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Service Quality as A Measurement of Customer Satisfaction of Indonesian Sharia Bank Using Important Performance Analysis Method

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ABSTRACT

Consumer satisfaction can be a realization that the company expects to provide some form of service to its customers. Consumer satisfaction with services depends on the comparison between the needs of consumers before using the service with the results perceived by consumers. This study aims to analyze the quality of service that determines customers' satisfaction. This type of research is quantitative. The population in this study were all customers of the Indonesian Islamic bank Situbondo. The sample used is 100 respondents. The types of data used are primary data and secondary data. The method uses the IPA (Important Performance Analysis) method to analyze to find out which service attributes need to be improved and maintained. The results of this study indicate that the results of the analysis of the IPA method have 3 service attributes that are included in Quadrant I, which means that there are 3 service attributes that must be prioritized to be improved, because the performance of service attributes is less satisfying to customers and is considered important by customers. So this result implied that Indonesian Sharia Bank must always pay attention to and improves all attributes that are considered lacking and still need improvement, so as to increase customer satisfaction in terms of service.

1. INTRODUCTION

The Central Statistics Agency stated that Indonesia's economic growth in 2018 reached 5.17%. This figure is one of the highest achievements of Indonesia's economic growth (Handayanto & Herlawati, 2020; Nasution et al., 2020). The main support for economic growth is the service industry or non-trade industry. The growth of several service industries has exceeded the growth of gross domestic product (GDP) (Kewal, 2012; Pambuko, 2016). This factor is also one of the keys to higher GDP growth than the previous year. The growth of the service sector in Indonesia from 2013-2016 is presented in Figure 1. With the development of the Indonesian business world, the service industry, especially the banking industry, has developed well, creating a more promising situation for the banking industry in the future.

Service quality as the overall characteristics of goods and services that affect their ability to meet clear or non-specific customer needs (Kotler et al., 2014; Raza et al., 2020). Meanwhile, service quality is defined as expecting the level of excellence and controlling the level of excellence to meet customer needs (Dewi, 2016; Hidayat & Firdaus, 2014). Service quality is defined as the desired level of excellence and the level of control excellence to meet customer needs. Service is a very important factor, especially for companies engaged in services (Yusuf, 2018). These are physical products that are usually supported by various product initials. The core product in question is usually a specific service. Service is an activity or series of interactions between consumers and other things provided by employees or service providers that aim to solve consumer or customer problems (Lari et al., 2019; Santosa, 2019).

Consumer satisfaction can be a realization that the company expects to provide some form of service to its customers. Consumer satisfaction with services depends on the comparison between the needs of consumers before using the service with the results perceived by consumers (Kaihatu, 2012; Nimako et al., 2013). Consumer perceptions can affect the level of satisfaction that can be obtained. Satisfaction is a person's feeling of pleasure or disappointment that comes from a comparison between his impression of performance and his expectations (Kotler et al., 2014). To measure customer satisfaction

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with service products, it is necessary to analyze the quality of services that affect customer satisfaction through a comparison between Important and Performance. One of the analytical tools that can be used is Important Performance Satisfaction (IPA) (Boley et al., 2017; Rial et al., 2008; Wong et al., 2011). The method used to analyze customer satisfaction is the IPA method. The IPA results are depicted on a Cartesian graph in four quadrants, so that they can see how much improvement consumers expect from the services they receive (Bi et al., 2019; Boley et al., 2017; Esmailpour et al., 2020). This study aims to analyze the quality of service that determines customers' satisfaction.

