

## The Effect of The Service Quality Dimension on The Satisfaction of Cu Betang Asi Cooperative Members

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### ABSTRACT

This study aims to determine and analyze the effect of service quality on the member satisfaction of members of CU Betang Asi Cooperative in Central Kalimantan Province. The research method is the quantitative method. Primary and secondary data sources and data collection methods used observation, and distributing questionnaires. The sample consisted of 250 respondents, was selected using *non-probability* sampling techniques through *the purposive sampling* method. The analytical tool is Smart-PLS Version 3.0, to test relationships in conceptual models. Measurement reliability based on alpha value and reliability value of Cronbach composite. The results : The effect of the dimensions of assurance, empathy, responsiveness on member satisfaction are positive and significant, but reliability and tangibles on member satisfaction are negative and nonsignificant.

## INTRODUCTION

The Corona Virus Disease 2019 (Covid-19) pandemic that has hit the world has paralyzed various aspects of life, including affecting the performance of cooperatives in Indonesia. The pandemic has caused the majority of cooperatives in Indonesia to experience liquidity shocks, especially Savings and Loans Cooperatives (Hamzah, A. (2021), Hasundungan, et al.(2020).

CU Betang Asi Cooperative which was established in 2003 in Palangka Raya, Central Kalimantan province also experienced many problems arising as a result of the disruption of the economy during the pandemic, where members lost the ability to repay loans according to agreements, and many borrowers hoped for relaxation of loan payments such as credit in banks. In addition, there are members who are unable to save regularly due to declining business income and there are even many withdrawals of member deposits to meet their living needs and members resigning from their membership, it can be seen from the decrease in assets and the amount of money deposits.

