Service Quality Analysis on Customer Satisfaction Using the Importance Performance Analysis (IPA) Method at Bank Riau Kepri Syariah Batam Tiban

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Abstract. Service quality is an essential factor in determining customer satisfaction, particularly in the Islamic banking sector. This study was conducted at Bank Riau Kepri Syariah Batam Tiban to measure the extent to which the services provided meet customer expectations. The research applied the Importance Performance Analysis (IPA) method to map the level of importance and customer perception of performance across five service dimensions: tangibles, reliability, responsiveness, assurance, and empathy. Data were collected through questionnaires distributed to 100 respondents and analyzed using the conformity level formula. The results show that the average perception score was 3.73, while the average expectation score was 4.55, obtained from processing Likert scale scores of 1–5 across all indicators. Several attributes fell into the main priority quadrant, particularly those related to the comfort of facilities and staff response speed. The contribution of this study is to provide data-driven recommendations for the strategic improvement of Islamic banking services. Furthermore, the study strengthens the application of the IPA method in the context of services based on sharia values.

Keywords: Service Quality, Customer Satisfaction, Islamic Bank, Importance Performance Analysis (IPA).

1 Introduction

In the increasingly competitive banking industry, service quality has become a key factor in attracting and retaining customers. This applies not only to conventional banks but also to Islamic banks, which now face equally high demands for professionalism. Banks are required to continuously improve their service quality to meet customer expectations and needs [1]. According to Kotler (2016), service quality is the key to success in business competition, as it reflects a bank's productivity and its ability to deliver customer satisfaction. Customer satisfaction also serves as a primary indicator

of a banking institution's success. Satisfied customers tend to remain loyal and recommend the bank to others. Conversely, ongoing dissatisfaction resulting from services that fall short of expectations may decrease trust and damage the bank's image [2]. Bank Riau Kepri Syariah Batam Tiban is an Islamic financial institution committed to providing optimal services. However, [3]there has been a significant increase in customer complaints, particularly regarding failed transactions and unexplained balance deductions. These issues indicate the need for an evaluation of the quality of services provided. To analyze these problems, this study employs the Importance Performance Analysis (IPA) methodological approach, which compares the level of service expectations from the customers' perspective with the actual performance they experience [4]. The IPA method is used to assess and classify service attributes that should be prioritized for improvement in order to enhance customer satisfaction. IPA also provides a two-dimensional visual mapping that is effective in determining strategies for improving service quality [5]. To strengthen the analytical foundation, this study refers to theories of service quality, customer satisfaction, and the Importance Performance Analysis (IPA) method.

2 Literature Studies

2.1 Service Quality

Service quality reflects aspects that continuously evolve, influenced by products, services, human factors, processes, and environments that meet or exceed expectations [6]. Service quality is a key concept in service management, including in the banking sector. According to Parasuraman, Zeithaml, and Berry (1988), service quality is the degree of excellence in service that is expected and perceived by customers. The SERVQUAL model outlines five main dimensions: tangibles, reliability, responsiveness, assurance, and empathy.

2.2 Customer Satisfaction

Satisfaction or dissatisfaction arises after comparing perceptions or impressions of product performance with expectations. According to Kotler & Keller (2016), satisfaction is a function of perceptions or impressions of performance and expectations. If performance falls below expectations, customers are dissatisfied. If performance meets expectations, satisfaction arises. If performance exceeds expectations, customers will be highly satisfied. Customer satisfaction is a crucial aspect for service providers, as a high level of satisfaction encourages customers to share their positive experiences with potential future customers [1].

2.3 Metode Importance Performance Analysis

The Importance Performance Analysis (IPA) method was first introduced by Martilla and James (1977) through an article published in the *Journal of Marketing*. IPA is

known as an evaluative strategy used to reveal service factors that are important to users and to evaluate an organization's performance in meeting those expectations [7]. This method analyzes the gap between what customers expect (expectation) and how the service is perceived (perceived performance) to measure the level of customer satisfaction. IPA is also useful for identifying attributes with low performance but high importance to customers, thus serving as a basis for formulating service improvement priorities. In its application, participants are directed to provide assessments of both the expectation and performance levels of each service attribute offered.

