

THE EFFECT OF SERVICE QUALITY AND EMPLOYEE COMPETENCE ON POLICY IMPROVEMENT THROUGH CUSTOMER SATISFACTION AT THEJASA BINTANG KARYA SEJAHTERA COOPERATIVE

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Abstract

This study aims to analyze the effect of Employee Competence and Service Quality on customer satisfaction at the Bintang Karya Sejahtera service cooperative. The research method used is quantitative with path analysis techniques. The research sample was taken using purposive sampling from the population of employees and service users. The analysis results show that Employee Competence has a positive and significant effect on Service User Satisfaction with a path coefficient of 0.348 and a t-value of 3.207 > t-table 1.96. Service Quality also has a positive and significant effect on Service User Satisfaction with a path coefficient of 0.301 and a t-value of 2.827 > t-table 1.96. Simultaneously, both independent variables contribute to Customer Satisfaction with an R² value of 0.289, which means that 28.9% of the variation in Customer Satisfaction can be explained by Employee Competence and Service Quality, while the remaining 71.1% is influenced by other factors outside the model. Based on these findings, it is recommended that the Bintang Karya Sejahtera service cooperative continue to improve employee competency through ongoing training and improve service quality in order to optimally increase service user satisfaction

Keywords: Customer Satisfaction, Employee Competency, Service Quality, Policy Improvement

A. INTRODUCTION

In an era of increasingly fierce competition, policy improvements are a key factor in determining the sustainability and development of cooperatives. The Bintang Karya Sejahtera Services Cooperative is a financial institution that plays a crucial role in providing services to customers, particularly in savings and loans and other financial services. This cooperative is a business model based on the principles of family and mutual assistance, particularly in providing financial and other services.

However, in practice, challenges in service quality and employee competency are still common, which can impact customer satisfaction and the effectiveness of the cooperative's policies. Some customers complain about long service times, lack of employee responsiveness in handling problems, and unclear information about the cooperative's products and services. Service quality, encompassing the dimensions of reliability, responsiveness, certainty, empathy, and tangibles, is a crucial factor in building customer satisfaction. If service quality is suboptimal, customer satisfaction levels will decline, which can ultimately impact the effectiveness of the cooperative's policies in improving service quality and expanding its business reach.

Based on the results of initial observations conducted at the Bintang Karya Sejahtera Service Cooperative, several problems were found related to service quality, employee competence, customer satisfaction, and the effectiveness of cooperative policies. First, the quality of service is less than optimal and does not always run according to operational standards, such as delays in disbursement of loan funds, employee responses to customer complaints are still slow, especially in handling technical problems such as errors in recording transactions or product information, customers feel they do not receive clear information regarding interest rate policies, loan tenors, and other administrative procedures, employees seem to lack understanding of the specific needs of customers, especially for new cooperative members. Second, employee competence still needs to be improved. As the spearhead in serving customers, cooperative employees should have adequate skills and knowledge. Third, customer satisfaction is not optimal. As a result of problems in service quality and employee competence, many customers feel dissatisfied with the cooperative's services. Based on the above findings, it can be concluded that the main problems in this cooperative are less than optimal service quality and inadequate employee competence, which results in low customer satisfaction and the effectiveness of implemented policies. This research will attempt to identify and analyze the extent to which service quality and employee competency can enhance policy effectiveness through customer satisfaction, as well as provide strategic recommendations for cooperatives in improving their services.

On the other hand, policy improvement in cooperatives is measured in terms of impact, efficiency, and effectiveness, which are expected to provide optimal benefits for all members and customers (William N. Dunn, 2003). Employee competency, which encompasses knowledge, skills, attitudes, and work experience, is also a crucial factor in building customer trust and satisfaction (Spencer, 1993). Highly competent employees will be able to provide more professional and solution-oriented services, thereby increasing customer trust in the policies implemented by the cooperative. If service quality and employee competency can be continuously improved, it is hoped that the policies implemented by the cooperative will be more targeted, effective, and aligned with customer needs.

Bintang Jaya Service Cooperative, a cooperative operating in the service sector, faces challenges in maintaining and improving customer satisfaction. Improving cooperative policies is essential to maintaining competitiveness and increasing customer loyalty. According to Sudaryanto (2020), cooperative policies must be oriented toward the needs and welfare of members and customers. Improving cooperative policies can be achieved through a service-based approach, product and service innovation, and the application of technology in service delivery. Customer satisfaction is a crucial indicator in assessing a cooperative's success. Satisfied customers tend to be loyal and recommend the cooperative to others, which can positively impact membership growth and increase cooperative revenue.

