

# Student Satisfaction with the Service Quality of Bank Syariah Indonesia: Importance-Performance Analysis and Customer Satisfaction Index

Nahdatul Devi Anggraeni

Universitas Islam Negeri Prof. KH. Saifuddin Zuhri, Banyumas, Indonesia

E-Mail: nahdatuldevi88@gmail.com

877

Akhmad Faozan

Universitas Islam Negeri Prof. KH. Saifuddin Zuhri, Banyumas, Indonesia

E-Mail: afa.ozan123@gmail.com

Submitted:

12 JUNE 2023

Accepted:

21 NOVEMBER 2023

## ABSTRACT

This study explores service attributes deemed important by students and assesses transactional satisfaction at Bank Syariah Indonesia (BSI). Employing quantitative research methods, a random sample of 55 students from Roudhotul Quran II Islamic Boarding School, Ciwarak, Sumbang, Banyumas, participated. The study utilized the Importance-Performance Analysis (IPA) and Customer Satisfaction Index (CSI) methodologies. Data underwent validity and reliability tests using IBM SPSS 22. The IPA analysis identified significant attributes, including confidentiality, secure transactions, cleanliness, and unbiased service, all falling into quadrant II. The Customer Satisfaction Index (CSI) calculations revealed a satisfaction level of 81.25% during transactions, indicating contentment among customers with BSI's service quality. Through the application of Importance-Performance Analysis (IPA), CSI, and interviews, specific areas necessitating improvement were pinpointed to enhance student satisfaction during transactions at Bank Syariah Indonesia. This research provides valuable insights into the critical factors influencing student satisfaction with BSI's services and offers actionable recommendations for service enhancement.

**Keywords:** IPA, CSI, Santri Satisfaction, Transaction at Bank Syariah Indonesia

## ABSTRAK

Penelitian ini mengeksplorasi atribut layanan yang dianggap penting oleh mahasiswa dan menilai kepuasan transaksional di Bank Syariah Indonesia (BSI). Dengan menggunakan metode penelitian kuantitatif, sampel diambil secara acak sebanyak 55 santri dari Pondok Pesantren Roudhotul Quran II, Ciwarak, Sumbang, Banyumas. Penelitian ini menggunakan metodologi Importance-Performance Analysis (IPA) dan Customer Satisfaction Index (CSI). Data menjalani uji validitas dan reliabilitas menggunakan IBM SPSS 22. Analisis IPA mengidentifikasi atribut-atribut penting, termasuk kerahasiaan, keamanan transaksi, kebersihan, dan layanan yang tidak memihak, semuanya termasuk dalam kuadran II. Perhitungan Customer Satisfaction Index (CSI) menunjukkan tingkat kepuasan selama bertransaksi sebesar 81,25% yang menunjukkan kepuasan pelanggan terhadap kualitas layanan BSI. Melalui penerapan Importance-Performance Analysis (IPA), CSI, dan wawancara, ditemukan hal-hal tertentu yang memerlukan perbaikan untuk meningkatkan kepuasan mahasiswa dalam bertransaksi di Bank Syariah Indonesia. Penelitian ini memberikan wawasan berharga mengenai faktor-faktor penting yang mempengaruhi kepuasan mahasiswa terhadap layanan BSI dan menawarkan rekomendasi yang dapat ditindaklanjuti untuk peningkatan layanan.

**Kata kunci:** IPA, CSI, Kepuasan Santri, Transaksi di Bank Syariah Indonesia

**JIMKES**

## INTRODUCTION

Sharia banks are a type of financial institution that carries out its operations in accordance with Islamic sharia principles, which do not rely on the interest system in its business activities. The products provided by sharia banks are developed based on the teachings of the Al-Qur'an and Hadith (Sulhan & Siswanto, 2008). There are two main types of sharia banks, namely Sharia Commercial Banks (BUS) and Sharia Business Units (UUS), as well as Sharia People's Financing Banks (BPRS). As stated by Ghufron (2005), sharia banking is known as a bank that does not apply an interest system like other conventional banks. In contrast, Islamic banks use the principle of "profit sharing" which has not only material dimensions, but also has significant material elements. This is the main characteristic of sharia financial management, because it has an impact on a person's accountability in this world and the hereafter. Therefore, in sharia economic management, there are several traits or characteristics that must be possessed by someone entrusted with a mandate, including *shiddiq*, *tabligh*, *amanah*, *istiqamah*, and *fathanah* (Ismail & Misrah, 2022).

Progress in sharia banking also requires adequate human resource support, both in terms of quality and quantity (Siswanto, 2014). However, the reality shows that many individuals involved in sharia institutions do not have an academic background or relevant practical experience in sharia banking. Of course, this situation can significantly affect the productivity and professionalism of Islamic banking itself. This is a problem that needs attention, namely creating human resources capable of implementing sharia economic principles comprehensively, because a good system cannot function optimally without being supported by quality human resources. The development of sharia banking in Indonesia has become a benchmark for the success of the sharia economy (Fahrudin et al., 2022). Evidently, when the 1998 crisis hit, many conventional banks were forced to close and liquidate due to the failure of their interest system, while Islamic banks, such as Bank Muamalat, were actually able to survive the crisis storm and showed improved performance.

