



The Consumers' Level of Satisfaction With the Service Quality of Kopdit Sumber Kasih Tangeb in Abianbase, Gianyar, Bali

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Published: 30/03/2019

How to cite (in APA style):

Yogiarta, I, M., Pranata, I, P, A, D. (2019). The Consumers' Level of Satisfaction With the Service Quality of Kopdit Sumber Kasih Tangeb in Abianbase, Gianyar, Bali. *Jurnal Ekonomi dan Bisnis Jagaditha*. 6(1), 31-37. doi: <http://dx.doi.org/10.22225/jj.6.1.1027.31-37>

Abstract-The aim of this research is to analyze the level of customers' satisfaction with service quality and the factors prioritized for improvement, so as to increase the consumers' satisfaction at the Kopdit Sumber Kasih Tangeb in Abianbase Village. The research sample was determined with the solvin method as many as 97 consumers. The results of data analysis showed that, the average index of the consumers' satisfaction on the Sumber Kasih Tangeb Credit Union in Abianbase Village was -811,595 where the score was between -1,036,648 to 648,432 which means that consumers at Kopdit Sumber Kasih Tangeb in Abianbase were quite satisfied with the quality of their services. Based on the analysis of the level of importance of performance (importance performance analysis) of the 97 consumers studied and viewed from the level of suitability and complaints of consumers, it is known that the factors that need to be given the highest priority from Kopdit Sumber Kasih Tangeb in Abianbase Village are services that meet the promise with a suitability level 41,9% while the factor that needs to get the final improvement is a comfortable waiting room with a suitability level of 121%.

Keywords: Consumer satisfaction; service quality

INTRODUCTION

A cooperative plays a crucial role in economic development because it aims to improve the group members' welfare in particular and society in general. Cooperatives can be grouped into savings and loan cooperatives, production cooperatives, consumption cooperatives, credit cooperatives, service cooperatives and multi-business cooperatives. In the current research, however, the research is conducted at Kopdit Sumber Kasih Tangeb, which is a non-bank financial institution that functions to provide services in the form of loans to its members and as a place to store money.

Each cooperative should necessarily operate independently and be managed efficiently, so that later it can grow and develop for the welfare of each member and make a real contribution to the national economic development. One of the

cooperatives in Tangeb, Abianbase Village is Kopdit Sumber Kasih that is in charge of providing services to its members in the form of loans and money storage. Kopdit Sumber Kasih Tangeb was established in 1994 and is located in the customary village of Tangeb, the area of the Abianbase village. Its specific goal is to provide maximum service so that the welfare of its members is created continuously with guarantee. The principle possessed by this non-bank institution is to prioritize the spirit of family and strive for the welfare of its members. The cooperative is also enthusiastically continuing to increase the efforts to raise funds in the form of Savings and Future Deposits. A service is often seen as a complicated phenomenon because the services themselves are are benefits, ranging from personal services to services as a product (Dibyantoro, 2012 in Priskila 2014).

A quantity of service can be interpreted as an effort to meet the needs and desires of

consumers and the accuracy of delivery in offsetting their expectations (Tjiptono, 2006). The nature of the quality of service according to Tjiptono (2011) is the expected level of excellence and control of the level of excellence to meet customer desires (Tjiptono, 2011). In other words, basically this service position is a supporting factor for service marketing activities, and for that the Kopdit Sumber Kasih Tangeb gives special attention to the service activities in meeting the customer needs so that it can satisfy its customers. Therefore the measurement of satisfaction with the services provided by Kopdit Sumber Kasih Tangeb to the community needs to be continuously done to find out and plan better strategies in the future while at the same time increasing the quality of service so that it can meet the desires and needs of consumers and can minimize undesirable problems.

The consumers' satisfaction is a condition where consumer expectations can be fulfilled by the products purchased (Kotler, 2002). To advance it, a cooperative must be managed well and professionally in order to gain the trust of the customers and users of the cooperative services. In order to meet the expectations of the customers and users of cooperative services, cooperatives provide quality-oriented services, in that they always regard to the customer satisfaction and quantity-oriented services through making innovations in their products.

In general, the customer satisfaction depends on the calibre and quality of services, to what extent the reality and expectations of customers for the services they receive and obtain have different rates of increase. By improving the quality of services and the performance of employees, the customer satisfaction is expected to be achieved. This is

because the customers' satisfaction will be a guideline to direct the entire organization towards meeting the customers' needs so that they can be a source of sustainable competitive advantage.

Apparently, the consumer problems are the indicators of the conditions of service companies in the future. One of the best ways to maintain and increase the number of consumers (members) is to take care and deal with the attention on the satisfied consumers. The satisfaction can be identified by systematically gathering information about the response of consumers to the services a company has provided.

