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ANALYSIS OF SERVICE QUALITY IN IMPROVING CUSTOMER SATISFACTION AT KOPERASI USAHA BARU IN TIDORE ISLANDS CITY

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Abstract

This study analyzes service quality and customer satisfaction at Koperasi Usaha Baru in Tidore Islands City. A descriptive qualitative approach was employed. Data were collected through observation, semi-structured interviews, and documentation. Informants were selected purposively and included cooperative managers, service staff, and customers with direct experience of the cooperative's services. Data were analyzed through data condensation, data display, and conclusion drawing and verification. The analysis focused on five service-quality dimensions: tangibles, reliability, responsiveness, assurance, and empathy. The findings indicate that staff generally provide clear information, process transactions carefully, behave politely, and assist customers who require further explanation. Nevertheless, improvements are still needed in service facilities and waiting areas, while service time may increase when customer volume is high. Individual attention also needs to be maintained during busy periods. These findings suggest that positive service behavior should be supported by improved facilities and better service-flow management. As a qualitative study, the findings describe informants' experiences in this specific setting and are not intended for statistical generalization.

Keywords: cooperative; customer satisfaction; service management; service quality

INTRODUCTION

Service quality is an important aspect of service-organization management because interactions between service providers and customers shape customers' experiences and evaluations of the organization. In a cooperative, service activities are directly related to members' or customers' needs, such as obtaining information, completing administrative procedures, conducting transactions, and accessing services associated with the cooperative's operations. Clear, accurate, courteous, and reliable service can strengthen customer comfort and trust. Parasuraman, Zeithaml, and Berry (1988) classify service quality into five dimensions: tangibles, reliability, responsiveness, assurance, and empathy. These dimensions provide a useful framework for identifying service aspects that are functioning well and those that still require improvement.

In financial-service management, customer evaluations concern not only the accuracy of transaction outcomes but also the quality of interactions during service delivery. Grönroos (1984) distinguishes technical quality from functional quality, while Cronin and Taylor (1992) emphasize the importance of perceived service performance in shaping customer satisfaction. Accordingly, observations of procedures, physical facilities, staff communication, and waiting experiences are relevant when evaluating cooperative services.

Koperasi Usaha Baru is located in Gamtufkange Village, Tidore Islands City, North Maluku Province. According to the research document, the cooperative was established in 2007 and provides services to members or customers, including savings, loans, installment payments, and administrative services. Physical facilities, accuracy of information, staff responsiveness, transaction security, and attention to customer needs are therefore important service elements to be examined.

Studies conducted in the local context indicate the importance of organizational factors in the cooperative sector. Djainal et al. (2023) examined motivation, work effectiveness, and compensation in relation to employee performance at a savings and loan cooperative in Tidore Islands. Dahlan et al. (2025) discussed business-management assistance and the strengthening of production and marketing capacity in small-scale enterprises. These studies provide contextual background concerning organizational capacity, although they are not treated as direct evidence of customer satisfaction at Koperasi Usaha Baru.

This study addresses two questions: how service quality at Koperasi Usaha Baru can be described through the five SERVQUAL dimensions and how the service is perceived in relation to customer satisfaction. The objectives are to describe service quality through these five dimensions and to summarize its implications for customers' service experiences. Focusing on one cooperative provides a contextual basis for managerial evaluation rather than a statistical generalization to all cooperatives.

LITERATURE REVIEW

Service Quality

Service quality refers to customers' evaluations of a service provider's ability to meet their needs and expectations. Parasuraman et al. (1988) identify five dimensions. Tangibles include facilities, equipment, cleanliness, room comfort, and staff appearance. Reliability concerns the ability to deliver services accurately, correctly, and consistently. Responsiveness relates to the willingness and speed with which staff assist customers. Assurance includes staff knowledge, courtesy, and the ability to create a sense of trust. Empathy refers to attention to individual needs and a willingness to understand customers' circumstances.

In this study, the SERVQUAL framework is used to classify informants' experiences rather than to calculate numerical gaps between expectations and perceptions. This approach allows each dimension to be discussed on the basis of service examples reported by informants or observed in the field. Hamzah et al. (2025) applied the five dimensions in a healthcare-service context in Tidore Islands, highlighting that the relevance of individual service dimensions may differ across organizations and that findings from quantitative studies cannot simply be transferred to a qualitative setting.