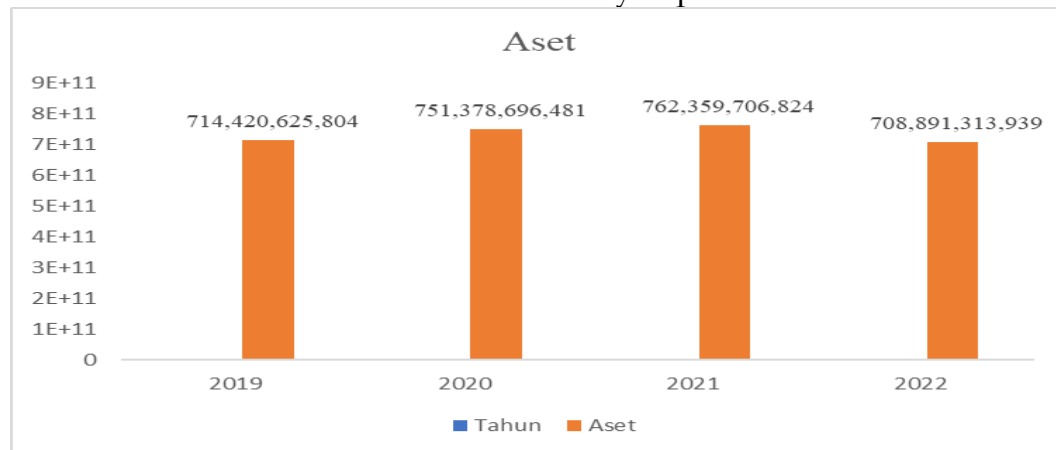


Figure.1 Graph 1. Assets of CU Betang Asi Cooperative in 2019-2022

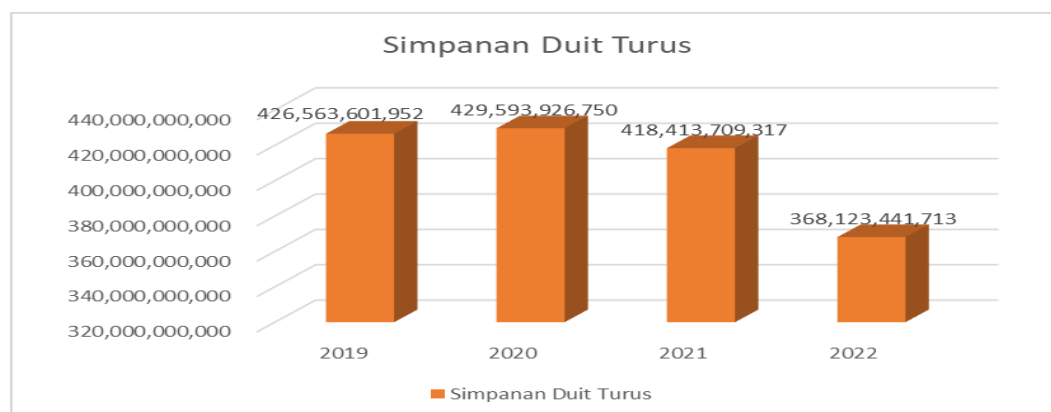


Figure.2 Graph 2. Money Deposits for Members of CU Betang Asi Cooperative in 2019-2022

## LITERATURE REVIEW

### *Credit Union*

Credit Union comes from Latin, *credere* which means to believe and *unio* / *unus* which means group. Credit union is defined as a collection of people who trust each other in a unifying bond that agrees to save money, create common capital, to be used (in the form of loans) among fellow members for productive purposes and common welfare (WOCCU, 2005 and ACCU, 2007). Amulanu A. Lingu stated that Credit Union (CU) actually aims to build the character of members as the key to its success (Lingu A, 2011). Credit Union (CU) as one of the driving forces of socio-economic empowerment in Indonesia, especially in the context of microfinance (Sumarwan & Fredy Rante Taruk, 2017). So, the member must be fokus of the credit union service (Sumarwan et al., 2021). Cooperatives/Credit Unions face problems of opportunistic behavior of their members, such as the "free rider problem", (Robinson, et al., 2021).

### **Quality of Service**

Service quality is a customer's response to the comparison between expectations and the reality they expect, the better the service received by customers, the more customer satisfaction will increase. The dimensions of service quality by Parasuraman, et al (1998) in Lupiyoadi (2014) there are five dimensions, namely: physical evidence (*Tangibles*), reliability, responsiveness, assurance, and empathy. Service quality affects customer satisfaction (Cesarean section *et al.*, 2022), the better the quality of service received by consumers, the greater the satisfaction felt by customers. According to Naeem et al., retail bankers should improve the quality of their services according to recommendations from experienced customers. (Naeem *et al.*, 2022). According to Khoo, K.L. Finding that service quality has a significant positive effect on company image and customer satisfaction (Khoo, 2022).

Slack *et al.*, 2020 Examine the effect of service quality dimensions and customer satisfaction on customer repurchase intent, word of mouth, complaining behavior and price sensitivity, as well as the effect of service quality dimensions on customer satisfaction. The results of Yusi Landari, et al.'s research, the dimensions of service quality together have a significant positive effect on customer loyalty at Wash Up Laundry Palangka Raya. (Landari Y et al., 2021). According to Duc Nha Le *et al.*, the quality of port logistics services in Vietnam is positively determined by five factors including responsiveness, assurance, reliability, tangibility and empathy. In addition, the quality of port logistics services has a positive effect on customer satisfaction (Le *et al.*, 2020).

Bayad Jamal Ali et al., stated the importance of providing quality service and meeting customer satisfaction to exist in the hotel industry. Research resultsshow empathy, assurance, responsiveness and physical evidence are significantly correlated with customer satisfaction, apart from reliability factors that negatively impact hotel guest satisfaction. (Jamal Ali et al., 2021). Service quality has a positive and significant effect on customer satisfaction (Gunawan *et al.*, 2023). Ha, H. states that quality service can improve the quality of relationships by improving trust, commitment, loyalty, and care. (Ha, 2020).

## Customer Satisfaction

The word satisfaction comes from the Latin "satis" (meaning good enough, adequate) and "facio" (which means to do or make). Satisfaction can be interpreted as "effort to fulfill something" or "make something adequate". Satisfaction or dissatisfaction is a person's feeling of pleasure or disappointment derived from a comparison between his impression of actual product performance and expected product performance. Customers who are satisfied with the value provided by the product or service, are very likely to become customers for a long time. According to Park in (Irawan 2021: 54), expressing customer satisfaction is a customer's feeling in response to goods or services that have been consumed.

