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ANALYSIS OF RANK SPEARMAN IN EXCELLENT SERVICE MANAGEMENT IN COOPERATIVE

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Abstract

The four factors of excellent service that must be carried out by the management and employees of the cooperative to satisfy the members of the cooperative are friendliness, comfort, accuracy and speed. Therefore, it needs to be examined, the extent of the influence of this excellent service on the satisfaction of members and the development of cooperative businesses. The study was conducted at the Savings and Loan Cooperative of the Prosperous Family Community (KSP-KKS) located in Bogor. From the data obtained in the 2013 to 2016 period, it shows that the average number of members who leave each year is 6.65%. Based on the preliminary survey, it is known that the alleged cause of a member is due to a lack of service (20%) and because of queues that have accumulated (40%). This study used a survey method of 70 cooperative members who were analyzed using the Rank Spearman test to determine the effect of the implementation of excellent service on member satisfaction. The results showed that the application of excellent service included speed, comfort, friendliness and accuracy of service to get a score of 267 or 79% classified as good and the value of customer/ member satisfaction was 288 or 85% classified as satisfied with the application of excellent service. Rank Spearman test results It was found that a) the best scale of excellent service performed by KSP-KKS is the cleanliness of cooperatives and the accuracy in fulfilling promises, b) a fairly good scale is the service of speed of employees in serving and responding to employee requests, c) medium scale is the service of cooperative atmosphere, employee appearance, communication employees with cooperative members, employee greetings to members, employee behavior, d) lack of scale is the speed of employees in presenting products, accuracy of information and minimum errors in providing services. Customer satisfaction is indicated by customer loyalty to products/ services, buying or consuming more products / services, less price sensitive (cooperative interest rates), less sensitive to competing products and word of mouth information. Conclusion each cooperative must implement excellent service to maintain the loyalty and participation of cooperative members in the framework of cooperative sustainability.

Keywords: Excellent service, savings and loan cooperatives, scale of services, participation of cooperative members

1. INTRODUCTION

The Prosperous Family Savings and Credit Cooperative (KSP-KKS) has a legal entity number 6262 A / BH / KWK.10 / 5 ratified on September 23, 1975 with the address in Jalan Raya Mayor Oking no 54

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Cibinong is one of the cooperatives undergoing change and progress when These total members are 16,070 members (2016), and total assets of Rp 115,899,932,561. This cooperative is a member of the ACCU (Asian Confederation Credit Union). In the latest development, there was an increase in the number of members over the past 4 years (2013-2016), from 10,934 members to 16,070 members, an increase of 42.4%. Based on observations, although there was an increase in the entry and exit of members, namely members entering for 4 years amounted to 9,370 members while the number of members leaving was 3,164 members. This phenomenon needs to be investigated so that a cooperative has stable members to support its business development programs.

Some reasons that allow a cooperative member to leave include unsatisfactory services, location reasons and reasons for queuing for loan applications. Therefore it is necessary to research the reasons that occur relating to the exit and entry of cooperative members to maintain the sustainability of cooperative programs. Excellent service which includes hospitality, comfort, accuracy and speed needs to be applied in industry and cooperatives to maintain customer satisfaction. According to Zeithaml and Bitner²⁵ 2008, customer satisfaction is a function of service quality minus customer expectations in other words customer satisfaction measurements can be formulated as Service Quality <Expectation, Service Quality = Expectation or Service Quality> Expectation. In the concept of²⁷ customer satisfaction there are two elements that influence namely expectations and performance. Expectations are consumers' estimates of what will be received while performance is consumers' perceptions of what is received.

The level of customer satisfaction can be determined based on five main factors (Irawan, 2009), namely product quality, service quality, emotional, price and cost. Broadly speaking, it can be said that the factors that influence customer satisfaction are product and service performance, product quality, service quality, emotional price and value in accordance with customer expectations. Therefore cooperatives as business institutions that serve members need to apply the concept of customer satisfaction so that members do not go in and out that disturb the stability of all plans.

