



The Impact of Service Quality to Customer Satisfaction at Koperasi Simpan Pinjam Dana Artha Mandiri Purwakarta

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ABSTRACT

The purpose of this study is to focus on analysis to determine whether there is an influence of service quality on customer satisfaction at KSP (Koperasi Simpan Pinjam) Dana Arta Mandiri, Purwakarta. The distribution of questionnaires to 100 KSP Dana Arta Mandiri customers with sampling techniques using purposive sampling. The research method used is a descriptive quantitative method. Data analysis techniques use descriptive analysis testing, research instrument testing, classical assumption testing, hypothesis testing of simple linear regression analysis and coefficient of determination testing with the help of the SPSS application program version 25. The results of this study are known that the quality of service has a significant effect on customer satisfaction at KSP Dana Arta Mandiri of $4,645 > 1,984$ and $0.000 < 0.05.R^2$

Keywords: Service Quality, Customer Satisfaction

RESEARCH BACKGROUND

Service quality is one of the factors that can influence in the business world of a company, including cooperatives that must prioritize the satisfaction of their customers through good service quality. Human resources are the basic capital to improve the quality of services, therefore the quality of human resources must always be raised to achieve the dreamed goals (Erinawati & Syafarudin, 2021).

The quality of service continues to improve, so that cooperatives are present in the community to facilitate services in terms of helping community needs and advancing economic and social welfare. With the existence of community cooperatives can easily obtain loans both for business capital and other needs, cooperatives can also create jobs and foster honesty and responsibility for their members.

A cooperative is an effort body consisting of many people who have similar needs, visions, and missions. Savings and Loans Cooperative is a cooperative activity whose application includes savings and loans and learning that holds a valuable contribution in the Indonesian economy. Currently, there are many savings and loan cooperatives in Indonesia (Corie Mei Helyyana, 2013).

KSP Dana Arta Mandiri serves loans for employees in addition, this KSP also has a guarantee take over service facility originating from other cooperatives. For

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money lending requirements are very easy and also fast and also have a fairly low interest compared to other cooperatives in Purwakarta. This is what makes Dana Arta Mandiri KSP still able to survive with other financial institutions in providing savings and loan facilities.

The success of a company is greatly influenced by how the company can satisfy its customers, and one of them is by providing services to customers that should be directed to continuous service. Problems in the Dana Arta Mandiri Cooperative every year there are always those who make early payments, therefore researchers want to know whether the quality of service provided to customers at the Dana Arta Mandiri Cooperative has been done well. Because researchers found that there are cooperative customers who are quite satisfied and less satisfied with the service in the office. Here are the customer data in the last 3 (three) years:

Table 1 Customer Data KSP Dana Arta Mandiri

Year	Number of Customers
2019	67
2020	72
2021	84

Sources: Data Processed by Researchers (2022)

Based on the data in table 1. Above every year there is an increase in the number of customers, therefore the author realizes the importance of service for customers as an effort to stay superior and win long-term competition, so this study aims to examine "THE EFFECT OF SERVICE QUALITY ON CUSTOMER SATISFACTION AT THE ARTA MANDIRI SAVINGS AND LOAN COOPERATIVE PURWAKARTA REGENCY".

Problems Identification

Based on the background described above, the formulation of the problem in this study is as follows:

1. What is the quality of service at Koperasi Save and Loan Dana Arta Mandiri Purwakarta?
2. How is customer satisfaction at Koperasi Save and Loan Dana Arta Mandiri Purwakarta?

Research Objectives

The objectives of this research are as follows:

1. Know the quality of service at the Dana Arta Mandiri Purwakarta savings and loan cooperative?
2. Know customer satisfaction at the Arta Mandiri Purwakarta Fund Savings and Loans Cooperative?

LITERATURE REVIEW

Quality

According to Kotler and Keller (2016: 156), quality is the totality of features and characteristics of a product or service that depend on its ability to satisfy stated or implied needs. According to Muhtosim (2010: 117), defining quality is the overall characteristics and properties of a product or service that affect its ability to satisfy stated or implied needs. A good or service will be considered quality if it can meet consumer expectations or expectations of the value of the product. According to Garvin (1988), quality is a dynamic condition related to products, people/labor, processes and tasks, and environments that meet or exceed customer or consumer expectations.

Based on the understanding of quality according to the experts above, it can be concluded that quality is an effort to meet consumer desires or expectations of a product, human service, process and environment.

Services

According to Kotler in Hendro and Syamswana (2017) the definition of service is any action or activity that can be offered by one party to another party, which is basically intangible and does not result in any ownership. In general, services provided by manufacturers or companies that have good quality will result in high satisfaction and more frequent repeat purchases.

According to R.A Supriyono (1999), service is an activity organized by the organization regarding the needs of consumers and will cause its own impression, with good service, consumers will feel satisfied, thus service is very important in an effort to attract consumers to use the products or services offered.