In the banking world, the level of customer satisfaction and dissatisfaction is the result of customers' assessment of the suitability between their expectations when purchasing and using banking services and the quality of the services they receive. When customers' expectations are higher than the quality of service provided, they will feel dissatisfied. On the other hand, if customers' expectations are equal to or even lower than the quality of the service provided, they will feel satisfied. Creating services that aim to meet customer satisfaction is not an easy task, companies often face challenges in managing their services and fail to meet the expectations of most customers. Therefore, efforts need to be made to improve service quality in order to provide satisfaction to customers. As stated by Tjiptono (2005), service quality has a close relationship with the level of customer satisfaction. Service quality can be an encouragement for customers to build a strong relationship with the company.

Customer satisfaction is determined by the quality of the product or service they want (Istanti et al., 2020; Dam & Dam, 2021). Therefore, quality assurance is one of the main priorities for every company as an indicator to assess the extent to which the company can compete (Farid, 2013). Banks also need to provide information to the public in an effort to provide quality banking services. At a minimum, banks must meet five service criteria, which are often referred to as RATER, which can help create loyal customers, namely reliability, assurance, tangible, empathetic communication and responsiveness. ) (Tjiptono, 2005).

The history of the establishment of PT Bank Syariah Indonesia Tbk cannot be separated from the acquisition carried out by PT Bank Rakyat Indonesia (Persero) Tbk of Bank Jasa Arta on 19 December 2007. After obtaining permission from Bank Indonesia through letter no. 10/67/kep.GBI/DPG/2008 on 16 October 2008 BRISyari'ah officially operated on 17 November 2008 under the name PT Bank Syariah Indonesia and all its business activities are based on Islamic principles. Bank Syariah Indonesia sees great potential in the sharia banking segment. With the intention to present a financial business

that is based on the noble principles of sharia banking, the Bank is committed to the best and most reassuring products and services, Bank Syariah Indonesia continues to grow positively.

Bank Syariah Indonesia offers a variety of products, including financing products and funding products (Kartika et al., 2020). One of the funding products provided by Bank Syariah Indonesia is Savings Faedah. This Benefit Savings is a savings option offered by Bank Syariah Indonesia to individual customers who want to make daily financial transactions easier. The contract scheme used for this product is the Wadiah yad Dhomanah contract. Apart from that, Bank Syariah Indonesia Syariah also offers financing products, such as KPR Bank Syariah Indonesia Ib, which provides financing for home ownership to individuals who want to fulfill some or all of their housing needs. This financing is based on the 3 principles of buying and selling (*murabahah*) or renting (*ijarah*).

Students from the Roudhotul Qur'an II Islamic Boarding School are the subjects of this research, because the Islamic boarding school is related to UIN Prof. KH. Saifuddin Zuhri in Purwokerto and is also the author's research site in the field of religious education. Initially, it seemed that many students from this Islamic boarding school used sharia banking services, this was revealed through the results of the initial questionnaire which showed that of the 31 students, 24 of them used Bank Syariah Indonesia services for various transactions such as cash withdrawals, UKT payments and savings. With the rapid growth in the sharia banking industry in Purwokerto and its surroundings, this research aims to evaluate the level of student satisfaction with sharia banking services. The research subjects in this context are students from the Roudhotul Qur'an II Islamic Boarding School in Purwokerto. By using data collection methods through questionnaires, this research tries to reveal the responses of the students of the Roudhotul Qur'an II Islamic Boarding School to sharia banking, the reasons from a legal perspective, and how their understanding is implemented in transactions at sharia banks.

What makes students interested in making transactions at Bank Syariah Indonesia is that they are interested because transactions at Sharia banks are safer from the practice of usury and the distribution of profits is clear, namely by profit sharing, so debtors and creditors get the same benefits. Then because Bank Syariah Indonesia has collaborated with UIN Prof. KH. Saifuddin Zuhri Purwokerto in terms of KTM which can also be used as an ATM which makes it easier for them to make transactions at Bank Syariah Indonesia, especially in Purwokerto. Apart from that, what makes them interested is that the employees at Bank Syariah Indonesia are friendly so that customers are comfortable making transactions (Suhartantoet al., 2020).

As we know, students mostly use sharia banking services for activities such as cash withdrawals and savings. Therefore, it is important to examine the level of satisfaction obtained during their transactions at Sharia Bank. Santri usually have knowledge about sharia banking, either from the mass media or from lecture material they receive from lecturers, especially for those who are students. Until now, the majority of Islamic students only see that Islamic banks have added value in terms of halal and security, are more promising in the context of the goodness of the afterlife, and are more focused on aspects of helping each other compared to conventional banks. Although this view is not wrong, it is important to remember that Islamic banks also have global benefits, with products that are no less competitive with conventional banks and also the profitable profit-sharing schemes offered, which are no less than the interest system. With a better understanding from students about aspects of banking and the economy more broadly, sharia banking must continue to develop and improve its performance.

