

BAB V

PENUTUP

5.1. Kesimpulan

Hasil perhitungan berdasarkan sajian pada bab IV sebelumnya dapat disimpulkan sebagai berikut:

- a. Berdasarkan hasil perhitungan frekuensi dan persentase diketahui bahwa pada masing-masing dimensi kualitas layanan (*tangible*, *reliability*, *responsibility*, *assurance* dan *empathy*) mayoritas responden menjawab setuju, sehingga dapat disimpulkan bahwa masing-masing dimensi tersebut dinilai baik.
- b. Berdasarkan hasil tabulasi silang dapat disimpulkan bahwa tingkat kepuasan dipengaruhi *tangible* (X1), *reliability* (X2), *responsiveness* (X3) *assurance* (X4) dan *empathy* (X5).

5.2. Saran

Berdasarkan kesimpulan di atas, maka peneliti dapat memberikan saran sebagai berikut:

1. Bagi pemerintah setempat, hasil penelitian ini memberikan bukti bahwa kehadiran koperasi dapat meningkatkan perekonomian terutama anggotanya. Berdasarkan hal tersebut, maka pemerintah dapat memfasilitasi atau membantu memberikan solusi bagi koperasi serta semakin memudahkan proses perijinan pendirian koperasi terutama di wilayah pedesaan.

2. Bagi peneliti selanjutnya, diharapkan untuk meneliti koperasi yang lain untuk diketahui tentang kontribusi koperasi tersebut sehingga hasilnya nanti diharapkan dapat mendukung hasil penelitian ini.



Daftar Pustaka

1. Buku

- Arifin, Bustanil, *Kedudukan Koperasi Dalam Sistem Ekonomi Pancasila dan Kebijakan Pembangunan*, Lemhanas, Jakarta, 1987.
- Aviliani, R dan Wilfridus, L. 1997. “*Membangun Kepuasan Pelanggan Melalui Kualitas Pelayanan*”. Usahawan, No.5
- Atmosudirjo, Prajudi. 1982. *Dasar-dasar Administrasi Niaga*. Jakarta: Chalia Indonesia.
- Fandy Tjiptono. 1997. “*Strategi Pemasaran*” (Edisi II). Yogyakarta : Penerbit Andi.
- _____. 2004. “*Pemasaran Jasa*”. Malang : Bayumedia.
- _____. dan Gregorius Chandra. 2005. “*Service Quality Satisfaction*”. Yogyakarta : Penerbit Andi.
- Hadi, S., (2000), *Analisis Butir Untuk Instrumen*, Cetakan Lima, Yayasan Penerbit Fakultas Psikologi UGM, Yogyakarta.
- Hair Jr., J.F. R.E. Anderson, R.L, Tatham, and W.C. Black., (1998), *Multivariate Data Analysis: With Readings*, 5th ed, Englewood Cliffs, New Jersey: Prentice-Hall, Inc.
- Hendrojogi, 1997. *Azas-azas Koperasi; Teori dan Praktek*. Jakarta: Rajawali Grafindo Persada.
- Hendar & Kusnadi. (2005). *Ekonomi Koperasi (untuk perguruan tinggi)*. Jakarta: FEUI.
- Kotler, Philip dan A.B Susanto. 2000. “*Manajemen Pemasaran Jasa Di Indonesia, Analisis Perencanaan, Implementasi dan pengendalian*” (Edisi pertama). Jakarta : Salemba Empat.
- Mubyarto. 1999. *Reformasi sistem Ekonomi, dari Kapitalisme Menuju Ekonomi Kerakyatan*. Yogyakarta: Aditya Media.

Rambat Lupiyoadi. 2004. *“Manajemen Pemasaran Jasa : Teori dan Pratek”*. Jakarta : PT salemba Empat.

Santosa, S.,(2000), *Buku Latihan SPSS Statistik Parametik*, PT. Elek Media Komputindo, Jakarta

Sunarto. 2003. *“Perilaku Konsumen”*. Yogyakarta : AMUS Jogjakarta dan CV Ngeksigondo Utama.

Tjiptono, F, dan Chandra, G.,(2007), *Service, Quality & Satisfaction*, 2th Edition, Andi Offset, Yogyakarta

2. Jurnal Riset

Amelia, 2001. *Peranan Aktivitas Credit Union Dalam Pemberdayaan Ekonomi Rakyat*. Tesis (S-2) Tidak Diterbitkan. Medan. Program Magister Studi Pembangunan Fakultas Ilmu Sosial dan Ilmu Politik Universitas Sumatera Utara (FISIP-USU).

Badaruddin & Nasution, M. Arief. 2005. *Modal sosial dan Pemberdayaan Komunitas Nelayan (Isuisu Kelautan dan Kemiskinan Hingga Bajak Laut*. Yogyakarta: Pustaka Pelajar. Kartasasmita, Ginandjar. 1995. *Administrasi Pembangunan*. Jakarta: LP3ES.

