



The Analysis of Service Quality in Managing the Credit Card for Cumulative Activities at the Student Affairs Division of Ujung Pandang State Polytechnic

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ABSTRACT

This research aims to find out how the service at Student Affairs Department of the State Polytechnic of Ujung Pandang Student Section, The problem being studied in this research is the service that is still not well in managing the Credit Card for Cumulative Activities (K4) which results in problems for students when taking care of the supporting files for the final exam. This research uses quantitative methods. The data collection method uses a questionnaire with a sampling technique using incidental sampling for the final semester students who have taken care of the Credit Card for Cumulative Activities. The data obtained were then processed and analyzed using a frequency distribution table. The findings reveal that the service quality of Credit Card management for Cumulative Activities at the Student Affairs Section of the Ujung Pandang State Polytechnic is rated poorly, with a Community Satisfaction Index score of 2.98. The service quality was classified as C, indicating that the management of Credit Cards for Cumulative Activities is not optimal. Key areas identified for improvement include settlement time, handling of complaints, suggestions and input, and facilities and infrastructure.



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INTRODUCTION

Currently, there are still many weaknesses in public services, including in the education sector, which fail to meet the expectations of the community. Meeting these expectations is the primary goal of public service functions that must always be improved, both in terms of quantity and quality. Educational institutions are public organizations that, in order to provide quality services, require changes in the resources they possess, such as improvements in service tools and maximizing the roles of the service providers (Mukhlis, Suradi, et al., 2023; Mukhlis, 2025b). In the context of higher education, many institutions face similar challenges in meeting the service expectations of students, which has led to significant discussions on improving student services at various levels. Ujung Pandang State Polytechnic has a student organization. This student organization is directly overseen by the Deputy Director I, the student affairs division. The student affairs division directly handles both intramural and extracurricular student activities. The student affairs division is expected to realize excellent service, as stated in the second goal of Ujung Pandang State Polytechnic, which reads: "To realize excellent service and good, productive governance (good and corporate governance)." Regarding the term "excellent service" above, it is clear that the goal of Ujung Pandang State Polytechnic is to provide excellent public service.

Based on initial observations and experiences, there is a discrepancy between the promised time and delays in processing the Cumulative Activity Credit Card (K4), which has caused the service to be ineffective and inefficient, potentially affecting the processing of final semester student documents. From this explanation, it is evident that the role of excellent public service in an educational institution, in this case, Ujung Pandang State Polytechnic, is crucial for the institution to deliver excellent public service and produce better students. Therefore, the author is interested in

conducting research titled "Analysis of Services in the Student Affairs Division of Ujung Pandang State Polytechnic."

LITERATURE REVIEW

2.1 Service

Service is any action performed by one party for another, which essentially is intangible and does not result in the ownership of anything, and its production may or may not be related to a physical product. (Kotler and Keller, 2012: 36). Service refers to all forms of activities, either in the form of goods or services, aimed at fulfilling the needs of society. (Moenir, 2003: 16). According to the Decree of the Minister of State Apparatus Empowerment Number 25, 2004, it is explained that service is the process of fulfilling needs through the direct activities of others.

Based on the explanation above, it can be concluded that service is a form of activity aimed at fulfilling needs, whether in the form of goods or services, which is essentially intangible and does not result in ownership.

2.2 Public Service

Public service refers to all service activities carried out by public service providers as an effort to meet the needs of service recipients or to implement the provisions of laws and regulations. (Decree of the Minister of State Apparatus Empowerment Number 25, 2004). According to Pasolong (2017: 128), public service is any activity carried out by the government towards a group of people that has beneficial activities within a community or unity (Mukhlis, Arifin, Ridwan, & Zulbaidah, 2025; Mukhlis, Arifin, Ridwan, Zulbaidah, et al., 2025), offering satisfaction even though the results are not tied to any physical product.