With rapid growth, which is marked by many conventional banks finally forming sharia units, this shows that sharia banks have high competence. The growth potential of sharia banking will increase if the public shows high demand and interest in it. This can happen through increasing understanding and knowledge about Islamic banking, in addition to other factors that influence it. However, in an effort to achieve success both in this world and the hereafter, supporting facilities and infrastructure are needed. In terms

of transactions, adequate facilities are very important, and therefore Islamic banks need to increase their accessibility so that they are easier for the public to reach. Apart from that, increasing human resources is also needed in sharia banks, so that the implementation of sharia principles can be carried out without any deviation. This will be an attraction for people who want to make transactions using sharia principles, especially for Islamic students. These factors are an important background for the development of sharia banking. The aim is to collect large funds from Muslims and channel them back to them, especially to Muslim entrepreneurs who need capital to develop their businesses, by providing financing facilities to customers in accordance with sharia principles (Manan, 1993).

Therefore, the analysis of satisfaction levels in transactions at Sharia Banks still needs to be improved because there are still many problems that must be overcome and managed in accordance with sharia principles. One issue that needs attention is how banks handle customer complaints, especially if sharia bank officers do not have sufficient knowledge. Apart from that, there are other issues that also influence the level of customer satisfaction and need to be researched in more depth. Measuring consumer satisfaction can be done using the Importance Performance Analysis (IPA) method. According to Supranto (2006), IPA is a technique that is useful for assessing the level of importance and performance of certain attributes, which can be used in developing effective marketing programs or strategies. One of the advantages of the IPA method compared to other methods is that the procedure is relatively simple and efficient. This method allows policy makers to easily determine priority activities that must be carried out when resources are limited. Apart from that, this method is also very flexible and can be applied in various fields (Tjiptono, 2005).

Measurements are continuously carried out to evaluate the overall level of consumer or customer satisfaction using the Customer Satisfaction Index (CSI). The CSI method is used to comprehensively assess the level of customer satisfaction by considering the extent to which their expectations are met by the performance of the product quality attributes being measured. One of the advantages of the CSI method is its ability to utilize data from the IPA method as initial data in analysis, making it possible to measure consumer satisfaction more comprehensively and accurately (Ihsani, 2005). Without the CSI method, managers will not be able to set goals to measure customer satisfaction levels appropriately. The results of calculations using both the IPA and CSI methods can be used as a guide to determine priorities for improvement and development in aspects of product quality, which will have an impact on the ability to compete with existing similar products.

## **LITERATURE REVIEW**

This research starts from the background of the problem that has been described previously, and this topic has been discussed in previous studies. Researchers found a number of studies that have investigated Customer Satisfaction Analysis of transactions in Islamic banks. Therefore, the researcher refers to several previous studies that are relevant to the problems described previously. Customer or customer satisfaction is also reflected in QS. 3:159.

QS. 3:159 came down in response to the events of the battle of Uhud which involved Muslims in Medina and the Quraish infidels. The Battle of Uhud occurred in 625 AD and was the result of the defeat suffered by the Quraysh in the Battle of Badr a year earlier. If someone who is Muslim is able to understand and practice the contents of verse 159 of Surah Al Imran, then he will receive goodness and reward. Apart from that, harmony, cooperation and peace will also be created between people. In the midst of a moral crisis like the one currently occurring, people are often easily aroused by emotions which result in divisions, even among Muslims themselves. Therefore, we need to take lessons from Surah Al Imran verse 159 to understand how Rasulullah Saw. handle problems with a cool head and through deliberation. This verse also teaches the importance of doing good, even to people who have different opinions (Massnick, 1997).

Arif Sulfiantonono explains that the principle of being gentle towards others in the QS. Ali-Imran has similarities with the concept of customer satisfaction. In Islam, da'wah can also be considered as service to customers, and these customers must be served wholeheartedly. If a preacher is able to attract the attention of the object of his preaching, then that object will become accustomed to implementing Islamic values because of positive interactions. The object of this da'wah will also be a preacher who is able to attract other objects of da'wah. This reflects an effective marketing model, which was implemented by Rasulullah SAW. Medina and Habsyi became a conducive place for Muslims, and the first to enter were friends who had been trained by the Prophet in service and diplomacy. There are five dimensions of customer service that have been implemented by the West, but were actually implemented by Rasulullah with the help of SIFAT (*shiddiq, istiqomah, fathonah, amanah, tabligh*). The Prophet was successful in preaching and trading. Both the object of preaching and the buyer feel satisfaction and happiness through interaction with the Prophet. He gave guarantees for the items entrusted to him, earning him the nickname Al-Amin. He also has high empathy and cares for others. The Prophet really understood the personal characteristics of his friends so he could respond well, such as when Uthman was about to face him, he immediately got up from bed and sat down.

