ANALYSIS OF THE IMPACT OF CUSTOMER SERVICE ON LOYALTY IN SWAMITRA ASMINDO SURAKARTA

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Article Info	Abstract
	The most important factor in determining a company's success and quality is its ability to serve its customers. After analysis, if there are any signs of customer dissatisfaction, the attribute causing the dissatisfaction should be identified and corrective action taken or resolved. Analyzing the level of service that has been provided, Swamitra Asmindo Surakarta has been paying attention to Customer Satisfaction. This survey uses survey design, specifically the primary data collection method for asking each respondent. This survey was conducted by distributing surveys to clients using Swamitra Asmindo Surakarta's deposit service. The results of the tests performed can show that the quality of service has a significant impact on aspects such as concreteness, reliability, responsiveness, security and empathy.. on customer satisfaction at Swamitra Asmindo Surakarta. So, the first hypothesis in this study is provenThe results of the calculation of the value of t (partial) to the value of F (together) Swamitra Asmindo Surakarta has a significant impact on quality of service and customer satisfaction. Five measures, including tangible, reliable, responsive, safe and empathic, will be further considered and qualitatively improved.

1. INTRODUCTION

The economic growth of a country requires a model that treats existing economic resources in a directed and integrated manner and utilizes them optimally for the benefit of the community. The availability of natural resources, capital and technology does not guarantee progress will be achieved properly. In particular, a service business needs to actively seek ways to improve its services to meet the needs and expectations of its customers. One type of service company that prioritizes quality and customer satisfaction is a financial institution. Cooperatives are one of the main elements that support the economy, and based on this function, cooperatives need

to start paying attention to the characteristics associated with cooperative services. Turn people into customers and service users. In order to develop them, co-operatives need to be managed in a systematic and professional manner in order to gain the trust of customers and users of co-operative services. To meet the expectations of our customers and service users, Swamitra Asmindo Surakarta provide quality-oriented services. That is, we always consider customer satisfaction and quantity-oriented service. Especially product innovation. The expectations of co-operative customers and service users are so important that co-operatives need to conduct consumer surveys to assess the quality of service. In

general, customer satisfaction depends on the quality and quality of the service received. According to Parasuraman (Lupiyoadi, 2001), Quality of service is the difference between reality and what customers expect from the service they receive and receive. Aspects of service quality include concreteness, trust, responsiveness, trust and empathy. Quality itself is understood as a measure of products and services to meet customer expectations. Customer satisfaction is achieved by improving service quality and employee performance. Customer satisfaction guides the entire organization to meet the needs of its customers and makes it a source of sustainable competitive advantage. Customer satisfaction is actually a customer that is often underestimated or not noticed by everyone in the organization. From the consumer's point of view, high prices, slow and unfriendly service, harmful or fraudulent promotions, no guarantee of customer service, many complaints about poor quality products and services and consumer rights are ignored. Currently, many financial institutions offer products at low prices, so service companies, especially financial institutions, need to really take 2.1 Marketing and Marketing Managementadvantage of service quality in order to compete. With promising quality, consumers are very careful in choosing. The focus is on programs that develop service quality and customer satisfaction. Because they offer two competitive advantages. Consumer issues are an indicator of what the service business will look like in the future. One of the best ways to maintain and increase the number of clients (clients) is to develop and manage the interests of satisfied clients. Satisfaction can be measured by systematically collecting information about consumer reactions to a company's services. Given the importance of service quality and the effectiveness of cooperatives in attracting customers and users of cooperative services, the Swamitra Asmind Surakarta Cooperative always strives to improve the quality of service to its customers. Swamitra Asmindo Surakarta is always mature and perfect, trying to continue to develop both in customer service deposits and loans.

Swamitra Asmindo Surakarta is a service cooperative that strives to improve its service to its customers. Providing services is the responsibility of the professional. Today's level of quality of service and performance at Swamitra Asmindo Surakarta has resulted in a very complex level of customer satisfaction. Satisfaction with each customer or service user is different.

According to (Lupiyoadi, 2001: 148One of the factors that determines a company's success and quality is its ability to serve its customers. After analysis, if there are any signs of customer dissatisfaction, you need to identify the attributes that are causing the dissatisfaction and take corrective action or resolve them. Swamitra Asmindo Surakarta analyzed the level of service offered, paying attention to customer satisfaction. Based on the above ideas, the author formulated them in the form of a dissertation: "Analysis of the impact of quality of service on customer satisfaction in Swamitra Asmindo Surakarta".

