

Analysis of Customer Satisfaction with Importance Performance Analysis (IPA) Method in One of the Banking Industries

Marcelly Susanty¹, Tri Wahyu Ningsih², Muhammad Faizin Rissa³
 Master of Industrial Engineering Program^{1,2,3,4,5}
 Mercu Buana University

Abstract:- This research was motivated by the lack of customer satisfaction with the services provided by the banks as a result of lack of professionalism in providing services. For industries engaged in services in this case banking, customer satisfaction is one of the important factors in creating customer relationships and trust. At PT. Bank ABC has not been maximized in satisfying customers for this reason, the variables measured are Reliability, Responsiveness, Assurance, Empathy, Tangible, which are analyzed through Importance Performance Analysis (IPA) so that thirty-five attributes are included in the five variables there are three important things that need to be corrected, namely the Reliability attribute (X6- Fast queue with expectation value 2.27), Responsiveness (X12-Teller works very carefully and skillfully in serving customers with expectations of 2.57), Tangible (X34-parking facilities available with expectation value 2.53). While from the gap analysis between actual performance and expectations, it can be seen that the trust performance of PT. Bank ABC has not surpassed customer expectations because of the perception of 52% but expectations of 63%.

Keywords:- Reliability, Responsiveness, Assurance, Empathy, Tangible, Importance Performance Analysis (IPA).

I. INTRODUCTION

Service to customers is the most important thing in a Bank as one of the institutions in the financial industry that is engaged in service delivery, the Bank is always required to provide the best service (excellent service) to be able to compete in situations that move rapidly and increasingly competitive. In the current era where "excellent service" is very important to satisfy customers. In order to face competition among increasingly rigorous banking institutions, each bank must develop the best service concept for its customers, with the above reasons that research is conducted on Bank ABC by measuring 5 dimensions of service quality namely Tangible (Physical Evidence), Empathy (Empathy), Reliability (Reliability), Responsiveness, Assurance and Science Method which aims to measure performance and expectations where the X axis represents perceptions while the Y axis represents expectations. The IPA method is very useful for mapping problems in 4 quadrants so that the decisions taken are more targeted where each quadrant has a different function.

II. LITERATURE REVIEW

Customer satisfaction is defined as a manifestation of consumers' feelings after comparing with their expectations, there are five service dimensions that must be met in banking services, namely Tangible, Responsiveness, Reliability, Assurance, and Emphaty. The five dimensions are also called Service Quality (SERVQUAL) dimensions, where these parameters can be used to measure customer satisfaction with the SERVQUAL method [1]. Customer satisfaction is a very important aspect to achieve and ensure the success of a business in the industry. Opinion or input from customers is very valuable as an improvement parameter where there is a correlation between product quality and customer satisfaction [2]. The 5 parameters are as follows:

- Tangible, which is the ability of a company to demonstrate its existence to external parties, in the form of physical evidence of appearance and capabilities of the company's physical facilities and infrastructure and the condition of the surrounding environment is tangible evidence of services provided by service providers, including physical facilities (buildings, warehouse, etc.), electronic equipment and equipment as well as the appearance of employees.
- Reliability is the company's ability to provide services to customers as promised accurately and can be trusted. Performance must be in accordance with customer expectations, which means the same timeliness of service for all customers, a sympathetic attitude, and with high accuracy.
- Responsiveness is a willingness to provide fast and appropriate services to customers, by delivering clear and accurate information.
- Assurance, namely the attitude of modesty, and the ability of company employees to foster trust in customers to the company. Consists of several components including good communication, credibility, security, competence, and courtesy.
- Emphaty is giving sincere and sincere attention and is individual or personal in nature given to customers by trying to understand the desires of consumers. Where a company is expected to have understanding and knowledge of customers, understand customer needs specifically, and have a comfortable operating time for customers.

