



Analysis of Sharia Kalsel Bank Service Quality in Banjarmasin City Using the Importance Performance Analysis Method

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ABSTRACT

Purpose: The purpose of this research is to discover how the service satisfaction level of Sharia Kalsel Bank in Banjarmasin City is being improved using the use of importance-performance analysis.

Design/Method/Approach: This study is a field study with a quantitative descriptive approach. Purposive sampling is a non-probability sampling technique that involves taking samples based as being a customer of Sharia Kalsel Bank for at least one year, with a sample of 100 respondents.

Findings: This study show that the service quality of Sharia Kalsel Bank in Banjarmasin City does not meet the criteria for excellent or best service because there is a gap between the average value of performance level and the average value of interest/importance level. The following service factors are identified as needing to be improved on a priority basis using the Cartesian diagram: 4 (Provide service within the estimated time), 7 (Fast service), 14 (Employees give individual (personal) attention to customers regardless of social status), 15 (Full attention of employees to give service for customer), 16 (Prioritize customers need), and 17 (Employees who understand customer needs), 23 (Contracts used in accordance with Al-Quran Hadith, and DSN Fatwas).

Originality/Values: The results of measuring the level of customer service satisfaction and the proposed priority actions that can be taken to improve the quality of service at Bank Kalsel Syariah Banjarmasin City.

INTRODUCTION

The 1997–1998 period of economic and monetary crisis in Indonesia dealt a devastating blow to the country's financial system. Many financial institutions, particularly banks, struggled financially during this time.¹ Despite the fact that the Islamic finance industry is an important element of development that contributes to the smooth operation of economic activities. Currently, the establishment of Islamic banks in Indonesia is also progressing rapidly.

In addition to the dual banking system being established by Law Number 10 of 1998 Concerning Banking, the Regional Development Bank of South Kalimantan has modified Regional Regulation Number 16 of 2003, which contains the establishment of operational sharia business units, in order to address this challenge.

On August 13, 2004, Sharia Kalsel Bank launched to give alternative Islamic banking services to the largely Muslim residents of South Kalimantan. Since then, Bank Kalsel has set up a Sharia business unit and a Sharia Branch Office in Banjarmasin. The Sharia Kalsel Bank is anticipated to play a significant role in South Kalimantan's development, particularly in the economic, social, and regional development sectors. The Sharia Kalsel Bank operates a business based on the principles of sharia law and the Fatwa of the National Sharia Council, the Indonesian Ulema Council (DSN-MUI).

One strategy to ensure that Sharia Kalsel Bank, a regional state-owned bank, survives and continues to exist in the face of competitive business competition is to promote excellent customer service. The convenience and services offered to consumers might affect how quickly a bank expands. Services will be beneficial if they are based on consumer interests and how well they operate for the business. This implies that businesses should focus on what customers want.²

The way for banks to be able to improve the performance of their services is to provide customer satisfaction by fulfilling what the customer needs

¹ George Adam Sukoco Sikatan and Rokhim Rokhim, "Banking Crises and Market Discipline in Indonesian Banking Industry," *Jurnal Akuntansi Dan Keuangan* 19, no. 1 (May 1, 2017): 37–47, <https://doi.org/10.9744/jak.19.1.37-47>.

² Andi Pawennari et al., "Analisis Kualitas Layanan Bank Syariah Dengan Menggunakan Metode Servqual Dan Importance Performance Analysis (IPA) Di Makassar," *International Journal Matbla'ul Anwar of Halal Issues* 1, no. 2 (September 10, 2021): 11–17, <https://doi.org/10.30653/ijma.202112.17>.

and wants, this is one of the keys to winning the competition.³ Satisfaction is the level of feeling in which a person assesses the performance of products/services received and expected and can describe the outcomes of this comparison.⁴

The Importance Performance Analysis approach asks respondents to score different aspects of the product or service according to the significance of every element or component of how well a company is running.⁵ Customer expectations are assessed in light of what a business ought to do to deliver a high-quality good or service. In this idea, the term expectation is substituted by importance or the amount of relevance according to what the customer wants.⁶ From these varied perceptions, we can later formulate the most dominant level of importance. Additionally, we are able to relate this interest variable to performance, or the reality as seen by customers.

In study, five categories of service quality determinants are used: Responsiveness, Reliability, Assurance, Empathy, and Tangibles.⁷ Moreover in this research Othman & Owen (2001) they added one more indicator, namely sharia compliance. Based on the aforementioned information, the study's six indicators of sharia compliance (compliance) are included to measure the quality of service provided by Sharia Kalsel Bank. Using Othman and Owen's terminology, these six elements are referred to as Islamic service quality: tangible, reliability, responsiveness, assurance, empathy, and sharia compliance.⁸

For this reason, a study will be conducted involving customers of the Sharia Kalsel Bank in the City of Banjarmasin as the study's subject. A study

³ Nurul Fitriani Naini et al., "The Effect of Product Quality, Service Quality, Customer Satisfaction on Customer Loyalty:," *Journal of Consumer Sciences* 7, no. 1 (February 27, 2022): 34–50, <https://doi.org/10.29244/jcs.7.1.34-50>.