3 Methodology

3.1 Research Method

This research adopts a quantitative approach involving validity and reliability tests. The collected data can be considered valid if the calculated *r* value is greater than the table *r* value. Reliability testing is conducted using Cronbach's Alpha, where data is considered reliable if the Cronbach's Alpha result is greater than 0.6, along with the Importance Performance Analysis (IPA).

The sampling method used in this study is purposive sampling. This technique was chosen because the research requires respondents who are truly relevant to the study's objectives, namely evaluating service quality and customer satisfaction levels at Bank Riau Kepri Syariah Batam Tiban. According to Sugiyono (2019), purposive sampling is applied when researchers determine samples based on specific considerations or criteria to ensure that the obtained data are truly representative of the research objectives. For data collection, questionnaires were distributed to the determined sample. With a population of 21,725 customers, the sample size was determined to be 100 respondents, calculated using the Slovin formula with a margin of error of 10%. The research object includes excellent service and customer satisfaction at Bank Riau Kepri Syariah Batam Tiban. The questionnaire instrument consists of two dimensions expectation (*importance*) and performance (*performance*) evaluated by respondents using a Likert scale ranging from 1 to 5.

In addition to questionnaires, this study is also supported by a literature review as a source of secondary data. The Importance Performance Analysis (IPA) method is employed to evaluate and map service attributes based on customer perceptions and expectations. The data analysis process consists of three main stages:

1. The calculation stage of the conformity level is carried out by comparing performance scores with expectation scores using the following formula:

$$TKi = \frac{Xi}{Yi} x100\%$$

Description:
TKi = conformity level
Xi = performance score
Yi = expectation score

Table 1.Conformity Level Scores

Conformity Score (TKi)	Description
<100 %	Not Satisfactory
100%	Satisfactory
>100%	Very Satisfactory

2. Calculating the Average Score
   The average score is used to determine the position of attributes on the Cartesian diagram. On the horizontal axis (X), the perception (performance) score is placed, while the vertical axis (Y) is filled with the expectation (importance) score. The formulas are as follows:

$$X = \frac{\sum Xi}{n} \; Y = \frac{\sum Yi}{n}$$

   Description:
   X = Average perception/performance score
   Y = Average expectation/importance score
   n = Number of respondents
3. Mapping on the Cartesian Diagram
   Service attributes are mapped into four quadrants to determine priorities for improvement or reinforcement:
   - Quadrant A (Main Priority): Important but low performance → must be improved immediately.
   - Quadrant B (Keep Up the Good Work): Important and high performance → should be maintained and leveraged as strengths.
   - Quadrant C (Low Priority): Less important and low performance → not urgent to improve.
   - Quadrant D (Possible Overkill): Less important but high performance → resources may be redirected to other areas.

4 Result and Discussion

4.1 Respondent Profile

Table 2.Respondent Profile

Category	Subcategory	Number (Respondents)	Percentage
Gender	Male	56	56%
	Female	44	44%
Age	< 18	8	8%
	19–25	11	11%

	26–50	71	71%
	> 50	10	10%
Education	Junior/Senior High School	37	37%
	Academy/Diploma	5	5%
	Bachelor's Degree	56	56%
	Postgraduate	2	2%
Occupation	Student	9	9%
	Civil Servant (PNS/P3K)	24	24%
	Private Employee	34	34%
	Entrepreneur	21	21%
	Others	12	12%
Length of Being a Customer	< 1 Year	34	34%
	1–2 Years	21	21%
	3–4 Years	23	23%
	> 5 Years	22	22%

4.2 Validity Test

Table 3. Validity Test Output Results

Atribut	Item	r count (X)	r count (Y)	r-Table	Description
Tangibles	I1	0.855	0.771	0.165	Valid
	I2	0.864	0.841		Valid
	I3	0.844	0.813		Valid
	I4	0.828	0.755		Valid
	I5	0.793	0.765		Valid
	I6	0.812	0.768		Valid
Reliability	I7	0.71	0.797	0.165	Valid
	I8	0.679	0.841		Valid
	I9	0.619	0.787		Valid
	I10	0.675	0.843		Valid
	I11	0.606	0,780		Valid
Responsiveness	I12	0.859	0.829	0.165	Valid
	I13	0.846	0,760		Valid
	I14	0.833	0.756		Valid
	I15	0.799	0.806		Valid
	I16	0.747	0.757		Valid
Assurance	I17	0.853	0,740	0.165	Valid
	I18	0.843	0.776		Valid
	I19	0.885	0.714		Valid
	I20	0.841	0.748		Valid
Empathy	I21	0.845	0.815	0.165	Valid
	I22	0.873	0.742		Valid
	I23	0.855	0.834		Valid
	I24	0.827	0,860		Valid