2. RESEARCH LITERATURE
Marketing and Marketing Management
Marketing is one of the business activities that a company does to ensure its survival so that it can continue to grow and generate profits. Marketing is an activity that determines how the needs and tastes of consumers and how to fulfill them are then adapted to market needs. To find out the company often conducts marketing research. Marketing research has a major role in its ability to provide management with the information needed in making marketing decisions. The definition of marketing according to experts is as follows: "Marketing is a total system of business activities designed to plan, set prices, promote and distribute goods that can satisfy wants and services to both current and potential consumers. ". (Stanton, 1996: 7-8) "Marketing is a social process in which individuals and groups obtain what they need and want through creating, offering, and freely exchanging products of value with others". (Kotler, 2004:9)

Based on the above understanding, it turns out that the meaning of marketing is much broader than the meaning of sales. while selling itself is only one of the activities in marketing. Marketing includes a company's business that starts with identifying consumer needs that need to be satisfied, determining the products to be produced, determining the appropriate product prices, determining

marketing are activities that are interconnected as a system.

The task of the marketing manager is to select and carry out marketing activities that can assist in achieving company goals and adapting to changes in the environment. These marketing activities must be coordinated and managed in a good way, hence the term marketing management.

Marketing management is the analysis, planning, execution, and monitoring of programs aimed at creating exchanges with target markets to achieve business goals. (Kotler in the book Swastha and Handoko, 1997:10)

So, marketing management is a management process that includes analyzing, planning, implementing, and supervising marketing activities carried out by the company. This activity aims to create the desired exchange, both regarding goods and services, or other objects that can meet psychological, social and cultural needs. Determination of products, prices, promotions and places to achieve an effective response is adjusted to the attitudes and behavior of consumers so that they become in accordance with the company's products.

Services

A service is an act or activity that can be provided by one party to another that is essentially intangible and does not give you ownership of the product, whether it is a physical product or not. (Kotler, 2002: 486).

Services have four main characteristics that greatly affect marketing (Kotler, 2002: 488), where the characteristics of these services can be interpreted:

1. Intangible

Services have an intangible nature, cannot be felt and enjoyed before being purchased by consumers. To reduce uncertainty, consumers look for signs or evidence of quality of service. Consumers make inferences about the quality of service based on location, people, devices, means of communication, and prices displayed.

2. Inseparability (cannot be separated)

Services are created (generated) and felt at the same time. The interaction between the provider and the consumer is a special feature of service marketing, as consumers also exist when the service is delivered.

3. Variability (varies)

Services vary widely, depending on who produces the service, when, and where the service is provided.

4. Perishability (not durable)

If demand is constant, service non-persistence is not an issue. However, when demand fluctuates, service companies face complex problems. For example, a public transportation company must own more vehicles because of demand during peak hours, than if demand is fairly evenly distributed throughout the day.

Dimensions of Service quality

According to Parasuraman (Lupiyoadi, 2001: 148), the service quality dimension is used to measure customer perceptions of services that are actually received (perceived service) and their comparison with the services received. Expected service leads to customer satisfaction and customer satisfaction. Rendering service. The service quality model is a service quality approach that is widely used as a reference for market research.

Consumer Satisfaction

According to Kotler (Tjiptono, 2002: 147), consumer satisfaction is the extent to which a person perceives after comparing the perceived performance (results) with expectations. Customer satisfaction can be determined based on five main factors that must be considered by the company (Lupiyoadi, 2001:158).

Customer Satisfaction Strategy

Consumer satisfaction according to Schnaars (Tjiptono, 2002:161) is a long-term strategy that requires commitment, both in terms of capital and human resources. There are several strategies combined to achieve and improve customer satisfaction, including:

1. Relationship Marketing

In this strategy, the relationship between service providers and consumers is continuous, not changing after the sale is completed. In other words, long-term partnerships with consumers continue to be established, so repeat business is expected to occur.

2. Superior Customer Service Strategy

Companies that run this business strive to provide consumers with incentives that are superior to their competitors. To achieve this

requires large funds as well as human capacity and persistent efforts. However, companies with more advanced services will enjoy greater profits and growth rates than competitors offering inferior services.

3. Unconditional Quarantine Strategy / Unconditional Quarantine Strategy

Commitment to provide customer satisfaction will be the driving force for improving service quality and operational efficiency of the company. This strategy is realized by developing services that add to its core services.

