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# SERVICE QUALITY STRATEGY TO INCREASE MEMBER PARTICIPATION IN SAVINGS AND LOAN COOPERATIVES

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**Abstract:** This study discusses service quality strategies that can increase member participation in the Mitra Artha Sadaya Savings and Loan Cooperative. The aim of this research is to identify existing service issues and find solutions to enhance member participation in the cooperative. Using a qualitative method with a descriptive approach, data was collected from in-depth interview, participatory observation, and analysis of member participation documents in 2022. The results of the study show that good service quality and effective communication with cooperative members can increase member participation. Friendly service and clear information from cooperative staff play an important role in enhancing member satisfaction and loyalty. These findings emphasize the importance of service quality improvement as a key strategy to attract more member participation in savings and loan cooperatives.

**Key-words:** Savings and Loan Cooperative, Service Quality, Member Participation.

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## 1. Introduction:

Economic development involves efforts by a country to improve the economic welfare and quality of life of its people[1]. One way to achieve this welfare is by providing financial inclusion facilities for entrepreneurs, especially micro, small, and medium enterprises. Savings and Loan Cooperatives are financial institutions operating within community cooperatives with the goal of meeting member needs through savings collection, loan provision, and financial advisory services[2]. According to [3] Saving and Loan Cooperatives also aim to provide sustainable services to their members to support community development. They support economic growth and development by providing resources needed by members to start successful businesses. In developing countries, cooperatives play an important role in supporting the economic activities of low-income communities and helping them improve their quality of life[1].

In general, Saving and Loan Cooperatives have similar goals and characteristics to other financial institution, such as Convesional Banks and Rural Bank. Like S banks,

cooperatives are financial institutions that provide financial services to users. Both have the same role in the global financial system[4]. However, Saving and Loan Cooperatives have a uniqueness compared to other financial institutions due to their dual identity characteristics, where costumers are also members and owners of Saving and Loan Cooperatives[5]. Member regularly save their savings and can then obtain loans for various purposes. In general, the purpose of establishing Saving and Loan Cooperatives is to encourage savings habits and provide credit for its members[6].

According to[7], the expected performance of Saving and Loan Cooperatives shows that they must be efficient and effective in resource use. They need to measure their performance to determine if they are achieving the necessary result to survive[2]. On the other hand, services quality is a promise that cooperatives give to their member through communication and the actual services provided[8]. Better service quality is an important factor that can help differentiate and improve organizational performance in an era of fierce competition[9]. According to[10] organizations have realized that service quality provides sustainable and competitive advantages.

In recent years, research on service quality has evolved into a significant field for observers and information professionals to determine the types of services provided and the best strategies to improve service delivery, which can be done through service evaluation or assessment[11]. Service evaluation helps identify areas where resources can be improved, including in increasing cooperative member participation[12]. Members provide information about the reasons they joined the cooperative, the types of services they receive, and which services they value the most[13].

According to Bhudiharty, as quoted in Tjiptono[14] there are five dimensions in service quality:

1. Tangible: Physical evidence is a dimension related to the attractiveness of facilities, equipment, and materials used by the company, as well as the appearance of employees. The appearance and condition of the company's physical facilities, including the surrounding environment, reflect the quality of the services provided. Good physical conditions will influence consumer perceptions; the better the facilities provided, the higher the consumer expectations of the company. For example, in tourist services, clean and attractive facilities and clean, fragrant, and neat employee uniforms can enhance positive consumer perceptions.

2. Reliability: Reliability refers to the company's ability to provide services according to promises made accurately and dependably. Performance must meet consumer expectations, including punctuality, consistent service without errors, sympathetic attitudes, and high levels of accuracy. Fulfilling service promises reflects the company's credibility, and the reliability dimension is often considered the most important for visitors from various service industries. If consumers feel that the reliability of a service company meets their expectations, they are likely willing to pay more for the company to fulfill its promises. In the context of tourist services, this means that employees must always provide services according to the company's operational standards.

3. Responsiveness: Responsiveness is the most flexible dimension, where consumer expectations tend to change according to the speed of response from service providers. This dimension is related to the readiness and ability of employees to help consumers, respond to their requests, provide information about service times, and carry out services quickly. This level of concern is evident in how far the company goes to assist consumers. This can be done through clear information delivery and actions that provide tangible benefits for visitors. For example, in tourist services, visitors should not have to wait long to get service, and the company should be quick in handling complaints submitted by visitors.