Therefore, it is crucial to understand how service quality and employee competency can contribute to improving cooperative policies through customer satisfaction. Service quality is measured by how well a cooperative meets customer expectations and needs. Quality is also a dynamic condition related to services, products, environments, people, and processes that meet or exceed expectations (Sukmawati, 2018). Quality service encompasses not only technical aspects but also interpersonal aspects, such as employee attitudes and behaviors in interacting with customers. On the other hand, employee competency encompasses the knowledge, skills, and attitudes employees possess in carrying out their duties. Competent employees will be able to provide better service, thereby increasing customer satisfaction. According to Kotler and Killer (2016), customer competency can be defined as a customer's ability to understand, select, and use products or services that meet their needs.

In a study conducted by Siti Rohmatul Maulidiya, et al. (2024), this study generally reveals significant findings in the context of MSMEs at the Al Mahrusiyah Ngampel Islamic Boarding School, related to the influence of product service quality on customer satisfaction. These findings provide important insights in managing MSME marketing at Islamic Boarding Schools. First, this study shows that service quality and product quality play an important role in customer satisfaction. These results illustrate how important it is to maintain service quality and product quality in MSMEs at Islamic Boarding Schools. Second, this study highlights customer satisfaction in linking service quality and product quality. This shows that service quality and product quality can influence customer satisfaction. And likewise with the quote made by Hygia Altonie, et al. (2022) that based on the results of data analysis and discussion related to the influence of service quality and employee competence on service user satisfaction at the Community and Village Empowerment Service of Katingan Regency, the results of this study are relevant to this study. Data were collected by questionnaires and using census methods and quantitative approaches with multiple linear regression analysis. The results show that the competency variable has a significant effect on customer satisfaction. Research conducted by Rita Mardiana et al. (2023) also explains the influence of service quality on customer satisfaction. The results of this study conclude that service quality influences customer satisfaction, thus significantly improving service quality at KSP Dana Arta Mandiri.

Based on these studies, the researcher ultimately aims to conduct a similar observation: examining the extent to which service quality and employee competence influence customer satisfaction. The Bintang Karya Sejahtera Cooperative plays a crucial role in supporting the community's economy, particularly in providing financial and non-financial services to its members. Customer satisfaction is a significant factor in assessing the success of a cooperative. As one of the cooperative institutions in the region, the Bintang Karya Sejahtera Cooperative is responsible for providing quality service to its customers. Good service quality and high employee competence are key factors in creating customer satisfaction, which in turn can influence the cooperative's development policies and strategies.

Therefore, the researcher aims to conduct a study aimed at analyzing "The Influence of Service Quality and Employee Competence on Policy Improvement at the Bintang Karya Sejahtera Cooperative Through Customer Satisfaction." By understanding the relationship between these variables, it is hoped that cooperatives can formulate more effective strategies to improve the quality of service and employee competence, as well as formulate policies that are more responsive to customer needs.

B. LITERATURE REVIEW

Service Quality

Service quality is a measure of the extent to which a service meets or exceeds customer expectations. According to Tjiptono (2012) and Lewis & Booms (2011), service quality is an organization's ability to consistently and accurately deliver services that meet customer expectations. Kotler and Keller (2018) emphasize that service quality encompasses the totality of service features and characteristics that satisfy customer needs, both expressed and implied.

According to Gronroos (in Utami, 2006), service quality consists of two main dimensions: technical quality (what customers receive) and functional quality (how the service is delivered). Meanwhile, Lovelock and Wright (2002) developed five more detailed dimensions of service quality: reliability, responsiveness, assurance, empathy, and tangibles.

Good service quality provides various benefits to organizations, particularly cooperatives. According to Kotler and Keller (2016), service quality helps organizations identify customer needs, fulfill orders accurately, and maintain after-sales relationships. More broadly,

high-quality service can increase customer satisfaction, trust, and loyalty (Tjiptono, 2019), strengthen the cooperative's reputation (Lupiyoadi, 2020), and improve operational efficiency (Zeithaml et al., 2018). Furthermore, superior service also encourages new member participation, increases revenue, and ensures the cooperative's sustainability in the face of competition in the financial services sector.

Employee Training Indicators

Service Quality Indicators (X1) which can be described based on the five dimensions of SERVQUAL according to Steven Darwin et al. (2014) as follows:

1. Tangibles

Includes aspects that can be seen and felt directly by customers, such as:

- a. Physical facilities of the cooperative (building, waiting room, etc.).
- b. Availability of work equipment and technology.
- c. Cleanliness and comfort of the cooperative environment.
- d. Employee appearance.

2. Reliability

In relation to the cooperative's ability to provide services as promised and consistently, including:

- a. Consistency of service as promised.
- b. Accuracy in recording transactions.
- c. Speed in resolving customer issues.
- d. The cooperative's credibility in providing services.