	I25	0.846	0.758		Valid

According to Sugiyono (2019), a validity test aims to ensure that the instrument used in the research truly measures what it is intended to measure. The validity assessment criteria use a significance level (α) = 0.05 with the number of respondents (N) = 100, resulting in an r-table value of 0.1654. An item is declared valid if the r-calculated value is greater than the r-table (r-calculated > 0.1654). The test results show that all items in the instrument have r-calculated values exceeding the r-table. Thus, it can be concluded that all statement items in this questionnaire are valid and suitable for use in the subsequent data analysis process.

4.3 Reliability Test

Table 4. Reliability Test Results

Atribut	N of item	Cronbach Alpha Performance	Cronbach Alpha Importance	Keterangan
Tangibles	6	0.917	0.875	Reliable
Reliability	5	0.917	0.866	Reliable
Responseveness	5	0.872	0.838	Reliable
Assurance	4	0.876	0.732	Reliable
Emphaty	5	0.903	0.858	Reliable

According to Sugiyono (2019), the reliability test is carried out using the Cronbach's Alpha method, where a variable is considered reliable if it has an Alpha value greater than 0.60. The test results show that all dimensions in the questionnaire, both in terms of perception (performance) and expectation (importance), obtained Cronbach's Alpha values above the established minimum threshold. The five tested dimensions—Tangibles, Reliability, Responsiveness, Assurance, and Empathy—all meet the reliability criteria.

4.4 Importance Performance Analysis (IPA)

4.4.1 Conformity Level Analysis

According to Martilla & James (1977), the conformity level (TKi) is used to identify priority improvements in service attributes. The lower the TKi value, the greater the gap between performance and customer expectations, which requires management's attention.

Based on the research findings, the overall average TKi is 82%, indicating that, in general, the performance of Bank Riau Kepri Syariah Batam Tiban has not fully met customer expectations. The analysis by SERVQUAL dimensions shows the following results:

Table 5. Conformity Level Analysis

SERVQUAL Dimension	Average TKi (%)	Interpretation
Tangibles	81%	Physical facilities such as waiting areas, cleanliness, location accessibility, and parking capacity need improvement.
Reliability	86%	Services are consistent and in line with promises made to customers.
Responsiveness	81%	Staff speed and responsiveness need to be improved to meet expectations for prompt service.
Assurance	83%	Staff competence and customer sense of security need to be strengthened through training and product education.
Empathy	81%	Personal attention and sensitivity to customer feedback are not yet optimal.

The lowest TKi value is found in the Tangibles dimension (81%), particularly in the indicator of waiting room comfort (79%). According to the servicescape theory (Bitner, 1992), the quality of the physical environment influences customers' perceptions of professionalism and comfort. In the context of Islamic banking, arranging a waiting area that is comfortable, clean, and aligned with sharia principles is part of *shariah-based customer care*.

The Responsiveness (81%) and Empathy (81%) dimensions also show relatively low values. The low scores on indicators such as response speed (79%) and attentiveness to customer feedback (79%) indicate the need for greater emotional engagement from frontliners. According to Zeithaml et al. (2006), responsiveness and empathy are crucial factors in building customer loyalty, especially in the banking sector, which emphasizes long-term relationships.

The Assurance dimension (83%) requires improvements in staff knowledge of Islamic banking products and transaction security. The theory of trust and perceived risk (Mayer et al., 1995) highlights that competence and service security assurances are key factors in maintaining customer trust.

The Reliability dimension (86%) has the highest value, indicating that most procedures and services have been delivered as promised to customers. This finding supports the SERVQUAL model (Parasuraman et al., 1988), which emphasizes reliability as a fundamental element in shaping customer satisfaction.

Overall, these results reinforce the SERVQUAL theory that Tangibles, Responsiveness, and Assurance strongly influence satisfaction. However, in the context of Islamic banking, Islamic values must be given special consideration when designing strategies for improving service quality.