So, there is a strong connection between the gentle behavior of the Prophet as reflected in the QS. Ali-Imran verse 159 with the concept of customer service and satisfaction. These two concepts promote concern for others, understanding individual characteristics, and service with a sincere heart. Satisfaction, as explained by Kotler (2003), refers to the feelings of pleasure or disappointment that a person feels based on a comparison between their experience of the performance of a product or service and their expectations. In other words, a person's level of satisfaction is influenced by the extent to which the performance of a product or service meets or even exceeds their expectations. When the performance of a product or service is below expectations, customers will feel disappointed. Conversely, if the performance exceeds expectations, the customer will feel very satisfied.

To measure and monitor the level of customer satisfaction in this research, the customer satisfaction survey method was used. These surveys can be conducted in a variety of ways, including sending questionnaires by post, telephone, or through personal interviews. In this research, researchers chose to conduct a survey through interviews with one of the board members of the Roudhotul Quran II Ciwarak Islamic Boarding School. Through this interview, researchers received direct responses and feedback from respondents regarding the number of respondents involved in the research.

According to Komaruddin, services can be considered as intangible tools or actions taken to meet consumer needs. This service is an achievement that is provided or sacrificed to meet customer requests and needs. Meanwhile, according to Kotler (2003), service can be defined as an action or performance carried out by someone for another person. The main goal of service is to satisfy the general desires of the public or customers. To achieve this goal, it is important for services to have quality that meets the needs and desires of the community. This service quality is seen from the extent to which customer expectations and desires are met in reality. Apart from that, in the context of public services, the point is to provide superior service to the community. This is part of the obligations of government officials as public servants, with the aim of meeting the needs of the community in an excellent manner.

## RESEARCH METHODS

This research uses a quantitative type of research. Quantitative research is a type of research whose specifications are systematic, planned and clearly structured from the start until the creation of the research design. The population in this study were students from the Roudhotul Quran II Islamic Boarding School who were taken randomly with a total of 55 students as respondents. The data obtained was then processed using the IBM SPSS 22 program. In this framework, it is important to be able to provide a thorough and comprehensive explanation of the origins of the variables being studied. This will make

the variables contained in the problem formulation and problem identification clearer in their origins. In an effort to assess the quality of service provided by Bank Syariah Indonesia, the author uses two methods, namely the Customer Satisfaction Index (CSI) and Importance Performance Analysis (IPA). Assessment of good service quality should be carried out based on the customer's perspective, which can be used as a service guide. This guideline includes service quality attributes that must be met so that customer satisfaction can be achieved. Customers will assess the quality of service by comparing their level of interest or expectations with the quality of service actually provided. This level of importance reflects customer expectations, while service quality is a reality accepted by customers.

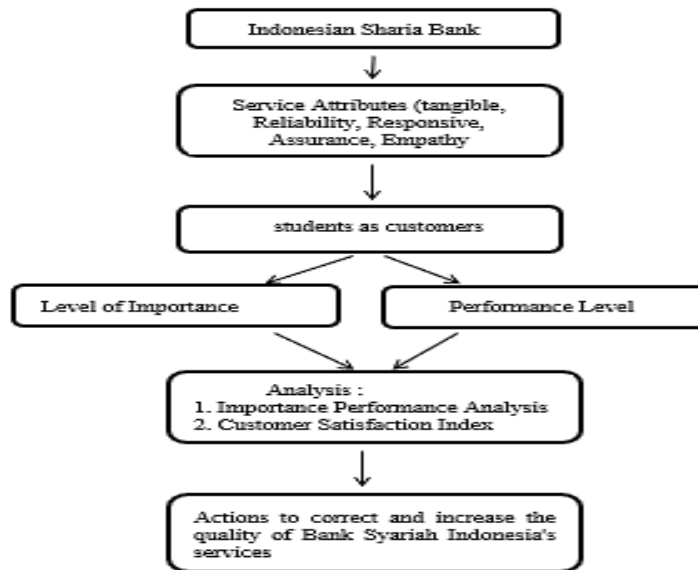


Figure 1. Conceptual framework

The sampling technique applied in this research is a random sampling method, which refers to taking sample members from a population at random without considering the strata that may exist in the population. Every customer has the same opportunity to be selected as a respondent. The measurement tool in this research is a questionnaire. Questionnaires or questionnaires are used as a data collection technique by providing a list of questions or statements to respondents, with the hope that they will respond to the list of questions. With this Likert scale, the variables to be measured are explained in the form of variable indicators. These indicators are then used as a basis for compiling instrument items, which can be in the form of statements. Each statement in this instrument will be given a score or value in the range of 1 to 5.