A. Customer Satisfaction

According to [3] customer / consumer satisfaction is a feeling of pleasure or disappointment someone who comes from a comparison between his impression of the performance or the results of a product with expectations of expectations. If in reality more than expected, then the

service can be said to be inadequate. If reality is the same as expectations, then service can be said to be satisfactory. According to [4], customer satisfaction is influenced by four factors, namely product features and services, consumer emotions, supporters of success and failure of services and perceptions of consumer justice, if described below:

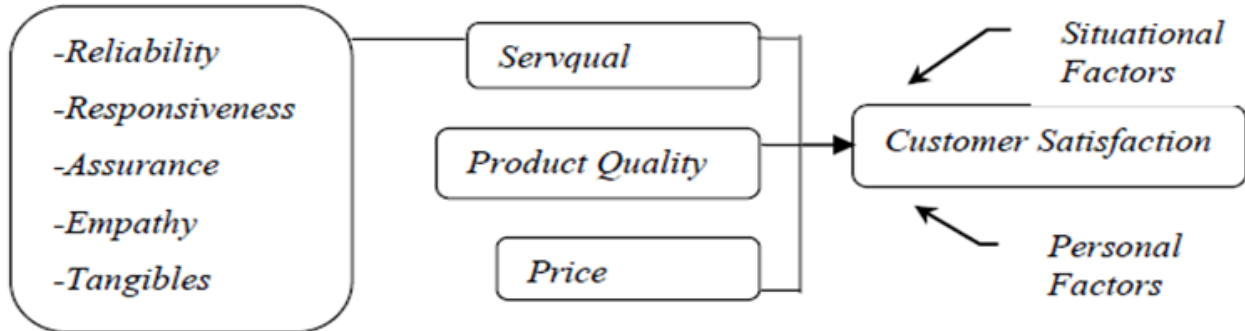


Fig 1:- Model Customer Satisfaction
Source:- Zeithmal dan Bitner (2000)

B. Populasi dan Sample

According to [5] is a generalization area consisting of objects / subjects that have certain qualities and characteristics applied by researchers to be studied and then conclusions drawn. While in general the sample is interpreted as part of the population. Samples in research must be representative in order to obtain accurate results. The determination of the number of samples according to Slovin formula is as follows:

$$n = \frac{N}{1 + N \alpha^2}$$

Description :

- n = Sample
- α = Error (10%)
- N = Population

After the number of samples is determined, the research instrument is distributed as a data source, the data sources used include:

C. Questionnaire

Questionnaire is a number of written questions that are used to obtain a number of information from the respondent that contains reports about his personality, or other things that are known. The questionnaire is used to collect data about the perceptions and expectations of consumers in the banking industry.

D. Likert Scale

Likert scale, [5] is used to measure the opinion of a person or a number of organizations against a social phenomenon where the answers to each instrument item have gradations from very positive to very negative. With the Likert scale the variable to be measured is described as a variable indicator. Then the indicator is used as a starting point for compiling instrument items that can be in the form of questions. The following is the scale used in this study, strongly disagree, disagree, doubt, agree, and strongly agree.

E. Validity test

An instrument used in research must be able to measure data from the variables under study. This can be known by the validity test which aims to determine the validity of an instrument. To test the validity of the measuring instrument, it is first calculated the price of the correlation with the Product moment formula, namely:

$$r_{xy} = \frac{n \sum x_i y_i - (\sum x_i)(\sum y_i)}{\sqrt{(n \sum x_i^2 - (\sum x_i)^2)(n \sum y_i^2 - (\sum y_i)^2)}}$$

Description:

- r_{xy} = Correlation coefficient
 - $\sum y$ = Total Score
 - n = Number of respondents
 - \sum = Number of squares of item scores
 - Σ = Total squared total score
 - Σx = Number of item scores
 - Σxy = Total score multiplication items
- And the total of an instrument can be declared valid if the correlation coefficient > 0,3.

F. Reliability Test

Reliability is a matter of the accuracy of measuring instruments. This accuracy can be assessed by statistical analysis to find out measurement error. An instrument is said to be reliable if the instrument is quite reliable as a data measuring device. Test reliability in this study using the Cronbach's Alpha formula. The Cronbach's Alpha formula is as follows:

$$r_{11} = \left[\frac{K}{(K-1)} \right] \left[1 - \frac{\sum \sigma_b^2}{\sigma_t^2} \right]$$

Description :

- r_{11} = Realibilitas equipment
- $\Sigma \sigma_b^2$ = Amount of item variance
- K = Number of instruments
- $\Sigma \sigma_t^2$ = Varians total

G. Importance Performance Analysis (IPA)

According to Tjiptono [6] this technique was first put forward by Martilla and James in 1977 in their article "Importance-Performance Analysis" which was published in the Journal of Marketing. In this technique, respondents were asked to assess the level of importance and performance of the company by filling in the questionnaire, then the average value of importance and performance was analyzed in the Importance-Performance Matrix, which the x axis represents perception while the y axis represents hope.

