Reliability, Responsiveness, Assurance, Empathy, And Tangible: Still Can Satisfy The Customer?

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ABSTRACT
These days, Cooperative is looked underestimated. If it seen from the credit interest side, it amount is 20-22%. Meanwhile, working capital credit interest in national banking is 12.96%. And the investment credit is 12.35% and credit consume interest is14.35%. Cooperative can compete by improving their service quality. The cooperative of employees Bulog Division Residence East Java Province is a cooperative that mostly of its business run in service, so it was expected at this cooperative not getting down like the others. This research aims to know the influence of service quality to the member's satisfaction. This type of research is explorative in line with associative. Intake technique is random sampling. Based on tables of kircjie, if the population in this research is 170 the sample is 118. The data collecting is using questionnaire. Result show that there is influence by together between reliability, responsiveness, assurance, empathy, and tangible to member satisfaction. This research concluded that if quality of given service as according to member's expectation will increase the member's satisfaction.

Keywords: Service Quality, Member's Satisfaction.

JEL Classifications: M, M3, M31

I. INTRODUCTION

Cooperative is a business entity which consisting of a person or legal entity cooperatives, with its activities are based on the principle of cooperation as well as people's economic movement based on the principle of kinship.

Cooperative is the only economic actors which is suitable with the Indonesian economy. As stated and described in the 1945 constitution, section 33, subsection 1, only cooperative which its business units are arranged together on kinship principles. Therefore, cooperative is expected to participate in the economic development, so it may be headed toward a popular economic movement and independent.

Cooperative as society economic movement has a big role for Indonesia in an effort to improve the welfare of the community. The constitution No. 25 year 1992 section 3 regarding cooperatives mentioned that "cooperative aims to promote the member's welfare in particular and society in general, and to help build a national economic arrangement in order to realize an advanced society, fair and prosperous society based on Pancasila and the 1945 Constitution".

For the member's welfare in particular and society in general can be realized that cooperative with managing its business unit that owned by the cooperative. Meanwhile, to increase the positive response in the society, the cooperative must be able to give satisfaction to members or customers.

Satisfaction can be defined as the level of feelings of someone who comes from a comparison between the impression of a product performance (or outcome) of a product and expectations. The satisfaction that felt by the members is closely associated with the quality of services which provided by cooperatives. In order to compete, survive, and develop cooperative is required to provide a great quality services to meet the needs and desires of members,

But today, the cooperative is being underestimate by people because of its products and services that offered by the cooperative is still below than in other business entities. In terms of employee services, banks / other business entities which are on average have an attractive appearance, with a nice makeup and clothing, also polite speech which is very friendly and courteous. It is very contrast to the simple-employees cooperative, with makeup and clothing that is simple as well and less friendly service. Also in terms of lending / loans granted by the cooperative has a very high interest rate. According to Deputy Chairman of Kadin Indonesia Sector SMEs and cooperatives Uno (2010) mentioned that the current lending rates are still high in the range of 20-22%. This will affect the competitiveness between cooperatives with Bank / other business entities. BI recorded by November 2010, the interest rate of working capital loans in the national banking average is 12.96%. The average investment credit amounted to 12.35%. The consumer loan interest rate averaged is 14.35%. Thus we can conclude that the lending cooperative bigger than bank credit. With that phenomenon, causing the members prefer bank / other business entities than cooperative.

Indicators of cooperative member's dissatisfaction can be seen from inactivity members. The customers of cooperative service that actually are people outside who are not members of the cooperative. It doesn't mean that the cooperative should not provide services to nonmembers, because the cooperative was able to serve a nonmember as long as it does not damage its own members and is intended to attract non-members become members of the cooperative.

Products and services that do not meet quality member very easily abandoned and eventually they turn to banks / other business entities. To anticipate this matter, the cooperative must prioritize the service which oriented on member's satisfaction.

