

ANALYSIS OF MEMBER SATISFACTION LEVELS ON THE SERVICES OF THE NASARI SAVINGS AND LOANS COOPERATIVE IN THE CITY OF LHOKSEUMAWE

Jariah Abubakar¹, Muhammad Furqan², Fathi Rizkina³, M. Haikal⁴, Irada Sinta⁵

^{1,2,3,4}Faculty of Economic and Business Universitas Malikussaleh

⁵Faculty of Agriculture Universitas Malikussaleh

Corresponding Author: jariah@unimal.ac.id

Author E-mail: ¹⁾ zulfariza66@gmail.com, ¹⁾ muhammad18furqan@gmail.com, ²⁾ ffathirizkina@gmail.com, ³⁾ psiregar610@gmail.com, ⁴⁾

ABSTRACT

The Nasari Savings is needed to find out the perceptions of a member about the services and performance of the management that has been carried out. To assess and examine the satisfaction of members, several dimensions can be used as measurement tools. The study was aimed to determine the level of satisfaction of members of the Cooperative. This study used a qualitative descriptive method with a total sample of 96 people. The sampling technique uses simple random sampling technique and data is collected through a questionnaire. The indicators of service; office strategic elements, cleanliness and comfort of office space, the availability of complete office facilities such as computers, printers and office telephones, transaction execution systems, accuracy in services, information clarity given by employees, the readiness of employees to receive complaints from members, the willingness and ability of employees to provide the information needed, the readiness of employees in providing services, knowledge, skills and skills of employees in their fields, beliefs about security, cooperative legal certainty, attention given by employees against member complaints, employees provide services to all members regardless of social status, employees always maintain good communication with members are included to Very Good performances.

Keywords: Cooperative services, Member's Satisfaction Level.

1. INTRODUCTION

Cooperatives are people's economic institutions that drive the people's economy in spurring the social welfare of the community. The development of cooperatives continues to increase, one of which is savings and loans cooperatives. With the increasing number of cooperatives developing in Tabanan, the competition is getting tougher for cooperatives.

This demands cooperative management to better manage the cooperatives they lead. One of the efforts made by cooperative management is to improve the performance and quality of services they provide to cooperative members so that they can provide a good image of members' perceptions and expectations of the services and performance of the savings and loan cooperative. One of the savings and loan cooperatives located in Lhokseumawe is the Nasari Savings and Loans Cooperative.

The Nasari Savings and Loans Cooperative is very necessary to know the perception of a member towards the service and performance of the management that has been carried out so far. The research was conducted to overcome the information gap between the company and members. The company considers that the services provided are appropriate and feels that they are able to meet the expectations, wants and needs of members. But in reality, members do not necessarily have the same judgment and perception of the services they have received.

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The research of the Savings and Loans cooperative is based on several considerations, namely: (1) The management of the Simpan Nasari Cooperative has never conducted research on the analysis of member satisfaction with services, (2) There has been a decrease in the number of long-term deposit members and loans at the Nasari Savings and Loan Cooperative starting in 1998, (3) There have been several complaints from some members who feel the lack of service from the management, lack of attention to member complaints, and the continued presence of anxiety from members who are afraid of losing their investment.

Based on preliminary observations made by researchers, it was found that permanent members of the Nasari Savings and Loan Cooperative were still dissatisfied with the services provided. If this matter is not dealt with quickly and seriously, it will cause huge losses to the Nasari Savings and Loans Cooperative. Based on the background described above, the main problem in this study is the level of member satisfaction with the Nasari Savings and Loan Cooperative Service in Lhokseumawe City

2. RESEARCH METHODS

This research uses a qualitative approach with a descriptive method. The population is all members of the Nasari Savings and Loans Cooperative, which is 1000 people, which will then be used as a sample of 96 people determined by a *simple random sampling* technique. Data is collected through questionnaires. The stages in data analysis are as follows:

Table 1

Index Value		
Score value	Index Value	Category
1	1,00-1,75	Not Good
2	1,76-2,50	Bad Bad
3	2,51-3,25	Good
4	3,26-4,00	Excellent

Source: KepMenPan No 25/2004

Analysis of member satisfaction levels

To analyze the level of satisfaction of cooperative members used is the analysis of the member satisfaction index. By searching for categories, a scale of 4 is used according to the answers present in the questionnaire so that the percentage interval limit is determined as follows:

Table 2

Quality Values and Service Categories			
Score Value	Percentage	Quality	Category
1	25,00-43,75	D	Not Good
2	43,76-62,50	C	Bad Bad
3	62,51-81,25	B	Good
4	81,26-100,00	A	Excellent

Source: KepMenPAN No 25/2004

3. RESEARCH RESULTS AND DISCUSSION

Overview of Research Locations

Nasari Savings and Loans Cooperative is one of the companies engaged in the banking sector, this cooperative has a total of 20 administrators chaired by Sahala Panggabean MBA. The cooperative, which is located at Jalan Samudera Baru, Banda Sakti district, Lhokseumawe City,

carries out its activities based on cooperative principles, namely membership is voluntary and open, management is carried out democratically, the distribution of Residual Business Results (SHU) is carried out fairly in proportion to the size of each member's business services, limited repayment of capital services, independence, carrying out cooperative education for members and cooperation between cooperation

Description of Research Results

After the data is collected, then describe each dimension to find out how the member's satisfaction index for cooperative services:

Dimensions of Direct Evidence (Tangibility)

There are 3 questions that have been adjusted to the indicators used to measure direct evidence of service quality at the research site Indicators of the strategic location of the office.

a. Indicators of cleanliness and comfort of office space

Based on the table above, the respondents who stated that they were very good were the most numerous were 61 people with a score of 244, while 1 person with a score of 2 stated that they were not good. The average score for questions about the cleanliness and comfort of office space was obtained 3.63. It can be concluded that the cleanliness and comfort of the office space at the research site is Excellent.

b. Indicators of the availability of complete office facilities

Based on the table above, the respondents who stated that they were very good were the most numerous, namely 58 people with a score of 232, while 3 people with a score of 6 stated that they were not good. The average score for questions about the availability of complete office facilities was 3.57. It can be concluded that the availability of complete office facilities at the research site is Very Good. From the table above, the number of Excellent statement scores (SB) includes the most which is 704 and the least is the Bad Statement (KB) which is 16. The sum of the overall scores is 1,032 and the average score obtained was 3.58 (Excellent). There are 3 questions that have been adjusted to the indicators used to measure direct evidence of service quality at the research site.

Member Satisfaction Index Analysis

<i>Tangibility Dimension Index Value</i>		
No	Indicators	Average
1	Strategic location of the office	3,55
2	Cleanliness and comfort of the space	3,63
3	officeAvailability of complete office facilities such as computers, printers and office telephones	3,57
4	Sum	10,75
5	Average Index	3.58
6	Category	Excellent

Source: Tabulation of Respondent's Answer Result Score

IKA value after conversion = Index Value x Weigher
= 3.58 x 25
= 89.50.

4. CONCLUSION

Based on the results of the analysis in the previous chapter, the following conclusions are obtained:

Dimensions of Direct Evidence (Tangibility)

The three indicators in the Direct Evidence dimension are included in Very Good service performance and "A" service quality.

a. Dimensions of Reliability (Reliability)

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The three indicators in the Reliability dimension are included in Very Good service performance and “A” service quality

b. Dimensions of Responsiveness (Responsiveness)

The three indicators in the Responsiveness dimension are included in Very service performance Good and quality service "A".

c. Dimensions of Guarantee (Assurance)

The three indicators in the guaranteed dimension are included in Very Good service performance and “A” Service quality

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