4.5 Cartesian Diagram

Table 6. Recapitulation of Performance and Importance Scores

Item	∑X	∑Y	Performance	Impormance
1	359	457	3.59	4.57
2	365	456	3.65	4.56
3	366	457	3.66	4.57
4	363	462	3.63	4.62
5	391	475	3.91	4.75
6	383	462	3.83	4.62
7	383	452	3.83	4.52
8	383	458	3.83	4.58
9	410	464	4.10	4.64
10	386	454	3.86	4.54
11	392	457	3.92	4.57
12	358	453	3.58	4.53
13	361	457	3.61	4.57
14	372	448	3.72	4.48
15	380	465	3.80	4.65
16	361	434	3.61	4.34
17	369	441	3.69	4.41
18	362	444	3.62	4.44
19	362	447	3.62	4.47
20	372	447	3.72	4.47
21	359	453	3.59	4.53
22	362	461	3.62	4.61
23	378	455	3.78	4.55
24	365	443	3.65	4.43
25	378	468	3.78	4.68
Average			3.73	4.55

The average score is used to determine the position of each service attribute on the Cartesian diagram in the Importance Performance Analysis (IPA) method. The calculation is carried out by summing the perception scores and expectation scores from all respondents, then dividing them by the number of respondents to obtain the average for each attribute.

On the horizontal axis (X), the average perception score is placed, representing the level of service performance based on customers' actual experiences. Meanwhile, the vertical axis (Y) contains the average expectation score, reflecting the level of importance or expectation customers place on the service attribute.

Plotting these two values into the Cartesian diagram allows researchers to classify attributes into four priority quadrants (main priority, keep up the good work, low priority, and possible overkill). The position of an attribute within a specific quadrant indicates the appropriate managerial strategy, such as whether it requires immediate improvement, needs to be maintained, or only monitored periodically [8].

Overall, the average perception score for all attributes is 3.73, while the average expectation score is 4.55. The comparison of these two values serves as the basis for constructing the axes of the Cartesian diagram, which subsequently maps the attributes into four quadrants for determining improvement strategies [8].

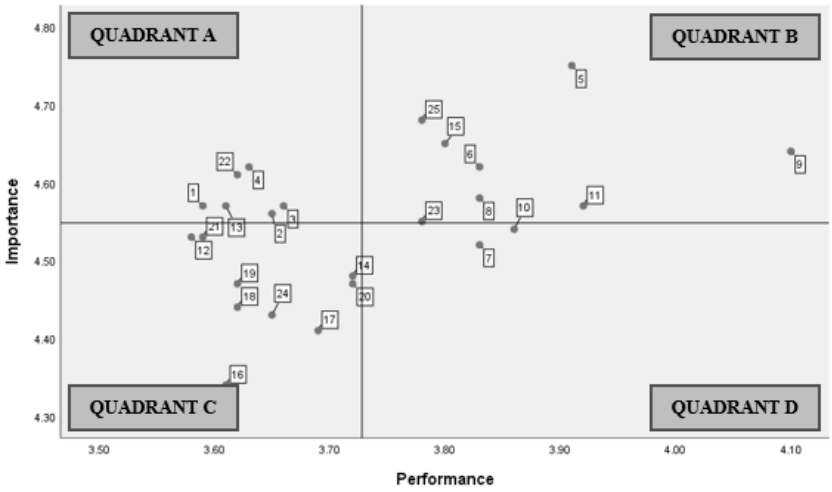

Fig 1.Cartesian diagram

The placement of each quadrant illustrates different conditions. Mapping based on the level of importance and performance enables the Bank to promptly make improvements to attributes deemed important by customers within a relatively short period of time. Each quadrant is explained with the following interpretation:

a) Quadrant A (Keep Up The Good Work)

This quadrant is considered important by customers, but the services provided are not yet satisfactory. Attributes in this quadrant have a high level of importance for customers, but their performance remains low. The items included in this quadrant are:

Table 7. Quadrant A

Quadrant A	Service Attributes
1	The comfort level of the waiting room for bank customers
2	The cleanliness and neatness of the bank's waiting room
3	Accessibility of the bank's location for customers
4	Availability and capacity of parking space for bank customers
13	The speed of response time to customer requests or inquiries
22	Sensitivity to paying attention to suggestions and complaints