## RESULTS AND DISCUSSION

In this research, there were 55 respondents who participated. The respondents who were the research subjects were students at the Roudhotul Quran II Ciwarak Islamic Boarding School who were also customers of Bank Syariah Indonesia. Respondent characteristics, such as gender, are described based on the answers given by respondents through questionnaires that have been distributed to them. Further information regarding respondent characteristics can be found in Table 1.

Table 1. General description of respondents

| Respondent Characteristics | Classification | Total | Percentage |
|----------------------------|----------------|-------|------------|
| Gender                     | Man            | 19    | 34%        |
|                            | woman          | 36    | 66%        |

Research data was obtained through distributing questionnaires to all 55 respondents consisting of students. The results of the questionnaire are listed in Table 1. Based on Table 1, it can be seen that the number of female respondents is greater than male respondents. As many as 66% of respondents were women, while the remaining 34% were men. Research validity is achieved when the data collected is in accordance with the actual situation of the object being researched. A valid instrument indicates that the measuring tool used to collect the data is reliable. The validity test results have been presented in Table 2.

**Table 2.** Validity Test Results

| No | Attribute                                    | r count<br>(X) | r count<br>(Y) | r<br>table | Validity<br>test |
|----|--|----------------|----------------|------------|------------------|
| 1  | Service is fast and on time                  | 0.801          | 0.732          | 0.266      | Valid            |
| 2  | Easy to understand in providing explanations | 0.752          | 0.755          | 0.266      | Valid            |
| 3  | Extensive employee knowledge                 | 0.697          | 0.689          | 0.266      | Valid            |
| 4  | Keeping secrecy                              | 0.678          | 0.559          | 0.266      | Valid            |
| 5  | Safe in carrying out transactions            | 0.721          | 0.686          | 0.266      | Valid            |
| 6  | Comfortable waiting room                     | 0.655          | 0.537          | 0.266      | Valid            |
| 7  | Brochures available                          | 0.64           | 0.605          | 0.266      | Valid            |
| 8  | Neat and clean appearance                    | 0.621          | 0.594          | 0.266      | Valid            |
| 9  | Easy to get information                      | 0.634          | 0.57           | 0.266      | Valid            |
| 10 | Does not differentiate status                | 0.675          | 0.627          | 0.266      | Valid            |
| 11 | Responsive to customer complaints            | 0.843          | 0.808          | 0.266      | Valid            |
| 12 | Establish good communication with customers  | 0.713          | 0.655          | 0.266      | Valid            |
| 13 | Readiness to serve customers                 | 0.798          | 0.715          | 0.266      | Valid            |
| 14 | Fast in responding to customers              | 0.801          | 0.752          | 0.266      | Valid            |

Apart from validity tests, reliability tests are also carried out to evaluate the reliability of the questionnaire used to measure certain variables. This reliability test uses the Cronbach's alpha method. If the Cronbach's alpha coefficient has a value above 0.60, this indicates that the data collected can be considered as data that has good reliability.

**Table 3.** Reliability Test Results

| No | Attribute           | Cronbach Alpha<br>calculated value | R table<br>value | Reliability<br>test |
|----|---------------------|------------------------------------|------------------|---------------------|
| 1  | Performance level   | 0.766                              | 0.266            | reliable            |
| 2  | Level of importance | 0.760                              | 0.266            | reliable            |

Based on the results of the reliability tests that have been carried out, it can be concluded that both performance attributes and interest attributes are considered to have a high level of reliability. This is confirmed by the fact that the alpha coefficient ( $\alpha$ ) value of each attribute is greater than the specified table alpha value, so it can be concluded that all attributes in this study can be considered to have a good level of reliability. According to Rangkuti (2003), one of the analytical tools that can be used to evaluate consumer satisfaction with company performance is to use the Importance Performance Analysis (IPA) method. This method is a simple technique for measuring attributes related to the level of importance and actual performance. This is useful in developing effective marketing programs (Iwan & Arisman, 2023). In this research, a comparison was made between two sub-variables, namely the level of importance and the level of performance. The level of suitability refers to the results of the comparison between the performance score and the importance score. This level of suitability will determine the order of priority in improving factors that have an impact on customer satisfaction.

**Table 4.** IPA Calculation Results

| No | Attribute                                    | HI  | KI  | TKI % | HI (YI) | KI (XI) |
|----|--|-----|-----|-------|---------|---------|
| 1  | Service is fast and on time                  | 261 | 214 | 99.07 | 3.93    | 3.89    |
| 2  | Easy to understand in providing explanations | 220 | 215 | 97.80 | 4.00    | 3.90    |
| 3  | Extensive employee knowledge                 | 212 | 212 | 100   | 3.85    | 3.85    |
| 4  | Keeping secrecy                              | 241 | 240 | 99.60 | 4.40    | 4.40    |