Kotler et al. (2021) in ) defines customer satisfaction as "a person's feeling of pleasure or disappointment resulting from comparing the perceived performance (or outcome) of a product or service with expectations". Quality of service to increase revenue and customer satisfaction. Consumer satisfaction is not a goal in business, but can be a free influence in providing encouragement to improve trend-based promotion formulations, which have a positive impact on sales and increase revenue (Kristinae, 2021). In addition, service quality and customer satisfaction have a positive and significant effect on customer loyalty (Meywati et al., 2021).

Indicators to measure customer/member satisfaction, according to Indrasari (2019 : 92) are:

1. Conformity of expectations
2. Interest in revisiting.
3. Willingness to recommend

## Frame of Mind

In creating customer satisfaction, the company must be able to improve the quality of service. High service quality causes a high level of satisfaction (Tjiptono, 2015). If the company's performance is in accordance with consumer expectations, consumers feel satisfied, and vice versa if the company's performance fails, consumers feel dissatisfied (Kotler and Keller, 2009). The impact of consumer satisfaction, consumers will be able to reuse and desire to recommend to other people.

The formulation of the hypothesis in this study are:

- H1 : There is an effect of reliability on the satisfaction of members of the CU Betang Asi Cooperative
- H2 : There is an effect of responsiveness on the satisfaction of members of the CU Betang Asi Cooperative
- H3 : There is an effect of guarantee on the satisfaction of members of the CU Betang Asi Cooperative
- H4 : There is an effect of empathy on the satisfaction of members of the CU Betang Asi Cooperative
- H5 : There is an effect of physical evidence on the satisfaction of members of the CU Betang Asi Cooperative

Based on theoretical studies and hypotheses, the framework of thought used in research is as shown in figure 1.

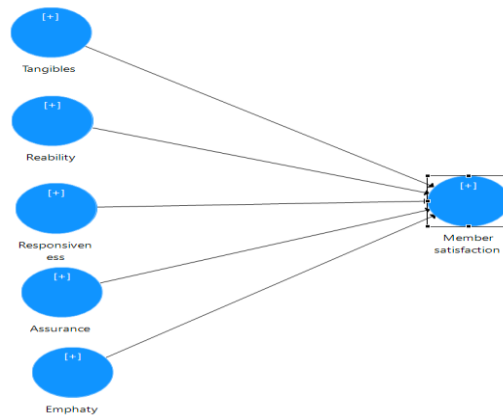


Figure.3 Frame of Mind

### METHODOLOGY

This study aims to determine the picture of the quality of services provided by the CU Betang Asi Cooperative to member satisfaction at the CU Betang Asi Cooperative. Method based on the Servqual (*Service Quality*) Model model. This research was conducted in all CU Betang Asi Cooperative Service offices spread across 5 districts (Pulang Pisau, Katingan, Gunung Mas, Kotim, Kapuas) and 1 Palangkaraya municipality. The research will be conducted in May - June 2023