While another definition states that service or service is any activity or benefit provided by one party to another party that is basically intangible and does not result in ownership of something and its production can or cannot be associated with a physical product. According to Moenir (1992: 16), service is a process of meeting needs through the activities of others directly. Based on the understanding of service according to the experts above, it can be concluded that service is an activity to help prepare someone's needs with the aim that the person can feel satisfied with what we give or do either directly or indirectly.

Customers

Based on information from Philip Kotler (2000) in his book "Principles of marketing". The definition of customer is all individuals and households who purchase or obtain goods or services for personal consumption. Based on the understanding of customers, customers, customers are those who have the same meaning. However, the author uses the word customer in this study because in banking the term that is often used is to use the word customer.

Customers Satisfaction

According to Tjiptono (2012: 301), customer satisfaction is a situation shown by consumers when they realize that their needs and desires are as expected and fulfilled properly. According to Kotler and Keller (2012) Customer satisfaction is a person's feeling of pleasure or disappointment that arises after comparing the performance (or results) of the product thought against the expected performance (or results).

If what is provided by service companies meets the wishes of consumers, consumers will be satisfied. Vice versa, if consumers' desires are not like what they want, consumers will be dissatisfied. Customer satisfaction is the level of feeling happy or disappointed after comparing the services / products received and expected (Zulkarnaen, W, Amin, N. N., 2018: 109).

Based on the understanding of customer satisfaction according to the experts above, it can be concluded that consumer satisfaction is a feeling shown by someone for the results of the products / services he receives.

Services Quality

According to Tjiptono (2011), service quality is a dynamic state that is closely related to products, services, human resources, as well as processes and environments that can at least meet or even exceed the expected service quality. According to Tjiptono, the definition of service quality is an effort to meet needs accompanied by consumer desires and the accuracy of how to deliver it in order to meet customer expectations and satisfaction, it is said that service quality or service quality is the fulfillment of customer needs and desires and the accuracy of delivery to keep pace with customer expectations.

According to Kotler and Armstrong (2012: 681) service quality is the entirety of the features and characteristics of products or services that support their ability to satisfy needs directly or indirectly. Quality service products have an important role to shape customer satisfaction. The higher the quality of the products and services provided, the higher the satisfaction felt by customers, which can cause profits for the business entity. One of the main ways to maintain a service company is to provide services with a higher quality of service than competitors consistently and meet customer expectations.

According to Rambat Lupiyoadi (2011: 65) Service quality is how far the difference between the expectations and reality of customers for the service they receive. Service quality can be known by comparing customer perceptions of the service they really receive with the actual service they expect. The quality of service is the first thing that is seriously considered by the company, which involves all the resources owned by the company.

Based on the understanding of service quality according to the experts above, it can be concluded that service quality is an activity or effort made by the company in order to meet the needs or desires of customers to get satisfaction with what they need to match what they expect.

RESEARCH METHODOLOGY

Methods and Research Approaches

This study uses a quantitative approach with a descriptive method, quantitative descriptive is that researchers want to find information and collect data in the form of statistical data results from questionnaires that are distributed and then described the relationship between service quality, and customer satisfaction

Research Design

This research design uses a causal-comparative research design, where the cause and effect relationship between the influence of service quality on customer satisfaction at the Arta Mandiri Fund Savings and Loans Cooperative is in the form of problems that occur, a description of the variable relationship being studied.

Population and Sample

The population in this study was 120 respondents who were new customers at the Arta Mandiri Fund Savings and Loans Cooperative. While the sample in this study is customers of the Arta Mandiri Fund Savings and Loans Cooperative. The sampling technique used is nonprobability sampling, which does not provide equal opportunities for every member of the population to be sampled.

Data Collection Techniques

Questionnaire

The questionnaire is carried out in the form of several statements that will be given to customers at the Dana Arta Mandiri Cooperative as samples or selected respondents. In distributing questionnaires, researchers are assisted using the Google Forms application. To measure the statements on the questionnaire using the Likert scale. Likert scales usually have a score value from 1-5 for respondents' answers.

Research Instruments

The instrument used in this study was in the form of a questionnaire containing questions about the effect of service quality on customer satisfaction at the Dana Arta Mandiri Cooperative

Technical Data Analysis

Data analysis techniques used by researchers as a basic tool in decision making related to research results with descriptive quantitative research methods and assisted using the SPSS application program version 25.

Descriptive Statistical Analysis

In this study, researchers analyzed the data using descriptive quantitative methods, namely describing statistical data from questionnaires and then providing an overview or description of a data for each variable seen from the mean value, standard deviation, variance, maximum, minimum, and sum so that it is easier to find out the exposure to data in a study in more detail and clearly.

a. Validity Test

Test validity to find out whether the questionnaire question item to be measured is valid or not in the measurement.

b. Reliability Test

Reliability test to determine the level of consistency of a questionnaire or questionnaire used so that the questionnaire can be relied upon to measure research variables even though this study was carried out repeatedly with the same questionnaire or questionnaire. Multicollinearity Test

c. Normality Test

The normality test is used by researchers to determine the regression model between dependent and independent variables has a normal or abnormal distribution

d. Linearity Test

The linearity test is used by researchers to find out that the model under study has a linear relationship such as a straight line between the independent variable and the dependent variable under study.

e. Heteroscedasticity Test

The heteroscedasticity test is used by researchers to determine the occurrence of variance inequality from the residuals of one observation to another observation in the regression model.

