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The Influence of Service Quality on Members' Decisions in Choosing KSPPS Bakti Huria Syariah Makassar Financing

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Abstrak

Kata Kunci:

KSPPS, Syari'ah,
Pembiayaan dan
Makassar.

Penelitian ini bertujuan untuk mengetahui pengaruh kualitas pelayanan terdapat keputusan anggota KSPPS Bakti Huria Syariah. Penelitian ini dilaksanakan di kota Makassar dengan lokasi penelitian KSPPS Bakti Huria Syariah Mallangkeri. Metode yang digunakan dalam penelitian ini adalah pendekatan kuantitatif yang menggunakan angket yang disebar pada 100 orang anggota KSPPS Bakti Huria Syariah sebagai responden. Hasil uji hipotesis yang dilakukan mendapatkan hasil berikut: hasil uji regresi linear sederhana diperoleh koefisien determinasi (R Square) sebesar 0,057, yang mengandung pengertian bahwa pengaruh variabel bebas (kualitas pelayanan) terhadap variabel terikat (keputusan anggota) adalah 57%. Hasil uji selanjutnya yaitu uji parsial uji-t nilai Sig. untuk pengaruh (parsial) X terhadap Y adalah sebesar $0,017 < 0,05$ dan nilai t hitung $2,428 > 1,660$ sehingga dapat disimpulkan bahwa H_a diterima yang berarti terdapat pengaruh dari kualitas pelayanan terhadap keputusan anggota, dengan kata lain terdapat pengaruh signifikan dari kualitas pelayanan terhadap keputusan seorang anggota KPSS Bakhti Huria Syariah dalam memilih dan mempercayai lembaga KPSS Bakhti Huria Syariah sebagai lembaga tabungan yang dapat menguntungkan kedua belah pihak, pengambilan modal usaha yang sesuai dengan kebutuhan yang diinginkan anggota yang membawa kesejahteraan bagi anggotanya.

Abstract

Keywords:

KSPPS, Syari'ah,
Financing,
Makassar.

This research aims to determine the influence of service quality on the decisions of KSPPS Bakti Huria Syariah members. This research is conducted in the city of Makassar at the research location, KSPPS Bakti Huria Syariah Mallangkeri. The method used in this research is a quantitative approach using a questionnaire distributed to 100 KSPPS Bakti Huria Syariah members as respondents. The results of the test carried out

obtained the following results: The results of the simple linear regression test obtained a coefficient of determination (R square) of 0.057, which means that the influence of the independent variable (service quality) on the dependent variable (member decisions) is 57%. The test result is the partial t-test Sig value for the (partial) influence of a member of KPSS Bakhti Huria Syariah in choosing and trusting the KPSS Bakhti Huria Syariah institution as a savings institution that can benefit both parties, taking business capital to meet the members' desired needs, which brings prosperity to its members.

INTRODUCTION

Humans are creatures who live socially, who always depend on the ties of other people to achieve all the things they want. Therefore, the relationship between individuals, groups and groups is an inevitable necessity in human life and existence.

Human needs continue to develop along with changing times. Nowadays, life is becoming increasingly expensive, pushing economic actors to think hard about how to meet their needs. In the past, when someone needed money, the solution was to borrow from individuals who were considered capable of providing loans. However, convenience has now been found through the existence of cooperatives, which are considered partners who can support development and improve the welfare of the community in an area.

The development of the Islamic economy is currently experiencing significant growth, especially seen from the progress of Sharia Financial Institutions (LKS). The financial institution system, which specifically regulates financial aspects in a

country's financial mechanism, is a key element in supporting the development of a nation. In Indonesia, Sharia Financial Institutions (LKS) are developing rapidly, and have a very important role as economic institutions based on sharia principles.