|                |   |     |      |              |             |             |
|----------------|---|-----|------|--------------|-------------|-------------|
| 5              | Safe in carrying out transactions           | 227 | 224  | 98.70        | 4.11        | 4.04        |
| 6              | Comfortable waiting room                    | 222 | 217  | 97.80        | 4.04        | 3.94        |
| 7              | Brochures available                         | 219 | 217  | 99.08        | 3.98        | 3.94        |
| 8              | Neat and clean appearance                   | 244 | 242  | 99.20        | 4.44        | 4.4         |
| 9              | Easy to get information                     | 215 | 210  | 97.70        | 3.90        | 3.80        |
| 10             | Does not differentiate status               | 231 | 226  | 97.80        | 4.20        | 4.10        |
| 11             | Responsive to customer complaints           | 222 | 216  | 97.30        | 4.01        | 3.93        |
| 12             | Establish good communication with customers | 213 | 2005 | 96.20        | 3,88        | 3.72        |
| 13             | Readiness to serve customers                | 220 | 219  | 99.50        | 4.00        | 3.98        |
| 14             | Fast in responding to customers             | 220 | 215  | 97.80        | 4.00        | 3.90        |
| <b>AVERAGE</b> |   |     |      | <b>98.40</b> | <b>4.05</b> | <b>3.98</b> |

Based on the calculation of the level of suitability between the level of importance and the level of performance, it was found that the attribute with the highest level of suitability reached 100%, which was related to the broad employee knowledge attribute. This shows that the performance of employees' broad knowledge attributes has been very good, in line with the expectations of students as customers. Meanwhile, the attribute with the lowest level of suitability reached 96.20%, which is related to the attribute of establishing intense communication with customers. This indicates that Bank Syariah Indonesia employees need to increase more intense communication with students as customers because their performance level is considered less good. The average overall attribute suitability level is 98.40%, which is in the "very suitable" category. This shows that the overall level of conformity can be considered good. According to Cholidis (2006), if the suitability level value is close to 100% and is above the average, then the suitability level is considered good. This suitability level category can be seen further in the suitability criteria table contained in Table 5.

**Table 5.** Categories of Level of Matching Interests to Performance

| Degree of conformity         | Conformity range % |
|------------------------------|--------------------|
| Very suitable                | 80- 100            |
| In accordance                | 70 – 79            |
| Quite appropriate            | 60 – 69            |
| not suitable                 | 50 – 59            |
| It is not in accordance with | 40 - 49            |

The average performance score for each attribute is used as a basis for evaluating the extent to which Bank Syariah Indonesia's service quality has reached a good level or not for that attribute. This is done by comparing the average performance score value of each attribute (X) with the average importance value of each attribute (Y). The calculation results show that the average of all performance level attributes (X) is 3.98, while the average of all importance level attributes (Y) is 4.05. These values will be used as dividers in the Importance Performance Analysis (IPA) diagram which will divide the attributes into four quadrants. This refers to the method proposed by Supranto (2006).

A Cartesian diagram is a graph that is divided into four parts by two perpendicular lines at the point (X, Y), where X is the average performance level score and Y is the average importance level score of all factors that influence customer satisfaction. In the context of this research, the Cartesian diagram is used to determine the level of customer satisfaction, whether it is in a position that requires improvement or in a position that must be maintained. (Alnaser et al., 2018). Each quadrant in mapping based on level of importance and performance has a different meaning. By using this mapping, the Bank can identify attributes that consumers consider important and immediately make improvements to these attributes in a relatively short time. The following is an interpretation of each quadrant.

The main priority quadrant includes attributes that consumers consider important, but whose current performance does not meet consumer expectations. Companies need to make continuous improvements to improve the performance of these attributes. However, in this quadrant, there are no attributes included, which means that students as customers think that all attributes are important, but the Bank needs to improve the performance of

several attributes. The maintain performance quadrant includes attributes that consumers consider important and currently meet their expectations. These attributes must be maintained because they are considered superior by consumers. In the picture, there are four attributes included in this quadrant, namely maintaining confidentiality, security in carrying out transactions, a neat and clean appearance, and service that does not differentiate between status.

Low priority quadrant is a quadrant that contains attributes that are considered less important by consumers and whose level of performance is not that special (the level of performance is still low for consumers). Increasing the attributes that fall into this quadrant needs to be reconsidered because its impact on the benefits felt by consumers is very small (low). There are 10 attributes included in this quadrant, such as fast and timely service, ease in explaining products, extensive employee knowledge, comfort of the waiting room, availability of brochures, easy access to information, responsiveness to customer complaints, intense communication with customers, readiness in serving customers, and quick response to customers (Mamuaya, 2018). The low priority quadrant contains attributes that consumers consider less important and whose performance is not that special. Increasing the attributes included in this quadrant needs to be reconsidered because its impact on the benefits felt by consumers is very small. In this quadrant, there are no attributes included, which means that customers consider no attributes to be unimportant, only that the bank must improve the performance of several attributes.

The Customer Satisfaction Index (CSI) is a tool used to comprehensively assess the level of consumer satisfaction by considering the level of importance and performance of the various product quality attributes being measured. The CSI value is positively correlated with the average importance score and performance score. Therefore, if you increase the average importance and performance scores, the CSI value will also increase. The results of the Customer Satisfaction Index (CSI) calculation can be found in Table 6.