Kopdit Sumber Kasih Tangeb tries to always grow, improve itself and continue to develop operational service activities for customers. As a cooperative engaged in the financial services sector, Kopdit Sumber Kasih Tangeb seeks to improve its services to the customers. Providing service is a professional commitment. The service quality and the level of performance that Kopdit Sumber Kasih Tangeb has done so far has resulted in a complex level of customer satisfaction. The level of satisfaction of each customer or service user varies. One of the factors that determines the level of success and the quality of the company is the company's ability to provide services to customers. If after analyzing it turns out there are indications of customer satisfaction, the attributes that cause dissatisfaction must be identified and stakeholders need to take corrective actions or resolve them. Analyzing the level of service provided allows the company owner to discover the extent to which the quality of services and the performance provided by the Sumber Kasih Tangeb to date has a positive effect on the member satisfaction.

Table 1
The Progress in the Number of the Credit Union of Sumber Kasih Tangeb, Abianse Village in 2011 to 2015

Year	Number of Consumer	Progress (%)
2011	1.412	-
2012	1.816	0.40
2013	2.642	0.83
2014	2.402	-0.24
2015	2.806	0.40
Average	2.216	0.28

Source: Kopdit Sumber Kasih Tangeb, Abianbase

Based on table 1, the average development of consumers at Kopdit Sumber Kasih Tangeb from 2011-2015 is 0.28%. From these data, it can be learnt that in 2014 a

decline in the customer number of Kopdit Sumber Kasih Tangeb occurred. The decline in the number of customers is caused by several factors, one of which is the presence of

financial tricks within the company, and a decrease in the quality of services provided, which affects the level of customer satisfaction. In 2015 the increase in members increased, because Kopdit Sumber Kasih Tangeb had made efforts to improve the negligence that had occurred in the previous year. Evaluation and reflection are done through a forum that involves all members to notify them that technical errors in the management system of service the cooperative had provided have occurred with the Sumber Kasih Tangeb Kopdit and have been completed, and therefore the finance and financial management are currently operating in a stable manner. In order to maintain the consumers' confidence that entrusts savings and loans and does not rule out the possibility to add more consumers by improving the quality of service to consumers, Kopdit Sumber Kasih Tangeb also must take into account the consumers' complaints so that later it will be used as a reference in evaluating the service for the customers.

The complaints that need to be considered can be identified with the five service quality factors, namely (Hardiansyah, 2011):

- 1) Tangibility which includes inadequate parking areas, the narrow waiting room so that the customers who want to do transactions are difficult to find a seat.
- 2) Reliability which includes inappropriate service hours, employee negligence carried out during entering finance.
- 3) Responsiveness which includes the lack of responsiveness of employees in

assisting the consumers, the lack of response in resolving the consumer complaints, and the long waiting for the consumers during the transaction takes place.

- 4) The assurance of the lack of analysis of consumers' complaints, consumers' dissatisfaction with employee performance, including if there are complaints from customers often are not answered thoroughly.
- 5) Empathy which includes the lack of friendliness of the employees to the customers, the impatience of the employees in handling the customers who are too active and enthusiastic in passing transactions.

Service quality is the expected level of excellence and control over the level of service excellence for Kopdit Sumber Kasih Tangeb to meet consumer desires. Service quality must start from meeting consumer needs and ending in consumer perceptions. This means that a good quality image does not lie in the viewpoint or perception of the Kopdit Sumber Kasih Tangeb, but rather on the consumer's perspective on performance expectations, and the interests of consumers who consume and enjoy services and those who determine service quality.

Quality of service provides an incentive for customers to establish strong relationships with the company. All of these benefits in turn result in efforts to meet quality. The scheme of the framework of this research is as follows:

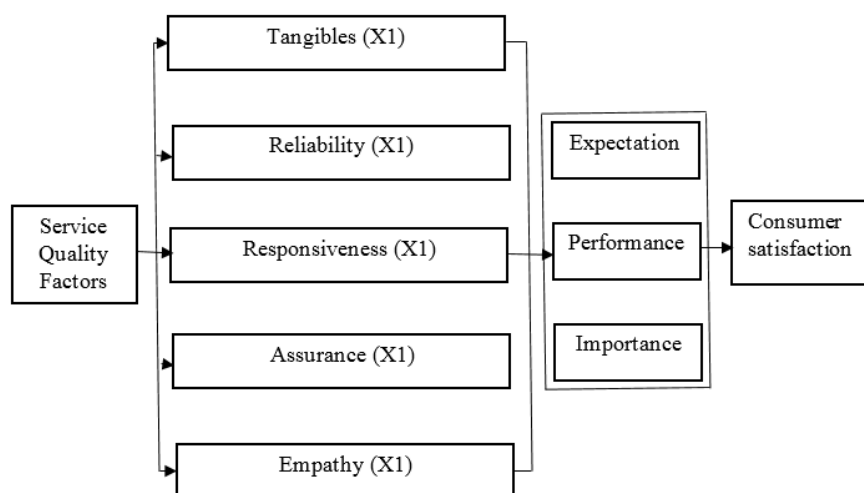


Figure 1
Scheme of framework

Based on the results of the F Test on the research Apriyani and Sunarti (2017) show sig. F 0,000 <0,05 which means that Service Quality consisting of physical evidence, reliability, responsiveness, assurance and empathy together have a significant effect on customer satisfaction. Based on the results of the t test it can be seen that physical health, reliability, responsiveness and empathy variables partially have a significant effect on customer satisfaction. The t-test results also show that the Response Power variable (X3) has the strongest influence compared to other variables, the Response Power variable (X3) has a dominant influence on customer satisfaction (Apriyani & Sunarti, 2017). In another research, Safitri and Nugraheni found that the level of customer satisfaction with quality of service based on tangibles is categorized as not satisfied, quality of service based on reliability is categorized as not satisfied, quality of service based on responsiveness into the category not satisfied, quality of service based on assurance categorized as not satisfied, quality of service based on empathy in the category of not satisfied and quality of service based on tangibles, reliability, responsiveness, assurance and empathy are categorized as not satisfied (Safitri & Nugraheni, 2016).

Based on the introduction, the gap of this research is to find out the level of customer satisfaction with the quality of services provided by Kopebit Sumber Kasih Tangeb and find out the service quality factors that require more in improving services for customer satisfaction at the Sumber Kasih Tangeb Kopdit.

METHODS

This research is an explanatory research with a research population that is all customers who are members or customers who make transactions at the Kopdit Sumber Kasih, Tangeb in 2015.

Operational Definition of Variables

To specify the topics discussed in this research, the operational definitions of each variable need to be given to direct the understanding at one focus point. The operational definitions developed in this research are as follows:

- 1) Consumer satisfaction is a condition that is felt by members after getting services from employees by comparing the level of performance on the Kopdit Sumber Kasih, Tangeb with the

expectations of its members. If performance meets expectations, consumers will feel satisfied; otherwise if it is not as expected, consumers are not satisfied.

- 2) Service quality is the level of excellence that is expected and controls the level of service excellence in the Kopdit Sumber Kasih, Tangeb. To meet consumer desires, the criteria used are:

Tangibles are things that can be seen directly by consumers when services are being worked on. In this research the things in question are measured from:

- a) Comfortable waiting room.
- b) Adequate parking space.
- c) A neat and clean atmosphere.
- d) Complete cooperative inventory.
- e) Computerization of the service process

Reliability includes the ability of the company to provide services according to established procedures, being on time and the appropriate opening hours of cooperatives as well as appropriate and fast member complaints analysis to satisfy members. In this research will be measured by the following criteria:

- a) Providing services as promised.
- b) Responsibility about handling consumers for service issues.
- c) Providing good service when first impressing consumers and not differentiating between one consumer and another consumer.
- d) Providing timely services.
- e) Providing information to consumers about when a promised service will be realized.

Responsiveness is the ability of employees of Kopdit Sumber Kasih Tangeb to provide maximum service and be responsive in dealing with complaints from the members. In this research this will be measured with the following criteria:

- a) Providing fast service.
- b) Willingness to help / assist the consumers.
- c) Being ready and responsive to handle the demand responses from consumers.

Assurance (assurance) is the level of confidence of employees who can provide confidence and certainty for members In this research will be measured by:

- a) Employees who give guarantees in the form of confidence to consumers.
- b) Making the consumers feel safe when using company services.
- c) Courteous employees.
- d) Employees who have extensive knowledge so that they can answer questions from consumers.

Empathy includes the ease in making good communication relationships, personal attention, and understanding towards the consumer needs. In this research these will be measured by:

- a) Special attention given by employees.
- b) Ease of making complaints by members.
- c) Employees understand the needs of members.
- d) Hospitality of employees.

Population and Samples

The population in this research were all customers who were members and conducted

transactions at Kopdit Sumber Kasih Tangeb in 2015. The number of the members who were sampled were 97 selected by using accidental sampling technique which means the respondents taken as samples were consumers who were met directly on Kopdit Sumber Kasih Tangeb.

Data Analysis

The data analysis method used is quantitative analysis and qualitative analysis. Quantitative analysis is used to analyze data that is numeric or numbers. Quantitative analysis consists of calculating scores and factor analysis. This analysis is used to be able to support conclusions obtained from quantitative analysis and to describe the company's strategy in dealing with further problems that occur.