⁴ Damarsari Ratnasahara Elisabeth, Akhmad Nasir, and Joko Suyono, "The Effect of Service Quality on Customer Satisfaction at Koperasi Karyawan PT. Lotus Indah Textile Industry," *IJEBD (International Journal of Entrepreneurship and Business Development)* 2, no. 2 (March 31, 2019): 172–78, <https://doi.org/10.29138/ijebd.v2i2.766>.

⁵ Meisy Kharisma Idris, Triwulandari Satitidjati Dewayana, and Anik Nur Habyba, "Service Quality Dan Importance Performance Analysis Untuk Menentukan Prioritas Peningkatan Kualitas Layanan Nasabah Bank," *Journal Industrial Services* 7, no. 2 (March 19, 2022): 243–52, <https://doi.org/10.36055/jiss.v7i2.13828>.

⁶ Edy Suryawardana and Doni Nurdeagraha, "Analysis of Factors That Increase Customer Satisfaction Coffee Products," *Journal of Digital Marketing and Halal Industry* 2, no. 2 (October 30, 2020): 155–66, <https://doi.org/10.21580/jdmhi.2020.2.2.6352>.

⁷ Elizabeth Ageyiwaah et al., "Make a Customer, Not a Sale: Tourist Satisfaction in Hong Kong," *Tourism Management* 57 (December 1, 2016): 68–79, <https://doi.org/10.1016/j.tourman.2016.05.014>.

⁸ AbdulQawi Othman and Lynn Owen, "Adopting And Measuring Customer Service Quality (SQ) In Islamic Banks: A Case Study In Kuwait Finance House," *International Journal of Islamic Financial Services* 3, no. 1 (2001).

titled "An Analysis of Sharia Kalsel Bank Service Quality in Banjarmasin City Using the Importance Performance Analysis Method" will be conducted by researchers in light of this background.

This study is expected to provide advantages, such as understanding the impact of service quality on customer loyalty through customer satisfaction and allowing businesses to improve their services in accordance with community expectations.

There hasn't been any research up to this point that has extensively covered the topic of service quality. The following is the scientific study that the author is meant to:

The study of Pawennari et al. (2021) attempts to measure the quality of Islamic bank services in Makassar using the Servqual Method and Importance Performance Analysis (IPA).⁹ The next study, by Gea (2020), uses Importance Performance Analysis (IPA) to determine how satisfied customers are with the PT BNI Syariah Medan Branch's services.¹⁰ In addition, using the Importance Performance Analysis technique, study by Mahdiya and Faridah (2019) aims to determine the level of service for requests for Historical Individual Debtor Information (IDI) at Bank Indonesia Representative Offices in South Kalimantan Province.¹¹

Therefore, points of similarity and differences between the literature review and other studies can be found there. The Importance Performance Analysis (IPA) model technique is used to discuss service quality, and the points of similarity are the same.¹² The main difference is in the particular characteristic of the subject, specifically Sharia Kalsel Bank. Furthermore, earlier research only employed five criteria as markers of service quality, namely tangible, reliability, responsiveness, assurance, and empathy. While the variable Sharia Compliance (Compliance) was included to this study. Therefore, in this study the authors

⁹ Pawennari et al., "Analisis Kualitas Layanan Bank Syariah Dengan Menggunakan Metode Servqual Dan Importance Performance Analysis (IPA) Di Makassar."

¹⁰ Mahrunnisa Gea, "Analisis Tingkat Kepuasan Pelayanan PT BNI Syariah Cabang Medan Dengan Importance Performance Analysis (IPA)" (Medan, Universitas Islam Negeri Sumatera Utara, 2020).

¹¹ Ilma Mahdiya and Rohana Faridah, "Importance Performance Analysis Terhadap Pelayanan Permintaan Informasi Debitur Individual (IDI) Historis Pada Kantor Perwakilan Bank Indonesia Provinsi Kalimantan Selatan," *At-Taradhi: Jurnal Studi Ekonomi* 8, no. 2 (March 4, 2019): 132–45, <https://doi.org/10.18592/at-taradhi.v8i2.2527>.

¹² Tuija Lankia, Riikka Venesjärvi, and Eija Pouta, "Importance-Performance Analysis of the Fishing Tourism Service Structure: Recreational Anglers' Preferences on the Remote Salmon River of Teno in Finland," *Fisberies Research* 254 (October 1, 2022): 106425, <https://doi.org/10.1016/j.fishres.2022.106425>.

focus more on the Service Quality Analysis of the Sharia Kalsel Bank in the City of Banjarmasin using the Importance Performance Analysis Method.