**Table 6.** CSI Calculation Results

| No | Attribute                                    | Average<br>importance score<br>(MISSION) | Weighted<br>factor<br>(WF) | Average<br>performance<br>(MSSI) | Weighted<br>score<br>(WS) |
|----|--|--|----------------------------|----------------------------------|---------------------------|
| 1  | Service is fast and on time                  | 3.89                                     | 6.97                       | 3.93                             | 27.38                     |
| 2  | Easy to understand in providing explanations | 3.91                                     | 7.00                       | 4.00                             | 27.99                     |
| 3  | Extensive employee knowledge                 | 3.85                                     | 6.90                       | 3.85                             | 26.57                     |
| 4  | Keeping secrecy                              | 4.36                                     | 7.81                       | 4.38                             | 34.22                     |
| 5  | Safe in carrying out transactions            | 4.07                                     | 7.29                       | 4.13                             | 30.11                     |
| 6  | Comfortable waiting room                     | 3.95                                     | 7.06                       | 4.04                             | 28.54                     |
| 7  | Brochures available                          | 3.95                                     | 7.06                       | 3.98                             | 28.54                     |
| 8  | Neat and clean appearance                    | 4.40                                     | 7.88                       | 4.44                             | 34.98                     |
| 9  | Easy to get information                      | 3.82                                     | 6.84                       | 3.91                             | 26.73                     |
| 10 | Does not differentiate status                | 4.11                                     | 7.36                       | 4.20                             | 30.90                     |
| 11 | Responsive to customer complaints            | 3.93                                     | 7.03                       | 4.04                             | 28.41                     |
| 12 | Establish good communication with customers  | 3.73                                     | 6.67                       | 3.87                             | 25.83                     |
| 13 | Readiness to serve customers                 | 3.98                                     | 7.13                       | 4.00                             | 28.52                     |
| 14 | Fast in responding to customers              | 3.91                                     | 7.00                       | 4.00                             | 27.99                     |

Attributes that need to be improved, according to the CSI results, include fast and timely service, ease in explaining products, extensive knowledge of employees, comfort of the waiting room, availability of brochures, ease of getting information, responsiveness to customer complaints, intense communication with customers, readiness to serve customers, and speed in responding to customers. In this regard, CSI values that have not reached 100% can be caused by consumer satisfaction attributes that are in quadrant III, which is the second priority in terms of improving performance. Attributes included in quadrant II must also be maintained so that the quality of performance does not decline and cause a decrease in the CSI value. Based on research on 55 respondents regarding the analysis of the level of student satisfaction with service quality in transactions at Bank Syariah Indonesia using the CSI method, a result of 81.25% was obtained. This means that the level of satisfaction with the quality of Bank Syariah Indonesia's services is very

high, ranging from 0.81 to 1.00. The CSI results show that customers are very satisfied with the quality of service provided by Bank Syariah Indonesia employees so far.

Even though the CSI results show that transactions at Bank Syariah Indonesia are categorized as very satisfactory, based on research using the IPA method, there are still several attributes that need to be improved so that the services provided by Bank Syariah Indonesia to customers can maintain customer satisfaction with the quality of service when making transactions. Improvements in attributes produced through IPA analysis are expected to increase the CSI value. According to Muharastri (2008), the CSI value can be increased by making improvements to attribute performance based on IPA results. Improvements in attributes obtained through IPA are expected to increase the CSI value to reach 100%.

## CONCLUSIONS AND SUGGESTION

Based on the attributes considered crucial by student customers at Bank Syariah Indonesia, such as maintaining confidentiality, secure transactions, a clean appearance, and unbiased service, they fall into quadrant II. Calculations using the Customer Satisfaction Index (CSI) indicate a satisfaction level of 81.25% during transactions. This implies customers are content with the service quality at Bank Syariah Indonesia. Through Importance Performance Analysis (IPA), CSI, and interviews, specific aspects requiring improvement to boost student satisfaction with service quality during transactions at Bank Syariah Indonesia were identified.

Bank Syariah Indonesia (BSI), previously known as Bank Rakyat Indonesia, is expected to continue to make improvements to its service quality attributes which are considered by customers to be still not optimal. This aims to achieve performance that meets customer expectations. Continuous improvements in service aspects can help Bank Syariah Indonesia to increase customer satisfaction and strengthen its position in the sharia banking market. Furthermore, in future research it is recommended to conduct an analysis of other attributes that can influence customers' decisions to save at Bank Syariah Indonesia. This will help gain a more comprehensive understanding of the factors that influence customers' decisions in choosing a sharia bank as a place to save. In this way, the research results will be more in line with customer expectations and needs, as well as provide deeper insight for Bank Syariah Indonesia in improving the quality of its services.