3. Responsiveness

Describes the willingness and speed of employees in helping customers, including:

- a. Staff responsiveness in serving customers.
- b. Ease of access to service information.
- c. Speed in responding to customer complaints.

4. Assurance

Related to employee safety, trust and competence, including:

- a. Employee ability to answer customer questions.
- b. Employee knowledge and skills.
- c. Staff courtesy and friendliness.
- d. Guaranteed security in transactions.
- e. Customer trust in the cooperative.

5. Empathy

Reflecting the cooperative's attention and concern for customer needs, including:

- a. Ability to understand customer needs.
- b. Caring and attentive attitude of employees.
- c. Personalized service for customers.
- d. Ease of access to cooperative services.

Overall, these indicators show how cooperatives can assess and improve the quality of their services in terms of physical appearance, reliability, responsiveness, assurance, and empathy in order to create customer satisfaction and loyalty.

Employee Competence

Employee competency is the ability that every individual must possess to carry out their duties and responsibilities professionally. Competence encompasses the combination of knowledge, skills, and work attitudes necessary to achieve specific performance standards. According to Spencer & Spencer (1993), competence is a person's basic characteristics related to effective job performance, involving not only technical skills but also values, attitudes, and motivation.

Employee competency provides numerous benefits to an organization. Handoko (2016) states that competency serves to clarify work standards, increase productivity, facilitate adaptation to change, and serve as the basis for developing a remuneration system. Employees with high competency will work more efficiently, provide quality service, and increase customer satisfaction (Spencer & Spencer, 1993). Furthermore, strong competency also increases employee motivation and job satisfaction (Wibowo, 2016), strengthens organizational competitiveness, and encourages efficiency in managing company resources.

According to Zwell (in Subagja, 2019), employee competency is influenced by various factors such as beliefs and values, personality characteristics, motivation, emotional issues, intellectual abilities, and organizational culture. Self-confidence and motivation play a crucial role in driving someone to perform better, while intellectual abilities and personality influence how a person thinks and adapts to the work environment. Organizational culture also has a significant influence because it shapes behavioral patterns, motivation, and relationships between employees.

Employee Competency Indicators

According to Gordon in Sutrisno (2016:204) explains several indicators contained in competencies as follows:

1. Knowledge
2. Understanding
3. Skill
4. Attitude

Customer Satisfaction

Customer satisfaction is an emotional response, expressed as a feeling of pleasure or disappointment, that arises after customers compare their expectations with the reality of the service or product they receive. According to Kotler & Keller (2016), customer satisfaction arises when service performance meets or exceeds customer expectations. Meanwhile, Tjiptono (2019) explains that satisfaction is the level of feeling a person experiences after comparing expectations with the actual results obtained from a product or service. Thus, customer satisfaction reflects the extent to which a service meets their expectations.

Customer satisfaction is a key factor in the success and sustainability of an organization. Satisfied customers tend to provide positive recommendations, make repeat transactions, and establish long-term relationships with the company. Therefore, organizations need to continuously improve service quality, strengthen employee competencies, and adapt service strategies to customer needs and expectations. Continuous efforts to maintain customer satisfaction will help organizations maintain customer loyalty and increase competitiveness in the industry.

Customer Satisfaction Indicators

Customer Satisfaction Indicators (Z) according to Keller (2016) consist of:

1. Expectations: Includes customer expectations regarding the quality of cooperative services, such as speed and accuracy of service, friendliness and professionalism of staff, transaction security, convenience of facilities, and ease of service access.
2. Reality: Describes the conformity between the services received and customer expectations, including comparisons with other institutions, the ability of staff to resolve complaints, satisfaction with cooperative facilities, and the overall experience of using the services.
3. Loyalty: Demonstrated through customer willingness to continue using cooperative services, recommending them to others, maintaining trust, remaining members despite alternatives, and actively participating in activities and supporting cooperative policies.

Policy Improvement

Policy improvement is the process of improving, evaluating, and developing a policy to make it more effective, efficient, and relevant to societal needs and changing times. The primary goal of policy improvement is to address weaknesses in existing policies, adapt them to social, economic, and technological developments, and maximize their positive impact on society.

According to William N. Dunn (2003) in *Public Policy Analysis*, policy improvement involves analyzing the impact, efficiency, and effectiveness of ongoing policies. This evaluation is based on empirical evidence and input from various parties to ensure that the resulting policy is more targeted. Meanwhile, Michael Howlett and M. Ramesh in *Studying Public Policy* emphasize that policies that are not regularly updated will lose their relevance and potentially become ineffective in addressing public problems.

Policy improvement is essential for governments and organizations to ensure that implemented policies remain aligned with societal dynamics. This process ensures that policies remain adaptive to change and able to respond to new challenges. With systematic, evidence-based evaluation, policy improvement can improve government performance, increase the effectiveness of program implementation, and contribute to achieving sustainable public welfare.