4. Effective complaint handling strategy

An effective consumer handling strategy will provide benefits for consumers

Previous Research

The previous studies that are relevant to this research are as follows:

The research was conducted by Anggit Utami and Y. Anni Aryani (Journal of Accounting and Business No. 4, No. 1 Year 2004) with the title The influence of service quality factors on customer satisfaction (case study at Bank Syariah Mandiri Surakarta Branch). This study uses five dimensions of service quality which include reliability, responsiveness, assurance, empathy, and real relationships.

This study takes the number of customers at Bank Syariah Mandiri Surakarta Branch. Researchers distributed 65 questionnaires to customers of Bank Syariah Mandiri Surakarta Branch. Analysis of the data used is multiple regression test, t test and f test. From the results of the t-test, it can be concluded that one-fifth of the dimensions of service quality that have the most influence are aspects of quality assurance and responsiveness. The results of hypothesis testing indicate that the variables of reliability, physical evidence and empathy have no effect on consumer satisfaction. The test results can be concluded that all aspects of quality have the same effect on customer satisfaction.

Another previous research conducted by Rustika Atmawati and M. Wahyuddin with the title Analysis of the Effect of Service Quality on Consumer Satisfaction at Matahari Department Store in Solo Grand Mall. One of the determinants of customer satisfaction is the customer's perception of service quality, with a focus on five aspects of service quality,

namely: physical evidence (tangible), reliability, and reliability. reliability, responsiveness, assurance, and empathy.

The data analysis technique used in this study was binary logistic regression. Based on the results of binary logistic regression analysis, it is known that the independent variables which include physical evidence, reliability, responsiveness, assurance and empathy have a positive and significant effect on the results. regarding consumer satisfaction. The results of the regression coefficient test show that all independent variables which include physical evidence, reliability, responsiveness, assurance and empathy have a significant effect on customer satisfaction. line.

The results of the expectation test B or Exp (B) show that the contribution of the empathy variable to customer satisfaction is the largest compared to the variables of physical evidence, reliability, the possibility of customer satisfaction. responsive and guaranteed. This is indicated by the value of Exp(B) = 2,489 which is the largest Exp(B) value of the other variables. It can also be seen from the beta value of the largest empathy variable, which is 0.912.

Research Framework

Customer satisfaction is the extent to which a customer feels that the results of the comparison of the performance of a product or service received from a service provider are in accordance with what the customer expects. Customer satisfaction at Swamitra Asmindo Surakarta is influenced by aspects of service quality.

Hypothesis

Hypothesis is a tentative answer to a question from the background, problem formulation, and research objectives.

Previous research conducted by Anggit Utami and Y. Anni Aryani (2004) found that aspects of service quality include reliability, responsiveness, assurance, empathy and Tangibility. It can be concluded that from the results of the partial t test, the five aspects of service quality that have the most influence are aspects quality assurance and responsiveness. The results of hypothesis testing indicate that the variables of reliability, physical evidence and empathy have no effect on consumer

satisfaction. The results of the F test concluded that all aspects of quality have the same effect on consumer satisfaction. From the description above, the following hypotheses can be formed:

H1: There is a partial effect of service quality dimensions which include Tangibility, Reliability, Responsiveness, Assurance and Empathy on Swamitra Asmindo Surakarta Customer Satisfaction.

H2: There is a general influence of service quality factors which include Tangibility, Reliability, Responsiveness, Assurance and Empathy on customer satisfaction of Swamitra Asmindo Surakarta.

H3: It is suspected that the quality assurance service aspect has the most dominant influence on the level of customer satisfaction of Swamitra Asmindo Surakarta.

3. RESEARCH METHODO
Research design
This study uses a survey design, specifically the primary data collection method by asking questions to each respondent. (Jogiyanto, 2004: 115). This survey was conducted by distributing surveys to clients using Swamitra Asmindo Surakarta's deposit service.
Population, Sample, and Sampling Technique
The subjects of this survey are all customers who use savings services at Swamitra Asmindo Surakarta. Samples are part of a population whose characteristics have been investigated and are considered to represent a small number of samples from the entire population or from the entire population (Djarwanto & Subagyo, 1996: 108). The sample used in this survey was 100 respondents. Determination of the number of samples as many as 100 people based on consideration of the confidence level of 0.95 with a = 0.05 and the possibility of errors that occur is not more than 10% or 0.1.

