



## The Measurement of Customer Satisfaction Index: Adopting Importance-Performance and Gap Analysis

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**Abstract:** Customer satisfaction was the most talked topics in the service industry. Customer satisfaction is the main priority of the success of management of banking. Banking was always innovating and training human resources in order to reduce the needs of customers. Researchers analyze whether the Bank's service is in compliance with the hopes of the customer. Research conducted at the Bank Syariah Mandiri Samarinda. This research utilized 450 respondents as samples and a Cartesian diagram as performance level. The result obtained (1) the existence of a cash machine were the important factors but management had not been fullest implement according to the wishes of the customer, (2) generally, the client was very satisfied over Bank Syariah Mandiri services, the average customer satisfaction above BSM performance with 97.36%.

**Keywords:** Banking, Customer Satisfaction, Cartesian Diagram, Gap Analysis, Importance Performance Analysis, Cartesian.

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### Introduction

Competition in the business world in the present is getting tighter, both in the domestic and domestic markets and in foreign markets. In 2002, Indonesia entered a trade liberalization zone known as the ASEAN Free Trade Area (AFTA) which is a form of agreement from ASEAN countries to establish a trade-free region in order to increase the competitiveness of the economy and the world production base, added in 2018, the world has entered the era of industry 4.0. This means that businesses in the country must compete with domestic and foreign industries due to a reduction in tariffs on domestic product and accelerated access to information and digital technology (Aritenang, 2015). To impose competition, companies must be able to provide satisfaction to their customers, for example by providing better quality products, lower prices and better service than its competitors.

Satisfaction and dissatisfaction of customers is hot topic discussed at the international, industrial and service company levels. Customer satisfaction is determined by the quality of goods and services desired by the customer, so quality assurance is a top priority for every company, which at present is specifically used as a benchmark for the company's competitive advantage (Russel *et al.*, 2014).

Not a few people are confused about choosing the right bank. The rise of banking advertisements that also inspire several television shows has made ordinary people confused about saving money in banks. Many people are trapped at tempting interest rates, phone banking facilities (banking information services via mobile phones), cooperation with several other banks, one-stop services, and other services that are lured by advertising and television and print media.

The quality of service of a bank is a subjective indicator that is difficult to measure. Because of different standards, the services of certain foreign banks differ greatly from those of government banks. Generally, the service problem of a bank is related to the quality of human resources at the bank (Richins, 1991).

Banking indicators are still needed so that people understand the soundness of the bank they are interested in. Simple banking indicators that are not too difficult to understand, including the first indicator is total assets. However, the amount of assets means nothing if all assets owned by a bank are risk assets. This indicates that the customer must examine other more primary indicators, namely Capital Adequacy Ratio. In addition to these indicators, it is important to note that the quality of services provided is done according to customer expectations. Researchers tried to measure satisfaction with Performance and Gap Indices. The objects in this research report are the customers of Bank Syariah Mandiri.

The objectives to be achieved in this study are:

1. To find out and analyze the extent to which the level of importance of the elements of service according to customers / customers with the performance carried out by Bank Syariah Mandiri.
2. To determine customer satisfaction with the services provided so as to help the performance of Bank Syariah Mandiri in order to achieve good quality improvement through the determination of the main priorities.