Customer Satisfaction

Customer satisfaction can be understood as a post-service evaluation in which customers compare their service experience with their expectations. In this study, satisfaction is explored descriptively through informants' experiences, including comfort, clarity of information, ease of procedures, staff behavior, and experiences during busy service periods. The study does not use quantitative measurement to calculate satisfaction scores or statistically test relationships among variables.

Oliver (1980) explains satisfaction through a comparison between expectations and experienced performance. This explanation is consistent with Kotler and Keller's (2016) view that satisfaction is associated with customers' evaluation of their experience in using a product or service. In the present study, these concepts are used to interpret informants' narratives, while customer satisfaction remains context-specific and is not presented as a statistically tested causal relationship.

Previous Studies and Research Relevance

Studies directly related to cooperatives have reported varied findings. Rido and Annisa (2023) found that service quality and customer value were significantly associated with customer satisfaction at a savings and loan cooperative in Mataram. In contrast, Putri Agustin and Maskur (2024) reported that service quality did not influence member satisfaction in their study of a civil-servant cooperative in Semarang, whereas trust did. These different findings strengthen the rationale for examining service quality within a specific organizational context without assuming that one pattern applies universally.

In financial and public services that are closely connected to customer experiences, Ruslan et al. (2023) investigated service quality, perceived ease of use, and customer knowledge in relation to BRImo usage in Tidore, while Maharani et al. (2025) examined service quality and satisfaction in the context of motor-vehicle tax services in Tidore. Sari et al. (2025), whose study also involved Titiek Arafiani Ruray, connected service quality, trust, satisfaction, and loyalty in a hospital setting. These studies support the importance of service interaction and trust, although their organizational contexts and research methods differ from those of the present study.

As a qualitative comparison, Hidayat and Istifadhoh (2025) found that responsiveness and empathy were perceived positively by customers of BMT NU Sidayu Branch, while delays in the financing process remained a reliability concern. Their findings help position waiting time, information transparency, and staff attention as relevant themes in discussing cooperative services, without equating the characteristics of a BMT with those of Koperasi Usaha Baru.

METHOD

This study used a qualitative method with a descriptive approach. The research was conducted at Koperasi Usaha Baru in Gamtufkange Village, Tidore Islands City, North Maluku Province. Informants were selected using purposive sampling based on their knowledge, experience, and direct involvement in cooperative services. The

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informants included cooperative managers or administrators, staff members who interacted directly with customers, and customers or cooperative members.

Data were collected through observation, semi-structured interviews, and documentation. The data were analyzed through data reduction or condensation, narrative data display, and conclusion drawing and verification. Findings were then grouped according to the five service-quality dimensions and the customer-satisfaction aspects identified in the interviews and observations.

The use of observation, interviews, and documentation is consistent with a qualitative approach that emphasizes understanding experiences and context (Moleong, 2017; Sugiyono, 2022). The stages of data condensation, data display, and conclusion drawing and verification follow Miles et al. (2014). These methodological references clarify the analytical basis of the study without changing the field procedures stated in the original research manuscript.

The source manuscript reviewed for this article does not provide complete information regarding the final number of informants, the dates of fieldwork, or the complete interview transcripts. These details are therefore not added to the present article and should be completed or verified by the authors before submission to the journal.

RESULTS AND DISCUSSION

Tangibles

Tangibles

The findings indicate that the condition of the building and the cleanliness of the service area generally support service activities. Neat and courteous staff appearance also contributes to a positive impression. However, several physical facilities still require improvement, particularly the service and waiting areas, the availability of seating, parking arrangements, and other supporting facilities. Limited facilities may reduce customer comfort when several customers arrive within a short period. The management can therefore begin by evaluating the layout, cleanliness, procedural information, and organization of the waiting area.

From the perspective of the tangibles dimension, facilities and waiting areas form part of the service environment evaluated by customers (Parasuraman et al., 1988). Sari et al. (2025) likewise emphasized the managerial relevance of facility improvement in service-quality management. Accordingly, proposals to add seating and improve space organization at the cooperative should be interpreted as managerial implications derived from the documented facility conditions rather than as claims based on quantitative satisfaction measurement.

Reliability

In the reliability dimension, staff members attempt to understand customer needs, explain procedures, and provide information in language that is easy to understand. Customers can request additional explanations when information remains unclear. Nevertheless, when customer volume increases, the service process sometimes takes longer. Management can maintain accurate recordkeeping and clear procedures while reviewing workflows during busy periods, for example by providing a clear list of requirements and assigning staff responsibilities more systematically.