While the needs are a condition of a person to have something that he does not have and something that is mandatory for him. Based on the explanation above, the key to provide satisfaction to the members are trying to find out in advance what is needed and wanted by the members. It because of mostly business units that owned by Bulog Division Residence Employees Cooperative in East Java Province, Surabaya is a business unit which run in the services sector, the Bulog Division Residence Employees Cooperative in East Java Province should be more concerned about the quality of services which provided to members. The achievement of member's satisfaction will provide feedback to the Bulog Division Residence Employees Cooperative in East Java Province. Besides, the member's satisfaction is a form of effort from Bulog Division Residence Employees Cooperative in East Java Province in providing a great quality services.

In order to obtain information about the services that have been received by members based on performance of administrator members of the Bulog Division Residence Employees Cooperative in Surabaya East Java Province, the necessary evaluation of the services that they have rendered the Bulog Division Residence Employees Cooperative in East Java Province for over these years. It is useful to improve the quality of service from time to time.

Development of service quality is meant as a response to member satisfaction. The quality of service itself is determined by five factors, there are: Reliability, Responsiveness, Assurance, Empathy, and Tangible.

Based on the background above, the issues to be addressed in this research are (1) the effect of jointly between Reliability, Responsiveness, Assurance, Empathy, and Tangible to the member's satisfaction of the Bulog Division Residence Employees Cooperative in East Java Province? (2) Which services variable are a major influence on the member's satisfaction of the Bulog Division Residence Employees Cooperative in East Java Province?

This research aims to; (1) Knowing the effect of jointly between Reliability, Responsiveness, Assurance, Empathy, and Tangible to the member's satisfaction of the Bulog Division Residence Employees Cooperative in East Java Province and (2) determining the variables of service that will greatly affect to the member's satisfaction of Bulog Division Residence Employees Cooperative in East Java Province.

II. LITERATURE REVIEW
2.1. Consumer Satisfaction
Nasution also defines the simple satisfaction, it is a situation where the needs, wants, and expectations of customers are met through consumed products (Nasution, 2010).
While Kotler also defines satisfaction associated with consumer expectations, the satisfaction is feeling happy or disappointed someone who emerged after comparing the performance (yield) of products thought to the performance (or outcome) that expected (Kotler, 2012).

From the explanation above, it can be concluded that the sense of satisfaction is feeling happy that someone obtained after consuming a product or service which provided by a company or cooperative.

2.2 Dimensions of Quality of Service
Quality of service is an abstract form, It is needed dimensions that can be used as a measuring tool. According to Berry, there are five determinants of quality which are presented sequentially based on its importance according to the customer, there are (1) Reliability: the ability to perform the services which is promised with reliable and accurate (Value 32), (2) Responsiveness: willingness to help customers and provide services quickly (Value 22), (3) assurance: knowledge and courtesy of employees and their ability to generate trust and confidence (Value 19), (4) Empathy: a willingness to care, providing personal attention to customers (Value 16), (5) Tangible material: the appearance of physical facilities, equipment, personnel, and communication materials (Value 11). (Nasution 2010)
Besides, Kotler also formulated five determinants of quality of service which presented according to its importance but have differences on the name of determining the quality of services, there are: (1) Reliability-The ability to carry out the service which promised with reliably and accurately, (2) Responsiveness-Willingness to help customers and provide services quickly, (3) Guarantee-Knowledge and courtesy of employees and their ability to convey trust and confidence, (4) Empathy-willingness to provide deep concern and specific service to each customer, (5) Tangible material-appearance of physical facilities, equipment , personnel, and communication materials. (Kotler, 2012)
So to measure whether or not the quality of service is required five determinants of quality of services as mentioned above, there are Reliability, Responsiveness, Assurance, Empathy, and Tangible.

2.3 Cooperative
The definition of cooperative comes from the English, cooperative means cooperation. According to Muhammad Hatta, the cooperative was established as an alliance of weak to defend their purposes. Achieve the purpose of their life at a cheapest cost, that's the target. On Cooperative, the main goal is the together needs, not profit (in Subandi 2009).
While the ILO defines the cooperative from the point of view of the origin of cooperative members, cooperative is a group of people, usually have the low economic ability, which through a form of business organization which supervised democratically, each contributing an equivalent to the necessary capital, and willing to bear risks and receive remuneration according to effort that they are taking (Subandi, 2009).
Furthermore Anogara defines a cooperative from the needs of cooperative members are associations of people who recognize the need for certain common among them. This same requirement is jointly sought fulfillment through joint ventures in the cooperative. So these people join voluntarily, in recognition of the together needs, so in a cooperative there is no element of coercion, threats or interference from other parties (Anogara and Widiyanti, 2007).