According to Willian J. Stanton (2007)¹¹ marketing is a total business system designed to plan, price, promote, and distribute want satisfying products to target to achieve organizational objectives. Marketing is all activities related to concept planning, pricing, promotional activities, and distribution to consumers so that consumers can receive the value of an item / service so as to create a strong relationship with consumers in order to achieve company goals. According to Jonathan (2008)²² Marketing Mix is a set of tools that are controlled to get the desired response from various target markets. There are 7P's approach in the¹⁸ marketing mix, namely product, price, place, promotion, people, physical evidence and process. .

In an effort to carry out its business activities, corporate institutions will always expect good profits in the form of material money or non-material benefits that are excellent service that has an impact on customer satisfaction. The benefits of excellent service according to Tjiptono (2004) can be viewed from three sides, namely a) for customers, among others, needs are met, feel valued, get good service, feel trusted

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as a business partner and feel found a professional company, b) for employees include more trust self, there is personal satisfaction, increase the peace of work, and foster a passion for pursuing a career, c) for companies, among others, increasing the impression / corporate image, guaranteed business continuity of the company, encouraging people to connect with the company and encourage expansion and increase profits.

The results showed that consumers are satisfied with the excellent service at the Cooperative Suka Maju because to the provision of services in accordance with customer expectations based on the principle of 3A is Attitude, Attention, Action. Customer satisfaction by 59% influenced by such excellent service attitude, attention, and action while the remaining 41% of the amount of consumer satisfaction is influenced by other (Rini⁴ et al., 2017). Satisfaction is a result of matching actual pre-purchase and consumption experience with the expected reward from the brand (Nadanasabai, 2011). Keith Hunt defines customer satisfaction as "a comparison of consumer expectations with perceptions regarding the actual service encounter". SERVQUAL is an instrument for measuring customer perceptions of service quality (Parasuraman, Zeithaml, & Berry, 1988) in (Sharma, 2016)² result shows that the overall perception of the quality of service provided by the bank under study is within the acceptable limit for the five aspects of service quality measured. Nevertheless, difference between the expectation of excellent service quality and perceived service quality throws light on the need for improvement by bridging the customer service gaps in certain areas of service delivery by the bank. Thus the research intends to add to the limited body of knowledge pertaining to the service quality of the bank under study.

⁸ Some aspects as a basic value and at the same identifier value orientation in the process and the results of public service, namely creativity (innovation), accessibility, acceptability, responsibility and credibility. Services implicit in their understanding and various determining factors, namely the human factor that serves, the tools or facilities used to provide services, the mechanism of work used and even the attitudes of each person who provides services and those served. Service can be defined as any form of activity provided by another party or customer with the aim of providing satisfaction to the customer concerned for the goods and services provided (Susetyarsi and Rudika, 2015)

The development of Koprinka "Anjasmoro" experienced capital constraints because there were members who were not loyal to the cooperative. This is evidenced by the number of cases of members making loans to other financial institutions, the loyalty of cooperative members is very important. The development or absence of cooperatives is influenced by the loyalty of members in actively participating in ¹⁷ customer loyalty is the customer's commitment to a brand, shop or supplier based on the very positive nature of long-term purchases (Sutrisno et al., 2017). The specialty of a credit cooperative in the form of a CU is first, its role in civilizing deposits for various purposes. Second, the quality of service that is familiar and friendly but efficient as a general banking institution. Its members form a community that is familiar and is a forum for deliberation in household businesses. (Rahardjo, 2011).