Policy Improvement Indicators

Policy Improvement Indicators (Y) according to William N. Dunn (2003) include the following:

1. **Impact:** Describes the tangible results of policy implementation, such as improvements in the quality of cooperative services, customer trust and satisfaction, member welfare, the cooperative's financial stability, and the ability to attract new customers.
2. **Efficiency:** Demonstrates the extent to which policies are implemented effectively and efficiently, while also saving resources. Indicators include the policy's suitability to customer needs, success in achieving cooperative goals, consistency in service improvements, adaptability to economic changes, and employee and customer participation in implementation.
3. **Effectiveness:** Focuses on achieving the expected outcomes of the policy, such as increased cooperative competitiveness, work productivity, employee skills, and the achievement of organizational targets through the optimization of existing resources.

C. RESEARCH METHODOLOGY

This study uses a quantitative, associative approach to analyze the relationship between service quality, employee competence, and policy improvements on customer satisfaction at a cooperative. The population in this study was all 700 customers and employees of the Bintang Karya Sejahtera Service Cooperative. Due to the relatively large population, a sample of 87 respondents was selected using a purposive sampling technique, namely customers who had been members for at least one year (Sugiyono, 2017; Aliyah Husen, 2023). Data collection techniques consisted of primary and secondary data. Primary data were obtained through a Likert-scale questionnaire, structured interviews, and observations of employee behavior in providing service. Secondary data were obtained from company documentation and literature studies in the form of journals, books, and relevant scientific publications to support the research theory and analysis.

The research data were analyzed quantitatively through several stages. First, the questionnaire's validity and reliability were tested using Pearson Product Moment and Cronbach's Alpha to ensure the instrument's accuracy and consistency (Sugiyono, 2017; 2020). Second, descriptive analysis was used to describe the data, while classical assumption

tests (normality, multicollinearity, and heteroscedasticity) ensured the suitability of the data for regression analysis. Furthermore, hypothesis testing was conducted using the t-test (partial) and F-test (simultaneous) to determine the effect of independent variables on the dependent variable. Mediation regression analysis (Path Analysis) was used to test the direct and indirect effects of Service Quality (X1) and Employee Competence (X2) on Policy Improvement (Y) through Customer Satisfaction (Z) as a mediating variable, with the Sobel test to confirm the mediation effect (Putro, 2019).

D. RESULT AND DISCUSSION

The respondents of this study consisted of 87 customers and employees of the Bintang Karya Sejahtera Services Cooperative. Based on gender, the majority were women (53 people) (60.9%) and men (34 people) (39.1%). Based on age, the 31–40 year group dominated with 28 people (32.2%), followed by 26 people aged 25–30 years (29.9%), 18 people aged 41–50 years (20.7%), and 15 people over 50 years (17.2%). Based on the last education, the majority of respondents had a bachelor's degree (42 people) (48.3%), followed by high school (33 people) (37.9%) and master's degree (12 people) (13.8%).

Data Instrument Test

Validity Test

Table 1. Validity Test Results

Variable	Item	R Table	R Count	Information
X1	X1.1	0,712	0,213	Valid
	X1.2	0,675	0,213	Valid
	X1.3	0,841	0,213	Valid
	X1.4	0,658	0,213	Valid
	X1.5	0,474	0,213	Valid
	X1.6	0,408	0,213	Valid
	X1.7	0,604	0,213	Valid
	X1.8	0,395	0,213	Valid
	X1.9	0,633	0,213	Valid
	X1.10	0,712	0,213	Valid
	X1.11	0,675	0,213	Valid
	X1.12	0,841	0,213	Valid
	X1.13	0,658	0,213	Valid
	X1.14	0,474	0,213	Valid
	X1.15	0,408	0,213	Valid
	X1.16	0,604	0,213	Valid
	X1.17	0,395	0,213	Valid
	X1.18	0,633	0,213	Valid
	X1.19	0,358	0,213	Valid
	X1.20	0,398	0,213	Valid
X2	X2.1	0,804	0,213	Valid
	X2.2	0,611	0,213	Valid
	X2.3	0,399	0,213	Valid
	X2.4	0,673	0,213	Valid
	X2.5	0,751	0,213	Valid
	X2.6	0,637	0,213	Valid
	X2.7	0,766	0,213	Valid
	X2.8	0,751	0,213	Valid
	X2.9	0,616	0,213	Valid