Issuance of Decree of the Minister of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia Number 91/Kep/IV/KUKM/IX/2004 concerning Rules for the Implementation of Sharia Monetary Administration which are Beneficial for Business Activities, as well as Refreshing the State of the Republic of Indonesia. Regulation Number 17 of 2012 which relates to approval can be approved The term Sharia Monetary Administration Benefits (KJKS) states that KJKS is an agreement that focuses on business activities in the fields of funding, venture funds and investment funds. This step reflects the obligation of public authorities to provide a legitimate basis for thorough improvements in Indonesia's local financial sector, especially with regard

to Cooperatives and Small and Medium Enterprises.

With the development of this reality, it can be recognized that the sharia economic system can be widely accepted and applied in Indonesian society, even providing a significant positive impact in developing economic activities and showing that the principles of sharia economic law have added value compared to the sharia economic system, communist and capitalist economic systems. Indonesia, whose majority population is Muslim, is a very conducive environment for sharia economic growth. The higher the quality of a person's abilities and integrity, the greater the interest in the economic system.

What is useful is the gathering of people who have the same goals or interests, which then becomes a discussion for individuals who have similar goals. This gathering will be beneficial individuals who will be framed. The establishment of a cooperative depends on standards of relationship and mutual participation, especially to provide assistance to its individuals in the form of merchandise or cash credit. This standard is reflected in the legal rationale for cooperatives which is directed at Article 87 paragraph 3 of Regulation Number 17 of 2012 concerning Cooperatives which is still in effect today.

RESEARCH METHODS

This research is included in the quantitative research category. This type of quantitative research is based

on the philosophy of positivism and aims to research a certain population or sample.

This research was carried out in the city of Makassar at the research location KSPPS Bakti Huria Syariah Mallangkeri. The method used in this research is a quantitative approach using a questionnaire distributed to 100 members of KSPPS Bakti Huria Syariah as respondents.

This research uses two types of data, namely primary data, namely important information comes from biodata obtained directly from respondents and secondary optional information is data obtained or collected through research from previous sources.

In the data analysis process, there are many analytical techniques used in this research, including descriptive statistical analysis, simple linear regression analysis, and classical assumption testing. This research also uses assumption tests which include normality tests, multicollinearity tests and heteroscedasticity tests. This research also uses hypothesis testing, including simple linear regression analysis and partial significance t test.

RESULT AND DISCUSSION

KSPPS Bakti Huria Syariah with the aim of building and developing members' economic potential, especially for the development of members' economic potential,

especially for the development of the productive small business sector.

Descriptive respondents

a. Gender

Gender	Frequency	Percent%
Women	41	41,0
Man	59	59,0
Total	100	100,0

Table 4.1 above, it can be seen that the largest number of respondents were male (59%) while the remainder were female respondents, namely 41%.

b. Age

Age	Frequency	Percent %
20-30 year	33	33,0
31-40 year	67	67,0
>40 year	-	-
Total	100	100,0

Table 4.2 above, it is known that respondents aged 31-40 years dominate the number of respondents with 67 respondents or 67%, those aged 20-30 years with 33 respondents or 33%, and those aged >40 years with 0 respondents.

c. Work

Work	Frequency	Percent%
Private sector employee	48	48,0
Civil servants	-	-

Self-employed	30	30,0
Etc	22	22,0
Total	100	100,0

Table 4.3 above, it can be seen that private employees dominate the number of respondents based on occupation, namely 48%, then self-employed at 30%, others at 22%. Meanwhile, 0% of respondents work as civil servants.

Validity test

The validity test will test each variable used in this research. Based on the analysis that has been carried out with the help of the SPSS computer program. The following is a validity test for each research variable:

Table 4.7 The results of the X Validity Test above, the $r_{\text{count}} > r_{\text{tabel}}$ value is at a significant level of $\alpha = 0.05$, so it can be said that the questionnaire items in the service quality (X) statement items are valid.

Table 4.8 above, the value of $r_{\text{count}} > r_{\text{tabel}}$ is at a significant level of $\alpha = 0.05$, so it can be said that the questionnaire items in the Member Decision (Y) statement items are valid.