## REFERENCES

- [1] Alnaser, F., Ghani, M., & Rahi, S. (2018). Service quality in Islamic banks: The role of PAKSERV model, customer satisfaction and customer loyalty. *Accounting*, 4(2), 63-72.
- [2] Cholidis, S. (2006). Analisis Tingkat Kepuasan Pelanggan Terhadap Produk Corned Pronas Produksi PT CIP, Denpasar, Bali. *Jurnal Teknologi Industri Penanian*, 106-117.
- [3] Dam, S. M., & Dam, T. C. (2021). Relationships between service quality, brand image, customer satisfaction, and customer loyalty. *The Journal of Asian Finance, Economics and Business*, 8(3), 585-593.
- [4] Fahrudin, M., Damayanti, A., & Ichwani, T. (2022). Performance Analysis Of Sharia Banking In Indonesia And Malaysia Using The Sharia Maqashid Index Concept (Comparative Study on Sharia Banking in Indonesia and Malaysia 2015-2019 Period). *INQUISITIVE: International Journal of Economic*, 2(2), 132-152.
- [5] Ghufron, S. (2005). *Konsep dan Implementasi Bank Syari'ah*. Jakarta: Renaisan.
- [6] Ihsani, D. (2005). *Analisis Kepuasan Konsumen Terhadap Atribut Wisata Cangkuang Garut*. Jawa Barat: Departemen Ilmu Sosial Ekonomi Pertanian, IPB Bogor.
- [7] Ismail, I., & Misrah, M. (2022). Internship at a young age in prophet muhammad's business management practices. *International Journal of Economics, Business and Accounting Research (IJEBAR)*, 6(1), 212-219.
- [8] Istanti, E., Sanusi, R., & Daengs, G. S. (2020). Impacts of price, promotion and go food consumer satisfaction in faculty of economic and business students of Bhayangkara University Surabaya. *Ekspektra: Jurnal Bisnis dan Manajemen*, 4(02), 104-120.
- [9] Iwan, I., & Arisman, A. (2023). Analysis of the Contribution and Effectiveness of Receiving Market Service Retributions to Regional Genuine Income in Yogyakarta City. *Economic and Business Horizon*, 2(1), 1-11.

- [10] Kartika, T., Firdaus, A., & Najib, M. (2020). Contrasting the drivers of customer loyalty; financing and depositor customer, single and dual customer, in Indonesian Islamic bank. *Journal of Islamic Marketing*, 11(4), 933-959.
- [11] Kotler, P. (2003). *Manajemen Pemasaran Edisi kesebelas*. Jakarta: PT. Indeks Kelompok Gramedia.
- [12] Mamuaya, N. C. (2018). Service Quality and Non-Muslim Satisfaction Using Sharia Bank Products and Services. *Shirkah: Journal of Economics and Business*, 2(1).
- [13] Manan, M. A. (1993). *Ekonomi Islam Teori dan Praktik*. Yogyakarta: Dana Bhakti Wakaf.
- [14] Massnick, F. (1997). The Customer is CEO, How to Measure What Your Customer Want and Make Sure They Get it. *American Management Assosiation*, 239.
- [15] Muharastri, Y. (2008). Analisis Kepuasan Konsumen Susu UHT Merek Real Good di Kota Bogor. *Departemen Ilmu Sosial Ekonomi Pertanian, Fakultas Pertanian IPB*, 67-74.
- [16] Rangkuti, F. (2003). *Bisnis Plan Teknik Membuat Perencanaan Bisnis dan Analisis Kasus*. Jakarta: PT. Gramedia Pustaka Utama.
- [17] Siswanto, S. (2014). Improving competitiveness of Islamic banking human resources through implementation of Quran-based HRM practices. *European Journal of Business and Social Sciences (EJBSS)*, 3(3), 01-13.
- [18] Suhartanto, D., Syarief, M. E., Chandra Nugraha, A., Suhaeni, T., Masthura, A., & Amin, H. (2022). Millennial loyalty towards artificial intelligence-enabled mobile banking: evidence from Indonesian Islamic banks. *Journal of Islamic Marketing*, 13(9), 1958-1972.
- [19] Sulhan, & Siswanto, E. (2008). *Manajemen Bank Konvensional dan Syariah*. Malang: UIN Malang Press.
- [20] Supranto. (2006). *Pengukuran Tingkat kepuasan Pelanggan Untuk Meningkatkan Pangsa Pasar*. Jakarta: Penerbit Rineka Cipta.
- [21] Tjiptono, f. (2005). *Pemasaran Jasa. Edisi Pertama*. Malang: Bayumedia.
- [22] Wulandari, A. (2015). Analisis Kepuasan Nasabah Bank Mandiri Tentang Pelayanan Prima (Service Excellence) (Survei Terhadap Nasabah Bank Mandiri Kantor Kas Universitas Telkom). *Jurnal Ecodemica: Jurnal Ekonomi Manajemen dan Bisnis*, 3(1), 285-291.

