Asian Journal of Applied Business and Management (AJABM)
Vol. 5, No. 2, 2026: 561-576

The Influence of People, Process, and Physical Evidence on Customer Satisfaction among Users of Savings and Loan Services at the Tirta Dharma Employee Consumer Cooperative in Pontianak

Rizkia Dian Pramesti[1*], Samsuddin[2]
Faculty of Economics and Business, Universitas Muhammadiyah Pontianak, Pontianak, Indonesia
Corresponding Author: Rizkia Dian Pramesti rizkiadianp@gmail.com

ARTICLE INFO
Keywords: People; Process; Physical Evidence; Consumer Satisfaction

Received : 29, March
Revised : 30, April
Accepted: 23, May

ABSTRACT
This study aims to analyze the impact of personnel, processes, and physical evidence on customer satisfaction with savings and loan services at the Tirta Dharma Pontianak Employee Consumer Cooperative. This study employs an associative research design and a quantitative methodology. The study population consisted of 229 cooperative members, utilizing a study sample of 100 respondents chosen by a purposive selection method, namely members who had made savings and loan transactions more than once. Multiple linear regression analysis was employed to analyze the data collected through questionnaires and interviews. The regression analysis's findings indicate that $Y = 1.445 + 0.285X_1 + 0.231X_2 + 0.162X_3$. The coefficient of determination (R^2) value of 0.401 indicates that these three variables explain 40.1% of the variation in customer satisfaction, while other factors beyond the research model account for 59.9%. The correlation coefficient (R) of 0.633 indicates a robust association among people, process, and physical evidence with customer satisfaction. The F-test results demonstrate that customer satisfaction is concurrently and significantly affected by persons, processes, and tangible evidence. The preliminary findings of the partial t-test demonstrate that customer satisfaction is favorably and significantly affected by individuals, processes, and tangible proof.

DOI: https://doi.org/10.55927/ajabm.v5i2.35
ISSN-E: 2964-7932
https://npaformosapublisher.org/index.php/ajabm

INTRODUCTION

Cooperatives are a form of economic organization owned and managed by members with the aim of meeting shared needs through democratic business activities based on solidarity. In the context of the Indonesian economy, cooperatives are positioned as part of the national economic system based on family and mutual cooperation, as affirmed in Law Number 25 of 1992 concerning Cooperatives. This regulation positions cooperatives as business entities that function to support the strengthening of the community economy, particularly in the micro-enterprise, agricultural, and community-based economic sectors. Cooperatives are essential for advancing the people's economy and bolstering economic sectors that engage community members from all backgrounds (Mujiyanti, 2023). This position makes cooperatives one of the instruments of the people's economy that continues to be developed in various regions in Indonesia.

The development of cooperatives is also evident at the regional level, including in West Kalimantan Province. The West Kalimantan Provincial Government is promoting the establishment of cooperatives at the village and sub-district levels through the Red and White Village/Sub-district Cooperative (KDMP) initiative to enhance community economic institutions. Data from the West Kalimantan Provincial Cooperatives, Micro, Small, and Medium Enterprises Office shows that there are 721 active cooperatives in Pontianak City. These cooperatives reflect the increasing activity of cooperative institutions in the region, including cooperatives operating in the financial services sector, such as savings and loan cooperatives.

A savings and loan cooperative are a form of cooperative that provides financial services to members through savings collection and loan distribution activities. One such cooperative is the Tirta Dharma Pontianak Employee Consumer Cooperative, which was established in 1978 and is located at Jalan Imam Bonjol No. 430 Pontianak. This cooperative has 229 members, consisting of 17 administrators, 115 active members, and 114 inactive members. The business units run include a shopping unit (Waserda) and a savings and loan unit as the main business, as well as several supporting businesses such as a photocopy unit, credit goods, payment points, public tap services, pawn services, gardening services, and installations. In implementing savings and loan services, the cooperative applies a loan interest provision of 2% per month with a maximum of 15 salary deductions. Over the past three years, approximately 100 members have taken out loans more than once, indicating repeated use of the service by cooperative members.

Cooperative operational data is also reflected in the savings and loan service revenue report for the 2022–2024 period. In 2022, revenue was recorded at Rp561,797,326, then increased to Rp562,570,522 in 2023, experiencing growth of approximately 0.14%, and then reached Rp682,519,491 in 2024, an increase of approximately 21.33% compared to the previous year (Tirta Dharma Pontianak Employee Consumer Cooperative, 2025). These data indicate a change in the level of savings and loan service revenue over the past three years at the cooperative.