Law Number 25 of 2009 states that public service providers are based on the following principles:

1. Public interest;
2. Legal certainty;
3. Equal rights;
4. Balance of rights and obligations;
5. Professionalism;
6. Participatory;
7. Equal treatment/non-discriminatory;
8. Transparency;
9. Accountability;
10. Facilities and special treatment for vulnerable groups;
11. Timeliness; and
12. Speed, convenience, and accessibility.

The Regulation of the Minister of Administrative and Bureaucratic Reform Number 14 of 2017 mentions the Public Satisfaction Survey (SKM) Indicators, which include nine indicators:

1. Requirements
2. System, Mechanisms, and Procedures
3. Completion Time
4. Cost/Fees
5. Product Specification and Service Types
6. Implementer's Competence
7. Implementer's Behavior
8. Handling of Complaints, Suggestions, and Feedback
9. Facilities and Infrastructure

2.3 Excellent Service

Excellent service, in English, refers to the best or very good service. It is considered excellent or the best because it meets the applicable service standards. If excellent service is related to the

learning service, it means providing excellent service to students is a manifestation of the higher education institution's obligation towards its students.

Priansa (2017: 83) states that many factors support the implementation of excellent service in public organizations. However, several important factors related to excellent service are as follows:

1. Awareness
2. Regulations
3. Public organizations
4. Income and welfare
5. Employee competence and skills
6. Service facilities and infrastructure

2.4 Conceptual Framework

The conceptual framework is a brief overview of the research process to be carried out, which serves as the basis for drawing conclusions about the Analysis of Service in the Student Affairs Division of the Ujung Pandang State Polytechnic.