4. Assurance: Assurance includes the confidence given to consumers regarding the abilities, courtesy, and trustworthiness of the staff. It also includes protection from harm or risk of doubt. Employee behavior is expected to build trust, and the company is expected to create a sense of security for customers. Examples of this assurance include health and insurance guarantees offered by banks.

5. Empathy: Empathy is providing a sincere and personal attitude to visitors with efforts to understand their desires. Companies are expected to have an understanding and knowledge of visitors, understand their specific needs, and provide comfortable service times for them. The essence of the empathy dimension is to show visitors that they are considered special and their needs are understood through the services provided.

In the competitive service industry, members play a key role in determining the quality of services they receive from savings and loan cooperatives[15]. The uniqueness of service quality influences how prospective members evaluate and decide to participate. Increasing cooperative member participation is a primary goal to optimize the cooperative's role as an inclusive economic institution[16]. Additionally, joining cooperatives has been shown to increase household income[17] and effectively reduce poverty in rural areas[18].

TABLE 1. MEMBER PARTICIPATION DATA IN MITRA ARTHA SADAYA SAVINGS AND LOAN COOPERATIVE 2022

NO	MONTH	PARTICIPATION COUNT	PERCENTAGE CHANGES
1	January	252	
2	February	259	3%
3	Mach	263	2%
4	April	263	0%
5	May	276	5%
6	June	273	-1%
7	July	277	1%
8	August	279	1%
9	September	285	2%
10	October	283	-1%
11	November	295	4%
12	December	298	1%

Sourch: Member participation data in Mitra Artha Sadaya Savings and Loan Cooperative 2022

Based on the data in Table 1 above, it is known that at the beginning of 2022, the number of member participation was 252. In February and March, member participation increased by 3% and 2%, respectively, resulting in an increase of 11 members. In April, the percentage of increase remained stable at 0%, indicating no change in the number of members during that period. In May, there was a further increase in member participation by 5%, adding 13 members, resulting in a total of 276 members. However, in June, the number of cooperative members decreased by 1%, with a reduction of 3 members, leaving 277 members. From July to September, member participation increased again by 1% to 2%, reaching a total of 285 members. In October, there was another decrease by

1%, reducing the total to 283 members. In November and December, member participation increased again by 4% and 1%, respectively, resulting in a total of 298 members by the end of 2022.

Based on the above analysis, there are fluctuating percentage increases, which are suspected to be due to the suboptimal service quality provided by Mitra Artha Sadaya Savings and Loan Cooperative, resulting in fluctuating member participation. Therefore, the author is interested in conducting a study titled "Service Quality Strategy to Increase Member Participation in Savings and Loan Cooperatives." The goal is to identify arising issues and find solutions.

## 2. Materials and methods

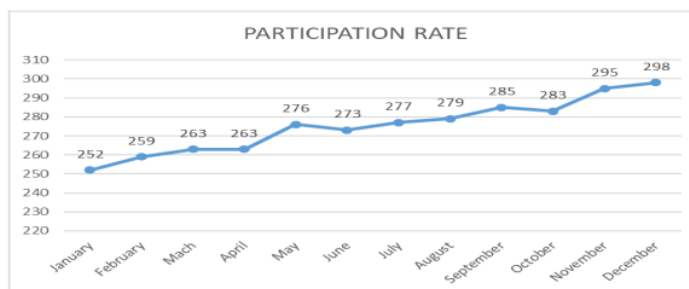
In this study, the author employs a qualitative research method with a descriptive approach. Qualitative research is fundamental and naturalistic, meaning it follows the natural characteristics of the object being studied. This method is based on postpositivism and aims to study the natural conditions of the object, with the researcher serving as the main instrument. The findings of this research focus more on understanding the meaning rather than generalization[19]. According to[20] qualitative research methods are approaches that focus on natural phenomena or symptoms.

According to [21] a descriptive approach is a method that involves observation and data collection related to the facts about an object or phenomenon in a detailed and comprehensive manner. In this study, there are two informants: the service department and cooperative members. The data collection techniques used in this research are in-depth interviews, participatory observation, and document analysis conducted on the participation data of members at Mitra Artha Sadaya Savings and Loan Cooperative from January to December 2022.

## 3. Results & Discussion

Mitra Artha Sadaya Savings and Loan Cooperative is a cooperative engaged in financial and savings and loan services. The cooperative aims to help its members manage their finances more effectively and efficiently. It has a total of 298 members, with 298 active member participants, as shown in Graph 1.

