Cross-sectional Analysis of Member Satisfaction Factors of KSPPS Mitra Usaha Ideal Jawa Timur

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Abstract

Cooperative member satisfaction plays an important role in influencing the long-term success of cooperatives, where service quality, trust, and ease of use are factors believed to shape members' positive experiences. This study aims to ascertain the relationship between the variables of service quality, trust, and ease of use on member satisfaction of KSPPS Mitra Usaha Ideal Jawa Timur. This kind of study employs a cross-sectional design and is quantitative. Ninety-three participants made up the study's sample, which was gathered by distributing questionnaires. Instrument tests, multiple linear analysis tests, and classical assumption tests are the methods of data analysis that are employed. The findings indicated that while simplicity of use has no discernible impact on member satisfaction, service quality and trust do. The satisfaction of KSPPS Mitra Usaha Ideal Jawa Timur members is simultaneously impacted by the three independent variables. This study also shows a connection to disconfirmation theory, which compares expectations with performance. And also negativity theory, which maintains that bad experiences affect a person more than positive ones.

Keywords: *Cross-sectional, Ease of Use, Member Satisfaction, Service Quality, Trust*

INTRODUCTION

In recent decades, Indonesian sharia cooperatives have expanded quickly, contributing significantly to the country's economy. There were 1,591 Islamic cooperatives in Indonesia in 2013, and by 2023, that number had significantly increased to 4,011 units (Ginting et al., 2025). The rise in the number indicates how well Islamic cooperatives have done in growing their services and boosting public trust in the Islamic financial system. By enhancing welfare through the provision of financial goods that adhere to sharia principles, the sharia economic system promotes the existence of sharia cooperatives as a solution for the community's economy (Hutagalung & Batubara, 2021). Sharia principles in Islamic cooperatives do not only focus on economic profit, but also emphasize morals and ethics in doing business (Sumarlin et al., 2024). Islamic cooperatives showed endurance in the face of the economic crisis by staying stable and healthy during the COVID-19 epidemic according to shariah principles (Hidayatin et al., 2022). In addition, Islamic cooperatives offer training and financial assistance to communities and MSMEs that place a high value on sustainability and equity (Al-Hasyir et al., 2024). Islamic cooperatives are demonstrating their presence as a crucial component in bolstering the people's economy in a sustainable way thanks to this strategic role.

Satisfaction is the benchmark in determining the speciality of the service itself to obtain customer satisfaction in meeting customer needs (Nuralam, 2017). Satisfaction is a customer's judgment Concerning how adequately a product or service satisfies their needs and gives them pleasure. Maximum consumer pleasure is intimately linked to member satisfaction (Nuralam, 2017). According to (Simanihuruk et al., 2023) this satisfaction occurs when what members receive

matches or exceeds their expectations of the product or service. Stated differently, member satisfaction is attained when services meet expectations and there is a positive rapport between buyers and sellers, both of which raise the degree of satisfaction (Nasrulloh et al., 2024). Customer satisfaction is important for improving customer-focused products and services (Aimee, 2019). High member satisfaction can increase loyalty and active participation in cooperative activities. Member involvement in various cooperative activities is one of the important keys in maintaining the continuity and growth of Islamic cooperatives in the future. The cooperative's success depends on its members (Hanafi, 2020). Members actively contribute to the growth of cooperative units, including transactions and shopping (Hendriyani, 2022). As a result, member satisfaction has a significant impact on cooperatives' future growth and success. A number of characteristics, including simplicity of use, trust, and service quality, might affect member satisfaction. Member satisfaction may be impacted by good service quality (Satyadarma & Syamsudin, 2023). However, members are more likely to be pleased with the services, procedures, and outcomes they receive if they have a higher degree of trust in the cooperative (Purwa & Ardani, 2017). In the meantime, member satisfaction is also significantly impacted by simplicity of use (Anugrah, 2020). These three factors support each other in creating a positive experience that can increase member satisfaction with the cooperative as a whole.