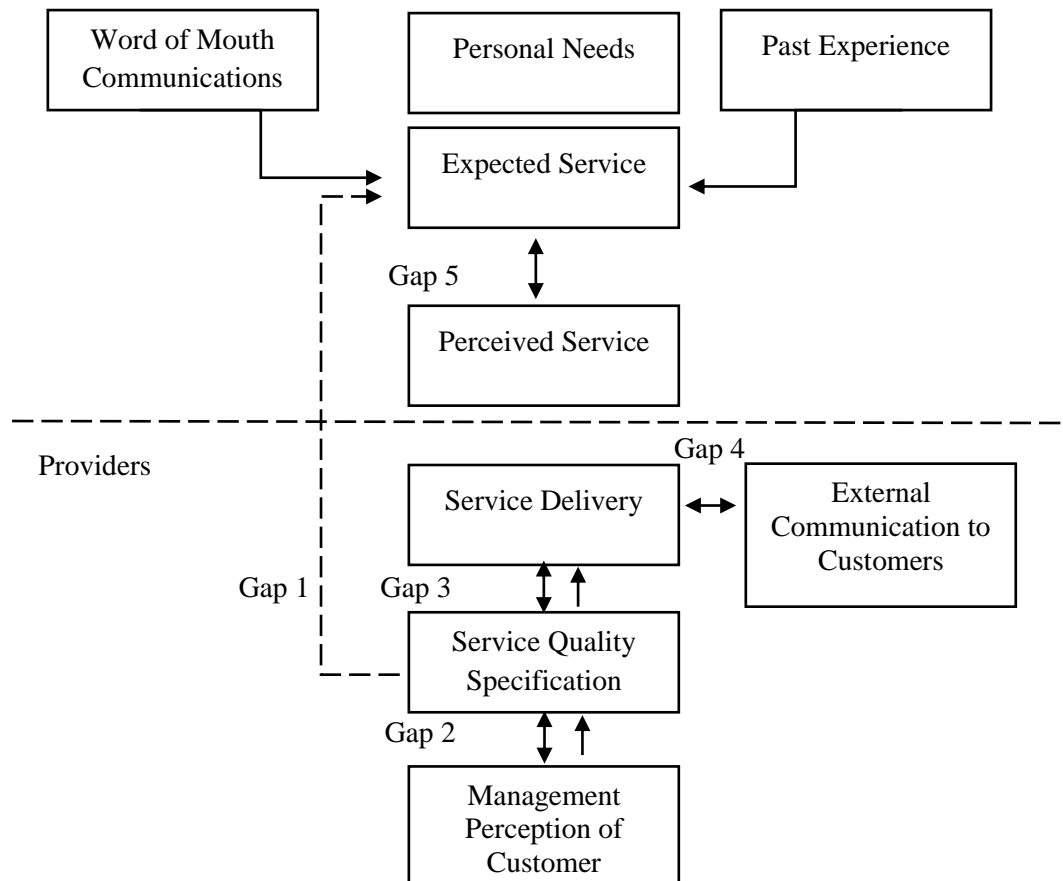
## **Literature Review**

The development of marketing began with the exchange of goods in a simple way without using exchange instruments in the form of money or precious metals. As science develops, it requires a generally accepted exchange tool and for that money is created. Besides that, humans need services that take care of certain things, so that services become a major part of marketing (Chadha and Parimoo, 2017).

Service is any action or activity that can be offered by one party to another party which is basically intangible and does not result in any ownership. Production can be linked or not linked to one physical product. In a marketing strategy, the definition of service must be observed properly, because the understanding is very different from the product in the form of goods. The condition of the rapid growth of services will depend heavily on the customer's assessment of the performance (appearance) offered by the producer. There are five dimensions of service quality as follow (Kotler and Armstrong, 2014):

1. Reliability  
That is the company's ability to provide services as promised in an accurate and reliable manner. Performance must be in accordance with customer expectations which means timeliness, the same service for all customers without errors, sympathetic attitudes, and with high accuracy.
2. Assurance  
That is knowledge, politeness, and the ability of company employees to foster trust in customers to the company. Consisting of several components including communication (communication), credibility (credibility), security (security), competence (competence), and courtesy (courtesy).
3. Tangible  
That is the ability of a company to show its existence to external parties. The appearance and capabilities of the company's physical facilities and infrastructure and the state of the surrounding environment are concrete evidence of services provided by service providers, which include physical facilities (buildings, warehouses, etc.), equipment and equipment used (technology), and the appearance of employees.
4. Empathy  
That is giving sincere and individual or personal attention 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.
5. Responsiveness  
That is the willingness to help and provide fast and appropriate services to customers, with the delivery of clear information. Allowing consumers to wait without a clear reason causes a negative perception of service quality.