The strategy that needs to be carried out is to focus on immediate improvement through the allocation of resources, budget, and intensive management attention. For example, indicator 1, namely the comfort of the waiting room, is considered very important by

customers but its performance is still low. One of the causes is the arrangement of chairs that are too close together, forcing men and women to sit side by side, which potentially violates Sharia principles. For an Islamic bank, this is an important issue to address, as the waiting room reflects its identity and Sharia values. Rearranging the seating with sufficient distance and creating separate areas would be a priority step to improve comfort and compliance. Since the attributes in Quadrant A are very important to customers but lack sufficient service attention, failure to address this gap promptly may create a negative perception of overall service quality and, in the long term, potentially reduce customer loyalty [8].

b) Quadrant B (Concentrate Here)

According to IPA analysis, maintaining high performance on these attributes iscrucial as it strengthens competitive advantage and preserves customer loyalty, while serving as a key factor in customer satisfaction and long-term retention [9]. Attributes in this quadrant have a high level of importance in the eyes of customers and have already demonstrated good performance.

Table 8. Quadrant B

Quadrant B	Service Attributes
5	Neatness and appropriateness of bank staff's appearance
6	Availability and proper functioning of transaction equipment in the bank
8	Speed of staff in providing services
9	Ability to provide adequate services
11	Services that are aligned with customer complaints
15	Staff's ability to communicate well
23	Prioritizing customer interests at work
25	Ending every interaction by saying thank you to customers

According to the *theory of service excellence*, this area must be consistently maintained as it represents a *moment of truth* that influences customer loyalty (Lovelock & Wirtz, 2011). Based on the *trust theory*, consistent performance on these attributes will strengthen customers' confidence in the bank's reliability and credibility (Morgan & Hunt, 1994).

To sustain high performance on attributes that have already demonstrated optimal results and are considered important by customers (Quadrant B), management needs to implement several strategies grounded in service best practices. First, conducting regular service audits with a daily checklist to ensure that staff appearance and transaction equipment function are always aligned with service standards. Second, providing routine training programs for employees to enhance communication skills, empathy, service speed, and professional complaint handling competence. Third, performing preventive maintenance on banking facilities and technology to minimize operational disruptions. Fourth, reinforcing a customer-oriented service culture, including making warm greetings and expressions of gratitude a formal part of Standard Operating Procedures (SOP). Fifth, offering rewards and incentives to staff who consistently demonstrate high service quality.

c) Quadrant C (Low Priority)

Attributes in this quadrant have relatively low expectations and receive little attention from customers. Although these attributes are not considered a top priority by customers, they still contribute to the overall service experience. According to the concept of Importance Performance Analysis (IPA), attributes in Quadrant C should not be the main focus of improvement strategies because they are considered to have less significant impact on customer satisfaction (Martilla & James, 1977).

Table 9. Quadrant C

Quadrant C	Service Attribute
12	Always ready to respond to customer requests without appearing too busy
14	Staff actions and attitudes in providing services that reflect ethical values
17	The bank can instill trust in customers
18	Customers feel safe in online transactions
19	Knowledge to answer customer questions, friendliness, and courtesy of bank staff
20	Resolving customer problems or complaints
21	Staff concern for customer satisfaction
24	Providing services without considering status or position

The majority of respondents in this study are between 25–50 years old and hold a bachelor's degree. This segment generally focuses more on core service attributes such as speed, convenience, and reliability, which makes factors in Quadrant C—such as service ethics, staff readiness to respond, security in online transactions, or equality in service—considered less of a priority. However, these attributes still contribute to the overall service experience.

Given their relatively high educational background, respondents have clear standards regarding ethics and professionalism. Therefore, neglecting these aspects has the potential to harm the service image in the long term. Accordingly, while attributes in Quadrant C should not be the main priority for improvement, they should still be monitored and maintained periodically to ensure consistent service experiences and to avoid leaving minor negative impressions on the overall quality.

d) Quadrant D (Possibly Overkill)

Attributes in this quadrant indicate a relatively low level of importance according to customers; however, their performance is delivered very well, even exceeding expectations. In this study, the attributes included in Quadrant D are:

Tabel 10. Quadrant D

Quadrant D	Service Attributes
7	Accuracy of staff in providing services
10	Quality and adequacy of services provided to customers

This condition indicates that the bank has allocated resources optimally, or even excessively, to aspects that are not considered top priorities by customers. According

to the theory of service quality (Parasuraman et al., 1988), excess quality can function as a differentiator that strengthens the positive image of the institution, although its direct contribution to satisfaction is not as significant as attributes in Quadrant A or B. This finding is consistent with [8].in the banking sector, which shows that attributes with excess quality can enhance brand image even if they do not substantially impact core satisfaction.