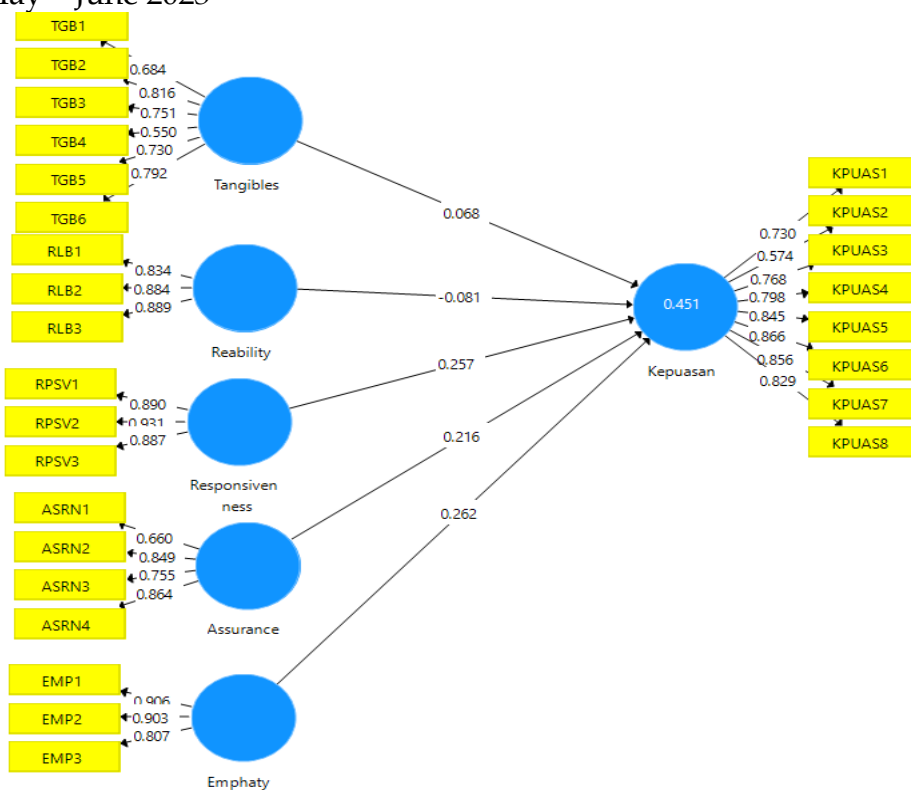


Figure 2. Service Quality Dimension Test Results

## **RESEARCH RESULT**

### **Data Sources**

The research hypothesis was tested with data collected through questionnaires distributed to all service offices of the CU Betang Asi Cooperative. The selection of respondents with several criteria such as respondents are adult members who have attended compulsory education I (Credit Union Education) and have been over the age of 18 years - 60 years and over which is taken proportionally with the demographics of members of the CU Betang Asi Cooperative. Technically, to start, respondents who meet the criteria fill out the questionnaire in a Google form and are not offered an incentive to complete the questionnaire. The researchers received 250 respondents' answers that were worth analyzing. Table 1 summarizes the demographic profile of respondents. Respondents consisted of 79.6% men and 20.4% women. The majority of respondents' education was Strata 1 (46.8%) with work as private / BUMN employees (19.6%). Most respondents (53.3%) with a family income level between Rp 2,000,000 - Rp 4000,000 (37.2%) and a family expenditure level between Rp 2,000,000 - Rp 4000,000 (46.8%). By age, 34.80% were at the age of 26-35 years. Majority of respondents (73.8%)

**Table.1 Demographic Characteristics of Respondents**

<b>Characteristic</b>	<b>Category</b>	<b>N</b>	<b>%</b>
<b>Gender</b>	Man	199	79.60%
	Woman	51	20.40%
<b>Age of Respondents</b>	18 -25 Years	22	8.80%
	26 - 35 Years	87	34.80%
	36 - 45 Years	74	29.60%
	46 - 60 Years	54	21.60%
	over 60 years old	13	5.20%
<b>Education Level</b>	Graduated from elementary school	15	6.00%
	Graduated from Junior High School / Junior High School	10	4.00%
	Graduated from high school/high school	87	34.80%
	Diploma	21	8.40%
	Bachelor	117	46.80%
<b>Work</b>	TNI/ POLRI/Civil Servant	48	19.20%
	Private Employee/BUMN	49	19.60%
	Student	5	2.00%
	Self employed	36	14.40%
	Merchant	7	2.80%
	Honor	21	8.40%
	Miners	2	0.80%
	Farmer/Fisherman/Rancher	22	8.80%
	Housewives	38	15.20%
	Miscellaneous.....	22	8.80%
<b>Income</b>	< IDR 2,000,000	36	14.40%
	IDR 2,000,000 - IDR 4,000,000	93	37.20%
	IDR 4,000,000 - IDR 6,000,000	61	24.40%
	IDR 6,000,000 - IDR 8,000,000	28	11.20%
	IDR 8,000,000 - IDR 10,000,000	19	7.60%
	IDR 10,000,000 and above	13	5.20%
<b>Expense</b>	< IDR 2,000,000	86	34.40%
	IDR 2,000,000 - IDR 4,000,000	117	46.80%
	IDR 4,000,000 - IDR 6,000,000	30	12.00%
	IDR 6,000,000 - IDR 8,000,000	10	4.00%
	IDR 8,000,000 - IDR 10,000,000	4	1.60%
	IDR 10,000,000 and above	3	1.20%

Source : Data primer processed by Authors (2023)

### Dimension Analysis

At this stage the data that has been collected is grouped based on dimensions and criteria or attributes contained therein. The higher the average value means that the perception of members about the quality of service produced by a company will be higher and this will provide satisfaction. In this study, the data are grouped based on the dimensions of service quality in which attributes that have been included in accordance with these dimensions.