The theory of disconfirmation explains a person's satisfaction after buying something depending on how much difference there is between what is expected and what is felt after buying a product or service (Hamid et al., 2019). Disconfirmation theory is frequently used to describe how expectations and actual performance are compared to determine consumer satisfaction. According to Oliver in (Schiebler et al., 2025) Disconfirmation theory is one of the main theories that explain the formation of satisfaction. The greater the difference between expectations and reality (good or bad) will affect customer satisfaction more significantly (J. Zhang et al., 2022). A person feels neutral if their actual performance meets their expectations, dissatisfied if their actual performance falls short of their expectations, and satisfied if their actual performance exceeds their expectations (Dwivedi et al., 2012). Satisfaction is referred to as positive disconfirmation, while dissatisfaction is referred to as negative disconfirmation (Isaias & Issa, 2014). This disconfirmation theory also has an impact on satisfaction (Marikyan et al., 2020). Customer satisfaction can also be influenced by disconfirmation theory (Qazi et al., 2017). Accordingly, disconfirmation theory clarifies that actual performance and expectations determine whether a consumer is satisfied or not.

Negativity bias is a cognitive bias that refers to the human tendency to give weight to negative experiences over positive ones (Sharma, 2024). Negativity bias is human nature to remember negative experiences more vividly than positive ones (Mallouk, 2021). Negative bias can be interpreted as the idea that human nature is more influenced by negative things than positive ones (Clark, 2024). Because negative information spreads more quickly and garners more attention from the public than positive information, it can have an impact on satisfaction (Saputra & Sutanto, 2021). Negativity theory gives negative experiences influence on customer satisfaction (Ramasamy et al., 2024). Therefore, even though a lot of things are fulfilling, a minor negative experience can lower overall satisfaction. There is a connection between contentment and emotional negative bias (Hosany et al., 2017). Research by (Zoonen et al., 2024) also indicated an influence between negativity theory and satisfaction. This circumstance explains why, in the context of company operations, a single negative event frequently necessitates a significant amount of positive compensation in order to return the degree of satisfaction to its initial level.

Service quality is how well a service meets customer expectations. Service quality is cocluded by contrasting customer assumptions and customer interpretations of the achievement of services received (W. Zhang, 2012). Service quality can be seen from the extent to which a company manages to meet, or even exceed, customer expectations and expectations (Pakurár et al., 2019). High service quality can boost customer loyalty, word-of-mouth referrals, social impact, bank performance, favorable customer perceptions, service reviews, and service engagement (S. F. Ali & Naeem, 2019). The people who experience the quality of service are the customers (Susilo, 2023). Customer satisfaction is positively correlated with service quality (Kandampully, 2011). (Rao, 2011) claims that customer satisfaction and service quality are related. According to (Yochanan et al., 2024) there are a number of markers of service quality, including concretes, certainty, promptness, compassion, and reliability. Therefore, providing high-quality services has a marked influence on customer satisfaction also enhance a number of crucial elements, including engagement, loyalty, and referrals.

Trust is a sense of confidence and security that we have towards someone or something. Trust is a person's belief in filling a certain position (Sumartik et al., 2022). Building relationships requires trust since without it, a genuine relationship cannot be formed (Sutrisno et al., 2017). Customer trust impacted by customer satisfaction which proved that customer satisfaction is an antecedent of customer trust (Leninkumar, 2017). Even when trust fails, it can still be effective (Carter, 2022). Satisfaction and trust are related (Krisnanto & Yulianthini, 2021). The growth of trust is moderated by satisfaction in both positive and negative ways (Ebert, 2010). According to Lanin and Hermanto in (Susilo, 2023) a number of variables, such as morality (virtue), consistency, and integrity, are used to gauge member confidence. Therefore, trust is not only the cornerstone of a solid relationship but also plays a major role in raising satisfaction levels in both the personal and professional spheres.