RESEARCH METHOD

This is a field study using a quantitative descriptive method. The data was collected using a non-probability sampling technique known as purposive sampling.¹³ Purposive sampling refers to the taking of samples that are chosen in order to meet specific objectives, such as at least being a Sharia Kalsel Bank customer for one year, with a sample of 100 respondents. A questionnaire is used as the method of data collecting. While data processing methods employ IPA or quadrant analysis to see if there is a difference (gap) between ratings and expectations for the variables being studied.

RESULT AND DISCUSSION

Analysis of Importance and Performance Levels

Analyzing importance and performance involves comparing each variable's average value. If the average performance level value is greater than or equal to the average importance level value, there is no difference because the value is positive. In contrast, the average value of performance is lower than the average value of importance level, indicating there is a difference because the value is negative.

Based on the data tabulation findings, the average value of each performance and importance is found as follows:

Table 1.
Performance Average and Importance per item

No	Attribute Name	Importance	Performance	Gap
1.	The ability of employees for provides services according to promises.	4,76	4,43	(0,33)
2.	Employees can handle customer problems/needs.	4,7	4,42	(0,28)
3.	Employees provide carefully services and correctly from the first time if customer needs.	4,74	4,4	(0,34)

¹³ Ika Lenaini, "Teknik Pengambilan Sampel Purposive Dan Snowball Sampling," *Historis : Jurnal Kajian, Penelitian Dan Pengembangan Pendidikan Sejarah* 6, no. 1 (June 30, 2021): 33–39, <https://doi.org/10.31764/historis.v6i1.4075>.

No	Attribute Name	Importance	Performance	Gap
4.	Provide services in accordance with the promised time.	4,75	4,33	(0,42)
5.	Keep customer records/documents without errors.	4,84	4,46	(0,38)
6.	Give customer information about certainty of service time.	4,67	4,43	(0,24)
7.	Quick service.	4,74	4,31	(0,43)
8.	Employees always ready to help customers.	4,77	4,36	(0,41)
9.	Ability to change services if needed.	4,44	4,32	(0,12)
10.	Trust in bank.	4,78	4,44	(0,34)
11.	Transaction security.	4,89	4,42	(0,47)
12.	Consistent employees to polite and friendly.	4,82	4,35	(0,47)
13.	Employees have good communication to customer.	4,66	4,38	(0,28)
14.	Employees give individual (personal) attention to customers and regardless of social status.	4,74	4,31	(0,43)
15.	Full attention of employees to give service for customer.	4,73	4,28	(0,45)
16.	Employees really put the interest of customers first.	4,71	4,24	(0,47)
17.	Employees knowing what customer needs.	4,7	4,29	(0,41)
18.	Service timeliness.	4,74	4,39	(0,35)
19.	The equipment used for modern services and sufficient availability of copiers when customers need to copy their data.	4,59	4,31	(0,28)

No	Attribute Name	Importance	Performance	Gap
20.	Office has visual appeal (sophisticated) facilities.	4,5	4,29	(0,21)
21.	Well-groomed employees.	4,65	4,29	(0,36)
22.	Materials related with services have visual appeal like attractive product brochures, deposit/withdrawal/other slips to easy fill out.	4,57	4,22	(0,35)
23.	The contract used in accordance with Al-quran, Hadit and DSN Fatwa.	4,8	4,28	(0,52)
24.	Determination of Islamic bank profits is profit sharing.	4,59	4,3	(0,29)
25.	The interest system in conventional bank is not used in Islamic banks because riba.	4,8	4,36	(0,44)

Processed data (2023)

According to the calculations in the table above, the average performance value is lower than the average expected level. This demonstrates that there is a difference between the performance level and the expectation level. The results of the obtained IPA analysis are then placed in the Cartesian diagram to identify the characteristics that need to be fixated and maintained.