ARTICLE

Variable	Item	R Table	R Count	Information
	X2.10	0,599	0,213	Valid
	X2.11	0,804	0,213	Valid
	X2.12	0,611	0,213	Valid
	X2.13	0,399	0,213	Valid
	X2.14	0,673	0,213	Valid
	X2.15	0,751	0,213	Valid
	X2.16	0,637	0,213	Valid
	X2.17	0,766	0,213	Valid
	X2.18	0,751	0,213	Valid
	X2.19	0,616	0,213	Valid
	X2.20	0,599	0,213	Valid
Y	Y.1	0,747	0,213	Valid
	Y.2	0,734	0,213	Valid
	Y.3	0,741	0,213	Valid
	Y.4	0,827	0,213	Valid
	Y.5	0,669	0,213	Valid
	Y.6	0,668	0,213	Valid
	Y.7	0,741	0,213	Valid
	Y.8	0,604	0,213	Valid
	Y.9	0,747	0,213	Valid
	Y.10	0,734	0,213	Valid
	Y.11	0,741	0,213	Valid
	Y.12	0,827	0,213	Valid
	Y.13	0,747	0,213	Valid
	Y.14	0,734	0,213	Valid
	Y.15	0,741	0,213	Valid
	Y.16	0,827	0,213	Valid
	Y.17	0,669	0,213	Valid
	Y.18	0,668	0,213	Valid
	Y.19	0,741	0,213	Valid
	Y.20	0,604	0,213	Valid
Z	Z.1	0,804	0,213	Valid
	Z.2	0,611	0,213	Valid
	Z.3	0,399	0,213	Valid
	Z.4	0,673	0,213	Valid
	Z.5	0,751	0,213	Valid
	Z.6	0,637	0,213	Valid
	Z.7	0,766	0,213	Valid
	Z.8	0,751	0,213	Valid
	Z.9	0,616	0,213	Valid
	Z.10	0,599	0,213	Valid
	Z.11	0,804	0,213	Valid
	Z.12	0,611	0,213	Valid
	Z.13	0,399	0,213	Valid
	Z.14	0,673	0,213	Valid
	Z.15	0,751	0,213	Valid
	Z.16	0,637	0,213	Valid
	Z.17	0,766	0,213	Valid

ARTICLE

Variable	Item	R Table	R Count	Information
	Z.18	0,751	0,213	Valid
	Z.19	0,616	0,213	Valid
	Z.20	0,599	0,213	Valid

Source: IBM SPSS Statistics 2025 data processing results

Based on the table above, it can be concluded that all statements from the questionnaire regarding the variables of service quality, employee competence, policy improvement, and customer satisfaction are declared valid because the values $r_{count} > \text{mark } r_{table}$ (0,278) sebagaimana dasar pengambilan keputusan uji validitas.

Reliability Test

Table 2. Reliability Test Results

Variable	Cronbach Alpha	Sig.	Info,ation
Service Quality (X1)	0,890	0.60	Reliable
Employee Competence (X2)	0,931	0.60	Reliable
Policy Improvement (Y)	0,953	0.60	Reliable
Customer Satisfaction (Z)	0,931	0.60	Reliable

Source: IBM SPSS Statistics 2025 data processing results

Based on the table above, it can be concluded that the variables of service quality, employee competence, policy improvement, and customer satisfaction are stated to be reliable because the Cronbach Alpha value is greater than Sig. (0.60) as the basis for making decisions on reliability testing.

Classical Assumption Test

Normality Test

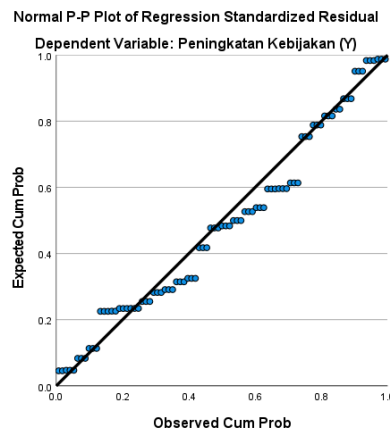


Figure 1. Normality Test for P-P Plot

Source: Data Processing Results from IBM SPSS Statistics 2025

Based on the normality test image above, it can be seen that the points from each statement item follow the direction of a straight line, spread out, approach, and follow the direction of the line so that it can be concluded that the data in this study is normally distributed.

Table 3. KS Test Results

One-Sample Kolmogorov-Smirnov Test			Unstandardized Residual
N			87
Normal Parameters ^{a,b}	Mean		.0000000
	Std. Deviation		3.45106105
Most Extreme Differences	Absolute		.099
	Positive		.099
	Negative		-.049
Test Statistic			.099
Asymp. Sig. (2-tailed) ^c			.036
Monte Carlo Sig. (2-tailed) ^d	Sig.		.039
	99% Confidence Interval	Lower Bound	.034
		Upper Bound	.044

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.
- d. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 334431365.

Source: IBM SPSS Statistics 2025 data processing results

The results of the One-Sample Kolmogorov-Smirnov test show a significance value of 0.036, which is greater than 0.05. Therefore, it can be concluded that the data is normally distributed. Therefore, the regression model in this study meets the requirements for normality.