### The Gap Model Concept of Customer Satisfaction



**Figure 1. Gaps Model of Service Quality**

Customer satisfaction for a service is determined by the level of customer interest before using the service compared to the results of customer perceptions of the service after the customer feels the performance of the service. To see the results as a whole, the sum of the average of GAP (difference in reality and expectations) is multiplied by the existing dimensional weight. Results  $> -1$  for example  $-0.40$  means good and  $< -1$  for example  $-1.20$  means not good. Thus, the greater the value, the better the level of satisfaction. But this result is never  $1 (+)$  or more. If GAP is positive, this implies that the community or customers are considered very satisfied, but the possibility of a positive gap is very small. This is because overall what is experienced (perception) is rarely better than expected.

One of the factors that determine customer satisfaction is the quality of service which consists of 5 service dimensions. The gap that creates a discrepancy between perceived service and the expected service is called the customer gap. Consumer Perception is a subjective assessment by the customer of his experience consuming goods or services. Customer expectations are customer standards or references with experience in consuming goods or services. Consumer perceptions and consumer expectations should be identical, but in reality there is a considerable gap. It is the job of the marketer to build a bridge between the two and or make efforts to narrow or close the gap that occurs. At present, we recognize five types of gaps that must be bridged with the aim of meeting customer satisfaction (Zheitamal *et al.*, 1996), including:

1. The Gap between Customer Expectations and Company Management Perceptions. The gap was created because the management of the company misunderstood what the customer expected.
2. The Gap between Company Management Perceptions of Customer Expectations and Service Quality Specifications. The gap occurs due to the inaccurate translation of the perceptions of company.
3. Management on the expectations of the company's customers in the form of a measure of service quality. The Gap between Service Quality Specifications and Service Delivery to Customers. The existence of these gaps is more due to the inability of the company's human resources to meet established service quality standards.

4. The Gap Between Providing Services to Customers and External Communication. The gap was created because the company was unable to fulfill its promises which were communicated externally through various forms of promotion.
5. The Gap Between Customer Expectations and the Reality of Services Received. The gap exists as a result of not fulfilling the expectations of customers.

### **Marketing Strategy of Sharia Bank**

Marketing strategies are an integral parts of business strategies that provide direction to all management functions of a business organization. With the marketing strategy, the implementation of the program in achieving organizational goals can be carried out actively, consciously and rationally (Piller and Müller, 2004). An effective marketing strategy requires a knowledge base about consumers, for that marketing needs to do the following:

1. Optimizing marketing research to find out the desires that are most desired by consumers.
2. Optimizing research on the benefits and prices of desired products, styles and models that show ability when the product is positioned, customer response to the marketing mix and analysis of customer perceptions and satisfaction when customers have used the product.
3. Carrying out the marketing mix towards the customer's desires.

Making a marketing plan must be regulated through a decision that can convince each internal partner to work together to achieve that target. A good marketing strategy plan can prevent reactions that are not responsive to a problem and even help anticipate problems. To support the strategies that have been chosen to be implemented in achieving the objectives built on the concept. According to Zeithaml *et al.* (1990), banking services are intangible in the form of services (services) so that a marketing strategy is needed that uses the concepts of 4 P (Product, Price, Place, and Promotion), 2 C (Customer sensitivity and Customer Confidence), and S (Service).

### **Previous Research**

**Table 1. Previous Research**

No.	Researcher	Title	Method	Object
1	Chen and Ming (2014)	Improving Employee Satisfaction Priority through Performance Control Matrix	Performance control matrix (PCM)	Workers at spring water industry of Taiwan
2	Chen <i>et al.</i> (2011)	Integration SERVQUAL model and performance control matrix to improve service quality for the hot spring industry	SERVQUAL and Performance control Matrix (PCM)	Workers at spring water industry of Taiwan
3	Rokhmat and Amar (2016)	Quality Improvement, Hotel Services Using SERVQUAL and Performance Control Models	SEVQUAL and Performance control Matrix (PCM)	Customers at University Hotel of UIN Kalijaga
4	Budiono (2014)	Quality analysis at Car Service Bandung	SERVQUAL and Importance Performance Analysis	customer sat Bandung Suzuki Nusantara Jaya Sentosa Bandung
5	Praja (2016)	Employee Satisfaction Analysis with Intqual Integration Model and Performance Control Matrix at PT Judin Makmur Sejahtera	Inqual and Performance Control Matrix (SPCM)	Employees at PT Judin Makmur Sejahtera