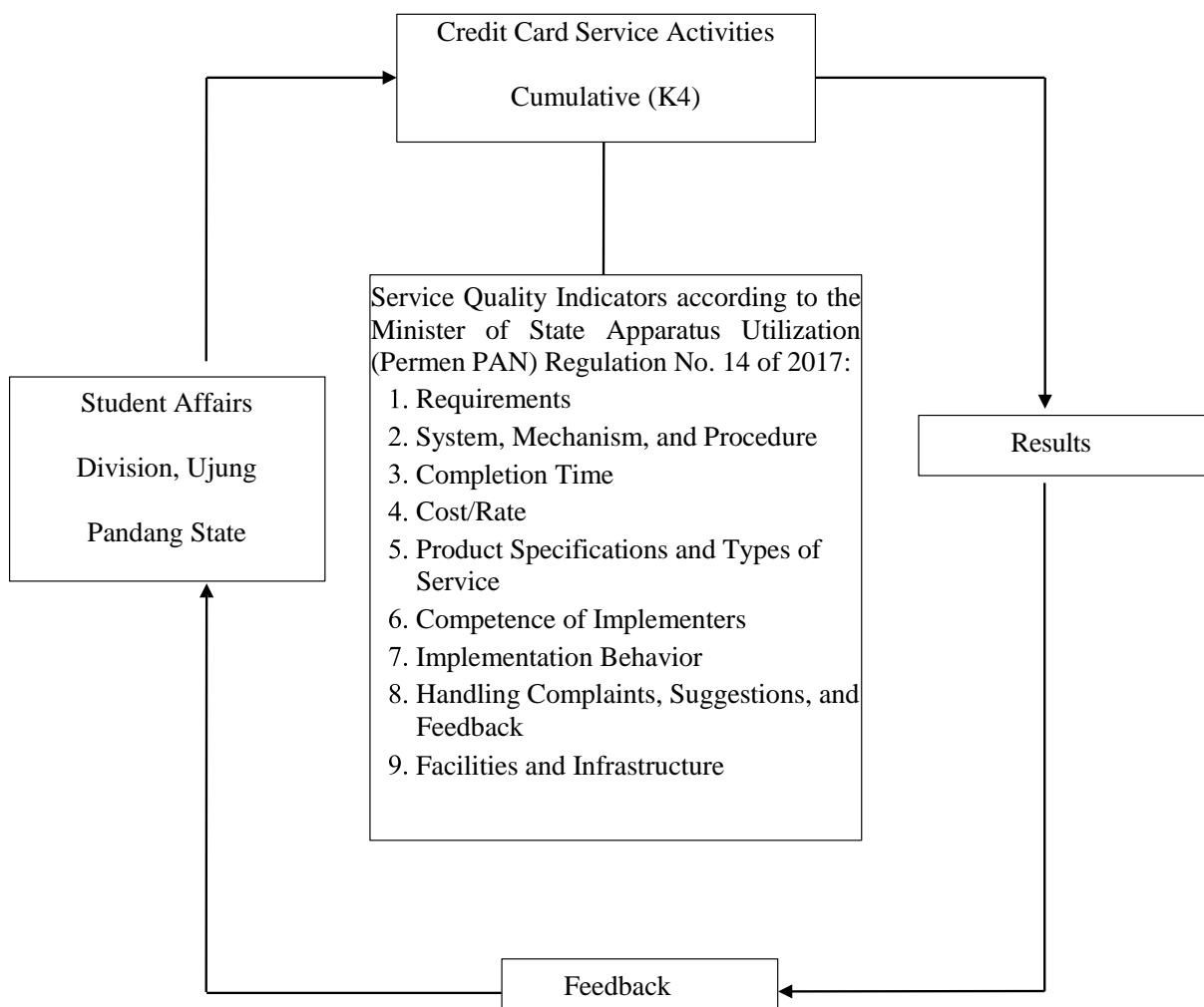


Figure 1 Conceptual Framework

RESEARCH METHODS

The type of research used in this study is descriptive research. The sampling technique employed is incidental sampling, which was chosen due to its practicality in this context, where access to the entire population of 520 final-year students who use the K4 processing service at the

Student Affairs Department of Ujung Pandang State Polytechnic was not feasible. Although incidental sampling has limitations in terms of generalizability, it was selected because of its ability to provide an accessible and sufficient sample for the purposes of this descriptive study.. A total of 100 respondents were selected, with the sample size determined based on the minimum acceptable size for descriptive research, which is at least 10% of the total population (Gay in Pasolong, 2020: 111). Data collection was done using a questionnaire. The data analysis involves validity and reliability testing of the instrument. The results of the questionnaire were then tabulated using a frequency distribution table. The data in this table were subsequently described in sentence form. Data obtained from interviews will be combined with the descriptive data from the frequency distribution table.

RESULTS

4.1 Data Analysis Results

4.1.1 Requirements

No.	Respondent's Response	Score	Frequency	Percentage (%)	Perception Value
1	Not Easy	1	5	5	5
2	Somewhat Difficult	2	15	15	30
3	Easy	3	47	47	141
4	Very Easy	4	33	33	132
Total			100	100	308
Average Score			3.08		
Weighted Average Score			0.39		
Service Quality			B		
Unit Performance			Good		

Source: Processed Questionnaire Results 2022

The requirements for processing the Cumulative Activity Credit Card (K4) can be categorized as easy. This is because the requirements are already included in the Ujung Pandang State Polytechnic's Higher Education System book. The requirements include the attachment of the Semester Activity Credit Card (K3S), signed by the class advisor, as well as supporting documents such as certificates, decisions, and adequate documentation as evidence that the student has participated in the extracurricular activity.

4.1.2 System, Mechanism, and Procedure

No.	Respondent's Response	Score	Frequency	Percentage (%)	Perception Value
1	Not Easy	1	4	4	4
2	Somewhat Difficult	2	15	15	30
3	Easy	3	50	50	150
4	Very Easy	4	31	31	124
Total			100	100	308
Average Score			3,09		
Weighted Average Score			0,39		
Service Quality			B		
Unit Performance			Good		

Source: Processed Questionnaire Results 2022

The system, mechanism, and procedure for processing the Cumulative Activity Credit Card (K4) can be categorized as easy. However, there are also responses indicating that the process is somewhat difficult, with only a 5% difference between "easy" and "somewhat difficult." This is due to the fact that information about the Cumulative Activity Credit Card (K4) processing is only available in the Ujung Pandang Polytechnic's SPT book. Therefore, the Student Affairs Department of Ujung Pandang State Polytechnic provides direct information when students are less familiar with the system, mechanism, and procedure for processing the Cumulative Activity Credit Card (K4). A challenge faced by the Student Affairs Department is that some students submit activities with questionable authenticity or a mismatch in the point weight as outlined in the SPT book of Ujung Pandang State Polytechnic.