III. METHODOLOGY

Research is basically to show the truth and problem solving for what is being researched to achieve this goal, carried out an appropriate and relevant method for the purpose under study. Understanding of Research Methods according to Sugiyono [5] is: "Research methods are interpreted as scientific ways to obtain data with specific purposes and uses". The research method that I use in this study is descriptive research with a survey approach. Survey research methods are used to obtain data from certain natural places (not artificial), but researchers treat them in data collection, for example by distributing questionnaires, structured interviews, and so on. This research combines qualitative and quantitative approaches. The researchers used a qualitative approach because this study explored indicators of product and service quality to articulate customer perceptions. Meanwhile, in processing data, a quantitative approach is used. That's because the results of the questionnaire were changed to numbers. The following is a frame work study of customer satisfaction analysis.

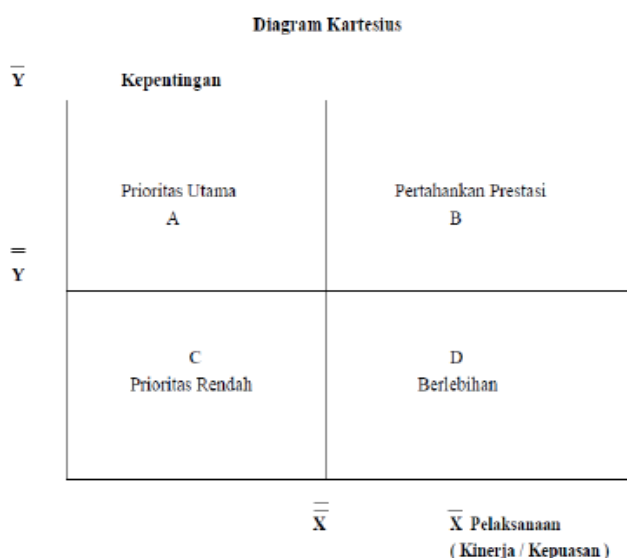


Fig 2:- Matriks Importance Performance Analysis (IPA)

The interpretation of the quadrant is as follows:

- *Main priority (Concentrate Here)*
In this awareness there are factors that are considered important and primary as critical or expected by consumers, but the company's performance is considered not satisfying the customer, so the company needs to make improvements and concentrate on allocating its resources to improve performance in this quadrant.
- *Maintain Achievement (Keep Up The Good Work)*
In this quadrant there are factors that are considered important and are expected to be a supporting factor for customer satisfaction so that the company is required to maintain these performance achievements.
- *Low priority (Low Priority)*
In this awareness there are factors that are considered to have a level of perception or actual performance that is low and not too important and or not too expected by consumers so the company does not need to prioritize or pay more attention to these factors.
- *Excessive (Possibly Overkill)*
In this awareness there are factors that are considered not too important and not too expected by the customer so that the company is better allocated resources related to these factors to other factors that have a higher priority level.

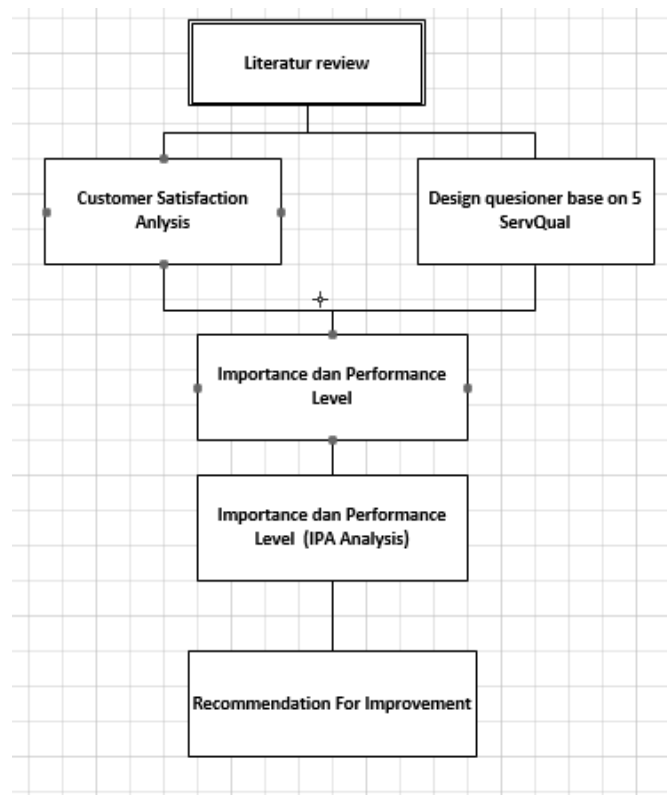


Fig 3:- Frame work Chart

Questionnaires are distributed to customers using non-probability sampling techniques. The sampling technique is normally distributed so that population data can be obtained from the bank accurately.