The implementation of savings and loan services at the Tirta Dharma Employee Consumer Cooperative is also related to various service elements provided to members. During service activities, employees provide information on loan application procedures, assist members with administrative processes, and provide service facilities such as a waiting room and administrative equipment used in the service process. Based on interviews with several cooperative members, the service was deemed quite adequate, particularly regarding the friendly attitude of the employees, the understandable service flow, and the relatively short service time. Furthermore, several members also provided suggestions for improving the comfort of the service room and the completeness of the available facilities.

Numerous prior studies indicate that service elements significantly influence customer happiness, exemplified by Aisyah et al. (2022), which demonstrated that personnel, processes, and tangible proof positively and significantly affect customer satisfaction. Hartono's (2008) research demonstrates that service quality at the Karya Mandiri Village-Owned Enterprise in Balung Kulon Village significantly influences customer satisfaction in cooperatives. Moreover, Melio's (2023) study revealed that individuals, procedures, and tangible elements exert a favorable and substantial impact on service satisfaction at the Bank Tabungan Negarasyariah Malang Branch Office. Zulfiyan (2022) showed that people, procedures, and physical evidence have both simultaneous and partial effects on consumer satisfaction. The research conducted by Pambudi et al. (2022) showed that the elements of People, Process, and Physical Evidence had a strong influence on customer satisfaction at SRC Bu Sri Klipang. However, studies that specifically analyze the effect of personnel, procedures, and physical evidence on consumer satisfaction in savings and loan cooperative services are still limited. Therefore, this study was carried out to address this research gap.

This study analyzes the influence of personnel, processes, and physical evidence on consumer satisfaction with savings and loan services at the Tirta Dharma Pontianak Employee Consumer Cooperative. It aims to determine how far these three variables contribute to consumer satisfaction in that service context.

LITERATURE REVIEW

People

All individuals engaged in the service delivery process can affect consumer views of service quality. In service marketing activities, the human element has an important role because interactions between service providers and customers form part of the service experience perceived by consumers. Rosdiana et al. (2022) assert that individuals serve as actors in service delivery, hence shaping buyer impressions. Halim et al. (2021) state that people include the target market and individuals directly involved in business activities. Simultaneously, Manap et al. (2023) underscore that individuals contribute to service delivery and shape consumer views. Kotler & Armstrong (2015), as cited in Manap et al. (2023), offered various metrics for assessing the people variable, including recruiting, training, uniforms, complaints, and interactions. Aisyah et al. (2022) demonstrate that the variable of personnel affects consumer satisfaction. Ambarita's research (2023) indicates that the people variable positively and significantly influences consumer satisfaction.

Process

A process is a series of activities, procedures, and mechanisms used in delivering services to consumers. In service marketing, a process describes how services are delivered to customers through systematic stages of activity. Arief (2007) in Rosdiana et al. (2022) posited that a process consists of a sequence of actions, encompassing methods, work schedules, mechanisms, and habitual tasks utilized in the production and provision of services to consumers. Halim et al. (2021) asserted that organizational systems and processes affect the execution of services delivered to clients. Manap et al. (2023) explained that a process encompasses all actual procedures, mechanisms, and activity flows used in service delivery. Process indicators, as delineated by Kotler and Armstrong (2015) in Manap et al. (2023), encompass methods, mechanisms, and the flow of activities. Melio's research (2023) shown that the strategy positively and significantly influenced service satisfaction.The findings of Pambudi et al. (2022) similarly indicated that physical evidence significantly influences consumer satisfaction.

Physical Evidence

Physical evidence is a tangible element that can be seen and felt by consumers in the service process. This element includes various forms of physical evidence that support service delivery, thus influencing consumer perceptions of the quality of service received. According to Zeithaml and Bitner in Rosdiana et al. (2022), physical evidence is a determinant that can affect consumer satisfaction in the utilization of provided services. Kotler & Armstrong (2015), as cited in Manap et al. (2023), assert that physical proof is a tangible factor that affects consumer choices regarding the utilization of a product or service. Indicators of physical evidence according to Kotler & Armstrong (2015) in Manap et al. (2023) include facilities, design of delivery, equipment, furniture, and artifacts. Research by Rachman (2017) indicates that tangible evidence positively and significantly influences consumer happiness. Moreover, Kurniawan's (2019) research indicates that tangible evidence positively influences customer satisfaction.