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⁵ Indicators of effective communication implementation are understanding, pleasure, influence on attitudes, better relationships and actions. research by the author ⁵ can be concluded that the implementation of effective customer service communication in excellent ⁵ service to customers KSPS BMT UGT Capem Badung (Savings and Loan Cooperative Sharia Cooperative Integrated Business Baitul Maal Wattanwil Badung Sub-Branch) is the procedure for implementing a customer service in excellent service to customers by using communication that can lead to mutual trust between customer service as an agency representative and customers, causing feelings of pleasure for customers and and customer service when effective communication is implemented by customer service that has a customer effect (Ayu & Darwati, 2017).

The number of cooperative members who leave the membership, is very detrimental to the cooperative itself, by knowing the cause of the departure of cooperative members, then this action can be prevented so that the cooperative can continue to grow. The stages of the research are carried out by preparing the research schedule, compiling the questionnaire, collecting data, processing data, preparing the results of the research report.

2. MATERIALS AND METHODES

2.1. ²³ The research method used is a quantitative method with a descriptive approach through direct observation to the Savings and Credit Cooperatives of the Prosperous Family Community (KSP KKS) which is divided into 3 regions, namely the Central, Eastern and Northern Regions. by interview and documentation, the number of members made the object of 100 members.

2.2. The data obtained were analyzed descriptively and using the Spearman Rank Test to determine the level of relationship between excellent service and customer satisfaction. As variable X1 is service speed, service convenience, service friendliness and service accuracy, while variable Y1 is the value of customer satisfaction, so that KSP KKS managerial efforts can be expressed in improving service.

3. RESULTS AND DISCUSSION

3.1. Implementation of excellent service in KSP KKS

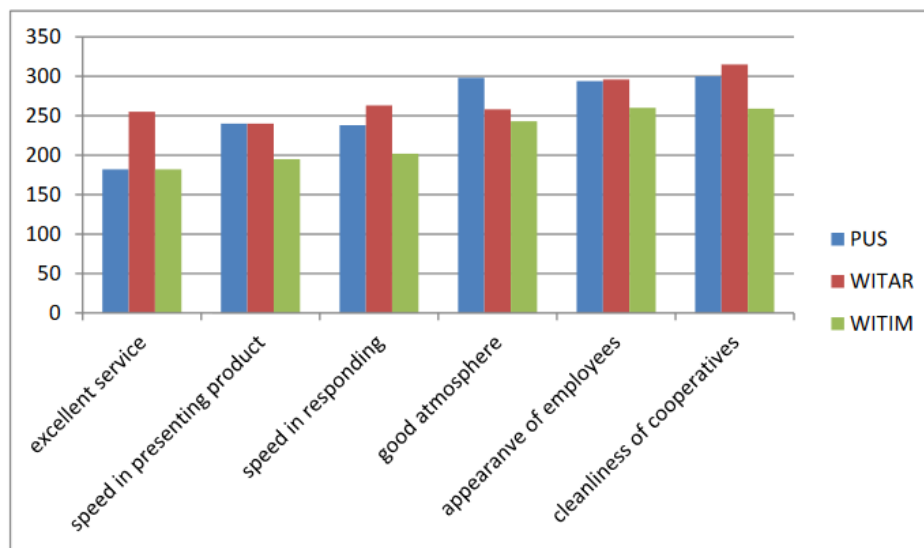
In terms of increasing KSP services, KKS has opened 2 branch offices, namely the North Area (WITAR) located on Radar Duri Cislak Street and for the Eastern Region (WITIM) located on Jalan Anyar Indah no 5 Gunung Putri, so that research activities are carried out in 3 locations simultaneously and the results obtained were analyzed based on the service area, namely, PUS(Central), WITAR and WITIM.