Multicollinearity Test

Table 4. Multicollinearity Test Results

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	4.919	2.992		1.644	.104		
	Kualitas Pelayanan (X1)	.121	.060	.124	2.022	.046	.350	2.858
	Kompetensi Pegawai (X2)	.842	.062	.840	13.681	<.001	.350	2.858

a. Dependent Variable: Peningkatan Kebijakan (Y)

Source: IBM SPSS Statistics 2025 data processing results

Based on the results of the test analysis above, it was found that each tolerance value for each variable was greater than 0.1 and the VIF value was less than 10. The service quality variable (X1) and the employee competency variable (X2) both had tolerance values of 0.350 > 0.1 and a VIF value of 2.858 < 10.

Heteroscedasticity Test

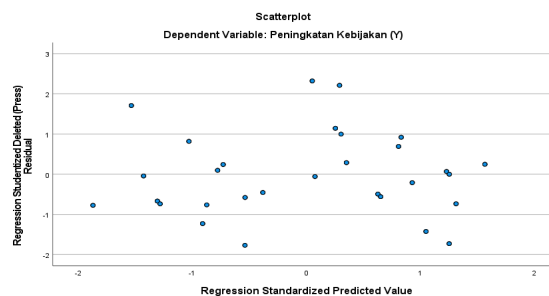


Figure 2. Heteroscedasticity Test Results

Source: IBM SPSS Statistics 2025 Data Processing Results

Based on the graphic image above, it can be seen that the points are spread randomly above, below, and around the number 0 on the Y axis and the pattern is random, not forming a certain pattern so it can be concluded that the data does not experience heteroscedasticity.

Hypothesis Testing

Partial Test (T-Test)

Table 5. T-Test Results

No	Independent Variables	Dependent Variable	Regression Coefficient (β)	t-count	t-table	Sig. (p-value)	Information
1	Service Quality (X_1)	Policy Improvement (Y)	0,781 (78,1%)	12,35 3	1,98 9	0,000	Positive and significant impact
2	Employee Competence (X_2)	Policy Improvement (Y)	0,942 (94,2%)	25,42 4	1,98 9	0,000	Positive and significant impact
3	Customer Satisfaction (Z)	Policy Improvement (Y)	0,942 (94,2%)	25,42 4	1,98 9	0,000	Positive and significant impact

Source: IBM SPSS Statistics 2025 data processing results

Based on the t-test results presented in the table above, it can be explained that the Service Quality (X_1) variable on Policy Improvement (Y) has a regression coefficient of 0.781 (78.1%), with a calculated t-value of 12.353 > t-table value of 1.989 and a significance value of 0.000 < 0.05. This indicates that service quality has a positive and significant effect on policy improvement. This means that the better the quality of service provided by the cooperative, the more the policies implemented will improve. These results reinforce the theory that quality service can increase customer satisfaction and support the effectiveness of organizational policies.

Furthermore, the Employee Competence (X_2) variable on Policy Improvement (Y) shows a regression coefficient of 0.942 (94.2%), with a calculated t-value of 25.424 > t-table value of 1.989 and a significance value of 0.000 < 0.05. These results confirm that employee competence has a positive and significant effect on policy improvement. This means that the higher the employee's competence in carrying out their duties, the more effective the policies implemented. Therefore, employee competence is a crucial factor in improving the quality of cooperative policies.

Meanwhile, the variable Customer Satisfaction (Z) on Policy Improvement (Y) has a regression coefficient of 0.942 (94.2%), a calculated t-value of 25.424 > t-table of 1.989, and a significance level of 0.000 < 0.05. This demonstrates that customer satisfaction has a positive and significant effect on policy improvement. The higher the customer satisfaction with the service received, the better the policies implemented by the cooperative. In other words, customer satisfaction is not only an indicator of service success but also encourages more appropriate and effective policy-making.

Overall, the three independent variables—service quality, employee competence, and customer satisfaction—were shown to have a positive and significant effect on improving cooperative policies. This suggests that improving service quality and employee competence, which impact customer satisfaction, will strengthen effective and targeted policy implementation.

Simultaneous Test (F Test)

Table 6. H5 Test Results

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	8640.586	2	4320.293	336.980	.000 ^b
	Residual	1076.931	84	12.821		
	Total	9717.517	86			

a. Dependent Variable: Policy Improvement (Y)

b. Predictors: (Constant), Employee Competence (X2), Service Quality (X1)

Source: IBM SPSS Statistics 2025 data processing results

From table 6, the Fcount value is 336.980 with $\alpha = 0.05$, with the formula $F_{table} (k; n-k-1) 2;87-2-1 = 84$, the F_{table} value is 3.105. From these calculations, it can be concluded that H4 is: $F_{count} (336.980) > F_{table} (3.105)$ with a significance of $0.000 < 0.05$, which means H4 is accepted, with the conclusion that service quality (X1) and employee competence (X2) together have a positive and significant effect on improving policy (Y).