Customer Satisfaction

Consumer satisfaction describes the condition when a customer's needs and expectations are met after using a product or service. This satisfaction arises from comparing consumer expectations with the experience gained after receiving the service. Tjiptono (2012) in Indrasari (2019) stated that consumer satisfaction is a situation when consumer needs and desires are met according to their expectations. Band (2019), as cited in Elliyana Lidiana et al. (2022), elucidated that customer satisfaction arises when consumer wants, desires, and expectations are fulfilled, hence promoting repeat purchases and sustained utilization of the service. Indicators of consumer satisfaction according to Tjiptono (2009) in

Indrasari (2019) include meeting expectations, intention to revisit, and willingness to recommend. According to Kotler (2005), as cited in Elliyana Lidiana et al. (2022), customer satisfaction can be measured through several methods, such as complaint and suggestion systems, mystery shopping, analysis of lost customers, and customer satisfaction surveys. Ambarita's (2023) study in the service sector found that people, process, and physical evidence have a positive and significant influence on consumer satisfaction. This indicates that consumer satisfaction is shaped by various aspects of the services received by customers.

Theoretical Framework

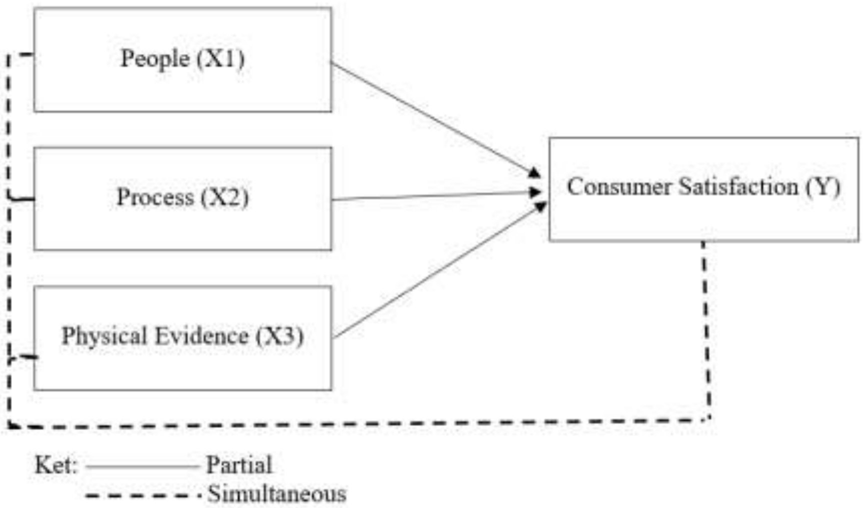

Figure 1. Conceptual Framework

Research Hypothesis

H1: People have a positive and significant influence on consumer satisfaction who use savings and loan services at the Tirta Dharma Pontianak Employee Consumer Cooperative.

H2: The process has a positive and significant effect on consumer satisfaction who use savings and loan services at the Tirta Dharma Pontianak Employee Consumer Cooperative.

H3: Physical evidence has a positive and significant effect on consumer satisfaction using savings and loan services at the Tirta Dharma Pontianak Employee Consumer Cooperative.

H4: People, process and physical evidence simultaneously have a significant influence on consumer satisfaction who use savings and loan services at the Tirta Dharma Pontianak Employee Consumer Cooperative.

METHODOLOGY

This study applied an associative quantitative approach to examine the effect of people, process, and physical evidence on consumer satisfaction among users of savings and lending services at the Tirta Dharma Pontianak Employee Consumer Cooperative. Associative research is used to identify relationships between two or more variables (Siregar, 2014). The population consisted of 229 members of the Tirta Dharma Pontianak Employee Consumer Cooperative. The sample was determined using the Slovin formula, resulting in 70 respondents; however, 100 respondents were used in this study. The sampling technique applied was purposive sampling, with criteria including cooperative members who had participated in savings and loan transactions.

This study used primary and secondary data. Primary data were obtained through questionnaires, interviews, and direct observation, while secondary data were collected from relevant documents, reports, and records related to the cooperative's activities (Sujarweni, 2025). The independent variables in this study were people (X_1), process (X_2), and physical evidence (X_3), while the dependent variable was consumer satisfaction (Y). All variables were measured using a five-point Likert scale, ranging from strongly disagree to strongly agree (Sugiyono, 2023).