¹² Based on the results of research conducted through the distribution of questionnaires to 100 samples of members / respondents obtained the value of the application of excellent services that have been carried out by KSP KKS cooperatives are as follows: 255), WITIM is good enough (182) b) concerned with speed in presenting products is good PUS (240), WITAR good (240), WITIM good enough (195) c) concerned

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with speed in responding to requests is good PUS (238), WITAR good (263), WITIM is quite good (202)
 d) good atmosphere in the cooperatives is very good PUS (298), WITAR good (258), WITIM good (243)
 e) the appearance of PUS employees is very good (294), WITAR is very good (296), WITIM is good (260)
 f) cleanliness of cooperatives is very good PUS (300) WITAR is very good (315), WITIM is good (259),

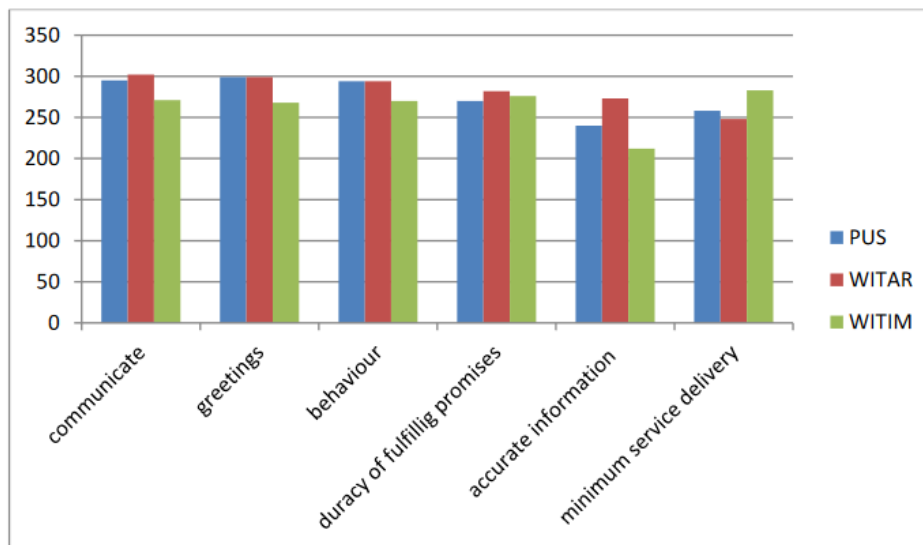


Description : 70-125 range is not good, 126-181 is not good, 182-237 is good enough, 238-293 is good, 294-350 is very good

g) Employees must be able to communicate well are PUS very good (295), WITAR is very good (302), WITIM is good (271) h) greetings of employees to members are PUS is very good (299), WITAR is very good (299), WITIM is very good good (268) i) good employee behavior is PUS very good (294), WITAR is very good (294), WITIM is good (270) j) accuracy of employees in fulfilling promises is good PUS (270), WITAR is good (282), WITIM good (276) k) providing accurate information is good PUS (240), WITAR good (273), WITIM good enough (212) and l) minimum service delivery from errors is good PUS (258), good WITAR (248), WITIM is good (283).

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Description : 70-125 range is not good, 126-181 is not good, 182-237 is good enough, 238-293 is good, 294-350 is very good

From these results it can be seen that there are differences in values between the KSP KKS service points between the Central, Eastern and Northern Regions, this is due to the absence of Standard Operating Procedures, which can be used by anyone who serves in order to create diversity in services. Standard Operational Service Procedures need to be prepared, socialized to all employees, made into personality or culture in each service to cooperative members.

The level of service that must be improved (good enough category) in PUS is to prioritize the speed of employees in serving members, at WITAR with good enough value does not exist, while at WITIM with good enough grades is to prioritize the speed of employees serving members, to prioritize speed in presenting products, to prioritize speed in responding to requests and providing accurate information. Judging from the average value obtained excellent service at PUS is good, at WITAR is good and at WITIM is quite good.

The task of the cooperative manager is to improve services so that each area becomes excellent as indicated by the minimum number of members who have moved to other financial institutions. ⁶ Kotler and Keller (2007) suggest that satisfied and loyal customers are opportunities to get new customers. Maintaining all existing customers will generally be more profitable than changing customers because the cost of attracting new customers can be five times the cost of retaining an existing customer.