Hypothesis Test Result

a. T-Test

T test, used to determine the effect of the independent variable on the dependent variable. With the rate used is 0.05 or 5%.

b. R2 Coefficient of Determination Test

Testing the coefficient of determination () is carried out by researchers to find out how much influence the independent variable (x) has on the dependent variable (y).

RESULTS AND DISCUSSIONS

Based on the results of the tests that have been carried out, the results of the study were found, among others, this study focused on analysis to determine whether there is an influence of service quality on customer satisfaction at Dana Arta Mandiri KSP. The research method uses descriptive quantitative with the help of SPSS application program version 25.

The results of descriptive analysis testing with service quality variables, the highest average was in the statement item "the requirements provided were very easy" giving an assessment of 4.20 and also the lowest average was in the statement item "Promotions that were done were very easy to understand and understand" giving an assessment of 3.49. Meanwhile, with the variable of customer satisfaction, the highest average is in the statement item "Customers feel comfortable while waiting for the loan process" giving an assessment of 4.25 and also the lowest average is in the statement item "The file lending process is very easy" giving an assessment of 3.65 ratings.

The results of testing the research instrument showed that the questionnaire was valid and reliable with a test of 100 respondents. Furthermore, the results of testing classical assumptions with 100 respondents showed that the data was normally distributed, service quality variables had a linear relationship with customer satisfaction variables and heteroscedasticity did not occur.

The results of hypothesis testing from this study are based on the partial t test there is a value of $4.645 > 1.984$ and a significance value of $0.000 < 0.05$. It can be concluded that the hypothesis in this study is accepted, namely that the quality of service has a significant effect on customer satisfaction at KSP Dana Arta Mandiri. In addition, based on the test of the coefficient of determination () shows that the influence of service quality variables on customer satisfaction is 18.0%. So, in this study, it means that the quality of service has a significant effect on customer satisfaction at Dana Arta Mandiri KSP by 18.0%.

CONCLUSIONS AND SUGGESTIONS

Conclusion

This study was conducted to analyze the effect of Service Quality (X) on Customer Satisfaction (Y). This can be proven in the results of research using descriptive quantitative methods assisted by the SPSS application program version 25 and distributing questionnaires to up to 100 respondents.

The test results in this study show that the hypothesis based on the t test partially shows that there is a value of $4.465 > 1.984$ and a significance value of $0.000 < 0.05$ which means that the hypothesis in this study is that the quality of service has a significant effect on customer satisfaction at Dana Arta Mandiri KSP so that the hypothesis is accepted. In addition, the test results in this study based on the coefficient of determination test () show that there is an influence of service quality variables on customer satisfaction at Dana Arta Mandiri KSP is 18.0%. Based on the formulation of the problem after research using quantitative methods, the following results were obtained:

Based on the results of the service quality research, a value of 4.20 was obtained with a statement on the questionnaire item, the requirements given were very easy, "so it is necessary to maintain customer confidence that if you are going to make a loan at KSP Dana Arta Mandiri, the requirements given are very easy. While the lowest average gave an assessment of 3.49 with the statement "The promotion carried out is very easy to understand and understand", therefore it is necessary to improve marketing strategies in promoting products better and easier to understand so that customers can be more familiar with products and can introduce products to other customers so that more people make loans at KSP Dana Arta Mandiri.

Based on the results of customer satisfaction research, a value of 4.25 was obtained with a statement on the questionnaire item stating "Customers feel comfortable while waiting for the loan process", so it is necessary to maintain in providing friendly service to customers so that customers feel comfortable.

While the lowest average gave an assessment of 3.65 with the statement "The process of borrowing files is very easy" so it is necessary to convince customers that

when there is a sudden need for files can be borrowed easily will not wait long. It can be concluded from the results of this study that there is an influence of service quality on customer satisfaction so it is very necessary to improve the quality of service at KSP Dana Arta Mandiri.

Suggestion

Based on the results of the research, the results of the discussion and the conclusions obtained, the suggestions that can be given, among others, the company is expected to be able to improve the Quality of Service provided to customers so that customers will continue to make loans at KSP Dana Arta Mandiri.

Based on the results of Customer Satisfaction, the company is expected to be able to maintain customer satisfaction so that they feel the best service provided by the company so that they can provide information to other customers to want to make transactions at Dana Arta Mandiri KSP For further research, the author recommends researching with a wider and larger sample and population, not only in Dana Arta Mandiri Purwakarta KSP, but for example throughout West Java, and take more KSP for research.

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