

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

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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 were analyzed through Importance Performance Analysis (IPA) which aims to determine the quadrant that must be corrected and to look for GAP analysis between expectations and perceptions, then of the thirty-five attributes included in the five variables, there are three important things that need to be corrected, namely the Reliability attribute (X6- Fast queue with expectations of 2.27), Responsiveness (X12-Teller works very meticulous and nimble in serving customers with expectations of 2.57), Tangible (X34-parking facilities are available with an expectation value of 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

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 very important to achieve 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]. Whereas according to [3] the quality of service to customers is by evaluating the quality of service. Sdangkan according to [4] states that customers are the best source of information to measure service quality. According to [5] Understanding customer satisfaction becomes one of the core concepts of marketing. Thus knowing how customers understand products and evaluating their quality is very important for the banking industry. Whereas according to [6] said that understanding customer satisfaction is the main factor to improve marketing in the banking world.

Customers are the most suitable services for customers, whether they have met or not fulfilled services needed by customers. The 5 parameters are as follows:

- Tangible, which is the ability of a company to show 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 surrounding environment are concrete evidence of services provided by service providers, including physical facilities (buildings, warehouses and so on), electronic equipment and equipment and 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 accuracy of the same service for all customers, a sympathetic attitude, and with high accuracy.
- Responsiveness is a willingness to provide fast and appropriate service to customers, by delivering clear and accurate information.

- Assurance (guarantee), namely the attitude of modesty, and the ability of company employees to foster customer trust in the company. Consists of several components including good communication, credibility, security, competence, and courtesy.
- Emphaty (Empathy) is to give sincere and sincere attention and is individualized or personal given to customers by trying to understand consumer desires. Where a company is expected to have understanding and knowledge of customers, to understand customer needs specifically, and to have a comfortable operating time for customers.

A. Customer Satisfaction

According to [7] customer / consumer satisfaction is the feeling of being happy or disappointed someone who

comes from a comparison between the impression of the performance or the results of a product with expectations. If in reality more than expected, then the service can be said to be inadequate. If reality is the same as expectations, then the service can be said to be satisfying. Some characteristics of the success of business organization activities, are the presentation and improvement of qualitative services, which meet the expectations of customers.

According to [8], 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:

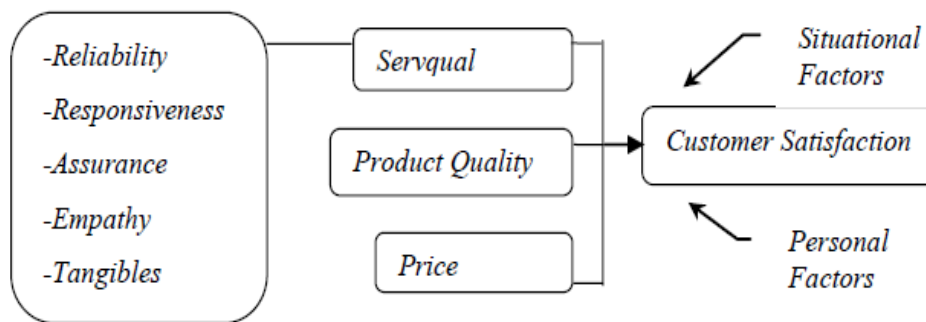


Fig 1:- Customer Satisfaction Model
Source: Zeithmal and Bitner (2000)

B. Populeation and Sample

According to [9] 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 / representative so that accurate results are obtained. The determination of the number of samples according to Slovin formula is as follows:

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

Where:

n = sample size

α = Error (10%)

N = population size

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

C. Questionnaires

Are a number of written questions that are used to obtain a number of information from the respondent containing 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

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:

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

Remark:

r_{xy} = Correlation coefficient

Σy = Total total score

n = Number of respondents

Σ = 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 is > 0.3.

F. Reliability Test

Reliability is the problem of accuracy (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:

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

Remark:

r_{11} = Instrument reliability

$\Sigma \sigma_e^2$ = Amount of item variance

K = Number of instruments

$\Sigma \sigma_t^2$ = Total variance

G. Importance Performance Analysis (IPA)

According to Tjiptono [9] 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.