Cooperatives that want to maintain member loyalty must be able to maintain the satisfaction of their members. Lovelock & Wirtz (2011) suggested that satisfaction is an attitude that is decided based on the

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experience gained. Research is needed to prove the presence or absence of previous expectations which is the most important part in satisfaction. Good service quality is one of the keys to satisfy members so that they are loyal to the cooperative. Ropke (2003: 53) states that member participation in services provided by cooperatives will be realized if there is a match between members, programs, and organizations in the cooperative. Excellent service will satisfy members so they will be interested and become loyal customers in the cooperative.

Research conducted by Guspul and Ahmad (2012) proves that the service quality of cooperative management significantly influences the satisfaction of cooperative members. Qomariah (2012) ¹³ not only proves that service quality has a significant effect on satisfaction, but also proves that service quality has a significant effect on loyalty. Rusandi (2004) also ¹⁹ proves that service quality has a significant effect on member loyalty. In different research objects Zain (2013), Kelvin, et al (2015) and Pramana and Rastini (2016) which prove that ¹² quality of service has a significant positive effect on loyalty.

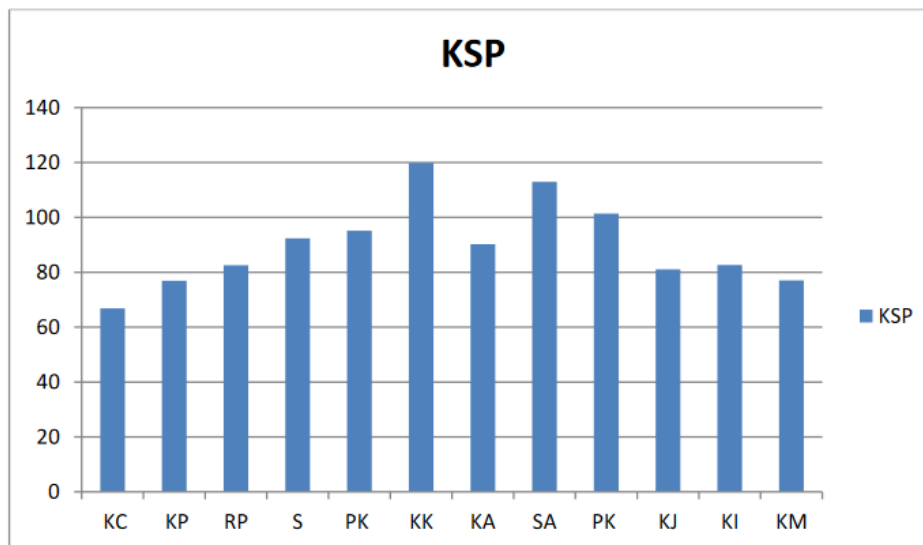
3.2. The level of satisfaction of KKS KSP members

The level of customer satisfaction is analyzed by comparing the expectation score and the reality score in order to obtain the level of conformity with the following results:

a) attach importance to the speed of employees in serving members is 66, 8810 (quite satisfied) b) give importance to the speed in presenting products is 76.9230 (satisfied) c) give importance to the speed in responding to requests is 82.5396 (satisfied) d) good atmosphere in cooperatives is 92,3344 (very satisfied) e) employee appearance 95,1851 (very satisfied) f) cleanliness of cooperatives is 119,9180 (very satisfied) g) Employees must be able to communicate well is 90.2684 (very satisfied) h) employee greetings to members is 112.9411 (very satisfied) i) good employee behavior is 101.4035 (very satisfied) j) accuracy of employees in fulfilling promises is 81.0714 (satisfied) k) providing accurate information is 82.6241 (satisfied) and l) the minimum service delivery from mistakes is 77 (satisfied). From the results of the analysis of several excellent services with conformity values lower than 80, it must be increased the speed of employees serving consumers, the speed at which employees present products, and the minimum error in providing services. This happens because there is no service manual that can be used by cooperative employees in serving their members, so that each employee has a service guideline.