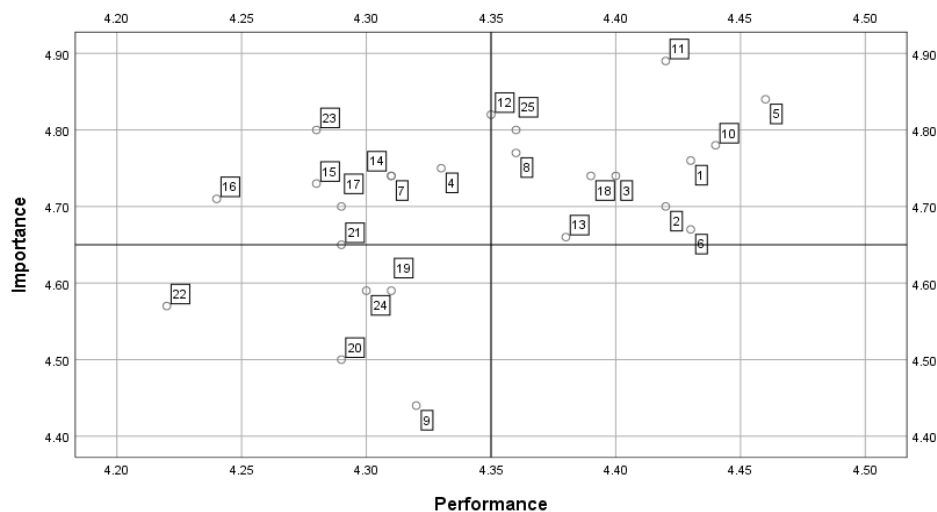
Cartesian Diagram Analysis

To improve customer satisfaction, businesses must be able to improve the performance of service qualities by enhancing the quality of existing services. Nevertheless, an improvement in attribute performance is not always correlated with an improvement in customer satisfaction. As a result, resources are wasted. Therefore, the business needs to be aware of the qualities that need to be developed first in order to be prioritized. A Cartesian diagram will therefore make it easier and more effective to improve the performance of service qualities.

Based on the average values in the performance and importance table, a Cartesian diagram will be generated below by relating the performance values on the X axis and the importance values on the Y axis. In the meantime, the borders for quadrants I, II, III, and IV are determined by the average performance and importance values. Figure 4.8 below shows the analysis result diagram and its attributes.

Figure 1.

Diagram Cartesius



Processed Data (2023)

The rationale is as follows:

a. Quadrant I

In quadrant one, it highlights the traits that are prioritized for improvement, because the attributes in this area are considered highly important yet are still seen as unsatisfactory by customers. There needs to be improvements made by the company to maintain customer loyalty. Attributes included in quadrant one are:

- 4 (Provide services in accordance with the promised time)
- 7 (Quick service)
- 14 (Employees give individual (personal) attention to customers and regardless of social status)
- 15 (Full attention of employees to give service for customer)
- 16 (Employees really put the interest of customers first)
- 17 (Employees knowing what customer needs)
- 21 (Well-groomed employees)
- 23 (The contract used in accordance with Alquran, Hadit and DSN Fatwa)

b. Quadrant II

In quadrant two, the attributes that must be maintained are shown, because this part is considered crucial and satisfactory by the consumer. The organization's strengths and pillars are represented by the characteristics in this quadrant, which must continue to be advantageous (Wang, 2010). The attributes included in quadrant two are:

- 1 (The ability of employees for provide services according to promises)
- 2 (Employees can handle customer problems/needs)
- 3 (Employees provide carefully services and correctly from the first time if customer needs)
- 5 (Keep customer records/documents without errors)
- 6 (Give customer information about certainty of service time)
- 8 (Employees always ready to help customers)
- 10 (Trust in bank)
- 11 (Transaction security)
- 12 (Consistent employees to polite and friendly)
- 13 (Employees have good communication to customer)
- 18 (Service timeliness)
- 25 (The interest system in conventional bank is not used in Islamic banks because riba)

c. Quadrant III

In quadrant three, it indicates attributes that are unpleasant to customers, but in this quadrant, it is not considered important, so there is no need to pay more attention. Although it is not the top priority for improvement, management must nonetheless evaluate because it still has an impact on customer satisfaction. The attributes included in quadrant three:

- 9 (Ability to change services if needed)
- 19 (The equipment used for modern services and sufficient availability of copiers when customers need to copy their data)
- 20 (Office has visual appeal (sophisticated) facilities)
- 22 (Materials related with services have visual appeal like attractive

product brochures, deposit/withdrawal/other slips to easy fill out)

- 24 (Determination of Islamic bank profits is profit sharing)

d. Quadrant IV

In the fourth quadrant, it displays attributes that are not crucial, but the performance is excessive. To focus more on the qualities in quadrant one, the priority given to the attributes in this quadrant can be considerably reduced. Although this quadrant also requires attention, it is not a primary priority. The findings of the study indicate that there are no functions contained in quadrant 4.

CONCLUSION

The findings of the previous discussion allow for the conclusion that the average value of performance is less than the average value of the expectation level. This demonstrates that there is a difference between the performance level and the expectation level. Based on the findings, it is suggested that the service employees of the Sharia Kalsel Bank Banjarmasin Branch Office pay more attention to and prioritize improving service quality on items in quadrant I, such as: 4 (Provide service within the estimated time), 7 (Fast service), 14 (Employees give individual (personal) attention to customers regardless of social status), 15 (Full attention of employees to give service for customer), 16 (Prioritize customer's needs), and 17 (Employees who understand customer needs), 23 (Contracts used in accordance with Al-Quran Hadith, and DSN Fatwas).

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