Ease of use is a financial service that is designed to be easily accessed and used by everyone, without requiring special knowledge or complicated steps. Ease of use is a basic concept that describes how young users can use the product (Yindrizal et al., 2024). According to Jefryansyah and Muhajirin's opinion in (Nainggolan & Sinaga, 2022) ease of use is a type of attitude that conveys sentiments of loving and sticking with a brand or product. The idea that a young system can be learnt and utilized with little effort is known as ease of use (Putri, 2025). Member satisfaction and ease of use are significantly correlated (Akbar & Nurmahdi, 2019). According to (Anugrah, 2020) research, simplicity of use can have an impact on member satisfaction. Member satisfaction has a significant effect on ease of use (Wilson et al., 2021). As stated by Davis in (Samara & Susanti, 2023) indicators of ease of use include being simple to learn, controlled, clear, and intelligible. Therefore, member satisfaction can rise and the bond between users and products or services can be strengthened through simplicity of use that makes consumers feel at ease and hassle-free.

According to studies on service quality variables (Delvi & Musfiroh, 2021; Karimah & Fadhli, 2024; Khuswati & Relita, 2019) service quality significantly and favorably affects customer satisfaction. According to research by (Nautwima & Asa, 2022) certain aspects of service quality have a substantial result on customer satisfaction while others have a negative result. These results contrast with those of a study by (Mahsyar & Surapati, 2020) which indicates that the quality of services has no bearing on customer satisfaction.

According to earlier studies on member trust (Diputra & Yasa, 2021; Harwida et al., 2021) trust significantly and favorably affects consumer satisfaction. These results are consistent with the

studies that showed that trust significantly affects customer satisfaction (Hasbullah et al., 2022; Izzudin, 2024; Manik et al., 2022). The results of this study go counter to those of (Mawey et al., 2018) who found no discernible relationship between trust and consumer satisfaction.

According to research by (Akbar & Nurmahdi, 2019; Anugrah, 2020) the ease of use variable has a favorable and significant impact on customer satisfaction. Research by (Lubis & Lukman, 2023; Rahayu & Utamajaya, 2024) supports these findings by indicating that user satisfaction is greatly influenced by simplicity of use. In the meantime, research by (Shafira et al., 2023) contradicts earlier findings that simplicity of use has no bearing on consumer satisfaction.

Prior studies on satisfaction have frequently concentrated on favorable aspects including ease of use, trust, and service quality. According to certain studies, member satisfaction can rise with high service quality, trust, and convenience of use (Nasution & Nasution, 2021; Themba et al., 2019; Wingsati & Prihandono, 2017). However, a large portion of earlier research overlooks the significance of negative elements, like disconfirmation a mismatch between expectations and reality or members' bad experiences. Customers will contrast their expectations of service with the actual experience they receive, according to the disconfirmation theory (Moha et al., 2024). According to the theory's findings, negativity theory can be understood as a pessimistic or critical attitude toward anything (Taum, 2020). This study attempts to close the gaps that haven't been covered by examining how these negative factors affect member satisfaction at the KSPPS Mitra Usaha Ideal Jawa Timur, which has been more focused on positive factors in increasing satisfaction.

METHODS

This analysis adopts quantitative and a cross-sectional design. This design was selected because to its efficiency, ease of use, and ability to quickly present a clear picture of the relationship between variables (Hulley, 2007). The notion of negativity and disconfirmation serves as the theoretical foundation for our investigation. Negativity theory highlights unfavorable viewpoints that can lower customer satisfaction, whereas disconfirmation theory compares expectations and experiences that impact satisfaction (Jovin L, 2023; Kusuma, 2023). Using this theory and design, the study will statistically examine the ways in which negativity and disconfirmation mechanisms interact to predict member satisfaction.

The KSPPS Mitra Usaha Ideal Jawa Timur Ketanen Branch was the site of this study. As of March 25, 2025, there were 1,412 members in the population under study. Sample calculation using the Slovin formula, yielding 93 samples with a 10% (0.1) margin of error. Sampling was carried out using probability sampling techniques, where each population has a known and calculable opportunity to be selected as a sample (Lohr, 2019) with the type of simple random sampling, where sampling is done randomly without regard to the strata in the population (Sujarwei, 2025). Data were collected using questionnaires distributed directly to selected members to obtain representative data. The Instruments in the questionnaire are calculated using a Likert scale consisting of five levels of answer preferences, each of which is worth 1-5. Starting with validity

and reliability tests, classical assumption tests, multiple linear regression analysis, determination coefficient test (R2), followed by Simultaneous tests and Partial tests.