Hasan. 2006. *“Pengaruh Kualitas Jasa Bank Syariah Terhadap Kepuasan Nasabah pada Bank Muamalat Indonesia Cabang Semarang”*. Jurnal Ekonomi dan Bisnis, Vol. 1, No. 1 April 2006,h. 1 – 14.

Krisnamurti, Bayu. 1998. *Perkembangan Kelembagaan dan Perilaku Usaha Koperasi Unit Desa di Jawa Barat. Kajian Cross Section (Tidak Diterbitkan)*. Bogor. Institut Pertanian Bogor. Manurung, M. 1998. *Indonesia Menuju Demokrasi Ekonomi; Kumpulan Makalah Sistem Ekonomi*. Jakarta: Fakultas Ekonomi Universitas Indonesia.

Marbun, Dunan. 1999. *“Peranan Credit Union dalam Mengelola Simpan-pinjam Untuk Meningkatkan Pembangunan Ekonomi di Wilayah Pedesaan”*. Tesis

(S-2) Tidak Diterbitkan. Medan. Program Magister Studi Pembangunan Fakultas Ilmu Sosial dan Ilmu Politik Universitas Sumatera Utara (FISIP-USU).

Nanang Tasunar. 2006. "*Kualitas Layanan Sebagai Strategi Menciptakan Kepuasan pada Pangkalan Pendaratan Ikan (PPI) Morodemak*". Jurnal Sains Pemasaran Indonesia, Vol. V, No. 1 Mei 2006, h. 41-62.

Ramudi Arifin. (2002). *Manfaat Harga Koperasi, Landasan Teoritis Pengembangan Usaha Kecil dan Menengah*. Bandung: Laboratorium Mankop IKOPIN.

Wisnalmawati. 2005. "*Pengaruh Persepsi Dimensi Kualitas Layanan Terhadap Niat pembelian Ulang*". Jurnal Ekonomi dan Bisnis, No. 3 Jilid 10 2005, h. 153-165.

3. Artikel dan Refrensi lainnya

Aaron Jali Getty, 201. *Pengaruh Penerapan Model Kualitas Layanan Hirarki Terhadap Tingkat Kepuasan dan Loyalitas Anggota Biasa Credit Union*. Fakultas Ekonomi Universitas Atma Jaya Yogyakarta.

Eduard Harry Ding, 2011. *Analisis Korelasi Antara Faktor-Faktor Kualitas Pelayanan dan Tingkat Kepuasan Anggota Credit Union*. Universitas Sanata Dharma.

Lampiran 1. Kuesioner

Bagian I : IDENTIFIKASI ANGGOTA CREDIT UNION

Petunjuk pengisian :

- a. Mohon untuk mengisi pertanyaan dibawah ini dengan sebenar-benarnya.
- b. Berilah tanda (X) pada pilihan yang telah disediakan.

1. Nama (*boleh tidak diisi*) :
2. Jenis kelamin:
 Laki-laki Perempuan
3. Umur responden:
 16 – 25 tahun 26 – 35 tahun
 36 – 45 tahun 46 – 55 tahun
 56 – 65 tahun 65 – 75 tahun
4. Pendidikan:
 SD SMP
 SMA Perguruan Tinggi/Akademi
5. Pekerjaan:
 PNS PEGAWAI SWASTA
 TNI/POLRI WIRASWASTA
 PETANI/BURUH PELAJAR
6. Penghasilan per bulan:
 Kurang dari Rp. 500.000
 Rp. 500.001 – Rp. 1.000.000
 Rp.1.000.001 – Rp. 1.500.000
 Rp.1.500.001 – Rp. 2.000.000
 Lebih dari Rp. 2.000.000

7. Apakah anda anggota Credit Union Tilung Jaya?
- Ya
 - Tidak
8. Jika Ya berapa kali anda menabung dalam 1 bulan?
- 1 kali
 - 2 – 5 kali
 - Lebih dari 5 kali
9. Sudah berapa lamakah Anda menjadi Anggota Credit Union Tilung Jaya?
- 1 – 2 tahun
 - 3 – 4 tahun
 - Diatas 5 tahun
10. Darimanakah anda mengetahui tentang Credit Union Tilung Jaya?
- Keluarga
 - Teman/relasi
 - Koran
 - Brosur

Bagian II : KUALITAS PELAYANAN DAN TINGKAT KEPUASAN ANGGOTA CREDIT UNION

A. Petunjuk pengisian :

- a. Mohon untuk mengisi pertanyaan dibawah ini dengan sebenar-benarnya.
- b. Berilah tanda (X) pada pilihan yang telah disediakan.