Reliability Test

To measure reliability, use the Cronbach's alpha statistical test. A variable is said to be reliable if $r_{\text{count}} > r_{\text{table}}$ at the significance level $\alpha = 0.06$.

Table 4.9 Reliability Test Results

Variabel	Cronbach's Alpha	information
Service quality	0,798	Reliable
Member decisions	0,859	Reliable

The data source is processed by SPSS 25

Based on the table above, it can be seen that all Cronbach's alpha values for variables are above the significance level of $\alpha = 0.06$. So it can be concluded that all variables are reliable, and can be used as measuring tools for further research.

1. Classic Assumption Test

a) Normality test

The normality test aims to test whether in the regression model, the confounding or residual variables have a normal distribution. The normality of the data can be assessed by looking at the Kolmogorov-Smirnov table. If the significance value is greater than 0.05, it can be concluded that the data is normally distributed; conversely, if the significance value is smaller than 0.05, then the data is not normally distributed.

Table 4.10 Kolmogorov-Smirnov

From the test results, it is known that the significance value is $0.134 > 0.05$, so it can be concluded that the data is normally distributed.

b) Multicollinearity test

The multicollinearity test is a situation where there is a correlation between the independent variables with each other. Multicollinearity assessment was carried out by examining the tolerance value and Variance Inflation Factor (VIF) of each independent variable. The test results in this study show that the tolerance and VIF values of all variables show that the tolerance for each variable is greater than 10%, and the VIF value is smaller than 10.

Tabel 4.11 Multicollinearity test results

Coefficients

The data source is processed by SPSS 25

Based on the tolerance value of $1,000 > 0.10$, which means that there is no multicollinearity, apart from that, it can be seen from the VIF value, namely $1,000 < 10.00$, which also shows that there is no multicollinearity.

c) Heteroscedasticity test

The heteroscedasticity test aims to test whether in the regression model there is an inequality of variance from the residuals of one observation to another. If the variance from the residual from one observation to another is constant, it is called homoscedasticity and if it is different

it is called heteroscedasticity. homoscedasticity or heteroscedasticity does not occur.

Based on Figure 4.1, the results of the analysis above can be concluded that heteroscedasticity does not occur in the data.

2. Hypothesis testing

a. Simple linear regression test

Simple linear regression analysis is used to test the influence of one independent variable on the dependent variable. The basis for decision making in a simple linear regression test can refer to two things, namely by comparing the significance value with the probability value of 0.05.

- 1) If the significance value is < 0.05 , it means that variable X has an effect on variable Y.
- 2) If the significance value is > 0.05 , it means that variable X has no effect on variable Y.

Table 4.12 Anova Simple Linear Regression Test Results From the table above it is known that the value of $F = 5,897$ with a significance level of 0.017 means that service quality influences members' decisions.

2) Partial test (t test)

This test is used to see the significant level of independent variables (service quality and brand image) partially influencing the dependent variable

(decision to save). By making the following decisions:

- 1) If the sig value < 0.05 or t count $> t$ table then there is an influence of variable X on variable Y.
- 2) If the sig value is > 0.05 or t count $< t$ table then there is no influence of variable X on variable Y.

Discussion

Service quality is one of the important things that must be considered in an institution that offers services apart from products, prices and other supporting aspects. Service quality is determined by the quality of human resources who carry out the service. One institution that offers services is a savings and loan cooperative. In cooperative institutions, employees or cooperative employees are the spearheads who provide services to members. As the spearhead that carries out services, the services carried out are expected to provide satisfaction to members. Members who are satisfied with employee service will have an impact on their interest in becoming good members, which is demonstrated by active savings and carrying out credit obligations responsibly. In addition, in general members will be able to participate in activities and comply with cooperative regulations.