The equation model used is as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

Informations: Y, Member Satisfaction; A, Constant; X1, Service Quality; X2, Trust; X3, Ease of Use; b_1, b_2, b_3, Regression Coefficient; e, Error

RESULTS AND DISCUSSION

Result

Validity Test

To ascertain the degree to which a measuring device (test) is accurate in carrying out its measuring function, validity testing is utilized (Ramadhan et al., 2024).

Table 1. Validity Test Results

Variable	Statement	Sig	Status
Service Quality (X1)	X1.1	0,001	Val.
	X1.2	0,001	Val.
	X1.3	0,001	Val.
	X1.4	0,001	Val.
	X1.5	0,001	Val.
Trust (X2)	X2.1	0,001	Val.
	X2.2	0,001	Val.
	X3.3	0,001	Val.
Ease of Use (X3)	X3.1	0,001	Val.
	X3.2	0,001	Val.
	X3.3	0,001	Val.
Member Satisfaction (Y)	Y.1	0,001	Val.
	Y.2	0,001	Val.
	Y.3	0,001	Val.
	Y.4	0,001	Val.
	Y.5	0,001	Val.

Source: SPSS output, processed (2025)

Table 1 shows that each statement's significance value is < alpha, or 0.05, indicating that each assertion is thought to be legitimate.

Reliability Test

Researchers use the reliability test to gauge a question's consistency and degree of trustworthiness (Budiastuti & Bandur, 2018; Rahman & Majduddin, 2024).

Table 2. Reliability Test Results

| Variable	Number of Item	Cronbach Alpha	Information
Service Quality (X1)	5	0,616	Reliabel
Trust (X2)	3	0,647	Reliabel
Ease of Use (X3)	3	0,635	Reliabel

| Member Satisfaction (Y) | 5 | 0,618 | Reliabel |

Source: SPSS output, Processed (2025)

Table 2 shows that each statement item in the questionnaire is considered reliable with a Cronbach Alpha value > 0.60.

Normality Test

A normality test must be performed in order to ascertain whether or not the data is said to be distributed normally (Isnaini et al., 2025). The Normal P-P Plot of Regression Standardized Residual's dots can be used to assess the normality test results. The Kolmogorov-Smirnov normality test is used in the following procedure.
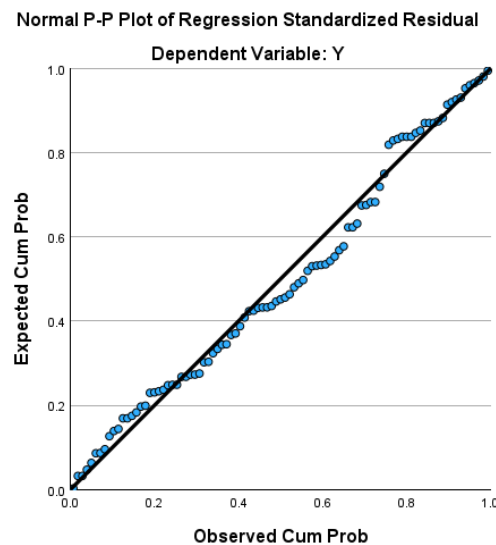
Picture 1. Curva Plot Graph
Source: SPSS output, processed (2025)

According to picture 1, the test results exhibit a normal distribution pattern, as indicated by the alignment of the data along the diagonal line. Additionally, the outcomes of the Kolmogorov-Smirnov test reveal a significance value of 0.175 > 0.05 further confirming that the study data is distributed normally.

Multicollinearity Test

The multicollinearity test is targeted to review the correlation between variables (Effiyaldi et al., 2022) is seen from the outcomes of the Tolerance value > 0.1 and all VIF values.

