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Effect of Quality of Service on Customer Satisfaction in Credit Union Cinta Kasih Tigapanah, Karo Regency, Indonesia

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Abstract:

The purpose of this study was to analyze the effect of service quality on customer satisfaction at the Cinta Kasih Tigapanah Credit Union. Data obtained directly from respondents at the Cinta Kasih Tigapanah Credit Union. The total population of this study was 985 people and the number of samples was 96 people using the α -percent error method. The analysis technique used is multiple linear regression. The results showed that tangible variables, empathy, reliability, responsiveness, and assurance simultaneously had a significant effect on customer satisfaction at $\alpha=9.10$ percent, partially tangible variables, empathy, reliability, had a positive and insignificant effect on customer satisfaction and responsiveness and assurance variables. Positive and significant effect on customer satisfaction at the Cinta Kasih Tigapanah Credit Union at $\alpha=0.00$ percent. Variations in customer satisfaction at the Cinta Kasih Tigapanah Credit Union can be explained by variations in service quality in the form of tangibility, empathy, reliability, responsiveness, and assurance of 56.8%, while 43.2% is explained by other variables,

Keywords: Quality of service, customer satisfaction

1. Introduction

1.1. Background

Comprehensive, integrated and planned activities carried out by an organization or institution in conducting business in order to be able to support market demand by creating products in the form of goods and services of sale value, determining prices, delivering and exchanging offers of value to consumers, clients, partners, and the general public is called marketing. One measure of success in marketing is how many customers it can attract. This is influenced by the extent to which the company can fulfill the desires and satisfaction of its customers.

Satisfaction is someone's happy feeling that comes from a comparison between pleasure in an activity and a product / service with the expectation that is satisfaction. Customer satisfaction has become a central concept in business and management discourse. Customer satisfaction is a function of how close the customer's expectations of a product/service are to the perceived performance of the product/service. If the performance of the product/service is lower than the customer's expectations, the customer will experience dissatisfaction. Customers form their expectations based on messages received from producers. If producers overestimate the benefits of a product / service, consumer expectations will not be achieved, resulting in dissatisfaction. For this reason, companies in order to increase customer satisfaction should also always evaluate the quality of their services.

Service quality has a close relationship with customer satisfaction. Quality provides an incentive to customers to forge a strong relationship with the company. In the long run, this kind of bonding allows the company to closely understand customer expectations and their needs. Thus, the company can increase customer satisfaction where the company maximizes a pleasant customer experience.

Service quality is a level of service that is related to the fulfillment of the expectations and needs of customers or users, meaning that the service is said to be of quality if the company is able to provide products or services according to customer wishes or expectations including: employee readiness in helping consumers and providing fast and responsive service, ability provide the promised services accurately and reliably, the ability of employees to know the right product, quality, hospitality, wording or courtesy in providing services, skills in providing information and the ability to instill customer trust in the company, the company's ability to pay proper attention individual or personal to customers and a form of physical appearance, personal equipment, communication media and other things that are physical.

Credit Union is one of the primary cooperatives with a legal entity no. 4/BH/KWK-12/IX/1994. Which is located at Jln. Suka Nalu, No 2, Tigapanah Karo Regency One of the savings and loan cooperatives that emerged and developed on

the initiative of the community which is managed by the community. Credit Union plays an important role in the welfare of its members.

During research at CU Cinta Kasih Tigapanah, some evidence was found that physical evidence such as problematic air conditioners made the room feel hot, especially during the day, network disturbances made customers have to wait a long time for transactions, lack of security in storing loan customer files, resulting in file loss Fiber in the last 5 years obtained from showing a fluctuating amount and tended to increase by 58.74 percent.

Based on the description above, the authors are interested in conducting research with the title of the influence of Service Quality in the form of tangible variables, empathy, reliability, responsiveness and assurance of customer satisfaction at the Cinta Kasih Tigapanah Credit Union, Karo Regency.

1.2. Problem Discussion

As for the problem formulation in this study is whether service quality in the form of tangible variables, empathy, reliability, responsiveness and assurance have an effect on customer satisfaction at the Cinta Kasih Tigapanah Credit Union, Karo Regency.