### Importance-Performance and Gap Analysis

In this data analysis, qualitative descriptive method was used. To answer the formulation of the problem regarding the extent of customer satisfaction with the performance of teller employees in Bank Syariah Mandiri, then the Importance-Performance Analysis was used to produce a calculation regarding the level of conformity between the level of importance and the level of performance.

The level of conformity is the result of a comparison of performance score with the interest score. The level of conformity will determine the order of priority for increasing factors that affect customer satisfaction. The formula used in measuring the Respondent's Suitability Level (TKR) sourced by Rokhmat and Amar (2016) is:

$$TKR = \left( \frac{\sum_{i=1}^n X_i}{\sum_{i=1}^n Y_i} \right) \times 100\%$$

Description:

TKR = Respondent's Suitability (i = 1, 2, 3, ..... n)

Xi = Bank performance rating

Yi = Scoring the interests of customers

The difference between expectations and reality of service quality received by students is called a gap or gap. In this study researchers used the fifth gap in service quality according to Zeithaml *et al.* (1990) due to the fifth gap is most important in service quality defined as the gap between expected services with perceived service.

The value of the gap between perceived service and the expected customer service is also referred to as the SERVQUAL score or the score of service quality which is perception score - expected score. This gap occurs because consumers perceive received services to be different from service providers.

### Methodology

The instrument in this study is a scale in the form of a questionnaire arranged based on the Likert scale used to reveal attitudes, opinions, and perceptions of a person. The sample in this study is 450 customers of Bank Syariah Mandiri at Samarinda in three locations. The technique used in sampling was accidental sampling with observation time in October - December 2018. This study uses four rating scales for performance and satisfaction variables, giving scores to each statement by giving the values 1 to 4 (1 = very important and very satisfied, 2 = important and satisfied, 3 = less important and less satisfied, 4 = not important and not satisfied). In this research report there are two variables which will be represented by the letters X and Y, where X is the level of importance of customers. While Y is the level of performance of the bank that can provide satisfaction of customers.

### Result and Discussion

In analyzing the data of this study used a qualitative descriptive method. To answer the problem formulation, the Importance-Performance Analysis and GAP Analysis methods were used to measure the level of suitability of customer satisfaction with the performance of Bank Syariah Mandiri in Samarinda.

Before using these two methods, validity tests are needed to measure the degree of accuracy of the research measuring instruments for the actual contents measured. Validity test is used to measure the validity of a questionnaire. A questionnaire is said to be valid if the questions in the questionnaire are able to reveal something that will be measured by the questionnaire. Based on the results of the data, the following results were obtained:

**Table 2. Dimensional Validation**

No.	Dimensions of Customer Satisfaction	Measurement	
		Coefficient	Explanation
A. Responsibility of Service*			
1.	Service transactions to customers	0,816	Valid
2.	Speed tellers make a transaction	0,795	Valid
3.	Teller responses to customers	0,802	Valid
4.	Attention teller to customers	0,912	Valid
5.	Seriousness of all employees serves customers	0,942	Valid
B. Velocity of Transaction*			
6.	Transaction process to customers	0,946	Valid
7.	Waiting in queue	0,900	Valid
8.	Time required for all transaction	0,909	Valid
9.	Waiting time once you arrive at counter	0,963	Valid
10.	Alertness tellers serve customers	0,774	Valid
C. Service Existence			
11.	Greetings from all employees to customer	0,939	Valid
12.	Teller gives a friendly smile	0,943	Valid
13.	Meeting time with employees	0,928	Valid
D. Service Professionalism*			
14.	Serious tellers serve customers	0,819	Valid
15.	Teller listens to customer requests	0,967	Valid
16.	The time teller needs to transact	0,927	Valid
17.	Teller knows how to handle a transaction	0,912	Valid
18.	The teller does not ask for help from other tellers	0,912	Valid
19.	The ability of tellers to make transactions	0,990	Valid
E. Bank Facilities*			
20.	Time to wait in the queue at the ATM	0,886	Valid
21.	The existence of an ATM machine	0,959	Valid
22.	The existence of BSM SMS banking	0,989	Valid
23.	Lottery program held by the bank	0,972	Valid
24.	The interest rate provided by the bank	0,926	Valid