Although their level of importance is relatively low, the high quality in these attributes creates a positive image that supports the bank's operational excellence [9]. The previous discussion of Quadrant D in this study tended to be normative, merely stating that these services were "overdone" without providing strategic arguments. In fact, services that exceed expectations may hold long-term positive value, such as:

- Building competitive advantage through service differentiation.
- Becoming a moment of delight that creates a positive emotional impression, strengthens positive word-of-mouth, and increases customer loyalty.
- Demonstrating the bank's commitment to high standards of professionalism, even when customers do not explicitly demand it.

5 Conclusion

This study shows that the overall conformity level (TKi) of service quality at Bank Riau Kepri Syariah Batam Tiban is 82%, with an average perception score of 3.73 and an expectation score of 4.55. This indicates that service performance has not fully met customer expectations. The main findings reveal that the Tangibles dimension (comfort and cleanliness of the waiting area, location accessibility, parking capacity) and Responsiveness (speed of staff response, attentiveness to suggestions and complaints) are the most crucial factors in shaping customer satisfaction and fall into Quadrant A of IPA, making them the top priority for improvement. The Reliability and Empathy dimensions, on several indicators, have demonstrated both high performance and high importance (Quadrant B), which should be maintained to ensure customer loyalty. Meanwhile, attributes in Quadrant D (service accuracy, adequacy of services) show performance that exceeds expectations despite relatively low importance, which can be leveraged as service differentiation.

Respondent segmentation analysis indicates that the majority of customers are aged 26–50 years, hold undergraduate degrees, and work in the formal sector. This group tends to demand fast service, comfortable facilities, and proactive responses to complaints. This explains why attributes under tangibles and responsiveness have become top priorities. New customers (with less than one year of banking experience) have higher expectations regarding physical and procedural aspects of services, while long-term customers value consistency and reliability more. Theoretically, these results reinforce the SERVQUAL model [10], which emphasizes that tangibles and responsiveness play a major role in shaping satisfaction, consistent with previous findings in the banking sector. In the context of Islamic banking, adherence to Shariah values—such as organizing waiting areas according to principles—becomes an additional important aspect in service improvement strategies.

6 Suggestion

Improvement of service quality at Bank Riau Kepri Syariah Batam Tiban should be carried out systematically through short-term, medium-term, and long-term strategies, integrating the principles of continuous improvement and involving customers in a feedback loop.

Short-term (≤ 1 month): Priority measures include reorganizing the waiting area in accordance with Shariah principles by separating male and female areas, and increasing satisfaction scores on related attributes by at least 5% in monthly internal surveys. The feedback loop can begin with post-service mini-surveys, suggestion boxes, or digital forms to directly capture complaints and improvement ideas from customers. Medium-term (3–6 months): Improvements should focus on strengthening competencies and evaluation systems. This may involve advanced training based on real complaint case studies and role-play in handling critical situations, organizing monthly customer forums to build customer intimacy, and implementing a monitoring system based on key performance indicators (KPIs), such as waiting time, number of resolved complaints, and satisfaction scores on each IPA attribute. Long-term (≥ 1 year): The focus should shift toward innovation and service differentiation based on Shariah values. Strategies include adopting the PDCA cycle (Plan–Do–Check–Act) to ensure continuous improvement, conducting annual IPA evaluations, developing distinctive Islamic banking services such as Islamic financial consultation rooms and Shariah-based financial literacy programs, and embedding greetings, prayers, and personalized communication in customer interactions. Strengthening digital services is also essential, including online queueing systems, Shariah-compliant chatbots, and user-friendly mobile banking features.

For future research, it is recommended to combine the Customer Satisfaction Index (CSI) with IPA to obtain a more comprehensive picture of the relationship between service gaps and satisfaction levels. Comparative studies across Islamic bank branches, exploration of IPA applications in digital services, and investigations into the role of Islamic values and akhlaqul karimah principles in shaping customer satisfaction and loyalty may also provide significant contributions to the development of Islamic banking literature and practice.

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