Diagram Kartesius

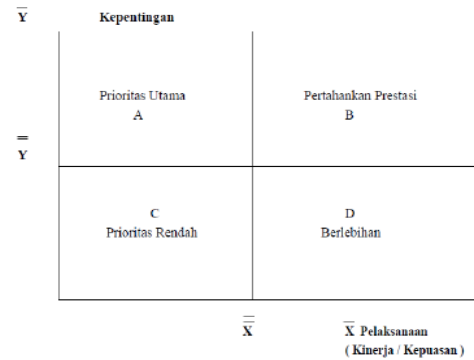


Fig 2:- Importance Performance Analysis (IPA) Matrix

The interpretations of the quadrant are as follows:

➤ *Top 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.

➤ *Keep Up (Keep Up The Good Work)*

In this awareness there are factors that are considered important and expected as supporting factors for customer satisfaction so that the company is obliged 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.

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 [10] 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.

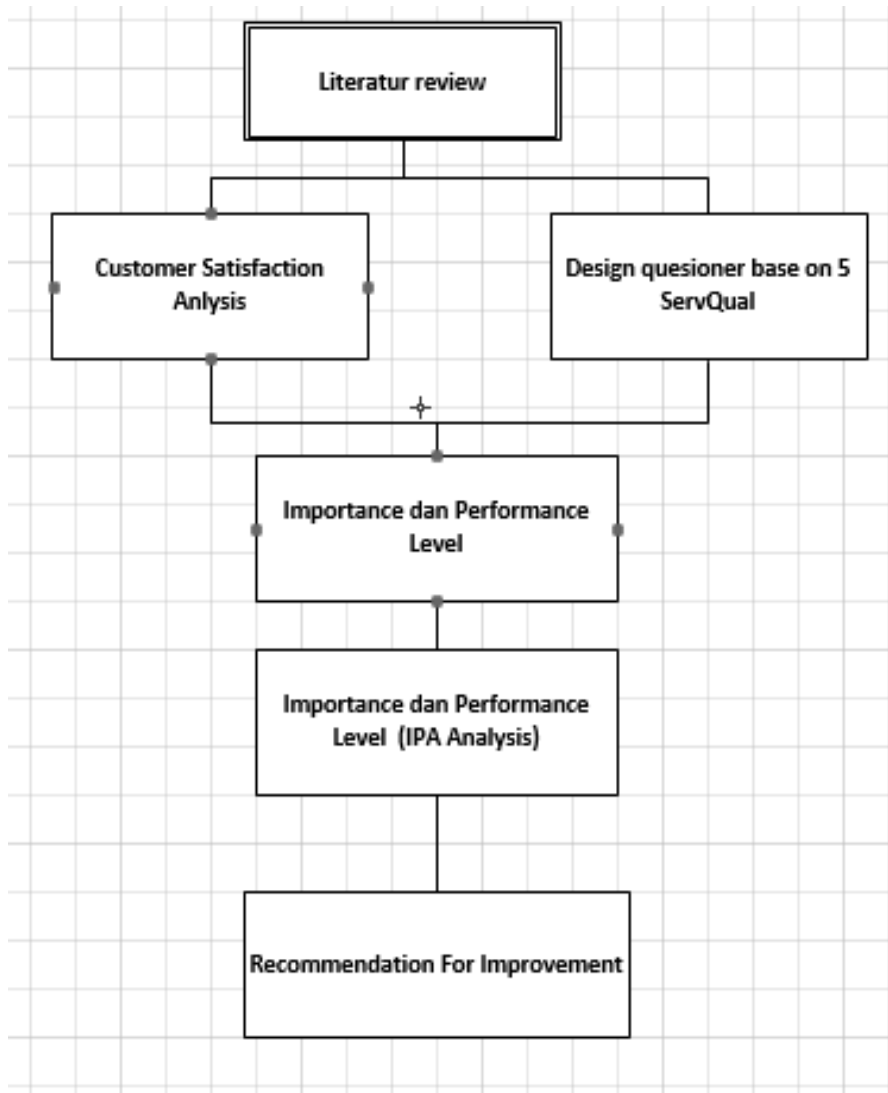


Fig 3:- Frame Work Chart

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 IP list of questions. IPA shows the relationship between the importance of an indicator and perceived satisfaction or performance. The first step in IPA analysis is to calculate the average level of interest and satisfaction level for each indicator item.