Note: \* reliability at 0.953

Thus, after testing the Validity and Reliability it is found that all aspects are valid and reliable. Furthermore, analysis can be carried out based on the suitability of the respondents from the questions that are valid and reliable. This analysis is used to find out which points will be fixed based on the level of conformity. The smaller the level of conformity, the more prioritized in repairing the point. This analysis uses median measurements using diagrams.

### ***IPA – Cartesian Analysis***

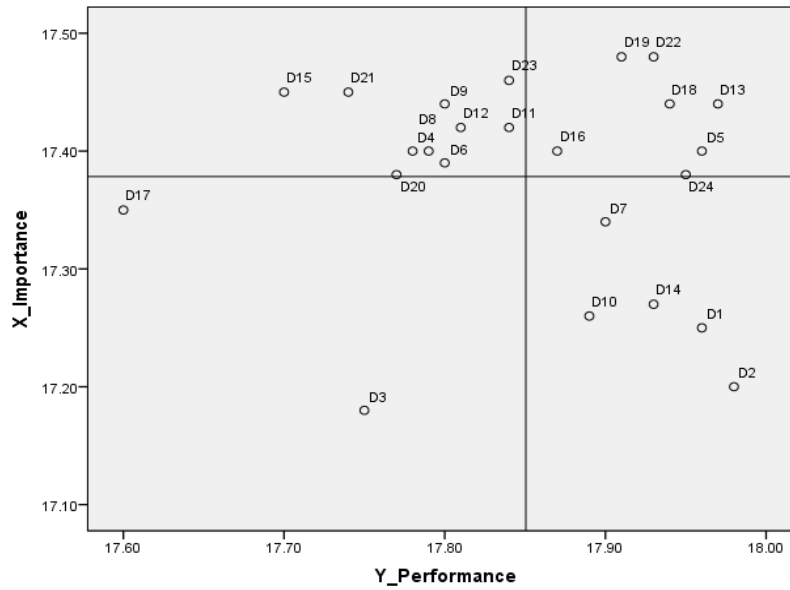
To be able to see the position of placement of the data that has been analyzed, it can be divided into four parts, namely:

- I. Shows the basic service elements that have been successfully implemented by the bank, for this reason it must be maintained. Considered very important and satisfying.
- II. Showing factors that influence customers is less important, but the implementation is excessive. Considered less important but very satisfying.
- III. Shows a number of factors that are less important to customers, their implementation by mediocre faculties. Considered less important and less satisfying.

- IV. Demonstrate factors or attributes that are considered to affect customer satisfaction, including elements that are considered very important, but management has not implemented it according to the wishes of the customer, so it is disappointing.

