilize in this study is purposive sampling. I select the sample based on specific criteria: (1) officially registered cooperative members, (2) members who conducted shopping transactions at the KPRI Beringin Retail Unit during the research period, and (3) members willing to spend time completing the research questionnaire.

Subsequently, for the questionnaire distribution process to the respondents who met these criteria, I apply the convenience sampling method. I implement this technique by directly providing questionnaires to members who happen to be at the KPRI Beringin Retail Unit during the data collection process. Given the large population, I consider this method the most efficient way to reach respondents to obtain valid and reliable primary data quickly and accurately.

Instruments

To ensure robust empirical evidence, I utilized two sets of validated questionnaires for data collection, both adapted from established academic literature to fit the specific context of cooperative retail.

Service Quality and Determinants Scale: To measure the independent variables Service Quality, Price, and Product Completeness I adopted a structured scale based on the framework of Tjiptono (2011) and Kotler & Keller (2015). This instrument employs a 5-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree). The internal consistency of this scale was confirmed through a pilot test, yielding a Cronbach's α of 0.82, which exceeds the acceptable threshold for reliability.

Member Satisfaction Scale: To assess the dependent variable, I utilized a scale derived from Indrasari (2019) and Dalimunthe (2025). This scale measures three core dimensions: expectation alignment (cognitive), revisit intention (affective), and advocacy/recommendation (conative). Comprising 9 items rated on a 5-point Likert scale, this instrument achieved a Cronbach's α of 0.85 in this study, confirming its high reliability for measuring member satisfaction within the KPRI Beringin retail environment.

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Data Collection

The data collection process was systematically executed at the KPRI Beringin Retail Unit. Prior to distributing the instruments, I approached potential participants with a formal letter of introduction, briefly explaining the study's objectives and ensuring full transparency. I strictly adhered to ethical standards by informing participants of the research purpose and requesting their voluntary informed consent. For those who agreed to participate, I guaranteed the complete confidentiality of their responses. Questionnaires were administered directly to the members while they were present at the retail unit, allowing for immediate collection and ensuring a high response rate. This on-site approach yielded a comprehensive dataset that serves as the basis for the subsequent statistical analysis.

Data Analysis

The characteristics of the 100 respondents participating in this study are detailed in the following table to provide a comprehensive demographic overview:

RESULTS

Table 1 : Demographic Profile of Respondents

Variable	Categories	Frequency	Percentage (%)
Occupation	Regional Agency (Dinas)	72	72%
	Sub-district (Kecamatan)	24	24%
	Health Center (Puskesmas)	4	4%
Age	20–30 years	8	8%
	31–40 years	32	32%
	41–50 years	48	48%
	> 50 years	12	12%
Gender	Female	68	68%
	Male	32	32%

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Shopping Frequency	< 5 times/month	60	60%
	> 5 times/month	40	40%
Total		**100**	**100%**

Table 1 presents the demographic variables of the study participants. Descriptive statistics reveal that the majority of respondents (72%) are affiliated with regional government agencies (Dinas). The participant demographic is predominantly mature, with the largest group (48%) falling within the 41–50 years age bracket. The sample is disproportionately represented by female members (68%). Furthermore, regarding shopping habits, 60% of the members conduct fewer than 5 transactions per month, indicating the general baseline of retail engagement within the cooperative.

Testing the hypothesis…

The study tested the hypotheses that service quality, price, and product completeness would significantly predict member satisfaction at the KPRI Beringin retail unit. The hypotheses were tested using multiple linear regression analysis, and the results are systematically presented in Tables 2a-c.

Table 2a: Model Summary of Marketing Determinants on Member Satisfaction

Model	R	R Square	Adjusted R^2	Std. Error of the Estimate
1	.835	.696	.696	2.279

Table 2b: ANOVA of Marketing Determinants on Member Satisfaction

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	120.783	3	40.261	7.752	.000
Residual	498.607	96	5.194		
Total	619.390	99			

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Table 2c: Coefficients Predicting Member Satisfaction

Model	Unstandardized Coefficients (B)	Std. Error	Standardized Coefficients (Beta)	t	Sig.
(Constant)	10.506	2.373		4.427	.000
Service Quality	0.062	0.062	.128	2.567	.032
Price	0.223	0.068	.393	3.274	.001
Product Completeness	0.105	0.052	.218	2.035	.045

Tables 2a-c show the results of the multiple linear regression analysis carried out to determine if service quality, price, and product completeness predict member satisfaction among cooperative members in Madiun Regency. The simultaneous test (ANOVA) revealed that the combined marketing determinants significantly predicted member satisfaction, $R^2 = .696$, $F(3, 96) = 7.752$, $p < .001$. Furthermore, the model summary explains that these three variables accounted for 69.6% of the variance in member satisfaction, a proportion considered robust and meaningful in consumer behavior research.