Data were analyzed using instrument testing, classical assumption testing, multiple linear regression, and hypothesis testing. Validity and reliability tests were conducted to ensure the accuracy and consistency of the research instrument. Classical assumption tests included normality, linearity, and multicollinearity tests. Multiple linear regression was used to examine the effect of people, process, and physical evidence on consumer satisfaction using the equation $Y = a + b_1X_1 + b_2X_2 + b_3X_3$. Hypothesis testing was conducted using the F-test and t-test at a significance level of 0.05 (Ghozali, 2018).

RESEARCH RESULTS

Data Analysis

Research Instrument Testing

a. Validity Test

This study perfomed validity testing to confirm that each questionnaire item effectively measures the variables under investigation. The assessment was performed by linking the score of each item with the overall score of the variable. The computed r value was subsequently compared to the tabulated r value, derived from degrees of freedom (df = n–2 = 100–2 = 98) at a significance level of 0.05, yielding a tabulated r value of 0.196. Table 1 displays the outcomes of the validity test for all variables.

Table 1. Validity Test Results

Variable	Indicator	r-count	r-table	Description
People(X1)	X1.1	0.691	0.196	Valid
	X1.2	0.559		
	X1.3	0.671		
	X1.4	0.651		
	X1.5	0.589		
	X1.6	0.667		
	X1.7	0.689		
	X1.8	0.542		
	X1.9	0.675		
	X1.10	0.701		
	X2.1	0.633	0.196	Valid

Process(X2)	X2.2	0.691		
	X2.3	0.775		
	X2.4	0.725		
	X2.5	0.764		
	X2.6	0.744		
Physical Evidence(X3)	X3.1	0.436	0.196	Valid
	X3.2	0.621		
	X3.3	0.610		
	X3.4	0.626		
	X3.5	0.577		
	X3.6	0.369		
	X3.7	0.471		
	X3.8	0.622		
	X3.9	0.566		
	X3.10	0.597		
Consumer Satisfaction (Y)	Y.1	0.332	0.196	Valid
	Y.2	0.504		
	Y.3	0.588		
	Y.4	0.511		
	Y.5	0.616		
	Y.6	0.606		
	Y.7	0.581		
	Y.8	0.589		
	Y.9	0.580		

Source: Processed data, 2026

The validity test results presented in Table 1 show that all indicators for the variables People (X_1), Process (X_2), Physical Evidence (X_3), and Consumer Satisfaction (Y) have calculated r-values greater than the r-table value of 0.196. Therefore, all statement items are declared valid and appropriate for use as research instruments.

b. Reliability Test

Reliability testing was perfomed to evaluate the consistency of the questionnaire items using the Cronbach's Alpha method. An instrument is considered reliable if its Cronbach's Alpha value is 0.60 or higher. The results of the reliability assessment are displayed in below:

Table 2. Reliability Test Results

Variable	Cronbach's Alpha	N of items	Minimum Reliability	Description
People (X1)	0.843	**10**	0.60	Reliable
Process (X2)	0.817	**6**		
Physical Evidence (X3)	0.779	**10**		
Customer Satisfaction(Y)	0.707	**9**		

Source: Processed Data, 2026

The reliability test results show that all variables, namely People (X_1), Process (X_2), Physical Evidence (X_3), and Consumer Satisfaction (Y), have Cronbach's Alpha values greater than 0.60. This indicates that all research instruments are reliable and suitable for use in data collection.

Classical Assumption Test

a. Normality Test

A normality test was performed to ascertain if the study data followed a normal distribution. The Kolmogorov–Smirnov method was employed in the test using SPSS, and the findings are displayed in below:

Table 3. Normality Test Results

Test	**Value**
N (Sample)	100
Kolmogorov-Smirnov Z	.082
Asymp.Sig.(2-tailed)	.095c

Source: Processed Data, 2026

Table 3 shows that the normality test resulted in an Asymp. Sig. (2-tailed) value of 0.095, which is greater than 0.05. Therefore, the data in this study can be considered normally distributed.

b. Linearity Test

The linearity test was conducted to determine whether the relationship between the independent variables and the dependent variable was linear, using the Test for Linearity method. A relationship is classified as linear if the Linearity significant value is less than 0.05 and the Deviation from Linearity exceeds 0.05, with the analysis findings displayed in Table 4.