Graph 1: Number of Members in 2023



Source : Processed Data, 2023



From the data above, it can be observed that the overall number of members increased from January (252 members) to December (298 members). However, there were a few months that showed slight decreases or stagnation, such as in April and June. This was due to suboptimal service quality during those months, where the quality improvement strategies implemented did not include enhancing the efficiency of the savings and loan process, lacked friendly and responsive service, and did not offer attractive products and services for the members. However, there was a surge in membership in November and December, indicating a significant increase in the number of members. This stable rise in membership shows that the quality of service provided by the cooperative was adequate and successful in attracting new members. This improvement in quality service was achieved through regular staff training and the implementation of new technologies to facilitate transaction processes.

The analysis of the service quality dimensions at Mitra Artha Sadaya Savings and Loan Cooperative includes:

1. Tangible: Based on the author's observations, Mitra Artha Sadaya Savings and Loan Cooperative has quite complete facilities. Interviews also indicate that the facilities provided by the savings and loan cooperative are very adequate, making it easier for potential members to use the available facilities. However, this does not fully meet customer satisfaction due to space limitations, which may cause the cooperative to struggle to provide optimal service to customers. Long queues and limited seating can result in a less comfortable customer experience.

2. Reliability: In terms of the reliability of the savings and loan cooperative's services, the service provided is fast, accurate, and satisfactory, which can attract more members to actively participate in cooperative activities, including strengthening the loyalty of existing members. However, there are still some aspects that are not fully optimized, particularly in terms of response and consistency in service, leading to a lack of satisfaction with the services provided by the cooperative.

3. Responsiveness: The savings and loan cooperative employees show high responsiveness, willingness, and ability to provide prompt and quick service during working hours. They respond swiftly to customer needs and questions, provide assistance, and complete transactions efficiently. However, it is regrettable that outside of working hours, the cooperative does not provide services to customers. This can be an obstacle for customers needing urgent assistance outside of operational hours, and limits the cooperative's accessibility for those with busy work schedules. To improve service quality and meet customer needs more holistically, the cooperative should consider offering customer service outside of working hours, possibly through online or phone communication channels. This way, the cooperative can increase customer satisfaction and strengthen its relationship with its members.

4. Assurance: Based on the author's observations regarding the assurance provided by the cooperative's services, the staff are courteous, trustworthy, and always exhibit a friendly and professional attitude when interacting with members. However, although these employees are highly reliable in terms of ethics and integrity, they have limitations in their in-depth understanding of the cooperative's products. This limitation can lead to

difficulties in providing accurate information and appropriate solutions to members, ultimately affecting member satisfaction and trust in the services provided.

5. Empathy: The savings and loan cooperative staff have shown their willingness to establish good relationships with customers through effective communication, personal attention, and a deep understanding of each customer's individual needs. With a friendly attitude, they actively strive to understand each customer's financial situation and goals, allowing them to provide appropriate and beneficial services. This personal involvement creates a strong bond between the cooperative and its members, enhancing trust and loyalty, and increasing overall customer satisfaction.

Thus, the overall level of member participation increases if the quality of service provided by the savings and loan cooperative is good. Fast, accurate, and satisfactory service encourages members to be more actively involved in various cooperative activities and services. When members are satisfied with the services received, they tend to be more trusting and loyal to the cooperative, which in turn increases their participation. Therefore, maintaining and continuously improving service quality is key to building higher and more active member participation.

#### **4. Conclusion**

This study concludes that good service quality plays a crucial role in increasing member participation in the Mitra Artha Sadaya Savings and Loan Cooperative. The results indicate that friendly service strategies, effective communication, and clear information about cooperative products can enhance member satisfaction and loyalty. Member participation data throughout 2022 showed fluctuations influenced by the quality of service provided. Cooperatives that can maintain high service quality tend to have more stable and increasing member participation.

#### **5. Recommendation**

1. Mitra Artha Sadaya Savings and Loan Cooperative should continuously improve service quality by conducting regular training for cooperative staff on the importance of friendly and professional service.
2. Conduct regular member satisfaction surveys to receive direct feedback from members regarding the service they receive and identify areas for improvement.
3. Optimize communication with members through various channels, such as regular meetings, social media, and cooperative newsletters, to ensure members always receive clear and up-to-date information about cooperative products and services.
4. Develop a loyalty program for members who actively participate in cooperative activities. This program can include incentives or rewards to encourage higher member engagement.
5. Regularly evaluate and monitor the implementation of service strategies to ensure that service quality improvement efforts are on track and positively impact member participation.

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