

## **ABSTRACT**

*This research aims to determine whether the quality of service, trust and brand image influence the satisfaction of members of credit unions. This study also aims to analyze the factors most dominant influence on member satisfaction credit unions. And a decrease in member satisfaction experienced by Kospin Sanggar Bina Usaha the background issue in this research .*

*The population used in this researchs are members who have already done the transaction and have already declared their obligations. Samples in this study were 125 respondents and the technique used was non - probability sampling technique with accidental sampling approach (sampling by coincidence). The analytical method used was quantitative analysis is multiple regression analysis. This analysis includes : validity and reliability, classic asumsi test, multiple regression analysis, hypothesis testing via t test and f test, and the coefficient of determination (R<sup>2</sup>).*

*Brand image variables have the most influence on member satisfaction of 0.344, followed by 0.292 belief variables, followed by the variable quality of service that has the most low at 0.290. Hypothesis testing is performed using the t test showed that the three independent variables, namely the quality of service ( $X_1$ ), trust ( $X_2$ ), and brand image ( $X_3$ ) studied proved positively and significantly affects the dependent variable is member satisfaction ( $Y$ ). Then f can be determined through testing that the variable quality of service, trust and brand image, it is feasible to test the dependent variable is the satisfaction of members. Adjusted R Square gave a yield of 0.643 or 64.3% expressed satisfaction with the conditions described by the third member capable of independent variables in a multiple regression equation. While the remaining 35.7% is explained by other variables outside these three variables .*

*Keywords: quality of service, trust, brand image, satisfaction of members*