2.4 Employees Cooperative
In general, Employees cooperative are in a company or institution. Employees cooperative included in the class of cooperative based on types of members. Employees Cooperative is a development cooperative phenomenon in Indonesia since the new order.
In other countries, the classification of cooperatives in this way is rare. Although the constitution No. 25/1992 does not recognize these types of cooperatives as a cooperative group that stands on its own feet, but the cooperative's practices that took place in Indonesia cannot deny the fact that cooperatives in Indonesia generally grouped by type of members. It is not only looked at the classification of Cooperatives in the primary and secondary levels, but particularly striking at the level of the Prime Cooperative. (Baswir, 2009).
So basically employees cooperative is a cooperative which included in functional groups, it is a cooperative that established under the auspices of an institution or company. In this research, the object is a cooperative manifold employees cooperative (Kopkar).

2.5 Relationship Between Quality of Service with Customer Satisfaction
Customers will be satisfied with the services that have been provided if the services are in accordance with what they expected. So the service that fulfill the customers expectation will give a positive influence on customer's satisfaction and so does the other way (Kotler, 2012).
In this research customers are members of the cooperative, the administrator service in accordance with the members' expectations will affect satisfaction from the members of employees cooperative Bulog Division Residence in East Java Province, Surabaya Town.

2.6 Research studies Accomplished
From the research of Sari (2009) states that the higher consumer dissatisfaction will weaken the influence of service quality perception in consumer purchase intentions and service quality perception variables provide high impact to consumers to make repeat purchases. The satisfaction of consumers when buying a product just due to the perception of service quality is good, not from the satisfaction which is obtained when buying the product.

Furthermore, according to Dama (2010) states that simultaneously and partially based on the analysis which used the dimensions of service quality in a real and give positive effect on customer loyalty to the Mandiri Bank branch Gorontalo.

Meanwhile, Retnowati (2008) states that (1) the quality of service has an influence on satisfaction (2) the service orientation has no effect on customer satisfaction (3) pricing strategies have an influence on customer satisfaction (4) the quality of service has no effect on customer loyalty

The last is the International research by Munusamy, et al (2010), which states that there is a posifive relationship occur between the giving of quality services to the customer's satisfaction in the islamic banking sector in Malaysia.

There are similarities and differences between the earlier research with research that conducted by researchers. Similarly, the variables studied by both the quality of service and customer satisfaction. Meanwhile the difference also lies in the variables, there are: (1) the repeat purchase intentions from consumers, (2) orientation services, (3) pricing strategies, and (4) customer loyalty and (5) the time and place of research.

While the approach used in this research is associative approach, because the purpose of this research was to determine the size of quality service for the member's satisfaction of Bulog Division Residence Employees Cooperative in Surabaya. The technique used is the multiple linear regression analysis.

III. METHODOLOGY

3.1 Research design

This type of research is an exploratory research, the research done to determine the cause of things that influence the occurrence of something (Arikunto, 2010).

This research was designed to determine the size of quality service for the member's satisfaction of Employees Cooperative Bulog Division Residence in Surabaya, East Java Province. The design of this research can be described as follows:
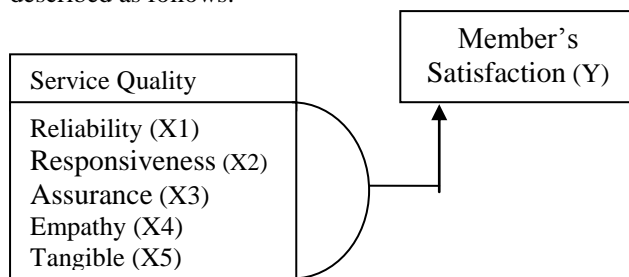

Figure 1: The research design of the relationship between the variables X and Y

3.2 Population and Sample

In this research, the population is the overall consumer or member of the Employees Cooperative Bulog Division Residence in Surabaya, East Java Province. The overall population numbered 170 members spread across the Bulog Division East Java Province in Surabaya.