Coefficients^a

| Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	11.697	1.892		6.183	<,001		
	X1	.253	.096	.298	2.639	.010	.674	1.485
	X2	.247	.106	.228	2.318	.023	.892	1.120
	X3	.103	.121	.094	.849	.398	.702	1.425

a. Dependent Variable: Y

Picture 2. Coefficients^a
Source: SPSS output, processed (2025)

From the multicollinearity test, the Tolerance value > 0.01 and all VIF values < 10, this indicates that independent variables do not relate to one another and is said to be free from multicolineartitas.

Heteroscedasticity Test

A heteroscedasticity test is required to discover if there is variance in the regression model and residual dissimilarity between observations (Indrawan & Siregar, 2021).
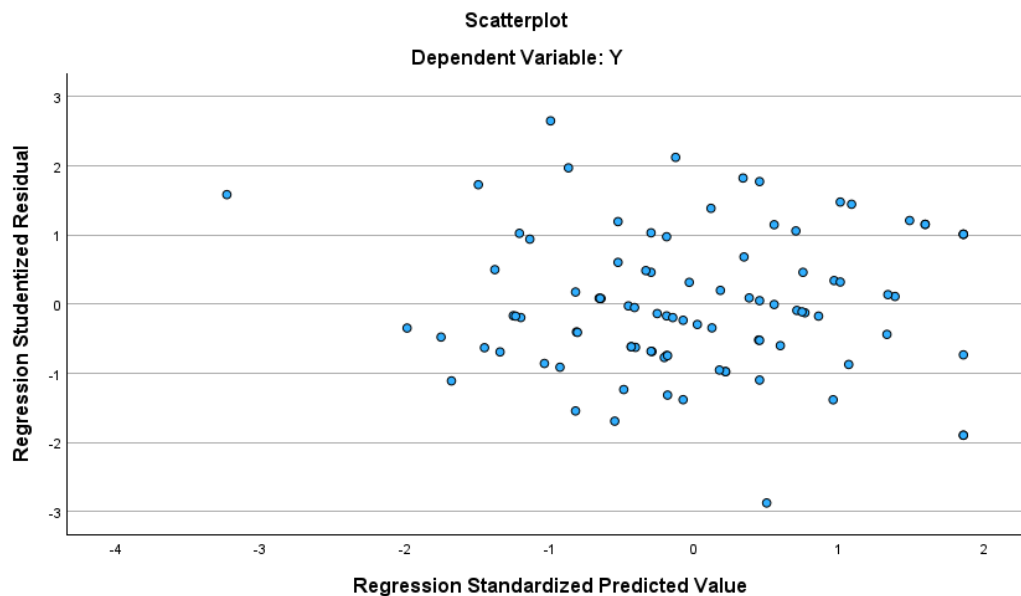
Picture 3. Scatterplot
Source: SPSS output, processed (2025)

The graph indicates the absence of heteroscedasticity, as the data points are scattered both over and under the zero mark on the Y-axis in a random manner.

Multiple Linear Analysis

Based on the value of the independent variable, multiple linear regression tests are used to forecast a dependent variable's value (Mufidah & Basuki, 2023).

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	11.697	1.892		6.183	<,001		
	X1	.253	.096	.298	2.639	.010	.674	1.485
	X2	.247	.106	.228	2.318	.023	.892	1.120
	X3	.103	.121	.094	.849	.398	.702	1.425

a. Dependent Variable: Y

Picture 4. Coefficients[a]
Source: SPSS output, processed (2025)

The multiple linear regression model's variables (X), service quality (X_1), trust (X_2), and ease of use (X_3) indicate that if one independent variable is changed by one unit while maintaining the others constant, the resulting change in the dependent variable, member satisfaction (Y), corresponds to the coefficient value (*b*) of that independent variable, as the regression equation Y illustrates = 11.697 + 0.253 X1 + 0.247 X2 + 0.103 X3.