### Reliability Dimension

Member perceptions regarding the performance of the CU Betang Asi Cooperative on each attribute included in the reliability dimension are grouped based on the Likert Scale used in the questionnaire. The description can be seen in Table.2 below.

**Table.2 Reliability Dimension**

No	Item	STS (1)		TS (2)		N (3)		S (4)		SS (5)		Mean	Std, Dev	Variance	Min	Max
		F	%	F	%	F	%	F	%	F	%					
7	RLB1	0	0	4	0.016	32	0.128	175	0.7	123	0.492	4.26	0.666	0.444	2	5
8	RLB2	0	0	1	0.004	19	0.076	193	0.772	121	0.484	4.3	0.576	0.331	2	5
9	RLB3	0	0	2	0.008	15	0.06	180	0.72	137	0.548	4.37	0.596	0.355	2	5
Rata-rata												4.30				

Source : Data primer processed by Authors (2023)

Average assessment Reliability, the average mean on the RLB indicator is 4.30. The majority of respondents answered Agree (S) on all items of the *Reliability* dimension question. The staff provides good service and does not distinguish one from another (RLB3) of 4.37 being the highest mean. While the lowest mean is found in the RLB1 indicator (Punctuality of service (not long waiting / queuing) of 4.26. By obtaining the highest mean on the indicator of staff providing good service and not distinguishing one from another, this shows the level of concern of CU Betang Asi Cooperative Staff to apply members as the focus of service is really in accordance with being carried out well without discriminating members. However, the thing that needs to be improved is the speed of staff in serving members so that members do not queue long in making transactions at the service office.

### Responsiveness Dimension

Member perceptions regarding the performance of the CU Betang Asi Cooperative on each attribute included in the responsiveness dimension were grouped based on the Likert Scale used in the questionnaire. The description can be seen in table.3 below.

**Table 3. Responsiveness Dimension**

No	Item	STS (1)		TS (2)		N (3)		S (4)		SS (5)		Mean	Std, Dev	Variance	Min	Max
		F	%	F	%	F	%	F	%	F	%					
10	RPSV1	0	0	2	0.008	12	0.048	190	0.76	130	0.52	4.36	0.578	0.335	2	5
11	RPSV2	0	0	1	0.004	24	0.096	199	0.796	110	0.44	4.19	0.602	0.362	2	5
12	RPSV3	0	0	2	0.008	32	0.128	204	0.816	96	0.384	4.18	0.613	0.376	2	5
Rata-rata												4.19				

Source : Data primer processed by Authors (2023)

Average Responsiveness assessment, the mean average on the RPSV indicator is 4.19. The majority of respondents answered Agree (S) on all question items of the Responsiveness dimension. Staff are quick to provide clear and easy to understand information. (RPSV1) of 4.36 being the highest mean. While the lowest mean is found in the RPSV3 indicator (The ability of staff to help solve problems faced by members is good) of 4.18.

By obtaining the highest mean, this shows the level of concern of the CU Betang Asi Cooperative for its members is getting higher where every problem arises, all staff of the CU Betang Asi Cooperative are ready to help by providing clear information that has been understood by members. The assistance is carried out by customer service staff who are trained and master their fields and understand in helping customers solve every problem. The thing that is of concern to improve is to improve the ability of staff as problem solvers to help provide solutions to solve problems faced by members well considering that most members are scattered in rural areas which may often experience problems in managing their business and financial matters in order to carry out obligations properly at the CU Betang Asi Cooperative.