The size of the population is not known, then the method used according to (Djarwanto & Subagyo, 1995:159) is as follows: If the coefficients of 0.95 are used, then,

$$p(1-p)\,E = 1.95n$$
$$n = (1-p)1.95E$$

Where :
E = error
P = Proportion
n = Number of samples

The population size is unknown, so P (p-1) is also unknown, but because P is between 0 and 1, the maximum P (p-1) can be obtained if df (p) = o if:

$$dp\,F(p) = P - P2$$
$$df\,(p) = 1 - 2p$$
$$dp0 = 1 - 2p$$
$$P = 0.5$$

If the maximum of F(P) = 0.5 x 0.5 = 0.25, so the sample size if a coefficient of 0.95 is used and the error desired by the study can occur is 0.1, it can be calculated as follows:

$$n = (1-p)1.95E$$
$$n = 96.04$$

The result of n is 96.04, so to facilitate statistical calculations and analysis, the researchers used 100 respondents.

This is done by using a Non-Probability sample because all elements of the population do not have the same opportunity to be selected as sample members. Based on the limitations of time, energy, cost, and an unknown population, the researchers used a sampling method with Convenience Sampling. Convenience Sampling is an easy way to obtain samples by choosing a free sample at will (Jogiyanto, 2004: 79).

Data source
1. Primary Data
Primary data is data that is directly obtained from the first source either from individuals or individuals.
a) Questionnaire
Data collection was done by creating a list of questions distributed to respondents.
b) Interview
The data was obtained by conducting direct interviews with the respondents.

2. Secondary Data
Data or information collected from other parties for certain purposes, such as organizational data obtained through a literature survey related to the subject of research.
Method of data collection
The first survey, including data collection, was conducted using a questionnaire method, namely by providing a list of questions to the respondents. This survey method provides respondents with a series of service quality surveys. Questionnaires were given directly to respondents who are members of Swamitra

Asmind Surakarta and filled out at once. The second research was conducted through library research. The literature study has provided a theoretical basis for determining the variables to be measured and has helped to analyze the results of previous studies. This is done by reading the existing literature related to the research conducted.

Data analysis method

1. Descriptive Analysis

Descriptive analysis is used to calculate the percentage of scores obtained from responses to a list of questions posed to respondents using a qualitative or digital assessment process.

2. Quantitative Analysis

This quantitative analysis is used to process the data obtained in numerical form and analyze it through statistical calculations. The results of primary data collection from respondents in the form of a closed questionnaire, after that the score is determined from the alternative responses.

4. RESULT AND DISCUSSION

Respondent Description

Based on the number of 100 respondents who were sampled, the questionnaire returned to the researcher, then the data was collected and further classified according to the characteristics of the respondents. These characteristics include gender, age, education level and type of work as follows.

Table 1. Respondents Characteristics Based on Gender

Gender	Number of people	Percentage (%)
Male	46	46
Female	54	54
Total	**100**	**100**

Source: Processed from primary data, 2009

Based on the level of education, the customers of the Swamitra Asmind Surakarta Cooperative are mostly higher education or academies. This can be seen from the number of respondents who received higher education or academies. To 50 people (50%) of all respondents. The rest are high school students, 49 people (49%), 1 junior high school student (1%), and no elementary school students.

Table 2. Respondents Characteristics Based on Education Level

Level of Education	Frequency	Percentage (%)
elementary school graduate	0	0
Junior High school graduate	1	1
Senior High school graduate	49	49
College/ Academy	50	50
Total	**100**	**100**

Source: Processed from primary data, 2009

Based on the type of work, most of the respondents work as employees of private companies, or 48, or 48% of all respondents. There are 35 entrepreneurs/entrepreneurs, 35 percent of all respondents. Seven or 7% of all respondents work as civil servants, then one respondent is still educated or 1% of all respondents, and the rest are the four respondents above. 9 respondents or up to 9% housewives and others.

Table 3. Respondents Characteristics Based on Job

Job	Frequency	Percentage (%)
Student	1	1
Government employees	7	7
Entrepreneur	35	35
Private employees	48	48
Other	9	9
Total	**100**	**100**

Source: Processed from primary data, 2009

Multiple regression analysis

The outcomes of multiple linear regression evaluation with the assist of SPSS software calculations may be organized more than one linear regression equation capabilities as follows:

$$Y = -6.663 + 0.276\,X1 + 0.410\,X2 + 0.286X3 + 0.637\,X4 + 0.274\,X5$$

The regression equation above describes the effect of independent variables (including concrete variables, reliability, responsiveness, self-confidence, and empathy) on the dependent variable (customer satisfaction).