**Table 3. Calculation of Average Value of Importance (X) and Performance (Y) IPA Analysis**

No.	Measurement	X	Y	Mean X	Mean Y	Conformity
A	Responsibility of Service					
1	Service transactions to customers	1725	1796	3.833	3.991	96.05%
2	Speed tellers make a transaction	1720	1798	3.822	3.996	95.66%
3	Teller responses to customers	1718	1775	3.818	3.944	96.79%
4	Attention teller to customers	1740	1778	3.867	3.951	97.86%
5	Seriousness of all employees serves customers	1740	1796	3.867	3.991	96.88%
B	Velocity of Transaction					
6	Transaction process to customers	1739	1780	3.864	3.956	97.70%
7	Waiting in queue	1734	1790	3.853	3.978	96.87%
8	Time required for all transaction	1740	1779	3.867	3.953	97.81%
9	Waiting time once you arrive at counter	1744	1780	3.876	3.956	97.98%
10	Alertness tellers serve customers	1726	1789	3.836	3.976	96.48%
C	Service Existence					
11	Greetings from all employees to customer	1742	1784	3.871	3.964	97.65%
12	Teller gives a friendly smile	1742	1781	3.871	3.958	97.81%
13	Meeting time with employees	1744	1797	3.876	3.993	97.05%
D	Service Professionalism					
14	Serious tellers serve customers	1727	1793	3.838	3.984	96.32%
15	Teller listens to customer requests	1745	1770	3.878	3.933	98.59%
16	The time teller needs to transact	1740	1787	3.867	3.971	97.37%
17	Teller knows how to handle a transaction	1735	1760	3.856	3.911	98.58%
18	The teller does not ask for help from other tellers	1744	1794	3.876	3.987	97.21%
19	The ability of tellers to make transactions	1748	1791	3.884	3.980	97.60%
E	Bank Facilities					
20	Time to wait in the queue at the ATM	1738	1777	3.862	3.949	97.81%
21	The existence of an ATM machine	1745	1774	3.878	3.942	98.37%
22	The existence of BSM SMS banking	1748	1793	3.884	3.984	97.49%
23	Lottery program held by the bank	1746	1784	3.880	3.964	97.87%
24	The interest rate provided by the bank	1738	1795	3.862	3.989	96.82%
		Average X (3.862) Y (3.967)				



**Figure 2. Cartesian Diagram of Customer Satisfaction**

**Table 4. Cartesian Analysis of Performance and Satisfaction**

Item	Performance	Satisfaction	Quadrant	Gap
5	17.40	17.96	I	0.56
13	17.44	17.97	I	0.53
16	17.40	17.87	I	0.47
18	17.44	17.94	I	0.50
19	17.48	17.91	I	0.43
22	17.48	17.93	I	0.45
1	17.25	17.96	II	0.71
2	17.22	17.98	II	0.78
7	17.34	17.9	II	0.56
10	17.26	17.89	II	0.63
14	17.27	17.93	II	0.66
24	17.38	17.95	II	0.57
3	17.18	17.75	III	0.57
17	17.35	17.6	III	0.25
20	17.38	17.77	III	0.39
4	17.40	17.78	IV	0.38
6	17.39	17.8	IV	0.41
8	17.40	17.79	IV	0.39
9	17.44	17.8	IV	0.36
11	17.42	17.84	IV	0.42
12	17.42	17.81	IV	0.39
15	17.45	17.7	IV	0.25
21	17.45	17.74	IV	0.29
23	17.46	17.84	IV	0.38
Mean	17.37	17.85		

After knowing the validity of the questions, then it can be known which items should be repaired and improved based on the cartesian diagram above. For that we can see table 4.



## Analysis

1. Factors found in Quadrant I are factors that need to be maintained, because they are in line with customer expectations, including:
  - a) Seriousness of all employees serving customers with a level of conformity 96.88%
  - b) My meeting time with employees with a level of suitability of 97.05%
  - c) The time required by the Teller to transact with a level of suitability of 97.37%
  - d) The teller does not ask for help from other tellers for a transaction that the customer asks for with a match rate of 97.21%
  - e) The existence of BSM SMS banking with a suitability level of 97.49%
  - f) The ability of tellers to make transactions with a level of suitability of 97.60%
2. Quadrant II is a factor that is carried out very well by the bank, but is considered less important by the customer, so it seems excessive. These factors include:
  - a) Transaction services to customers with a suitability level of 96.05%
  - b) Speed tellers make transactions with a suitability level of 95.66%
  - c) Time to wait in the queue with a suitability level of 96.87%
  - d) The alertness of tellers serves customers with a suitability level of 96.48%
  - e) Serious tellers serve customers with a suitability of 96.32%
  - f) The interest rate provided by the Bank with a suitability level of 96.82%
3. Quadrant III factors that are considered less important by the customer, but have been carried out adequately by the bank. These factors are:
  - a) Teller response to customers with suitability level of 96.79%
  - b) Teller knows how to handle a special transaction from a customer with a suitability of 98.58%
  - c) The time is waiting for the queue at the ATM with a compatibility level of 97.81%
4. Factors that are the top priority or in Quadrant IV and must be carried out in accordance with customer expectations are:
  - a) Attention of tellers to customers with a suitability level of 97.86%
  - b) Transaction process to customers with a match level of 97.70%
  - c) Time to wait so until the counter with a level of compatibility of 97.98%
  - d) Greetings from all employees to customers with a level of suitability of 97.65%
  - e) Teller gave a friendly smile with a compatibility of 97.81%
  - f) Teller listens to customer requests with a suitability level of 98.59%
  - g) The teller did not ask for help from other tellers for a transaction that the customer requested with a suitability of 97.21%
  - h) The existence of an ATM machine with a level of compatibility of 98.37%
  - i) The lottery program held by the bank with a match level of 97.87%