Reliability concerns the accuracy and consistency of service delivery. Rido and Annisa (2023) highlighted the importance of service quality in the experiences of savings-and-loan cooperative customers, whereas Hidayat and Istifadhoh (2025) showed that service delays can become a concern in microfinance customer experiences. In the context of this study, simplifying requirements where possible and maintaining accurate records are therefore reasonable managerial priorities.

Responsiveness

The source research describes staff members as willing to assist customers who face difficulties with administrative procedures and to explain the steps that need to be completed. Such responses can help customers understand service procedures. Challenges arise when customer numbers are high and service time consequently increases. Queue management, early information concerning required documents, and clear explanations of service stages may help reduce repeated questions and improve the customer flow.

Responsiveness emphasizes the readiness to assist customers and provide timely service (Parasuraman et al., 1988). Hamzah et al. (2025) used responsiveness as one of the dimensions for evaluating service quality in a service organization in Tidore. For this reason, queue organization and early communication of service requirements can be considered practical measures, particularly when the number of customers increases.

Assurance

The assurance dimension relates to staff knowledge, courtesy, clarity of information, and customers' confidence in the service process. Courteous behavior and easy-to-understand explanations are important for building customer confidence. The cooperative needs to ensure that procedural information is consistent, transactions and documents are handled carefully, and customer questions are answered according to applicable procedures. The source manuscript does not provide a specific quantitative measure for this dimension.

Service assurance is associated with staff competence, professional conduct, and a sense of security during transactions. Ruslan et al. (2023) included customer knowledge when examining the use of digital banking services in Tidore, while Sari et al. (2025) discussed trust as an important component of service experience. In the cooperative setting, consistent explanations of procedures and careful protection of customer documents therefore deserve attention in efforts to strengthen trust.

Empathy

The research manuscript indicates that staff members are generally friendly and courteous, are willing to assist customers, listen to complaints, and attempt to serve customers fairly. However, individual attention needs to be maintained during busy service periods. Empathy involves more than friendliness; it also includes listening to specific needs, explaining available options, and ensuring that customers understand the information provided. Better staff-task allocation during peak periods may help maintain adequate individual attention.

Individual attention should be understood as the capacity to respond to differences in members' needs rather than merely as polite behavior (Parasuraman et al., 1988). Hidayat and Istifadhoh (2025) demonstrated the relevance of empathy to customer experiences in a microfinance institution. Findings at Koperasi Usaha Baru similarly indicate the importance of maintaining two-way communication during busy periods, although the frequency or magnitude of the effect of empathy was not quantitatively measured.

Customer Satisfaction and Managerial Implications

Overall, the service elements that support a positive customer experience include clarity of information, courteous staff behavior, willingness to assist customers, and careful service delivery. Areas that still require improvement include physical facilities, waiting time when customer numbers increase, and consistency in providing individual attention. Customer satisfaction in this study is therefore interpreted through experiences reported and observed during the research rather than through survey scores or statistical testing.

The interpretation of satisfaction should be positioned as an account of customer experience rather than a numerical estimate. The differing findings of Rido and Annisa (2023) and Putri Agustin and Maskur (2024) also indicate that service quality, trust, and satisfaction do not necessarily form the same pattern in every cooperative. The discussion therefore focuses on service aspects that can be acted upon based on informants' narratives. Regarding human resources, Ambarak et al. (2025) provide additional local context concerning the importance of employee motivation and discipline in public-sector performance in Tidore, although their study did not directly examine cooperative customer satisfaction.

Based on the findings, several managerial actions may be considered: (1) organize the service and waiting areas according to available capacity; (2) display service requirements and procedures clearly; (3) review staff-task allocation during busy periods; (4) maintain accurate processing and consistent information; and (5) provide an accessible mechanism for customers to submit questions or complaints. These recommendations should be adjusted to the cooperative's actual resources and operating procedures.

CONCLUSION

This study describes service quality at Koperasi Usaha Baru in Tidore Islands City through five dimensions: tangibles, reliability, responsiveness, assurance, and empathy. Based on the research account, staff generally attempt to provide clear information, serve customers politely, assist customers who need help, and process transactions carefully. Areas requiring further attention include limitations in service facilities and waiting areas, longer service times during busy periods, and the consistency of individual attention under these conditions. The cooperative is advised to evaluate service facilities, clarify procedural information, improve service flow and staff-task allocation, and maintain courteous and accurate service. Future research may provide more complete information on informant characteristics and the research period and, where appropriate, employ a customer-satisfaction survey to obtain measurable evidence. These conclusions are limited to the available qualitative findings and do not claim statistically tested causal relationships.

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