Based on data obtained from distributing questionnaires to all members of the Bakti Huriah Syariah Makassar Savings and Credit Cooperative (KSPPS), totaling 100 people, with 10

statements related to the quality of service provided by the Bakti Huriah Syariah Makassar KSPPS institution and 10 statements related to member decisions KSPPS Bakti Huriah Syariah Makassar on the quality of service from employees. It is known that respondents' responses regarding the quality of employee service greatly influence members' decisions in choosing KSPPS Bakti Huriah Syariah Makassar as a savings institution, taking business capital and others.

The results of statistical tests using SPSS version 25 show that the service quality variable (X) and member decision variable (Y) have met the validity test with a calculated r value $>$ r table of 0.195. Meanwhile, in the reliability test, it can be seen that each variable has a Cronbach alpha value $>$ 0.60, with the Cronbach alpha value of the Service Quality questionnaire being 0.798, while the Cronbach alpha

value of the member decision questionnaire is 0.859. So it can be concluded that the questionnaire used in this research is valid or reliable.

Tables and Figures

Writing tables and figures can be seen as follows

Table 4.7 Validity Test Results (X)

Statement	R-Count	R-Table 5% (100)	Information
X.1	0,218	0,195	Valid
X.2	0,557	0,195	Valid
X.3	0,664	0,195	Valid
X.4	0,574	0,195	Valid
X.5	0,618	0,195	Valid
X.6	0,704	0,195	Valid
X.7	0,681	0,195	Valid
X.8	0,659	0,195	Valid
X.9	0,633	0,195	Valid
X.10	0,646	0,195	Valid

The data source is processed by SPSS 25

Tabel 4.8 Validity Test Results (Y)

Statement	R-Count	R-Table 5% (100)	Information
Y.1	0,453	0,195	Valid
Y.2	0,266	0,195	Valid
Y.3	0,438	0,195	Valid
Y.4	0,349	0,195	Valid
Y.5	0,379	0,195	Valid
Y.6	0,541	0,195	Valid
Y.7	0,230	0,195	Valid

Y.8	0,378	0,195	Valid
Y.9	0,316	0,195	Valid
Y.10	0,475	0,195	Valid

The data source is processed by SPSS 25

Table 4.11 Multicollinearity test

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error				Tolerance	VIF
(Constant)	38.241	3.192		11.979	.000		
X_TAL	.164	.068	.238	2.428	.017	1.000	1.000

The data source is processed by SPSS 25

Table 4.12 Simple Linear Regression Test Results ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	19.750	1	19.750	5.897	.017 ^b
	Residual	328.210	98	3.349		
	Total	347.960	99			

The data source is processed by SPSS 25

Table 4.14 Partial-t test

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error			
(Constant)	38.241	3.192		11.979	.000
Kuaitas Pelayanan	.164	.068	.238	2.428	.017

The data source is processed by SPSS 25

CONCLUSION

Based on the results of the research and discussion described in the previous chapter, it can be concluded that:

1. The quality of service in the form of sharia cooperatives or KPSS Bakti Hutia Syariah can be trusted to manage community finances with concise and clear information, information about cooperatives is conveyed directly by the management, a profit sharing system that is more profitable than the interest system and does not apply an interest system Have a significant influence on member decisions such as:
2. The decision of a KPSS Bakti Huria Syariah member to choose and trust the KPSS Bakhti Huria Syariah institution as a savings institution that can benefit both parties, taking business capital in accordance with the member's desired needs which brings prosperity to its members.

Proved the Sig value. for the (partial) influence of X on Y is $0.017 < 0.05$ and the calculated t value is $2.428 > 1.660$. In the strong

influence criteria using the R Square regression calculation of the summary model output, the R Square contribution is 0.057, equal to 57%.

Suggestion

Based on the results of the research and discussion, suggestions that can be put forward are as follows:

Based on the results of the research and discussion, suggestions that can be put forward are as follows:

1. Institutions are expected to maintain the quality of service to members so that members do not hesitate to entrust their finances to KPSS Bakti Huria Syariah.
2. Future researchers are expected to be able to conduct in-depth research with different objects or points of view to improve the quality of service regarding member decisions, either through different measurements using service quality according to other experts.

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