Analisis Path

Based on the path equations used in this study, two main equations were obtained:

Persamaan I: $Z = a+b1X1+b2X2+e$

Table 7. Path Coefficient Values of Equation I

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	12.915	4.537		2.847	.006
	Quality of Service (X1)	.424	.141	.358	3.005	.004
	Employee Competence (X2)	.420	.123	.409	3.430	.001

a. Dependent Variable: Policy Improvement (Z)

Source: IBM SPSS Statistics 2025 data processing results

From table 7, the path coefficient values of equation 1 above can be seen that:

- a. The value of service quality (X1) in relation to policy improvement (Z) has a Standardized Beta Coefficient of 0.358.
- b. The value of employee competency (X2) in relation to policy improvement (Z) has a Standardized Beta Coefficient of 0.409.

Table 8. R2 value of equation I

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.656 ^a	.430	.408	4.054

a. Predictors: (Constant), Employee Competence (X2), Service Quality (X1)

Source: IBM SPSS Statistics 25 data processing results

From the table 8 r2 values of equation I above, we can see the value of r square(r2), then find the value of e1 using the formula

$$e1 = \sqrt{1 - r^2} = \sqrt{1 - 0.430} = 0,755.$$

Equation II: $Y=a+b1X1+b2X2+b3Z+e$

Table 9. Path coefficient values of equation II

		Coefficients^a				
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.398	2.132		-.656	.515
	Quality of Service (X1)	.084	.067	.069	1.254	.216
	Employee Competence (X2)	.091	.059	.086	1.528	.133
	Customer Satisfaction (Z)	.881	.061	.856	14.407	.000

a. Dependent Variable: Policy Improvement (Y)

Source: IBM SPSS Statistics 25 data processing results

From table 9. the path coefficient values of equation II above, it can be seen that:

- a. a. The value of service quality (X1) in relation to policy improvement (Y) has a Standardized Beta Coefficient of 0.069.
- b. b. The value of employee competence (X2) in relation to policy improvement (Y) has a Standardized Beta Coefficient of 0.086.
- c. c. The value of customer satisfaction (Z) in relation to policy improvement (Y) has a Standardized Beta Coefficient of 0.856.

Table 10. R2 value of equation II

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.948 ^a	.899	.893	1.770

a. Predictors: (Constant), Kepuasan Nasabah (Z), Kualitas Pelayanan (X1), Kompetensi Pegawai (X2)

Source: IBM SPSS Statistics 2 data processing results5

From table 4.16 the r2 value of equation II above, we can see the value of r square(r2), then find the value of e2 with the formula

$$e2 = \sqrt{(1-r^2)} = \sqrt{(1-0.899)} = 0.318.$$

Furthermore, to determine the presence or absence of a mediating effect in this study, a Sobel test will be conducted to determine whether there is a significant relationship through a mediating variable. Testing the mediation hypothesis can be done using a procedure developed by Sobel (Abu-Bader & Jones, 2021), known as the Sobel test. The Sobel test is performed using the following formula:

$$sab = \sqrt{b^2sa^2 + a^2sb^2 + sa^2sb^2}$$

Dengan keterangan:

- sab : besarnya standar eror pengaruh tidak langsung
- a : jalur variabel independen (X) dengan variable interverning (I)
- b : jalur variabel interverning (I) dengan variable dependen (Y)
- sa : standar eror koefisien a
- sb : standar eror koefisien b

To test the mediation effect, it is necessary to calculate the calculated t value of the ab coefficient using the following formula:

$$t = \frac{ab}{sab}$$

The calculated t-value is compared with the t-table value. If the calculated t-value is greater than the t-table value, it can be concluded that there is a mediation effect. From the explanation of the formula above, to find the calculated t-value, first find the sab value (standard error of indirect influence), as in the calculation below:

$$a = \text{Nilai } X \rightarrow Z = 0,358 + 0,409 = 0,767$$

$$b = \text{Nilai } Z \rightarrow Y = 0,856$$

$$sa/e1 = 0,755$$

$$sb/e2 = 0,318$$

So:

$$sab = \sqrt{b^2sa^2 + a^2sb^2 + sa^2sb^2}$$

$$sab = \sqrt{(0,856^2 \times 0,755^2) + (0,767^2 \times 0,318^2) + (0,755^2 \times 0,318^2)}$$

$$sab = \sqrt{(0,733 \times 0,570) + (0,588 \times 0,101) + (0,570 \times 0,101)}$$

$$sab = \sqrt{0,417 + 0,059 + 0,057}$$

$$sab = \sqrt{0,533}$$

$$sab = 0,730$$

After the standard error result of the indirect effect (sab) is known, namely 0.730, a calculation is carried out to find the calculated t value using the calculated t formula. = $\frac{ab}{sab}$

$$\text{yaitu } \frac{0,767+0,856}{0,730} = \frac{1,623}{0,730} = 2,223$$

From the calculation above, it is known that the calculated t value > the t table value, namely $2.223 > 1.989$, so it can be concluded that customer satisfaction is able to mediate the quality of service and employee competence towards improving policies at the Jasa Bintang Karya Sejahtera cooperative.