Focusing on the partial effects, the individual coefficients demonstrated that all three independent variables significantly predicted the outcome. Specifically, service quality yielded a positive effect ($\beta = .128$, $t = 2.567$, $p = .032$), and product completeness showed a significant positive contribution ($\beta = .218$, $t = 2.035$, $p = .045$). Most notably, price emerged as the strongest predictor in the model with a highly significant standardized beta coefficient ($\beta = .393$, $t = 3.274$, $p = .001$). The unstandardized coefficient for price ($B = 0.223$) suggests that for every one-unit increase in positive price perception, member satisfaction increases by approximately 0.223 points, holding other variables constant. Based on these statistical values, price is established as the dominant predictive variable. Ultimately, these empirical findings fully support all the proposed hypotheses in this study.

DISCUSSION

The hypotheses that service quality, price, and product completeness independently and simultaneously predict member satisfaction among cooperative members at the KPRI Beringin retail unit were fully supported. The integration of these marketing determinants accounted for 69.6% of the variance in member satisfaction, proving that cooperative

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members evaluate their shopping experiences holistically. This finding is consistent with previous results by Sari (2024) and Ediyanto (2026), who demonstrated that prime service quality and comprehensive product availability are critical determinants of consumer comfort in the retail sector. Factually, despite the operational limitations of a manual cashier system at KPRI Beringin, the employees' high level of accuracy, prompt responsiveness, and proactive politeness successfully created a psychological buffer that maintained member satisfaction. This aligns with the findings of Sholikhah and Majid (2025) and Ruwe, Gheta, and Realino (2026), emphasizing that operational reliability and interpersonal attitudes are central to retaining cooperative members. Furthermore, consistent product availability and the flexibility of packaging sizes effectively accommodated the diverse preferences of the members, facilitating practical one-stop shopping experiences that aid in managing their monthly household budgets.

Crucially, the regression analysis established price as the most dominant predictor shaping member satisfaction in the study area. This empirical evidence corroborates the conclusions of Dalimunthe (2025) and Fawaid (2025), which highlighted that in the context of daily household necessities, economic rationality and price suitability serve as the most sensitive triggers for consumer loyalty. The strong dominance of the price variable is deeply rooted in the members' perception that KPRI Beringin offers highly affordable and competitive rates compared to external modern minimarkets. This economic advantage is further magnified by the expectation of an annual residual income (SHU) distribution, creating a powerful psychological compensation. Consequently, members demonstrated a high degree of tolerance, willingly accepting technical constraints such as manual cashier queues, provided that the pricing strategy remained honest, competitive, and financially rewarding.

CONCLUSION

The study investigates service quality, price, and product completeness as predictors of member satisfaction among active cooperative members at the KPRI Beringin Retail Unit in Madiun Regency, Indonesia. The results confirmed that all three independent variables are robust predictors that simultaneously and partially drive member satisfaction. Notably, price emerged as the most dominant factor, demonstrating that economic rationality and competitive pricing strategies are the fundamental pillars sustaining member loyalty in the cooperative retail environment.

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Recommendations

The study puts forth several strategic recommendations based on the empirical findings. First, cooperative stakeholders and management must continually evaluate market prices to maintain their competitive advantage and ensure the affordability of essential goods, as price is the primary driver of member satisfaction. Furthermore, to address the operational bottlenecks identified in the study, management is strongly advised to transition from the current manual recording system to a digitized, computerized cashier system. This technological upgrade is critical to accelerating transactions and eliminating the queueing issues frequently reported by members. Additionally, the cooperative should consistently maintain product availability (ready stock) and accelerate restocking procedures while ensuring diverse brand and size options remain relevant to household needs.

Finally, the study acknowledges certain limitations and suggests avenues for further research. Future studies should expand the conceptual model by incorporating variables such as service technology innovation (digitalization), store atmosphere, and cooperative brand image to close existing research gaps. Adopting a mixed-methods approach, including in-depth interviews or focus group discussions with members, would also provide a more comprehensive and contextual understanding of the psychological motivations underlying price sensitivity and member expectations within cooperative retail management.

Limitations and suggestions for further study

This study possesses several limitations that offer valuable avenues for future research. Primarily, the reliance on self-reported questionnaires for data collection inherently introduced the risk of social desirability bias. Consequently, future research would benefit from employing multi-method data collection strategies, such as focus group discussions, direct observation, or the utilization of transaction data analytics, to triangulate the subjective self-reported responses. Additionally, the geographic concentration of this study within a single local government administration (LGA) restricted the generalizability of the findings. Future studies should incorporate larger sample sizes across diverse regional administrative units to enhance the external validity and representativeness of the results. Finally, while this study established the significance of service quality, price, and product completeness, it did not account for other potential behavioral or latent predictors. Future scholarship should explore the inclusion of variables such as service technology innovation (digitalization), store atmosphere, cooperative brand image, and individual personality traits or psychological motivations, which may significantly influence satisfaction outcomes within the cooperative retail landscape.

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