

The Measurement of Member Satisfaction Level Toward *Koperasi* Ships Jawa Timur Service

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Abstract—The purpose of this study are to determine the extent of the gap between expectations and perceptions of *Koperasi SHIPS Jawa Timur (KSJ)* members, in this case *KSJ* is a Cooperative that both established and run using the Islamic Sharia. Besides, it aims to identify the service quality attributes that need to be considered in order to improve the quality of *KSJ* services. Questionnaire distribution was carried out based on the *CARTER's* dimensions (*Compliance, Assurance, Reliability, Tangibles, Empathy, and Responsiveness*). It was addressed to the *KSJ* members both employees and lecturers, resulting 67 respondents to be participated. Reliability and validity tests were conducted to validate the key constructs. The results indicated that the services provided to the *KSJ* members were still below the respondents' expectations. The biggest gap value was -1.67 in item P15 (Attractive appearance of the *KSJ* office and physical facilities). This means that the appearance of the office and supporting equipment of the *KSJ* was very much needed by the respondents, but in reality the *KSJ* has not been able to provide the appearance of the *KSJ* office in accordance with the respondents' wishes and is still far from respondents' expectation.

Keywords: *CARTER, gap analysis, satisfaction level*

I. INTRODUCTION

Cooperatives have long been recognized to play important roles in society that translate into the improvement of living conditions of their members, particularly the low-income earning cadres of the population; the rural people and the urban poor [1]. Cooperative is a business entity consisting of people or legal entity as people's economic movement based on kinship principle [2]. It is owned by users who are customers. These users are also members, in general, and because they derive the benefits of membership, they are also called patrons because the economic benefits derived from the business done by them as a customer of the cooperative—referred to as

patronage—are distributed proportionately based on that patronage [3].

The existence of cooperatives is generally understood as a voluntary association of people who unite themselves to fight for the improvement of economic welfare member, through the establishment of a business entity that is managed democratically [4]. Cooperatives exist to provide benefits to members through their active participation in the cooperative's activities [5]. Good and effective governance help to enhance the financial performance and sustainability of the cooperatives [6].

Sharia cooperatives better known as *KJKS* (Sharia Financial Services Cooperatives/*Koperasi Jasa Keuangan Syariah*) and *UJKS* (Sharia Financial Services Units/*Unit Jasa Keuangan Syariah*) appeared as the fertile ground for growth and develop in the midst of the Muslim societies' development that are starting to realize and need management of sharia-based economic systems, also amid the sluggishness of the conventional cooperatives [7]. *KJKS* as a cooperative institution is a joint venture that has a function as an instrument of economic struggle, an educational tool, business efficiency, and member independence [8]. The aim of the Sharia Cooperative is to increase the welfare of members in particular and society in general, also to contribute in building an equitable economic order in accordance with Islamic principles [7]. The principle of Sharia Cooperative business is based on the concept of mutual cooperation and is not monopolized by one of the capital owners. Likewise in terms of the profits and losses suffered must be shared equally and proportionally [8].

Today's business company has known that customer satisfaction is the key component for the success of the business and at the same time it plays a vital role to expand the market value [9]. Service quality and customer satisfaction is a very important concept that cooperatives must understand if they want to stay competitive and grow [2]. Members'

satisfaction is recognized as an important measure to ensure the business success. The goal is to meet the objectives through services offered [10]. Satisfaction means to feel content after what the person desired or wanted [9]. Fulfilling customer anticipations is the major aim for all service oriented organization [11].

Koperasi SHIPS Jawa Timur (KSJ) is a form of cooperative which implement sharia principles. KSJ was established in 2016 with the aim of prospering its members which consist of the academic community at Politeknik Perkapalan Negeri Surabaya (PPNS). In addition, the KSJ is also a form of service sector business that needs to prioritize the members' satisfaction.

