

## ANALYSIS OF MEMBER SATISFACTION ON THE QUALITY OF SERVICES IN MANDIRI SHARIA COOPERATION SAVING AND LOAN UNITS

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### Abstract

*This research aims to assess and assess member satisfaction with the services carried out by independent sharia cooperatives. Cooperatives have the goal of improving the welfare of their members. That member satisfaction with the quality of services provided by independent sharia cooperatives has a major influence in determining the improvement and development of cooperatives in achieving their goals. Techniques in data collection using literature study methods, observations, interviews, and questionnaires. Data processing techniques by collecting information, reducing, presenting, and drawing conclusions. This study used descriptive and qualitative methods with a total sample of 20 people. The sampling technique uses a questionnaire technique. Based on the results of research that has been carried out, member satisfaction with service services in cooperatives obtained high responder responses of as much as 73%, moderate responses as much as 18%, low responses as much as 10%. There are 5 variables that determine the quality of service, namely physical evidence, reliability, responsiveness, assurance, and empathy.*

**Keywords:** *satisfaction; members, service quality*

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### 1. INTRODUCTION

#### background Research

Cooperatives have an important role in achieving welfare for members in particular and society in general. Cooperatives in their activities have two distinctive characters, namely economic nature and social character, meaning that even though their main business is based on economic principles, cooperatives still prioritize cooperative education for members and also the community (Anoraga 2002). Cooperative according to Law no. 25 of 1992 concerning cooperatives is a business entity, so that cooperatives remain subject to applicable company rules and economic principles. Therefore, cooperatives must be able to generate profits in developing the organization and its business.

The development of cooperatives is an embodiment of the mandate of the Indonesian nation's constitution, namely in the 1945 Constitution, specifically article 33 paragraph (1), namely that the Indonesian economy is structured as a joint venture based on the principle of kinship. And cooperatives are business buildings that are in accordance with the intended economic structure. Therefore, cooperatives are expected to play an important role in the Indonesian economy, namely cooperatives as the pillars of the Indonesian economy.

Cooperatives were born with a background of how to prevent people who are at the bottom of the board, such as workers, farmers, craftsmen and so on, not much harmed by the implementation of the capitalist system. In other words, the history of the birth of cooperatives is more focused on ways to improve the welfare of workers, farmers, craftsmen and so on. Therefore, the history of thinking about cooperatives emphasizes the importance of working in groups rather than individuals. The idea of

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establishing a cooperative was initiated because some workers who worked in a factory were jealous of the early capitalist system which greatly benefited one party, namely the owner of capital.

As a result, the owners of capital gain large profits and the level of welfare of the workers becomes very low, meaning that workers are required to work for long periods of time at low wage rates, resulting in a gap between employers and owners.

capital with poor workers. This atmosphere has made some people start to be moved to improve their welfare together as well. That is the embryo of the birth of ideas or ideas.

### Research Objectives

To fulfill the final project of cooperatives and SMEs courses. And to find out the quality of service provided by independent sharia cooperatives to members. as well as knowing the level of satisfaction of members of the independent sharia cooperative from the services provided by the independent sharia cooperative

## 2. BASE THEORY

Maintaining member satisfaction is an important thing that must be considered because members who feel dissatisfied have the possibility to convey dissatisfaction to other people and prospective members (Astuti, 2012). One way to maintain and increase customer/member satisfaction is to improve service quality. Therefore, researchers want to know the quality of service and the level of satisfaction of cooperative members of the Mandiri Syariah Cooperative employees.

Cooperatives are business entities established by individuals or cooperative legal entities, with the separation of the wealth of its members as capital for running a business, which fulfills shared aspirations and needs in the economic, social and cultural fields in accordance with the values and principles of cooperatives. Savings and loan cooperatives are cooperatives engaged in the field of capital formation business through regular and regular savings of members continuously to be loaned to members in an easy, inexpensive, fast and appropriate way for productive and welfare purposes (Azwar, Saifuddin).

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There are various types of cooperatives, one of which is a savings and loan cooperative. This cooperative was established to give its members the opportunity to obtain loans easily and with low interest. Savings and loan cooperatives try to prevent their members from falling into the trap of moneylenders when they need a certain amount of money by activating savings and arranging money loans at the lowest possible interest. Savings and loan cooperatives collect funds from their members who then channel the funds back to their members.

To achieve its goals, savings and loan cooperatives must implement rules regarding the roles of administrators, supervisors, managers and most importantly, member meetings. The board functions as a central decision-making center, adviser and guardian of the continuity of the organization and as a person who can be trusted.

Satisfaction is a condition where desires, expectations, and needs are met as expected. Member satisfaction is the level of consumer feelings after comparing what he received with his expectations. In other words, cooperative member satisfaction is the level of feeling where the needs, desires, and expectations of cooperative members can be fulfilled which will result in repeat transactions or continuing loyalty to the cooperative organization.