4.1.3 Completion Time

No.	Respondent's Response	Score	Frequency	Percentage (%)	Perception Value
1	Not Accurate	1	16	16	16
2	Somewhat Accurate	2	20	20	40
3	Accurate	3	37	37	111
4	Very Accurate	4	27	27	108
Total			100	100	275
Average Score			2,75		
Weighted Average Score			0,34		
Service Quality			C		
Unit Performance			Not Good		

Source: *Processed Questionnaire Results 2022*

The completion time for processing the Cumulative Activity Credit Card (K4) can be categorized as inaccurate. This is due to various internal and external challenges faced by the Student Affairs Department of Ujung Pandang State Polytechnic. The department consistently strives to overcome these challenges, although some issues arise from the students themselves.

4.1.4 Product Specifications for Service Types

No.	Respondent's Response	Score	Frequency	Percentage (%)	Perception Value
1	Not Satisfied	1	5	5	5
2	Somewhat Unsatisfied	2	10	10	20
3	Satisfied	3	49	49	147
4	Very Satisfied	4	36	36	144
Total			100	100	316
Average Score			3,16		
Weighted Average Score			0,4		
Service Quality			B		
Unit Performance			Good		

Source: *Processed Questionnaire Results 2022*

The product specifications for service types can be categorized as satisfactory. This is because the Student Affairs Department consistently strives to provide the best service for students.

4.1.5 Competence of Service Executives

No	Competence of	Respondent's Response	Total
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	Service Executives	TB	KB	B	SB	
5.a.	The staff's ability to provide service quickly and accurately	5	12	45	38	100
		5%	12%	45%	38%	100%
		5	24	135	152	316
5.b.	Being fair in providing service	7	20	40	33	100
		7%	20%	40%	33%	100%
No	The competency of service personnel	Respondent's Response				Total
		TB	KB	B	SB	
		7	40	120	132	301
Average Score		$(316+301)/2=309/100=3,09$				
Weighted Average Score		0,39				
Service Quality		B				
Unit Performance		Good				

Source: Processed Questionnaire Results 2022

The competence of the Student Affairs staff at Ujung Pandang State Polytechnic is categorized as good. Even for temporary staff, such as those participating in the Field Work Practice (PKL), supervision and guidance are provided during the process of serving the Cumulative Activity Credit Card (K4).

4.1.6 Service Executives' Behavior

No	Behavior of Service Executives	Respondent's Response				Total
		TB	KB	B	SB	
6.a.	Staff's politeness in providing service	0	10	52	38	100
		0%	10%	52%	38%	100%
		0	20	156	152	328
6.b.	Staff's friendliness in providing service	3	11	51	35	100
		3%	11%	51%	35%	100%
		3	22	153	140	318
Average Score		$(328+318)/2=323/100=3,23$				
Weighted Average Score		0.40				

Service Quality	B
Unit Performance	Good

Source: Processed Questionnaire Results 2022

The behavior of the service executives in the processing of the Cumulative Activity Credit Card (K4) is categorized as good. This is supported by interview results regarding the behavior of the executors. The Sub-coordinator stated, "Regarding our attitude, we can't really assess it ourselves, but we always apply it, such as the 5S (smile, greetings, politeness, respect)" (Interview, September 16, 2022).