According to kerjcie table if the population of this research is 170 people by using error level of 5%, the sample size was 118 respondents. The sampling technique used is random sampling, the respondents were randomly selected from members in conducting the research was or ever used the services of Bulog Division Residence Employees Cooperative in Surabaya in East Java Province last year. While data collection techniques used are questionnaires.

3.3 Data Analysis Research

To determine the effect jointly between Reliability, Responsiveness, Assurance, Empathy, and Tangible material to member's satisfaction of the Bulog Division Residence Employees Cooperative in Surabaya and determine variable service that will greatly affect the member's satisfaction of the Bulog Division Residence Employees Cooperative in Surabaya, East Java Province using a multiple linear regression analysis techniques, t Test, F, as well as the coefficient of determination using eviews, but previously tested first questionnaire validity and reliability by using SPSS.

IV. DATA ANALYSIS AND DISCUSSION

4.1. Data Analysis

4.1.1 Validity test

Table 1: Results of Test Validity

No.	Nilai Sig. (2-tailed)	Alpha	Information
1.	0,006	0,05	
2.	0,008	0,05	Reliability (X1)
3.	0,026	0,05	Valid
4.	0,000	0,05	
5.	0,000	0,05	
6.	0,000	0,05	Responsiveness
7.	0,000	0,05	(X2) Valid
8.	0,000	0,05	
9.	0,000	0,05	
10.	0,000	0,05	Assurance (X3)
11.	0,000	0,05	Valid
12.	0,000	0,05	
13.	0,000	0,05	
14.	0,000	0,05	Empathy (X4)
15.	0,000	0,05	Valid
16.	0,006	0,05	
17.	0,000	0,05	
18.	0,000	0,05	Tangible (X5)
19.	0,000	0,05	Valid
20.	0,032	0,05	
21.	0,000	0,05	
22.	0,000	0,05	
23.	0,000	0,05	Satisfaction (Y)
24.	0,000	0,05	Valid
25.	0,000	0,05	

Of all the questionnaire's questions have the results of the Sig. (2-tailed) smaller than the alpha (0.05). Therefore, the whole data is valid.

4.1.2 Reliability test

Table 2: Results of Test Reliability

Variable	Value Cronbach alpha	Limit Reliability	Information
Reliability (X1)	3.4170	0.60	Reliable
Responsiveness (X2)	0.7837	0.60	Reliable
Assurance (X3)	0.6161	0.60	Reliable
Empathy (X4)	0.7601	0.60	Reliable
Tangible (X5)	1.5032	0.60	Reliable
Satisfaction (Y)	0.6183	0.60	Reliable

From the results above indicate that the Cronbach alpha values of all variables are greater than 0.60. Therefore, the whole data is reliable.

4.1.3 Multiple Regression Analysis

By displaying the results of multiple regression analysis conducted by researchers, it is obtained the following equation:

$$Y = 13.15753 + 0.283062X_1 + 0.093634X_2 + 0.133381X_3 - 0.125212X_4 + 0.095712X_5$$

The equation results of multiple linear regression analysis have been so significant:

Constants of 13.15753 state if there is no Reliability variable (X1), responsiveness (X2), Assurance (X3), Empathy (X4), and Tangible material (X5), then the member's satisfaction that will be gained is equal to 13.16%.

The regression coefficient Reliability (X1) of 0.283062 means that if the Reliability variable increased by 1 unit while the Responsiveness variable (X2), Assurance (X3), Empathy (X4), and Tangible material (X5) fixed, it will lead to an increase in member's satisfaction by 28 , 3%.