The service quality model is a service quality approach that is widely used as a reference in marketing research. The dimensions of service quality consist of:

- Direct evidence (tangibility) is concrete evidence of the cooperative's ability to present the best for its members. This dimension has 3 indicators: the strategic location of the cooperative, the cleanliness and comfort of the office space, and the availability of adequate office facilities complete.
- Reliability (reliability) is the ability of cooperatives to provide services in accordance with the expectations of members. This dimension has 3 indicators: Transaction implementation system, speed in service, clarity of information provided by employee.
- Responsiveness is the *responsiveness* of providing fast or responsive services accompanied by clear and easy-to-understand delivery methods. This dimension has 3 indicators, namely: the readiness of employees to receive complaints, the willingness and ability of employees to provide information, the readiness of employees to provide service.
- Guarantee (assurance) is a guarantee and certainty obtained from the courtesy of employees, so as to foster a sense of trust among members. This dimension has 3 indicators: Knowledge and skills as well as employee skills, members' confidence in saving in cooperatives, legal certainty from cooperative.
- Empathy is *giving* sincere and personal attention to members; this is done to find out the wishes of members accurately and specifically. This dimension has 3 indicators: Attention given to employees, employees provide services without

### 3. IMPLEMENTATION METHOD

#### Research place

The method used in this research is descriptive method, namely data collected in the form of words or opinions from members of the cooperative. This research was conducted in independent sharia cooperatives. East Batuphat village, North Aceh district. Data obtained from interview scripts, field notes, photographs, personal documents and other official documents. This method presents directly the nature of the relationship between researchers and respondents. This research approach naturally (natural setting) collects field data and the data sources needed are primary data and secondary data.

#### Research Data

Member satisfaction in independent sharia cooperatives through questionnaires

Table 1

Results of interviews with 20 members of independent sharia cooperatives out of 723 members

No.	Information Service quality	Response			Amount
		Tall	Currently	Low	
1.	Facilities offered by independent sharia cooperatives to members are complete and in accordance with expectations	13	4	3	20

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2.	Means of communication a si in cooperatives that are used either	14	4	2	20
3	Speed operational services provided by employees to members are good	11	5	4	20
4	Employee on time nature provides service to members	13	5	2	20
5	Employees react quickly in responding to requests	14	4	2	20
6	Employees are always ready to help	15	4	1	20
7	Cooperatives in ensuring security for members who use services properly	13	5	2	20
8	The attitude of employees is friendly and polite when providing services	20	0	0	20
9	Cooperatives pay attention to serving members well	18	1	1	20
10	Cooperatives are willing to accept complaints and provide solutions properly	15	4	1	20
Amount		146	36	18	20
Percentage		73%	18%	9%	200

## 1. Description of research results

### 1) Discussion of members on independent sharia cooperatives

Measurement of member satisfaction has become an essential expectation for every company. This is because these steps can provide feedback and input for the purposes of developing and implementing strategies to increase customer (member) satisfaction.

### (2) Customer satisfaction survey

Based on the results of the interviews attached to the questionnaire above, it was obtained high responses to member satisfaction in independent Sharia Cooperatives of 73%, moderate responses of 18%, and low responses of 9%

#### (1) Physical Evidence (tangibles)

According to Subagyo (2010: 13), states that Physical Evidence (tangibles) includes physical facilities, employee equipment, and means of communication. In increasing customer satisfaction, especially service companies, customers will be much influenced by the attributes used by companies such as employee appearance. At the Mandiri Syariah Cooperative, data on service quality levels were obtained in the form of physical evidence (tangibles) as many as 27 respondents gave high responses, 8 respondents gave moderate responses, and 5 respondents gave low responses.

#### (2) Reliability

According to Lupiyoadi (2014: 216) reliability is the company's ability to provide services in accordance with what has been promised accurately and reliably. Performance must meet the expectations of members which is reflected in timeliness, the same service for all members without errors, sympathetic attitude, and high accuracy. At the Mandiri Syariah Cooperative, data on the level of service quality was obtained in the form of reliability. As many as 23 respondents gave high responses, 11 respondents gave moderate responses, and 6 respondents gave low responses.

#### (3) Responsiveness

According to Parasuraman (1998) responsiveness is a policy to help and provide fast and appropriate services to members by conveying clear information. Providing fast and appropriate services to members can improve the quality of services provided by cooperatives. At the Mandiri Syariah Cooperative, data on the level of service quality was obtained in the form of responsiveness. As many as 21 respondents gave high responses, 11 respondents gave moderate responses, and 8 respondents gave low responses.

#### (4) Guarantee (assurance)

According to Tjiptono (2005: 134) states that assurance, namely employees are able to foster customer trust in companies and companies can create a sense of security for customers. So, with the trust given to customers with a sense of security, customers will feel satisfied with the company's services. At the Mandiri Syariah Cooperative, data obtained on the level of service quality in the form of guarantees (assurance) as many as 29 respondents gave high responses, 8 respondents gave moderate responses, and 3 respondents gave low responses.

#### (5) Empathy

According to Berry (1998) empathy, namely giving a sincere and individual or personal attitude given to consumers by trying to understand their desires. A company can successfully grow and develop if it can understand the needs and wants of its consumers. At the Mandiri Syariah Cooperative, data on service quality levels were obtained in the form of empathy (empathy) as many as 33 respondents gave high responses, 5 respondents gave moderate responses, and 2 respondents gave low responses.

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### 4. CONCLUSIONS AND RECOMMENDATIONS

#### Conclusion

The Savings and Loan Cooperative was established with the aim of giving its members the opportunity to obtain loans easily and with low interest. Savings and loan cooperatives also try to prevent their members from being involved in the snares of loan sharks when they need a certain amount of money, by activating savings and arranging money lending at the lowest possible interest. The savings and loan cooperative collects funds from its members which then redistributes the funds to its members.

#### Suggestions

Cooperatives need to be improved and developed with lots of training given mainly to cooperative management so that they can make the performance and services provided better so that more and more people will be interested in cooperating, of course this requires serious attention from the government, especially related agencies. Cooperative members to be more active in participating in cooperatives as a business that is carried out jointly and for the common good as well.

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