Table 4. Linearity Test Results

Relationship between Variables	**Sig.Deviation from Linearity**	**Sig. Linearity**	**Note**
People* Consumer Satisfaction	0.445	0.000	Linear
Process* Consumer Satisfaction	0.268	0.000	Linear
Physical Evidence* Consumer Satisfaction	0.356	0.000	Linear

Source: Processed Data, 2026

The linearity test results presented in Table 4 demonstrate that the factors People, Process, and Physical Evidence have a strong impact on Consumer Satisfaction. Deviation from linearity surpassing 0.05 and statistically significant. The linearity is below 0.05, signifying a linear relationship between the variables in this study.

c. Multicollinearity Test

The multicollinearity test was carried out to determine whether there was a strong correlation among the independent variables in the regression model, as this could affect the accuracy of the regression coefficient estimates. The results of the multicollinearity test using SPSS are presented in below:

Table 5. Multicollinearity Test Results

Variables	Tolerance	VIF
People	.754	1.326
Process	.805	1.243
Physical Evidence	.752	1.329
Dependent Variable: Consumer Satisfaction		

Source: Processed Data, 2026

According to Table 5, the multicollinearity test findings indicate that the variables People (X1), Process (X2), and Physical Evidence (X3) exhibit Tolerance value exceeding 0.10 and VIF below 10.00, thereby concluding that no multicollinearity symptoms are present in the regression model of this study.

Hypothesis Test

a. Multiple Linear Regression Analysis

Multiple linear regression analysis was used to assess the effect of the independent variables on the dependent variable, both jointly and individually. The results of the analysis processed using SPSS are shown in Table 6.

Table 6. Multiple Linear Regression Analysis Results

Variable	Coefficients	t Statistics	Significance Value
(Constant)	1,445	3,036	.003
People	.285	2,341	.021
Process	.231	3,634	.000
Physical Evidence	.162	3.110	.002
Dependent Variable: Consumer Satisfaction			

Source: Processed Data, 2026

Table 6 facilitates the formulation of a multiple linear regression coefficient equation, and the results can be articulated as follows:

$$Y = 1.445 + 0.285\ X1 + 0.231\ X2 + 0.162\ X3$$

1) The constant value (a) of 1.445 indicates that when People (X_1), Process (X_2), and Physical Evidence (X_3) are assumed to be zero, Consumer Satisfaction (Y) remains at 1.445 units.
2) The regression coefficient for the People variable (X_1) is 0.285 with a positive direction. This means that every one-unit increase in People will increase Consumer Satisfaction by 0.285 units.
3) The regression coefficient for the Process variable (X_2) is 0.231 with a positive direction. This indicates that every one-unit improvement in Process will increase Consumer Satisfaction by 0.231 units.
4) The regression coefficient (b3) for the Physical Evidence variable (X3) is 0.162, indicating a positive correlation; hence, each unit increase in Physical Evidence leads to a 0.162 increase in Consumer Satisfaction.

b. *Correlation Coefficient*

The correlation coefficient assesses the degree and direction of the association between variables in the study utilizing the Product Moment technique. The outcomes of the correlation coefficient analysis are displayed in below.

Table 7. Correlation Coefficient Test Results (R)

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.633a	.401	.382	.22247
Predictors: (Constant), Physical Evidence, Process, People				
Dependent Variable:Customer Satisfaction				

Source: Processed Data, 2026

The results of the correlation coefficient test in Table 7 show an R value of 0.633. This indicates that the relationship between People, Process, Physical Evidence, and Consumer Satisfaction is categorized as strong because the value falls within the range of 0.60–0.799.

c. *Coefficient of Determination*

Table 7 shows the results of the coefficient of determination (R^2) test, with an R-Square value of 0.401. This indicates that the variables People, Process, and Physical Evidence explain 40.1% of Consumer Satisfaction in this study. Meanwhile, the remaining 59.9% is influenced by other factors not included in the research model.

d. *Simultaneous Effect Test (F Test)*

The simultaneous test (F test) was employed to ascertain whether the collective independent factors significantly affect the dependent variable. The outcomes of the analysis conducted with SPSS are displayed in Table 8.

Table 8. Simultaneous Test Results (F Test)

Model	Sum of Squares	Mean Square	F	Significance
Regression	3,177	1,059	21,397	.000b
Residual	4,751	.049		
Dependent Variable: Customer Satisfaction Predictors: (Constant), Physical Evidence, Process, People				

Source: Processed Data, 2026

The simultaneous test results (F-test) in Table 8 show that the calculated F value of 21.397 is greater than the F-table value of 2.70, with a significance value of 0.000, which is below 0.05. Therefore, H4 is accepted. This means that People, Process, and Physical Evidence simultaneously have a significant effect on Consumer Satisfaction.

e. Partial Effect Test (t-Test)

The t-test was conducted to examine the individual effect of each independent variable on the dependent variable. The results of the SPSS analysis are presented in Table 9.