2. Literature Review and Hypotheses

2.1. Definition of Service and Service Quality

Service is the provision of an invisible performance or action from one party to another. In general, services are produced and consumed simultaneously, where the interaction between service providers and service recipients affects the results of these services. In another sense, services are identifiable, intangible activities that are planned to fulfill customer satisfaction. To produce services, it may or may not need to use tangible goods. Even though tangible goods are required, there is no transfer of ownership rights to these objects. According to Kotler (2005), services are actions or activities that can be offered by one party to another, are basically intangible and do not result in any ownership. According to Zeithaml and Bitner (2009), services are all economic activities with output other than products in a physical sense, consumed and produced at the same time, providing additional value and in principle being intangible for the first buyer.

Based on the description above, it can be concluded that service marketing is an act offered by one party to another party which is principally intangible and does not cause any transfer of ownership and acts as a liaison between the organization and its consumers.

Many experts with various points of view provide an understanding of the concept of quality, as quoted by Tjiptono (2012) argues that quality is defined as a dynamic condition which is related to products, services, people, processes and the environment that meet or exceed expectations, Lukman (2000) that quality is a promise of service so that those who are served feel benefited. Therefore, quality as a basic business strategy that produces goods and services that meet the needs and satisfaction of internal and external consumers, explicitly or implicitly.

From a detailed understanding of quality, there are 7 (seven) definitions that are often put forward on the concept of quality including the following: (a) conformance to requirements or demands, (b) suitability for use, (c) continuous improvement and improvement, (d) free from damage and defects, (e) meeting customer needs from the start and at all times, (f) doing everything right from the start; and (g) something that can make customers happy.

From the description above, it appears that, besides quality refers to the fulfillment of standards, quality also means an effort to make improvements and refinements continuously. Quality has a close relationship with customer satisfaction, because quality can provide an incentive to customers to forge a strong bond with the company.

2.2. Definition of Service and Quality of Service

Service is a very important factor, especially for companies engaged in services. Service is an activity or a series of activities that are invisible to the eye that occurs as a result of interactions between consumers and employees or other things provided by the service provider company to solve consumer / customer problems (Ratminto, 2005).

The definition above suggests that service is a variety of activities that must be carried out by every agency or company to meet the demands of the community. For the life of a company, especially in the banking world, service is very important. Therefore, service activities must be oriented towards customer/customer satisfaction. The characteristics of good service are as follows: (a) responsible to each customer / visitor from start to finish, (b) able to serve quickly and accurately, (c) able to communicate, (d) able to guarantee the confidentiality of each Rat into transaction, (e) have good knowledge and abilities, (f) try to understand the needs of customers / visitors, and (g) are able to give trust to customers / visitors (Kasmir, 2005)

Service is one of the functions of financial services so it should be done in a quality manner by banking institutions. Service quality is a word which for service providers is something that must be done well. Services to the community will be able to run as expected, if the supporting factors are sufficient and can be functioned properly by the community. According to Moenir (2002) that there are 5 factors that affect service quality, including: (a) the awareness factor of officials and officers involved in public services, (b) the regulatory factors that become the basis for service work, (c) organizational factors which are tools as well as a system that allows the operation of the service activity mechanism, (d) the skill factor of the officer and (e) the facility and service task factor. The five dimensions of quality service according to Lupiyoadi (2011), namely:

- Tangible, which is the ability of a company to show its existence to external parties. The appearance and ability of the company's physical facilities and infrastructure that can be relied upon by the surrounding environment is clear evidence of the services provided by the service providers. This includes physical facilities (for example: buildings, etc.), equipment and equipment used (technology) and the appearance of employees).
- Empathy, which is giving sincere and individualized attention to customers by trying to understand consumer desires. Where a company is expected to have an understanding and knowledge about customers, understand customer specific needs, and have a comfortable operating time for customers.
- Reliability, namely the company's ability to provide services as promised accurately and reliably. Performance must be in accordance with customer expectations which means punctuality, the same service to all customers without errors, a sympathetic attitude and with high accuracy.
- Responsiveness, which is a policy to help and provide fast and accurate service to customers by delivering clear information. Not allowing consumers to wait for negative perceptions of service quality.
- Assurance, namely the knowledge, politeness and ability of company employees to foster a sense of trust from customers in the company. This includes several components including communication, credibility, security, competence and courteous.

Therefore, service quality is built on a comparison of two main factors, namely customer perceptions of the actual service they receive with the actual service expected. If the reality is more than expected, the service can be said to be of quality, and vice versa. Service quality is the level of excellence expected and control over that level of excellence to meet customer desires. According to Tjiptono (2012), quality is a dynamic condition related to products, services, people, processes, and the environment that meet or exceed expectations.