Research on service quality had been carried out in various fields, including: Rachmadita and Arninputranto measured the level of service satisfaction provided by libraries in vocational colleges using the Importance-Performance Analysis method based on 5 (five) dimensions of SERVQUAL [12]. Parani et al. analyzed the effect of service quality and performance of cooperatives on the cooperative image and its impact to the satisfaction of cooperative member in Central Sulawesi Province [13]. Thoomkuzhy and John analyzed the quality of services and strategies to enhance the quality of services among Idukki District Cooperative Bank [14].

Based on the explanation above, this research aims to find out the extent of the gap between member expectations and perceptions of Koperasi SHIPS Jawa Timur (KSJ), also to identify the service quality attributes that need to be considered in order to improve the quality of KSJ services.

II. RESEARCH METHODOLOGY

The study was done by conducting a survey on the effect of services on the satisfaction of Koperasi Ships Jawa Timur (KSJ) members. Based on the number of KSJ members registered up to January 2019 there were 161 people. The sample calculation in this study uses the Slovin formula. Thus, the minimum number of samples needed in this study with an error of 10% can be calculated as follows:

$$n = \frac{161}{1 + (161) * 0,1^2} = \frac{161}{2,61} = 61,69 \approx 62 \text{ People} \quad (1)$$

Thus, in this study there were 67 members who participated as respondents. The attributes to be examined in this study was refer to the dimensions that are often used in evaluating the quality of Islamic banking services are CARTER: Compliance fully with Islamic law and principles, Assurance, Reliability, Tangible, Empathy, and Responsiveness. The distribution of questionnaires was addressed to the KSJ members both employees and lecturers: where the questionnaire consisted of general data, an assessment of the perceptions and expectations of the members. Perception is a performance assessment of KSJ services according to members, while expectations are the extent to which members want the services provided by the KSJ. This research also tested the validity and reliability of the questionnaire, which the test results then will be used to analyze the gap between KSJ members' perceptions and expectations.

III. RESULTS AND DISCUSSION

Questionnaires were given to respondents to fill in order to find out the extent of service attributes given to KSJ members. The service attributes used in this study were based on 6 (six) CARTER dimensions, namely Compliance, Assurance, Reliability, Tangible, Empathy, and Responsiveness. This can be seen in the following Table 1:

TABLE I. QUESTIONNAIRE ATTRIBUTES

| Dimension | Question Attributes | Code |
|----------------|---|------|
| Compliance | KSJ carries out Islamic principles and law | P1 |
| | There is no interest payment on financial services types at KSJ | P2 |
| | KSJ applies Islamic product service provisions | P3 |
| | KSJ provides an opportunity to get an interest-free loan | P4 |
| Assurance | KSJ employees are polite and friendly | P5 |
| | KSJ provides financial advice/suggestions | P6 |
| | KSJ has a comfortable office interior and waiting room | P7 |
| | KSJ provides access to account information | P8 |
| | An experienced and knowledgeable KSJ management team | P9 |
| Reliability | KSJ provides pleasant service (fast service time) | P10 |
| | KSJ provides extensive products and services | P11 |
| | KSJ provides security and guarantees in transactions | P12 |
| | KSJ has optimal service time (hours) | P13 |
| | KSJ has integrated use of value added services | P14 |
| Tangibles | Attractive appearance of the KSJ office and physical facilities | P15 |
| | KSJ provides fast and efficient transactions | P16 |
| | KSJ has clear operating hours | P17 |
| | KSJ provides reading material while members are waiting | P18 |
| | KSJ provides cash withdrawal services with privileges | P19 |
| Empathy | Easily accessible location of KSJ | P20 |
| | KSJ name, reputation, and image are easily recognizable | P21 |
| | KSJ maintains the confidentiality of the member data | P22 |
| | KSJ management is convincing | P23 |
| | KSJ provides profitable products and services | P24 |
| | KSJ provides a low service tariff | P25 |
| Responsiveness | KSJ has financial consultation provisions | P26 |
| | KSJ employees are willing to help members | P27 |
| | KSJ employees serve members in Islamic way | P28 |
| | KSJ provides loans with a favorable repayment period | P29 |
| | KSJ provides fast and efficient services | P30 |
| | KSJ has available and sufficient branches | P31 |