Five points of the Likert scale are applied in the IPA questionnaire. The IPA shows the relationship between the importance of an indicator and perceived satisfaction or performance. The first step in science analysis is to calculate the average level of interest and satisfaction level for each indicator item.

IV. ANALYSIS RESULTS AND DISCUSSION

By using the Slovim formula as a whole the customer satisfaction score of each attribute can be deduced as follows:

Variable	Pernyataan	Persepsi	Ekspektasi	Skor Kepuasan
X1	Potongan harga (diskon) yang ditawarkan menarik	2.43	3.43	(0.72)
X2	Kisaran harga jasa analisa murah	2.63	3.57	(0.68)
X3	Paket harga yang ditawarkan terjangkau / menarik	2.60	3.57	(0.57)
X4	menyampaikan jasa sesuai waktu yang dijanjikan	2.47	3.43	(0.50)
X5	Biaya jasa yang ditawarkan sesuai dengan kualitas	2.63	3.50	(0.42)
X6	Karyawan memberi perhatian individual kepada Anda	2.27	3.27	(0.41)
X7	Pelayanan customer service cepat	2.43	3.43	(0.40)
X8	bersedia memberikan saran / masukan terhadap hasil analisa	2.60	3.57	(0.36)
X9	Karyawan memberi kepastian waktu penyelesaian jasa	2.63	3.50	(0.36)
X10	Karyawan menumbuhkan rasa percaya Anda	2.47	3.37	(0.35)
X11	Karyawan mengutamakan kepentingan Anda	2.57	3.50	(0.35)
X12	Ada timbal balik yang positif setelah menggunakan jasa	2.57	3.57	(0.34)
X13	Syarat pembayaran jasa dijelaskan dengan baik	2.33	3.33	(0.34)
X14	Sertifikat hasil analisa jelas / tanpa kesalahan	2.50	3.50	(0.33)
X15	Layanan jasa tersebar di Indonesia	2.60	3.60	(0.33)
X16	mempunyai respon yang baik ketika ada permintaan pelanggan mengenai kebutuhan jasa	2.80	3.80	(0.32)
X17	menyediakan jasa sesuai yang dijanjikan	2.60	3.60	(0.31)
X18	Jasa analisa bervariasi	2.70	3.70	(0.31)
X19	Karyawan menyediakan jasa yang dapat menangani masalah Anda	2.70	3.70	(0.30)
X20	Sistem transaksi jasa berjalan dengan baik	2.70	3.70	(0.30)
X21	Karyawan menyampaikan jasa secara benar sejak awal menggunakan jasa	2.60	3.60	(0.29)
X22	Karyawan mampu menjawab pertanyaan pelanggan seputar jasa yang ditawarkan	2.60	3.60	(0.29)
X23	Karyawan memperlakukan Anda dengan penuh perhatian	2.63	3.63	(0.27)
X24	Karyawan memahami kebutuhan Anda	2.77	3.77	(0.27)
X25	mempunyai waktu beroperasi yang baik	2.73	3.73	(0.26)
X26	mempunyai ruang tunggu yang nyaman	2.60	3.60	(0.24)
X27	Jasa ternama / populer	2.70	3.70	(0.24)
X28	Peralatan yang digunakan modern	2.77	3.77	(0.23)
X29	Karyawan melayani dengan baik	2.53	3.53	(0.23)
X30	Fasilitas gedung rapi / bersih	2.63	3.63	(0.23)
X31	Karyawan berpenampilan rapi dan profesional	2.87	3.83	(0.23)
X32	Keramahan dan kesopanan karyawan, staff dan teller dalam melayani nasabah	2.77	3.77	(0.21)
X33	Teller bekerja sangat teliti dan cekatan dalam melayani nasabah	2.67	3.57	(0.18)
X34	Teller cepat tanggap dalam menangani masalah dengan nasabah	2.53	3.53	(0.18)
X35	Nasabah merasa nyaman, aman terhadap pelayanan yang diberikan oleh Teller	2.63	3.63	(0.18)

Table 1 :- Customer Satisfaction Score

Based on the table above, it can be seen that the satisfaction score value is negative, which means that each of these attributes has not met customer expectations. From these data, further analysis is needed to determine the priority scale in an effort to improve each of the existing attributes. As for the way to determine the priority scale of the existing developer is to use the Importance Performance Analysis (IPA) method.