Jawaban yang tersedia berupa skala Likert yaitu antara 1 - 5 dan mempunyai arti :

1 = Sangat tidak setuju (STS)

2 = Tidak setuju (TS)

3 = Netral (N)

4 = Setuju (S)

5 = Sangat setuju (SS)

B. Pertanyaan Penelitian

| No. | Variabel <i>Tangibles</i> (bukti fisik) | Pendapat Responden | | | | |
|-----|---|--------------------|-----------|----------|----------|-----------|
| | Item pertanyaan | STS (1) | TS (2) | N (3) | S (4) | SS (5) |
| 1. | Bangunan dan kantor Credit Union Tilung Jaya bagus dan menarik. | | | | | |
| 2. | Kantor Credit Union Tilung Jaya Bersih dan nyaman. | | | | | |
| 3. | Fasilitas yang tersedia di kantor Credit Union Tilung Jaya lengkap dan sesuai dengan harapan anggota. | | | | | |
| 4. | Karyawan Credit Union Tilung Jaya berpenampilan bersih, rapi dan menarik. | | | | | |

| No. | Variabel <i>Reliability</i> (kehandalan) | Pendapat responden | | | | |
|-----|--|--------------------|-----------|----------|----------|-----------|
| | Item Pertanyaan | STS (1) | TS (2) | N (3) | S (4) | SS (5) |
| 1. | Bagian pelayanan Credit Union Tilung Jaya cepat dalam melayani anggota. | | | | | |
| 2. | Prosedur pelayanan dan pendaftaran untuk menjadi anggota Credit Union Tilung Jaya tidak berbelit-belit. | | | | | |
| 3. | Pelayanan yang di berikan Credit Union Tilung Jaya terhadap anggota sudah memuaskan dan sesuai dengan harapan anggota. | | | | | |

| No. | Variabel <i>Responsiveness</i> (ketanggapan) | Pendapat responden | | | | |
|-----|---|--------------------|-----------|----------|----------|-----------|
| | Item Pertanyaan | STS (1) | TS (2) | N (3) | S (4) | SS (5) |
| 1. | Karyawan dan Staf Credit Union Tilung Jaya tanggap terhadap keluhan dari anggota. | | | | | |
| 2. | Karyawan dan Staf Credit Union Tilung Jaya selalu siap untuk membantu anggota. | | | | | |
| 3. | Karyawan dan Staf Credit Union | | | | | |

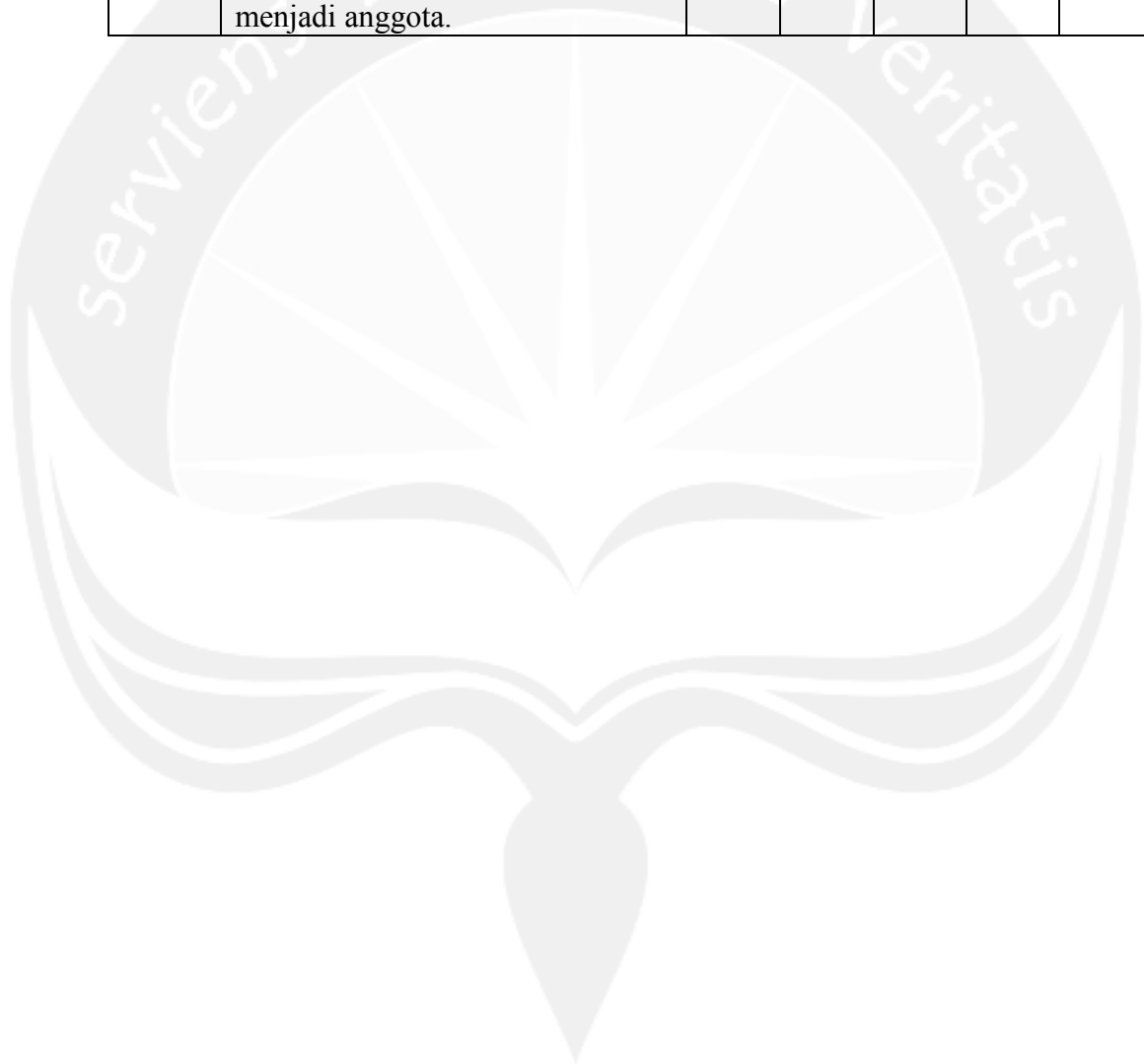
| | | | | | | |
|--|--|--|--|--|--|--|
| | Tilung Jaya cepat dalam menyelesaikan masalah yang ada kaitannya dengan anggota. | | | | | |
|--|--|--|--|--|--|--|