A. Validity and Reliability Tests

Validity and reliability tests were conducted by using the SPSS 20.0 software. The results of testing the questionnaire validity for the Perceptions and Expectations section of the respondents could be seen in the Table 2 below:

TABLE II. QUESTIONNAIRE VALIDITY TEST RESULTS

| Item | Value r _{count} | | Value r _{table} | Conclusion |
|------|--------------------------|-------------|--------------------------|------------|
| | Perception | Expectation | | |
| P1 | 0.537 | 0.823 | 0.24 | Valid |
| P2 | 0.404 | 0.845 | 0.24 | Valid |
| P3 | 0.627 | 0.819 | 0.24 | Valid |
| P4 | 0.538 | 0.74 | 0.24 | Valid |
| P5 | 0.441 | 0.628 | 0.24 | Valid |
| P6 | 0.597 | 0.82 | 0.24 | Valid |
| P7 | 0.657 | 0.818 | 0.24 | Valid |
| P8 | 0.584 | 0.768 | 0.24 | Valid |
| P9 | 0.722 | 0.712 | 0.24 | Valid |
| P10 | 0.763 | 0.816 | 0.24 | Valid |
| P11 | 0.606 | 0.808 | 0.24 | Valid |
| P12 | 0.637 | 0.758 | 0.24 | Valid |
| P13 | 0.638 | 0.865 | 0.24 | Valid |
| P14 | 0.68 | 0.9 | 0.24 | Valid |
| P15 | 0.658 | 0.802 | 0.24 | Valid |
| P16 | 0.789 | 0.874 | 0.24 | Valid |
| P17 | 0.658 | 0.816 | 0.24 | Valid |
| P18 | 0.617 | 0.772 | 0.24 | Valid |
| P19 | 0.716 | 0.803 | 0.24 | Valid |
| P20 | 0.609 | 0.804 | 0.24 | Valid |
| P21 | 0.582 | 0.803 | 0.24 | Valid |
| P22 | 0.666 | 0.769 | 0.24 | Valid |
| P23 | 0.696 | 0.784 | 0.24 | Valid |
| P24 | 0.648 | 0.847 | 0.24 | Valid |
| P25 | 0.728 | 0.849 | 0.24 | Valid |
| P26 | 0.741 | 0.827 | 0.24 | Valid |
| P27 | 0.586 | 0.782 | 0.24 | Valid |
| P28 | 0.654 | 0.764 | 0.24 | Valid |
| P29 | 0.705 | 0.775 | 0.24 | Valid |
| P30 | 0.649 | 0.831 | 0.24 | Valid |
| P31 | 0.534 | 0.693 | 0.24 | Valid |

Based on the value of r table at $n = 67$ ($df = 65$) and $\alpha = 0.05$, the value of 0.24 was obtained and when compared with the calculated value for each question in the section on perception and in the expectation section, the value of $r_{count} > r_{table}$ was obtained, so each item in question was declared valid. By using SPSS 20.0 software, the results of the perception and Expectation reliability questionnaire testing could be seen in Table 3 below:

TABLE III. QUESTIONNAIRE RELIABILITY TEST RESULTS

| Questionnaire | N item | Value of Alpha Cronbach's | Value r _{table} | Conclusion |
|---------------|--------|---------------------------|--------------------------|------------|
| Perception | 31 | 0.946 | 0.24 | Reliable |
| Expectation | 31 | 0.980 | 0.24 | Reliable |

Based on the r table value at $n = 67$ ($df = 65$) and $\alpha = 0.05$, the number was 0.24 and when compared with Alpha Cronbach's, it was obtained that Alpha Cronbach's value $> r$ value, so that the questionnaire was declared reliable.