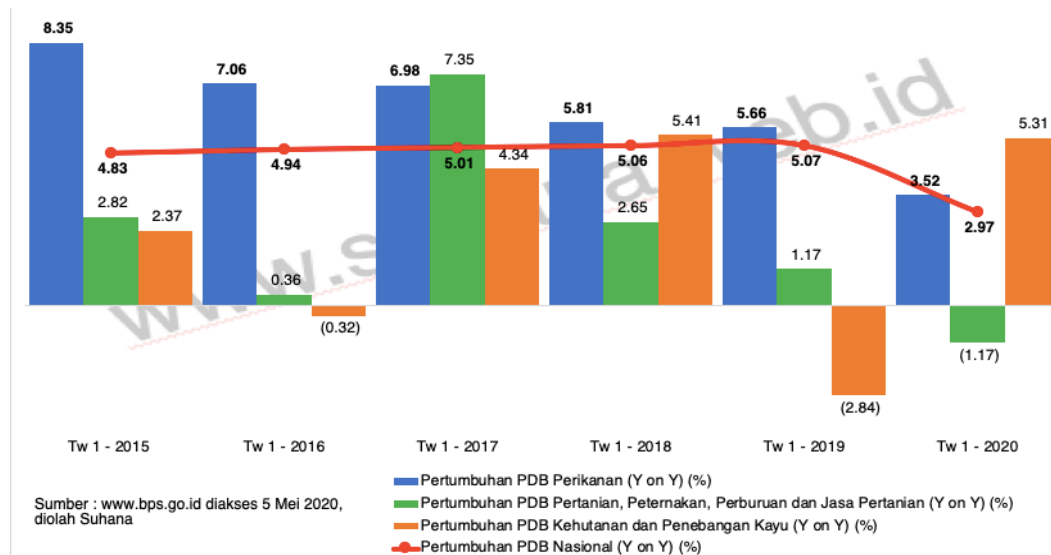


Figure 1. The Growth of the Service Sector in Indonesia from 2013-2016

2. METHODS

This research uses quantitative (Cooper & Schindler, 2003; Sugiyono, 2014). The data in this research consist of primary data and secondary data. Measurement of variables in this study using a Likert scale. The population in this study were customers of the Indonesian Islamic bank Situbondo. Bank Syariah Indonesia (BSI) Situbondo which is located at Jl Basuki Rahmat No. 170 Mimbaan Situbondo. One of the private institutions that runs in the banking sector, which tries to help the public to make payment transactions. Bank Syariah Indonesia (BSI) is and is growing as a bank that is able to combine business ideals with spiritual values, which underlies its operational activities. The sample used is 100 respondents and uses purposive sampling technique while the analysis tool uses the IPA (Important Performance Analysis) method. The Important Performance Analysis attribute in this study is shown in Table 1.

Table 1. Instrument Grid of Important Performance Analysis

No	Aspect	Indicators
1	Tangible	Comfortable waiting room and payment room Information pointer about payment processing Clean and fragrant toilets clean prayer rooms Secure parking lot
2	Reliability	Employees with neat appearance Clear customer payment procedures Fast and easy payment process
3	Responsiveness	Employees are ready to help when customers have difficulties Employees are quick to provide needed information
4	Assurance	Workers who are experts in their fields and have experience Confidentiality of customer data is guaranteed Hygienic equipment
5	Empathy	Employees ask new customers what they want Always apply greetings, smiles, greetings

3. RESULTS AND DISCUSSIONS

Results

Validity Test and Reliability Test

All items from the statement of tangible variables, reliability, responsiveness, assurance, empathy. Which is used as a measuring instrument which is declared valid and reliable. The results of the validity test show that the correlation of each indicator to the total construct score of each variable shows valid results. Because $r_{count} > r_{table}$ and significance value < 0.05 . So it can be concluded that all question items are declared valid. The results of the reliability test indicate that all variables have sufficient alpha coefficients or meet the reliable criteria, which are above 0.600 so that the items in each of these variable concepts are worthy of being used as measuring instruments.

IPA (Important Performance Analysis) method

Combines the measurement of performance level factors and importance levels in a Cartesian diagram that makes it easy to explain and get practical suggestions. The recapitulation results of IPA method are presented in Table 2.

Table 2. IPA Recapitulation Results (Important Performance Analysis).

No	Attribute	Performance	Importance
<i>Tangible</i>			
1	Comfortable waiting room and payment room	4.16	3.70
2	Information pointer about payment processing	4.17	4.02
3	Clean and fragrant toilets	4.30	4.32
4	clean prayer rooms	4.00	4.45
5	Secure parking lot	4.28	3.80
6	Employees with neat appearance	3.49	3.78
<i>Reliability</i>			
1	Clear customer payment procedures	4.12	3.99
2	Fast and easy payment process	4.21	4.11
<i>Responsiveness</i>			
1	Employees are ready to help when customers have difficulties	4.20	4.35
2	Employees are quick to provide needed information	3.84	4.41
<i>Assurance</i>			
1	Workers who are experts in their fields and have experience	4.28	3.87
2	Confidentiality of customer data is guaranteed	4.23	3.91
3	Hygienic equipment	3.90	4.10
<i>Empathy</i>			
1	Employees ask new customers what they want	4.23	4.44
2	Always apply greetings, smiles, greetings	4.36	3.80
Total			61.05
Average total		61,77	61.05

Important Performance Analysis (IPA) combines measurement of performance level and importance factors in a Cartesian diagram that makes it easy to explain and get practical suggestions. This cartesian diagram is presented in Figure 2. Quadrant I is the Main Priority, there are 3 Attributes, namely (x1.4, x3.2, x4.3) About a Clean Mosque, Employees Are Fast in Providing the Information Needed, Hygienic Equipment, This Means These Attributes Are Attributes That Are Top Priority or considered important by the respondents. Quadrant II is a performance defense, there are 4 attributes namely (x1.3, x3.1, x5.1, x2.2) about clean and fragrant toilets, employees are ready to help if customers have difficulties, employees ask what new customers want, the payment process is fast and precise, meaning that the services provided are in accordance with the respondent's expectations. Quadrant III is a low priority, there is 1 attribute, namely (x1.6) about employees who look neat, meaning that the attribute is an attribute that is less important according to the respondent. Quadrant IV is redundant, there are 7 attributes, namely (x1.2, x2.1, x4.2, x4.1, x1.5, x5.2, x1.1) regarding information pointers about payments, clear customer payment procedures, confidentiality of customer data is guaranteed, skilled and experienced workers, safe parking spaces, always apply greetings, smiles, waiting rooms and comfortable payment rooms. This means that these attributes are considered less important by respondents. Indonesia

Islamic banks need to evaluate and plan solutions and strategies so that the performance of the attributes in quadrant I, quadrant II, quadrant III, and quadrant IV can be improved.