Table 9. Partial Test Results (t Test)

Research Variable	Coefficients	t Statistics	Significance Value
(Constant)	1,445	3,036	.003
People	.285	2,341	.021
Process	.231	3,634	.000
Physical Evidence	.162	3.110	.002
Dependent Variable: Customer Satisfaction			

Source: Processed Data, 2026

The calculated t-value from the partial test results (t-test) in Table 9 was compared with the t-table value of 1.660 to determine the partial effect of each variable on the dependent variable. The results of the partial t-test presented in Table 11 can be explained as follows:

1) The People variable (X_1) obtained a calculated t-value of 2.341, which is greater than the t-table value of 1.660, with a significance value of $0.021 < 0.05$. Therefore, H1 is accepted. This indicates that the People variable partially has a positive and significant effect on Consumer Satisfaction in this study.
2) The Process variable (X_2) obtained a calculated t-value of 3.634, which exceeds the t-table value of 1.660, with a significance value of $0.000 < 0.05$. Thus, H2 is accepted. This means that the Process variable partially has a positive and significant influence on Consumer Satisfaction in this study.
3) The Physical Evidence variable (X_3) obtained a calculated t-value of 3.110, which is higher than the t-table value of 1.660, with a significance value of $0.002 < 0.05$. Therefore, H3 is accepted. These results show that Physical Evidence partially has a positive and significant effect on Consumer Satisfaction in this study.

DISCUSSION

The Influence of People on Consumer Satisfaction

The findings of this study show that the People variable (X_1) has a positive and significant influence on Consumer Satisfaction (Y). This indicates that the quality of human resources in delivering services plays an important role in increasing customer satisfaction. The superior employees' capacity to engage, furnish information, and address consumer demands and grievances correlates positively with the level of consumer satisfaction about savings and loan services at the Tirta Dharma Pontianak Employee Consumer Cooperative. Rosdiana et al. (2022) assert that individuals are all participants who assume roles in delivering services and can affect consumer impressions of the services rendered. Manap et al. (2023) elucidate that individuals significantly influence customer views of service quality. This study's findings corroborate Ambarita's (2023) research, indicating that the people variable positively and significantly influences consumer happiness. Thus, the findings of this study corroborate previous assertions that the quality of human resources in service is a vital factor in client satisfaction.

The Influence of Process on Consumer Satisfaction

The study's results demonstrate that Process (X2) exerts a positive and significant influence on Consumer Satisfaction (Y). The results demonstrate that an improved service procedure executed by the cooperative correlates with elevated consumer satisfaction levels. A clear, systematic, and easily understood service process can facilitate members in conducting savings and loan transactions, thereby increasing consumer comfort and satisfaction. Arief (2007) in Rosdiana et al. (2022) stated that process is a series of activities that include procedures, mechanisms, and routine activities used in delivering services to consumers. Manap et al. (2023) also explained that process includes procedures, mechanisms, and activity flows used in delivering services. The findings of this study are corroborated by Melio's (2023) research, which demonstrated that processes positively and significantly impact service satisfaction at the Bank Tabungan Negara Syariah Malang Branch. Similarly, Pambudi et al.'s (2022) research indicated that physical evidence significantly affects customer satisfaction at SRC Bu Sri Klipang. This indicates that a good service process can increase positive consumer perceptions of the service provided.

The Influence of Physical Evidence on Consumer Satisfaction

The study's results demonstrate that Physical Evidence (X3) positively and significantly influences Consumer Satisfaction (Y). This finding suggests that improved conditions of facilities, service environments, and other supporting amenities correlate with elevated levels of consumer satisfaction regarding the services offered by the cooperative. The findings of this study are consistent with the theory proposed by Zeithaml and Bitner, as cited in Rosdiana et al. (2022), which contends that physical evidence is a factor influencing consumer happiness in service usage. Kotler & Armstrong (2015), as cited in Manap et al. (2023), elucidate that physical evidence constitutes a concrete factor that can affect consumer choices regarding service utilization. The findings of this study are supported by Rachman's (2017) research, which illustrates that physical evidence substantially affects contentment. Additionally, Kurniawan's (2019) study indicated that physical evidence positively affects customer satisfaction at the BNI KCP Ciamis People's Business Credit (KUR).