| No. | Variabel <i>Assurance</i> (Jaminan) | Pendapat responden | | | | |
|-----|---|--------------------|-----------|----------|----------|-----------|
| | Item Pertanyaan | STS (1) | TS (2) | N (3) | S (4) | SS (5) |
| 1. | Karyawan dan Staf Credit Union Tilung Jaya ramah dalam melayani anggota. | | | | | |
| 2. | Karyawan dan Staf Credit Union Tilung Jaya mempunyai pengetahuan yang luas dan mengerti tentang Credit Union itu sendiri. | | | | | |
| 3. | Credit Union Tilung Jaya menjamin keamanan tabungan dari para anggota. | | | | | |

| No. | Variabel <i>Empathy</i> (kepedulian) | Pendapat responden | | | | |
|-----|--|--------------------|-----------|----------|----------|-----------|
| | Item Pertanyaan | STS (1) | TS (2) | N (3) | S (4) | SS (5) |
| 1. | Tersedia layanan selama jam kerja dari pukul 07.00-14.00 bagi para anggota dari Credit Union Tilung Jaya. | | | | | |
| 2. | Karyawan dan Staf Credit Union Tilung Jaya mengerti dan memahami keperluan yang di butuhkan oleh para anggota. | | | | | |
| 3. | Karyawan dan Staf Credit Union Tilung Jaya mampu berkomunikasi dengan baik dengan para anggota. | | | | | |

| No. | Variabel Kepuasan | Pendapat responden | | | | |
|-----|---|--------------------|-----------|----------|----------|-----------|
| | Item Pertanyaan | STS (1) | TS (2) | N (3) | S (4) | SS (5) |
| 1. | Saya merasa nyaman pada saat Karyawan dan Staf Credit Union Tilung Jaya memberikan pelayanan. | | | | | |

| | | | | | | |
|----|---|--|--|--|--|--|
| 2. | Saya merasa yakin atas pelayanan yang diberikan oleh Karyawan dan Staf Credit Union Tilung Jaya sangat baik. | | | | | |
| 3. | Saya merasa sangat senang sekali menjadi anggota Credit Union Tilung Jaya. | | | | | |
| 4. | Saya merasa puas atas perhatian dan pelayanan yang diberikan oleh Karyawan dan Staf Credit Union Tilung Jaya selama saya menjadi anggota. | | | | | |



Lampiran 2. Hasil Uji Validitas dan Reliabilitas

Reliability

Case Processing Summary

| | | N | % |
|-------|-----------------------|----|-------|
| Cases | Valid | 45 | 100.0 |
| | Excluded ^a | 0 | .0 |
| | Total | 45 | 100.0 |

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .666 | 4 |

Item-Total Statistics

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
|-------|----------------------------|--------------------------------|----------------------------------|----------------------------------|
| TANG1 | 11.40 | 1.973 | .453 | .595 |
| TANG2 | 11.24 | 2.189 | .403 | .629 |
| TANG3 | 11.62 | 1.877 | .415 | .626 |
| TANG4 | 11.40 | 1.791 | .528 | .541 |