### Assurance Dimension

Member perceptions regarding the performance of the CU Betang Asi Cooperative on each attribute included in the Assurance dimension are grouped based on the Likert Scale used in the questionnaire. The description can be seen in table.4 below.

**Table 4. Assurance Dimension**

No	Item	STS (1)		TS (2)		N (3)		S (4)		SS (5)		Mean	Std, Dev	Variance	Min	Max
		F	%	F	%	F	%	F	%	F	%					
13	ASRN1	0	0	5	0.02	92	0.368	159	0.636	78	0.312	3.93	0.757	0.573	2	5
14	ASRN2	0	0	1	0.004	17	0.068	186	0.744	130	0.52	4.36	0.572	0.328	2	5
15	ASRN3	0	0	2	0.008	30	0.12	179	0.716	123	0.492	4.31	0.619	0.383	2	5
16	ASRN4	0	0	2	0.008	29	0.116	190	0.76	113	0.452	4.26	0.633	0.4	2	5
Rata-rata												4.285				

Source : Data primer processed by Authors (2023)

The average assessment of Assurance, the average mean on the ASRN indicator is 4.285. The majority of respondents answered Agree(S) on the entire Assurance dimension question item. The staff served the members with a friendly, sincere and enthusiastic smile (ASRN2) of 4.36 being the highest mean. While the lowest mean is found in the ASRN1 indicator (Staff use masks in serving members indoors) of 3.93. A good thing that needs to be maintained is the attitude of the staff to serve members with a friendly, sincere and enthusiastic smile, as this is an implementation of part of the core values of "HARATI" (Honesty, Alerness, Reliability, Accountability, Transparency, Integrity). During the Covid-19 pandemic, of course, members hope that staff ensure the safety of members who come to visit the office by always implementing health protocols in an orderly manner wearing masks indoors.

**Empathy Dimensions**

Members perceptions of the performance of the CU Betang Asi Cooperative on each attribute included in the empathy dimension were grouped based on the Likert Scale used in the questionnaire. The description can be seen in Table.5 below.

**Table.5 Emphaty Dimensions**

No	Item	STS (1)		TS (2)		N (3)		S (4)		SS (5)		Mean	Std, Dev	Variance	Min	Max
		F	%	F	%	F	%	F	%	F	%					
17	EMP1	0	0	0	0	20	0.08	193	0.772	121	0.484	4.32	0.562	0.316	3	5
18	EMP2	0	0	1	0.004	9	0.036	204	0.816	120	0.48	4.34	0.531	0.282	2	5
19	EMP3	0	0	1	0.004	26	0.104	180	0.72	127	0.508	4.34	0.588	0.346	3	5
Rata-rata												4.34		0.378		

Source : Data primer processed by Authors (2023)

The average assessment of Emphaty, the average mean on the EMP indicator is 4.34. The majority of respondents answered Agree (S) on all Emphaty dimension question items. Statement (EMP2): Staff help direct or instruct members and There is staff concern for members, especially seniors, pregnant women, there is a physical disability (EMP3) of 4.34 being the highest mean. The lowest indicatoris EMP1 (Attentive and patient staff in serving member transactions) of 4.32. This shows that the Cooperative Staff always prioritizes the interests of members in order to provide member satisfaction. Each staff is equipped with the ability to be able to sensitively respond to what members need and expect, especially members who are pregnant, elderly and have special needs are given priority in service and all staff are quick to give direction to which part of the member deals according to their needs. And members expect staff to be patient in serving members who may not understand how to fill out slips, or still incomplete documents that must be completed when registering as members or in terms of submitting loan applications.

### Tangibles Dimensions

Customer perceptions regarding the performance of CU Betang Asi Cooperative on each attribute included in the tangible dimension are grouped based on the Likert Scale used in the questionnaire. The description can be seen in Table.6 below.