B. Service Quality

To find out the satisfaction level of the KSJ members, it can be seen whether there is a gap between the services received (perception) and the services expected (expectations) by the KSJ members. The greater the value of the gap between perception and expectation, the lower the level of satisfaction

with the quality of service perceived by the KSJ members. Conversely, the smaller the gap between perception and expectation the better the level of satisfaction with the quality of service perceived by the KSJ members. The calculation results of the overall gap average for each dimension could be seen in Table 4 below:

TABLE IV. VALUE GAP BETWEEN PERCEPTION AND EXPECTATION

| Question Items | Perception | Expectation | Gap | Dimension Gap |
|----------------|------------|-------------|--------------|---------------|
| P1 | 3.99 | 4.52 | -0.53 | -0.59 |
| P2 | 3.88 | 4.48 | -0.60 | |
| P3 | 4.04 | 4.57 | -0.53 | |
| P4 | 3.87 | 4.57 | -0.7 | |
| P5 | 4.19 | 4.66 | -0.47 | -1.04 |
| P6 | 3.43 | 4.43 | -1 | |
| P7 | 2.79 | 4.40 | -1.61 | |
| P8 | 2.87 | 4.28 | -1.41 | |
| P9 | 3.79 | 4.48 | -0.69 | -0.78 |
| P10 | 3.88 | 4.48 | -0.60 | |
| P11 | 3.52 | 4.51 | -0.99 | |
| P12 | 3.84 | 4.48 | -0.64 | |
| P13 | 3.70 | 4.42 | -0.72 | -1.11 |
| P14 | 3.49 | 4.43 | -0.94 | |
| P15 | 2.75 | 4.42 | -1.67 | |
| P16 | 3.75 | 4.43 | -0.68 | |
| P17 | 3.84 | 4.49 | -0.65 | -0.76 |
| P18 | 2.60 | 4.09 | -1.49 | |
| P19 | 3.10 | 4.16 | -1.06 | |
| P20 | 3.91 | 4.48 | -0.57 | |
| P21 | 2.93 | 4.28 | -1.35 | -0.86 |
| P22 | 3.96 | 4.49 | -0.53 | |
| P23 | 3.91 | 4.57 | -0.66 | |
| P24 | 3.79 | 4.51 | -0.72 | |
| P25 | 3.85 | 4.48 | -0.63 | -0.86 |
| P26 | 3.28 | 4.28 | -1 | |
| P27 | 3.88 | 4.49 | -0.61 | |
| P28 | 3.93 | 4.52 | -0.59 | |
| P29 | 3.85 | 4.49 | -0.64 | |
| P30 | 3.87 | 4.58 | -0.71 | |
| P31 | 2.52 | 4.13 | -1.61 | |

Based on Table 4 above, it was generally seen that all question items have a negative gap value. This means that the services provided to the KSJ members were still below the respondents' expectations. The biggest gap value was -1.67 in item P15 (Attractive appearance of the KSJ office and physical facilities). This means that the appearance of the office and supporting equipment of the KSJ was very much needed by the respondents, but in reality the KSJ has not been able to provide the appearance of the KSJ office in accordance with the respondents' wishes and is still far from respondents' expectations.

Meanwhile, the smallest gap value was -0.47, that was on item P5 (KSJ employees are polite and friendly). This means KSJ has employees whose attitude is quite good in providing services to the KSJ members.

C. Importance Performance Analysis

The next step was to make a Cartesian diagram divided into four quadrants with a certain priority scale according to the results of the questionnaire data processing regarding the

satisfaction and expectation level of the KSJ members as shown in Figure 1.

Quadrant 1 is a top priority, where respondents feel that the items contained in this section are very important, but the management of the KSJ has not been able to fulfill it, so members of the KSJ were not satisfied with the performance of the KSJ. The item contained in this quadrant was only 1 (one) item, which was related to KSJ providing extensive products and services (P11). In this case, it can be explained that the KSJ products and services relied upon to date are retail transactions through *shippersmart* and *murabahah* product services (sale-purchase agreements) and *Qardh* (soft loans). As a sharia cooperative, the KSJ actually also has the opportunity to offer various other products and services such as *ijarah* (rent), *wadi'ah* (deposit) *hawalah* (takeover of receivables), (representatives), *rahn* (guarantees), *kafalah* (guarantees) and others. However, the above mentioned products and services have not yet been run by KSJ optimally and extensively. This is due to the fact that the most cooperative members are not familiar with sharia transaction products.