Scale Statistics

| Mean | Variance | Std. Deviation | N of Items |
|-------|----------|----------------|------------|
| 15.22 | 3.131 | 1.770 | 4 |

Reliability

Case Processing Summary

| | | N | % |
|-------|-----------------------|----|-------|
| Cases | Valid | 45 | 100.0 |
| | Excluded ^a | 0 | .0 |
| | Total | 45 | 100.0 |

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .860 | 3 |

Item-Total Statistics

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
|------|----------------------------|--------------------------------|----------------------------------|----------------------------------|
| REL1 | 7.84 | 1.498 | .767 | .781 |
| REL2 | 7.76 | 1.598 | .840 | .702 |
| REL3 | 7.87 | 2.118 | .629 | .897 |

Scale Statistics

| Mean | Variance | Std. Deviation | N of Items |
|-------|----------|----------------|------------|
| 11.73 | 3.655 | 1.912 | 3 |

Reliability

Case Processing Summary

| | | N | % |
|-------|-----------------------|----|-------|
| Cases | Valid | 45 | 100.0 |
| | Excluded ^a | 0 | .0 |
| | Total | 45 | 100.0 |

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .744 | 3 |

Item-Total Statistics

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
|------|----------------------------|--------------------------------|----------------------------------|----------------------------------|
| RES1 | 7.62 | 1.649 | .544 | .691 |
| RES2 | 7.51 | 1.528 | .508 | .732 |
| RES3 | 7.62 | 1.286 | .670 | .533 |

Scale Statistics

| Mean | Variance | Std. Deviation | N of Items |
|-------|----------|----------------|------------|
| 11.38 | 2.968 | 1.723 | 3 |

Reliability

Case Processing Summary

| | | N | % |
|-------|-----------------------|----|-------|
| Cases | Valid | 45 | 100.0 |
| | Excluded ^a | 0 | .0 |
| | Total | 45 | 100.0 |

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .652 | 3 |

Item-Total Statistics

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
|------|----------------------------|--------------------------------|----------------------------------|----------------------------------|
| ASS1 | 7.78 | .995 | .471 | .548 |
| ASS2 | 8.02 | .977 | .393 | .651 |
| ASS3 | 7.80 | .845 | .533 | .454 |

Scale Statistics

| Mean | Variance | Std. Deviation | N of Items |
|-------|----------|----------------|------------|
| 11.80 | 1.800 | 1.342 | 3 |

Reliability

Case Processing Summary

| | | N | % |
|-------|-----------------------|----|-------|
| Cases | Valid | 45 | 100.0 |
| | Excluded ^a | 0 | .0 |
| | Total | 45 | 100.0 |

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .680 | 4 |

Item-Total Statistics

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
|-------|----------------------------|--------------------------------|----------------------------------|----------------------------------|
| PUAS1 | 12.07 | 1.745 | .371 | .675 |
| PUAS2 | 12.13 | 1.664 | .411 | .651 |
| PUAS3 | 11.96 | 1.771 | .632 | .542 |
| PUAS4 | 12.04 | 1.543 | .499 | .589 |

Scale Statistics

| Mean | Variance | Std. Deviation | N of Items |
|-------|----------|----------------|------------|
| 16.07 | 2.700 | 1.643 | 4 |

Reliability

Case Processing Summary

| | | N | % |
|-------|-----------------------|----|-------|
| Cases | Valid | 45 | 100.0 |
| | Excluded ^a | 0 | .0 |
| | Total | 45 | 100.0 |

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .671 | 5 |

Item-Total Statistics

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
|--------|----------------------------|--------------------------------|----------------------------------|----------------------------------|
| PEPAE1 | 7.78 | 1.586 | .215 | .712 |
| PEPAE2 | 7.58 | 1.568 | .425 | .627 |
| PEPAE3 | 7.67 | 1.227 | .548 | .557 |
| PEPAE4 | 7.47 | 1.118 | .499 | .590 |
| PEPAE5 | 7.56 | 1.525 | .562 | .590 |

Scale Statistics

| Mean | Variance | Std. Deviation | N of Items |
|------|----------|----------------|------------|
| 9.51 | 2.028 | 1.424 | 5 |

Reliability

Case Processing Summary

| | | N | % |
|-------|-----------------------|----|-------|
| Cases | Valid | 45 | 100.0 |
| | Excluded ^a | 0 | .0 |
| | Total | 45 | 100.0 |

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .526 | 3 |

Item-Total Statistics

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
|-----|----------------------------|--------------------------------|----------------------------------|----------------------------------|
| EM1 | 7.91 | 1.265 | .054 | .799 |
| EM2 | 7.89 | .737 | .495 | .140 |
| EM3 | 7.76 | .689 | .540 | .044 |