The explanation of the regression equation above is as follows:

1. Negative constant (-6.662), this indicates a different or non-unidirectional relationship. Customer satisfaction without clear variables, reliability, responsiveness, security and empathy (y) will decrease. This means that if the 5

factors that affect customer satisfaction are not met when using the services at Swamitra Asmindo Surakarta, the level of customer satisfaction will decrease.

2. The tangible regression coefficient (X1) is positive (0.266). This means that there is a positive relationship between the tangible dimension and customer satisfaction, if the tangible dimension is increased by paying attention to customer satisfaction. the layout and arrangement of the "office" space, the facilities owned, the equipment owned in accordance with the services provided, and paying attention to the orderliness of the employees. Swamitra Asmindo Surakarta by paying attention to this will further increase customer satisfaction at Swamitra Asmindo Surakarta.

3. The regression coefficient (X2) is positive (0.420) meaning that there is a positive relationship between the dimensions of reliability and customer satisfaction at Swamitra Asmindo Surakarta, if the reliability dimension is improved By keeping promises to customers when making transactions, understanding to help customers if customers are in trouble, Swamitra can be trusted and trusted in serving customers, keeping records correctly and precisely. Swamitra Asmindo Surakarta by paying attention to this will increase customer satisfaction at Swamitra Asmindo Surakarta.

4. The responsiveness regression coefficient (X3) is positive (0.285), which means that there is a positive relationship between the responsiveness dimension and retired customer satisfaction if the responsiveness dimension is increased by increasing the speed of service, providing customer service time, always willing to help customers, informing customers when needed.

5. The positive assurance regression coefficient (X4) (0.639) means that there is a positive relationship between the dimensions of assurance and customer satisfaction. do their job, make their customers feel comfortable and safe, be polite to their customers, provide adequate knowledge and ability to work will increase their satisfaction. Customers at Swamitra Asmindo Surakarta.

6. The positive regression coefficient of empathy (X5) (0.273) means that there is a positive relationship between the dimensions of empathy and customer satisfaction, if the dimensions of empathy are improved by better understanding customer needs. customers, can satisfy customers, provide working hours according to customer needs and care about customers, which will increase customer satisfaction at Swamitra Asmindo Surakarta.

T-Test (partial)

The t-test (partial) was used to determine if the independent variables (concrete values, reliability, responsiveness, safety, empathy) had a partial significant effect on the dependent variable. or not. The procedure is as follows::

1. Formulate a hypothesis.
   Ho : 1 = 0, meaning that the service quality of Swamitra Asmindo Surakarta (independent variable) includes physical evidence, reliability, responsiveness, security, and to some extent empathy does not significantly affect customer satisfaction. Swamitra Asmindo Surakarta (bound variable).
   Ha : 1 0, meaning that the service quality of Swamitra Asmindo Surakarta (independent variable) which includes physical evidence, reliability, responsiveness, assurance, and partial empathy has a significant effect on customer satisfaction. customer satisfaction in Swamitra Asmindo Surakarta (bound variable).

2. Determine the level of significance.
   This study uses a significance level of 5%. Based on the table, the ttable value is 1.985

3. Determine the value of tcount
   The results of the regression processing obtained tcount values for each variable as follows:
   - Visible size (2.438) sig 0.017
   - Dimensional reliability (3.313) sig 0.001
   - Responsive size (2523) sig 0.013
   - Guaranteed dimensions (6732) sig 0.000
   - Empathy direction (2.856) sig 0.005

4. Test Criteria

Ho is accepted if ttable tcount : 1,985 tcount

Ho is rejected if ttable > tcount : 1,985 > tcount

Or it is said to be significant if the significance value of the t test is below the value of (0.05)

5. Result

Based on calculations through the SPSS program, the following results were obtained:

1) Visible size

Tangible size gets tcount of 2.437 and ttable of 1.985 (tcount > ttable) or significance level < (0.017 <0.05), then Ho is rejected, this means that partly specific size has a big impact on customer satisfaction. Swamitra Asmindo Surakarta

2) Reliability measure

The dimension of trust is obtained with tcount of 3.311 and ttable of 1.985 (tcount > ttable) or 0.001 <0.05 (significant <), then Ho is rejected, which means that the dimension of trust partially has a significant effect on customer satisfaction at Swamitra Asmindo Surakarta.