The outcomes are meaningful:

a. The constant (a) of 11.697 explains that the quantity of member satisfaction (Y) is 11.697 units if the quality of service (X_1), trust (X_2), and ease of use (X_3) all remain constant or equal to (0).

b. Member satisfaction (Y) will rise by 0.253 if the s variable of ervice quality (X_1) raise by 1 point, assuming all other variables stay the same. This indicates that the regression coefficient of service quality (X_1), or b_1, has a favorable impact on variable (Y).

c. The regression coefficient of trust (X_2), or b_2, has a beneficial impact on variable (Y) if its value is 0.247. This means that if the trust variable (X_2) rises by one point, member satisfaction (Y) will likewise rise by 0.247, assuming that every other factor remains constant.

d. The regression coefficient of ease of use (X_3), or b_3, has beneficial impact on the variable (Y) if its value is 0.103. This means that if (X_3) increases by one point, member satisfaction (Y) will likewise increase by 0.103, assuming that every other factor remains constant.

Determinant Coefficient Test (R^2)

To ascertain how much the variable (X) influences the variable (Y), this coefficient of determination is utilized (Ardyansyah & Aqliyyah, 2021).

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.483[a]	.233	.208	1.76391

a. Predictors: (Constant), X3, X2, X1
b. Dependent Variable: Y

Picture 5. Model Summary[b]
Source: SPSS output, processed (2025)

The overall independent variable has a 20.8% impact on the variable (Y), By means of the remaining part of 79.2% being impacted by aspects outside the study parameters, according to the Adjusted R Square value of 0.208.

F Test (Simultaneous)

The impact of the variables (X) dimensions on the variable (Y) at the same time is examined using the F test (Rezeki et al., 2020).

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	84.312	3	28.104	9.033	<,001[b]
	Residual	276.914	89	3.111		
	Total	361.226	92			

a. Dependent Variable: Y
b. Predictors: (Constant), X3, X2, X1

Picture 6. ANOVA[a]
Source: SPSS output, processed (2025)

As indicated by the F test outcomes, the Fcount value is 9.003 and significance value of 0.001. Based on the 10% significance degree df1 = 3 and df2 = 89, the F table is 2.71. The F table value is less than the computed F value or 9.003> 2.71 and the significance level is 0.001 <0.05, implying that at the same time all variables (X) have a significant impact on the variable (Y).

T Test (Partial)

To determine if the variable (X) has a substantial result on the variable (Y), the partial test is used (Rezeki et al., 2020).

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	11.697	1.892		6.183	<,001
	X1	.253	.096	.298	2.639	.010
	X2	.247	.106	.228	2.318	.023
	X3	.103	.121	.094	.849	.398

a. Dependent Variable: Y

Picture 7. Coefficients[a]

Source: SPSS output, processed (2025)

It is determined that variable (X) significantly affects variable (Y) if it has $t_{count} > t_{table}$. Where t-table: t (a; n-k) t = (a; 93-4) / t = (0.1; 89) = 1.662. Then the T test results may be outlined as follows:

a. The partial test results of the service quality variable (X_1) obtained t_{count} and t_{table}, namely 2.639 > 1.662 with a significance of 0.010 < 0.05, meaning that member satisfaction is affected by the service quality variable factor. This explains that service quality has a beneficial impact on member satisfaction of KSPPS Mitra Usaha Ideal Jawa Timur Ketanen Branch. This result aligns with previous studies by (Delvi & Musfiroh, 2021; Karimah & Fadhli, 2024; Khuswati & Relita, 2019) which show that service quality variables have a subtantial impact on member satisfaction.

b. The findings of the t_{count} and t_{table} for the partial test of the trust variable (X_2) were 2.318 > 1.662 and significance of 0.023 < 0.05, indicating that the trust variable influences the member satisfaction variable. This suggests that member satisfaction at the KSPPS Mitra Usaha Ideal Jawa Timur Ketanen Branch is significantly impacted by trust. This result is consistent with research showing that trust significantly affects variable (Y) (Diputra & Yasa, 2021; Harwida et al., 2021).

c. The ease of use has no statistically significant impact on variable (Y), As indicated by the partial test findings of the ease of use variable (X_3), which showed a t_{count} and t_{table} of 0.849 < 1.662 with a significance of 0.398 > 0.05. This explains why member satisfaction at the KSPPS Mitra Usaha Ideal Jawa Timur Ketanen Branch is unaffected by ease of use. This result aligns with previous studies by (Shafira et al., 2023) that discovered no connection between user-friendliness and member satisfaction.