**Table 6. Tangibles Dimensions**

No	Item	STS (1)		TS (2)		N (3)		S (4)		SS (5)		Mean	Std, Dev	Variance	Min	Max
		F	%	F	%	F	%	F	%	F	%					
1	TGB1	1	0.004	-	-	12	0.05	154	0.62	83	0.33	4.27	0.586	0.343	1	5
2	TGB2	0	0	0	-	3	0.01	137	0.55	110	0.44	4.43	0.52	0.27	3	5
3	TGB3	0	0	5	0.02	31	0.12	132	0.53	82	0.33	4.16	0.712	0.507	2	5
4	TGB4	0	0	10	0.04	64	0.26	177	0.71	83	0.33	3.99	0.758	0.574	2	5
5	TGB5	0	0	0	-	13	0.05	180	0.72	141	0.56	4.42	0.541	0.293	3	5
6	TGB6	0	0	0	-	19	0.08	199	0.80	116	0.46	4.34	0.544	0.296	3	5
Rata-rata												4.27				

**Source : Data primer processed by Authors (2023)**

The average assessment of tangibles (physical evidence), the average mean on the TGB indicator is 4.27. The majority of respondents answered Agree (S) on all tangible dimension question items. Net service area (TGB2) of 4.43 being the highest mean. While the lowest mean is found in the TGB4 indicator, which is available an adequate HP charger of 3.99. By obtaining the highest mean in a clean service area, it shows the need to pay attention to the cleanliness of the service area in order to create comfort for members when transacting to the service office. And it is necessary to add an adequate HP charger, considering that HP has become a daily need for people. So, it is necessary to provide equipment and facilities that are always up to date and modern. The quality of services provided to members as much as possible provides member satisfaction.

### Measurement Model

This research uses the PLS-SEM method as an analytical method with two stages of analysis; Outer model and Inner model analysis (Hair et al., 2014). On the one hand, Outer model analysis is applied to check whether the measurement indicators used are valid and reliable. On the other hand, the Inner model examines the formed structural model and examines the relationships between variables in the model. The results of the outer model analysis of this research are summarized in table 7, where the outer model has been proven to have good reliability and validity

**Table.7 Construct validity and reliability**

<b>Item</b>	<b>Loading Factor</b>	<b>A</b>	<b>CR</b>	<b>AVE</b>
<b>Tangible</b>		<b>0.824</b>	<b>0.883</b>	<b>0.655</b>
Cleanliness of the service area	0.839			
Supporting facilities are available: free wifi, drinks, queue number, TV, hand washing station.	0.754			
The staff who serve look clean, neat and attractive.	0.792			
There is a clean toilet.	0.848			
<b>Reability</b>		<b>0.84</b>	<b>0.903</b>	<b>0.756</b>
Punctuality of service (no long waiting/queuing).	0.834			
Staff provide services to members quickly, precisely and thoroughly	0.885			
The staff provides good service and does not distinguish one from another.	0.888			
<b>Responsivennes</b>		<b>0.886</b>	<b>0.93</b>	<b>0.815</b>
Staff are quick to provide clear and easy to understand information.	0.891			
Swiftness to handle member complaints ( <i>complaint handling</i> )	0.930			
The ability of staff to help solve problems faced by members is good.	0.886			
<b>Insurance</b>		<b>0.802</b>	<b>0.883</b>	<b>0.715</b>
The staff served the members with a friendly, sincere smile and full of enthusiasm.	0.868			
Safety equipment is available in case of fire inside and or outside the building.	0.778			
Staff can instill trust and a sense of security in members.	0.887			
<b>Emphaty</b>		<b>0.844</b>	<b>0.906</b>	<b>0.762</b>
The staff is attentive and patient in serving member transactions.	0.907			
Staff help direct or instruct members.	0.903			
There is staff concern for members, especially seniors, pregnant women, there are physical deficiencies.	0.805			

Based on construct validity and reliability of results, it can be stated that all loading scores are above 0.5. The validity of the discriminant can be evaluated by looking at the AVE score which must be above 0.5. Table 7 shows that all AVE scores have acceptable values. It can be said that the validity of the discriminant is good.