Based on the description above, it can be concluded that service quality is everything that consumers expect so that the company can meet consumer wants and needs.

2.3. Definition of Customer Satisfaction

The role of each individual in providing service is very important and affects the satisfaction that is formed. According to (Kotler, 2000) customer satisfaction is the level of a person's feelings after comparing the performance he feels or experiences against his expectations, according to Arief (2005) customer satisfaction is if expectations are met or exceeded and according to Kotler and Keller (2009) customer satisfaction is a feeling of pleasure. or the disappointment of someone arising from comparing the product's perceived performance (or results) against their expectations. If the performance exceeds customer expectations, it means that the customer is satisfied.

Based on the description above, customer satisfaction is the result of experience with the product. This is how customers feel after comparing expectations with performance. The two definitions above can be concluded that customer satisfaction is a function of performance impressions and expectations. If the performance is below expectations, the customer will feel dissatisfied, and vice versa.

Factors that affect customer perceptions and expectations according to Gasperz (2005) include (a) needs and desires related to what the customer feels when the customer is trying to make a transaction with a producer or product supplier (company). If at that time the needs and desires are high, the expectations or expectations of the customer will be high, and vice versa and (b) Past experience when consuming products or services from the company or its competitors. The company must provide benefits in accordance with what is needed by its customers. There are several methods that companies can use to measure customer satisfaction, namely: (a) complaint and suggestion systems, (b) shadow buyers, (c) switching customer analysis, and customer satisfaction surveys. (Kotler, 2005),

Of all the activities carried out by a company will ultimately lead to the value that will be provided by customers regarding perceived satisfaction, satisfaction is the level of feeling where someone states the results of the comparison of the expected performance of the product or service received. According to Setyo (2017). Customer satisfaction is measured by how well the expectations of consumers or customers are met. Describe consumer satisfaction indicators, namely:

- Fulfillment of consumer expectations, consumers feel satisfaction with the fulfillment of wants and needs of a product or service.
- An attitude or desire to use a product means that an attitude related to buying behavior is formed as a result of direct experience with the product, verbal information obtained from other people or exposure to advertisements in the mass media, the internet and various forms of direct marketing.
- Recommending to other parties, consumers will always recommend the results of their experiences to others for what they get from a quality product offered by a company.
- Quality of service is manifested through the fulfillment and desires of consumers as well as accuracy in delivering to balance consumer expectations.
- Loyal, consumers have various reasons not to develop loyalty to certain products or services, which are able to provide benefits or their expectations are met.
- Good reputation, an effort for a company where the main product produced is a service, then reputation and good name greatly determine the assumption that reputation in the form of brand image, company image, brand reputation, good name, excellent service and all related things with customer satisfaction getting priority.
- Location is a place where a company sells and purchases its products / services offered to consumers

2.4. Effect of Service Quality on Satisfaction

In line with the advancement of civilization, consumer tastes are getting more and more advanced, so it is getting more and more critical. They demand service quality, speed, flexibility and competitive prices, so today's manufacturers tend to pay more attention to customer interests in terms of marketing their products in order to create customer satisfaction, because customer satisfaction is the target of all successful marketing activities. Service quality, especially for companies engaged in service, is closely related to customer satisfaction. According to Kotler (2008) that customer satisfaction is the level of a person's feelings after comparing performance and perceived results compared to expectations. Customers can experience a level of satisfaction if the quality of service provided exceeds the expectations desired by the customer. If the company has loyal customers, the company's reputation will certainly get better in the eyes of the customer. With the highly competitive atmosphere among the many service companies today, it is not uncommon for consumers to be confused about choosing so that they often ask for other people's opinions before deciding to choose a service provider. A good company reputation among customers can automatically form word of mouth recommendations which of course will be very profitable for the company because it will have implications for increasing the company's profits. According to Tjiptono (2012) that service quality and satisfaction have a close relationship with customer satisfaction. Quality of service provides an incentive to customers to forge a strong relationship with the company. In the long term this kind of bonding allows the company to understand customer expectations and needs. Thus, the company can increase customer satisfaction where the company maximizes a pleasant customer experience and minimizes an unpleasant customer experience.

2.5. Hypothesis

From the formulation of the problem above, the hypothesis is that tangible variables, empathy, reliability, responsiveness and belief partially and simultaneously have a positive and significant effect on customer satisfaction.