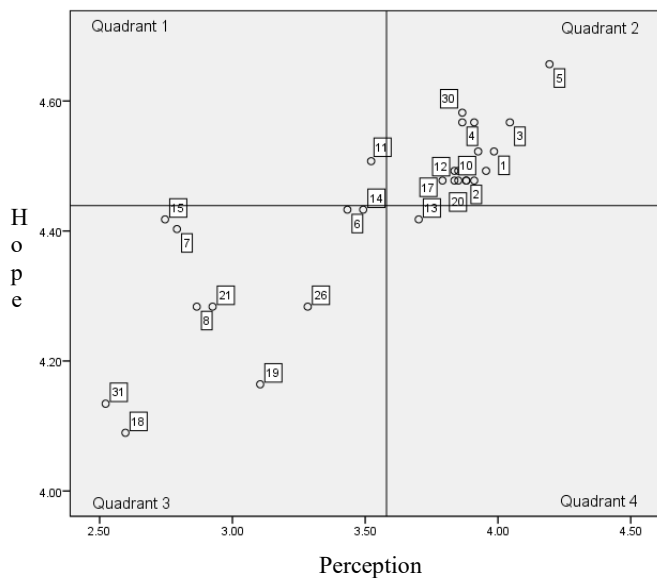


Fig. 1. IPA's Graphics of KSJ Service.

Quadrant 2 is a position where the respondent feels that the items contained in this section are important, and the KSJ has succeeded in fulfilling it well, so the item must be maintained and if necessary improved to be superior to the library. These items were: KSJ carries out Islamic principles and law (P1), There is no interest payment on types of financial services at KSJ (P2), KSJ applies Islamic product service provisions (P3), KSJ provides an opportunity to get an interest-free loan (P4), KSJ employees are polite and friendly (P5), An experienced and knowledgeable KSJ management team (P9), KSJ provides pleasant service (fast service time) (P10), KSJ provides security and guarantees in transactions (P12), KSJ provides fast and efficient transactions (P16), KSJ has clear operating hours (P17), Easily reachable location of KSJ (P20), KSJ maintains the confidentiality of member data (P22), KSJ management is

convincing (P23), KSJ provides profitable products and services (P24), KSJ provides a low service tariff (P25), KSJ employees are willing to help members (P27), KSJ employees serve members in Islamic way (P28), KSJ provides loans with a favorable repayment period (P29), KSJ provides fast and efficient service (P30).

Quadrant 3 is a position where the respondent feels that the items contained in this section are less important and the KSJ has not been able to fulfill, so the respondent only behaved normally towards the item. The items in this quadrant were: KSJ provides financial advice/suggestions (P6), KSJ has a comfortable office interior and waiting room (P7), KSJ provides access to account information (P8), KSJ has integrated use of value added services (P14), Attractive appearance of KSJ offices and physical facilities (P15), KSJ provides reading material while members are waiting (P18), KSJ provides cash withdrawal services with privileges (P19), Providing adequate parking area (P21), KSJ has financial consultation provisions (P26), KSJ has available and sufficient branches (P31).

Quadrant 4 is a position where the items contained in this section are less important, but the respondent feels that the KSJ has been able to fulfill it. The items contained in this quadrant pertain to KSJ has an optimal service time (hours) (P13).

IV. CONCLUSIONS

Based on the research result that has been done, some conclusions that can be drawn are as follows:

- In general, the whole question item has a negative gap value. The biggest gap value was -1.67 in item P15 (Attractive appearance of KSJ offices and physical facilities). Meanwhile, the smallest gap value was -0.47 for the item of P5 (KSJ employees are polite and friendly).
- There was one service attribute that need to be improved based on the Importance Performance Analysis method, which was in quadrant A or high priority quadrants that need to be corrected, that was attribute P11 (KSJ provides extensive products and services).

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