3) Responsiveness measure

The dimension of responsiveness is obtained by counting 2,523 and the table is 1.985 (tcount > ttable) or 0.013 <0.05 (significant <), then Ho is rejected, This means that partly specific size has a big impact on customer satisfaction at Swamitra Asmindo Surakarta

4) Guaranteed Dimension

The guarantee dimension gets tcount of 6.732 and ttable of 1.985 (tcount > ttable) or 0.000 <0.05 (significant <), then Ho is rejected, meaning that the guarantee dimension partially has a significant effect on customer satisfaction at Swamitra Asmindo Surakarta

5) Empathic dimension

The dimension of empathy felt with tcount of 2.856 and ttable of 1.985 (tcount > ttable), or 0.005 < 0.05 (significant <) then Ho is rejected, meaning that the empathy dimension partially has a significant effect on customer satisfaction on the criteria of Swamitra Asmindo Surakarta Test tcount > ttable and significance < from the results of the

analysis above, the first hypothesis in this study states that there is a significant influence between service quality, which includes aspects of tangible, reliability, responsiveness, assurance and empathy for customer satisfaction at Swamitra Asmindo Surakarta supported by experience. The dimension of service quality that has the greatest influence on customer satisfaction is the assurance dimension, as seen from the t-count result which is the highest among other dimensions.

F-Test (simultaneous)

The F-test (simultaneous) was used to test whether the independent variables (tangible values, reliability, responsiveness, reliability, and empathy) together had a significant effect on the dependent variable. Whether (customer satisfaction at Swamitra Asmindo Surakarta). The F-test is performed by comparing the calculated F-number to the F-table. The test sequence for running the F-test is:

1. Formulate the hypothesis.

Ho : 1 = 2 = 3 = 4 = 5 = 0, namely the service quality of Swamitra Asmindo Surakarta (independent variable) includes physical evidence, reliability, responsiveness, assurance, and consensus. No significant effect on customer satisfaction at Swamitra Asmindo Surakarta (dependent variable).

Ha : 1 2 3 4 5 = 0, It means that the service quality of Swamitra Asmindo Surakarta (independent variable) which includes physical evidence, reliability, responsiveness, assurance and empathy has a mutually beneficial effect. significant to the satisfaction of Swamitra Asmindo Surakarta (limited variable).

2. Determine the level of significance

This study uses a significance level of 5%. Based on table F, the value of Ftable is 2.29

3. Determine the value of Fcount

Based on the results of the SPSS output, the Fcount value is 79,086 with a significance value of 0,000.

4. Test Criteria

Ho is accepted if Fcount is Ftable; Fcount 2.29 or sig > (0.05)

Cough was denied if Fcount > Ftable; Fcount > 2.29 or sig < (0.05)

5. Result

SPSS output shows that Fcount (79,086) is greater than Ftable (2.29) or a significant value of F <, then Ho is excluded, which means that the dimensions of service quality of Swamitra Asmindo Surakarta include performance, reliability, responsiveness, assurance, and mutual empathy. - This also has a significant effect on customer satisfaction at Swamitra Asmindo Surakarta.

The hypothesis which states that there is a significant overall effect between service quality which includes aspects of tangible, reliability, responsiveness, assurance and empathy on customer satisfaction of Swamitra Asmindo Surakarta is empirically supported.

5. CONCLUSION

Based on the descriptive and explanatory results of the previous data analysis, the following conclusions were obtained:

1. The results of the tests performed can show that the quality of service has a significant impact on aspects of concreteness, reliability, responsiveness, sovereignty and empathy. About customer satisfaction at Swamitra Asmindo Surakarta. This proves the first hypothesis of this study.

2. The results of the F-test performed show that quality of service based on concreteness, reliability, responsiveness, security, and empathy has a significant impact. About customer satisfaction at Swamitra Asmindo Surakarta. Therefore, this hypothesis is proved in this study.

3. The quality of service aspect that has the greatest impact on Swamitra Asmindo Surakarta's customer satisfaction is guaranteed size. This is reflected in the maximum tcount value, or guarantee (6,732), compared to other quality of service dimensions such as reliability (3,311), empathy (2,856), possible response (2,523), and tangibles (2,437).

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