3. Research Methods

3.1. Population and Sample

The population in this study were all customers who were active in Cinta Kasih Tigapanah until 2019 with a total of 985 customers. From this population by using the population average sample formula with the confidence level set negligence (α) = 5 percent, error (ϵ) = 0.1 and standard deviation (σ) = 0.5 the number of samples is (n) = 96 people

3.2. Operationalization of Variables

Dependent variable (KN) is the overall customer satisfaction with the quality of service provided by CU Cinta Kasih Tigapanah with indicators of meeting consumer expectations, attitudes or desires to use the product, recommending to other parties, service quality, loyalty, good reputation and location

Independent variable, the quality of service in this study includes.

- Tangible (BF) is the existence of physical facilities, equipment, employees, communication facilities, buildings and supporting tools that are tangible with indicators: completeness of customer waiting rooms, employee appearance and completeness of work equipment.
- Empathy (EM) is the ability of the Cinta Kasih Tigapanah CU to provide personal attention and understanding of individual needs to customers with indicators: prioritizing customer interests, understanding customer wants and needs and employees serving with a sympathetic and friendly attitude
- Reliability (KD), the ability of the CU Cinta Kasih to provide the promised service correctly and reliably: with indicators of service conformity with the promises offered, the ability of employees in service and having high service standards.
- Responsiveness (DT), the attitude of employees of CU Cinta Kasih Tigapanah in responding to complaints and problems faced by customers: with indicators: action accuracy, willingness to listen to customer complaints and employees in providing services quickly and carefully
- Guarantee (JM), extensive knowledge, friendliness, and courtesy that must be possessed by employees in providing trust and confidence to customers with employee indicators providing assurance on time services, the nature of employees that customers can trust and employees have knowledge extensive knowledge in dealing with customer problems

3.3. Data Source

The data used in this study are secondary data about the direction of the establishment and the number of customers of the Cinta Kasih Tigapanah Credit Union, while the primary data on service quality and customer satisfaction through questionnaires, using a Likert scale. (5) SS = strongly agree, (4) S = agree, (3) KS = disagree, (2) TS = disagree, (1) STS = strongly disagree

3.4. Data Analysis Technique

The data that has been obtained are then analyzed in the following stages:

3.4.1. Validity and Reliability Test

According to Sugiyono (2008) "valid means that the instrument can be used to measure what should be measured" with the minimum requirements considered eligible if the value of $r = 0.30$ ". If the correlation value between items with a total score is less than 0.30 then the items in the instrument are declared invalid. Reliability test is used to test whether the results of the questionnaire can be trusted or not. The calculation of reliability using Alpha Cronbach with the following test criteria: $\alpha \geq 0.5$ means the instrument is reliable and $\alpha < 0.5$ means the instrument is not reliable.

3.4.2. Method of Analysis

The analysis model used to determine the effect of tangible variables, empathy, reliability, responsiveness and confidence on customer satisfaction is a multiple regression analysis model.

with the formula:

$$KP = a + b_1BF + b_2KD + b_3DT + b_4JM + b_5EM$$

where:

b_i = coefficient of the independent variable,

a = constant, and e = error rate estimation.

Hypothesis Test: To test the effect of tangible variables, empathy, reliability, responsiveness and confidence on customer satisfaction partially and simultaneously by using the t test and the F count with the terms accept the hypothesis if the probability value is 10 percent and vice versa.

4. Results and Discussion

4.1. Research Result

4.1.1. Respondent Characteristics

The characteristics of the 96 responses in the form of gender, age, and occupation are presented in table 1 below:

Gender	Total (Person)	Percentage
Man	50	52,08
Woman	46	47,92
Total	96	100
Usia		
20 - 25 Year	25	26,04
26 - 30 Year	30	31,25
> 31 Year	41	42,71
Total	96	100
Pekerjaan		
Civil servants	20	20,83
Entrepreneur	17	17,71
Employees / Employees	23	23,96
Teacher / Lecturer	16	16,67
Etc.	20	20,83
Total	96	100

Table 1: Characteristics of Respondents by Gender, Age and Occupation

Source: Data Processed, 2020

From table 1 above, it can be seen that the gender of the respondents in the study were 50 people or 52.08 percent and 46 women or 47.92 percent of the women, the age of the respondents who were used as the research sample was 20-25 years, totaling 25 people 26,04 percent, 26-30 years amounted to 30 people (31.25 percent, and over the age of 31 years amounted to 41 people 42.71 percent of the total respondents and the respondent's occupation which was used as the research sample was civil servant work totaling 20 people 20.83 percent There are 17 entrepreneurs, 17.71 percent, 23 employees / employees (23.96 percent, 16 teachers / lecturers 16.67 percent) and 20.83 percent others.