Scale Statistics

| Mean | Variance | Std. Deviation | N of Items |
|-------|----------|----------------|------------|
| 11.78 | 1.631 | 1.277 | 3 |

Reliability

Case Processing Summary

| | | N | % |
|-------|-----------------------|----|-------|
| Cases | Valid | 45 | 100.0 |
| | Excluded ^a | 0 | .0 |
| | Total | 45 | 100.0 |

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .799 | 2 |

Item-Total Statistics

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
|-----|----------------------------|--------------------------------|----------------------------------|----------------------------------|
| EM2 | 4.02 | .386 | .665 | . ^a |
| EM3 | 3.89 | .374 | .665 | . ^a |

a. The value is negative due to a negative average covariance among items. This violates reliability model assumptions. You may want to check item codings.

Scale Statistics

| Mean | Variance | Std. Deviation | N of Items |
|------|----------|----------------|------------|
| 7.91 | 1.265 | 1.125 | 2 |

Lampiran 3. Identitas Responden

Jenis kelamin

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-----------|-----------|---------|---------------|--------------------|
| Valid | Laki-laki | 35 | 77.8 | 77.8 | 77.8 |
| | Perempuan | 10 | 22.2 | 22.2 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |

Umur

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------|-----------|---------|---------------|--------------------|
| Valid | 16 - 25 tahun | 4 | 8.9 | 8.9 | 8.9 |
| | 26 - 35 tahun | 21 | 46.7 | 46.7 | 55.6 |
| | 36 - 45 tahun | 13 | 28.9 | 28.9 | 84.4 |
| | 46 - 55 tahun | 6 | 13.3 | 13.3 | 97.8 |
| | 56 - 65 tahun | 1 | 2.2 | 2.2 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |

Pendidikan

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|--------------------------|-----------|---------|---------------|--------------------|
| Valid | SMP | 1 | 2.2 | 2.2 | 2.2 |
| | SMA | 18 | 40.0 | 40.0 | 42.2 |
| | Perguruan tinggi/Akademi | 26 | 57.8 | 57.8 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |

Pekerjaan

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|----------------|-----------|---------|---------------|--------------------|
| Valid | PNS | 24 | 53.3 | 53.3 | 53.3 |
| | TNI/POLRI | 1 | 2.2 | 2.2 | 55.6 |
| | Pegawai Swasta | 2 | 4.4 | 4.4 | 60.0 |
| | Wiraswasta | 18 | 40.0 | 40.0 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |

Penghasilan

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|-----------------------------------|-----------|---------|---------------|--------------------|
| Valid Rp. 500.001 - Rp. 1.000.000 | 4 | 8.9 | 8.9 | 8.9 |
| Rp. 1.000.001 - Rp. 1.500.000 | 5 | 11.1 | 11.1 | 20.0 |
| Rp. 1.500.001 - Rp. 2.000.000 | 8 | 17.8 | 17.8 | 37.8 |
| Lebih dari Rp. 2.000.000 | 28 | 62.2 | 62.2 | 100.0 |
| Total | 45 | 100.0 | 100.0 | |

Menjadi anggota

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|----------|-----------|---------|---------------|--------------------|
| Valid Ya | 45 | 100.0 | 100.0 | 100.0 |

Berapa kali menabung dalam 1 bulan

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------------|-----------|---------|---------------|--------------------|
| Valid 1 kali | 42 | 93.3 | 93.3 | 93.3 |
| 2 - 5 kali | 2 | 4.4 | 4.4 | 97.8 |
| Lebih dari 5 kali | 1 | 2.2 | 2.2 | 100.0 |
| Total | 45 | 100.0 | 100.0 | |

Lama menjadi anggota

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------------|-----------|---------|---------------|--------------------|
| Valid 1 - 2 tahun | 28 | 62.2 | 62.2 | 62.2 |
| 3 - 4 tahun | 12 | 26.7 | 26.7 | 88.9 |
| di atas 5 tahun | 5 | 11.1 | 11.1 | 100.0 |
| Total | 45 | 100.0 | 100.0 | |

Informasi koperasi

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|----------------|-----------|---------|---------------|--------------------|
| Valid Keluarga | 31 | 68.9 | 68.9 | 68.9 |
| Teman/relasi | 10 | 22.2 | 22.2 | 91.1 |
| Koran | 3 | 6.7 | 6.7 | 97.8 |
| Brosur | 1 | 2.2 | 2.2 | 100.0 |
| Total | 45 | 100.0 | 100.0 | |