DISCUSSION

Service quality and customer trust significantly affect satisfaction more positively than ease of use, as shown in various empirical studies. Reliability, assurance, responsiveness, empathy,

and tangible proof are all aspects of service quality that have been repeatedly demonstrated to boost customer pleasure and trust, which in turn encourages loyalty and constructive behavioral intentions. For instance, it was discovered that responsiveness and dependability had the biggest effects on satisfaction, highlighting the significance of providing constant and careful service (B. J. Ali et al., 2021; Murray et al., 2019; Padma et al., 2010). Trust acts as a mediating variable that strengthens the relationship between service quality and satisfaction, where higher perceived service quality increases trust, which then increases satisfaction levels (Çerri, 2012; Su et al., 2016). By addressing the emotional and relational parts of the client experience, service quality and trust have a deeper impact on continued satisfaction than simplicity of use, which primarily influences initial acceptance and perceived utility (Amin et al., 2014; Meyer-Waarden et al., 2020).

This dynamic is consistent with the disconfirmation theory, which holds that a comparison of perceived and predicted service performance leads to pleasure. Higher levels of satisfaction result from positive disconfirmation, which happens when service quality and trust surpass expectations. The importance of trust and service excellence in customer retention strategies is shown by empirical studies conducted in the context of e-commerce, such as Shopee and Grab, which confirm that these factors have a bigger impact on satisfaction than simplicity of use (Asawawibul et al., 2025; HOANG et al., 2024). This integrated perspective underscores the need for businesses to prioritize service quality improvement and trust building alongside usability improvement to optimize customer satisfaction outcomes. Numerous Scopus-indexed papers, such as (Padma et al., 2010) on medical care, (B. J. Ali et al., 2021) on hotel services, (Çerri, 2012) on retail consumers, and (Su et al., 2016) on service quality for tourists, corroborate this all-encompassing viewpoint by reaffirming that service quality and trust are more important in determining customer happiness than ease of use.

This dynamic, however, is consistent with the negative bias theory, which holds that people are disproportionately affected by negative events or impressions as opposed to favorable ones. High service quality and trust are crucial to preventing potential negative bias and preserving member satisfaction and loyalty since in this situation, poor service quality or a loss of trust might result in more discontent than the benefits of ease of use can counteract. In order to preserve customer happiness, cooperative organizations should place a higher priority on enhancing service quality and fostering trust because these elements lessen the impact of bad experiences more successfully than simplicity of use, which is more of a standard than a differentiator (Fernando et al., 2025; Ituriaga et al., 2024). This discussion is supported by empirical evidence from cooperative studies where service quality and trust significantly impact satisfaction and loyalty, with loyalty mediating these impacts, highlighting their important role in member retention and satisfaction.

CONCLUSION

The results derived from the discussion and analysis performed by the researcher concluded that Service quality and trust significantly influenced member satisfaction, while the variable of ease of use did not have a marked influence. This aligns with the disconfirmation theory, which states that member satisfaction occurs when expectations are fulfilled or surpassed, particularly when there is strong trust and excellent service. Furthermore, this conclusion is corroborated by the idea of negativity, which holds that people are more sensitive to unpleasant experiences and that, thus, inadequacies in service quality and trust are more likely to result in discontent than ease of use, which is seen to be sufficient. Stated differently, the primary

determinants of overall member satisfaction are service quality and trust.

These findings also highlight that, for most users, the consistency and dependability of a service outweigh its user-friendliness. As long as the interface is reasonably straightforward, usability is not a major concern. However, when the perceived quality or reliability of the service declines, member satisfaction tends to decrease substantially.

It is anticipated that future studies would employ moderating variables like age or degree of service utilization in addition to other variables like pricing or user experience. By including these variables, a more complete picture of the elements affecting member satisfaction may be obtained. Furthermore, more respondents will result in more representative and reliable data, improving the generalizability of the findings. To learn more about how members view and anticipate the services they use, future study may potentially take a qualitative approach.

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