4.1.7 Complaint Handling, Suggestions, and Feedback

No.	Respondent's Response	Score	Frequency	Percentage (%)	Perception Value
1	Not Good	1	15	15	15
2	Somewhat Good	2	27	27	54
3	Good	3	33	33	99
4	Very Good	4	25	25	100
Total			100	100	268
Average Score			2,68		
Weighted Average Score			0,34		
Service Quality			C		
Unit Performance			Not Good		

Source: Processed Questionnaire Results 2022

Complaint handling, suggestions, and feedback in the service are categorized as not good. The Student Affairs Department of Ujung Pandang State Polytechnic only accepts complaints, suggestions, and feedback verbally, as there is no suggestion box available. This results in fewer complaints, suggestions, and feedback being received. As we know, the presence of a suggestion box would allow students to freely submit complaints, suggestions, and feedback to improve the services provided by the Student Affairs Department.

4.1.8 Facilities and Infrastructure

No	Facilities and Infrastructure	Respondent's Response				Total
		TB	KB	B	SB	
7.a.	Staff's politeness in providing service	8	28	40	24	100
		8%	28%	40%	24%	100%
		8	56	120	96	280
7.b.	Staff's friendliness in providing service	11	27	34	28	100
		11%	27%	34%	28%	100%
		11	54	102	112	279

Average Score	$(280+279)/2=300/100=3,00$
Weighted Average Score	0,38
Service Quality	C
Unit Performance	Not Good

Source: *Processed Questionnaire Results 2022*

The facilities and infrastructure for the Cumulative Activity Credit Card (K4) service are categorized as not good. This is supported by interview results regarding the facilities and infrastructure. The Sub-coordinator mentioned, "Regarding the facilities and infrastructure, we do face challenges, especially since the implementation of the counter system. The issue is with the areas that are not shaded and exposed to direct sunlight and rain" (Interview, September 16, 2022).

DISCUSSION

Requirements

Based on the questionnaire data regarding the requirements, the average score is 3.08, which falls within the interval of 3.0644–3.532, indicating a good category. An interview with an informant, the Sub-coordinator of the Student Affairs Division, revealed that "the requirements for processing the documents are clearly stated in the Polytechnic's SPT." (Interview results, September 16, 2022).

It can be concluded that the clarity of the requirements for processing the Cumulative Activity Credit (K4) card at the Student Affairs Division of the Ujung Pandang State Polytechnic is clear and easily understood, so the document submission process for the K4 card is running as per the established procedure.

System, Mechanism, and Procedure

According to the questionnaire data regarding the system, mechanism, and procedure for processing the Cumulative Activity Credit (K4) card, the average score is 3.08, which falls within the interval of 3.0644–3.532, indicating a good category.

An interview regarding the challenges faced by the Student Affairs Division on the system, mechanism, and procedure for processing the K4 card revealed that the informant from the Student Affairs Division of Ujung Pandang State Polytechnic stated, "I believe the challenge regarding the procedure is the authenticity of the activities (Mukhlis et al., 2024; Mukhlis, Maryam, et al., 2023). Because, in fact, this is also a requirement for every student as a condition for the final exam." The informant also mentioned, "There are still many students who fill out their activity records carelessly." (Interview results, September 16, 2022).

The challenge faced by the Student Affairs Division of Ujung Pandang State Polytechnic is that there are still students submitting activities with questionable authenticity and point weights that do not align with the assessment criteria set forth in the Polytechnic's SPT book. This is important because different types of activities have varying point weights.

Completion Time

Based on the questionnaire data on completion time, the average score is 2.75, which falls within the interval of 2.60–3.064, indicating a less satisfactory category. This is due to several challenges arising both from internal issues within the Student Affairs Division and external factors.

An interview with an informant from the Student Affairs Division of Ujung Pandang State Polytechnic revealed, "The challenge we face usually comes from students who want their documents completed quickly, but we in the Student Affairs Division also have to handle other document services." The informant added, "Another issue is the approval from the Vice Director I, who sometimes has other commitments and is out of the office. However, we directly contact the Vice Director I to inform them about the document approval." (Interview results, September 16, 2022).

Products, Specifications, and Types of Service

Based on the questionnaire data regarding products, specifications, and types of service, the average score is 3.16, which falls within the interval of 3.0644–3.532, indicating a good category. This is due to the Student Affairs Division's continuous efforts to provide the best service to students. The Student Affairs Division of Ujung Pandang State Polytechnic has not encountered any challenges related to the product specifications or service types.