Lampiran 4. Hasil Frequencies

TANG1

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | TS | 1 | 2.2 | 2.2 | 2.2 |
| | N | 10 | 22.2 | 22.2 | 24.4 |
| | S | 30 | 66.7 | 66.7 | 91.1 |
| | SS | 4 | 8.9 | 8.9 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |

TANG2

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | N | 7 | 15.6 | 15.6 | 15.6 |
| | S | 32 | 71.1 | 71.1 | 86.7 |
| | SS | 6 | 13.3 | 13.3 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |

TANG3

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | STS | 1 | 2.2 | 2.2 | 2.2 |
| | TS | 1 | 2.2 | 2.2 | 4.4 |
| | N | 14 | 31.1 | 31.1 | 35.6 |
| | S | 28 | 62.2 | 62.2 | 97.8 |
| | SS | 1 | 2.2 | 2.2 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |

TANG4

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | STS | 1 | 2.2 | 2.2 | 2.2 |
| | N | 8 | 17.8 | 17.8 | 20.0 |
| | S | 33 | 73.3 | 73.3 | 93.3 |
| | SS | 3 | 6.7 | 6.7 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |

REL1

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | STS | 1 | 2.2 | 2.2 | 2.2 |
| | N | 11 | 24.4 | 24.4 | 26.7 |
| | S | 24 | 53.3 | 53.3 | 80.0 |
| | SS | 9 | 20.0 | 20.0 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |

REL2

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | STS | 1 | 2.2 | 2.2 | 2.2 |
| | N | 6 | 13.3 | 13.3 | 15.6 |
| | S | 30 | 66.7 | 66.7 | 82.2 |
| | SS | 8 | 17.8 | 17.8 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |

REL3

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | TS | 1 | 2.2 | 2.2 | 2.2 |
| | N | 9 | 20.0 | 20.0 | 22.2 |
| | S | 30 | 66.7 | 66.7 | 88.9 |
| | SS | 5 | 11.1 | 11.1 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |

RES1

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | TS | 1 | 2.2 | 2.2 | 2.2 |
| | N | 13 | 28.9 | 28.9 | 31.1 |
| | S | 27 | 60.0 | 60.0 | 91.1 |
| | SS | 4 | 8.9 | 8.9 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |

RES2

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | TS | 1 | 2.2 | 2.2 | 2.2 |
| | N | 12 | 26.7 | 26.7 | 28.9 |
| | S | 24 | 53.3 | 53.3 | 82.2 |
| | SS | 8 | 17.8 | 17.8 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |

RES3

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | TS | 1 | 2.2 | 2.2 | 2.2 |
| | N | 16 | 35.6 | 35.6 | 37.8 |
| | S | 21 | 46.7 | 46.7 | 84.4 |
| | SS | 7 | 15.6 | 15.6 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |

ASS1

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | N | 6 | 13.3 | 13.3 | 13.3 |
| | S | 32 | 71.1 | 71.1 | 84.4 |
| | SS | 7 | 15.6 | 15.6 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |

ASS2

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | N | 14 | 31.1 | 31.1 | 31.1 |
| | S | 27 | 60.0 | 60.0 | 91.1 |
| | SS | 4 | 8.9 | 8.9 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |

ASS3

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | N | 8 | 17.8 | 17.8 | 17.8 |
| | S | 29 | 64.4 | 64.4 | 82.2 |
| | SS | 8 | 17.8 | 17.8 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |

EM1

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | N | 10 | 22.2 | 22.2 | 22.2 |
| | S | 31 | 68.9 | 68.9 | 91.1 |
| | SS | 4 | 8.9 | 8.9 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |

EM2

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | N | 11 | 24.4 | 24.4 | 24.4 |
| | S | 28 | 62.2 | 62.2 | 86.7 |
| | SS | 6 | 13.3 | 13.3 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |

EM3

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | N | 8 | 17.8 | 17.8 | 17.8 |
| | S | 28 | 62.2 | 62.2 | 80.0 |
| | SS | 9 | 20.0 | 20.0 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |

Frequencies

PUAS1

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | STS | 1 | 2.2 | 2.2 | 2.2 |
| | N | 2 | 4.4 | 4.4 | 6.7 |
| | S | 37 | 82.2 | 82.2 | 88.9 |
| | SS | 5 | 11.1 | 11.1 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |

PUAS2

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | N | 10 | 22.2 | 22.2 | 22.2 |
| | S | 28 | 62.2 | 62.2 | 84.4 |
| | SS | 7 | 15.6 | 15.6 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |

PUAS3

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | N | 2 | 4.4 | 4.4 | 4.4 |
| | S | 36 | 80.0 | 80.0 | 84.4 |
| | SS | 7 | 15.6 | 15.6 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |

PUAS4

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | N | 8 | 17.8 | 17.8 | 17.8 |
| | S | 28 | 62.2 | 62.2 | 80.0 |
| | SS | 9 | 20.0 | 20.0 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |

Lampiran 5. Hasil Crosstabs

Tangible (X1) * Kepuasan (Y) Crosstabulation

| | Kepuasan (Y) | | | | | | Total | |
|----------------------------|--------------|------------|-------|------------|-------------|------------|-------|------------|
| | Cukup puas | | Puas | | Sangat puas | | | |
| | Count | % of Total | Count | % of Total | Count | % of Total | Count | % of Total |
| Tangible Kurang ba (X1) | 1 | 2.2% | 0 | .0% | 0 | .0% | 1 | 2.2% |
| Cukup ba | 0 | .0% | 2 | 4.4% | 0 | .0% | 2 | 4.4% |
| Baik | 1 | 2.2% | 31 | 68.9% | 6 | 13.3% | 38 | 84.4% |
| Sangat ba | 0 | .0% | 2 | 4.4% | 2 | 4.4% | 4 | 8.9% |
| Total | 2 | 4.4% | 35 | 77.8% | 8 | 17.8% | 45 | 100.0% |

Reliability (X2) * Kepuasan (Y) Crosstabulation

| | Kepuasan (Y) | | | | | | Total | |
|----------------------------------|--------------|------------|-------|------------|-------------|------------|-------|------------|
| | Cukup puas | | Puas | | Sangat puas | | | |
| | Count | % of Total | Count | % of Total | Count | % of Total | Count | % of Total |
| Reliabilit Sangat kurang (X2) | 1 | 2.2% | 0 | .0% | 0 | .0% | 1 | 2.2% |
| Cukup baik | 1 | 2.2% | 7 | 15.6% | 0 | .0% | 8 | 17.8% |
| Baik | 0 | .0% | 25 | 55.6% | 2 | 4.4% | 27 | 60.0% |
| Sangat baik | 0 | .0% | 3 | 6.7% | 6 | 13.3% | 9 | 20.0% |
| Total | 2 | 4.4% | 35 | 77.8% | 8 | 17.8% | 45 | 100.0% |

Responsibility (X3) * Kepuasan (Y) Crosstabulation

| | Kepuasan (Y) | | | | | | Total | |
|-------------------------------|--------------|------------|-------|------------|-------------|------------|-------|------------|
| | Cukup puas | | Puas | | Sangat puas | | | |
| | Count | % of Total | Count | % of Total | Count | % of Total | Count | % of Total |
| Responsibil Kurang ba (X3) | 1 | 2.2% | 0 | .0% | 0 | .0% | 1 | 2.2% |
| Cukup ba | 1 | 2.2% | 12 | 26.7% | 0 | .0% | 13 | 28.9% |
| Baik | 0 | .0% | 22 | 48.9% | 3 | 6.7% | 25 | 55.6% |
| Sangat ba | 0 | .0% | 1 | 2.2% | 5 | 11.1% | 6 | 13.3% |
| Total | 2 | 4.4% | 35 | 77.8% | 8 | 17.8% | 45 | 100.0% |

Assurance (X4) * Kepuasan (Y) Crosstabulation

| | Kepuasan (Y) | | | | | | Total | |
|---------------------------|--------------|------------|-------|------------|-------------|------------|-------|------------|
| | Cukup puas | | Puas | | Sangat puas | | | |
| | Count | % of Total | Count | % of Total | Count | % of Total | Count | % of Total |
| Assuranc Cukup ba (X4) | 1 | 2.2% | 3 | 6.7% | 0 | .0% | 4 | 8.9% |
| Baik | 0 | .0% | 30 | 66.7% | 2 | 4.4% | 32 | 71.1% |
| Sangat ba | 1 | 2.2% | 2 | 4.4% | 6 | 13.3% | 9 | 20.0% |
| Total | 2 | 4.4% | 35 | 77.8% | 8 | 17.8% | 45 | 100.0% |

Empathy (X5) * Kepuasan (Y) Crosstabulation

| | Kepuasan (Y) | | | | | | Total | | |
|--------------|--------------|------------|-------|------------|-------------|------------|-------|------------|--------|
| | Cukup puas | | Puas | | Sangat puas | | | | |
| | Count | % of Total | Count | % of Total | Count | % of Total | Count | % of Total | |
| Empathy (X5) | Cukup ba | 2 | 4.4% | 4 | 8.9% | 0 | .0% | 6 | 13.3% |
| | Baik | 0 | .0% | 29 | 64.4% | 2 | 4.4% | 31 | 68.9% |
| | Sangat ba | 0 | .0% | 2 | 4.4% | 6 | 13.3% | 8 | 17.8% |
| Total | | 2 | 4.4% | 35 | 77.8% | 8 | 17.8% | 45 | 100.0% |