The Influence of People, Process, and Physical Evidence on Consumer Satisfaction

The study's findings indicate that People, Process, and Physical Evidence simultaneously have a positive and substantial impact on Consumer Satisfaction. This finding indicates that consumer satisfaction in using savings and loan services is not influenced by only one aspect of the service, but by a combination of various factors in the service marketing mix. Manap et al. (2023) elucidate that individuals, processes, and tangible proof are critical components of service marketing factors that influence consumer perceptions of service quality. These three elements are interrelated in creating a positive service experience for customers.

Aisyah et al. (2022) demonstrate that individuals, procedures, and tangible evidence concurrently affect customer satisfaction at Karya Mandiri Village-Owned Enterprises in Balung Kulon Village. This discovery corroborates Ambarita's (2023) research, indicating that individuals, processes, and tangible evidence concurrently exert a positive and substantial impact on customer satisfaction at PT. Astra Credit Companies in Jambi City. Consequently, the findings of this study corroborate prior research indicating that customer satisfaction in the service sector is affected by the caliber of human resources, the transparency of service processes, and the sufficiency of physical evidence of service.

CONCLUSION AND RECOMMENDATIONS

This study demonstrates that People, Process, and Physical Evidence exert a favorable and significant influence on Consumer Satisfaction about savings and loan services at the Tirta Dharma Pontianak Employee Consumer Cooperative, both individually and collectively. The outcomes of the multiple linear regression analysis yield the equation $Y = 1.445 + 0.285X_1 + 0.231X_2 + 0.162X_3$, suggesting that enhancements in human resource quality, service procedures, and physical facility support will correlate with an increase in consumer satisfaction levels. The attributes of People, Process, and Physical Evidence profoundly impact consumer happiness. The three independent factors concurrently exhibit a substantial impact on consumer satisfaction. A correlation coefficient (R) of 0.633 indicates a strong relationship between People, Process, and Physical Evidence and Consumer Satisfaction. The coefficient of determination (R^2) value of 0.401 indicates that 40.1% of the variation in consumer satisfaction is due to these three variables, whereas 59.9% is influenced by external factors not encompassed in the research model. The results indicate that consumer satisfaction with cooperative savings and loan services is influenced by the caliber of human resources, the efficiency of service processes, and the visible evidence of service support.

This study's results demonstrate that individuals are the primary determinant of consumer happiness. Therefore, cooperatives need to prioritize efficient service procedures, clear administrative flows, and speedy savings and loan transaction processing. Furthermore, improving human resource competency through friendly service, good communication skills, and accurate information delivery to members is also a crucial factor in enhancing the service experience. Adequate physical facilities, such as comfortable service areas, neat layouts, and complete service facilities, also need to be considered to create a more professional and trustworthy service perception for cooperative members.

ADVANCED RESEARCH

Future study may broaden its reach by comparing cooperatives or areas, so acquiring a more comprehensive understanding of the factors affecting consumer satisfaction in cooperative institutions. A longitudinal research methodology can assess the stability of variable influences over an extended duration, whilst a mixed methods approach can yield a more profound comprehension of cooperative members' service experiences that quantitative analysis may inadequately represent.

ACKNOWLEDGMENT

The authors express their appreciation to all consumers who used the savings and loan services at the Tirta Dharma Pontianak Employee Consumer Cooperative who participated as respondents in this study. We also extend our gratitude to the Faculty of Economics and Business, Muhammadiyah University of Pontianak, for their academic support throughout the research process. Respondent participation and institutional support significantly contributed to the completion of this research.

REFERENCES

Aisyah, S., Sari, M. I., Hermawan, H., & Jember, U. M. (2022). Pengaruh People, Proces Dan Physical Evidence Terhadap Kepuasan Konsumen Pada Badan Usaha Milik Desa Karya Mandiri Desa Balung Kulon. *BASWARA: Jurnal Ekonomi Dan Bisnis*, 1(2), 123-129.

Ambarita, T. B. (2023). Pengaruh People, Process, dan Physical Evidence terhadap Kepuasan Konsumen PT. Astra Credit Companies Kota Jambi *[Tesis]*. Jambi: Universitas Batanghari.