In this section, we discuss the mapping of performance values (x) and expectations (y), from these results a matrix will be formed consisting of four quadrants in which each quadrant describes the priority scale in taking policies either in the form of increasing performance or maintaining company performance . The following are data on the distribution of performance and customer expectations.

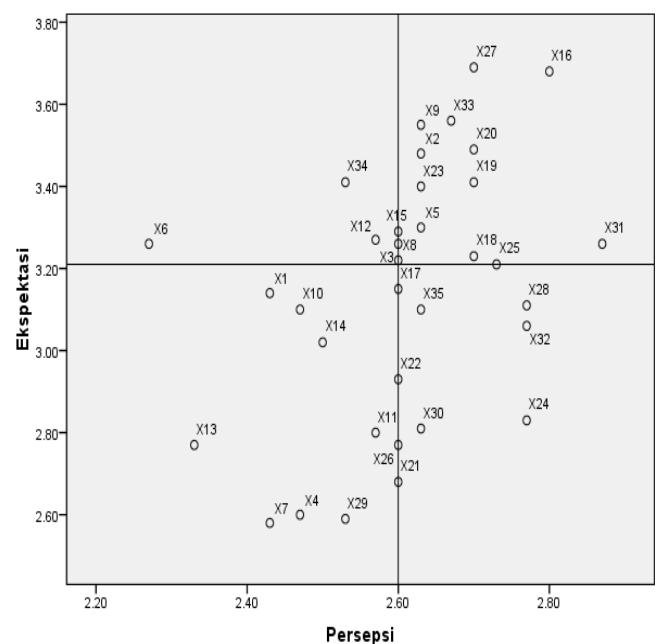


Fig 1:- Result of IPA Analyst (Last View)

From the picture, it can be interpreted as follows:

➤ *Quadrant A*

Quadrant A shows the factors or attributes that are considered important by the customer but are not well implemented by the company. The variables included in this quadrant are:

- X6 - Fast queues with expected values 2,27
- X12 - Teller works very carefully and deftly in serving customers with expectations 2.57
- X34 - Parking facilities are available with expected values 2.53

V. CONCLUSION

Based on the results of the calculation of customer satisfaction using the IPA method, it can be concluded that there are 3 things, namely: - Fast queues with expectations, tellers work very carefully and skillfully in serving customers, parking facilities are available with expectations. While from the gap analysis between actual performance and expectations, it can be seen that the trust performance of PT. Bank ABC has not surpassed customer expectations because of the perception of 52% but expectations of 63%.

REFERENCES

- [1]. Zeithaml, Valarie A., And Mary Jo Bitner. (2000). *Service Marketing: Integrating Customer Focus Across The Firm, Second Edition*. New York, NJ: Mc Graw-Hill Companies Inc.
- [2]. Sugiyono, Prof., Dr. (2012). *Metode Penelitian Kuantitatif Kualitatif dan R&D*. Bandung : Alfabeta, CV 4 Suliyanto.
- [3]. Suliyanto, (2005). *Analisis Data Dalam Aplikasi Pemasaran*. Bogor : Ghalia Indonesia
- [4]. Zeithaml, Valarie A., And Mary Jo Bitner. (2000). *Service Marketing: Integrating Customer Focus Across The Firm, Second Edition*. New York, NJ: Mc Graw-Hill Companies Inc.
- [5]. Sugiyono, Prof., Dr. (2012). *Statistika Untuk Penelitian* Bandung : Alfabeta, CV
- [6]. A. S. Singh, M. B. Masuku, Sampling techniques and determination of sample size in applied statistics research : an overview, *IJoECM*, **11**, 1-22, (2014)
- [7]. M. Yuvina Tileng, W. H Utomo, R. Latuperissa *Analysis of Service Quality using Servqual Method and Importance Performance Analysis (IPA) in Population Department, Tomohon City.*, *IJoCA*, 23-30, (2013).
- [8]. J.Oscar, Analisis Kepuasan Pelanggan dengan Importance Performance Analysis di SBULaboratory Cibitung PT Sucofindo (PERSERO), *JTI*, 1-10. (2013).