An interview with the informant from the Student Affairs Division revealed, "Actually, we don't face any challenges in providing good service. We from the Student Affairs Division always strive to provide the best service." (Interview results, September 16, 2022).

Executor Competence

Based on the questionnaire data regarding the competence of the executors, the average score is 3.09, which falls within the interval of 3.0644–3.532, indicating a good category. The staff involved, specifically the participants in the Field Work Practice (PKL), are responsible for providing direct service to students. However, these PKL participants still provide services according to the established procedures. This is because the staff from the Student Affairs Division provides guidance and supervision during the service process.

An interview regarding executor competence revealed that the Sub-coordinator stated, "Our staff's competence is good; we also have staff from PKL, but we guide them to ensure they provide good service to students." (Interview results, September 16, 2022).

Executor Behavior

Based on the questionnaire data regarding consumer behavior, the average score is 3.24, which falls within the interval of 3.0644–3.532, indicating a good category (Mukhlis, Janwari, et al., 2023; Mukhlis & Abdullah, 2025). This is supported by an interview regarding the executor's behavior. The Sub-coordinator of the Student Affairs Division at Ujung Pandang State Polytechnic stated, "Regarding our attitude, we actually cannot assess that. However, we still apply the 5S principles (smile, greetings, politeness, courtesy)." (Interview results, September 16, 2022). Therefore, the Student Affairs Division of Ujung Pandang State Polytechnic can be said to apply good service behavior in accordance with the standards set and approved by the leadership of the Polytechnic.

Complaint Handling, Suggestions, and Feedback

Based on the questionnaire data on complaint handling, suggestions, and feedback, the Sub-coordinator of the Student Affairs Division at Ujung Pandang State Polytechnic mentioned in the interview, "Regarding our attitude, we actually cannot assess that. However, we still apply the 5S principles (smile, greetings, politeness, courtesy)." (Interview results, September 16, 2022). Therefore, the Student Affairs Division of Ujung Pandang State Polytechnic can be said to implement services with good behavior in accordance with the standards set and approved by the leadership of the Polytechnic.

Facilities and Infrastructure

Based on the questionnaire data regarding facilities and infrastructure, the average score is 2.80, which falls within the interval of 2.60–3.064, indicating a less satisfactory category. The facilities and infrastructure at the Student Affairs Division are still inadequate, such as those at the counter. The waiting area and counter are located in a spot that is not shaded, which can pose a risk to students' documents during the document processing. This is supported by an interview regarding facilities and infrastructure, where the Sub-coordinator stated, "Regarding facilities and infrastructure, we indeed face challenges, especially since the counter system was implemented (Mukhlis, 2025a; Mukhlis & Saidah, 2025). The issue lies in the location, which is not shaded and is exposed to the sun and rain." (Interview results, September 16, 2022).

CONCLUSION

Referring to the 9 service indicators based on the Minister of Administrative and Bureaucratic Reform Regulation No. 14 of 2017, and based on the discussion of the research findings explained in the previous chapter, it is concluded that the service quality at the Student Affairs Division of the State Polytechnic of Ujung Pandang falls into the category of poor. The Public Satisfaction Index is rated at 2.98. Therefore, there are several indicators that need to be improved or addressed in the future as follows: 1) Completion time, which still faces internal and external obstacles within the Student Affairs Division; 2) Handling of complaints, suggestions, and input, with the absence of a suggestion box as a medium to accommodate complaints, suggestions, and feedback related to the Student Affairs Division, resulting in a lack of input in these areas; 3) Inadequate facilities and infrastructure, such as those at the counter, where the waiting area and counter are located in a place with insufficient shade, which could pose a risk to students' documents during the processing of files.

CONFLICT OF INTEREST

The author declares no conflict of interest related to the research, data, or publication of this article. The findings and conclusions are those of the author(s) and do not reflect the views of any organization or entity with which the author(s) is affiliated.

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