4.2. Data Analysis

4.2.1. Validity and Reliability Test

4.2.1.1. Validity and Reliability Test Results

The results of the validity and reliability tests on all indicators of tangible variables, empathy, reliability, responsiveness and confidence in customer satisfaction are presented in table 2 below:

Research Indicators	r count	Information	Cronbach's Alpha if Item Deleted	Information
Waiting room completeness	.532	Valid	.966	Reliabel
Employee Appearances	.784	Valid	.964	Reliabel
Completeness of Equipment	.875	Valid	.963	Reliabel
Prioritizing customer interests	.764	Valid	.964	Reliabel
Understand what customers and employees want	.764	Valid	.964	Reliabel
Serve in a friendly manner	.827	Valid	.963	Reliabel
Service conformity	.827	Valid	.963	Reliabel
Employee capabilities	.610	Valid	.967	Reliabel
Service standard	.829	Valid	.963	Reliabel
Speed of action	.763	Valid	.964	Reliabel
Willingness to listen to consumer complaints	.641	Valid	.965	Reliabel
Fast service	.677	Valid	.965	Reliabel
Communication	.856	Valid	.963	Reliabel
Credibility	.471	Valid	.968	Reliabel
Security, competence and courtesy	.839	Valid	.963	Reliabel
Consumer expectations	.902	Valid	.962	Reliabel
Attitude	.877	Valid	.963	Reliabel
Recommend	.722	Valid	.964	Reliabel
Quality of service	.771	Valid	.964	Reliabel
Loyal	.895	Valid	.963	Reliabel
Reputation	.837	Valid	.963	Reliabel
Location	.627	Valid	.965	Reliabel

Table 2: Validity and Reliability Test

Source: Data Processed, 2020

From table 2, it can be seen that all measurement indicators for the research variables are valid and reliable because the average correlation value is above > 0.30 and the Cronbach's Alpha if Item Deleted value is more > 0.50.

4.2.1.2. Hypothesis Testing

The test results of the effect of service quality on customer satisfaction are presented in tables 3 and 4 below:

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.441	2.560		1.735	.086
	Tangible	.114	.182	.060	.625	.534
	Empathy	.146	.142	.094	1.035	.304
	Reliability	.210	.188	.116	1.117	.267
	Responsiveness	.370	.216	.181	1.711	.091
	Assurance	1.224	.165	.548	7.430	.000

Table 3: Coefficientsa

a. Dependent Variable: Customer Satisfaction

Source: Data processed, 2020

Multiple Linear Regression Equation

Based on the test results, the multiple linear regression model can be formulated as follows:

$$KS = 4,441 + 0,114X_1 + 0,146X_2 + 0,210X_3 + 0,370X_4 + 1,224X_5$$

From table 4 above, it can be seen that partially the tangible variables, empathy, reliability, responsiveness and assurance each have a positive effect on customer satisfaction at the Cinta Kasih Tigapanah Credit Union, but for significance it shows that the tangible variables partially have a positive and insignificant effect. on customer satisfaction at $\alpha = 5$ percent, the variable empathy partially has a positive and insignificant effect on satisfaction at $\alpha = 5$ percent, the reliability variable partially has a positive and insignificant effect on customer satisfaction at $\alpha = 5$ percent, the responsiveness variable partially has a positive effect and not significant on customer satisfaction at $\alpha = 5$ percent and the guarantee variable partially has a positive and significant effect on customer satisfaction at the Cinta Kasih Tigapanah Credit Union.

Simultaneous testing is conducted to show that service quality (tangible, empathy, reliability, responsiveness, and assurance) simultaneously affects customer satisfaction at the Cinta Kasih Tigapanah Credit Union. The simultaneous test results are presented in table 4 below:

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	606.781	5	121.356	23.634	.000 ^b
	Residual	462.125	90	5.135		
	Total	1068.906	95			

Table 4: ANOVA^a

a. Dependent Variable: Customer Satisfaction

b. Predictors: (Constant), Tangible, Empathy, Reliability, Responsiveness, Assurance

Source: Data processed, 2020

Based on Table 4 above, it can be seen that service quality variables in the form of tangibility, empathy, reliability, responsiveness, and assurance simultaneously have a significant effect on customer satisfaction at CU (Credit Union) Cinta Kasih Tigapanah at $\alpha = 5$ percent.