DISCUSSION

Based on the partial test (t-test) results, the calculated t-value was 12.353 with a significance level of 0.000. This value was then compared with the t-table value of 1.989 at a significance level of 5% ($\alpha = 0.05$) and a certain degree of freedom. Since the calculated t-value (12.353) is greater than the t-table value (1.989) and the significance value (0.000) is less than 0.05, it can be concluded that the service quality variable (X1) has a positive and significant effect on policy improvement (Y). This means that the better the quality of service

provided, the higher the likelihood that policies can be improved or formulated by the organization or related agency. This positive relationship indicates that service quality is a crucial factor supporting the formulation or implementation of more responsive and effective policies.

Furthermore, the employee competency variable (X2) has a calculated t-value of 25.424 with a significance value of 0.000. This calculated t-value is greater than the t-table value of 1.989 ($25.424 > 1.989$), and the significance value is less than the 0.05 significance limit ($0.000 < 0.05$). This indicates that employee competence has a positive and significant effect on policy improvement (Y). Therefore, it can be concluded that higher employee competence leads to improved policy implementation within the organization. These results indicate that employee mastery of skills, knowledge, and professional attitudes plays a crucial role in driving the quality and effectiveness of resulting policies.

The results also show a calculated t-value of 25.424 with a significance value (Sig.) of 0.000. When compared with the t-table value of 1.989 (at a significance level of 0.05 and certain degrees of freedom), the calculated t-value is greater than the t-table value ($25.424 > 1.989$) and Sig. < 0.05 ($0.000 < 0.05$). Thus, it can be concluded that the customer satisfaction variable (Z) has a positive and significant effect on policy improvement (Y). This means that the higher the level of customer satisfaction, the higher the policies implemented by the company or organization in responding to customer needs, aspirations, or feedback. This indicates that companies or public agencies pay attention to customer perceptions and experiences in determining the direction of their policies, both in terms of service, procedures, and innovation. This research aligns with research conducted by Fitriani (2021), which found that customer satisfaction significantly influences changes in service policies in local government agencies. In her research, it was explained that the more satisfied customers are with the services provided, the more likely the government will maintain or expand those service policies.

Simultaneously, the calculated F value was 336.980, while the F table value was 3.105, with a significance level of 0.000, which is less than 0.05. This indicates that the calculated F value is greater than the F table value and the significance value is less than 0.05, thus accepting hypothesis H4. Therefore, it can be concluded that the service quality (X1) and employee competence (X2) variables jointly have a positive and significant effect on policy improvement (Y). These results indicate that the better the service quality provided and the higher the employee's competence, the greater their contribution to improving organizational policy. This significant positive effect indicates that both independent variables play a crucial role in driving the success of policy formulation and implementation as a whole.

Based on the Sobel test analysis, the calculated t value was 2.223, while the t table value at a significance level of 5% ($\alpha = 0.05$) with certain degrees of freedom was 1.989. Since the calculated t-value (2.223) is greater than the t-table (1.989), the Sobel test is statistically significant. This means that the mediating variable, customer satisfaction, is proven to mediate the relationship between service quality and employee competence on policy improvement at the Bintang Karya Sejahtera Service Cooperative. This indicates that service quality and employee competence not only have a direct influence on policy improvement, but this influence is also strengthened through customer satisfaction as an intermediary variable.

E. CONCLUSION

Based on the research results, service quality, employee competence, and customer satisfaction have a positive and significant impact on policy improvement at the Bintang Karya Sejahtera Service Cooperative. Furthermore, customer satisfaction plays a significant role and has been shown to mediate the relationship between service quality and employee

competence and policy improvement. Together, service quality and employee competence contribute significantly to driving more effective cooperative policies that meet member needs.

To enhance the effectiveness of cooperative policies, it is recommended that service quality be improved through training, technology utilization, and adequate infrastructure. Employee competence needs to be continuously developed through training and professional development. Furthermore, regular evaluation of customer satisfaction and the integration of their feedback into policy formulation are essential. A reward system and employee performance appraisal should also be implemented to motivate their contributions to improving customer satisfaction.

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