The regression coefficient of Responsiveness (X2) is 0.0936 means that the Responsiveness variable (X2) has increased by 1 unit while Reliability (X1), Assurance (X3), Empathy (X4), and Tangible material (X5) fixed, it will cause an increase in member's satisfaction by 9 , 36%

The regression coefficient of Assurance (X3) of 0.1333 means that if the Certainty variable (X3) has increased by 1 unit while the Reliability variable (X1), responsiveness (X2), Empathy (X4), and Tangible material (X5) fixed, it will cause an increase in member's satisfaction 13.33%

The regression coefficient Empathy (X4) of - 0.1252 means that if the Empathy variable (X4) has increased by 1 unit while the Reliability variable (X1), responsiveness (X2), Assurance (X3), and Tangible material (X5) fixed, it will cause a decrease in satisfaction members amounted to 12.52%.

Tangible material Coefficient (X5) of 0.0957 means that if the Tangible variable (X5) has increased by 1 unit while the Reliability variable (X1), responsiveness (X2), Assurance (X3), and Empathy (X4) continue, it will cause the increase in member's satisfaction by 9.57%.

From the results of multiple regression coefficient that is described in the description above, after that will be held a test for hypothesis that performed partially or simultaneously, but the data must pass the test of classic assumption in advance firstly.

4.1.4 t-Test

From the data result test by Eviews obtained the results of the t test with all grades Prob (t-statistic) of each independent variable either Reliability, Responsiveness, Assurance, Empathy, and Tangible material $<\alpha$, then all of the independent variables are partially affected member's satisfaction of the Bulog Division Residence Employees Cooperative in Surabaya, East Java Province. The details of the value of Prob (t-statistic) of each of the independent variables include:

Table 4: Details the value of Prob (t-statistic) of each of the dependent variable

No.	Variable	Probability (t-statistic)	Alpha	Information
1	Reliability (X1)	0.0000	0.05	Significant
2	Responsiveness (X2)	0.0215	0.05	Significant
3	Assurance (X3)	0.0022	0.05	Significant
4	Empathy (X4)	0.0023	0.05	Significant
5	Tangible (X5)	0.03364	0.05	Significant

4.1.5 F-test

From the test of data result by Eviews so obtained the F test result with Prob (F-statistic) $<\alpha$ which is equal to 0000, then from the five independent variables either Reliability, Response, Assurance, Empathy, and Tangible material jointly effect on in member's satisfaction of Bulog Division Residence Employees Cooperative in Surabaya, East Java Province.

4.1.6 The Coefficient of Determination (R^2)

From the data result which tested by Eviews obtained coefficient test result of determination (R^2) is 0.366312. This means that 36.63% Member's satisfaction in Bulog Division Residence Employees Cooperative East Java Province in Surabaya affected by management service quality of Bulog Division Residence Employees Cooperative East Java Province, while the remaining 63.37% of member satisfaction of Bulog Division Residence Employees Cooperative in East Java Province in Surabaya is influenced by other variables that not examined in this research.

4.2 Discussion

From the analysis in advance said that the quality of service significantly influence the member's satisfaction of Bulog Division Employees cooperative Residence in East Java Province, Surabaya. As a proof, the dimension quality of service reliability that has given from the administrator of Bulog Division Residence Employees

Cooperative in East Java Province Surabaya affect on the satisfaction of its members are that shown in the speed of service, accuracy of administrator appointments, and reliance in dealing with members of the administrator will be considered in shaping consumer's satisfaction / member.

In addition to reliability, the quality dimension of responsiveness also provide evidence that presented by the readiness of the administrator in response to member requests, the willingness of the administrator to provide information to members, the quick response of the administrator as to give effect to the formation of member' satisfaction in Bulog Division Residence Employees Cooperative in East Java Province, Surabaya

As well as the dimensions of assurance service quality provide the evidence that presented by the administrator's ability to generate the member's confidence, administrators who have extensive knowledge and security guarantees provided will give a better service impression thus increasing the member's satisfaction of Bulog Division Residence Employees Cooperative in East Java Province, Surabaya.

Unlike the other dimensions of service quality, the dimension of emphaty service quality has a negative and significant effect on member's satisfaction of Bulog Division Residence Employees Cooperative in East Java Province, Surabaya. These results provide empirical evidence that empathy that given by the administrator does not match as the member's expectations, thus undermining the satisfaction of members of the Bulog Division Residence Employees Cooperative in East Java Province, Surabaya.