## Estimation of Gap Index

By calculating the Gap method, the calculation shows that there are 3 service items that are not satisfying customers because they are still below 30%. These items are item number 15 (teller listens to customer requests), item number 17 (teller knows how to handle a special transaction from a customer), and item number 21 (where ATM machine located). However, in general, customers are very satisfied with the performance of Bank Syariah Mandiri, this is indicated by the value of GAP which are all positive. To overcome these problems, Bank Syariah Mandiri can carry out training aimed at developing individuals in the form of increasing skills, knowledge and attitudes. Chen *et al.* (2011) stated human resources are the good asset for developing and innovating the firm. Research and Development sourced from skillful worker and they are able to affect the firm in the future.

**Table 5. Measurement of Gap Index**

Item	X	Y	GAP index
d1	17.25	17.96	0.71
d2	17.2	17.98	0.78
d3	17.18	17.75	0.57
d4	17.4	17.78	0.38
d5	17.4	17.96	0.56
d6	17.39	17.8	0.41
d7	17.34	17.9	0.56
d8	17.4	17.79	0.39
d9	17.44	17.8	0.36
d10	17.26	17.89	0.63
d11	17.42	17.84	0.42
d12	17.42	17.81	0.39
d13	17.44	17.97	0.53
d14	17.27	17.93	0.66
d15	17.45	17.7	0.25
d16	17.4	17.87	0.47
d17	17.35	17.6	0.25
d18	17.44	17.94	0.50
d19	17.48	17.91	0.43
d20	17.38	17.77	0.39
d21	17.45	17.74	0.29
d22	17.48	17.93	0.45
d23	17.46	17.84	0.38
d24	17.38	17.95	0.57

### Conclusion and Recommendation

Based on the description and analysis above can be summarized as follows:

1. Combined attributes of the GAP analysis and Importance Performance-Index which are the top priorities and should be carried out by Bank Syariah Mandiri include: Teller listens to customer requests and the existence of ATM machines, these factors address factors or attributes that are considered to affect customer satisfaction including elements that are considered very important, but management has not maximally implemented it according to the wishes of the customer.
2. In general, Bank Syariah Mandiri customers are very satisfied with the performance of Bank Syariah Mandiri, which is characterized by above average satisfaction from BSM performance, meaning that BSM's performance in serving customers is in accordance with BSM's vision and mission and customer expectations with conformity 97.36 %.

Based on the conclusions above, the study hereby recommends for BSM's implementation:

1. The need for adding ATM machines in various strategic places that are easily accessible by customers. Because transactions through ATM are the fastest transactions, especially in the industrial era 4.0 demanding something fast and practical.
2. As a bank that has the largest assets among existing Islamic banks, the existence of an ATM in a place should be easier for its customers to find, both in rural areas and in urban areas. For a sense of fairness created for people who lack facilities.
3. BSM actively listens to customers about their willingness and actions that must be taken to solve customer problems, for example, through working capital financing, investment financing and micro-business financing.

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