4.2.1.3. Coefficient of Determination (R^2)

The correlation coefficient (R^2) between service quality in the form of tangible variables, empathy, reliability, responsiveness, and assurance of customer satisfaction at the Cinta Kasih Tigapanah Credit Union is presented in the following:

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.753 ^a	.568	.544	2.26599

Table 5: Model Summary

a. Predictors: (Constant), Tangible, Empathy, Reliability, Responsiveness, Assurance

Source: Data processed, 2020

Based on table 5 above, variations in customer satisfaction can be explained by variations in service quality in the form of tangible variables, empathy, reliability, responsiveness, and assurance of 56.8 percent, while 43.2 percent is explained by other factors not explained in this study.

4.3. Discussion

The results showed that being tangible had a positive and insignificant effect on customer satisfaction at the Cinta Kasih Tigapanah Credit Union. Tangible is the ability of a company to show its existence to external parties. The appearance, ability of the company's physical facilities and infrastructure that can be relied on by the surrounding environment are clear evidence of the services provided by the service providers. It can be seen from tangible variables with indicators of customer waiting room completeness, employee appearance and work equipment completeness, thus indicators of these tangible variables need to be maintained in order to increase customer satisfaction. The empathy variable has a positive and insignificant effect on customer satisfaction. Empathy is giving sincere and individual or personal attention to customers by trying to understand what consumers want. Where a company is expected to have an understanding and knowledge of customers, understand specific customer needs, and have a comfortable operating time for customers. It can be seen from the empathy variable with indicators of prioritizing customer interests, understanding customer wants and needs, and CU employees serving with a sympathetic and friendly attitude, thus the indicators of the empathy variable need to be maintained and improved because it can increase customer satisfaction. The reliability variable has a positive and insignificant effect on customer satisfaction. Reliability is the company's ability to provide services as promised accurately and reliably. Performance must be in accordance with customer expectations which means punctuality, the same service to all customers without errors, a sympathetic attitude and with high accuracy. It can be seen from the reliability variable with the indicators of service conformity with the promises offered, the ability of employees in service, and having high service standards, thus indicators of the reliability variable need to be maintained and improved because it can increase customer satisfaction.

The results of the responsiveness study show that responsiveness has a positive and significant effect on customer satisfaction with $\alpha = 9.10$ percent. Responsiveness is a policy to assist and provide fast and precise service to customers by delivering clear information. Not allowing consumers to wait for negative perceptions of service quality. It can be seen from the variable responsiveness with indicators of accuracy of action, willingness to listen to customer complaints, and employees of the Cinta Kasih Credit Union to provide services quickly and carefully, thus the indicators of the responsiveness variable need to be maintained and improved because they can increase customer satisfaction. Guarantee variable has a positive and significant effect on customer satisfaction $\alpha = 0.00$ percent. Guarantee is the knowledge, politeness and ability of company employees to foster customer trust in the company. This includes several components including communication, credibility, security, competence and courtesy. It can be seen that the guarantee variable with the employee indicator provides a guarantee on time in service, and the characteristics of the employee who can be trusted by the customer, thus the indicators of the guarantee variable need to be maintained and improved because it will increase customer satisfaction

5. Conclusions and Recommendations

5.1. Conclusion

Partially tangible variables, empathy, reliability, have a positive and insignificant effect on customer satisfaction, while the variables, responsiveness and assurance each have a positive and significant effect on customer satisfaction at the Cinta Kasih Tigapanah Credit Union. Simultaneously tangible variables, empathy, reliability, responsiveness and assurance have a significant effect on customer satisfaction at the Cinta Kasih Tigapanah Credit Union. The value of R Square is 0.568, this shows that variations in customer satisfaction at the Cinta Kasih Tigapanah Credit Union can be explained by variations in service quality in the form of tangibility, empathy, reliability, responsiveness, and assurance of 56.8%, while 43.2% is further explained by other variables.

5.2. Suggestion

It is better if employees of the Cinta Kasih Tigapanah Credit Union maintain the services provided so far from the dimension of assurance, namely, to serve customers on time, maintain the trust given by customers, and still have extensive knowledge and from the dimension of responsiveness to be improved again, especially regarding listening customer complaints, be on time to act, and improve service quickly and carefully.

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