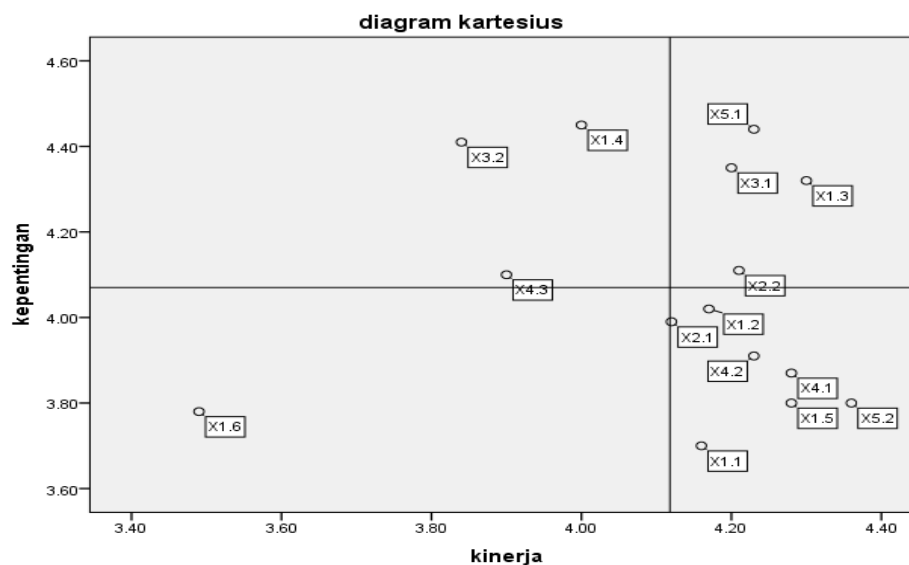


Figure 2. Cartesian Diagram

Discussion

There are 3 service attributes in the main priority quadrant I which indicate that respondents consider important attributes, but their performance does not match the expectations of respondents or customers. This attribute is about a clean mosque that employees can provide quickly. Information needed for services; there are 4 service attributes in quadrant II performance defense, which means that according to respondents it is important but its performance does not meet the service attributes expected by respondents or customers. Toilets are clean and fragrant. If customers have difficulties, employees are always ready to help. Ask about the wishes of new customers; there is 1 service attribute in the low priority quadrant III which indicates that the respondent considers this attribute important, but its performance is not in line with the expectations of the respondent or customer, sanitation equipment, and staff hygiene; there are 7 service attributes in quadrant IV which indicate that respondents consider it important but their performance does not meet the attributes expected by respondents or customers, fast and accurate payment processes, information about payment reminders, and clear customers. Payment procedures, guaranteed confidentiality of customer data, skilled and experienced workers, safe parking spaces, greetings, smiles, waiting rooms and comfortable payment rooms are always implemented.

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the services they receive (Bi et al., 2019; Boley et al., 2017; Esmailpour et al., 2020). The IPA measurement is transformed into a Cartesian graph centered on the X-axis and Y-axis. The X-axis is the average value of performance and the Y-axis is the average value of importance. Then, these two axes form two vertical lines, which intersect and divide the Cartesian graph into 4 quadrants.

4. CONCLUSION

Based on the results of the data obtained and analyzed in this study, the conclusions are: there are 3 service attributes in the main priority quadrant I which indicate that respondents consider important attributes, but their performance does not match the expectations of respondents or customers. This attribute is about a clean mosque that employees can provide quickly. Information needed for services; there are 4 service attributes in quadrant II performance defense, which means that according to respondents it is important but its performance does not meet the service attributes expected by respondents or customers. Toilets are clean and fragrant. If customers have difficulties, employees are always ready to help. Ask about the wishes of new customers; there is 1 service attribute in the low priority quadrant III which indicates that the respondent considers this attribute important, but its performance is not in line with the expectations of the respondent or customer, sanitation equipment, and staff hygiene; there are 7 service attributes in quadrant IV which indicate that respondents consider it important but their performance does not meet the attributes expected by respondents or customers, fast and accurate payment processes, information about payment reminders, and clear customers. Payment procedures, guaranteed confidentiality of customer data, skilled and experienced workers, safe parking spaces, greetings, smiles, waiting rooms and comfortable payment rooms are always implemented.

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