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Note: KC = speed of service, KP = speed of presentation, RP = request response, S = cooperative atmosphere, PK = employee appearance, KK = cooperative cleanliness, KA = communication with members, SA = greetings to members, PK = employee behavior, KI = Accuracy of information, KM = minimum errors in service to members

The image of cooperatives ¹ on member loyalty through member satisfaction has a significant positive influence, in shaping customer loyalty, the company is expected to be able to build a well-known image so that consumers have positive thoughts and do not hesitate to buy products or services from member companies that believe in cooperatives, that the cooperative will truly carry out its obligations in helping and prospering members, which is what is expected by the members. Members will be satisfied if their expectations can be realized. The research results are also supported by the Pratiwi and Seminary studies (2015).

3.3 Effect of excellent service variables on member satisfaction

The Spearman Rank test results are carried out on data obtained at the KSP KKS PUS, WITAR and WITIM offices with the following results:

3.3.1. The Spearman Rank correlation test results in the KSP Center KKS KKS, showing a ²⁰ P value (0.002) < (0.05) means that H_0 is rejected, in other words ⁹ there is a positive relationship between X and Y. ¹⁰ The relationship value obtained is 0.372, which means there is a positive relationship low between excellent service to member satisfaction, with a correlation value of 13.9%. Thus the remaining 86.1% is influenced by other factors not examined.

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3.3.2. Rank Spearman correlation test results at WITAR branch, showing the value of $P(0,000) < (0,05)$ means that H_0 is rejected in other words there is a positive relationship between X and Y. The value of the relationship obtained is 0.858 which means there is a high positive relationship between excellent service to member satisfaction, with a correlation value of 73.6%. Thus the remaining 26.3% is influenced by other factors not examined.

3.3.3 Spearman Rank correlation test results in the KSP Center KKS KKS, showing a value of $P(0,328) > (0,05)$ means that H_0 is accepted in other words there is no positive relationship between X and Y. The value of the relationship obtained is 0.4112, with a correlation value of 16.8%. Thus the remaining 83.2% is influenced by other factors not examined

Customers can also be loyal because they are satisfied with the product or service, so they want to continue the relationship with the company. This result is also supported by the research of Oktariana, et al. (2012) which proves that member satisfaction has a significant effect on member loyalty.

3.3.4. Efforts by management to improve service excellence

Based on the Cartesian diagram excellent service shows:

1. In quadrant I, the first priority scale, very important is the cooperative cleanliness variable and the accuracy of the promises made by the KSP KKS
2. In quadrant II, the priority that continues to be maintained is that the variable prioritizes the speed of employees in serving consumers and prioritizes speed in responding to requests to be consistent
3. In quadrant III, the priority that is not big but must still be improved by the KSP is a good atmosphere in the cooperative, employee appearance, employee communication with members, employee greetings to members and employee behavior towards members.
4. In quadrant IV, is a condition that needs to be improved is the speed of employees in presenting products, the accuracy of information and the minimum error in providing services.

This result is in accordance with the statement of Ropke (2003: 53) that the participation of members in services provided by cooperatives will be realized if there is a match between members, programs, and organizations in the cooperative. Excellent service will satisfy members so they will be interested and become loyal customers in the cooperative.

4. CONCLUSION

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A positive relationship with excellent service can increase participation and motivation of members to be loyal to their cooperation, not leaving cooperatives and moving to other financial institutions. Management in improving service excellence produced 4 quadrants namely quadrant I (cooperative cleanliness and accuracy in fulfilling promises), quadrant II (employee speed in serving cooperative members and employee speed in responding to requests, quadrant III (cooperative atmosphere, employee appearance, employee communication with members cooperatives, employee greetings to cooperative members and employee behavior towards cooperative members), quadrant IV (employee speed in presenting products, accuracy of information, minimum errors in providing services).

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