The last dimensions of service quality that is the dimensions of tangible service quality which provides evidence that presented by the facilities and modern equipment in rental buildings, and the public building. The cars are rented by Bulog Division Residence Employees Cooperative in East Java Province is quite good, including Kijang Innova (Toyota), X-trail (Nissan), Avanza (Toyota), and other cars were average assemblies in 2008 and above. Besides, there also has a nice interior and human resources which are also determine member's satisfaction.

Thus, the results of this research support the theory of Kotler (2012) who said that "Customers will be satisfied with the services that provided if the services provided are in accordance with what he had hoped. So the service that customers expect to be a positive influence on customer's satisfaction and so does the other way. "

In addition to supporting the theory of Kotler, the results of this research also support consistently with a research by Retnowati (2009) which states that the quality of service has an influence on customer's satisfaction of railroad executive.

Reliability of service quality dimension is the dimension that has the most impact compared with other dimensions of service quality. As evidence that dimensions of service quality Reliability provide the greatest impact in comparison with the dimensions of the quality of other services can be demonstrated by the speed of service provided by the administrator of Bulog Division Residence Employees Cooperative in East Java Province, Surabaya to its members, in addition to the speed of service, the administrators also kept their promise to members such as appointments committee about the length of administrative services which will be completed at the time the administrator-determined.

The administrator's service at the first time is also greatly affect member's satisfaction of Bulog Division Residence Employees Cooperative in East Java Province, Surabaya, because, when it comes cooperative members, there are administrators who welcomed members of the greeting after it asked members what could be assisted by the administrator to serve the member. With the cooperative management services during the first against members of the cooperative, it will cause members feel appreciated and respected by the administrator and in the end members will be satisfied with the services that have been given by the administrator.

It shows that the results of this research support the theory of Berry who mentioned the five dimensions of service quality equally based on its importance, where the reliability variable is in the first place. Thus the reliability variables has the greatest influence on customer's satisfaction than the dimensions of the other services quality.

However, these results are not consistent with a research by Munusamy, et al (2010), which states that the Reliability is less significant effect on customer's satisfaction bank in Malaysia because the services can held by bank via the internet or mobile phones.

Likewise with research Dama (2010) which is not in line with this research, in his research said that the dimensions of service quality that has the most influence on customer loyalty at an independent bank branch in Gorontalo is a dimension of response service quality and the second is the dimension of emphaty service quality, while the dimensions of lreliability service quality has the rhird rank.

VI. CONCLUSIONS AND SUGGESTIONS

6. 1 Conclusion
Based on the results of data analysis can be concluded that (1) Dimensions of the service quality that has been rendered by the members of Bulog Division Residence Employees Cooperative in East Java Province, Surabaya, there is a significant effect on member's satisfaction of Bulog Division Residence Employees Cooperative in East Java Province, Surabaya, (2) From the results of linear regression analysis with multiple visible variable

services that most affect the satisfaction of members of the Bulog Division Residence Employees Cooperative in East Java Province, Surabaya.

East Java in Surabaya is variable reliability because the percentage of influence on the member's satisfaction of the administrator of Bulog Division Residence Employees Cooperative in East Java Province, Surabaya is 28% whose value is the greatest compared to the other servicevariables in this research. Thus the service quality that has been given by Bulog Division Residence Employees Cooperative in East Java Province, Surabaya is in accordance with the service that expected by its members, so members of the Bulog Division Residence Employees Cooperative in East Java Province, Surabaya are very satisfied with the reliability of the service that they have received.

Suggestions for Bulog Division Residence Employees Cooperative in East Java Province in Surabaya is based on data analysis, discussion and conclusions that have been described above, then the advice that can be given to the members of Bulog Division Residence Employees Cooperative in East Java Province, Surabaya, the dimension of emphaty service quality that has been given by the administrator of the Cooperative is not in accordance with the expectations of members, so members are still not satisfied with the services that have been granted by the cooperative. Therefore cooperatives needs to evaluate empathy variable in accordance with the members' expectations, because it could be excessive empathy services to members can lead to dissatisfaction member.

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