Elliyana, E., Agustina, T. S., Kadir, H., Imanuddin, B., Yuliani, Mohdari, H., Dwita, F., Bachtiar, N. K., Lidiana, Sedyoningsih, Y., Abdurohim, Ardyan, E. E., Marlinah, L., Gazali, H., & Rachman, S. (2022). *Dasar-dasar pemasaran*. Ahlimedia Press.

Ghozali, I. (2018). *Aplikasi analisis multivariate dengan program IBM SPSS 25* (9th ed.). Semarang: Badan Penerbit Universitas Diponegoro.

Halim, F., Zukhruf Kurniullah, A., Butarbutar, M., Efendi, E., Sudarso, A., Purba, B., Lie, D., Sisca, S., Simarmata, H. M. P., Permadi, L. A., & Novela, V. (2021). *Manajemen pemasaran jasa*. Yayasan Kita Menulis.

Hartono, R. (2008). *Pengaruh pelayanan terhadap kepuasan nasabah unit simpan pinjam Koperasi Agro Niaga (KAN) Jabung, Malang* (Doctoral dissertation, Universitas Islam Negeri Maulana Malik Ibrahim).

Indrasari, Meithiana. (2019). *Pemasaran dan kepuasan pelanggan.* Surabaya: Unitomo Press.

Kurniawan, D. (2019). Pengaruh Proactive Service, People, Dan Physical Evidence Terhadap Kepuasan Nasabah Kredit Usaha Rakyat (KUR). *Jurnal Ekonologi Ilmu Manajemen*, *6*(2), 375-379.

Manap, A., Sani, I., Sudirman, A., Noviany, H., Rambe, M. T., Rafilina, R., Adnan, Y., Abdurohim, A., Adha, S., Fajar, F., Pujilestari, S., Mulyana, I. K. E., & Widiati, E. (2023). *Manajemen pemasaran jasa: Konsep dasar dan strategi.* Eureka Media Aksara.

Melio, A. A. (2023) *Pengaruh People, Process, dan Phsycal Evidence terhadap Kepuasan Pelayanan pada Bank Tabungan Negara Syariah Kantor Cabang Malang*. Undergraduate thesis, Universitas Islam Negeri Maulana Malik Ibrahim.

Mujiyanti, S. A. (2023). Koperasi Indonesia dan permasalahannya. *Jurnal Informatika Ekonomi Bisnis, 5*(3), 1026-1029.

Pambudi, T. E., Parayitno, A., Laksitama, A., & B. Y. D. (2022). Pengaruh people, process dan physical evidence terhadap kepuasan konsumen pada pelanggan toko SRC (Studi pada pelanggan SRC Bu Sri, Klipang, Semarang, Jawa Tengah). *Jurnal Ilmiah Ekonomi dan Bisnis, 6*(1), 8659–8666.

Rachman, A. (2017). Analysis of effect of physical evidence and service assurance on customer satisfaction and customer loyalty in using car rental service (PT Pusaka Prima Transport Cases). In *IOP Conference Series: Materials Science and Engineering* (Vol. 180, No. 1, p. 012256). IOP Publishing.

Rosdiana, R., Nuraisyiah, N., Nurdiana, N., Mustari, M., Asfo, N. S., Tabsir, M. K., Rachmawaty, R., Purwanti, P., Rakib, M., Zilfana, Z., Riesso, A. S., & Widiniarsih, D. M. (2022). *Manajemen pemasaran*. Tahta Media Group.

Rosita, N. M. R., & Djatola, H. R. (2023). The effect of service quality on member satisfaction at KSP Olive Branch Palu. *International Journal of Health, Economics, and Social Sciences (IJHESS), 5*(2), 120–125.

Siregar, S. (2014). *Statistik Parametrik: untuk Penelitian Kuantitatif Dilengkapi dengan Perhitungan Manual dan Aplikasi SPSS Versi 17*. Jakarta: Bumi Aksara.

Sugiyono. (2023). *Metode penelitian kuantitatif, kualitatif, dan R&D.* Bandung: Alfabeta.

Sujarweni, V. W. (2025). *Metodologi penelitian: Lengkap, praktis, dan mudah dipahami.* Yogyakarta: Pustaka Baru Press.

Zulfiyan, F. (2022). Analisis Pengaruh Bauran Pemasaran Marketing Mix 7P (Product, Price, Promotion, Process, Place, People dan Physical Evidence) Terhadap Kepuasan Konsumen. *JUSTI (Jurnal Sistem dan Teknik Industri), 3*(4), 459-470.