RESULTS AND DISCUSSION

Description of Respondents

General description of respondent characteristics covers gender, age, and tenure.

Table 2.
Description of Respondents

No.	Description	details	Number of customer	Percentage (%)
1	gender	men	60	62
		women	37	38
		Total	97	100
2	age	<20 years	7	7
		21-30 years	30	31
		31-40 years	40	41
		>41 years	20	21
		Total	97	100
3	Types of Profession	Civil Cervants	12	12
		Non-governmental employees	30	31
		enterpriser	40	41
		Farmer	12	12
		Others	5	5
		Total	97	100

The Testing of Validity and Reliability of the Instrument

The questionnaire was distributed to the initial respondents as many as 30 people. The results of the analysis on the questionnaire data were processed with the SPSS program to look for validity and reliability. From the results of the questionnaire to 30 respondents who were studied found results that met the criteria of validity and reliability. Therefore the questionnaire was continued to obtain 97 respondents. From the results of data processing with the SPSS program, the data from the questionnaire results from 97

respondents as follows:

Based on the results of validity test, correlation between item scores and total scores are above 0.3, all items of the consumer satisfaction instrument are declared valid.

Based on the results of reliability test, and therefore the customer satisfaction reliability with Chronbach alpha is above 0.5, and then the customer satisfaction instrument is declared valid.

Results of Hypothesis Testing

Table 3
The Average Service Quality/Performance and Level of Importance of Attributes Affecting the Level of Customer Satisfaction at the Kopdit Sumber Kasih Tangeb at Abianbase Village

No	Attributes	P Score (x)	I Score (y)	\bar{x}_i	\bar{y}_i	Level of conformity (%)
1	Comfortable waiting room	362	300	3,73	3,09	120,7
2	Adequate parking space	340	299	3,51	3,08	113,7
3	Neat and clean atmosphere	255	247	2,63	2,55	103,2
4	Complete inventory	259	239	2,67	2,46	108,4
5	Computerization of the service process	339	303	3,49	3,12	111,9
6	Providing services as promised	198	473	2,04	4,88	41,9
7	Providing timely services	260	473	2,68	4,88	55,0
8	Employees do not differentiate consumers	357	380	3,68	3,92	93,9
9	Acting fairly and equally with each customer	342	387	3,53	3,99	88,4
10	Responsibility for handling consumer complaints about services	327	419	3,37	4,32	78,0
11	Providing quick service	323	412	3,33	4,25	78,4
12	Employees are willing to help consumers	362	304	3,73	3,13	119,1
13	Responding to consumer complaints	342	305	3,53	3,14	112,1
14	Employees provide guarantees	258	254	2,66	2,62	101,6
15	Making the consumers safe	266	249	2,74	2,57	106,8
16	Courteous employee	337	312	3,47	3,22	108,0
17	Knowledgeable employees	205	472	2,11	4,87	43,4
18	Special attention is given by employees	265	472	2,73	4,87	56,1
19	Ease in making complaints Employees have good	356	386	3,67	3,98	92,2
20	understanding toward customer needs	344	419	3,55	4,32	82,1
21	Hospitality of employees	327	420	3,37	4,33	77,9

Notes:

P: Performance

I: Importance

From the results of the analysis, it appears that the service quality of the Kopdit Sumber Kasih Tangeb to its customers is quite satisfactory, but there are factors that must be improved according to the satisfaction priority table, which is service as promised. Because there are improvements to these factors, it is expected to increase member satisfaction with the Kopdit Sumber Kasih Tangeb.

CONCLUSIONS

From the analysis of the level of conformity between the interests of service factors according to the consumers and the quality of service that has been carried out by the Kopdit Sumber Kasih Tangeb of Abianbase Village, out of 97 respondents studied, it can be concluded as follows:

The level of customer satisfaction with the services provided by Kopebit Sumber

Kasih Tangeb is -811,959, wherein, this point is located between -1,036,648 to 684,432, which means the consumers are quite satisfied with the services provided.

Based on the analysis of the level of importance of performance, of the 97 consumers studied, it can be stated that the factors or attributes that are considered important and have satisfied the consumer are 8, namely:

Providing good service and not discriminating between members

Providing timely services

Providing information about when the promised service will be realized.

Providing express services

Ease in making complaints for the customers

Employees understand the needs of their members

Hospitality of employees

The Service quality that needs to be given

priority to increase the customer satisfaction at Kopdit Sumber Kasih Tangeb is the service that must be carried out according to the promise with a level of suitability of 41.9%, while the last priority factor is a comfortable waiting room with a suitability of 121 %.

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