IV. SUCCESSFUL ANALYSIS AND DISCUSSION

By using the Slovim formula, overall customer satisfaction scores for each attribute can be summarized as follows:

Variable	Statement	Perception	Expectation	Satisfaction Score
X1	Discounts offered are attractive	2.43	3.43	-0.72
X2	Cheap price analysis service range	2.63	3.57	-0.68
X3	The package price offered is affordable / attractive	2.60	3.57	-0.57
X4	Deliver services according to the promised time	2.47	2.43	-0.50
X5	The cost of services offered is in accordance with the quality	2.63	3.50	-0.42
X6	Employees give individual attention to you	2.27	3.27	-0.41
X7	fast customer service	2.43	3.43	-0.40
X8	willing to give advice / input to the results of the analysis	2.60	3.57	-0.36
X9	employees provide certainty of service completion time	2.63	3.50	-0.36
X10	employees grow your trust	2.47	3.37	-0.35
X11	employees prioritize interests - your interests	2.57	3.50	-0.35
X12	There is positive feedback after using services	2.57	3.57	-0.34
X13	Payment terms for services are well explained	2.33	3.33	-0.34
X14	Certificate of analysis results are clear / without errors	2.50	3.50	-0.33
X15	Service services are spread in Indonesia	2.60	3.60	-0.33
X16	have a good response when there are customer requests regarding service requirements	2.80	3.80	-0.32
X17	provide services as promised	2.60	3.60	-0.31
X18	analysis services variation	2.70	3.70	-0.31
X19	employees provide services that can handle your problems	2.70	3.70	-0.30
X20	The service transaction system is running well	2.70	3.70	-0.30
X21	Employees deliver services properly from the start using services	2.60	3.60	-0.29
X22	Employees are able to answer customer questions about the services offered	2.60	3.60	-0.29
X23	Employees treat you attentively	2.63	3.63	-0.27
X24	employees understand your needs	2.77	3.77	-0.27
X25	have a good operating time	2.73	3.73	-0.26
X26	has a comfortable waiting room	2.60	3.60	-0.24
X27	famous / popular services	2.70	3.70	-0.24
X28	Modern equipment	2.77	3.77	-0.23
X29	Employees serve well	2.53	3.53	-0.23
X30	Neat / clean building facilities	2.63	3.63	-0.23
X31	Neat and professional employees	2.87	3.83	-0.23
X32	Friendliness and politeness of employees, staff and tellers in serving customers	2.77	3.77	-0.21
X33	Teller works very carefully and skillfully in serving customers	2.67	3.57	-0.18
X34	Teller is quick to handle problems with customers	2.53	3.53	-0.18
X35	Customers feel comfortable, safe from the services provided by tellers	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.

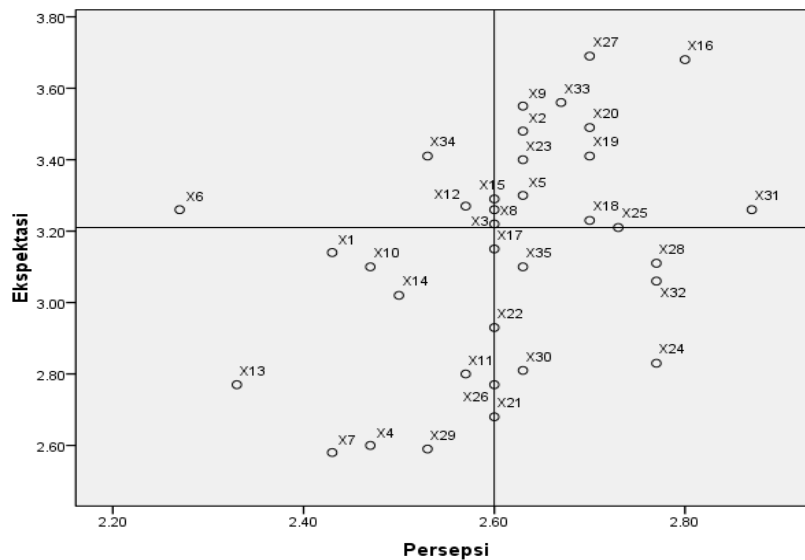


Fig 4:- Results of the Science Analyst (LAST DISPLAY)

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 queue with expectation value of 2.27
- X12-Teller works very carefully and skillfully in serving customers with expectations of 2.57
- X34 - Parking facilities are available with an expectation value of 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 that must be corrected, namely: - Fast queues with expectations of 2.27, tellers work very carefully and skillfully in serving customers with a value of 2.57, parking facilities are available with 2.53 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%.

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