**Tabel.8 Discriminant validity of variables (Fornell & Larcker criterion)**

	Insurance	Emphaty	Member Satisfaction	Reliality	Responds siveness	Tangi bles
Insurance	0.846					
Emphaty	0.813	0.873				
Member Satisfaction	0.628	0.626	0.816			
Reliability	0.723	0.691	0.490	0.869		
Responsiveness	0.797	0.757	0.627	0.711	0.903	
Tangible	0.651	0.587	0.434	0.644	0.592	0.809

Source : Processed Primary Data, 2023

### Structural Model

Furthermore, the adjusted *r-square* value of  $r^2 = 0.449$  or 44.91% is obtained in table 9. The calculation of *r-square* serves to see how much influence the independent variables (Tangibles, Assurance, Reliability, Responsiveness, Emphaty), have on member satisfaction.

**Table 9. R-Square**

	R Square	R Square Adjusted
Member Satisfaction	0.460	0.449

### DISCUSSION

In accordance with the Rule of Thumb structural model testing, where the relationship between variables that are considered to have a significant influence is with a t-statistic value of  $>1.96$  at  $\alpha = 0.05$ . These results will be used to assess the proposed research hypothesis. From the test results it was found that there are two nonsignificant relationships, namely the dimensions of reliability and physical evidence (tangibles). The results of testing the effect of reliability on the satisfaction of members of CU Betang Asi Cooperative are not significant, evidence of results with a critical point value (t-statistic) of 0.818 ( $<1.96$ ) or P value of 0.414 greater than  $\alpha = 0.05$ . The results stated that the reliability dimension was not able to increase the satisfaction of members, even though members had been served the transaction process by staff in a timely, fast, precise and meticulous manner, staff provided good service without distinguishing members.

While the test results of the effect of physical evidence (tangibles) on the satisfaction of members of CU Betang Asi Cooperative are not significant, the evidence of results with a critical point value (t-statistic) of 0.025 ( $<1.96$ ) or P value of 0.980 is greater than  $\alpha = 0.05$ . The results stated that the dimensions of physical evidence in the form of clean service rooms and toilet areas, the availability of supporting facilities for member comfort, attractive looking staff, were not able to increase the satisfaction of members of CU Betang Asi Cooperative.

The effect of reliability and physical evidence has no effect on member satisfaction when viewed from the description of respondents classified as a generation with the education level of the majority of respondents Bachelor in the age range of 26 -35 years who are classified as productive working age, classified as generation type "Y" who are adaptive to changes in information and communication technology, have a lot of relationships in cyberspace / virtual and use references from social sites. A lot of the information they receive, process and compare the benefits, do not think too much about life in the future, so that if the promises offered by CU Betang Asi Cooperative are not in accordance with their expectations in a fast time, cheaply and without long procedures, they will easily move to other institutions that can meet their expectations. Furthermore, the results of testing the effect of responsiveness, assurance and empathy encourage member satisfaction, can be proven by looking at the value of the critical point (t-statistic) of 3.345 (Responsiveness), 2.216 (Assurance), 3.112 (Empathy) with a value of  $>1.96$  and P value of 0.001 (Responsiveness), 0.027 (Assurance), 0.002 (Empathy) with a value smaller than  $\alpha = 0.05$ . It means showing that the evidence is empirically to accept a hypothesis.

## **CONCLUSIONS AND RECOMMENDATIONS**

From the results of hypothesis tests and analyses conducted to see the dimensions of Service Quality affecting Customer Satisfaction, it can be concluded as follows:

- 1) Reliability has a positive but not significant effect on member satisfaction. This shows that the greater the reliability felt by the members, it does not affect member satisfaction and contrary.
- 2) Responsiveness has a positive and significant effect on member satisfaction. This shows that the greater the responsiveness felt by members, the greater the satisfaction of members and contrary.
- 3) Assurance has a positive and significant effect on the satisfaction of anggota. This shows that the greater the amount of assurance felt by members will be greater the satisfaction of members and contrary.
- 4) Empathy has a positive and significant effect on member satisfaction. This shows that the greater the empathy felt by members, the greater the satisfaction of members and contrary.
- 5) Tangibles have a positive and insignificant effect on member satisfaction. This shows that the greater the tangibles perceived by members will not affect member satisfaction and contrary.

## **ADVANCED RESEARCH**

In future studies, it is necessary to adopt a sense of ownership as a mediating variable of service quality to see to what extent a sense of ownership will increase member satisfaction..

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